

# For Private Homes Home Insurance

## Enhance the security of your home. Be protected with our assurance.

We believe your home deserves the best protection. Home Insurance (Private Homes). Protect what makes your house a home.

For most people, their home is their greatest asset. That's why we've designed an insurance plan that protects you against unforeseen events and helps you meet the substantial expenses of rebuilding your home if something adverse happens to it. Be it a fire, property damage caused by the bursting of water pipes or even burglary<sup>1</sup>, we have it covered.

NTUC Income's Home Insurance is a comprehensive yet flexible insurance plan that covers your building, renovations, contents and even your family and pets.

### Pay for what you need

Depending on your insurance needs, you can choose our Standard or Comprehensive Plan.

Our Standard Plan covers your renovations and contents, complementing the condominium's MCST fire insurance plan or the fire insurance that is required by the bank if you have a mortgage loan.

Our Comprehensive Plan takes care of every aspect of your home insurance needs, including your building and just about everything that makes up your home.

### Premium Table for Standard Plan (Renovations and Contents only)

Plan Type Coverage	Plan PH1	Plan PH2	Plan PH3
Renovations	\$ 60,000	\$ 100,000	\$ 150,000
Contents	\$ 50,000	\$ 75,000	\$ 100,000
Annual Premium (Inclusive of 7% GST)	\$ 121.98	\$ 173.34	\$ 224.70

### Premium Table for Comprehensive Plan (Building, Renovations and Contents)

Plan Type Coverage	Plan PF1	Plan PF2	Plan PF3
Building	\$ 200,000	\$ 300,000	\$ 500,000
Renovations	\$ 60,000	\$ 100,000	\$ 150,000
Contents	\$ 50,000	\$ 75,000	\$ 100,000
Annual Premium (Inclusive of 7% GST)	\$ 203.30	\$ 295.32	\$ 438.70

If you prefer more flexibility, our Home Insurance plan allows you to choose the amount of coverage you need.

Coverage	Premium
Building/Renovations	\$5.35 per \$10,000 sum assured
Contents	\$25.68 per \$10,000 for the 1st \$30,000 \$14.98 per \$10,000 in excess of \$30,000

Premium rates are non-guaranteed and may be reviewed from time to time.

**Enjoy 15% discount when you sign up for a 3-year plan!**

### Benefits at a glance

- **Comprehensive cover for your home including building, renovations and contents**
- **Enhanced benefits covering you and your family, at home and around the world**
- **Flexible and affordable plans to suit your needs**

### Get in touch

 **MEET**  
your insurance adviser today

 **CALL**  
our hotline at  
**62 INCOME/6788 1111**

 **CLICK**  
on [www.income.com.sg](http://www.income.com.sg)

For Private Homes  
**Home Insurance**

**Insuring your home and more**

Trust us for complete peace of mind. At no extra premium, Home Insurance even covers a range of benefits from accidental death to medical expenses. We even include coverage for financial loss following fraudulent use of your ATM or credit card.

Coverage	Basis of settlement - Maximum Compensation
Loss of rent/Alternative Accommodation	10% of total sum assured
Family Worldwide Liability	\$500,000 any one occurrence
Property Temporarily Removed	15% of sum assured on contents
Servant's property	\$500
Removal of debris	5% of total sum assured
Family Worldwide Personal Accident	Per adult: \$20,000 Per child: \$10,000 \$50,000 on aggregate
Medical expenses	\$1,000 for any one accident
Replacement of lock & keys	\$500
Accidental breakage of mirrors & fixed glass (other than hand-held mirrors) and fixed glass forming part of the building	\$500
Loss of domestic pet	\$500
Deterioration of frozen food (excess: \$50 for each & every claim)	\$500
Loss following misuse of ATM/credit card	\$1,000
Emergency cash allowance	\$500
Stress payment	\$300
Premium protection upon next renewal	Value of existing premium

**IMPORTANT NOTES**

<sup>1</sup> Burglary or theft is covered only if accompanied by forcible and violent breaking into or out of the building or any attempt to do so.

The sum assured must represent the reinstatement value of the property. Our liability shall not be more than 5% of the total sum assured of Contents for any one insured article (furniture, pianos, organs, household appliances, audio and video equipment and personal computer excepted) and not more than 33% in the aggregate of the total sum assured of Contents for Jewellery, furs, antiques and works of art.

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the Policy Contract. You are advised to read the Policy Contract for the full list of exclusions.

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract.

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 NTUC Income or visit the Life Insurance Association (LIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 16 January 2012