

United Home Protection Insurance



PROTECTING YOU AND YOUR ASSETS AGAINST THE UNEXPECTED

You spend much of your time, money and effort to build a home. As such, you should protect it from unexpected losses. Our **United Home Protection Insurance** is specially designed to protect you, your family and your assets.

Table of Benefits and Annual Premium (Valid from 01 August 2009 onwards)

| BENEFITS | | Plan A (S\$) | Plan B (S\$) | Plan C (S\$) | Plan D (S\$) | |
|------------|--|--|----------------------|--|--------------------|--------------------|
| | | Maximum Limit Per Plan | | | | |
| 1 | Household Contents (including valuables), improvement and renovations | 50,000 | 100,000 | 150,000 | 200,000 | |
| | | Limit per article: S\$1,000, unless separately specified on the Schedule and a sum insured is placed on each item. This limitation shall not apply to furniture, piano, organ, household appliances, multimedia equipment and personal computer. | | | | |
| EXTENSIONS | | (Maximum Limit Per Claim) | | | | |
| (A) | Architects' and Legal Fees, Cost of Debris Removal and Fire Extinguishment | 5,000 | 10,000 | 15,000 | 20,000 | |
| (B) | Cost of Temporary Accommodation | 5,000 | 10,000 | 15,000 | 20,000 | |
| (C) | Domestic Servant's Property | 500 | 1,000 | 1,500 | 2,000 | |
| (D) | Damage to Refrigerated Food | 500 | 500 | 500 | 500 | |
| (E) | Cost of Replacement of Locks and Keys following a Break-in | 500 | 500 | 500 | 500 | |
| (F) | Damage to Awnings, Blinds and Signs | 1,000 | 1,000 | 1,000 | 1,000 | |
| (G) | Damage to Household Contents during removal by Professional Movers | 5,000 | 5,000 | 5,000 | 5,000 | |
| (H) | Accidental Death of Domestic Pedigree Pet | 500 | 500 | 500 | 500 | |
| 2 | Personal/ Family Liability Geographical limit: Anywhere within Singapore | | | | | |
| | Any One Accident | | 500,000 | 500,000 | 500,000 | 500,000 |
| 3 | Fatal Accident caused by thieves or fire whilst at the Situation | | | | | |
| | (a) | Insured | 5,000 | 10,000 | 15,000 | 20,000 |
| | (b) | Legal Spouse | 5,000 | 10,000 | 15,000 | 20,000 |
| | (c) | Child(ren) | 5,000 | 5,000 | 5,000 | 5,000 |
| | (d) | Hospital Cash Benefits (Maximum 60 days) | Nil | Nil | 100/Family/ day | 100/Family/ day |
| | Aggregate Limit Per Family | | 50,000 | 50,000 | 50,000 | 50,000 |
| 4 | Home Emergency Assistance Services (This referral service is provided by International SOS) | | | | | |
| | (A) | Home Care Services | | Limit for each Home Care Service: S\$100 & Maximum 2 events per policy year | | |
| | | (i) | Locksmith Assistance | | | |
| | | (ii) | Plumbing Assistance | | | |
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| | | | | | |
|--|--|---------------------------------------|-------------------------------------|--|---|
| 4 | Home Emergency Assistance Services (This referral service is provided by International SOS) | | | | |
| | (A) | Home Care Services (cont') | | Limit for each Home Care Service: S\$100 & Maximum 2 events per policy year | |
| | | (iii) | Electrical Assistance | | |
| | | (iv) | Air-conditioner Engineer Assistance | | |
| | | (v) | Pest Control Assistance | | |
| | (B) | Referral Services | | | Only provides referral service. All costs shall be paid by the Insured |
| | | (i) | Home Cleaning Assistance | | |
| | | (ii) | Home Nursing Care Assistance | | |
| | | (iii) | Television Repair Assistance | | |
| | | (iv) | Home Movers Assistance | | |
| (v) | | Washing Machine Repair Assistance | | | |
| (vi) | | Refrigerator Repair Assistance | | | |
| (vii) | | Arrangement for a Doctor's House Call | | | |
| ANNUAL PREMIUM (INCLUDING 7% GST) | | | | 115.56 218.28 333.84 436.56 | |

| OPTIONAL COVER (WITH ADDITIONAL PREMIUM) | | | | |
|---|---|------------------------|---|---|
| 1 | On Building (excluding foundation) | | Please advise the sum to be insured Premium Rate: S\$3.50 per S\$10,000 (For Class I construction) | |
| 2 | On Valuables (anywhere in Singapore) | | Please advise the list of article(s) to be insured and the respective sum insured Premium payable: Subject to underwriting | |
| | (A) | Unspecified Article(s) | | Please advise the sum to be insured Limit per article: S\$2,500 Premium payable: Subject to underwriting |
| | (B) | Specified Article(s) | | |

Brief Description of the Product Benefits:

- Loss or damage caused by Insured Events such as fire, explosion, lightning, burglary, malicious damage, bursting or overflowing of water apparatus or pipes, impact damage, windstorm, riots or acts of strikers, accidental breakage of fixed glass and flood, etc to the property insured
- Architects' & legal fees, cost of debris removal & fire extinguishments necessarily incurred arising from an Insured Event
- Cost of temporary accommodation incurred arising from an Insured Event
- Damage to domestic servant's property arising from an Insured Event
- Damage to refrigerated food due to breakdown of a refrigerator unit
- Cover the cost of replacement of locks and keys following a break-in
- Cover damage to awning, blinds and signs arising from an Insured Event
- Cover accidental loss of or damage to household contents during removal by professional removers
- Accidental death of domestic pedigree pet(s) caused by violent external and visible means, occurring whilst the domestic pedigree pet(s) is/are confined within the Situation
- Personal/ family liability protection within Singapore
- Accidental death of Insured, legal spouse and dependent child(ren) occurring in the Situation occasioned by outward and visible violence caused by thieves or fire
- Home Emergency Assistance referral service by International SOS

All insurance terms and conditions are stated in United Home Protection Insurance standard Policy.

Important Definitions

1 Situation means your private dwelling insured under this Policy.

2 Building

The private dwelling, residential flat or private boarding house and all domestic outbuildings, fixtures and fittings attached to the Building, in-ground swimming pool, underground services, walls, gates, and fences and all other domestic improvements of a structural nature of the Situation and for which you are legally responsible. All Buildings are declared by the Insured to be built of brick stone or concrete and roofed with concrete, slate, metal, asbestos or a composition of asbestos and other non-combustible mineral ingredients unless specially mentioned to us.

3 Contents

All contents of every description and tenants' fixtures and fittings at the Situation and belonging to you (or for which you are legally responsible) or to members of your family when permanently residing with you, including the following valuable articles:

- (a) Cash and other negotiable securities, travel tickets, deeds, documents, stamp collections, manuscripts, medals and coins, all whilst held for private purposes, up to an amount of S\$500 in total, unless separately specified in the Schedule and a sum insured placed on each item.
- (b) Curios, pictures or other works of art, furs, jewellery, jade, gemstones, watches, gold or silver objects, up to a maximum any one item of S\$1,000, unless separately specified in the Schedule and a sum insured placed on each item.

But shall not mean:

Livestock, motor vehicles, motor cycles, caravans, trailers, boats, aircraft or their accessories whilst in them or on them.

Major Exclusions

This Policy generally does not cover:

- ~ Consequential loss of any kind or description whatsoever;
- ~ War and kindred risks;
- ~ Acts of terrorism

For the full list of Exclusions, you may request for a copy of the specimen Policy.

Special Features

No Claim Discount

If this insurance is in force for three (3) consecutive years and there is no claim made during these periods of insurance, you will be entitled to a 15% No Claim Discount on premium payable for the 4th policy year onwards.

Free Look Cover

For new policy issued to you, we will give you a "Free Look" period of fourteen (14) business days from the date you receive the policy document. Should you decide not to continue with the insurance purchased, you may return the original policy document to us or intermediary within this period and we will refund your premium in full, if you have not made a claim. The policy document is deemed to have been received by you three (3) days after we have dispatched it. The "Free Look" period will not apply to policies with a term of less than one (1) year. It will also not apply to policy renewals.

The above information is not a contract of insurance. The specific terms, conditions and exclusions applicable to this product are set out in the policy, which will be issued to you upon acceptance of your proposal.

*For more information, please call United Overseas Insurance Ltd
at 6222 7733 or your Insurance Adviser.*

UNITED HOME PROTECTION INSURANCE APPLICATION FORM

Statement Pursuant to Section 25(5) of the Insurance Act, you are to disclose in this form, fully and faithfully, all the facts that you know or ought to know, otherwise this Policy issued hereunder may be void.

| | | | |
|--|---|---------------------------------|---------------------------------|
| PLEASE TICK: | | | |
| <input type="checkbox"/> Plan A | <input type="checkbox"/> Plan B | <input type="checkbox"/> Plan C | <input type="checkbox"/> Plan D |
| Optional Coverage: (Please specify the amount of the property to be insured). | | | |
| Building | <input type="checkbox"/> S\$ _____ (Premium rate: S\$3.50 per S\$10,000) | | |
| Valuables | <input type="checkbox"/> (Premium rate subject to underwriting) (A) Unspecified Article(s) S\$ _____ (B) Specified Article(s) S\$ _____ (total sum insured for this cover) (Please provide the list of articles and the respective sum to be insured) | | |
| Period of Insurance: From: _____ to _____ | | | |
| Total Annual Premium: _____ Plus _____ (7% GST) = _____ (including 7% GST) | | | |

| | | | |
|---|----------------------------|--|-------------|
| APPLICANT'S PARTICULARS | | | |
| Full name as in NRIC/Passport (underline surname) <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm <input type="checkbox"/> Dr | | | |
| Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married | | Occupation | Race |
| Mailing Address | | | Postal code |
| NRIC/Passport No. | Date of Birth (dd/mm/yyyy) | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female | |
| Contact No. (Mobile Phone) | (House) | (Office) | |
| Email Address | | | |

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|--|--|---------------------------------------|---|
| Information on the Property to be Insured | | | |
| 1 | Address of the property to be insured: | | |
| 2 | What is the type of property? | | |
| | <input type="checkbox"/> Detached | <input type="checkbox"/> Non-Detached | <input type="checkbox"/> Flats, Private apartment & Condominium <input type="checkbox"/> Others, please specify: _____ |
| 3 | Does any financial institution has an interest in your property? | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | If YES, with which Company and for what amount? | | |

| | | |
|---------------------------------------|--|--|
| Name of Applicant: | | |
| Insurance & Claims History | | |
| 1 | Have you previously been insured? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2 | Has any Company or Insurer | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | (a) declined to insure you? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | (b) required special terms to insure you? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | (c) cancelled or refused to renew your Insurance? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | (d) increased your premium on renewal? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3 | Is there any other similar insurance in force? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4 | Have you made any claims under this insurance during the last 3 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If any one of the above answers from 1 to 4 is "YES", please provide details below:-

Declaration

I hereby declare that the above statements and particulars are complete and correct and that no facts have been suppressed or mis-stated. I agree that this proposal shall form the basis of the contract between me and the Company.

I am aware that I can seek advice from a qualified adviser before making a commitment to purchase the product. In the event that I choose not to seek advice from a qualified adviser, I take sole responsibility to ensure that this product is appropriate to my financial needs and insurance objectives.

Applicant's Signature

Date

| | | | | | | | | | | | | | | | |
|--|---|--|---|--|--------|---|--|--|--|--|--|--|--|--|--|
| Mode of Payment | | | | | | | | | | | | | | | |
| <i>This policy is subject to Payment Before Cover Warranty, ie. full premium payment must be made before policy inception at the time of documentation.</i> | | | | | | | | | | | | | | | |
| Please charge S\$ _____ (including 7% GST) to my * VISA/ Master Credit Card (* delete as appropriate) | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | Card No. | | | | | - | | | | | | | | | |
| Expiry Date (mm/yy): | | | / | | V-code | | | | | | | | | | |
| <input type="checkbox"/> | I enclose a cheque for S\$ _____ (including 7% GST) payable to United Overseas Insurance Limited . Bank/ Cheque no: _____ | | | | | | | | | | | | | | |
| Authorised Insurance Agent / Broker | | | | | | | | | | | | | | | |
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