

myHome Protect

Policy Wording

CHUBB®

myHome Protect

Important Customer Information

About Our Policy Wording

This document (which is Our policy wording) contains important information to help You understand Your myHome Protect policy. Before You decide whether to purchase it, You need to read this document carefully to understand its features, benefits and risks.

The Insurer

The insurer is Chubb Insurance Singapore Limited (Chubb). Their contact details are on the back page of this Policy Wording.

What You need to read

To determine if this insurance is appropriate for You, it is important that You read:

- this Important Customer Information Section - it contains information on important matters You need to be aware of before applying for this insurance;
- the Definitions Section - it sets out what We mean by certain defined terms in this insurance;
- the Defined Events Section - it sets out the specific perils We will provide cover for under Section 1;
- Sections 1,2 and 3 - set out the cover available for Contents, Personal Liability and Accidental Death Protection;
- Section 4 Chubb 24-Hour Home Assist - it sets out the scope of services available under the Chubb 24-Hour Home Assist;
- Section 5 No Claim Bonus Provision - it sets out the provisions for no claim bonus
- Section 6 General Exclusions - it sets out what We do not cover under any of the Cover Sections;
- Section 7 General Conditions - it contains details of Your and Our rights and obligations under this

insurance, including if You do not meet Your obligations, We may be able to cancel the insurance or reduce Our liability in respect of a claim to the extent permitted by law;

- Section 8 Claims - what You need to do when a claim arises; and
- any other document(s) We provide to You about the insurance which may change the standard cover.

Applying for cover

When You apply for this insurance, You will need to complete an application form. We will use the information supplied on that form to decide the terms of cover We will provide. We provide cover to You on the terms contained in this document, the application form and any other document, including the most recent Schedule that We issued to You.

All of these make up Your Policy with Us. You need to keep these documents in a safe place together with receipts and other evidence of ownership and value of items You insure.

Summary of cover and other significant matters

By way of summary, the principal covers available are:

- cover for loss of or damage to Your insured Contents including Renovations, Fixtures and Fittings, caused by one of the Defined Events occurring during the **Period of Insurance**,
- cover for legal liability for You and any member Your Household for Accidental damage to any other person's property, and
- cover for Accidental Death for You, Your Partner, or your Child(ren).

Refer to each Section for details of the basis on which We settle any claim.

We only provide cover up to the amount(s) and limit(s) and Sum(s) Insured specified in Your Policy

and subject to its other term(s), condition(s) and exclusion(s). All Sum(s) Insured include GST.

- An Excess may apply when You make a claim. An Excess is the part of a claim You must bear and is payable for each occurrence covered by this insurance **where applicable**. An occurrence is one (1) or a series of occurrences arising out of one (1) cause. When an Excess applies, We will reduce the amount We pay by the amount of the Excess or We will ask You to pay it.
- The type and amount of Excess is shown in Your Policy (usually in this document and the Schedule). If You do not adequately insure Yourself for Your potential loss, You may have to bear the uninsured proportion of any loss Yourself.

We only cover Your interest in the insured property. We may refuse to pay or reduce the amount We pay under a claim in certain circumstances. In particular:

- where an exclusion applies; or
- if You do not comply with the term(s) and condition(s) of Your Policy; or
- if You do not comply with Your Duty of Disclosure or make a misrepresentation; or
- if You make a fraudulent claim.

We also may cancel Your Policy due to failure to comply with a condition, a breach in Your Duty of Disclosure or in certain circumstances permitted by law.

Cost of the insurance

The insurance provided is subject to You paying the premium We require by the agreed time.

Your premium also includes amounts payable in respect of compulsory government charges (GST).

When You apply for this insurance,

You will be advised of the total amount payable. You can choose to pay Your premium on a monthly basis or on an annual basis. The amounts due will be clearly set out in Your Schedule.

Duty of Disclosure

Before You enter into Your Policy with Us, You must disclose fully and faithfully all the facts which You know or ought to know, otherwise the Policy issued may be void.

The insurance cover under this Policy is based on the information submitted by You to Us, in the application form. If You provided us with any information that is incorrect, please notify Us immediately, otherwise You may receive no benefit in the event of a valid claim.

If the information, which You subsequently provide Us, differs materially from the information set out in the application form, We may offer cover on different terms or decline it altogether.

If We do not hear from You within fourteen (14) days from the date of issue of this Policy, We will take it that the information is complete and correct.

Please be reminded that You must fully and faithfully declare to Us the facts as You know or ought to know, otherwise You may receive no benefit from the Policy.

Free Look Period

Even after You make a decision to purchase this insurance, You still have free look rights. You can return Your insurance by notifying Us in writing within thirty (30) days of cover commencing and We will refund the premium paid unless something has occurred for which a claim may be payable. Even after this Free Look period ends You still have cancellation rights (See Section 6 General Conditions).

How to make a claim

Section 8 Claims tells You what You need to do before We pay any claim, We

require evidence as to the extent of loss or damage. Please ensure that, where possible, You keep any photograph(s) or other documentation in respect of loss or damage to make the process as easy as possible.

Any claim settlements, up to the total of all amounts insured, will include GST.

For any claims submission or inquiry, kindly contact Us at our Claim Assistance (+65 6398 8028 - Monday to Sunday, 8.30am to 10.00pm) or via our online portal www.chubbclaims-dbs.com.sg

Our contact details

If You need to contact Us, have any questions or would like any further information regarding this insurance, contact Us using the contact details provided in this document.

Chubb Insurance Singapore Limited

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The Agreement Between You And Us (Your Policy)

In return for Your payment of the premium or Your agreement to pay it to Us within the time We require, We agree to indemnify You against loss, damage or liability caused by a covered claimable event occurring during the **Period of Insurance**, subject to the terms, conditions and exclusions of Your Policy.

General Definitions

In Your Policy some words have a special meaning (whether expressed in the singular or the plural) and We define them below. They begin with a capital letter (e.g. You, We).

Accident or **Accidental** means a sudden, unforeseen, fortuitous and unintended event.

Accidental Death means death occurring as a result of an Accidental Injury during the Policy Year.

Accidental Injury means a bodily injury resulting from an Accident and which is not an illness and which:

- (a) is caused by violent external and visible means; and
- (b) occurs during the Period of Insurance; and
- (c) results solely and independently of any causes other than:
- (d) the Accident; and/or
- (e) sickness directly resulting from medical or surgical treatment rendered necessary by the Accident; and
- (f) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an Accident.

Building means:

- (a) the physical structure of the house, apartment or flat; and
- (b) any wall, gates, fence, footpath, swimming pool; and
- (c) all other permanent fixtures and fittings;

which were originally part of the Premises when it was transferred by the developer or builder to the first owner of the Premises.

Child, Children means any of Your children who is:

- (a) living at the Premises with You;
- (b) under 18 years of age; and
- (c) unmarried.

Commencement Date means the original inception date of cover under this Policy as shown in the Schedule.

Compensation means monies paid or payable by You for Accidental Death or Accidental Injury pursuant to:

- (a) court judgment; or
- (b) settlement with the consent of

Chubb including any Defence Costs.

Compensation does not include:

- (a) aggravated, punitive or exemplary damages; or
- (b) fines or penalties imposed by law (including civil penalties); or
- (c) any matters which are deemed uninsurable under the law.

Contents means Your:

- (a) movable furniture, furnishings, kitchen utensils, domestic appliances, personal computers, audio and video equipment (other than those mentioned in (b)), clothing and other movable personal belongings;
- (b) films, tapes, cassettes, cartridges, discs and diskettes up to their value as unused material or where purchased pre-recorded at maker's latest list price,

all of which You or members of Your Household own or are legally responsible for.

Contents are not:

- (a) Motor Vehicles, caravans, trailers, aircraft, watercraft or spare parts and accessories while attached to or in any part of them;
- (b) items belonging to the Landlord (if any) in Your Premises
- (c) any part of the Building;
- (d) animals;
- (e) securities, certificates and documents;
- (f) Money and Credit Cards; or
- (g) property held or used for business purposes.

Credit Card means any credit card, debit card, charge card, cash card or ATM card.

Disappearance means when your body has not been found within twelve (12) months from the date of the disappearance, sinking or wrecking of a conveyance in which you were traveling

on that date.

Household means all members of Your family including Your Partner, Children and any other persons permanently living with You in Your Premises, excluding tenants, boarders, lodgers or paying guests.

Landlord means the Insured who leases the Premises to the Tenant and is expressly named as the landlord in the Tenancy Agreement.

Malicious Damage or Vandalism means a wrongful act motivated by malice, vindictiveness or spite with the intention of damaging the property. This does not include:

- (a) tenant neglect, carelessness, poor housekeeping or unhygienic living habits;
- (b) damage occurring during maintenance operations carried out by the tenant or anyone acting on their behalf;
- (c) damage as a result of repairs, or attempted repairs, carried out by the tenant or anyone acting on their behalf;
- (d) damage caused by the failure of Your tenant to control their children;
- (e) damage caused by pets belonging to Your tenant;
- (f) Accidental damage or Accidental loss; or
- (g) scratching, denting, chipping, rubbing or chaffing.

Motor Vehicles means any electrically or mechanically powered vehicle including models and toys (excluding gardening implements and pedestrian controlled models and toys).

Money means cash, bank and currency notes, cheques, bills of exchange, promissory notes, deeds, bonds, postal orders, money orders, crossed bankers' drafts, current postage stamps, securities and travel tickets all belonging to You or for which You have accepted responsibility, and all held for

personal purposes.

Nominated Account means the credit card account or bank account (DBS/ POSB only) designated by You, which is not a Medisave account, to which premiums are to be charged.

Partner means Your husband or wife, de-facto or life Partner with whom You have been living permanently for at least three (3) months or more at the time of occurrence of an event leading to a claim.

Period of Insurance means:

- (a) If You are paying a monthly premium, one (1) month from the Commencement Date or the latest renewal date whichever is later; or
- (b) If You are paying an annual premium, one (1) year from the Commencement Date or the latest renewal date whichever is later.

Policy Year means a period of 12 consecutive months starting from the Commencement Date of this Policy and each consecutive period of 12 months for which this Policy remains in force.

Pre-Existing Medical Condition means:

- (a) any condition for which a doctor was consulted or for which treatment or medication was prescribed prior to the Commencement Date; or
- (b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the Commencement Date.

Premises means the area described in the title deeds situated at the address(es) shown in Your Schedule, which is Your private residence used solely for domestic purposes.

Renovations means improvements and additions within Your Premises made by You as owner or by any former owner of Your Premises in the form of fixtures and fittings (including flooring, built-in wardrobes and air-conditioners),

but does not include any part of the Building.

Rent means the monthly rental amount payable by the Tenant to the Landlord as specified in the Tenancy Agreement.

Schedule means the Schedule containing details of the Insured, type of cover selected and Period of Insurance. The Schedule forms part of the Policy.

Sum Insured means the amount for which You are insured as shown in Your current Schedule or any subsequent endorsements.

Tenancy Agreement means the written, signed, stamped and legally enforceable contract between the Landlord and the Tenant. Provided always that this contract relates to the Premises.

Tenant(s) means the person named as the Tenant as specified in the Tenancy Agreement.

Terrorism means an act, including but not limited to, the use of or threat of, force or violence by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is committed for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to coerce, influence or intimidate any government and/or the public or any section of the public.

Theft means the unlawful and unauthorised taking of property with the intention to permanently deprive the owner of it.

Total Loss means the condition of the Contents in the Insured property after it is damaged or destroyed being to such an extent that it cannot be repaired to equal its condition prior to the loss and for which We decide to pay You the full Sum Insured for the relevant insured property.

Uninhabitable means loss occurring

that renders the Premises to be not safely inhabited and will require a period of time

necessary, minimally exceeding twenty-four (24) hours, for the reinstatement of the Premises to be inhabitable.

Unoccupied means when Your Premises is not being lived in by anyone.

Valuables means jewellery, watches, furs, curios, works of art, antiques, stamp or coin collections and other collectable property, manuscripts, medals, items of gold, silver or other precious metals or precious stones.

We, Us, Our, Chubb means Chubb Insurance Singapore Limited

You, Your, Insured means the person(s) named as Insured in the Schedule.

Section 1: Contents and Renovations

Benefit

We will cover You or members of Your Household for loss of or damage to Your Contents or Renovations which You or members of Your Household own or are legally responsible for, which are in the Premises and where the loss or damage is caused by any of the Defined Events occurring during the Period of Insurance. Cover is provided up to the Sum Insured specified in Your Schedule.

Defined Events:

The following are the Defined Events for which cover is provided under Section 1:

1. Fire, explosion, lightning or thunderbolt

Excluding loss or damage caused by arcing, sparking, scorching or heat damage where there is no flame; or irregularities in the power supply unless there is visible evidence of a lightning strike

2. Storm, hurricane, typhoon, cyclone, flood

We will not pay the first one hundred (100) Singapore dollars of each and every loss.

3. Bursting, leaking, discharging or overflowing

We will pay for loss or damage caused by the bursting, leaking, discharging or overflowing of fixed guttering, fixed tanks, fixed pipes, waterbeds or other fixed apparatus used to hold or carry liquid of any kind.

We will not pay for:

- (a) loss or damage to the fixed guttering, fixed tanks, fixed pipes, waterbeds or other fixed apparatus.
- (b) the first one hundred (100) Singapore dollars of each and every loss.

4. Earthquake

You are covered for loss or damage caused by earthquake. This loss or damage must occur to Your Building and/or Contents within seventy-two (72) hours of the earthquake to be considered the one (1) occurrence.

5. Impact

We will pay for loss or damage caused by the impact of:

- (a) aircraft or space debris or debris from an aircraft, rocket or satellite; or
- (b) any road vehicle or watercraft not operated by You, member of Your family or Your employee, except impact on paving, paths, driveways or any services, whether underground or not; or
- (c) a falling tree or branch but not when caused by the lopping or felling of trees at the Premises; or
- (d) television or radio masts or aerials or antennae that have broken or collapsed but not

the damage to the television or radio masts or aerials or antennae.

6. Riot or civil commotion

We will pay for loss or damage caused by acts of riot or civil commotion including any lawfully constituted authority in connection with these events where the resulting loss or damage is directly caused thereby notwithstanding the provisions of General Exclusions.

7. Acts of Malicious Damage or Vandalism

Excluding Malicious Damage or Vandalism caused by:

- (a) an explosion; or
- (b) Theft or attempted Theft, other than that already covered under Defined Event 8; or
- (c) You or any person who is living with You at the Premises; or
- (d) tenants, roomers, boarders or paying guests and their visitors; or
- (e) any person who entered the Premises with Your consent or the consent of any person who is living with You at the Premises.

8. Theft, attempted Theft or burglary

Excluding Theft, attempted Theft or burglary:

- (a) by You or any person who is living with You at the Premises; or
- (b) which is not a result of actual forcible or violent break in.

(Please also refer to the other exclusions of Your Policy as they affect the definitions of the above Defined Events).

Exclusions Applicable to this section

We will not pay for:

- 1. more than thirty percent (30%) of the **Sum Insured on Contents** in the aggregate in respect of **Valuables**.

- 2. more than five percent (5%) of the **Sum Insured on Contents** for any one article (except furniture, personal computers, audio and video equipment, pianos or organs).

- 3. loss or damage while Your **Premises is Unoccupied** for more than 60 consecutive days.

- 4. consequential loss or damage of any kind.

Additional Benefits

Limits specified are limits for each Policy Year.

1. Alternative Accommodation or Loss of Rent

If Your Premises becomes uninhabitable as a result of a Defined Event claim covered under Section 1, We will pay you:

- (a) the additional cost of reasonable temporary alternative accommodation;
- (b) for the loss of Rent You sustain as the Landlord of the Premises. All claims payments for loss of Rent will be reduced by deducting the security deposit paid to you. The security deposit in this instance will be as stated in the Tenancy Agreement;
- (c) The cost of temporarily storing Your furniture;
- (d) The cost of Rent payable by You to Your Landlord.

Cover is provided up to the Sum Insured specified in Your Schedule.

2. Removal of Debris

We will cover the reasonable expenses to remove debris following loss or damage as a result of a Defined Event covered under

Section 1 up to the Sum Insured specified in Your Schedule.

3. **Cost of Temporary Protection**

We will pay You for the costs of temporarily boarding up and/or other protection reasonably and necessarily incurred for safeguarding Your Premises and/or Contents if there has been damage as a result of a Defined Event covered under Section 1.

4. **Emergency Cash Allowance**

If the Premises is owned and occupied by You as Your principal place of residence and it becomes Uninhabitable for more than five (5) days following loss or damage as a result of a Defined Event covered under Section 1, We will pay up to the limit specified in Your Schedule.

5. **Emergency Replacement of Personal Computer**

Following a loss of a personal computer as a result of a Defined Event covered under Section 1 and upon Your request, advance payment of up to the Sum Insured in Your Schedule will be made to You. In order to receive this payment, You must produce a statement of claim certified by the assessor appointed by Us. The amount of advance payment will be deducted from the final claim settlement amount.

6. **Replacement of Locks and Keys**

If the keys to external doors or window locks are stolen or locks are damaged due to an attempted or actual violent and forcible entry or break in at the Premises, during the Period of Insurance, when the Premises is owned or tenanted by You as Your principal residence, We will pay the reasonable and necessary costs of replacing the external locks, keys or cylinders with similar items up to the limit specified in Your Schedule.

7. **Contents Temporarily Removed**

We will pay You for the loss or

damage to Your Contents as a result of a Defined Event covered under Section 1 for up fourteen (14) days whilst temporarily removed from Your Premises to any other residential building or storage facility within Singapore due to cleaning, renovation, repair, modification, or dyeing. The maximum amount We will pay for any one item is five hundred (500) Singapore dollars and in total the Sum Insured specified in Your Schedule.

We will not pay for loss of or damage to Your Contents:

- (a) whilst in transit;
- (b) when being loaded or unloaded;
- (c) which has been removed for sale or exhibition; left in any vehicle; or
- (d) due to Theft. Except from a residential building or storage facility where the offender has gained entry by forcible and violent means.

8. **Accidental Death of Domestic Pet**

We will pay You up to the Sum Insured in the Schedule for the Accidental Death of a cat or dog that the You keep as a domestic pet in Your Premises. In the event of a claim You must provide proof of ownership and any other documentation We may request.

We will not pay for death of the domestic pet due to:

- (a) anything other than an Accident
- (b) an intentional act by or under the order of any government or public authority,
- (c) an intentional act of You, anyone living with You or anyone acting on Your direction.

9. **Loss of Money**

In the event of Theft of Your Money with visible evidence of actual violent and forcible entry to Your Premises, during the Period of Insurance, when the Premises is owned or tenanted by You as Your principal residence, We will pay for loss of Money up to the limit specified in Your Schedule.

We will not pay for:

- (a) losses which are not reported to the police; or
- (b) Money losses other than in circumstances involving actual violent and forcible entry to Your Premises; or
- (c) Money belonging to Your employer, any member of the Your Household's employer or relating to any business or commercial venture.

10. **Accidental Breakage of Mirrors and Glass**

We will pay for the Accidental breakage of Your fixed mirrors, fixed glass and glass when forming part of an item of furniture including fixed and unfixed glass table tops. We will only pay up to the limit specified in Your Schedule.

We will not pay for:

- (a) glassware, crystal, ornaments, vases, lamps, crockery or china; or
- (b) a picture tube or screen in a television or electronic visual display unit; or
- (c) a ceramic or glass cooking top; or
- (d) glass in a picture frame, hand held mirror, painting, radio set or clock; or
- (e) any item of travertine whether fixed or unfixed, tiles, bench tops, spas or hot tubs; or
- (f) glass in any glasshouse, conservatory or greenhouse; or

- (g) mobile cellular telephones; or
- (h) any items which were wholly or partly in a defective condition at the time of the breakage; or
- (i) any porcelain or marble or granite or fibreglass whilst in a fixed shower base, basin, sink, bath, lavatory pan or cistern.

11. Deterioration of Frozen Food

We will pay for the cost of replacing deteriorated frozen food at Your Premises, provided that the deterioration resulted from a mechanical breakdown of the freezer and Your refrigerating unit is not more than 5 years old. We will only pay up to the Sum Insured stated in Your Schedule.

We will not pay for loss or damage caused:

- (a) by a deliberate act of You or any member of Your Household.
- (b) by a deliberate act of any electricity authority / supplier or by the exercise of such authority / supplier of its power to withhold or restrict supply.
- (c) while Your Premises remains unoccupied for more than 60 consecutive days.
- (d) consequential loss of any kind.

12. Automatic Reinstatement of Sum Insured

When We pay a claim under Your Policy for partial loss or damage to the Contents, the Sum Insured will be reduced by the loss amount for each and every claim and shall not exceed the maximum Sum Insured as stated in Your Schedule. We may at Our option reinstate the Sum Insured from the date of loss. However, We reserve the right to charge an additional premium which will be pro-rated from the date of the loss to the expiry date as shown in Your Schedule.

How we settle any valid claim

We will pay the cost of repairing each item that is partially damaged, or replacing each item that is totally lost or destroyed, provided that the repairs or replacement are done within a reasonable time. If the Sum Insured on Contents and Renovations do not represent their full value as new at the time of the loss or damage, payment will only be made after deduction for any wear and tear or depreciation.

If a damaged item was not repaired when it could have been, We will pay the difference between the estimated cost of the repair and the reduced value of the item as a result of the loss or damage.

If a replacement was not carried out for an item that is totally lost, destroyed or cannot be satisfactorily repaired, We will pay the value of the item at the time of the loss or damage.

We will not pay for any costs relating to undamaged or remaining items which formed part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design.

For insured items that come in a pair or set, We will only pay the value of any particular part or parts which are lost or damaged, without reference to any special value which the pair or set of items may have and only up to the proportionate part of the Sum Insured of the pair or set.

Section 2: Legal Liability

Benefit

2.1 Personal Liability for the Whole Household

- (a) Chubb agrees to indemnify You against all sums but up to a maximum amount stated in Your Schedule which You or any member of Your Household has become legally liable to pay as compensation in respect of:
 - i. Accidental Death or Accidental Injury to third parties occurring anywhere

in the world during a Policy Year.

- ii. Accidental damage to property belonging to third parties occurring anywhere in the world during a Policy Year.
- (b) We will also pay the costs and expenses of:
- i. litigation recovered by a third party from You or any member of the Household; and
 - ii. legal defence incurred by You or any member of the Household

provided always that You must obtain Our written consent for each of (a) and (b) above.

(c) **Limit of Liability**

In one Policy Year, the maximum amount We will pay arising from any one occurrence or series of occurrences attributable to one source or cause, regardless of the number of claimants or number of members of the Household involved is the Sum Insured stated in Your Schedule.

2.2 Liability as Tenant

- (a) Chubb agrees to indemnify You against all sums but up to a maximum amount stated in Your Schedule which You become legally liable to pay as compensation as a Tenant of Your Premises in respect of:
 - i. the Premises
 - ii. any item while contained in the Premises which belongs to the Landlord and is in Your responsibility during the Policy Year.
- (b) We will also pay the costs and expenses of:
 - i. litigation recovered by

a third party from You or any member of Your Household; and

- ii. legal defence incurred by You or any member of Your Household

provided always that You must obtain Our written consent for each of a and b above.

(c) Limit of Liability

In one Policy Year the maximum amount We will pay arising from any one occurrence or series of occurrences attributable to one source or cause, regardless of the number of claimants or number of members of the Household involved is the Sum Insured stated in Your Schedule.

We will not pay for the first one hundred (100) Singapore dollars of each and every claim.

Conduct of Defence of Claim

Chubb has the right to negotiate, defend or settle in Your name and on Your behalf any claim brought against You and will have full discretion in the conduct of any proceedings or in the settlement of any claim.

Exclusions applicable to this Section

We will not pay for:

1. liability in respect of loss or damage to property belonging to or in the charge of You or any member of Your Household (with the exception of the cover provided under Section 2.2 - Liability As A Tenant).
2. liability for death, injury, illness or disease or loss of or damage to property:
 - arising from any deliberate or malicious act.
 - arising from the ownership, possession or use of lifts, Motor Vehicles and any trailers or caravans attached, aircrafts, marine crafts or

firearms.

- arising out of You or Your Household's own employment, business or profession.
 - suffered by anyone under a contract of service or employed with You or Your Household.
 - arising from a contract or agreement which would not have arisen in the absence of such contract or agreement.
 - arising from the use of any horse for the purpose of racing or polo.
 - arising solely from Your ownership of the Premises
 - arising from the ownership or possession of any land or Building by You or Your Household.
3. fines, penalties, exemplary or punitive damages.
 4. any claim or loss arising out of any activities and/or business conducted via the internet, intranet, extranet and/or any website, internet site, web address owned by You or Your Household and/or via the transmission of documents or electronic mail by electronic means.
 5. claims and losses that in any way involve asbestos, including any actual or alleged injury or damage involving the use, presence, detection, removal, or avoidance of asbestos or exposure or potential exposure to asbestos.

Section 3: Family Accidental Death Protection

Benefit

In the event that You, Your Partner or Your Child dies as a result of Accidental Injury from an event occurring anywhere in the world, We will pay You or your estate the Sum Insured specified in Your Schedule. Provided always that the Accidental Death occurs

with 365 days of the Accidental Injury.

Exclusions applicable to this Section

We will not pay any claims arising directly or indirectly out of

- (a) deliberate self-inflicted injury, suicide or, criminal or illegal act;
- (b) You being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a doctor and taken in accordance with the doctor's advice;
- (c) illness, disease, bacterial or viral infection, even if contracted by Accident, other than bacterial infection that is the direct result of an Accidental cut or wound or Accidental food poisoning;
- (d) any condition which is, results from or is a complication of infection with a venereal disease;
- (e) any condition which is, results from or is a complication of congenital conditions or deformities;
- (f) any condition which is, results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression;
- (g) any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage or abortion; or
- (h) Pre-Existing Medical Conditions;
- (i) any consequences of, or You taking part in, any war (whether declared or not), invasion, civil war, riot or civil commotion;
- (j) You engaging in any motor sports as a rider, driver and/or a passenger; or air travel except as a fare-paying passenger in a fully licensed passenger carrying aircraft;

- (k) any trade, technical or sporting activity or as crew, all in connection with an aircraft;
- (l) any kind of race (other than on foot or swimming) or trial of speed or reliability;
- (m) You engaging in any professional sport meaning Your livelihood is substantially dependent on income received as a result of Your playing sport; or
- (n) the deceased being over 70 years of age.

Section 4: Emergency Home Assist

Chubb 24-Hour Home Assistance Services (6836 2922)

The services provided under Parts (a) to (f) of this Section are by way of referral and arrangement only, and all expenses actually incurred are to be borne by You. We may, at our option, change the scope of services provided under Parts (a) to (f) of this Section and/or the provider of such services by giving You at least one month's prior notice in writing to Your address on file.

(a) Emergency Nurse Assistance

In the event of an emergency and when requested by You, Chubb 24-Hour Home Assist will assist You by arranging for a registered nurse to be at the Premises.

(b) Locksmith Referral

In the event that You are locked out of Your Premises, Chubb 24-Hour Home Assist will provide You with referral information regarding locksmiths and if possible, their costs. Chubb 24-Hour Home Assist will also assist You in arranging for a house call, if necessary.

(c) Plumber Referral

In the event that the plumbing at Your Premises is clogged or a leak has sprung, Chubb 24-Hour Home Assist will provide You with referral information regarding plumbers as

well as their costs. Chubb 24-Hour Home Assist will also assist You in arranging for a house call, if necessary.

(d) Air Conditioner Engineer Referral

In the event that You require repair in relation to air conditioners, Chubb 24-Hour Home Assist will provide You with referral information regarding air conditioner engineers and if possible, their costs. Chubb 24-Hour Home Assist will assist You in arranging for a house call, if necessary.

(e) Pest Control Referral

In the event that You require assistance with pest control, Chubb 24-Hour Home Assist will provide You with referral information regarding pest control, pest prevention, soil treatment and/or mosquito control services. Chubb 24-Hour Home Assist will assist You in arranging for a house call, if necessary.

(f) General Repair Assistance

In the event that You require information to the nearest available repair services, Chubb 24-Hour Home Assist will provide You with such information where possible.

Section 5: No Claim Bonus

At the end of every twelve (12) consecutive months, a No Claim Bonus of twenty-five percent (25%) of the preceding twelve (12) months' premium will be refunded (without interest and any statutory tax) to You if:

- (a) no claim for an Event that occurred in the preceding twelve (12) months has been paid under Your Policy in the preceding twelve (12) months; and
- (b) no claim for an Event that occurred in the preceding twelve (12) months has been submitted under Your Policy and is pending adjustment,

A claim is considered to have been made in the preceding twelve (12) months if any Event falls within this period, regardless of the date of submission of the claim.

You must pay back to Us the No Claim Bonus:

- (a) should a claim for the preceding twelve (12) months be reported after We paid the refund; or
- (b) if the Nominated Account is in arrears with regards to payment of premium for the preceding twelve (12) months or any month thereof.

Section 6: General Exclusions

These General Exclusions apply to the whole of Your Policy unless otherwise stated. Your Policy does not cover:

- 6.1** loss or damage to Your property which is caused by, arising from or in anyway connected with:
 - (a) wear and tear, rust, corrosion, gradual deterioration and depreciation,
 - (b) mechanical, electrical or electronic breakdown including when caused by any power supply irregularity including power surge except when caused by a Defined Event,
 - (c) mildew and atmospheric or climatic conditions other than by rain sleet and hail,
 - (d) domestic animals,
 - (e) vermin, insects or by the pecking, clawing, chewing, eating or nesting by birds and other wildlife,
 - (f) any process of cleaning, repairing, restoring or retouching of any item,
 - (g) any process involving the application of heat or the use of chemicals,
 - (h) Tenants, roomers, boarders or paying guests and their visitors arising from or due to larceny,

Theft, Malicious Damage or Vandalism or deliberate or intentional acts,

- (i) settlement, shrinkage, vibration or expansion in buildings, foundations, walls or pavements,
 - (j) faulty workmanship, inherent defect, errors or omissions in design, structural defects and faulty design,
 - (k) water seeping or otherwise percolating through a wall, floor or roof,
 - (l) the roots of trees, shrubs, plants and grass,
 - (m) erosion, or
 - (n) mould, mildew, fungi, fungus, wet or dry rot or bacteria.
- 6.2** consequential loss of any kind.
- 6.3** loss or damage or liability arising from the consequences of war, undeclared war, rebellion, civil war, insurrection, revolution, invasion, war like acts of military forces or personnel, or the destruction or seizure of property for military purposes.
- 6.4** loss or damage or liability caused by the confiscation, destruction or seizure of property by any government or public authority or other authority except when in connection with any riot or civil commotion.
- 6.5** loss or damage or liability caused by or arising from nuclear or radioactive contamination.
- 6.6** loss or damage or liability caused by or in connection with contamination and pollution and the removal of any resultant pollutants and contaminants.
- 6.7** loss or damage or liability arising out of the failure or inability of any item, equipment, computer or computer software including but not limited to firmware,

data and embedded chips to recognise correctly, to interpret correctly or to process correctly any data or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any date.

- 6.8** loss or damage to Your property when Your Building is undergoing any process of construction, demolition, alteration or repair.
- 6.9** loss or damage or liability resulting from or in connection with any error in computer programming or instructions to the computer.
- 6.10** loss or damage or liability when intentionally caused by You or a person acting with Your consent, including losses resulting from the taking or other misappropriation of the Contents or Valuables.
- 6.11** loss or damage to property when sent by courier or by post.
- 6.12** asbestos or asbestos products or any materials containing asbestos in whatever form or quantity.
- 6.13** loss or damage or liability caused by or in connection with Your failure to use all reasonable means to protect and maintain the insured property before, at, or after the time of any loss or damage.
- 6.14** loss, damage, cost or expense of any nature directly or indirectly caused by, resulting from, or in connection with:
- (a) any act of Terrorism; or
 - (b) any action taken in controlling, preventing, suppressing, retaliating against or in any way responding to or relating to an act of Terrorism regardless of any other contributing cause or event.

Section 7: General Conditions

7.1 Alteration to Risk

Any alteration to the risk after

commencement of the Policy must be notified by You to Chubb in writing immediately after such change in risk comes to Your notice. Alterations that You must notify Chubb of include:

- alteration of Your Premises;
- the Premises being left unoccupied for a period of more than sixty (60) consecutive days;
- Your interest in any Premises ceasing;
- where the nature of the occupation of or other circumstances affecting the Premises are changed in such a way to increase any risk insured under this Policy; or
- You being placed into bankruptcy, receivership, administration or liquidation.

If Chubb accepts the altered risk, You must pay Chubb any additional premium it requires.

7.2 Applicable Law

- Notwithstanding anything contained herein to the contrary it is agreed that the indemnity provided by this Policy shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore.
- This Policy shall be governed by and interpreted in accordance with Singapore law.

7.3 Arbitration

If any dispute or disagreement arises regarding any matter pertaining to or concerning this Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced

within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to our liability under this Policy. In no case shall You seek to recover on this Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of this Policy.

7.4 Assignment

You must not assign this Policy or any of Your rights under this Policy, without the prior written consent of Chubb.

7.5 Cancellation

You may cancel this Policy at the end of any Period of Insurance by giving Us at least thirty (30) days prior written notice.

We may cancel the Policy at the end of any Period of Insurance by giving You at least thirty (30) days prior notice in writing to Your address on file, and in accordance with the law, including where You have:

- (a) made a misrepresentation to Us before the Policy was entered into
- (b) failed to comply with Your Duty of Disclosure
- (c) failed to comply with a provision of Your Policy including failure to pay the premium,
- (d) made a fraudulent claim under Your Policy or any other Policy during the time Your Policy has been in effect,
- (e) failed to notify Us of a specific act or omission as required by

Your Policy.

- (f) failed to tell Us about any changes in the circumstances of the risk during the Period of Insurance.

After cancellation and subject to Your Free Look period rights (See Important Customer Information section), We will keep the premium for the period that Your Policy was in force and refund any unused premium paid provided no claims have been made. There is no refund if You have been paying Your premium on a monthly basis or when there is a Total Loss.

7.6 Conditions Precedent To The Company's Liability

The liability of the Company for any benefit under this Policy is conditional upon:

- (a) the truth of the statements and information as provided to Chubb by You; and
- (b) the due observance and fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by You.

7.7 Changes in Policy

No change in this Policy will be valid unless agreed to in writing by Chubb. The requirements of any Section of the Policy may not be deemed to be waived unless Chubb agrees to waive them in writing.

Any changes, amendments or variations to Your Policy, and any changes to the applicable premium will be notified by Us to You at least thirty (30) days in advance of them taking effect.

If you are not agreeable to the changes, amendments or variations proposed to Your Policy, You may exercise Your right to cancel the Policy in accordance with Clause 7.5.

7.8 Duty of Disclosure

Before You enter into Your Policy with Us, You must disclose fully and faithfully all the facts which You know or ought to know, otherwise the policy issued may be void.

7.9 Excess

You must pay the amount of any applicable excess shown in the Schedule or in this Policy in respect of each claim You make under the Policy. The Excess is payable by You at such time required by Chubb.

If any event leads to a claim under more than one Section of the Policy, You must pay the highest applicable Excess.

7.10 Inspection and Salvage

If You make a claim, Chubb may inspect the property or item. While Chubb has no obligation to take possession of any damaged property or item, Chubb reserves the right to do so.

Chubb is entitled to obtain and retain any property or items that are salvaged or recovered after it pays a claim by replacing or paying to replace such property or items. Chubb may sell the property or items and keep the proceeds.

7.11 Interpretation

This Policy and the Schedule with attaching Sections and any amendments or endorsements shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear.

7.12 Modification

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in

Our written notice to Your address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

7.13 Notice Of Trust Or Assignment And Third Party Rights

Chubb shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

7.14 Other Insurance

To the extent permitted by law, when other insurance applies to a covered loss, We will pay only in excess of the other insurance, limited to the indemnity being provided under Your Policy, unless that other insurance was specifically written to be excess over the indemnity provided in Your Policy.

Should You make a claim under Your Policy, You must advise Chubb of any other insurance which may cover the loss or damage or Accident.

7.15 Payment of Benefits

You cannot be covered under more than one (1) myHome Protect Policy. If You are covered under more than one (1) such Policy, We will consider You to be covered under the Policy which provides the highest benefits. Where the benefits under any additional Policy are identical, We will consider You to be insured under the Policy first

issued. All policies not recognised by Us shall be cancelled.

Except as specifically stated in Your Policy, benefit amounts are payable in addition to any other insurance benefits to which You may be entitled.

7.15 Payment of Benefits Upon Death

Upon death of the Insured, all benefits which are payable to the Insured under this Policy shall be made to the estate of such person.

7.15 Personal Data Protection

You are deemed to give Your consent and authorisation to Chubb to collect, use, disclose, and/or process Your personal data or information supplied to Chubb without further notification to You confidentially with its affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Chubb, customer services and marketing and related activities, until Chubb receives Your written instruction to the contrary. Upon Your written request, Chubb shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy. A copy of Chubb's Personal Data Protection Policy can be found at www.acegroup.com/sg/privacy-policy and You are deemed to have read the same.

You may write to Chubb's Data Protection Officer at 138 Market Street #11-01 CapitaGreen, Singapore 048946 for any request for access to and/or correction of any information supplied to Chubb and Chubb may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

7.16 Policy Owners' Protection Scheme

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 Us or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

7.17 Renewal of Your Policy

In the case of a Monthly Policy:

- (a) If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 6.5. If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) month from the Renewal Date upon Your payment of the premium due on each Renewal Date.

In the case of a Yearly Policy:

- (b) If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 6.5. If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) year from the Renewal Date upon Your payment of the premium due on each Renewal Date.

7.18 Payment before Cover Warranty

- (a) The total premium due must be paid to and actually received in full by Chubb or the intermediary through whom the Policy was effected ('the intermediary') on or before the Commencement Date of coverage under the Policy, Renewal Certificate, Cover Note and/or Endorsement (the Commencement Date').

- (b) If the total premium is not paid and received in full by Chubb or the intermediary on or before the Commencement Date, the Policy, Renewal Certificate, Cover Note and/or Endorsement shall be deemed to be cancelled immediately, and no benefits shall be payable by Chubb. Any payment received thereafter shall have no effect whatsoever on the deemed cancellation.
- (c) This Payment Before Cover Warranty provision shall prevail over any inconsistent terms (if any) in the Policy.
- (d) In respect of insurance coverage with Free Look provision, You may return the original policy document to Chubb or the intermediary within the Free Look period if You decide to cancel the cover during the Free Look period. In such an event, You will receive a full refund of the premium paid to Chubb provided that no claim has been made under the insurance.

7.19 Policy Reinstatement after Partial Loss

When We pay a claim under Your Policy for partial loss or damage to the Contents, the Sum Insured will be reduced by the loss amount for each and every claim and shall not exceed the aggregate Sum Insured. We may at Our option reinstate the Sum Insured and reserve the right to charge an additional premium.

7.20 Reasonable Care

You must:

- take all reasonable measures to maintain all property insured under this Policy in sound condition;
- take all reasonable precautions to prevent or minimise loss, damage, destruction, liability,

compensation, cost or expense covered by this Policy; and

- comply with all obligations and regulations imposed by any authority.

7.21 Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

7.22 Subrogation

If Chubb makes a payment under this Policy, Chubb is subrogated to all Your rights of contribution, indemnity or recovery. You must not surrender any right to or settle any claim for contribution, indemnity or recovery without Chubb’s prior written consent. You must do all things and execute all documents to enable Chubb to sue in Your name for such contribution, indemnity or recovery.

Where You have agreed with another person or company (who would otherwise be liable to compensate You for any loss or damage which is covered by the contract of insurance) that You will not seek to recover such loss or damage from that person, Chubb will not cover You, to the extent permitted by law, for such loss or damage.

7.23 Total loss

If We pay Your claim for a Total Loss then the cover provided under this Policy will end.

7.24 Unoccupied Property

The covers provided by this Policy shall cease if Your Premises is left unoccupied for a period exceeding sixty (60) consecutive days, unless You have informed Chubb of this fact and obtained Chubb’s written

agreement for this Policy to continue beyond that period.

Section 8: Claims

We will act in good faith in all our dealings with You. Equally, the payment of claims is dependent on:

Claims Conditions Applicable To All Sections

What You must do:

On the happening of any event which could lead to a claim, You must, at Your own expense:

- take all reasonable precautions to prevent further loss or damage or injury;
- immediately inform Chubb at the address and contact details listed at the beginning of this Policy;
- immediately inform the police if any property insured under this Policy is lost, stolen or of the occurrence of Malicious Damage or Vandalism;
- take all reasonable precautions to recover lost or stolen property and minimise the claim;
- not dispose of any damaged property without Chubb’s consent;
- not arrange for the repair or replacement of any property insured under this Policy, in connection with any claim, without Chubb’s consent;
- complete and lodge a claim form as reasonably possible with all necessary supporting documentation that Chubb may reasonably require for the investigation and verification of the claim including but not limited to:
 - full written details of the loss or damage or Accidental Injury;
 - any relevant receipts, certificates and other proofs of ownership;
 - all valuations relating to lost or damaged property;

- all court issued documents including
- any statement of claim, summons, initiating process, cross claim, or third party notice;
- all property inspection reports and inventories if the claim involves Malicious Damage, Vandalism or Theft.
- reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage.
- all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.
- not admit liability for, or offer to agree to settle, any claim brought against You without Chubb's prior written consent; and
- assist Us in the defence of any claim brought against You.

We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made under Section 3.

For any claim under Section 3 We may also arrange an autopsy if We reasonably require one.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg

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