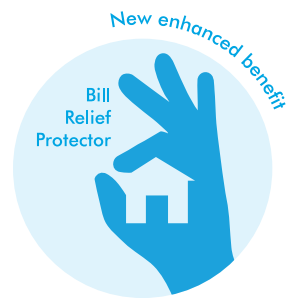




Enhanced Public Housing Contents Insurance

Complete protection for your
home contents and renovations



Enhanced Public Housing Contents Insurance (EPHCI)

The true value of a home does not just comprise structures, fixtures and fittings. We know its contents are precious to you too. EPHCI complements your existing HDB Fire Insurance by protecting renovation items, home articles, valuables and personal liability against unforeseeable situations.

Benefits At A Glance

Benefits	Sum Insured
Household Contents Covers loss or damage to your Household Contents and fixtures and fittings that are caused by the insured perils listed in the policy.	Up to \$150,000 [†]
[†] Includes coverage of up to 25% of the Household Contents annual limit for loss or damage due to theft by violent and forcible entry	
Bill Relief Protector Covers your utilities bill in unforeseen events including retrenchment	Up to \$1,200
Alternative Accommodation Covers alternative accommodation expenses if your insured premises are made uninhabitable due to insured perils.	Up to \$20,000
Personal Liability Covers you and your immediate family members who may be held personally and legally liable for accidental death or bodily injury or accidental property damage to a third party, up to \$400,000.	Up to \$400,000
Personal Accident Covers accidental death benefit for you and your spouse aged 65 years and below.	Up to \$20,000
Building (Additional Benefit) Cover loss or damage to the building arising from insured perils.	Up to \$100,000

All the above benefits are subject to policy terms, conditions and exclusions.

Frequently Asked Questions

1. I own a private apartment. Can I buy EPHCI?

EPHCI is only available for HDB flats. Owners who wish to insure their landed residential properties, condominiums and private apartments can obtain cover under other home protection plans. Please visit www.aig.com.sg for more details.

2. Do I have to be insured under HDB Fire Insurance to make a claim under the building cover?

No. Homeowners without HDB Fire Insurance can still make a claim under EPHCI's building cover. However, if the homeowner is a HDB Fire Insurance policyholder, EPHCI serves to supplement the insured's HDB Fire Insurance policy or its equivalent policy. Hence, in the event of an insured peril, the insured must first make a claim under HDB Fire Insurance or its equivalent policy before submitting a claim under EPHCI building cover. We will then provide reimbursement for the balance amount for loss/damage that is not claimable under the abovementioned policies.

3. Does excess apply for any of the listed insured perils?

Excess of \$200 applies for resultant damage caused by burst water pipes within the insured's premises. For theft of personal valuables by forcible entry, an excess of \$100 applies for each and every claim.

4. Is there a difference in my premium if I move from a 3-room flat to a 5-room flat?

There is no difference in the premium across the different HDB flat types.

5. Can I pay additional premium to increase the sum insured?

EPHCI is a packaged plan and there are no provisions for additional premium to increase the sum insured. For other Home Insurance plans that allow such flexibility, please contact your agent/broker or call our hotline at 6419 3000 for assistance.

6. If I move house during my Policy period, what happens to my Policy? Will I get a refund?

If you are moving to another HDB flat, simply inform us in writing and we will amend your address in the Policy schedule.

7. How do I file a claim?

Simply call our hotline at 6419 3000 and our customer service officer will attend to you. If necessary, a loss adjustor will be appointed to assess the damages/claims.

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG's core businesses include Commercial Insurance and Consumer Insurance, as well as Other Operations. Commercial Insurance comprises two modules – Liability and Financial Lines, and Property and Special Risks. Consumer Insurance comprises four modules – Individual Retirement, Group Retirement, Life Insurance and Personal Insurance. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this press release.

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For enquiries, please contact your agent/broker or call us at 6419 3000.

Always at your service

Agent/Broker's Stamp

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the Policy. No insurance is in force until this Proposal Form is accepted by the company in accordance to the Policy terms and conditions.

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).

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