

You have agreed and consented that We may collect, use and process Your personal information (whether obtained in this application form or otherwise obtained) and disclose such information (whether in or outside of Singapore) to the following:

- (a) Our group companies;
- (b) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners;
- (c) brokers, Your authorized agents or representative, legal process participants and their advisors, other financial institutions;
- (d) 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 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 http://www.aig.com.sg/sg-privacy_1030_237853.html.

If You have not opted out, You have also consented to Us, Our group companies, service providers and business partners using, processing and disclosing Your personal information to:

- (a) Enrol You in contests, prize draws and similar promotions
- (b) Contact You to market other insurance, and/or Our, Our group companies and /or Our business partners' financial products and / or services.

If You have any questions about Our collection, use and disclosure of personal information, You may contact Our Data Protection Officer at singaporedataprotectionofficer@aig.com

26. Insurance Act 1966

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

When You applied for this Policy, a declaration made by You at that time that You are ordinarily resident in Singapore must satisfy any one of the following descriptions of being treated as "ordinarily resident in Singapore":

- You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years before the application date of the Policy and are not currently residing in Singapore;
- You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy;
- You have a work pass or permit required under the Employment of Foreign Manpower Act 1990, unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy; or
- You have a pass or permit required under the Immigration Act 1959 that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months before the application date of the Policy.

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

27. Written Notice

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

28. Currency

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

29. Assignment

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

30. 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.

31. Entire Contract

This Policy, policy schedule and where applicable certificate of insurance, 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.

E. Your Policy 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 insurance, 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 the subject of coverage under this Policy being no longer able to perform its intended function due to 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.

ATM means automatic teller machines.

ATM Assault means the criminal act of Theft and stealing of Your Monies occurring within the period 1 hour from the time You withdraw the Monies from an ATM.

Building means Your Residence and fixtures and fittings provided by HDB based on the prevailing standards and specifications as defined by HDB. The common areas, fixtures and fittings, interior decorations and household furniture added by You or by any previous owner(s) are excluded.

Business means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis; or (ii) any other legal activity in which one is engaged for money or other compensation.

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 insurance, whether at inception or upon renewal as specified in the period of insurance under this Policy.

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

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

Excess means the amount shown in the Policy or certificate of insurance which You 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 Your 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 You to search for repairer(s) to provide You with the Services at Your Residences.

Household Contents means Your interior decorations, fixtures and fittings installed by You (not provided by HDB), furniture and furnishings, clothing and personal effects belonging to You or Your Immediate Family or Domestic Worker permanently residing with You 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 Your Residence and who is related to You by blood, through marriage or through adoption under any written law, including co-owners domestic servants, room-mates and co-owners ordinarily residing in Your Residence.

Inception Date means the commencement date of insurance at inception as specified in this Policy.

Injury, when used on its own, means Injury due to ATM Assault and/or Injury due to Theft.

Injury due to Theft means bodily injury which You sustained in the course of and as a direct result of Theft committed against You.

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

Legal Fee means the professional fees and disbursements charged for legal services rendered by a lawyer or legal practitioner whose engagement had been first approved by Us.

Medical Expenses means medical costs incurred and paid by You, within 6 months of You sustaining injury, to a legally qualified medical practitioner, physician and surgeon for medical, surgical, X-ray, hospital and/or ambulance hire but excluding the cost of dental

treatment unless such treatment is necessarily incurred due to an injury.

Monies means the official currency, coins or notes issued by a government or national bank.

Payment Card means Your ATM cards, credit cards, debit cards or loan (credit line) cards validly issued by banks in Your name but excludes pre-paid cards or any medium by which pre-payment is required or money is debited or credited via electronic means.

Personal Effects means any of Your personal belongings including Your Identity Document which was physically carried or worn by You at the time of loss or damage, but excluding any personal belonging or Contents, locks and keys to Your Residence, Monies, bank notes, cheques, securities for money or its equivalent.

Physician means a qualified and registered medical practitioner or surgeon licensed under any applicable laws and acting within the scope of his/her licensing and training. The attending Physician shall not be You, Your business partner or Your employer or employee, Your agent, or a person who is related to You in any way.

Policy means the Application Form, policy terms and conditions, policy schedule and, where applicable, certificate of insurance, hold cover letter/cover note and Endorsement to this Policy.

Policy Period shall mean a period of 12 months from the inception or renewal date stated in the policy schedule.

Policyholder means the person named in the Schedule as the policyholder and insured under this Policy.

Residence means the dwelling place that You ordinarily reside in at the time of occurrence of an event giving rise to a claim under this Policy. If Your dwelling place is a landed property, the location of risk will be within the boundary walls, gates and fences of the landed property.

Spouse means the Insured's legal Spouse

Theft or Stolen means the dishonest and illegal act of theft, burglary, robbery or stealing committed against You 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 Your Residence, frequently made of polyvinyl chloride (PVC/uPVC), ductile iron, polyethylene, or copper, and which carry water to and within Your Residence.

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

You/Your means the policyholder in this Policy and any member of the policyholder's Immediate Family unless otherwise stated.

F. Your Policy Endorsements (where applicable)

The following endorsements apply to this Policy only if the corresponding endorsement number is shown in the policy schedule under the heading "Subject to Endorsement".

IMPORTANT NOTICE

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 web-sites (www.aig.com.sg or www.gia.org.sg or www.sdic.org.sg).