






Homes Advantage Package

Home Coverage with an
All Risk Contents Cover



Main Coverage	Classic	Superior	Premier
Building (Insured Perils) <ul style="list-style-type: none"> Loss of rent 	\$85,000 (You can increase your building sum insured up to a maximum limit of \$500,000.)	\$135,000 Up to 20% of the total sum insured on the building.	\$225,000
Contents (All Risk within location) <ul style="list-style-type: none"> Loss or damage to your household contents kept in storage facilities Replace or repair of your damaged home security system due to theft Replace your residence's lock and key due to theft within premises Medical expenses as a result of injury due to theft or robbery within the premises Replenishing firefighting appliances used or destroyed as a result of fire Loss of personal cash Frozen food spoilage 	\$20,000 (You can increase your contents sum insured up to maximum limit of \$100,000.) Up to 20% of your contents sum insured or \$50,000, whichever is lower.	\$35,000 Up to 20% of your contents sum insured or \$50,000, whichever is lower.	\$50,000 Up to 20% of your contents sum insured or \$50,000, whichever is lower.
Worldwide Personal Effects <ul style="list-style-type: none"> Medical expenses incurred from injury caused by theft outside your residence Monetary loss or damage suffered by you due to ATM assault 	\$2,000 \$1,000 per occurrence \$1,000 per occurrence	\$2,000 \$1,000 per occurrence \$1,000 per occurrence	\$2,000 \$1,000 per occurrence \$1,000 per occurrence
 Bill Relief Protector* Covers your utilities bill in unforeseen events including retrenchment	Up to \$3,000	Up to \$3,000	Up to \$3,000
Alternative Accommodation 	Up to 10% of the sum insured for the building, 20% of the sum insured for contents, or \$20,000, whichever is lowest.		
Worldwide Personal Liability 	\$1,000,000	\$1,000,000	\$1,000,000

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

Optional Coverage	Max. Limit
Bicycle Cover Covers loss or damage to one bicycle as a result of theft outside of your residence	\$1,000
Tenant's Liability Covers the tenant's legal liability to the landlord	\$100,000
Worldwide Identity Fraud Covers your monetary loss resulting from identity fraud including legal fees and loss of wages incurred by you in Singapore to resolve such identity fraud issues	\$10,000 Individual Family \$20,000 Individual Family
Multi-Appliances Extended Warranty Covers your appliances and equipment against mechanical and electrical failure	
<ul style="list-style-type: none"> • Kitchen Products • Home Products 	\$2,000 \$2,000

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

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