

property

our comprehensive home insurance /  
**your complete peace of mind**



**SmartHome** *Optimum*

redefining / insurance



## Caring for our Customers

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AXA will make every effort to provide a high level of service expected by all our policyholders. If on any occasion our service falls below the standard of your expectation, the procedure below explains what you can do:

- Your first point of contact should always be your insurance agent or broker. Alternatively, you may submit your feedback to the AXA Manager in charge of the matter you are raising.
- We will acknowledge receipt of your feedback within 3 working days whilst we look into the matter you raised. We will contact you for further information if required within 7 working days and provide you with a full reply within 14 working days.
- If the outcome of your complaint is not handled to your satisfaction, you can write to:

Chief Executive Officer  
AXA Insurance Pte Ltd  
8 Shenton Way #24-01, AXA Tower  
Singapore 068811

We will respond to your appeal within 14 working days.

- If you are still dissatisfied with the CEO's response, we will refer you to a dispute resolution organisation, Financial Industry Disputes Resolution Centre Ltd (FIDReC) who is an independent organization. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd  
36 Robinson Road #15-01  
City House  
Singapore 068877

Telephone : 6327 8878  
Fax : 6327 8488  
Email : [info@fidrec.com.sg](mailto:info@fidrec.com.sg)  
Website : [www.fidrec.com.sg](http://www.fidrec.com.sg)

**Important - Please remember to quote your Policy reference in your Communication.**

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# YOUR *SmartHome* Optimum POLICY

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Welcome to your **SmartHome** Optimum Policy.

Please read this Policy carefully together with your Policy Schedule to ensure that you understand the terms and conditions and that the cover you require is being provided. Do keep it in a safe place.

If you have any questions after reading these documents, please contact your insurance adviser or AXA Insurance.

If there are any changes that may affect the insurance provided, please notify us immediately.

## IMPORTANT NOTICE

1. Before we provide cover, you and all Insured Persons must fully and faithfully tell us everything you know (or could reasonably be expected to know) that is relevant to our decision in whether or not to insure the Insured Persons, otherwise you may receive no benefit from your Policy.
2. The insurance cover under this Policy is based on the information submitted to us, as set out in the accompanying documents. Please read these documents carefully. If they contain any information that is incorrect, please notify us immediately, otherwise you may receive no benefit in the event of a claim and/or your Policy may be voided and our liabilities shall be restricted to a refund of premiums paid for that Period of Insurance without interest. If any information, which you subsequently provide us, differs materially from the information submitted to us earlier, we may offer cover on different terms or decline it altogether. If we do not hear from you within 14 business days from the date of issue of this Policy, we will take it that the information is complete and correct.
3. You have a free-look period of 14 business days from the date that you receive this Policy to review it. You are deemed to have been received the Policy within 3 days after we have despatched it. If you decide that this Policy does not suit your needs, you may request to cancel it by giving us clear, written instructions and returning the Policy to us within the free-look period. Provided that no claims have been made during this period, we shall refund the premiums paid by you without interest. This free-look period shall not apply to policies with terms of less than 1 year. It will also not apply to policy renewals.

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## HOW YOUR INSURANCE OPERATES

Your **SmartHome** Optimum Policy is a contract between you and AXA Insurance, and it consists of:

- this Policy booklet,
- the Policy Schedule, which has details relating to you, the type of cover and Period of Insurance.
- any Endorsements; and
- the Application Form, declaration and any other information given, which form the basis of this contract.

Having received and accepted your first premium, and any subsequent premiums required, we will provide the cover shown in the sections of the Policy you have chosen, up to the sums insured or limits of indemnity stated in your Policy Schedule.

If two (2) or more persons are named as the Insured on the Policy Schedule, each of them is responsible both individually and together for:

- (a) the completeness and accuracy of information in all Application Forms, statements, claims or documents given by any one of them to us, and
- (b) the compliance with the conditions of the Policy.

The payment of claims is dependent on your giving of all necessary information and assistance that may require, including written details of the claim and all relevant supporting documents, at your expense in the form and of the nature required.

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## **SPECIAL CONDITIONS (SPECIFIED SECTIONS ONLY)**

### **(A) APPLICABLE TO SECTIONS 1, 2 & 6**

#### **Automatic Reinstatement of Loss Clause**

In consideration of the insurance not being reduced by the amount of any loss, you shall pay the appropriate extra premium on the amount of loss from the commencement date of reinstatement to the date of expiry of the Period of Insurance. Unless otherwise stated, the monetary limits applicable to these sections are limits per Period of Insurance.

### **(B) APPLICABLE TO SECTIONS 1 & 2**

#### **1. No Control Clause**

This insurance shall not be affected by your failure to comply with any provisions of the Policy (including the warranties or conditions endorsed hereon) in any portion of the Building over which you have no control.

#### **2. Alterations and Repairs Clause (Workmen's Clause)**

This insurance shall not be affected by workmen in or on about the Building carrying out alterations and repairs.

### **(C) APPLICABLE TO SECTIONS 2 & 6**

#### **Pairs and Sets Clause**

Where any insured item consists of articles in a pair or set, we will not pay more than the value of any particular part or articles may have as part of such pair or set; nor more than a proportionate part of the insured value of the pair or set.

### **(D) APPLICABLE TO SECTIONS 4 & 7**

Unless otherwise stated, the monetary limits applicable to these sections are limits per Period of Insurance.

### **(E) APPLICABLE TO "ADDITIONAL SPECIAL BENEFITS" SECTION**

These additional covers are applicable if you are covered under Section 1 or Section 2. For this section, the "Applicable Sum Insured" means (a) the Sum Insured under Section 1, if you are covered under Section 1 only; (b) the Sum Insured under Section 2, if you are covered under Section 2 only; or (c) the combined Sums Insured under the two sections if you are covered under both sections.

### **(F) APPLICABLE TO ALL SECTIONS**

Unless otherwise stated, benefits are only payable if the insured event occurs during a Period of Insurance. For each section (including the additional covers) we will pay not more than the Sum Insured as stated in the Policy Schedule. The exclusions stated at the beginning of each section (Main Exclusions) apply throughout that entire section, as well as to all additional covers included under that section. If a Main Exclusion is in conflict with a specific exclusion pertaining to a particular cover, the specific exclusion shall apply.

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## GENERAL POLICY DEFINITIONS

The Application Form, Policy and Policy Schedule should be read together as one contract.

Any word or expression, which has a specific meaning, should have this meaning attached to the word or expression found in the Policy, Policy Schedule and/or Certificate of Insurance.

<b>TERM</b>	<b>MEANING</b>
Accident or Accidental	A sudden, unexpected event which happens during the Period of Insurance which must be the only cause of injury or property damage.
Application Form	The form signed by you and which provides details of yourself, your home, and all material information relevant to the cover you have requested.
Domestic Servant	Domestic helper employed by you and residing at the address stated in the Policy Schedule.
Endorsement	An authorised amendment to the terms of your Policy.
Excess	The amount You must pay for each and every loss.
Family	Your spouse and children, including Your near relatives permanently living with You at the address stated in the Policy Schedule.
Period of Insurance	(a) The period of cover shown in the PolicySchedule; (b) And for any following period, for which cover is extended by mutual agreement.
Policy	The Policy document, the Policy Schedule, any Endorsements, and the Application Form.
Policy Schedule	The document which reflects details of You, Your home, the Period of Insurance, premium and any terms and conditions that are specific to Your contract with Us.
Portable Device	An electronic equipment or article that is light and is readily carried or moved easily by hand.
Sum Insured	Our maximum liability.
Third Party	Any person or entity who deals at arm's length with You and which neither controls nor is controlled by You. Third Party does not include: (a) Any person covered under this Policy;or (b) Any person or entity who is in an employer-employee relationship with You; or (c) Any of Your near relatives (regardless residing with You or not) and/or their authorizedrepresentatives.
Uninhabitable	The Building is unfit to live in, unlivable or un-tenantable.
Unoccupied	The premises have not been lived in by You or by persons authorised by You for more than 60 consecutive days or not inspected twice a week by You or persons authorised by You.
We/ Us/ Our/ AXA	AXA Insurance Pte Ltd
You/ Your/ Yourself	The policyholder and persons covered under this Policy.

## SECTION 1 – BUILDING, FIXTURES, FITTINGS & RENOVATION

### Definitions

- 1. Building:** (a) The apartment at the situation of risk stated in the Policy Schedule; or (b) the building, including its garages, outbuildings, swimming pools, terraces, footpaths, driveways, gardens, gates & fences situated within the premises and forming part of the property, at the situation of risk stated in the Policy Schedule.
- 2. Fixtures, Fittings and Renovation:** Any fixture, installation or addition for improvement, decoration or betterment and annexed to and comprising part of the Building.

What Is Covered	What Is Not Covered We will not pay for the following:
<p><b>1.1</b> Accidental sudden loss or damage to the Building and/or Fixtures, Fittings and Renovation.</p> <p>Our maximum liability: the Sum Insured under this Section.</p>	<p><u>Main Exclusions</u></p> <ol style="list-style-type: none"> <li>1. Loss or damage:               <ol style="list-style-type: none"> <li>(a) by wear and tear or gradually developing deterioration of the Building.</li> <li>(b) by vermin insects fungus wet or dry rot.</li> <li>(c) by chewing, scratching, tearing or fouling by domestic animals.</li> <li>(d) by mechanical or electrical breakdown or derangement.</li> <li>(e) specially covered elsewhere in this Policy.</li> <li>(f) arising from the alteration or extension of the Building or the cost of maintenance or routine decoration.</li> <li>(g) arising from faulty workmanship, defective design or use of defective materials.</li> <li>(h) to the Building whilst under construction.</li> </ol> </li> <li>2. Malicious damage, vandalism or theft:               <ol style="list-style-type: none"> <li>(a) if the Building is Unoccupied</li> <li>(b) by a person lawfully in the Building</li> <li>(c) if the Building or any part is lent or let unless force is used to enter the building (for theft only)</li> </ol> </li> <li>3. Accidental sudden loss or damage caused by tenants.</li> <li>4. The first S\$50 of each and every claim.</li> <li>5. The first S\$250 of each water damage claim for Building more than 25 years old.</li> </ol>

**Additional Benefits** (The following additional covers are included under this section. The amount paid out for these covers will form part of the Sum Insured as stated in the Policy Schedule and will be deducted therefrom.)

<b>What Is Covered</b>	<b>What Is Not Covered</b> We will not pay for the following:
<p><b>1.2 Accidental Damage to Underground Services</b> Accidental sudden damage to</p> <ul style="list-style-type: none"> <li>(a) underground drain and sewer pipes.</li> <li>(b) underground water supply, gas pipe, underground electricity cable extending from the Building to the public mains.</li> <li>(c) drain inspection covers.</li> </ul>	
<p><b>1.3 Capital Additions</b> Accidental sudden damage to alterations, additions and improvements in the nature of Fixtures, Fittings and Renovation which are carried out to the Building in the course of a Period of Insurance but excluding any appreciation in values in Excess of the Sum Insured. Our maximum liability: 10% of the Sum Insured under this Section.</p>	
<p><b>1.4 Property Owner's Liability</b> Your legal liability as owner but not as occupier of the Building for damage (including all costs and expenses incurred with our written consent) in respect of:</p> <ul style="list-style-type: none"> <li>(a) Accidental bodily injury to or disease contracted by any person other than you, your Family or any Domestic Servant.</li> <li>(b) Accidental sudden loss of or damage to Third Party property. Our maximum liability shall not exceed S\$500,000</li> <li>(a) for all claims in respect of or arising out of one occurrence or in respect of or arising out of all occurrences of a series consequent on or attributable to one source or original cause; and</li> <li>(b) in the aggregate in any one Period of Insurance.</li> </ul>	<p>Liability arising from:</p> <ul style="list-style-type: none"> <li>(a) ownership of the Building and its land or any other building or land other than the Building occupied by the insured solely as a private residence.</li> <li>(b) the occupation or use of any premises other than the Building.</li> <li>(c) any profession, business or employment.</li> <li>(d) an agreement unless liability would have existed otherwise.</li> <li>(e) the ownership or use of any <ul style="list-style-type: none"> <li>(i) motor vehicle controlled by you or on your behalf</li> <li>(ii) watercraft or aircraft</li> <li>(iii) livestock other than domestic animals.</li> </ul> </li> </ul> <p>Indemnity will not be provided under this Section of the Policy for any judgements that are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore.</p>
<p><b>1.5 Conservancy Charges</b> The cost of conservancy charges payable whilst the Building become Uninhabitable due to any Accidental sudden loss or damage arising under Section 1 and 2 for a maximum period of three (3) months. The Building must be Uninhabitable for at least 1 month. Our maximum liability: S\$1,000.</p>	



### **Under-Insurance**

If at the time of loss or damage the Sum Insured does not represent the full cost of replacing all of the Building at that time, then you shall be considered as being your own insurer for the difference between the Sum Insured and the sum representing the actual cost of replacing the Building and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, shall separately be subject to this condition.

### **Average Relief**

If at the time of any loss or damage the Sum Insured is less than 90% of the cost which would have been incurred in replacement or reinstatement if the whole of the Building had been destroyed, the amount payable for any such claim shall be proportionately reduced.

### **How We Settle Claims**

The basis of settlement of any claim shall be the cost of reinstatement of the Building destroyed or damaged at the time of destruction or damage as follows:

- (a) Where the Building is destroyed, its rebuilding
  - (b) Where the Building is damaged, the repair of the damage and restoration of damaged portion to a condition substantially the same as, but not better or more extensive than the condition when new.
1. We will at our option pay in cash the amount of the loss or damage, or repair, reinstate or replace the lost or damaged property. Provided that rebuilding may be carried out at an alternative location at our discretion subject to our liability not being increased by so doing. If rebuilding, repair or restoring is not carried out and completed within twelve months, or if there is other insurance in force which does not provide for replacement or reinstatement on a similar basis, we will settle claims on an indemnity basis, i.e. cost of replacement or repair of lost or damaged property less an amount for wear and tear or depreciation.
  2. Provided the Sum Insured is not otherwise exhausted, we will also pay the extra cost, including demolition or dismantling of the Building, which is necessarily incurred in complying with the requirements of an Act of Parliament or Regulation made under it or any By-Law or any Municipal or other Statutory Authority.
  3. For building more than 25 years old, we will settle claims on an indemnity basis i.e. cost of replacement or repair of lost or damaged property less an amount for wear and tear or depreciation.

## SECTION 2 - CONTENTS

### Definitions

- 1. Household Contents:** All description of household goods, personal effects and possessions belonging to you, your Family or your Domestic Servants or for which you are responsible but excluding:
  - (a) motor vehicles, watercraft, and their accessories
  - (b) livestock and pets
  - (c) contact lenses
  - (d) fixtures, fittings and renovation
  - (e) securities, certificates and documents
  - (f) property used or held for business purposes.
  
- 2. Money:** Bank or currency notes, coins, cheques, cash cards, premium bonds, travellers cheques, travel tickets, postal or money orders, postage stamps, national saving stamps or certificates, record or book or similar tokens, luncheon vouchers belonging to you, your Family or your Domestic Servants.
  
- 3. Valuables:** Jewellery, furs, works of art, curios, carpets collections, stamps or coins collections, items of gold, silver or other precious metals belonging to you, your Family or your Domestic Servants.

What Is Covered	What Is Not Covered We will not pay for the following:
<p><b>2.1 Accidental sudden loss of or damage to the following items whilst in the building:</b></p> <ol style="list-style-type: none"> <li>(a) the Household Contents;</li> <li>(b) Money, up to a limit of S\$1,000;</li> <li>(c) Valuables (including jewellery), musical instruments, photographic equipment and watches in the building, up to one third of the contents Sum Insured in total;</li> <li>(d) Laptop, up to a limit of S\$2,000 in total;</li> <li>(e) Mobile Phone, up to a limit of S\$300 in total;</li> <li>(f) Other Portable Device, up to a limit of S\$500 in total;</li> </ol> <p>The above limits will apply unless specifically agreed.</p> <p>Our maximum liability: the Sum Insured under this Section unless otherwise specified.</p>	<p><u>Main Exclusions</u></p> <ol style="list-style-type: none"> <li>1. Malicious damage or vandalism or theft:           <ol style="list-style-type: none"> <li>(a) if the Building is Unoccupied</li> <li>(b) by a person lawfully in the Building</li> <li>(c) if the Building or any part is lent or let unless force is used to enter the Building (for Theft only)</li> </ol> </li> <li>2. Accidental sudden loss or damaged caused by tenants.</li> <li>3. Escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation if the Building is Unoccupied at the time of the incident.</li> <li>4. The first S\$50 of each and every claim. For Accidental damage to china, glassware or any other type of brittle articles, the first S\$500 of each and every claim.</li> <li>5. Chewing, scratching, tearing, fouling or any other losses caused by domestic animals.</li> <li>6. Breakage of strings in respect of any musical instrument.</li> <li>7. Unexplained loss or mysterious disappearance.</li> <li>8. Your failure to take due care and precaution to safeguard your belongings.</li> <li>9. Damage caused to property by staining, scratching, denting and spillage of liquid.</li> </ol>

**Additional Benefits** (The following additional covers are included under this section. The amount paid out for these covers will form part of the Sum Insured as stated in the Policy Schedule and will be deducted therefrom.)

<b>What Is Covered</b>	<b>What Is Not Covered</b> We will not pay for the following:
<p><b>2.2 Legal Documents</b> The cost of replacing Accidentally lost or damaged legal documents kept in locked drawers in the Building or deposited for safe custody in any bank safe deposit boxes, or bank or solicitor's strongroom anywhere in Singapore. Our maximum liability: S\$1,000</p>	
<p><b>2.3 Household Removal</b> Accidental sudden loss of or damage to the Household Contents in the course of removal which are packed and removed by professional packers between the Building and your new permanent residence within Singapore, including temporary storage up to 3 days but excluding Money, Valuables, china, earthenware and other items of brittle nature. Our maximum liability: S\$5,000</p>	
<p><b>2.4 Temporary Removal of Property</b> Accidental sudden loss of or damage to the Household Contents whilst temporarily removed from the Building but always remaining in any residential building, hotel or boarding house anywhere in the world but excluding Money, Valuables, china, earthenware and other items of brittle nature. Our maximum liability: 20% of Contents Sum Insured subject to each article not exceeding S\$300.</p>	<p>Loss of or damage:</p> <ul style="list-style-type: none"> <li>(a) to property removed for sale or exhibition or to furniture depositories.</li> <li>(b) due to theft not accompanied by violent and forcible entry to or exit from the premises.</li> <li>(c) to property left in any vehicle.</li> </ul>
<p><b>2.5 Locks &amp; Keys</b> The cost of replacement and installation of external door locks and keys of the Building where the keys of such locks are stolen and/or due to an attempted or actual break in. Our maximum liability: S\$750</p>	
<p><b>2.6 Frozen Food</b> The cost of replacing food in any refrigerator and/or deep freeze unit in the Building which is less than 5 years old, caused by deterioration resulting from:</p> <ul style="list-style-type: none"> <li>(a) the breakdown or explosion of such unit or inoperation of its thermostatic controlling devices;</li> <li>(b) failure of the supply of electricity but excluding deliberate acts of you, your Family or your Domestic Servants or any supply authority and its employees.</li> </ul> <p>Our maximum liability: S\$750</p>	

<b>What Is Covered</b>	<b>What Is Not Covered</b> We will not pay for the following:
<p><b>2.7 Automatic Inclusions of New Property</b> Any new articles acquired by you and brought into the Building up to a limit of 25% of Sum Insured under this Section, provided you declare the article to us within 30 days from the date of acquisition and subject to the payment of additional premium.</p>	
<p><b>2.8 Tenant's Fixtures</b> Accidental sudden loss or damage to any tenant's fixtures and fittings in the Building which are subject to removal upon transfer of title or right of occupation.</p>	
<p><b>2.9 Emergency Cash Allowance</b> We will indemnify you for the purchase of essential items such as clothing or personal effects if the Building is assessed by our assessor to be Uninhabitable for at least 5 days due to loss or damage caused by Fire. Our maximum liability: S\$1,000</p> <p>The amount paid out for this cover will not be deducted from the Sum Insured stated in the Policy Schedule.</p>	If the building is lent or let.

**Under-Insurance**

If at the time of loss or damage the Sum Insured does not represent the full cost of replacing all of the Household Contents and Valuables in the Building at that time, then you shall be considered as being your own insurer for the difference between the Sum Insured and the sum representing the actual cost of Household Contents and Valuables in the Building and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, shall separately be subject to this condition.

**How We Settle Claims**

We will at our option pay in cash the amount of the loss or damage, or may repair, reinstate or replace the lost or damage property with one of similar kind or type but not superior to or more extensive than the insured items when new.

**New for Old**

In settling claims for theft or total destruction the basis of settlement will be replacement in the same form without deduction for wear & tear or depreciation except in respect of wearing apparel, curtains, carpets, bedsheets & household linens in which payment will be made after deduction for wear & tear or depreciation.

It is a condition that sums insured represent will at all times be maintained at not less than the full cost of replacement without deduction for wear and tear or depreciation. If it does not, then payment will be made after deduction for any wear & tear or depreciation.

**Proviso**

Our liability for loss or damage to Valuables (including jewellery), musical instruments, photographic equipment and watches shall not exceed

- (a) S\$7,000 for any one article or 10% of Contents Sum Insured for any one article whichever is lower; and
- (b) one third of Contents Sum Insured in total under this section unless specifically agreed.

All jewellery & valuables items are to be kept in locked safe & /or drawer when not worn or used.

No claim shall be payable in respect of:

- (i) any stamp collection unless the entire collection or one or more books in which it is contained is lost or damaged.
- (ii) property insured by any other policy and unless specifically declared, deeds, documents of any kind.
- (iii) any loss of property without police report.

**Additional Special Benefits** (The following additional covers are included if you are covered under Sections 1 &/or 2. The amount paid out for these covers will form part of the Sum Insured as stated in the Policy Schedule and will be deducted therefrom.)

<b>What Is Covered</b>	<b>What Is Not Covered</b> We will not pay for the following:
<p><b>1. Loss of Rent and/or Cost of Temporary Accommodation</b> The loss of rent and/or the additional cost reasonably incurred by you for temporary alternative accommodation and storage of furniture whilst the Building becomes Uninhabitable due to any loss or damage arising under Section 1 and 2. Any claim payable is only in respect of the period necessary for reinstatement. Our maximum liability: 15% of the Applicable Sum Insured and not more than S\$250 per day.</p>	
<p><b>2. Fixed Glass and Sanitaryware</b> Accidental sudden breakage of: (a) fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandahs. (b) fixed sanitaryware and bathroom fittings. Our maximum liability: S\$10,000 or 10% of the Applicable Sum Insured whichever is lower.</p>	<p>Loss or damage if the Building: (a) is Unoccupied for more than 30 consecutive days. (b) or any part is lent or let.</p>
<p><b>3. Accidental Breakage to Fixed Mirrors</b> Accidental sudden damage to mirrors (other than hand held mirrors) and glass tops of furniture. Our maximum liability: S\$5,000</p>	
<p><b>4. Removal of Debris</b> Costs and expenses necessarily incurred in the removal of debris, dismantling or demolishing shoring up or propping up of Accidentally destroyed or damaged portions of the Building. Our maximum liability: 10% of the Applicable Sum Insured.</p>	
<p><b>5. Professional Fees</b> Architects' and Surveyors' and Consulting Engineers' professional fees necessarily incurred in the repair or reinstatement of the Building (consequent upon its Accidental destruction or damage) but not for preparing any documents exclusively for the purposes of a claim under this Policy. Our maximum liability: 10% of the Applicable Sum Insured.</p>	

<b>What Is Covered</b>	<b>What Is Not Covered</b> We will not pay for the following:
<p><b>6. Fire Extinguishing Cost</b> The cost of replenishment of fire fighting appliances and Accidental destruction to such appliances. Our maximum liability: 10% of the Applicable Sum Insured.</p>	
<p><b>7. Fatal Injury Benefit</b> Death arising from any fatal injury caused to you, your Family or your Domestic Servants in the Building by thieves or by fire, and provided that death ensues within 12 calendar months of such injury. Our maximum liability: S\$30,000 in the aggregate or 50% of the Total Sum Insured on Contents, whichever is lesser.</p> <p>The amount paid out for this cover will not be deducted from the Sum Insured stated in the Policy Schedule.</p>	
<p><b>8. Robbery of Amount Withdrawn at ATM</b> We will indemnify you and your Family members, permanently residing with you against any loss of cash as a result of robbery of cash withdrawn at ATM booths anywhere in Singapore, provided such robbery occurred within 50 meters from the ATM booth from which the withdrawal was made. A valid police report must be provided in the event of loss. Our maximum liability: S\$300</p> <p>The amount paid out for this cover will not be deducted from the Sum Insured stated in the Policy Schedule.</p>	

<b>What Is Covered</b>	<b>What Is Not Covered</b> We will not pay for the following:
<p><b>9. Loss of Credit Card</b></p> <p>The financial loss incurred by you as a result of the fraudulent use of your credit card(s) following its loss or theft anywhere in Singapore. The loss must be reported to the card company(s) within six (6) hours of the incident. Claim must be accompanied by a report issued by the card company(s):</p> <ul style="list-style-type: none"> <li>(a) evidencing the loss</li> <li>(b) the replacement cost of issuing a new credit card by the card company(s)</li> </ul> <p>Our maximum liability: S\$100</p> <p>The amount paid out for this cover will not be deducted from the Sum Insured stated in the Policy Schedule.</p>	
<p><b>10. Home Quarantine Allowance</b></p> <p>We will pay you if you or your Family members are served with a Home Quarantine Order in Singapore by Public Authorities. Our maximum liability: S\$100 per day up to 14 days.</p> <p>The amount paid out for this cover will not be deducted from the Sum Insured stated in the Policy Schedule.</p>	



## SECTION 3 - WORLDWIDE PERSONAL LIABILITY

What Is Covered	What Is Not Covered We will not pay for the following:
<p><b>3.1</b> (a) All sums for which you, your Family or your Domestic Servants may become legally liable to pay (within the territorial limits) as a result of any Accidental bodily injury or death caused to third parties and/or Accidental damage to their property.</p> <p>(b) Legal Costs: In addition, we will indemnify you against:</p> <ul style="list-style-type: none"> <li>- costs and expenses of litigation recovered by any claimant from you, your Family or your Domestic Servants and</li> <li>- costs and expenses of legal defence incurred by you, your Family or your Domestic Servants with our written consent.</li> </ul> <p>Our maximum liability: the amount specified in the Policy Schedule as the Limit of Indemnity</p> <p>(a) for all claims in respect of or arising out of one occurrence or in respect of or arising out of all occurrences of a series consequent on or attributable to one source or original cause; and</p> <p>(b) in the aggregate in any one Period of Insurance.</p>	<p><u>Main Exclusions</u> This section does not cover liability arising from:</p> <ol style="list-style-type: none"> <li>1. Loss or damage to property belonging to or in the custody or control of you, your Family or your Domestic Servants.</li> <li>2. Any agreement made between you and the Third Party unless liability would have existed otherwise.</li> <li>3. Any wilful or malicious act.</li> <li>4. The ownership or use of any:             <ol style="list-style-type: none"> <li>(a) private motor vehicle controlled by you or by another person with your consent</li> <li>(b) watercraft or aircraft other than hand propelled models</li> <li>(c) livestock other than domestic animals but always subject to Exclusion (5)</li> <li>(d) firearms</li> </ol> </li> <li>5. Your ownership of or in connection with your ownership/use of any animals/fishes/birds/mammals/reptiles/insects not complying with any regulations (or any future regulation or legislation) issued by the Agri-Food &amp; Veterinary Authority of Singapore (AVA) or any other relevant regulatory authority. Such regulations include but shall not be limited to AVA's rules relating to such animals/fishes/birds/mammals/reptiles/insects.</li> <li>6. Your trade, business or profession or that of Your Family's</li> <li>7. Hunting</li> <li>8. Alterations, additions, repairs or decoration works.</li> <li>9. Injury to or disease contracted by any person who is in your employment.</li> <li>10. Liquidated damages awarded under any penalty clause or any punitive or exemplary damages.</li> <li>11. Third Party Accidental injury or death and/or Third Party property damage occurring in USA or Canada.</li> <li>12. Any judgements that are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore, Malaysia and Brunei.</li> </ol>

### Territorial Limits

Anywhere in Singapore & worldwide excluding USA and Canada, its territories or possessions. In respect of travel or stay overseas (excluding USA and Canada) such travel or stay shall not exceed 90 consecutive days.

**Additional Benefits** (The following additional covers are included under this section. The amount paid out for these covers will be deducted from the Sum Insured as stated in the Policy Schedule.)

<b>What Is Covered</b>	<b>What Is Not Covered</b> We will not pay for the following:
<p><b>3.2 Food and Drinks</b>  Liability in respect of Accidental injury caused by or arising from anything harmful or defective in food and drink provided by you in the Building.</p> <p>Provided that:</p> <ol style="list-style-type: none"> <li>1. for the purpose of this additional benefit: <ol style="list-style-type: none"> <li>(a) the word “injury” shall be deemed to include illness;</li> <li>(b) a “Building” which is an apartment shall be deemed to include common areas within the grounds of the development within which the apartment is located.</li> </ol> </li> <li>2. you shall at all times take every possible precaution to prevent the supply of articles of food or drinks which are not in good condition and to ensure that the same are free from contamination and fit for human consumption. Our maximum liability: the amount specified in the Policy Schedule as the Limit of Indemnity.</li> </ol>	
<p><b>3.3 Tenant’s Liability</b>  Your legal liability as a tenant of the Building for Accidental loss of or damage caused to:</p> <ol style="list-style-type: none"> <li>(a) the Building or any part of the Building not belonging to you but while under your occupation.</li> <li>(b) the contents, fixtures and fittings in the Building not belonging to you but in your charge or control.</li> </ol> <p>Our maximum liability: S\$500,000 in aggregate.</p>	<p>Liability in respect of bodily injury or death and/or damage to property arising out of or incidental to:</p> <ol style="list-style-type: none"> <li>(a) your profession or business;</li> <li>(b) the use of lifts or vehicles;</li> <li>(c) the carrying out of alterations, additions, repairs or decorations to the Building;</li> <li>(d) an agreement made between you and the Third Party including but not limited to the landlord of the building, which the liability would not have existed if the agreement was not made.</li> </ol>

## SECTION 4 - PEDIGREE PETS

<b>What Is Covered</b>	<b>What Is Not Covered</b> We will not pay for the following:
<p><b>4.1</b> An amount of S\$500 per pedigree pet specified in the Policy Schedule (subject to a maximum of 3 pets) in the event of:</p> <p>(a) Accidental death of a pedigree pet caused by violent external and visible means (including death occurring within 30 days after the expiry of this Policy resulting from an Accident occurring during the Period of Insurance, subject to notice of such Accident having been given to us before the expiry of this Policy).</p> <p>(b) theft of a pedigree pet.</p>	<ol style="list-style-type: none"> <li>1. Intentional killing whether by or under order of any government or public authority or any person or body having jurisdiction in the matter except where a pet suffers an Accident and the resultant injury and suffering is incurable and so excessive that immediate destruction is imperative for humane reasons provided a qualified veterinary surgeon appointed by us shall first have certified so.</li> <li>2. Death directly or indirectly caused by, happening through or in consequence of:                         <ol style="list-style-type: none"> <li>(a) any surgical operation unless conducted by a qualified veterinary surgeon and certified by him to have been necessitated solely by Accident and to have been carried out in an attempt to preserve the pet's life.</li> <li>(b) malicious or wilful injury whether or not caused by you or your Family.</li> <li>(c) confiscation or requisition by or under the order of any government or public authority or any person or body having or claiming jurisdiction in the matter.</li> </ol> </li> </ol>

### Special Conditions

1. If a pet is being operated upon for castration or spaying, cover under this section shall cease immediately prior to the day of operation.
2. We will not pay unless:
  - (a) at the commencement of the insurance, you are the sole owner of each pet. (Cover under this section shall cease the moment you sell it or part with it permanently, and cover is automatically suspended for any duration when you have parted with it temporarily).
  - (b) the pet remains within Singapore.
  - (c) you at all times provide proper care and attention for each pet.
  - (d) in the event of an Accident you immediately, at your own expense, consult a qualified veterinary surgeon and shall, if required by us, allow removal for treatment.
  - (e) in the event of death of a pet, you immediately, at your own expense, arrange for a post mortem and autopsy examination by a qualified veterinary surgeon.
  - (f) in the event of loss of a pet due to theft, you lodge a police report within 24 hours and take all necessary measures to try to locate the pet, including placing an advertisement in a major local daily paper.
  - (g) the pet is missing or has disappeared for a period of 3 months or more. Provided that if at any time after payment has been made by us in settlement of such a claim the pet is found, any sum so paid by us shall be forfeited.
  - (h) the pet is registered with the Agri food & Veterinary Authority of Singapore.
3. Our liability is conditional upon your warranty that at the commencement of this Policy, each pedigree pet insured is of sound health and free from any illness, disease, lameness, injury or physical disability.
4. In any claim and in any action suit or proceeding to enforce a claim for death of a pet under this Section, you have to prove that the death does not fall within any of the exclusions above.

## SECTION 5 - EMERGENCY HOME ASSISTANCE

### Definitions

#### 1. Emergency:

- (a) A sudden and unforeseen event in or around the Building which:
  - (i) immediately exposes you or your Family to a health risk, or
  - (ii) creates a risk of a loss of or damage to your property forming part of or normally contained within the Building, or
  - (iii) creates immediately unacceptable living conditions within the Building.
- (b) Damage to or breakdown of the Essential Services to the Building.
- (c) Permanent/irreplaceable loss of all keys required to gain access to the Building, but not outbuildings.

**2. Essential Services:** Water, electricity, gas and mains drainage (but only as contained within the boundary of the Building) and the principal sources of heating and cooking but only in so far as no alternative exists and the service is immediately necessary to maintain acceptable living conditions.

**3. Emergency Repairs Charges:** The Approved Contractors' call charge, labour costs and materials used to effect temporary repairs and replacement materials used to repair damage to the fabric of the Building and to reinstate its Essential Services.

**4. Approved Contractor:** A contractor approved by us.

What Is Covered	What Is Not Covered We will not pay for the following:
<p><b>5.1</b> In the event of an Emergency at the Building, we will, upon receiving notification via the emergency home assistance hotline, undertake the following:</p> <ul style="list-style-type: none"> <li>(a) advise you of immediate remedial actions to protect you and the Building.</li> <li>(b) on your behalf, make arrangements for an Approved Contractor to undertake the Emergency Repairs that are immediately necessary to:               <ul style="list-style-type: none"> <li>(i) protect you against risks to health.</li> <li>(ii) render the Building safe, and/or secure it against further damage(s).</li> </ul> </li> </ul> <p>In such event, we will pay up to S\$300 towards the Emergency Repair Charges (per Emergency).</p> <p>In the event of an incident which affects the Building but does not amount to an Emergency, you may nevertheless call us at our hotline, and we will try to offer advice. In such circumstances we will not be responsible for any costs.</p>	<ul style="list-style-type: none"> <li>1. The following shall not be considered an Emergency and are excluded from the cover:           <ul style="list-style-type: none"> <li>(a) any leaking hot or cold water tap which requires rewashing.</li> <li>(b) any loss or damage arising from the disconnection or interruption of mains service being the responsibility of the utility concerned.</li> <li>(c) any loss or damage arising from circumstances known to you prior to the commencement date of this insurance.</li> </ul> </li> <li>2. The cost of replacement parts that need to be replaced as a consequence of natural wear and tear and/or gradual deterioration.</li> <li>3. Any cost required solely to remedy damage or breakdown occasioned by attempted repair or modification by you or any Appointed Contractor.</li> <li>4. The cost of repairs to any underground supply pipe.</li> <li>5. Any loss in the event of damage occurring where the Building has remained Unoccupied.</li> <li>6. Any cost incurred without prior notification or authorisation by us.</li> </ul>

## **Assistance Procedures**

1. We shall, upon receiving your notification, establish the details of the emergency problem and will identify and select an Approved Contractor competent to undertake emergency remedial action.
2. We shall immediately thereafter notify you of the name of the contractor selected and the timescales agreed for his attendance on site and in any event no later than 2 hours after your original call. Any agreement to postpone the emergency repairs at that point in time shall be established only with your full understanding.



## SECTION 6 - WORLDWIDE PERSONAL BELONGINGS (Optional Cover)

### Definitions

#### Personal Belongings:

Personal effects worn or carried on a person or otherwise taken along in any kind of bag or case, excluding money, contact lenses, apparels, clothing and/or items that are used in connection with any business profession or employment, as well as items under a separate policy.

#### Territorial Limits

We will cover you anywhere in the world, provided that, in respect of travel or stay overseas, such travel or stay shall not exceed 90 consecutive days.

What Is Covered	What Is Not Covered
<p><b>6.1</b> Accidental sudden loss of or damage to you or your Family members' Personal Belongings anywhere in the world. Our maximum liability: the Sum Insured under this Section or 50% of the Contents Sum Insured (under Section 2), whichever is lower.</p> <p>Our maximum liability for each single article shall not exceed S\$2,000 unless specifically agreed.</p> <p>Our maximum liability:</p> <p>(a) for Laptop shall not exceed S\$2,000 in total;</p> <p>(b) for Mobile Phone shall not exceed S\$300 in total;</p> <p>(c) for other Portable Device shall not exceed S\$500 in total;</p> <p>unless specifically agreed.</p>	<p>We will not pay for the following:</p> <ol style="list-style-type: none"> <li>1. Loss or damage resulting from:               <ol style="list-style-type: none"> <li>(a) Breakage of china, glass and brittle articles unless caused by fire or theft.</li> <li>(b) Delay, confiscation or detention by Customs officials or Authorities.</li> <li>(c) Electrical or Mechanical breakdown.</li> </ol> </li> <li>2. Loss or damage to musical instruments, sports equipment &amp; photographic equipment used for professional purposes.</li> <li>3. The first S\$50 of each and every claim.</li> <li>4. Unexplained loss or Mysterious disappearance.</li> <li>5. Your failure to take due care and precaution to safeguard your belongings.</li> <li>6. Damage caused to property by staining, scratching, denting and spillage of liquid.</li> <li>7. Any amount in Excess of S\$2,000 for article not declared to and accepted by us.</li> <li>8. Any underwater sport gear &amp;/or equipment.</li> <li>9. Property whilst in transit unless handcarried.</li> </ol>

### How We Settle Claims

We will at our option pay in cash the amount of the loss or damage, or may repair, reinstate or replace the lost or damage property with one of similar kind or type but not superior to or more extensive than the insured items when new.

### New for Old

In settling claims for theft or total destruction, the basis of settlement will be replaced in the same form without deduction for wear and tear or depreciation.

It is a condition that you will at all times maintain Sum Insured at not less than the full cost of replacing the specified property insured, without any deduction for wear & tear or depreciation. If you do not, then payment will be made after deduction for any wear & tear or depreciation.

### Proviso

Valuables specifically identified and insured under this Section will be automatically covered under Section 2.

These Valuables shall not be subject to the Proviso under Section 2 if they are lost or damaged within the Building. Specific Excess applicable to these Valuables insured under this Section will still apply.

### Important Notes

- (a) All jewellery & valuable items when not worn or used shall be kept in a locked safe and/or drawer in the Building, or in the bank safe, or in the safe provided by the hotel if you are travelling for a short period of time.

## SECTION 6A - BICYCLE RIDER (Optional Cover)

The bicycle rider is specially catered and designed to provide protection for leisure and competitive bicycle sports.

What is covered	What is not covered We will not pay for the following:
<p>6.2 Covers You for loss or damage to Your bicycle arising from the following risks:</p> <ul style="list-style-type: none"> <li>- Accidental Damage</li> <li>- Damage caused while in use for leisure cycle</li> <li>- Damage caused while participating in any competitive cycling event. This must be agreed by AXA in writing and endorse in the policy and appropriate premium charged</li> <li>- Theft (within home premises)</li> <li>- Loss by Public Transport or carrier</li> </ul> <p>The bicycle must be 3 year and below at inception of cover (unless otherwise agreed by AXA) and with a minimum sum insured of S\$2,500 per bicycle.</p> <p>Excess 15% of sum insured for each and every claim.</p>	<ol style="list-style-type: none"> <li>4. Loss or damage to tyres, fixed accessories or removable parts howsoever caused unless the bicycle is damaged or stolen at the same time.</li> <li>5. Deliberate loss or damage caused by You.</li> <li>6. Loss or damage due to theft or attempted theft which does not involve forcible and violent entry into or exit from the home.</li> <li>7. Any insured bicycle left unattended unless as a result of loss by public transport/carrier.</li> <li>8. Depreciation, deterioration, mechanical or electrical breakdown, manufacturing defects, wear and tear, scratching, scuffing or denting, damage or loss caused by moth, vermin, domestic pets, rot, mildew or any gradually operation process.</li> <li>9. Faulty workmanship, defective design or the use of defective materials, repairing, restoring, renovating, cleaning or dyeing.</li> <li>10. Any bicycle used for trade purpose</li> <li>11. Any motorized bicycle</li> <li>12. Bicycle or its parts under warranty</li> <li>13. Property insured by any other policy unless specifically declared.</li> <li>14. Deeds and documents of any kind.</li> </ol>

### How We Settle Claims

- a) We will indemnify You under this section up to but not exceeding the amount shown in the Policy Schedule. We will at our option pay in cash the amount of loss or damage, or repair, or reinstate the bicycle, or replace it with another bicycle of similar make and model.
- b) Settlement will be based upon the sum insured or market value whichever is lower, less a deduction for depreciation or wear and tear. New for Old cover only applies to bicycle that is totally destroyed or stolen within three years of new at the time of loss.
- c) The age of any article is judged to be at the time of loss.
- d) We may appoint a loss adjuster to investigate any claims on our behalf.
- e) You must retain any damaged property for inspection unless we have advised otherwise.
- f) In the event of theft, attempted theft, vandalism or malicious acts You must notify the police immediately.
- g) The age of any bicycle shall be determined by the age of the frame.

Subject otherwise to the terms, conditions and exception for the policy.

## SECTION 7 - WORLDWIDE FAMILY PERSONAL ACCIDENT (Optional Cover)

What Is Covered	What Is Not Covered
<p><b>7.1</b> Accidental bodily injury sustained by you, your spouse or your children aged between 3 and 18 years (inclusive) caused by violent, external and visible means (anywhere in the world), provided that death or permanent disablement shall ensue within 12 months of the Accident resulting in such injury. With regard to your children, this cover only applies to a maximum of 3 children.</p> <p>Our maximum liability: the Sum Insured under this Section.</p>	<p>We will not pay for the following:</p> <p><u>Main Exclusions</u></p> <p>No benefit is payable in the case of an injury, whether directly or indirectly and/or whether partially or totally, caused by or arising out of:</p> <ol style="list-style-type: none"> <li>1. Any pre-existing physical or mental defects or any forms of venereal disease.</li> <li>2. Suicide or self-inflicted injury.</li> <li>3. Pregnancy, childbirth or its complications.</li> <li>4. Flying except when travelling solely as a fare paying passenger.</li> <li>5. Naval, military or airforce service or operations other than:               <ol style="list-style-type: none"> <li>(a) Singaporeans conscripted for National Service training</li> <li>(b) Reservists of the Singapore Armed Forces for their periodic short term training.</li> </ol> </li> <li>6. Accidental bodily injury sustained or sickness due to the effects of intoxicating liquor or illegal drugs.</li> <li>7. Participation in any professional sports or dangerous activities such as parachuting, sky diving and bungee jumping (except hiking, trekking, rock climbing, winter sports, leisure scuba diving under the supervision of a qualified diving instructor and motorcycling).</li> <li>8. Any kind of competitive racing (other than on foot).</li> </ol> <p>No benefit is payable in respect of any person who has exceeded the age of 65 years.</p>

### Territorial Limits

Anywhere in the world provided in respect of travel or stay overseas such travel or stay shall not exceed 90 consecutive days.

**Additional Benefits** (The following additional covers are included under this section. The amount paid out for these covers will be deducted from the Sum Insured as stated in the Policy Schedule.)

What Is Covered	What Is Not Covered
<p><b>7.2 Riot, Strike, Hijack, Murder and Assault</b></p> <p>We will cover death or disablement sustained by you, your spouse or your children aged between 3 and 18 years (inclusive) as a result of riot, strike, hijack, murder or assault provided that such injury does not arise out of or in connection with any one of your Family members' collaboration or provocation of such act.</p>	<p>We will not pay for the following:</p>



What Is Covered	What Is Not Covered We will not pay for the following:
<p><b>7.3 Suffocation by smoke, poisonous fumes, gas &amp; drowning</b> We will cover death or disablement sustained by you, your spouse or your children aged between 3 and 18 years (inclusive) as a result of suffocation by smoke, poisonous fumes, gas or drowning provided that such injury does not arise out of any one of your Family members' wilful and intentional act.</p>	
<p><b>7.4 Exposure</b> We will cover death or disablement sustained by you, your spouse or your children aged between 3 and 18 years (inclusive) as a direct result of being unavoidably exposed to the natural elements as a result of an Accident.</p>	
<p><b>7.5 Disappearance</b> If you, your spouse or your children aged between 3 and 18 years (inclusive) disappears following sinking or wrecking of the conveyance in which that person was travelling, and after one year, that person's body has not been found and under such circumstances it is reasonable to assume death has occurred, we will pay the death benefit under this Section. Provided that if at any time after payment has been made by us in settlement of such a claim that person for whom a claim has been paid is found to be living, any sum so paid by us shall be refunded.</p>	
<p><b>7.6 Terrorism</b> Death or injury which was the result of Terrorism including losses caused by terrorist attacks using nuclear, chemical and/or biological substances. Nuclear, chemical, biological terrorism which is covered hereunder shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of this insurance 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), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public or any section of the public in fear.</p>	

## How We Settle Claims

The death and total permanent disablement benefit shall be payable as follows:

### Capital Sum Insured: S\$130,000 in the aggregate

You & your Spouse  
S\$50,000 each

Your Children  
S\$10,000 each  
Maximum 3 children  
(between the ages of 3 and 18 years)

	Percentage (%)
	(applies to the Sum Insured in the Policy Schedule)
Death	100
Permanent Total Disablement:	
a) Loss of two limbs	
b) Loss of both hands or of all fingers and both thumbs	
c) Total and permanent loss of sight of both eyes	
d) Total paralysis	100
e) Injuries resulting in being permanently bedridden	
f) Loss of hand at wrist	
g) Loss of arm - at shoulder; between shoulder and elbow; at and below elbow	
h) Loss of leg - at hip; between knee and hip; below knee	
Loss of	- four fingers and thumb of one hand - four fingers of one hand
	50 40
Loss of thumb	- both phalanges - one phalanx
	25 10
Loss of index finger	- three phalanges - two phalanges - one phalanx
	15 10 5
Loss of middle finger	- three phalanges - two phalanges - one phalanx
	10 7 3
Loss of ring finger	- three phalanges - two phalanges - one phalanx
	10 7 3
Loss of little finger	- three phalanges - two phalanges - one phalanx
	10 7 3
Loss of metacarpals	- first or second (additional) - third, fourth or fifth (additional)
	3 2
Loss of toes	- all - great, both phalanges - great, one phalanx or any other toes
	15 5 2
Loss of hearing	- Both ears - One ear
	75 20
Loss of speech	
	50
Loss of	- sight of one eye, except perception of light - lens of one eye
	50 50

**Special Provisions**

1. In the event of Permanent Disablement by Loss not specified above, the percentage of compensation shall be assessed in proportion to the degree of disability as compared with the cases specified without reference to the profession or occupation of the Insured Person.
2. The total aggregate sum payable in respect of any one Accident shall not exceed 100% of the Sum Insured.
3. Where an Insured Person sustains disablement which falls within more than one category for which a Benefit may be payable, payment will be made under the category with the higher (or highest) Benefit only. In particular, if a Benefit is payable for Loss of a whole member of the body, then no Benefit shall be payable for Loss of parts of that member.
4. We shall be entitled at our expense, to call for:
  - (a) an examination by a medical practitioner appointed by us for a non fatal injury.
  - (b) a post mortem examination if death occurs.

**Memoranda**

1. Written notice shall be given to us as soon as possible but in any case within one calendar month of the happening of any event.
2. On the happening of any event for which compensation is payable under this Policy, you shall employ the services of a registered medical practitioner and undergo any treatment such practitioner shall deem necessary.
3. We shall in the case of your death or death of any of your Family members be entitled to have a post mortem examination at our expense.
4. No assignee shall be entitled to any compensation under this Policy except that payable in respect of death.
5. You warrant that you and all your Family members are free from physical defect or infirmity and of normal health at the date of each renewal thereof.
6. If there is more than one member of your Family (including you) covered under this Policy, the maximum aggregate liability in respect of all such persons travelling in one aircraft or surface transport vehicle or vessel shall not exceed the maximum compensation limit specified in the Policy Schedule or the aggregate of the amount of compensation payable in respect of such persons whichever is the lesser.

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## ENDORSEMENTS

Subject to the terms of the Policy, the following Endorsements and clauses apply only when they are specifically mentioned in the Policy Schedule.

### 1. Mortgagee Clause

Loss if any, under this Policy shall be payable to THE PARTY NAMED IN THE SCHEDULE as Mortgagees or Assignees of Mortgagee interest to the extent of their interest.

In the event of loss or damage, we will pay the Mortgagees or said Assignees to the extent of their interest and this insurance in so far as concerns the interest therein of the Mortgagees or said Assignees only shall not be invalidated by any act or neglect of the Mortgagor or Owner of the property insured, nor by anything whereby the risk is increased being done to, upon or in any building hereby insured, without the knowledge of the Mortgagees or said Assignees provided always that the Mortgagees or said Assignees shall notify us of any change of ownership or alteration or increase of risk or hazard as soon as any such change, alteration or increase shall come to their knowledge and on demand shall pay to us the appropriate additional premium from the time when such increase of risk first took place.

Whenever we shall pay the Mortgagees or said Assignees any sum for loss or damage under this Policy and shall claim that as to the Mortgagor or Owner no liability therefor existed we shall at once be legally subrogated to all rights of the Mortgagees or said Assignees to the extent of such payment and the Mortgagees or said Assignees shall do and execute all such further or other acts, deeds, transfers, assignments, instruments, and things as may be necessary or be reasonably required by us for the purpose of the better effecting such subrogation, but such subrogation shall not impair the right of the Mortgagees or said Assignees to recover the full amount of their claim.

Provided that as between us and the Mortgagor or Owner of the property insured nothing contained in this clause shall in any way constitute any waiver of, or prejudice or affect any rights which we may have against the Mortgagor or Owner of the property insured or lessen any obligations which may be imposed on the Mortgagor or Owner of the property insured either by or under this Policy or by law and such rights and obligations shall as between us and the Mortgagor or Owner of the property insured remain in full force and effect.

We reserve the right to cancel this Policy at any time as provided by the terms thereof, but in such case, this Policy shall continue to be in force for the benefit only of the Mortgagees or said Assignees for 10 days after notice to the Mortgagees or said Assignees of such cancellation and shall then cease.

### 2. Non-Cancellation Clause

We undertake to obtain the Mortgagee's consent prior to their cancellation of the Policy if instructions have been received for the cancellation of the Policy and also to advise the Mortgagees immediately of any other material changes that are proposed to be made in terms of the insurance.

### 3. Contribution Clause

It is hereby declared that if at any time of any loss or damage happening to any property hereby insured, thereby any other subsisting insurance or insurances, whether effected by you or by any other person or persons, covering the same property, we shall not be liable to pay or contribute more than a rateable proportion of such loss or damage.

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## **GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)**

### **1. General Exclusion Clause**

This Policy does not cover loss or destruction of or damage to any property or death or any consequential loss or any legal liability directly or indirectly caused by, or contributed to by, or arising from:

- (a) Unexplained radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel &/OR the radioactive, toxic, explosion or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- (b) Pressure waves caused by aircraft and other aerial devices.
- (c) Any unexplained loss or mysterious disappearance.
- (d) Wear & tear, rot, fungus, atmospheric conditions, moth insects, vermin infestation, any process of dyeing, renovation, restyling, restoring & any mechanical or electrical breakdown.
- (e) Subsidence, ground heave or landslip.

### **2. War and Civil War Exclusion Clause**

Notwithstanding any provision to the contrary within this insurance or any Endorsement thereto it is agreed that this insurance does not indemnify the insured in respect of loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war like operations (whether war be declared or not), civil war, mutiny, popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

### **3. Terrorism Exclusion Endorsement (NMA 2921)**

Notwithstanding any provision to the contrary within this insurance or any Endorsement thereto it is agreed that this insurance does not indemnify the insured in respect of loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), 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.

This Endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this Endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

### **4. Electronic Data Exclusion Clause**

#### **(i) Electronic Data Exclusion**

Notwithstanding any provision to the contrary within the Policy or any Endorsement thereto:

This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to computer virus) or loss of use, reduction in functionality, cost expense of whatsoever nature resulting therefrom, regardless of any other sequence to the loss.

Electronic data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer virus means a set of corrupting, harmful and otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code programmatic or otherwise, that propagates themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to “Trojan Horses”, “Worms” and “Time or Logic Bombs”.

However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the policy period to property insured by this Policy directly caused by such listed perils as follows:

- Listed Perils - fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.

(ii) Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any Endorsement thereto, should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be cost of the blank media plus the costs of copying the electronic data from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such electronic data. If the media is not repaired, replaced or restored, the basis of valuation shall be the cost of the blank media. However, this Policy does not insure any amount pertaining to the value of such electronic data to you or any other party, even if such data cannot be recreated, gathered or assembled.

**5. Transmissible Spongiform Encephalopathy Exclusion Clause**

This Policy does not cover any claims, losses, costs or expenses arising directly or indirectly out of transmissible spongiform encephalopathy (tse) including but not limited to bovine spongiform encephalopathy (bse) or new variant creutzfeldtjakob disease (vcjd). This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the loss, damage, cost or expense.

**6. Genetically Modified Organisms Clause**

Subject to the terms and conditions of this Policy, there shall be coverage for claims arising directly or indirectly from the new, stable and contained biological traits of genetically modified organisms (“GMOs”) only where all of the following three conditions are met:

A claim arises as an inadvertent consequence of an intended and agreed use, application, distribution or blending of a GMO, a GMO product or product part with a GMO component and the properties or characteristics of a GMO, a GMO product or product part with a GMO component fully comply with all relevant legal and official regulations, conditions and approvals and you have taken all possible action to ensure that any relevant required declarations, labelling criteria, demarcation provisions and conditions concerning the separation of materials or threshold limits have been demonstrably complied with at each stage of dealing with a GMO, a GMO product or product part with a GMO component.

**Exclusion**

Except as set out in this clause, all coverage for claims in connection, or from dealing, with a GMO, a GMO product or product part with a GMO component is expressly excluded. In particular, but not limited to, there shall be no coverage for claims arising from unintended, non agreed or improper pollination by, distribution of or blending with a GMO, a GMO product or product part with a GMO component.

**Definition**

For the purposes of the insurance provided with this Endorsement and of the exclusion expressed therein the term genetically modified organisms (GMOs) shall mean and include;

- Organisms or micro organisms or cells, or the organisms or micro organisms, cells or cell organelles, from which they have been derived, which have been subject to a genetic engineering process which resulted in their genetic change.

And shall also mean and include

- Every biological or molecular unit with self replication potential, or biological or molecular unit with self replication potential from which they have been derived, which has been subject to a genetic engineering process which resulted in its genetic change.

In the event that the definition of GMO under the applicable laws and/or official regulations relating to genetic engineering or modification in any state, territory or jurisdiction in which a claim is made is wider than the foregoing then such wider definition shall be incorporated into this definition in addition to the foregoing.

#### **7. Electromagnetic Fields**

This policy shall not indemnify you in respect of any loss or liability which arises out of or is contributed to directly or indirectly by exposure to magnetic electric or electromagnetic fields or radiation however caused or generated.

#### **8. Property Damage Clarification Clause**

Property damage covered under this Policy shall mean physical damage to the substance of tangible property. Physical damage to the substance of tangible property shall not include damage to data or software, in particular any alteration, deletion or loss of data, software or computer programs.

It is further noted and agreed that this Policy is subject to the following exclusions:

- (a) Loss or damage to data or software, in particular any alteration, deletion or loss of data, software or computer programs and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- (b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs and any business interruption losses resulting from such loss or damage.

#### **9. Total Asbestos Exclusion Clause**

This policy shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity.

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## GENERAL CONDITIONS

You must comply with the following Conditions to have the full protection of your Policy. It is a condition precedent to our liability that you or anyone claiming indemnity or benefit complies with the Terms and Conditions of this Policy.

### 1. Keeping your Sum Insured at the correct level

You must at all times keep the Sum Insured at a level that represents the full value of the property insured. Full Value means:

- (a) for the Building - the estimated cost of rebuilding if the building was completely destroyed. This is not necessarily the market value.
- (b) for Home Contents - the replacement cost as new except for clothes, furs and household linen.
- (c) for clothes, furs and household linen - the replacement cost as new less an appropriate allowance for wear and tear.

### 2. Changes in your circumstances

You must notify us as soon as possible in writing of any change in your circumstances which may affect this insurance. We will advise you if there is any additional premium payable by you.

### 3. Taking Precautions

You must at all times take reasonable precautions:

- (a) to prevent Accidents, loss or damage.
- (b) for the maintenance and safety of the property insured.

### 4. Fraud

You must not act in a fraudulent manner. If you, or anyone acting for you, makes a claim under the Policy knowing the claim to be false or fraudulently inflated in any respect or if any loss or damage is caused by your wilful act or with your connivance we will not pay the claim and all cover under the Policy will be forfeited.

### 5. Cancellation

We may cancel the Policy by giving you 7 days' notice by registered letter to you at your last known address. We will return any proportionate part of the premium in respect of the unexpired Period of Insurance provided no claims have been made. You may also cancel the Policy at any time by giving us 7 days' notice in writing to us and in which case, we will refund the pro-rated premium paid in respect of the unexpired Period of Insurance subject to a minimum premium of S\$53.50 (inclusive of GST) provided no claims have been made.

### 6. Other Insurances

If at any time of an incident which results in a claim, there is any other insurance policy covering anything insured by this Policy (this does not apply to Section 7), then we will be liable only for that part of the loss or damage which is in Excess of the amount recoverable or recovered from such other insurance policies, subject to the limit of liability granted by this Policy.

### 7. Subrogation

We shall at any time be entitled to undertake in the same name and on behalf of an Insured Person the absolute conduct, control, defence and/or settlement of any settlement of any proceedings, and at any time to take proceedings at our expense and own behalf, but in the name of the Insured Person, to recover compensation or secure indemnity from any Third Party in respect of anything covered under this Policy. The Insured Person shall cooperate fully with us in this respect; and shall not do anything to prejudice our rights.

### 8. Right To Return Policy

In the event that you are not satisfied with the Policy for any reason, it may be returned to us for cancellation within fourteen (14) days of receipt, in which case:

- (a) Any premium paid will be refunded in full;
- (b) This Policy is deemed to be void from inception; and
- (c) We shall not be liable for any claims occurring prior to the return of the Policy.



## **9. Mediation /Arbitration**

All disputes arising out of this Policy may be submitted to the Singapore Mediation Centre for settlement by mediation in accordance with the Mediation Procedure for the time being in force. The parties agree to take part in the mediation in good faith and undertake to honour the terms of any settlement reached.

If any dispute is not referred to mediation or if mediation fails, the dispute has to be referred to arbitration. Arbitration shall be conducted in accordance with the Arbitration Rules of the Singapore International Arbitration Centre.

## **10. Claims**

The payment of claims is dependent on your giving all necessary information and assistance that we may require, including written details of the claim and all relevant supporting documents including without limitation, documentation proof and receipt, at your expense in the form and of the nature required. Upon learning of any circumstances likely to give rise to a claim, you must:

- (a) immediately advise us in writing within 30 days of the occurrence of such event.
- (b) immediately report to the police for any loss or theft of property.
- (c) co-operate with us in securing the conviction of the offender if damage is caused by housebreaking, malicious damage, vandalism or other criminal act.
- (d) provide us at your expense with all details and evidence in support of your claim;
- (e) in the event of a liability claim;
  - (i) immediately send to us any writ or summons, legal process or other communication served on you;
  - (ii) not admit liability or promise to make any payment without the company's consent.
- (f) give us all the help, information and evidence required by us.

We shall be entitled to reject your claim if you do not comply with any of the above procedures.

## **11. No Claims Bonus (NCB)**

You will enjoy a 10% discount on gross premium if your policy is claims free for 3 consecutive years with us.

## **12. Contracts (Rights Of Third Parties) Act 2001**

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

## **13. (i) Payment Before Cover Warranty - Applicable to Individual Policyholders**

1. Notwithstanding anything herein contained but subject to clauses 2 and 3 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Certificate, Cover Note or Endorsement.
2. In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Renewal Certificate, Cover Note and Endorsement.
3. In respect of insurance coverage with "Free Look" provision, the Insured may return the original policy document to the Company or intermediary within the Free Look period if the Insured decides to cancel the cover during the "Free Look" period. In such an event, the Insured will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance.

**(ii) Premium Payment Warranty - Applicable to Corporate Policyholders**

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the Period of Insurance is 60 days or more, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within 60 days of the:
  - (a) inception date of the coverage under the Policy Renewal Certificate or Cover Note;  
or
  - (b) effective date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note.
  
2. In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the 60 day period referred to above, then:
  - (a) the cover under the Policy, Renewal Certificate, Cover Note or Endorsement is automatically terminated immediately after the expiry of the said 60 day period;
  - (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60 day period; and
  - (c) the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$53.50 (inclusive of GST).
  
3. If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the Period of Insurance.

**14. Clerical Error**

A clerical error by us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

**15. Holding Cover upon Renewal**

Where at renewal a request is made to hold cover, the maximum period that cover can be held will be fourteen (14) days. If at the end of this period the Policy is cancelled or lapses for any reason whatsoever, you must pay us a premium for the number of days the Cover was held which will be calculated pro-rata on the renewal premium subject to minimum premium of S\$26.75 (inclusive of GST).

**16. Auto Renewable Policies**

The following clause is applicable to auto renewable policies:

This Policy will be automatically renewed on its anniversary until the natural expiry date, unless written notice of cancellation has been received by the Company. No renewal documents will be issued and the existing Policy is the evidence of valid cover, unless otherwise notified.

**17. Sanction Clause**

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

**18. Illegality Clause**

Under no circumstances shall this contract of insurance be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause Us to be in breach of, or expose Us to any prohibition, or restriction under the laws or regulations of Singapore.

## SECTION 8 - CYBER PROTECTOR RIDER (Optional Cover)

Subject otherwise to the terms and provisions of the SmartHome Optimum Policy, the following Endorsements shall apply only when Cyber Protector rider is specifically mentioned as covered in the Policy Schedule.

### Definitions

1	AXA Assistance	The service provider of the benefits covered under this insurance cover. AXA Assistance Singapore is located at 11 Keppel Road, #12-01, ABI Plaza, Singapore 089057.
2	Bank Account	The private and personal e-banking login name and passwords, account number and debit/credit card numbers (that are issued by any banks operating in Singapore) of the Insured Person.
3	Cash Advances	A service that allows cardholder to withdraw cash through an Automated Teller Machine (ATM), a bank or a financial institution.
4	Contraband/Illegal Items	Goods that are prohibited by the laws of the Republic of Singapore.
5	Eligible Item(s)	The physical item with a minimum purchase price of S\$100 that is acquired new for personal use and has been fully paid for through a secured online payment gateway.
6	Flooding; Flood	The process of creating various e-contents (on blog posts, social networking profiles etc) to roll back the harmful information in search engines such as Google, Yahoo, MSN.
7	Harmful Publication	Published information on the Internet that undermines the honor or reputation of the Insured Person which is: a) Defamatory – an allegation or imputation of a fact that is false and injurious; or b) Insulting – an offensive expression of contempt or invectiveness; or c) Unlawful disclosure of his/her private life.
8	Immediate Family	Your legal spouse and child(ren) who are residing with You in the property covered by the SmartHome Optimum Policy.
9	Internet	A global system of interconnected computer networks that use the standard electronic protocol suite to serve the public worldwide.
10	Journalist	A person employed by traditional news media or any professional medium or agency to regularly gather, process and disseminate news and information to serve the public interest.
11	Non-compliant;	An Eligible Item will be considered non-compliant if the item received does not correspond to the item initially ordered from the Online Merchant, that is, it is delivered damaged, different or incomplete, or if the Eligible Item is not delivered.
12	Personal Information	The private details (including any online authentication information) of the Insured Person that will allow him/her to be identified: <ul style="list-style-type: none"> <li>■ Full name</li> <li>■ Passport number</li> <li>■ NRIC or FIN number</li> <li>■ Mailing and/or home address</li> <li>■ Driving license number</li> <li>■ Telephone number(s) registered under the Insured Person's name</li> <li>■ Online login ID and password</li> <li>■ Credit card account number</li> <li>■ Bank Account number</li> </ul>

13	Psychologist	A person who is qualified by an accredited degree in psychology and who is registered to practise as a Psychologist within the scope of his licensing and training in the geographical area of practice. Psychologist shall not include the Insured Person or a member of his Family or relatives, business partner, agent, employer or employee of the Insured Person.
14	Purchase Price	The net price of the Eligible Item excluding any custom or import taxes or any form of sales (or goods and services) tax.
15	Online Merchant	Retail business registered with a valid business license according to the jurisdiction of the country which it is situated in and which accepts payment for goods through a secured online payment gateway.
16	Specified Event	An occurrence of one or more of these covered events which arises out of the use of the Internet and which is attributed to the conduct of a Third Party: <ul style="list-style-type: none"> <li>■ Damage to E-reputation</li> <li>■ Identity Theft</li> <li>■ Unauthorized Online Transactions</li> <li>■ Dispute with Online Merchants</li> </ul>
17	Third Party	Any person or entity who deals at arm's length with You and which neither controls nor is controlled by You. Third Party does not include: <ol style="list-style-type: none"> <li>a) Any person covered under this insurance cover; or</li> <li>b) Any person or entity who is in an employer-employee relationship with You; or</li> <li>c) Any member of Your Family (regardless residing with You or not) and/or their authorized representatives.</li> </ol>
18	We/Us/Our/Insurer	AXA Insurance Pte Ltd
19	You/Your/Insured Person	The person(s) named in the Policy Schedule as the policyholder and shall include Your Immediate Family.

### About Your Cyber Protector rider

Your Cyber Protector cover provides protection for You and Your Immediate Family against loss or damage arising directly from the use of the Internet which results in the occurrence of any of these Specified Events:

1. Damage to e-Reputation
2. Identity Theft
3. Unauthorized Online Transactions
4. Dispute with Online Merchants

Cyber Protector is underwritten by AXA Insurance Pte Ltd and We work in partnership with AXA Assistance to arrange for You to receive the services covered under each Specified Event.

### How to make a claim

1. You shall contact AXA Assistance within 24 hours upon discovering the occurrence of any of the Specified Events.

#### **AXA Assistance Helpline 6322 2566**

2. Please have ready the Policy Number (as shown on the Policy Schedule) of Your **SmartHome Optimum** Policy and a brief summary of the problem.
3. The AXA Assistance staff member will thereafter advise You on the next course of action.
4. All benefits are payable up to the specified limit and only when approved and arranged by AXA Assistance.

## Your Cover

In the event of a valid claim under this insurance, You will be covered for legal protection and the benefits as described under each of the Specified Events.

What is covered	How much is covered/What is not covered
<p><b>LEGAL PROTECTION</b></p> <p>You will be provided with the necessary expert legal help and assistance against the costs of pursuing legal actions and/or defending the legal actions brought about by individuals or companies that arise from any of the Specified Events:</p> <p><b>1. Legal Assistance by Phone</b> If You have any legal issues relating to a Specified Event, AXA Assistance will arrange for You to seek confidential legal advice, based on the laws of Singapore, over the telephone.</p> <p><b>2. Legal Expenses</b> We will cover Your legal costs on “as incurred” basis arising from any of the Specified Events. Where appropriate, AXA Assistance will arrange legal representation for You to:</p> <ul style="list-style-type: none"> <li>■ Pursue any legal actions against the Third Party;</li> <li>■ Defend any lawsuit brought against You by creditors or their debt collection agencies;</li> <li>■ Remove any criminal or civil judgements wrongly entered against You;</li> <li>■ Challenge the accuracy or completeness of any information in a consumer credit report.</li> </ul> <p><b>Provided</b></p> <ol style="list-style-type: none"> <li>1. AXA Assistance appointed lawyer agrees that the legal action has reasonable prospects of success.</li> <li>2. You do not act against the advice of the AXA Assistance approved lawyer.</li> </ol>	<p><b>How much is covered:</b></p> <ul style="list-style-type: none"> <li>■ Legal Assistance by Phone - Up to 5 telephone calls per occurrence, with each call not exceeding one hour duration.</li> <li>■ Legal Expenses - Up to S\$15,000 in the aggregate per Period of Insurance, subject to maximum S\$1,500 per private settlement.</li> </ul> <p><b>What is not covered</b></p> <ul style="list-style-type: none"> <li>■ The legal action is not brought within the jurisdiction of the Singapore court of law.</li> <li>■ Any costs incurred which are not with AXA Assistance’s prior consent.</li> </ul>
<p><b>SPECIFIED EVENTS</b></p> <p><b>1. Damage to e-Reputation</b></p> <p>If You suffer damage to Your personal reputation which arises directly from Harmful Publication (e.g. video, photograph or published statements) by a Third Party on the Internet including forums, blog postings, social media and/or any other websites, We will provide You legal protection and also cover You for:</p> <ol style="list-style-type: none"> <li>a) The services of a professional IT specialist to remove and/or flood such Harmful Publication as the case may be from the Internet.</li> <li>b) Face-to-face consultation with a Psychologist if You are referred by an attending physician for post-traumatic stress disorder.</li> </ol>	<p><b>How much is covered</b></p> <ul style="list-style-type: none"> <li>■ Up to S\$5,000 in services any one occurrence.</li> <li>■ Up to S\$10,000 in services in the aggregate per Period of Insurance.</li> <li>■ 2 sessions of consultation with the Psychologist per occurrence, with each session not exceeding one hour duration.</li> </ul> <p><b>What is not covered</b></p> <ul style="list-style-type: none"> <li>■ Loss that occurs within the first 45 days of the inception date of this insurance cover.</li> </ul>

**PROVIDED that**

1. You make a police report within 24 hours upon Your discovery of the Harmful Publication, identifying the specific grievance and Internet site(s) that the Harmful Publication occurred.

- Any attack against Your reputation through print or any non-digital media (e.g. radio or television broadcast).
- Any e-reputation damage caused by a Journalist.
- Consequences of damage to e-reputation including any form of financial loss.

**2. Identity Theft**

If Your Personal Information is stolen over the Internet, and a Third Party knowingly and unlawfully uses it subsequently without Your expressed consent to obtain money, goods or services, We will provide You legal protection and also cover You for:

- a) Expenses incurred for:
  - Notarizing affidavits for financial institutions or credit bureau agencies to rectify records.
  - Re-applying loans which were declined solely because the lender received incorrect credit information.
- b) Costs of local transportation, postage, bank charges, local and overseas telephone calls to retail merchants, the police, financial institutions or credit bureau agencies to resolve the Identity Theft.
- c) Face-to-face consultation with a Psychologist if You are referred by an attending physician for post-traumatic stress disorder.
- d) Lost wages for time taken off from work to meet with the police, bureau credit agencies and/or legal counsel or to complete statutory declarations.
  - Lost wages will be calculated based on the daily rate of Your last drawn monthly salary.
  - For the self-employed, lost wages will be based on prior year tax returns and limited to wages lost within 12 months after the discovery of the unauthorized transaction.

PROVIDED within 24 hours upon Your discovery of the Identity Theft:

- You make a police report detailing the explicit loss; and
- You notify Your bank or credit card issuer(s) of the Identity Theft if applicable.

**How much is covered**

- Up to S\$5,000 any one occurrence.
- Up to S\$10,000 in the aggregate per Period of Insurance.
- 2 sessions of consultation with the Psychologist per occurrence, with each session not exceeding one hour duration.

All financial loss resulting from the same, continuous, related or repeated acts shall be treated as arising out of a single Identity Theft occurrence.

**What is not covered**

- Loss that occurs within the first 45 days of the inception date of this insurance cover.
- Expenses incurred (e.g. loan application fees, telephone charges) 6 months after the expiry of the cover.
- Consequences of the Identity Theft including any form of financial loss.

### 3. Unauthorized Online Transactions

If You suffer financial loss as a direct result of the fraudulent use of Your debit or credit cards or Bank Accounts by a Third Party for purchases made over the Internet, We will provide You legal protection and also indemnify You for:

- a) Unauthorized transactions that are charged to Your credit card or Bank Account that are unrecoverable, derived after offsetting any refunded amount of the disputed transaction from any other sources.
- b) Lost wages for time taken off from work to meet with the police, bureau credit agencies and/or legal counsel or to complete statutory declarations.
  - Lost wages will be calculated based on the daily rate of Your last drawn monthly salary.
  - For the self-employed, lost wages will be based on prior year tax returns and limited to wages lost within 12 months after the discovery of the unauthorized transaction.
- c) Costs of local transportation, postage, bank charges, local and overseas telephone calls to resolve the breach of payment.

#### PROVIDED

1. Within 24 hours upon Your discovery of the fraudulent transactions:
  - You make a police report detailing the explicit loss; and
  - You report to the issuing bank and/or credit card company.
2. You provide evidence that the bank is not reimbursing You for the fraudulent transactions.
3. You provide evidence of unpaid wages.

#### How much is covered

- Up to S\$5,000 any one occurrence.
- Up to S\$10,000 in the aggregate per Period of Insurance.

#### What is not covered

- Cash Advances made with Your stolen credit cards.

### 4. Dispute with Online Merchants

If You suffer financial loss arising directly from a dispute with an Online Merchant over an Eligible Item that You purchased online due to it being Non-compliant,

We will provide You legal protection and, at our option, pay in cash the amount not exceeding the Purchase Price, repair or replace the Non-compliant item with one of similar type but not more extensive than the original Eligible Item when new.

#### How much is covered

- Up to S\$5,000 any one occurrence, subject to maximum S\$500 any one item.\*
- Up to S\$10,000 in the aggregate per Period of Insurance.

\*For items that are part of a pair, set or collection, Our liability shall be limited to the cost of that particular part which is Non-compliant, unless the items are unusable individually and cannot be replaced individually.

**PROVIDED**

1. You lodge a written notification with the Online Merchant within 3 business days of the stipulated date (for non-delivery) or actual date of receipt of the damaged or incomplete Eligible Item to make good the loss.

Your written notification must contain the following information:

- Description of the Eligible Item (e.g. product name/code, colour, size)
  - Invoice/Order No and Purchase Price
  - Description of the dispute supported by photographs
  - Stipulated date of delivery and/or date of receipt
2. If the Online Merchant does not remedy the Non-compliant item after 30 calendar days from your written notification:
    - You contact AXA Assistance within 24 hours who will advise you what to do next; and
    - You make a police report in the event of non-responses from the Online Merchant.
  3. You provide evidences of purchase, payment or receipt.
  4. You provide evidences that the items are Non-compliant (e.g. photographs).

**What is not covered**

1. Eligible Items do not include:
  - Cash, bullion, negotiable instruments, or vouchers/tickets of any kind, collectible stamps or coins, documents of any kind;
  - Computer software, any data on tapes or discs;
  - Jewellery, fragile articles (e.g. glassware, porcelain);
  - Consumables or perishables, live plants or animals;
  - Second-hand items or antiques;
  - Musical instruments and electronic equipment (e.g. computers and peripherals, camera equipment, anything that runs on batteries or electricity)
  - Items acquired for re-sale and commercial use and items bought from Internet auction sites
  - Services of any nature
2. Delivery charges, custom or sales taxes.
3. Disputes concerning purchase price.
4. Illegal and unlicensed goods e.g. weapons.
5. Items not deliverable by standard postal or courier service or a freight forwarder.
6. Items not delivered due to confiscation by customs, strike or adverse weather conditions.
7. Items with inherent product defects.
8. Loss due to mysterious disappearance.



### **General Conditions (applicable to all Specified Events)**

1. This insurance cover is not applicable where the Policy is issued to a corporate entity.
2. All Specified Events must occur within the Period of Insurance.
3. Claims must be filed no later than 90 days from the date of expiry of the insurance cover.
4. You will transfer to Us, at Your expense, any Eligible Item(s) or part of a pair or set that are Non-compliant, and assign the legal rights to Us to recover from the party responsible up to the amount We have paid.
5. It is understood that the lawyers, IT specialists, psychologists and any other kind of professionals to whom You are referred to by AXA Assistance are independent contractors responsible for their own acts and are not employees, agents or servants of neither AXA Assistance nor Us.
6. Furthermore, We or AXA Assistance are not responsible for any act or failure to act on the part of the lawyers, IT specialists, psychologists or any other kind of professionals referred by AXA Assistance.
7. We may cancel this rider by giving You 7 days' notice and will return premium for the unexpired Period of Insurance provided no claims have been made. You may also cancel the rider by giving written notice to Us but no refund will be made.
8. This insurance cover shall be governed by and interpreted in accordance with the laws of the Republic of Singapore.
9. Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose insurers to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the EU, UK, USA or Singapore.
10. Under no circumstances shall this contract of insurance be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause us to be in breach of, or expose us to any prohibition, or restriction under the laws or regulations of Singapore.

### **General Exclusions (applicable to all Specified Events)**

1. Any legal proceedings (pending or settled) with a Third Party prior to the commencement of this insurance cover.
2. Loss arising from any of Your business activities, occupation or political affiliation.
3. Loss arising from facts or circumstances existing prior to the commencement of this insurance cover and which You knew or ought reasonably to know to be facts or circumstances likely to give rise to a claim.
4. Any costs and/or payments recoverable from any other party.
5. Damages or court awards arising out of loss or suffering by any Third Party.
6. Loss arising from any fraudulent or criminal act by You or members of Your Family (regardless residing with You or not) or their authorized representatives.
7. Loss which You have directly or indirectly created and/or endorsed.
8. Loss arising from Your willful acts, omission, negligence or carelessness.
9. Loss arising from Your failure to take due care and precaution to safeguard information relating to Your Personal Information, Bank Account information and Internet communication.

## SCHEDULE OF BENEFITS (\$\$)

Below is the Table of Benefits based on standard limits of liability. Please refer to the Policy Schedule which will show the Sum Insured for other sections of this Policy or when a different Sum Insured is applicable.

Section	Cover	Standard	Classic	Deluxe	Superior	Ultimate
1.	Fixtures, Fittings and Renovation (eg. flooring, built in cabinet)	50,000	80,000	100,000	150,000	200,000
2.	Contents (eg. tv, sofa set, washing machine, refrigerator)	25,000	35,000	45,000	55,000	70,000
	<b>** Extensions (Applicable to Section 2):</b>					
	Loss of Money	1,000	1,000	1,000	1,000	1,000
	Valuables	8,300	11,600	15,000	18,300	23,300
	(Max Value Per Article)	2,500	3,500	4,500	5,500	7,000
	Legal Documents	1,000	1,000	1,000	1,000	1,000
	Household Removal	5,000	5,000	5,000	5,000	5,000
	Temporary Removal of Property (Max S\$300 each article)	5,000	7,000	9,000	11,000	14,000
	Replacement of locks and keys	750	750	750	750	750
	Frozen Food	750	750	750	750	750
	<b>** Extensions (Applicable to Section 1 &amp;/or 2):</b>					
	Loss of Rent and Cost of Temporary Accommodation (Max S\$250 per day)	11,250	17,250	21,750	30,750	40,500
	Accidental breakage to fixed glass and sanitaryware	7,500	10,000	10,000	10,000	10,000
	Accidental breakage to fixed mirrors	5,000	5,000	5,000	5,000	5,000
	Removal of Debris	7,500	11,500	14,500	20,500	27,000
	Professional Fees	7,500	11,500	14,500	20,500	27,000
	Fire Extinguishing Cost (eg. cost of replenishment of fire extinguisher)	7,500	11,500	14,500	20,500	27,000
	Fatal Injury Benefit	30,000	30,000	30,000	30,000	30,000
	<b>**FREE Additional Benefits:</b>					
	Conservancy Charges	1,000	1,000	1,000	1,000	1,000
	Home Quarantine Allowance (Max S\$100 per day)	1,400	1,400	1,400	1,400	1,400
	Loss of Credit Card	100	100	100	100	100
	Emergency Cash Allowance	1,000	1,000	1,000	1,000	1,000
	Robbery of Amount Withdrawn at ATM	300	300	300	300	300
	<b>** FREE if either Section 1 or 2 is taken up</b>					
3.	Worldwide Personal Liability (excluding USA and Canada)	500,000	500,000	500,000	500,000	500,000
4.	Accidental Death or Theft of Pedigree Pet (Max 3 pets)	500	500	500	500	500
5.	24 Hour Emergency Home Assistance	300	300	300	300	300



# AXA : A World Leader in Financial Protection

## AXA Group in 2015

- 99 billion Euros in consolidated revenues
- 166,000 employees working to deliver the right solutions and top quality service to our customers
- 103 million customers across the globe in 64 countries have placed their trust in AXA to:
  - Insure their property (vehicles, homes, equipment)
  - Provide health and personal protection coverage for their families or employees
  - Manage their personal or corporate assets
- Interbrand's No. 1 global insurance brand for the 7th year running
- Over 170 years of local experience in Asia

## AXA Insurance Singapore in 2015

- Leading General Insurer in Singapore
- Business ranking
  - No. 1 in Work Injury Compensation
  - No. 2 in Motor, Health, Engineering and Cargo

motor

property

leisure & travel

healthcare

personal accident

business packages

liability

marine

# 1800-880 4888

## www.axa.com.sg

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☎: (65) 6338 2522

🌐: www.axa.com.sg

GST Reg. No.: 199903512M

Co. Reg. No.: 199903512M



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 or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

