



Bill Relief Protector

We will pay you up to the sum insured specified in your policy schedule for the utilities bill that you are liable to pay to. Your utilities provider should any of the following occur:

1. Your Residence is rendered uninhabitable due to the occurrence of any Insured Peril.
2. You suffered a bodily injury caused by an accident in your 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 Policy Period:
 - a. Death ; or
 - b. Total Loss of both hands or both feet or sight of both eyes. We will not cover:
 - If you are 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. You are the party liable to pay the utilities provider and are retrenched from your existing employment.

You must be continuously employed for the 24 months prior to the retrenchment in order for us to pay under this benefit and your retrenchment must have happened after 3 months from the Effective Date of the Policy. 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 **Policy Period**.

The term “You/Your” does not include “Immediate Family”.