



Homes Advantage

Your Customised Home Cover



Homes Advantage

Do you have a high value home or are you a private collector of fine arts, antiques and personal valuables? Do you need flexibility in deciding the insurance coverage for your home? If so, you may have been experiencing problems in insuring all your needs under basic packaged home insurance plans. Here is your solution!

Homes Advantage is a comprehensive home insurance plan specially tailored to give you increased flexibility to choose who to cover, what to cover and how much you want to cover.

With this specially tailored plan, the Building and Contents coverage are packed with attractive bonus covers. What's more, Homes Advantage offers you unique PLUS coverage that gives all-encompassing protection, ensuring you and your family have complete peace of mind.

Main Coverage

Building

Covers loss or damage to the insured premises up to the chosen sum insured against fire, lightning, explosion, vehicle and/or aircraft impact damage, bursting and overflowing of water tanks or pipes, theft or attempted theft, hurricane, windstorm including flood, earthquake and accidental breakage of fixed glass.

Bonus Covers

- Up to 20% of the sum insured for the Building for loss of rent in the event that your home is made uninhabitable due to an insured peril.
- Up to \$1 million for legal liability as landlord to your tenants due to accidental bodily injury or accidental damage to property occurring within the insured premises.

Contents

Covers your fixtures and fittings, interior decorations, household furniture, furnishings, clothing, personal belongings and valuables at your residence belonging to you and/or members of your family against all risks up to your chosen sum insured. Full coverage for individual items above the value of \$10,000 may be added as Scheduled items.

Bonus Covers

- Up to 20% of the sum insured for the contents or \$50,000, whichever is lower, for loss or damage to your household contents kept at commercial storage facility.
- Up to \$250 (per occurrence) cover for frozen food spoilage.
- Up to \$500 for loss of personal cash at your residence.
- Up to \$500 for the replacement of locks and keys to your residence in the event of theft within insured premises.
- Up to \$1,000 for the replacement or repair of your damaged home security system as a result of theft.
- Up to \$500 for the replacement of fire fighting appliances used or destroyed as a result of fire.
- Up to \$1,000 (per occurrence) for medical expenses incurred by you as a result of injury due to theft or robbery within insured premises.

NEW

Bill Relief Protector*

Covers your utilities bill in unforeseen events including retrenchment.

*Terms and conditions apply. Please refer to your home insurance plan for details.

Enhance With PLUS Coverage

Worldwide Personal Effects Cover

Covers loss or damage to your personal effects* carried on or worn by you while outside of your residence or when you are travelling up to the chosen sum insured.

- Up to \$500 for replacement of locks and keys to your residence should your keys be stolen.
- Up to \$1,000 (per occurrence) for loss or damage suffered as a result of an ATM assault**.
- Up to \$1,000 (per occurrence) for medical expenses incurred by you as a result of injury due to a theft occurring outside of your residence.

Individual and Family Plans are available.

* Excludes cash or its equivalent. Per item limit of \$10,000 and excess of \$200 applies for each and every claim.

** Excess of \$200 applies for each and every claim.

Worldwide Identity Fraud Cover

Identity fraud continues to be the fastest growing crime across the world. Personal information may be stolen while you shop, surf the internet or travel. This could be used fraudulently for purchase of goods and services which you may be made liable to pay.

- Covers the monetary loss suffered by you as a result of identity fraud up to the chosen sum insured.
- Up to \$10,000 for legal fees, loss of wages or other incidental cost incurred by you in Singapore to resolve such identity fraud issues.

Individual and Family Plans are available.

Multi-Appliances Extended Warranty

Even the best product may malfunction. Protect your home appliances and equipment against mechanical and electrical failure with Multi-Appliances Extended Warranty cover with repair benefits up to \$2,000.

Option	Appliances Covered
Kitchen Products	Cooker Hood, Cooker Hob, Conventional Oven, Microwave Oven, Refrigerator, Washer, Dryer, Washer Dryer Combo and Dishwasher.
Home Products	Cooker Hood, Cooker Hob, Conventional Oven, Microwave Oven, Refrigerator, Washer, Dryer, Washer Dryer Combo, Dishwasher, Television, Air-conditioner, Audio Equipment and Video Equipment.

Products must be less than 5 years old at the time of the claim.

Domestic Workers

Covers you up to \$10,000 sum insured against legal liability to your foreign domestic worker, permanently and exclusively employed and residing with you, as a result of injuries sustained by an accident or diseases arising out of employment with you.

Bicycle Cover

This covers loss of or damage to your bicycle as a result of theft outside of your residence.

Tenant's Liability

Covers the tenant's legal liability to the landlord for up to \$100,000.

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

Complimentary Benefits

Homes Advantage comes with these two complimentary benefits:

Worldwide Personal Liability

You and your family are assured of 24-hour worldwide protection against any potential third party claims for bodily injuries or damages to their properties for up to \$1 million.

Alternative Accommodation

Covers the cost of alternative accommodation when your home is made uninhabitable as a result of loss or damage to the building or contents.

The sum insured for this coverage is 10% of the sum insured for Buildings, 20% of the sum insured for Contents, or \$20,000, whichever is lowest.

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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

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