

## FAMILY ESSENTIALS

### A. Our Contract

This Policy forms a legally enforceable contract between You and Us. We will insure each Insured Person for the Coverage Period and pay the benefits of this cover in return for the premiums paid by the Insured Person and subject to the definitions, limitations and general provisions contained, endorsed, or attached to this Policy. The Coverage Period for each Insured Person will be as stated in the Insured Person's Certificate of Cover.

We will insure each Insured Person based on the information declared in writing to Us. You are to ensure that all information that You have provided are accurate and that You fully and faithfully disclose to Us all important facts which You know or ought to know in respect of this insurance. Failing this, this Policy may be void and the Insured Person(s) may not receive any benefits under this Policy.

### B. Coverage

General note: For the avoidance of doubt, all references to the annual coverage limit per Coverage Period in this Coverage are based on 12 month period blocks from the Effective Date stated in the Insured Person's Certificate of Cover.

#### Household Contents and Renovations

We will cover the Insured Person for any resultant loss or damage to Household Contents and Renovations within the confines of the Insured Person's Residence caused by the following Insured Perils:

Sr. No.	Insured Perils	Excess
a.	Fire, subterranean fire, lightning or thunderbolt	NA
b.	Explosion of domestic appliances	NA
c.	Smoke	NA
d.	Earthquake	NA
e.	Flood	NA
f.	Bursting or overflowing of domestic water tanks or Water Pipes. This peril does not include damage to the water tanks and Water Pipes and tracing of the source of the bursting or overflowing of the domestic water tanks or Water Pipes. This peril is applicable only if the Building is not left unoccupied for more than thirty (30) consecutive days	\$200
g.	Vehicle collision or impact by any vehicle that does not belong to the Insured Person or is under control of the Insured Person. This includes impact from falling tree(s) or branches	
h.	Aircraft and other aerial devices and articles dropped from such aircraft or aerial devices	NA
i.	Riot, strikes or malicious act	NA
j.	Spontaneous combustion	NA
k.	Theft by violent and forcible entry, up to 25% of the Household Contents and Renovations annual coverage limit as specified in the Certificate of Cover.	\$100.00

Our total liability in respect of loss or damage by all or any of the Insured Perils during any one Coverage Period shall not exceed the combined total of the maximum Household Contents and Renovations annual coverage limit stated in the Certificate of Cover.

We will cover:

- Any loss or damage to Jewellery and furs up to \$1,000 per article but in any event, no more than 30% of the Household Contents and Renovation annual coverage limit, as specified in the Certificate of Cover. The Insured Person will have to pay the Excess of \$100 for every claim or series of claims; For any loss or damage to Jewellery and furs due to Theft by violent and forcible entry, We will cover the Insured Person up to 25% of the Household Contents and Renovations annual coverage limit as specified in the Certificate of Cover;
- Works of art, paintings, fine glassware and crystal, tapestries, antiques and other collectible property, up to \$200 per article and no more than 5% of the Household Contents and Renovations annual coverage limit, as specified in the Certificate of Cover, in a Coverage Period;
- Up to \$3000 for Household Contents belonging to the Insured Person's Domestic Worker;
- Loss or damage to frozen food stored in the Insured Person's Residence due to deterioration resulting from breakdown or explosion of the refrigerator or non-operation of the thermostat or other temperature-controlling devices, up to the maximum limit of \$250 per occurrence stated in the Certificate of Cover. The Insured Person will have to pay the Excess of \$50 for every claim or series of claims;
- In the event of loss or damage to the Building and fixture and fittings installed by the Insured Person caused by bursting or overflowing of domestic water tanks or Water Pipes within the Insured Person's Residence, we will cover up to \$500 in a Coverage Period for the reasonable costs to tear out and replace the fixtures and fittings installed by the Insured Person which is necessary in order to locate the source of the bursting or overflowing of domestic water tanks or Water Pipes. Please note that this cover is subject to a waiting

period of 6 months from the first Effective Date. For the avoidance of doubt, We will only pay a claim under Household Contents and Renovations benefits or under the Building benefit for the same event, but not both;

- Accidental breakage of fixed glass in the Insured Person's Residence up to \$1,000 in a Coverage Period; and/or
- Cost and expenses incurred, up to 5% of the maximum sum insured under the Building cover or the Household Contents and Renovation cover, whichever is lower, for the Insured Person's Residence that has been destroyed or damaged by fire or by any Insured Perils,
  - Debris removal from the Insured Person's Residence as the result of such covered loss;
  - Dismantling and/or demolishing of such covered loss; and/or
  - shoring up or propping of the portion or portions of the damaged property in the Insured Person's Residence

We will not cover:

- Any loss or damage caused by hurricane, cyclone, typhoon and windstorm to the Household Contents and Renovations unless all outside doors, windows and other openings are complete and protected against such perils. We do not pay for any loss or damage to window grills, awnings, blinds, signs and other outdoor fixtures or fittings including gates;
- Loss of or damage to the Household Contents by landslip, subsidence or settlement of soil except when resulting from earthquake or volcanic eruption;
- Any loss or damage to Contents caused by pressure waves or any phenomenon associated with the same which is caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- Any loss or damage to manuscripts, plans, drawings, designs, patterns, models or moulds;
- Any loss or damage to securities or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, or computer systems records;
- Bursting or leaking of flexible water hose;
- Any loss of cash; and
- Any loss or damage to Contents left outside the confines of the Insured Person's Residence.

## Bill Relief Protector

We will pay the Insured Person up to \$1,200 for the utilities bill that the Insured Person is liable to pay to the Insured Person's utilities provider should any of the following occur:

1. The Insured Person's Residence is rendered uninhabitable due to the occurrence of any Insured Peril.
2. The Insured Person suffered a bodily injury caused by an Accident in the Insured Person's Residence and the bodily injury is the sole and direct cause of either of the following within 60 days from the date the Accident occurred within the Coverage Period:
  - a. Death; or
  - b. Total Loss of both hands or both feet or sight of both eyes

We will not cover:

- If the Insured Person is older than 65 years old at the time of the Accident;
  - Death or bodily injury resulting from a suicide or attempted suicide;
  - Death or bodily injury resulting from self-inflicted injury, pregnancy, childbirth, any kind of diseases or illness, pre-existing physical or mental defect or deficiency; and
  - Death resulting from engaging or taking part in naval, military or air force service or operations, driving or riding in any kind of race, sports in a professional capacity or flying on an aircraft except as a fare-paying passenger.
3. The Insured Person is the party liable to pay the utilities provider and are retrenched from the Insured Person's existing employment. The Insured Person must be continuously employed for the 24 months prior to the retrenchment in order for Us to pay under this benefit and the Insured Person's retrenchment must have happened after 3 months from the Effective Date of the Certificate of Cover. The letter of retrenchment must be provided at time of the claim together with other supporting documents as may be required by Us.

We will only pay this benefit once per Coverage Period.

## Complimentary AIG HomeCare Services

Provided that the Services are obtained via Our Home Assistance Provider, the Insured Person is entitled to the complimentary Services up to the following limits provided in the table below:

Number of repairs for each Coverage Period	Complimentary service amount limit per incident
2	\$150

The following Services are available to the Insured Person 24/7, including weekends and public holidays. The Insured Person can arrange for the services by contacting Our Home Assistance Provider through our hotline at 6419 3008.

For the avoidance of doubt, in the event the cost of the Services exceeds \$150, any amount in excess of \$150 will be payable by the Insured Person directly to the repairer.

The Insured Person may choose to engage the repairer recommended by Our Home Assistance Provider at the Insured Person's discretion. We will not be responsible nor liable for any loss or damage suffered directly or indirectly by the Insured Person or any other party as a result of or in connection with the Services, including any delay in the provision of the Services.

## 1. Complimentary Emergency Home Assistance Services

### a) Emergency Electrical Assistance

If the following electrical problems occur within Insured Person's Residence;

- i. Blackout or power failure due to lightning and circuit overload;
- ii. Burnt fuse inside Earth Leakage Circuit Breaker ("ELCB") as a result of circuit overload; or
- iii. Malfunction / failure of wall switch;

Our Home Assistance Provider will arrange for an electrician to attend to and rectify the issue.

This service does not include:

- a. Changing of bulbs;
- b. Short-circuit due to faulty or non-approved appliances and adapters;
- c. Replacement of parts on the ELCB;
- d. Air pumps of any ponds and aquariums;
- e. Generator of fountains; and/or
- f. Any outdoor lightings, appliances and electrical supply.

There shall be a waiting period of 1 month from the Effective Date of the Certificate of Cover before the Insured Person can utilize this emergency electrical assistance service.

### b) Locksmith

If the Insured Person is Accidentally locked out of the Insured Person's Residence and are without any means whatsoever to obtain access into the Insured Person's Residence, Our Home Assistance Provider will arrange for a locksmith to attend to the Insured Person.

This service does not include:

- i. Gaining access to any locked bedroom unless a child below the age of 3 years old is Accidentally locked alone in it;
- ii. Unlocking any automatic gate for car entrance (unless this is also the only way for the Insured Person to enter to the Insured Person's Residence);
- iii. Unlocking any cupboards, drawers, letterboxes, garages and storerooms;
- iv. Gaining access to any unoccupied or vacant properties; and/or
- v. Unlocking any safes.

### c) Pest Control

If there is an infestation of bees, termites and/or rats in the Insured Person's Residence, Our Home Assistance Provider will arrange for a contractor and/or a pest exterminator to inspect the Insured Person's Residence and/or arrange for emergency counter-measures to be effected.

This service does not include:

- i. Infestation of mosquitoes, cockroaches, spiders, ants, lizards, snakes, centipedes or any other insects and/or pests; and
- ii. Recurring termite infestations.

There shall be a waiting period of 1 month from the Effective Date of the Certificate of Cover before the Insured Person can utilize this pest control service.

### d) Plumber

If there is an Accidental clog or choke of a water supply system, drainage system or leaking Water Pipe(s) within the Insured Person's Residence, such as:

- i. bursting of or leaking Water Pipes;
- ii. clogged sinks, Water Pipes, and toilet bowls; and/or
- iii. broken or leaking cistern, water taps or faucets

Our Home Assistance Provider will arrange for a plumber to attend to the Insured Person and rectify the issue.

We do not cover:

- a. the cost of hacking and reinstating underground Water Pipes or concealed Water Pipes within walls or ceilings;
- b. the cost of any replacement parts including but not limited to; silicon sealing, washer, flushing handle, tap, shower head, ball and cock system in the flushing cistern and/or
- c. any repairs to any roof or ceiling which may have been damaged by water leakage

There shall be a waiting period of 1 month from the Effective Date of the Certificate of Cover before the Insured Person can utilize this plumber service.

### e) Emergency Air-Conditioner Repair

If an air-conditioner within the Insured Person's Residence is non-operational, as a result of the following

- a. Air-conditioner unable to be switched on (provided that the battery of the air-conditioner remote control and the air-conditioner electrical switch have been checked);
- b. Faulty compressor motor or fan of air-conditioner as a result of mechanical malfunction;
- c. Gas leak; and/or
- d. Water leakage

Our Home Assistance Provider will arrange for a repairer to undertake the repairs.

This service does not include:

- a. Repairs and/or servicing to rectify a noisy air-conditioner vent or faulty ventilation duct;
- b. Repairs and/or servicing necessitated by lack of maintenance and/or servicing of the air-conditioner; and/or
- c. Subsidy of an irreparable compressor due to life span expiry of the unit

There shall be a waiting period of 1 month from the Effective Date of the Certificate of Cover before the Insured Person can utilize this emergency air-conditioner repair.

## **General exclusions (applicable for Complimentary AIG HomeCare Services)**

1. Where the Insured Person's Residence is a condominium unit that has just obtained Temporary Occupation Permit being the responsibility of the developer or structural issues in condominium unit being the responsibility of the property's managing agent or developer.
2. Loss or damage arising from the disconnection or interruption of mains service being the responsibility of the utility provider concerned or from circumstances known to the Insured Person prior to the Effective Date of the Certificate of Cover.
3. Costs related to replacement of parts due to natural wear and tear and/or gradual deterioration.
4. Costs required solely to remedy damage or breakdown occasioned by attempted repair or modification by the Insured Person or the Insured Person's duly appointed contractor.
5. Costs of repairs to any underground or concealed Water Pipe

## **C. Coverage Exclusions**

### **1. General Exclusions**

We will not cover for:

- a) losses not occurring during the Coverage Period;
- b) loss or damage due to an act of God unless otherwise stated in Part B above;
- c) any loss or damage due to the Order of any government, public authority or customs officials;
- d) any loss to the Building which HDB or MCST or its appointed contractor has undertaken or is legally bound to repair or reinstate for those properties insured under this policy;
- e) any loss, damage or liability resulting from Fungi, and the presence, growth, proliferation, spread or any activity of Fungi, wet or dry rot or bacteria however caused, including any resulting loss and;

In addition, there is no coverage to test for, monitor, clean up, remove, remediate, contain, treat, de-toxify, neutralise, or in any way respond to or assess the effects of Fungi, wet or dry rot, or bacteria.

### **2. Negligence, Wilful, Criminal or Fraudulent Act**

We will not cover the Insured Person and/or Immediate Family members for any loss, damage or liability which in any way is due to:

- negligence, wilful, criminal or fraudulent act on the Insured Person's part;
- negligence, wilful, criminal or fraudulent act of the Insured Person's relatives, Immediate Family, employer, employees, legal representatives, Domestic Worker, house-/room-mates, tenant(s) or anyone who is authorised to gain access to the Insured Person's Residence.

### **3. War and Terrorism**

We will not cover any loss damage, injury or liability directly or indirectly caused or contributed to by:

- war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or popular uprising, or usurpation of power; or
- any Act of Terrorism and any action taken in controlling, preventing, suppressing or in any other way relating to any Act of Terrorism.

### **4. Nuclear Risks**

We will not cover any loss, damage, injury or liability directly or indirectly caused or contributed to by:

- ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission; or
- the use of any nuclear weapons material.

### **5. Exclusion of Third Party Rights**

A person who is not a party to this contract will have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

### **6. Economic Sanctions**

The Insurer will not be liable to provide any Coverage or make any payment under this Policy if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

### **7. Confiscation or Detention by Government Authorities**

Any loss (whether temporary or permanent) of the Insured Person's or his/her Immediate Family's property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or any premises, vehicle or thing containing the same by any government authorities.

## 8. State of Emergency

Any loss, damage or other contingency happening during the existence of a state of emergency as declared by the local authorities (whether physical or otherwise) which is occasioned by or through or in consequence directly or indirectly of any of the said occurrences except to the extent that the Insured Person and/or Immediate Family shall prove that such loss, damage or other contingency happened independently of the existence of the state of emergency as declared by the local authorities.

## D. Insured Person's Conditions

### 1. Geographical Coverage

This Coverage is limited to loss, damage or liability occurring within Singapore.

### 2. Governing Law

This Coverage is governed by the laws of Singapore.

### 3. Burden of Proof

If We allege that by reason of any of the exclusions under Part C above, any loss, damage, injury or liability is not covered by this Coverage, the burden of proving the contrary shall be on the Insured Person or his/her Immediate Family.

### 4. Duty of Disclosure

As explained in Part A of this Policy, all information You provide to Us through the agreed means form the basis of this contract of insurance between You and Us. You must inform us immediately if any of the information that You have given us changes or is no longer accurate.

You must also inform Us of any other facts which You know or ought to know which may affect Our decision whether to continue to insure You / the Insured Persons and on what terms.

These information/facts could result in additional premium being payable and different terms and conditions may apply on this Policy. If such information is not disclosed to Us or if there is any fraud, misstatement or concealment in respect of this Coverage or of any claim, Insured Person(s) or his/her Immediate Family may not receive any benefits under this Coverage and/or We may cancel or void this Coverage.

### 5. Duty of Care

The Insured Person and his/her Immediate Family must take all reasonable precautions to reduce or remove any risk of loss, damage or liability and keep the subject matter of insurance in good condition.

### 6. Pair and Set

Where an item lost or damaged forms part of a pair or set, We will not pay more than the value of any particular part which may be lost or damaged nor more than a proportionate value that the lost or damaged item bears to the value of the pair or set.

Our payment will exclude any special value which such item may have as a pair or set.

### 7. Due Diligence

You and/or the Insured Person will observe, comply and fulfill the terms, provisions, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with. If You / the Insured Person(s) fail(s) to observe, comply with or fulfill any of the terms, provisions, conditions and endorsements of this Policy, We are not liable to make any payment under this Policy.

## 8. Notification and Claims Procedures

In the event of an occurrence that may lead to a claim under this Coverage:

- The Insured Person and/or Immediate Family must take necessary measures to prevent and avoid further loss or damage;
- The Insured Person and/or Immediate Family must give immediate written notice to Us of the occurrence in any case no later than seven (7) days' after the occurrence of any event which may give rise to a claim;
- In the case of Theft or any criminal act, the Insured Person and/or Immediate Family must immediately lodge an official report with the police or, where appropriate, to a recognised governmental law enforcement agency. The Insured Person and/or Immediate Family will also co-operate with Us to secure the conviction of the offender.
- The Insured Person and/or Immediate Family must not make any admissions, offers, promises or payment, or conduct any negotiations, without Our prior written consent;
- The Insured Person and/or Immediate Family will deliver to Us within thirty (30) days after the receipt of a claim form from Us, such details and written proof as may be required under such claim form or by Us from time to time;
- The Insured Person and/or Immediate Family must notify and forward to Us every letter, claim, demand, Writ of Summons and process which is received in connection with the claim immediately on receipt. The Insured Person and/or Immediate Family will also notify Us immediately of any impending prosecution, inquests, Court proceedings or offers of settlement; and

## 9. Conduct of Proceedings

We may take over and conduct in the Insured Person's or his/her Immediate Family member's name or the name of any other person covered under this Coverage, any defence or settlement of any claim made against the Insured Person and/or Immediate Family or such other person and pursue in the Insured Person's or his/her Immediate Family member's name or the name of such other person, for Our own benefit, against anyone responsible for any claim paid by Us.

Anyone covered under this Coverage shall promptly give Us all information and assistance as We may require. We shall have full discretion in the conduct of any proceedings and/or on how We settle a claim without any reference to the Insured Person or



his/her Immediate Family.

## 10. To Whom Payment of Proceeds Made

Any payment made to the Insured Person pursuant to a claim under this Coverage will be an effectual discharge of Our liability for that claim.

## 11. Basis of Settlement

The settlement of any claim under this Coverage shall be either on (i) an indemnity basis or (ii) replacement as new for old. A deduction, determined at our sole discretion, may be made for wear and tear and loss of value depending on the age of the item. For the avoidance of doubt, in the absence of an original receipt, the value of the item shall be determined at our sole discretion.

We will, at Our sole discretion, decide whether to reinstate or pay for the cost of repairs. We will pay up to the maximum limit specified in the Certificate of Cover for the cost of repairs following a partial damage or replacement as new following total loss or damage.

## 12. Subrogation

No admission, offer, promise or payment shall be made by You and/or the Insured Person and/or Immediate Family without Our written consent and We shall be entitled if We so desire to take over and conduct in Your and/or the Insured Person's or his/her Immediate Family member's name the defence of any claim or prosecution or to prosecute in Your and/or the Insured Person's or his/her Immediate Family member's name for Our benefit any claim for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any proceedings in the settlement of any claim and You and/or the Insured Person and/or Immediate Family shall at Our request promptly give all such information and assistance as We may require.

## 13. Exceptions to Indemnity

Notwithstanding anything to the contrary in this Coverage, We will not indemnify the Insured Person and/or Immediate Family for any:

- Compensation for damage in respect of judgments not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore.
- Costs and expenses of litigation recovered by any claimant from the Insured Person and/or Immediate Family which are not incurred in and recoverable in the Republic of Singapore.

## 14. Cancellation

We may cancel this Policy by giving You 3 months notice at Your registered address.

We may cancel this Coverage by giving the Insured Person 7 days' notice at the Insured Person's last known address. The Insured Person may also cancel this Coverage by writing to Us.

In the event of cancellation by the Insured Person, the Insured Person will not receive any refund of premium.

## 15. Duplication of Cover and Other Insurance Cover

If the Insured Person and/or Immediate Family makes a valid claim under this Coverage, and have more than one policy with Us which is the same product and provides the same cover, We will consider the Insured Person and/or Immediate Family to be insured under the policy which provides the highest benefit level. If the cover is for reimbursement of costs, expenses or third party liability payments and the Insured Person and/or Immediate Family has more than one policy with Us which provide the same or similar cover but which are not identical products, such costs, expenses or third party liability payments will be distributed proportionately between the policies based on the proportion of the cover limit. If however the cover is for reimbursement of costs, expenses or third party liability payments and the Insured Person and/or Immediate Family has insurance with other insurers providing the same or similar cover, We will only pay the Insured Person Our proportion of the cover limit of the Insured Person's or his/her Immediate Family claim based on the total number of policies covering such claim against the proportion of the cover limit of the other insurer(s) subject always to the limit under the Certificate of Cover and any other policy(ies) the Insured Person and/or Immediate Family has with Us.

## 16. Dealing with Disputes

Any disputes arising out of this Coverage shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator.

## 17. Waiver of Insured Person's or his/her Immediate Family Rights

If We reject liability for any claim made under this Coverage and it is not referred to arbitration within 12 months from the date of Our rejection, it shall be deemed that the Insured Person and/or Immediate Family has accepted Our rejection of the Insured Person's or his/her Immediate Family member's claim and the Insured Person and/or Immediate Family has waived all the Insured Person's or his/her Immediate Family member's rights with respect to such a claim.

## 18. Premium Payment for Annual Renewals

We will renew the Coverage for each Insured Person based on the information declared in writing to Us through the agreed means subject to all terms, conditions and exclusions of this Coverage. In any event, the Insured Person's Coverage will terminate when the Coverage or the Policy terminates.

## 19. Premium Warranty Clause

A. Notwithstanding anything herein contained but subject to sub-clause B below, any premium due must be paid and actually received

in full by Us within 60 days from date of invoice.

- B. In the event that any premium due is not paid and actually received in full by Us within the 60-day period referred to above:
- this Coverage is automatically terminated immediately after the expiry of the said 60-day period;
  - the automatic termination of the coverage shall be without prejudice to any liability incurred within the said 60-day period; and
  - We shall be entitled to a pro-rata time on risk premium.

## 20. Validity of Remainder of Coverage

In the event that any portion of this Coverage is found to be invalid or unenforceable, the remainder of this Coverage will remain valid, in full force and effect.

## 21. Data Use

The Insured Person and/or Immediate Family and/ or You have agreed and consented that We may collect, use and process the Insured Person's or his/her Immediate Family personal information (whether obtained in this application form or otherwise obtained) and disclose such information (whether in or outside of Singapore) to the following:

- Our group companies;
- Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners;
- brokers, Your authorized agents or representative, legal process participants and their advisors, other financial institutions;
- governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purpose stated in Our Data Privacy Policy which include:
  - Processing, underwriting, administering and managing Your / the Insured Persons' relationship with Us;
  - Audit, compliance, investigation and inspection purposes and handling regulatory governmental enquiries;
  - Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
  - Managing Our infrastructure and business operations; and
  - Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at <https://www.aig.sg/privacy>.

If the Insured Person and/or You have any questions about Our collection, use and disclosure of personal information, the Insured Person and/or You may contact Our Data Protection Officer at [singaporedataprotectionofficer@aig.com](mailto:singaporedataprotectionofficer@aig.com)

## 22. Insurance Act 1966

This Policy is issued in Singapore and is subject to the Insurance Act 1966.

- When You applied for this Policy and/or when the Insured Person opted to be covered under this Policy, a declaration made by You and/or the Insured Person at that time that You and/or the Insured Person are ordinarily resident in Singapore must satisfy any one of the following descriptions of being treated as "ordinarily resident in Singapore". The Insured Person is a citizen of Singapore, unless the Insured Person has resided outside Singapore continuously for 5 or more years before the application date of the Coverage and are not currently residing in Singapore;
- The Insured Person is a permanent resident, unless the Insured Person has resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Coverage;
- The Insured Person has a work pass or permit required under the Employment of Foreign Manpower Act 1990, unless the Insured Person has resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Coverage; or
- The Insured Person has a pass or permit required under the Immigration Act 1959 that has duration longer than 90 days and the Insured Person has resided in Singapore continuously for at least 90 days in the 12 months before the application date of the Coverage.

If the Insured Person does not satisfy any one of the above definitions of being "ordinarily resident in Singapore", the Insured Person must notify Us immediately.

## 23. Written Notice

Every notice or communication to be made under this Policy shall be given in writing to Us.

## 24. Currency

All benefits payable under this Coverage will be in Singapore dollars. When a claim is made by the Insured Person for losses incurred in a foreign currency, We will pay the Insured Person in Singapore dollars based on the prevailing currency exchange rate as determined by Us.

## 25. Assignment

No assignment of interest under this Coverage will be binding upon Us. We do not assume any responsibility for the validity of any assignment

## 26. Compliance with Policy Provisions

The due observance and fulfillment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of Your knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. Failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this Policy.

## 27. Entire Contract

This Policy, policy schedule and where applicable Certificate of Cover, hold cover letter/cover note, Endorsement, Application Form, declaration and any other statements in writing will be read together as one contract. In the event of a conflict, the terms, conditions or provisions of this Policy will prevail. No agent has the authority to change or waive any provisions of the insurance. No change of provisions will be valid unless approved by Us and such approval will be endorsed onto this Policy.

## 28. Fraud

If the Insured Person makes any claim under this coverage which is in any respect fraudulent or if the Insured Person or any one acting on the Insured Person's behalf use any fraudulent means or devices to obtain any benefit under this coverage, all benefits under this coverage will be forfeited.

## E. Coverage Definitions

Any word or expression which has a specific meaning has the same meaning whenever that word or expression is used in this Policy, policy schedule, and where applicable Certificate of Cover, hold cover letter/cover note and Endorsement.

**Accident** means a sudden, unforeseen and fortuitous event.

**Accidental** means a loss or damage occurring due to an Accident.

**Accidental Damage/Accidentally Damaged** means the subject of Coverage under this Coverage being no longer able to perform its intended function due to an Accident.

**Accidental Death** means death by or as a result of an Accident

**Act of Terrorism** means an act which may or may not involve the use or threat of use of force or violence by any person or group of persons. This is regardless of whether any person or group is acting alone or on behalf or in connection with any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

**Application Form** refers to the completed form(s) signed by You for this Policy whether prior or subsequent to inception of this Policy or for and upon renewal of this Policy.

**Bicycles** means all types of bicycles except motor bicycles or any other motor-powered conveyances or vehicles of any kind.

**Building** means Insured Person's Residence and fixtures and fittings provided by HDB or condominium developer based on the prevailing standards and specifications as defined by HDB or MCST. The common areas, fixtures and fittings, interior decorations and household furniture added by the Insured Person or by any previous owner(s) are excluded. For the avoidance of doubt, landed properties (including but not limited to shophouses, townhouses, cluster housing, gated communities and strata landed houses ) are excluded under this definition.

**Certificate of Cover** means a certificate issued to an Insured Person outlining the Coverage to be afforded to the Insured Person under this Policy.

**Coverage** means the cover afforded under this Policy to the Insured Person in accordance with the Certificate of Cover issued to the Insured Person.

**Coverage Period** shall mean a period of 12 months from the Effective Date as stated in the Certificate of Cover.

**Domestic Worker** means any house, stable or garden servant or motor car driver, employed in or in connection with the domestic services of any private premises as defined under the Employment Act 1968.

**Effective Date** means the commencement date of coverage for the Insured Person as specified in the Insured Person's Certificate of Cover.

**Emergency Home Assistance Services or Services** means the scope of services as described under Complimentary AIG HomeCare Services.

**Endorsement** means a change to information of this Policy and/or the cover We provide. The endorsement which applies to this Coverage will be shown in a schedule.

**Excess** means the amount shown in the Coverage or Certificate of Cover which the Insured Person must pay for every claim.

**Flood** means an inundation of water to the Building due to water overflowing or escaping from its normal channel, include but not limited to overflowing or bursting of public water pipe or any other flow or accumulation of water originated outside the Insured Person's Residences.

**Fungi** means any type or form of fungus, including but not limited to, all forms of mould or mildew, and any mycotoxins, spores, scents, vapours, gas, or substance, including any by-products produced or released by "fungi".

**HDB** means the Housing and Development Board.

**Home Assistance Provider** means an independent contractor We have appointed to assist the Insured Person to search for

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repairer(s) to provide the Insured Person with the Services at the Insured Person's Residences.

**Household Contents** means the Insured Person's furniture and furnishings, domestic appliances, laptop, desktop, tablets, piano, keyboard instrument, clothing, musical instrument, Bicycles and personal effects that belong to the Insured Person or their Immediate Family or Domestic Worker permanently residing with the Insured Person but excludes deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash and currency notes.

**Immediate Family** means any individual ordinarily residing in the Insured Person's Residence and who is related to the Insured Person by blood, through marriage or through adoption under any written law, including co-owners.

**Inception Date** means the commencement date of insurance at inception as specified in the Certificate of Cover.

**Insured Person** means a customer of Seraya Energy Pte. Ltd. who has opted in to be covered under this Policy and received the Certificate of Cover via email from Us. For the purposes of Coverage under this Policy, any Seraya Energy Pte. Ltd. customer whose details have not been provided to Us shall not be considered an Insured Person.

**Jewellery** means personal ornaments made of gold, silver, jewel or other precious metal and watches.

**MCST** means Management Corporation Strata Title and refers to the managing body of your condominium.

**Policy** means the Application Form, policy terms and conditions, policy schedule and, where applicable, Certificate of Cover, hold cover letter/cover note and Endorsement to this Coverage.

**Policyholder** means Seraya Energy Pte. Ltd. ("Seraya") of 450 Alexandra Road #01-01, Singapore 119960.

**Renovations** means the Insured Person's interior decorations, fixtures and fittings installed by the Insured Person and not provided by HDB or your condominium's developer.

**Residence** means the dwelling place that the Insured Person owns or rents where the Insured Person ordinarily resides and is listed as the risk location on the Certificate of Cover. If the Insured Person's dwelling place is a landed property, the location of risk will be within the boundary walls, gates and fences of the landed property. For the avoidance of doubt, commercial properties are excluded under this definition.

**Theft or Stolen** means the dishonest and illegal act of theft, burglary, robbery or stealing committed against the Insured Person and for which occurrence an official report is lodged or made to the police or recognised government law enforcement agency within a reasonable period of time of its occurrence.

**Water Pipes** means rigid pipes that are found within the Insured Person's Residence, frequently made of polyvinyl chloride (PVC/uPVC), ductile iron, polyethylene, or copper, and which carry water to and within Insured Person's Residence.

**We/Us/Our** means AIG Asia Pacific Insurance Pte. Ltd.

**You/Your** means the Policyholder in this Policy.

## F. Endorsements (where applicable)

The following endorsements apply to this Coverage only if the corresponding endorsement number is shown in the Certificate of Cover under the heading "Subject to Endorsement".

### Buildings

We will cover the Insured Person up to \$20,000 per Coverage Period for resultant loss or damage to the Building. For the avoidance of doubt, landed properties (including but not limited to shophouses, townhouses, cluster housing, gated communities and strata landed houses ) are not covered under this section. We will cover the damage to Building that are caused by the following Insured Perils:

Sr. No.	Insured Perils	Excess
a.	Fire, subterranean fire, lightning or thunderbolt	NA
b.	Explosion of domestic appliances	NA
c.	Smoke	NA
d.	Earthquake	NA
e.	Flood	NA
f.	Bursting or overflowing of domestic water tanks or Water Pipes. This peril does not include damage to the water tanks and Water Pipes and tracing of the source of the bursting or overflowing of the domestic water tanks or Water Pipes. This peril is applicable only if the Building is not left unoccupied for more than thirty (30) consecutive days	\$200
g.	Vehicle collision or impact by any vehicle that does not belong to the Insured Person or is under control of the Insured Person. This includes impact from falling tree(s) or branches	

h.	Aircraft and other aerial devices and articles dropped from such aircraft or aerial devices	NA
i.	Riot, Strikes or Malicious act	NA
j.	Spontaneous Combustion	NA
k.	Theft by violent and forcible entry, up to 25% of the Household Contents and Renovations annual coverage limit as specified in the Certificate of Cover.	\$100.00

Our total liability in respect of loss or damage by all or any of the Insured Perils during any one Coverage Period shall not exceed the combined total of the maximum building annual coverage limit stated in the Certificate of Cover.

This Building cover will indemnify the Insured Person as an additional cover to any HDB Fire Insurance policy or MCST Fire Insurance policy, or its equivalent policy, which HDB or your MCST may hold. In the event of an occurrence of any Insured Peril, the Insured Person must first make a claim under the HDB Fire Insurance policy or MCST Fire Insurance policy or its equivalent policy. We will reimburse the Insured Person under this Building cover only for the balance amount of such loss not reimbursed under HDB Fire Insurance policy or MCST Fire insurance policy or its equivalent policy.

Upon Coverage being engaged under this benefit, We will also cover:

- In the event of loss or damage to the Building and fixture and fittings installed by the Insured Person caused by bursting or overflowing of domestic water tanks or Water Pipes within the Residence, we will cover up to \$500 in a Coverage Period for the reasonable costs to tear out and replace the fixtures and fittings installed by the Insured Person which is necessary in order to locate the source of the bursting or overflowing of domestic water tanks or Water Pipes. There should be a waiting period of 6 months from the first Effective Date of the Certificate of Cover. For the avoidance of doubt, We will only pay a claim under the Household Contents and Renovations benefit or under the Building benefit for the same event, but not under both;
- Accidental breakage of fixed glass in the Residence up to \$1,000 in a Coverage Period; and/or
- Cost and expenses incurred, up to 5% of the maximum sum assured under the Building cover or the Household Contents and Renovation cover as set out in the Certificate of Cover, whichever is lower, for the Residence that has been destroyed or damaged by fire or by any Insured Perils;
  - Debris removal from the Residence as the result of such covered loss;
  - Dismantling and/or demolishing of such covered loss; and/or
  - shoring up or propping of the portion or portions of the damaged property in the Residence

We will not cover:

- Any loss or damage caused by hurricane, cyclone, typhoon and windstorm to the Building unless all outside doors, windows and other openings are complete and protected against such perils. We will not pay for any loss or damage to window grills, awnings, blinds, signs and other outdoor fixtures or fittings, including gates;
- Loss of or damage to the Building by landslip, subsidence or settlement of soil except when resulting from earthquake or volcanic eruption;
- Any loss or damage to Building caused by pressure waves or any phenomenon associated with the same which is caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- Electrical or mechanical breakdown(s);
- Depreciation due to wear and tear, the process of cleaning, dyeing, repairing or restoring, the action of light or atmospheric conditions, moths, insects, vermin or any other gradually operating cause;
- Bursting or overflowing of flexible water hose;
- Building which is not legally owned by the Insured Person; and
- Building which is legally owned by others but under the Insured Person's care, custody or control.