

SmartHome Policy Wordings

This document contains 2 Home Insurance policy wordings. Please refer to the appropriate version based on your coverage.

1	SmartHome (All Risks)	Pages 3 to 21
2	SmartHome (Insured Perils)	Pages 22 to 40

Caring for You

We make every effort to give a high level of service. If on any occasion Our service falls below Your expectation, the procedure below sets out what You may do:

- Your first point of contact should always be Your intermediary. Alternatively, You may also submit Your feedback to the AXA manager in charge of the matter. Lastly, You may also email Us at customer.care@axa.com.sg.
- We will confirm receipt of Your written feedback within three (3) working days, whilst We look into the matter You raised. We will contact You if further information is needed within seven (7) working days of the date of Your written complaint, and give You a full reply within fourteen (14) working days of Our last communication to You.
- If the outcome of Your complaint is not handled to Your satisfaction, You may write to:

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

- We will respond to Your appeal within fourteen (14) working days.
- If You are dissatisfied with the Chief Executive's response, We will refer You to a dispute resolution organisation, Financial Industry Disputes Resolution Centre Ltd (FIDReC), which is an independent organisation. 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 Website: www.fidrec.com.sg

Important - Please remember to quote Your Policy number in any communication with Your intermediary or AXA.

Welcome to Your Home Policy.

Please read this Policy carefully and ensure that You understand the terms and conditions, and that the cover You require is being provided. Do keep it in a safe place.

Your Home Policy is a contract between You and AXA Insurance Pte Ltd, and it consists of:

- this Policy document;
- the Policy Schedule, which has details about You, Your home, the Period of Insurance and the type of cover;
- any Endorsements; and
- Your application, declaration and any other information given which form the basis of the contract.

Having received and accepted Your first premium, and any subsequent premiums, We will give 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 or more people are named as being covered in Your Schedule, each of them is responsible both individually and jointly for:

- the completeness and accuracy of information in all statements, claims or documents given by any one of them to Us and
- observing the conditions of the Policy.

If You have any questions after reading these documents, please contact Your intermediary or AXA.

If there are any changes that may affect the cover provided, please tell Us immediately.

The payment of claims is dependent on You 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.

IMPORTANT NOTICE

Please read this document carefully.

The cover under this Policy is based on the information given to Us in Your application or any subsequent updates.

- If it contains any information that is incorrect, please tell Us immediately, or You may receive no benefit even if a valid claim is made.
- If We do not hear from You within fourteen (14) days of the date of issue of this Policy, We will take it that the information is complete and correct.
- During the term of the Policy, please tell Us if You come to know that any information that You have provided Us was incorrect or becomes incorrect.
- In the event that the information that You provided Us becomes incorrect:
- If the Policy has not yet been issued to You, We may offer cover on different terms or decline it altogether; or
- If the Policy has been issued to You, We may cancel the Policy, refuse to renew the Policy or offer to renew the Policy on different terms.
- You have a free-look period of 14 business days from the date that You receive this Policy to review it. If You decide that this Policy does not suit Your needs, You may cancel it by giving Us 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. This free-look period shall not apply to policies with a term less than 1 year. It will also not apply to policy renewals.

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

A summary of Your Home Policy:

Benefits		Applicable to:		
		Owner-Occupier	Landlord	Tenant
Section 1	Building and Fixtures, Fittings and Renovation	√	√	X
	Accidental Damage to Underground Services	√	√	X
	Emergency Entry	√	√	X
	Capital Additions	√	√	X
	Fixed Glass and Sanitaryware	√	√	X
	Landslip and Subsidence	√	√	X
Section 2	Contents	√	√	√
	Household Removal	√	√	√
	Temporary Removal of Contents	√	√	√
	Emergency Cash Allowance	√	X	√
	Breakage of Fixed Glass and Mirrors	√	√	√
	Legal Documents	√	√	√
	Locks and Keys	√	√	√
	Frozen Food	√	X	√
Additional Extended Benefits (Applicable to Section 1 and/or 2)				
	Conservancy Charges	√	√	X
	Removal of Debris	√	√	√
	Fire Extinguishing Cost	√	√	√
	Cost of Temporary Accommodation	√	√	√
	Professional Fees	√	√	√
	Robbery of Cash Withdrawn at ATM	√	√	√
	Home Quarantine Allowance	√	X	√
Section 3	Worldwide Personal Liability	√	√	√
	Food and Drinks	√	√	√
	Property Owner's Liability	X	√	X
	Tenant's Liability	X	X	√
Section 4	Emergency Home Assistance	√	√	√

SMARTHOME (ALL RISKS) POLICY WORDINGS

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POLICY DEFINITIONS

Any word or expression found in the Policy and Policy Schedule have these meanings, unless otherwise defined.

TERM	MEANING
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 Helper	The person employed by You for domestic duties 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.
Fixtures, Fittings and Renovation	Any installation, improvements and additions made within the premises by You or a previous owner or tenant in the form of fixtures and fittings. This would include flooring, built-in wardrobes and kitchen cabinets.
Landslip and/or Subsidence	Landslip refers the sudden movement of soil on a slope or gradual creep of soil on a slope over a period of time. Subsidence refers to the downward movement of the ground beneath the Building other than by normal settlement.
Period of Insurance	(a) The period of cover shown in the Policy Schedule; (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 showing Your details and details of Your home, the Period of Insurance, premium and any terms and conditions that are specific to Your contract with Us.
Portable Device	Any electronic equipment that is light and is readily carried or moved easily by the hand (eg. PDAs, cameras, audio and video players).
Sum Insured	Our maximum liability as set out in the Policy Schedule.
Terrorism	The use of any weapon or device or the emission or escape of any solid, liquid or gaseous chemical agent (including nuclear and/or biological agent) during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
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 authorized representatives.
Under-insured or Under-insurance	The benefit limits as shown in the Policy Schedule are lower than the actual full reinstatement or replacement costs at the time of the loss or damage.
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 insured persons covered under this Policy.

SECTION 1 – BUILDING AND FIXTURES, FITTINGS & RENOVATION

Definition:

Building means

- (a) The apartment or HDB flat which includes the building structure (but not the foundations), fixtures and fittings based on the standard specifications provided by the property developer or HDB which You own at the address shown in the Policy Schedule. Those areas that You do not own, for example, common corridors, lift lobbies and stairways are not covered; or
- (b) The landed property which includes the building structure (but not the foundations) together with its garages, outbuildings, swimming pools, driveways, gardens, fences and other private areas which You own at the address shown in the Policy Schedule.

What Is Covered	What Is Not Covered
<p>Accidental Loss or Damage</p> <ol style="list-style-type: none"> 1. We will pay for the Accidental loss of or damage to the Building including Fixtures, Fittings and Renovation. 2. Our maximum liability for Building is the Sum Insured under this Section. 3. Our maximum liability for Fixtures, Fittings and Renovation is 25% of the Sum Insured under this Section. 	<p>Main Exclusions</p> <ol style="list-style-type: none"> 1. We will not pay for the loss or damage arising from: <ul style="list-style-type: none"> (a) vermin, normal settlement, warping or shrinkage; (b) domestic pets; (c) any alteration, repair or extension of the Building; (d) costs of maintenance or routine decoration. 2. Any damage that is specially covered elsewhere in this Policy. 3. Malicious acts, vandalism or theft if: <ul style="list-style-type: none"> (a) the Building or any part of it is lent or let (unless force is used to get into or out of the Building); (b) it is carried out by persons lawfully allowed in the Building; (c) the Building is left Unoccupied. 4. Accidental loss or damage caused by tenants. 5. An Excess of \$50 for each and every loss. 6. An Excess of \$250 for each water damage claim for Building more than 25 years old. 7. Tracing, hacking repair and replacement of domestic water tanks, apparatus or pipes unless the loss is due to fire.

Additional Benefits

These additional covers are included under Section 1. The amount paid out for these covers will be deducted from the Sum Insured under this Section, unless otherwise specified.

What Is Covered	What Is Not Covered
<p>Accidental Damage to Underground Services</p> <ol style="list-style-type: none"> 1. We will pay the cost of repairs following Accidental damage to: <ul style="list-style-type: none"> (a) underground drains and sewer pipes; (b) underground water supply and gas pipe; (c) underground electricity cables; (d) drain inspection covers. which You are legally responsible for and which provide services to or from Your Building. 2. Our maximum liability under this benefit is the Sum Insured under this Section or \$100,000 whichever is lower. 	
<p>Emergency Entry</p> <ol style="list-style-type: none"> 1. We will pay for Accidental damage to the Building due to forced entry by fire, police or ambulance services in the event of an emergency. 2. Our maximum liability under this benefit is \$1,000. 	
<p>Capital Additions</p> <ol style="list-style-type: none"> 1. We will pay for Accidental damage to alterations, additions and improvements to Fixtures, Fixtures and Renovation 	

<p>which are carried out in the current Period of Insurance (but excluding any appreciation in values in excess of the Sum Insured).</p> <p>2. Our maximum liability under this benefit is 10% of the Sum Insured under this Section.</p>	
<p>Fixed Glass and Sanitaryware</p> <p>1. We will pay for the Accidental breakage of:</p> <p>(a) fixed glass in windows, doors or roofs, solar panels, skylights, greenhouses and verandahs;</p> <p>(b) fixed sanitaryware and bathroom fittings.</p> <p>2. Our maximum liability is 10% of the Sum Insured under this Section.</p>	<p>We will not pay for loss or damage if:</p> <p>1. The Building is unoccupied for more than 30 consecutive days; or</p> <p>2. Any part of the Building is lent or let.</p>
<p>Landslip and Subsidence</p> <p>1. We will pay for damage to the Building directly caused by Landslip or Subsidence of the site.</p> <p>2. Our maximum liability under this benefit is the Sum Insured under this Section or \$200,000 whichever is lower.</p>	<p>1. We will not pay for loss or damage arising from:</p> <p>(a) the sea or river eroding the land;</p> <p>(b) heave;</p> <p>(c) the bedding down of structures or the settlement of made up ground setting or cracking in structure resulting from normal or gradual earth movement, shrinkage or extension of foundation walls, floors, roof or ceilings;</p> <p>(d) use of defective materials or inadequate construction of foundation;</p> <p>(e) demolition or structural alteration to the Building; or</p> <p>(f) ground or excavation works.</p> <p>2. The costs of removal of Landslip and/or Subsidence debris or the making good of the site (except for repairs to the Building).</p> <p>3. Damage to outbuildings, swimming pools, patios, pipes, footpaths or fences.</p> <p>4. Damage that has been provided for under any contract or a guarantee or by law.</p> <p>5. Damage that has commenced prior to this Policy.</p> <p>6. An Excess of 10% for each and every loss shall apply.</p>

Special Conditions applicable to Section 1 (Building):

1. Under-Insurance

You must insure Your Building for an amount that represents their full reinstatement value. This is the estimated cost of rebuilding if the Building was completely destroyed. This may not be the market value. If You do not insure Your Building for the right amount, We will consider that You have under-insured them.

If at the time of loss or damage the Sum Insured is less than 90% of the full cost of replacing the Building at that time, the amount payable for any such claim will be proportionately reduced. You will be responsible for a share of the loss or damage based on the percentage difference between the Sum Insured limit as shown in Your Policy Schedule and the total actual rebuilding cost of Your Building at the time of the loss or damage.

2. How We Settle Claims

- (a) The basis of settlement of any claim will be the cost of reinstatement at the time of destruction or damage as follows:
- Where the Building is totally destroyed, it will be reconstructed;
 - Where the Building is damaged, the damaged portion of the Building will be restored to a condition substantially the same as, but not better or more extensive than the condition when new.
- (b) If Your Building is insured by any management corporation strata title (MCST) or HDB town council, You must first send a claim to them for any damage. We will only pay if:
- The damage is not covered by the insurance taken out by the MCST or HDB town council; or
 - The damage is more than the limits of insurance taken out by the MCST or HDB town council.
- (c) We will, at our option, pay in cash the amount of the damage, or repair or reinstate the damaged property.

- (d) If the rebuilding or repair is not 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, that is, the cost of repair less an amount for wear and tear or depreciation.
- (e) If the Building is more than 25 years old, We will settle claims on an indemnity basis, that is, the cost of repair less an amount for wear and tear or depreciation.

Endorsement applicable to Section 1 (Building):

Subject to the terms of the Policy, the following 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 POLICY 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.

SECTION 2 - CONTENTS

Definitions:

1. **Contents** means any moveable household goods and personal effects belonging to You, Your Family or Your Domestic Helpers or for which You are responsible but excluding:
 - (a) motor vehicles and watercrafts, including their accessories
 - (b) domestic pets, living plants or any food matter
 - (c) securities, certificates and documents of any kind
 - (d) items used or held in trust for business purposes.
2. **Money** means cash, travel tickets, money orders, postage stamps, any cards or vouchers with cash values belonging to You, Your Family or Domestic Helpers.
3. **Valuables** means jewellery, watches, furs, curios, carpet collections, musical instruments, photographic equipment, personal collections of unique items (eg. dolls, model trains, stamps, coins) and items of gold or other precious metals belonging to You, Your Family or Domestic Helpers.
4. **Works of Art** means items of high quality or artistic merit, including paintings, sculptures and antiques.

What Is Covered	What Is Not Covered																
<p>Accidental Loss or Damage</p> <ol style="list-style-type: none"> 1. We will pay for the Accidental loss of or damage to Contents whilst in the Building. 2. Our maximum liability for Contents is the Sum Insured under this Section. 3. If You are not covered under Section 1, We will pay for the Accidental loss of or damage to Your Fixtures, Fittings and Renovation under this Section. The amount paid out for Fixtures, Fittings and Renovation will form part of the Sum Insured under Contents and will be deducted therefrom. 4. Our maximum liability for the following items covered under this Section is: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Description</th> <th style="text-align: left;">Max Limit Payable</th> </tr> </thead> <tbody> <tr> <td>Money</td> <td>up to \$1,000 in total</td> </tr> <tr> <td>Valuables</td> <td> <ul style="list-style-type: none"> ▪ up to one third of the Sum Insured under this Section in total; and ▪ up to S\$7,000 for any one article or 10% of Contents Sum Insured for any one article, whichever is lower. </td> </tr> <tr> <td>Works of Art</td> <td>up to \$10,000 in total</td> </tr> <tr> <td>Laptops</td> <td>up to \$2,000 in total</td> </tr> <tr> <td>Mobile phones</td> <td>up to \$300 in total</td> </tr> <tr> <td>Other portable devices</td> <td>up to \$500 in total</td> </tr> <tr> <td>Bicycles</td> <td>up to \$500 in total</td> </tr> </tbody> </table>	Description	Max Limit Payable	Money	up to \$1,000 in total	Valuables	<ul style="list-style-type: none"> ▪ up to one third of the Sum Insured under this Section in total; and ▪ up to S\$7,000 for any one article or 10% of Contents Sum Insured for any one article, whichever is lower. 	Works of Art	up to \$10,000 in total	Laptops	up to \$2,000 in total	Mobile phones	up to \$300 in total	Other portable devices	up to \$500 in total	Bicycles	up to \$500 in total	<p>Main Exclusions</p> <ol style="list-style-type: none"> 1. Malicious acts, vandalism or theft if: <ol style="list-style-type: none"> (a) the Building or any part of it is lent or let (unless force is used to get into or out of the Building); (b) it is carried out by any person lawfully allowed in the Building; or (c) the Building is Unoccupied. 2. 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. 3. Breakage of strings of any musical instrument. 4. Damage caused by staining, tearing, scratching, denting or spillage of liquid. 5. Items used or held for business or professional purposes. 6. Accidental loss or damage caused by tenants. 7. An Excess of \$50 for each and every loss. 8. An Excess of \$500 for each and every loss for Accidental damage to chinaware, glassware or any other brittle items.
Description	Max Limit Payable																
Money	up to \$1,000 in total																
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Additional Benefits

These additional covers are included under Section 2. The amount paid out for these covers will be deducted from the Sum Insured under this Section, unless otherwise specified.

What Is Covered	What Is Not Covered
<p>Household Removal</p> <p>1. We will pay for Accidental loss of or damage to Contents which are packed and moved by professional packers:</p> <ul style="list-style-type: none"> (a) during removal between the Building and Your new permanent residence within Singapore; and (b) temporary storage up to 3 days. <p>2. Our maximum liability under this benefit is \$5,000.</p>	<p>We will not pay for loss of or damage to:</p> <ul style="list-style-type: none"> (a) Money and Valuables (b) China and earthen ware (c) Items of brittle nature (d) Any uninsured risks.
<p>Temporary Removal of Contents</p> <p>1. We will pay for Accidental loss of or damage to Contents whilst temporarily removed from the Building but always remaining in any residential building or hotel anywhere in the world.</p> <p>2. Our maximum liability under this benefit is \$5,000.</p>	<p>We will not pay for loss or damage:</p> <ul style="list-style-type: none"> (a) whilst the items are removed for repair, sale or exhibition or to a furniture storage facility; (b) due to theft unless force is used to enter and exit the premises; (c) items left in any vehicle; (d) Money and Valuables, china or earthenware or items of brittle nature.
<p>Emergency Cash Allowance</p> <p>1. We will pay for the purchase of essential items (basic wear and toiletries) if the Building becomes Uninhabitable for at least 5 days due to fire.</p> <p>2. Our maximum liability under this benefit is \$1,000.</p> <p>3. The amount paid out for this benefit will not be deducted from the Sum Insured under Section 2.</p>	<p>We will not pay if the Building is lent or let.</p>
<p>Breakage of Fixed Glass and Mirrors</p> <p>1. We will pay for Accidental breakage of mirrors (but not hand-held mirrors) and glass tops in furniture in the Building.</p> <p>2. Our maximum liability under this benefit is \$5,000.</p>	<p>We will not pay if the Building is lent or let.</p>
<p>Legal Documents</p> <p>1. We will pay for Accidental loss of or damage to title deeds and other legal documents whilst kept in locked drawers in the Building or deposited in any bank safe deposit boxes in Singapore.</p> <p>2. Our maximum liability under this benefit is \$1,000.</p>	
<p>Locks and Keys</p> <p>1. We will pay to replace the locks of external doors and windows in the Building if the keys to the locks are stolen or lost following an attempted or actual break-in.</p> <p>2. Our maximum liability under this benefit is \$750.</p>	<p>We will not pay if the break-in is not reported to the police within 24 hours of the loss.</p>
<p>Frozen Food</p> <p>1. We will pay to replace food spoilt in the refrigerator and/or deep freezer which is less than 5 years old in the Building due to:</p> <ul style="list-style-type: none"> (a) breakdown of the thermostat; (b) failure of the supply of electricity. <p>2. Our maximum liability under this benefit is \$750.</p>	<p>We will not pay for loss or damage arising from:</p> <ul style="list-style-type: none"> (a) Any deliberate act by You, Your Family or Domestic Helpers. (b) Any act of the public utilities authority or its employees.

Special Conditions applicable to Section 2**1. Under-Insurance**

You must insure Your Contents for an amount that represents the full replacement value. This is the cost to replace the item as new based on current market prices. If You do not insure Contents for the right amount, We will consider that You have under-insured them. Every item, if more than one, will separately be subject to this condition.

If at the time of loss or damage the Sum Insured does not represent the full cost of replacing the Contents, the amount payable for any such claim shall be proportionately reduced. You will be responsible for a share of the loss or damage based on the percentage difference between the Sum Insured limit as shown in Your Policy Schedule and the total actual replacement cost of Your Contents at the time of the loss or damage.

2. How We Settle Claims

- (a) We will at our option pay in cash the amount of the loss or damage, or may repair, reinstate or replace the lost or damaged Contents with one of similar kind or type but not superior than when they are new.
- (b) The basis of settlement of any claim for theft or total loss or damage will be on 'New for Old' basis. We will replace the article in the same form without deduction for wear & tear or depreciation (except for wearing apparel, curtains, carpets, household linen in which payment will be made after deduction for wear and tear or depreciation).
- (c) **Pairs and Sets Clause** - Where an insured item consists of items in a pair or set, We will not pay more than the value of that particular part or parts that is/are lost or damaged.

3. Valuables and Works of Art

- (a) Claims must be supported by a police report made within 24 hours of the loss.
- (b) All Valuables must be kept in a locked safe and/or drawer in the Building when not worn or used.
- (c) No claim will be payable for loss of any stamp or coin collection unless the entire collection or one or more albums in which they are contained is/are lost or damaged.

Additional Extended Benefits

These additional covers are included if You are covered under Section 1 and/or 2. The amount paid out for these covers will be deducted from the Sum Insured under each Section, unless otherwise specified. If You are covered under both Section 1 and 2, the amount paid out for these covers will be the combined Sum Insured under the two sections.

What Is Covered	What Is Not Covered
<p>Conservancy Charges</p> <ol style="list-style-type: none"> 1. We will pay the conservancy charges due up to three (3) months, in the event the Building becomes Uninhabitable for at least one (1) month due to damage covered under Section 1 or 2. 2. Our maximum liability under this benefit is \$1,000. 	
<p>Removal of Debris</p> <ol style="list-style-type: none"> 1. We will pay to clear the debris, demolishing or shoring up the damaged portions of the Building. 2. Our maximum liability under this benefit: <ol style="list-style-type: none"> (a) up to \$10,000 for an apartment or HDB flat; (b) up to \$20,000 for a landed property. 	
<p>Fire Extinguishing Cost</p> <ol style="list-style-type: none"> 1. We will pay to replenish any firefighting appliances damaged whilst putting out a fire in the Building. 2. Our maximum liability under this benefit is \$2,500. 	
<p>Cost of Temporary Accommodation</p> <ol style="list-style-type: none"> 1. We will pay the necessary costs of: <ol style="list-style-type: none"> (a) temporary alternative accommodation for You and Your Family; and (b) temporary storage of Your furniture in respect of the period necessary for reinstatement of the Building due to damage covered under Section 1. 2. Our maximum liability under this benefit is \$15,000. 	
<p>Professional Fees</p> <ol style="list-style-type: none"> 1. We will pay the professional fees charged by architects, surveyors and any legal services to reinstate the damaged Building. 2. Our maximum liability under this benefit is \$10,000. 	We will not pay the fees incurred for the preparation of documents for a claim under this Policy.
<p>Robbery of Cash Withdrawn at ATM</p> <ol style="list-style-type: none"> 1. We will pay the loss of cash withdrawn at an ATM in Singapore by You and Your Family as a result of robbery occurring within 50 metres from that ATM booth. Provided a police report is made within 24 hours of the loss. 2. Our maximum liability under this benefit is \$300. 3. The amount paid out for this benefit will not be deducted from the Sum Insured under the Section. 	
<p>Home Quarantine Allowance</p> <ol style="list-style-type: none"> 1. We will pay an allowance in the event You or Your Family is served a home quarantine order in Singapore by a government authority. 2. Our maximum liability under this benefit is for 14 days at \$100 allowance per day. 3. The amount paid out for this benefit will not be deducted from the Sum Insured under the Section. 	

<p>Loss of Rent</p> <p>1. We will pay the necessary costs of:</p> <p>(a) rent which continues to be payable by You (as tenant); or</p> <p>(b) loss of rent otherwise is payable to You (as landlord);</p> <p>(c) temporary storage of Your furniture</p> <p>In respect of the period necessary for reinstatement of the Building due to damage covered under Section 1.</p> <p>2. Our maximum liability under this benefit is \$15,000.</p>	
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Special Conditions applicable to Section 1 and 2:

1. Automatic Reinstatement of Loss Clause

If You claim for loss or damage under Section 1 or 2, the Sum Insured limit for that Section will be reduced by the actual amount of the claim paid. To ensure that the coverage is not reduced by the amount of the loss, you can reinstate the Sum Insured back to the original limit by paying the additional premium on the amount of loss from the date of reinstatement to the expiry of the Policy, subject to our agreement.

2. No Control Clause

This insurance will 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.

3. Alterations and Repairs Clause (Workmen's Clause)

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

SECTION 3 - WORLDWIDE PERSONAL LIABILITY

What Is Covered	What Is Not Covered
<p>Personal Legal Liability to Third Party</p> <p>1. We will indemnify You if You, Your Family and/or Your Domestic Helpers are legally liable to a Third Party as a direct result of:</p> <ul style="list-style-type: none"> (a) Accidental bodily injury or death to the Third Party; and/or (b) Accidental damage to their property. <p>We will also pay the costs of:</p> <ul style="list-style-type: none"> (a) litigation recovered by the claimant from You, Your Family and/or Your Domestic Helpers. (b) legal defence incurred by You, Your Family and/or Your Domestic Helpers with our written consent. <p>2. You must not admit liability or make any offer or promise or indemnity without Our written consent.</p> <p>3. Our maximum liability under this benefit is \$500,000 for any one occurrence (or a series of occurrences) arising out of one source or cause during any one Period of Insurance.</p>	<p>Main Exclusions</p> <p>We will not pay for liability arising from:</p> <ol style="list-style-type: none"> 1. Any property belonging to or in custody or control of You, Your Family or Your Domestic Helpers. 2. Any agreement made between You and the Third Party unless liability would have existed otherwise. 3. The ownership or use or possession of any: <ul style="list-style-type: none"> (a) motor vehicles controlled by You, Your Family or Your Domestic Helpers or by any other person with Your consent; (b) watercrafts or aircrafts other than hand propelled models; (c) animals that do not comply withAVA (Agri-Food & Veterinary Authority of Singapore or any relevant regulatory authority. (d) firearms; 4. Your profession, business or employment or that of Your Family's. 5. Hunting. 6. Alterations, additions, repairs or decoration works. 7. Third party injury or death and property damage occurring in USA or Canada. 8. Liability which is covered under another policy. 9. Liquidated damages awarded under any penalty clause or any exemplary or punitive damages. 10. Any judgments that are not delivered by a Court of competent jurisdiction within Singapore, Malaysia or Brunei.

Territorial Limits

Anywhere in Singapore and worldwide, excluding USA, Canada and its territories or possessions. Any travel or stay overseas (excluding USA and Canada) must not exceed 90 consecutive days.

Additional Benefits

These additional covers are included if You are covered under Section 3. The amount paid out for these covers will be deducted from the Sum Insured under this Section, unless otherwise specified.

What Is Covered	What Is Not Covered
<p>Food and Drinks</p> <p>1. We will indemnify You for Accidental injury to the Third Party arising from contamination in the food and drinks provided by Your Family and/or Your Domestic Helpers in the Building.</p> <p>Provided always that: You must at all times take every possible precaution to provide food and drinks that are free from contamination and fit for human consumption.</p> <p>2. For the purpose of this benefit, if the Building is an apartment, it is deemed to include common areas within the grounds of the development that the apartment is located.</p> <p>3. Our maximum liability under this benefit is the Sum Insured under this Section.</p>	
<p>Property Owner's Liability</p> <p>1. We will indemnify You if You are legally liable as the owner (but not the occupier) for any defects in the Building that give rise to:</p> <ul style="list-style-type: none"> (a) Accidental bodily injury or death of any person other than You, Your Family or Your Domestic Helpers; (b) Accidental damage to Third Party property. <p>Provided always that:</p> <ul style="list-style-type: none"> ▪ You must at all times ensure that the Building is kept in good repair; and ▪ If any defects be reported by the tenants or otherwise, You must make good such defects without delay and in the meantime take the necessary precautions as the circumstances may require. <p>2. We will also pay the costs of:</p> <ul style="list-style-type: none"> (a) litigation recovered by any claimant from You. (b) legal defence incurred by You with our written consent. <p>3. Our maximum liability under this benefit is \$500,000 for any one occurrence (or a series of occurrences) arising out of one source or cause during any one Period of Insurance.</p>	<p>We will not pay for liability:</p> <ul style="list-style-type: none"> 1. Arising from ownership or use or occupation of any other building or land other than the Building. 2. If the Building not occupied as a private residence.
<p>Tenant's Liability</p> <p>1. We will indemnify You if You are legally liable as the tenant for Accidental loss of or damage to:</p> <ul style="list-style-type: none"> (a) The Building and/or Fixtures, Fittings and Renovation whilst under Your occupation. (b) The Contents in the Building that do not belong to You but in your care, custody or control. <p>2. Our maximum liability under this benefit is \$500,000 for any one occurrence (or a series of occurrences) arising out of one source or cause during any one Period of Insurance.</p>	<p>We will not pay for liability arising from:</p> <ul style="list-style-type: none"> 1. Any agreement made between You and the Third Party, including the landlord of the Building, unless liability would have existed otherwise. 2. The Building being left Unoccupied.

SECTION 4 - EMERGENCY HOME ASSISTANCE

Definitions:

1. **Emergency** means:
 - (a) A sudden and unforeseen domestic situation occurring in or around the Building which:
 - immediately exposes You or Your Family to a health risk, or
 - creates a risk of further damage to Your property, or
 - creates unacceptable living conditions within the Building.
 - (b) Breakdown of Essential Services to the Building.
 - (c) Permanent or irreplaceable loss of keys required to gain access to the Building (but not the outbuildings).
2. **Essential Services** means water, electricity, gas mains and drainage contained within the Building and the principal sources of heating and cooking but only if no alternative exists and the service is immediately necessary to maintain acceptable living conditions.
3. **Emergency Repair Charges** means the appointed contractor's call charge, costs of labour and materials used to effect temporary repairs to the Building and to reinstate the Essential Services.

What Is Covered	What Is Not Covered
<p>Emergency Home Assistance</p> <ol style="list-style-type: none"> 1. You can have access to a 24-hour telephone hotline for advice on the remedial actions to take in the event of an Emergency at the Building due to a disruption in any of the Essential Services. 24-hour Home Assist Hotline: +65 6322 2566 2. If We deem the situation at the Building to be an Emergency, We will: <ol style="list-style-type: none"> (a) arrange for contractor appointed by Us to undertake the necessary repairs; (b) pay up to \$300 per occurrence towards Emergency Repair Charges. 3. If We deem the incident as not an Emergency, You may still call the 24-hour telephone hotline for advice but in such circumstance, We will not be responsible for any costs. 	<p>Main Exclusions</p> <p>We will not pay for any claims arising from:</p> <ol style="list-style-type: none"> 1. Any leaking or dripping water tap which requires a new washer. 2. Interruption or failure of the public utility services (eg. electricity, water or gas supply) to Your Building. 3. Circumstances known to You prior to the commencement of this Policy. 4. Cost of replacement parts due to wear and tear and/or gradual deterioration. 5. Cost of repairs to any underground supply pipes. 6. The Building being left Unoccupied. 7. Cost of repairing the damage due to attempted repair or modification by You or any contractor not appointed by Us. 8. Costs that We have not authorized. 9. Routine maintenance of equipment, supplies or services in Your home.

Procedures for On-site Home Assistance:

1. After We receive Your notification, We will establish the details of the emergency problem.
2. Within 2 hours of Your original call, We will notify You of the details of appointed contractor and the estimated time required for his attendance on site.
3. Any agreement to postpone the emergency repairs at that point in time shall be established only with Your full understanding.

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

This policy does not cover claims directly or indirectly caused by or arising from:

1. War, invasion, civil commotion or any act of Terrorism.
2. Ionizing radiations or contamination by radioactivity from any nuclear fuel or waste.
3. Pressure waves caused by aircraft and other aerial devices.
4. Any unexplained loss or mysterious disappearance.
5. Any illegal or wilful acts or failure to act by You, Your Family or anyone legally allowed in the Building.
6. Your failure to take due care and precaution to safeguard your belongings.
7. Any loss or damage if HDB town council or management corporation strata title (MCST) is responsible for replacing or repairing the damage.
8. Any loss or damage caused by the order of any government authority.
9. Wear and tear (including scratches, corrosion, stains, or dents to the surface of the item which does not affect how it works), gradual deterioration, rot, fungus, atmospheric conditions and vermin.
10. Process of dyeing and mechanical or electrical breakdown/derangement.
11. Any loss or damage whilst Your Building is undergoing construction, renovation or repair.
12. Restoring or recreating lost or damaged information stored in films, tapes, cards, discs or other storage devices.
13. Consequential loss or damage of any kind (other than the benefits under 'Cost of Temporary Accommodation' and 'Loss of Rent').
14. Defective design, faulty workmanship or manufacturing faults.
15. Loss or damage caused during the repair, reinstatement or replacement process.

GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

You must comply with the following conditions to have the full protection of Your Policy.

1. Keeping Your Sum Insured at the correct level

You must at all times maintain the Sum Insured at a level that represents the Full Value of the insured item.

Full Value means:

- (a) For Building and Fixtures, Fittings and Renovation (FFR), this is the estimated cost of rebuilding if Your Building or FFR is completely destroyed. This may not necessarily be the market value.
- (b) For Contents, this is the replacement cost as new (except for clothes, furs and household linen).
- (c) For clothes, furs and household linen, this is the replacement cost for a new item, less an appropriate allowance for wear and tear or depreciation.

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 Reasonable Precautions

You must at all times take due care and reasonable precautions:

- (a) To prevent accidents, loss or damage;
- (b) To ensure proper maintenance and safety of all Your insured items; and
- (c) To safeguard Your Personal Information and details of Your Bank Account.

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 or if any loss or damage is caused by Your wilful act or with Your connivance We will not pay the claim and all covers under the Policy will be forfeited.

5. Cancellation

We may cancel the Policy by giving you 7 days' written notice to You. 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' written notice and in which case, We will grant a short rate refund of the premium paid corresponding to the unexpired Period of Insurance provided the amount to be refunded is at least \$50 + GST and no claim has been submitted prior to the cancellation of this Policy:

Percentage of Unexpired Period of Insurance	Refundable Premium (if refunded premium is \$50 + GST or more)
100%	100%
90%	75%
80%	65%
70%	55%
60%	45%
50%	35%
40%	25%
30%	15%
20%	5%
10%	No refund
0%	No refund

6. Main Exclusions under each section will apply throughout that entire section

- (a) Unless specifically stated, the benefits are only payable if the insured event occurs during the Period of Insurance.
- (b) For each section (including the additional benefits), We will not pay more than the Sum Insured under that section.
- (c) The Main Exclusions stated at the beginning of each section 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, that specific exclusion will apply.

7. Claims

The payment of claims is dependent on Your providing all necessary information that We may require. We will be entitled to reject Your claim if You do not comply with any of these procedures.

- (a) Upon learning of any circumstances likely to give rise to a claim, You must:
 - notify Us in writing within 30 days of the insured event.
 - report to the police within 24 hours at the place of loss for any loss or theft of property.
 - co-operate with Us in securing the conviction of the offender if the loss or damage is caused by housebreaking, malicious damage, vandalism and/or other criminal act.
 - provide all relevant supporting documents in support of your claim.

- (b) In the event of a liability claim:
- You must immediately send to Us any writ or summons, legal process or any other communications served on You.
 - You must not admit liability or promise to make any payment without Our written consent.

8. No Claims Bonus (NCB)

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

9. Other Insurances

In the event of an incident which results in a claim under this Policy and You have other insurances covering the same loss, We will not pay more than our share, subject to the Sum Insured granted under this Policy.

10. Subrogation

We shall at any time be entitled to take proceedings in Your name (at our expense) to recover, for our benefit, the amount of any payment made by Us under this Policy and in which case, You must cooperate fully with Us in this respect and must not do anything to prejudice Our rights.

11. 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 shall be referred for arbitration in accordance with the Arbitration Rules of the Singapore International Arbitration Centre.

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. Payment Before Cover Warranty - Applicable to Individual Policyholders

- (a) The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date of the insurance and Endorsement cover.
- (b) If the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date, then the insurance or Endorsement cover shall not attach and no benefits whatsoever shall be payable. Any payment received thereafter shall be of no effect whatsoever as the cover never attaches.

Premium Payment Warranty - Applicable to Corporate Policyholders

- (a) For Corporate Policyholders, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the:
- inception date of the coverage; or
 - effective date of each Endorsement, if any.
- (b) If the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
- the cover under the Policy is automatically terminated immediately upon expiry of the 60-day period;
 - the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60 day period; and
 - We shall be entitled to a pro-rata time-on-risk premium subject to a minimum of \$25 + GST.
- (c) If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

14. Holding Cover upon Renewal

If You request for Us to hold cover at renewal, the maximum period that the cover can be held will be fourteen (14) days. If at the end of this period the Policy is cancelled or lapsed for any reason whatsoever, You must pay the premium for the number of days the Policy was held, in which case the renewal premium will be calculated on a pro-rated basis, subject to a minimum premium charge of \$25 + GST.

15. Governing Law

This insurance cover shall be governed by and interpreted in accordance with the laws of the Republic of Singapore.

16. 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.

17. Illegality Clause

Under no circumstances shall this insurance policy 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.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AXA Insurance Pte Ltd or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

SCHEDULE OF BENEFITS

Section	Cover	Maximum Limit Payable
1	Building and Fixtures, Fittings and Renovation	Refer to Policy Schedule
	Accidental Damage to Underground Services	10% Sum Insured of Building or \$100,000 whichever is lower
	Emergency Entry	\$1,000
	Capital Additions	10% Sum Insured of Building
	Fixed Glass and Sanitaryware	10% Sum Insured of Building
	Landslip and Subsidence	\$200,000
2	Contents	Refer to Policy Schedule
	Loss of Money	\$1,000
	Valuables	1/3 Sum Insured of Contents; \$7,000 per article
	Works of Art	\$10,000
	Laptops	\$2,000
	Mobile Phones	\$300
	Other portable devices	\$500
	Bicycles	\$500
	Household Removal	\$5,000
	Temporary Removal of Contents	\$5,000
	Emergency Cash Allowance	\$1,000
	Breakage of Fixed Glass and Mirrors	\$5,000
	Legal Documents	\$1,000
	Locks and Keys	\$750
	Frozen Food	\$750
Additional Benefits (Applicable to Section 1 and/or 2)		
	Conservancy Charges	\$1,000
	Removal of Debris	\$10,000 (HDB/Apartment) \$20,000 (Landed Property)
	Fire Extinguishing Cost	\$2,500
	Cost of Temporary Accommodation	\$15,000
	Professional Fees	\$10,000
	Robbery of Cash Withdrawn at ATM	\$300
	Home Quarantine Allowance (\$100 per day)	\$1,400
	Loss of Rent	\$15,000
4	Worldwide Personal Liability (excluding USA and Canada)	\$500,000
	Food and Drinks	\$500,000
	Property Owner's Liability	\$500,000
	Tenant's Liability	\$500,000
5	Emergency Home Assistance	\$300

SMARTHOME (INSURED PERILS) POLICY WORDINGS

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Your SmartHome (Insured Perils) Policy

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POLICY DEFINITIONS

Any word or expression found in the Policy and Policy Schedule have these meanings, unless otherwise defined.

TERM	MEANING
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 Helper	The person employed by You for domestic duties 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.
Fixtures, Fittings and Renovation	Any installation, improvements and additions made within the premises by You or a previous owner or tenant in the form of fixtures and fittings. This would include flooring, built-in wardrobes and kitchen cabinets.
Insured Perils	Loss or damage that is directly caused by any one of these specific risks: (a) Fire, lightning or explosion (b) Impact by aircraft and other aerial objects dropped from them (c) Impact by any land vehicles or animals which You or Your Family (or any person who works for You) do not own or control (d) Bursting or overflowing of domestic water tanks or pipes within Your Building (e) Theft by forcible and violent entry (f) Windstorm and flood, including flood caused by overflowing of public water mains or any other accumulation of water from outside the Building (g) Strike, riot and civil commotion (h) Malicious act of any person other than You, Your Family or anyone legally allowed to be in the Building
Landslip and/or Subsidence	Landslip refers the sudden movement of soil on a slope or gradual creep of soil on a slope over a period of time. Subsidence refers to the downward movement of the ground beneath the Building other than by normal settlement.
Period of Insurance	(a) The period of cover shown in the Policy Schedule; (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 showing Your details and details of Your home, the Period of Insurance, premium and any terms and conditions that are specific to Your contract with Us.
Portable Device	Any electronic equipment that is light and is readily carried or moved easily by the hand (eg. PDAs, cameras, audio and video players).
Sum Insured	Our maximum liability as set out in the Policy Schedule.
Terrorism	The use of any weapon or device or the emission or escape of any solid, liquid or gaseous chemical agent (including nuclear and/or biological agent) during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

SMARTHOME (INSURED PERILS)

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 authorized representatives.
Under-insured or Under-insurance	The benefit limits as shown in the Policy Schedule are lower than the actual full reinstatement or replacement costs at the time of the loss or damage.
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.
Windstorm	Heavy rain accompanied by strong wind, thunder and lightning.
We/ Us/ Our/ AXA	AXA Insurance Pte Ltd.
You/ Your/ Yourself	The policyholder and persons covered under this Policy.

SECTION 1 – BUILDING AND FIXTURES, FITTINGS & RENOVATION

Definition:

Building means

- (a) The apartment or HDB flat which includes the building structure (but not the foundations), fixtures and fittings based on the standard specifications provided by the property developer or HDB which You own at the address shown in the Policy Schedule. Those areas that You do not own, for example, common corridors, lift lobbies and stairways are not covered; or
- (b) The landed property which includes the building structure (but not the foundations) together with its garages, outbuildings, swimming pools, driveways, gardens, fences and other private areas which You own at the address shown in the Policy Schedule.

What Is Covered	What Is Not Covered
<p>Loss or Damage</p> <ol style="list-style-type: none"> 1. We will pay for the loss of or damage to the Building and/or Fixtures, Fittings and Renovation due to an Insured Peril. 2. Our maximum liability is the Sum Insured under this Section. 3. Our maximum liability for Fixtures, Fittings and Renovation is 25% of the Sum Insured under this Section. 	<p>Main Exclusions</p> <ol style="list-style-type: none"> 1. Malicious acts, vandalism or theft if: <ul style="list-style-type: none"> (a) the Building or any part of it is lent or let (unless force is used to get into or out of the Building); (b) it is carried out by persons lawfully allowed in the Building; (c) the Building is left Unoccupied. 2. Burning of the Building by the order of a government authority. 3. Bursting or overflowing of domestic water tanks, appliances or pipes, washing machines or water mains: <ul style="list-style-type: none"> (a) the first \$100 of each and every loss (b) if the Building is Unoccupied (c) the repairs or replacement of the water tanks, appliances and pipes, washing machines or water mains (d) cost of tracing the source of water leakage 4. Windstorm or flooding <ul style="list-style-type: none"> (a) for the first \$200 of each and every loss (b) if the Building is Unoccupied.

Additional Benefits

These additional covers are included under Section 1. The amount paid out for these covers will be deducted from the Sum Insured under this Section, unless otherwise specified.

What Is Covered	What Is Not Covered
<p>Damage to Underground Services</p> <ol style="list-style-type: none"> 1. We will pay for the cost of repairs following damage due to an Insured Peril to: <ul style="list-style-type: none"> (a) underground drains and sewer pipes; (b) underground water supply and gas pipe; (c) underground electricity cables; (d) drain inspection covers. which You are legally responsible for and which provide services to or from Your Building. 2. Our maximum liability for this benefit is the Sum Insured under this Section or \$100,000 whichever is lower. 	
<p>Emergency Entry</p> <ol style="list-style-type: none"> 1. We will pay for damage to the Building due to forced entry by the fire, police and/or ambulance services in the event of an emergency arising from an Insured Peril. 2. Our maximum liability for this benefit is \$1,000. 	
<p>Capital Additions</p> <ol style="list-style-type: none"> 1. We will pay for damage due to an Insured Peril to alterations, additions and improvements made to Fixtures, Fittings and Renovation which are carried out in the current Period of Insurance (but excluding any 	

<p>appreciation in values in excess of the Sum Insured).</p> <p>2. Our maximum liability for this benefit is 10% of the Sum Insured under this Section.</p>	
<p>Fixed Glass and Sanitaryware</p> <p>1. We will pay for the breakage of:</p> <p>(a) fixed glass in windows, doors or roofs, solar panels, skylights, greenhouses and verandahs;</p> <p>(b) fixed sanitary ware and bathroom fittings. if the breakage is due to an Insured Peril.</p> <p>2. Our maximum liability is 10% of the Sum Insured under this Section.</p>	<p>We will not pay for loss or damage if:</p> <p>1. The Building is unoccupied for more than 30 consecutive days; or</p> <p>2. Any part of the Building is lent or let.</p>
<p>Landslip and Subsidence</p> <p>1. We will pay for damage to the Building caused directly by Landslip or Subsidence of the site.</p> <p>2. Our maximum liability under this benefit is the Sum Insured under this Section or \$200,000 whichever is lower.</p>	<p>1. We will not pay for loss or damage arising from:</p> <p>(a) the sea or river eroding the land;</p> <p>(b) heave;</p> <p>(c) the bedding down of structures or the settlement of made up ground setting or cracking in structure resulting from normal or gradual earth movement, shrinkage or extension of foundation walls, floors, roof or ceilings;</p> <p>(d) use of defective materials or inadequate construction of foundation;</p> <p>(e) demolition or structural alteration to the Building; or</p> <p>(f) ground or excavation works.</p> <p>2. The costs of removal of Landslip and/or Subsidence debris or the making good of the site (except for repairs to the Building).</p> <p>3. Damage to outbuildings, swimming pools, patios, pipes, footpaths or fences.</p> <p>4. Damage that has been provided for under any contract or a guarantee or by law.</p> <p>5. Damage that has commenced prior to this Policy.</p> <p>6. An Excess of 10% for each and every loss.</p>

Special Conditions applicable to Section 1:

1. Under-Insurance

You must insure Your Building for an amount that represents their full replacement value. This is the estimated cost of rebuilding if the Building was completely destroyed. This may not be the market value. If You do not insure Your Building for the right amount, We will consider that You have under-insured them.

If at the time of loss or damage the Sum Insured is less than 90% of the full cost of replacing the Building at that time, the amount payable for any such claim will be proportionately reduced. You will be responsible for a share of the loss or damage based on the percentage difference between the Sum Insured limit as shown in Your Policy Schedule and the total actual rebuilding cost of Your Building at the time of the loss or damage.

2. How We Settle Claims

- (a) The basis of settlement of any claim will be the cost of reinstatement at the time of destruction or damage as follows:
 - Where the Building is totally destroyed, it will be reconstructed;
 - Where the Building is damaged, the damaged portion of the Building will be restored to a condition substantially the same as, but not better or more extensive than the condition when new.
- (b) If Your Building is insured by any management corporation strata title (MCST) or HDB town council, You must first send a claim to them for any damage. We will only pay if:
 - The damage is not covered by the insurance taken out by the MCST or HDB town council; or
 - The damage is more than the limits of insurance taken out by the MCST or HDB town council.
- (c) We will, at our option, pay in cash the amount of the damage, or repair or reinstate the damaged property.

- (d) If the rebuilding or repair is not 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, that is, the cost of repair less an amount for wear and tear or depreciation.
- (e) If the Building is more than 25 years old, We will settle claims on an indemnity basis, that is, the cost of repair less an amount for wear and tear or depreciation.

Endorsement applicable to Section 1 (Building):

Subject to the terms of the Policy, the following 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 POLICY 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.

SECTION 2 - CONTENTS

Definitions:

1. **Contents** means any moveable household goods and personal effects belonging to You, Your Family or Your Domestic Helpers or for which You are responsible but excluding:
 - (e) motor vehicles and watercrafts, including their accessories
 - (f) domestic pets, living plants or any food matter
 - (g) securities, certificates and documents of any kind
 - (h) items used or held in trust for business purposes.
2. **Money** means cash, travel tickets, money orders, postage stamps, any cards or vouchers with cash values belonging to You, Your Family or Domestic Helpers.
3. **Valuables** means jewellery, watches, furs, curios, carpet collections, musical instruments, photographic equipment, personal collections of unique items (eg. dolls, model trains, stamps, coins) and items of gold or other precious metals belonging to You, Your Family or Domestic Helpers.
4. **Works of Art** means items of high quality or artistic merit, including paintings, sculptures and antiques.

What Is Covered	What Is Not Covered																
<p>Loss or Damage</p> <ol style="list-style-type: none"> 1. We will pay for the loss of or damage to Your Contents whilst in the Building due to an Insured Peril. 2. Our maximum liability for Contents is the Sum Insured under this Section. 3. If You are not covered under Section 1, We will pay for the loss of or damage to Your Fixtures, Fittings and Renovation due to an Insured Peril under this Section. The amount paid out for Fixtures, Fittings and Renovation will form part of the Sum Insured under Contents and will be deducted therefrom. 4. Our maximum liability for the following items covered under this Section is: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Description</th> <th style="text-align: left;">Max Limit Payable</th> </tr> </thead> <tbody> <tr> <td>Money</td> <td>up to \$1,000 in total</td> </tr> <tr> <td>Valuables</td> <td> <ul style="list-style-type: none"> ▪ up to one third of the Sum Insured under this Section in total; and ▪ up to \$5,000 any one item </td> </tr> <tr> <td>Works of Art</td> <td>up to \$10,000 in total</td> </tr> <tr> <td>Laptops</td> <td>up to \$2,000 in total</td> </tr> <tr> <td>Mobile phones</td> <td>up to \$300 in total</td> </tr> <tr> <td>Other portable devices</td> <td>up to \$500 in total</td> </tr> <tr> <td>Bicycles</td> <td>up to \$500 in total</td> </tr> </tbody> </table>	Description	Max Limit Payable	Money	up to \$1,000 in total	Valuables	<ul style="list-style-type: none"> ▪ up to one third of the Sum Insured under this Section in total; and ▪ up to \$5,000 any one item 	Works of Art	up to \$10,000 in total	Laptops	up to \$2,000 in total	Mobile phones	up to \$300 in total	Other portable devices	up to \$500 in total	Bicycles	up to \$500 in total	<p>Main Exclusions</p> <p>We will not pay for loss or damage arising from:</p> <ol style="list-style-type: none"> 1. Malicious acts, vandalism or theft if: <ol style="list-style-type: none"> (a) the Building or any part of it is lent or let (unless force is used to get into or out of the Building); (b) it is carried out by any person lawfully allowed in the Building; or (c) the Building is Unoccupied. 2. 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. 3. Items used or held for business or professional purposes. 4. Bursting or overflowing of domestic water tanks, appliances or pipes, washing machine or water mains: <ol style="list-style-type: none"> (a) for the first \$50 of each and every loss (b) if the Building is Unoccupied (c) repairs or replacement of the water tanks, appliances and pipes, washing machines or water mains (d) cost of tracing the source of water leakage 5. Windstorm or flooding <ol style="list-style-type: none"> (a) for the first \$200 of each and every loss (b) if the Building is Unoccupied.
Description	Max Limit Payable																
Money	up to \$1,000 in total																
Valuables	<ul style="list-style-type: none"> ▪ up to one third of the Sum Insured under this Section in total; and ▪ up to \$5,000 any one item 																
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Mobile phones	up to \$300 in total																
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Bicycles	up to \$500 in total																

Additional Benefits

These additional covers are included under Section 2. The amount paid out for these covers will be deducted from the Sum Insured under this Section, unless otherwise specified.

What Is Covered	What Is Not Covered
<p>Household Removal</p> <p>1. We will pay for loss of or damage to Contents which are packed and moved by professional packers:</p> <ul style="list-style-type: none"> (a) during removal between the Building and Your new permanent residence within Singapore; and (b) temporary storage up to 3 days. <p>2. Our maximum liability under this benefit is \$5,000.</p>	<p>We will not pay for loss of or damage to:</p> <ul style="list-style-type: none"> (a) Money and Valuables (b) China and earthen ware (c) Items of brittle nature (d) Any uninsured risks.
<p>Temporary Removal of Contents</p> <p>1. We will pay for loss of or damage to Contents due to an Insured Peril whilst temporarily removed from Your Building but always remaining in any residential building or hotel anywhere in the world.</p> <p>2. Our maximum liability under this benefit is \$5,000.</p>	<p>We will not pay for loss or damage:</p> <ul style="list-style-type: none"> (a) whilst the items are removed for repair, sale or exhibition or to a furniture storage facility; (b) due to theft unless force is used to enter and exit the premises; (c) items left in any vehicle; (d) Money and Valuables, china or earthenware or items of brittle nature.
<p>Emergency Cash Allowance</p> <p>1. We will pay for the purchase of essential items (such as basic wear and toiletries) if the Building becomes Uninhabitable for at least 5 days due to fire.</p> <p>2. Our maximum liability under this benefit is \$1,000.</p> <p>3. The amount paid out for this benefit will not be deducted from the Sum Insured under Section 2.</p>	<p>We will not pay if the Building is lent or let.</p>
<p>Breakage of Fixed Glass and Mirrors</p> <p>1. We will pay for breakage of mirrors (but not hand-held mirrors) and glass tops in furniture in the Building due to an Insured Peril.</p> <p>2. Our maximum liability under this benefit is \$5,000.</p>	<p>We will not pay if the Building is lent or let.</p>
<p>Legal Documents</p> <p>1. We will pay for loss of or damage to title deeds and other legal documents due to an Insured Peril whilst kept in locked drawers in the Building or deposited in any bank safe deposit boxes in Singapore.</p> <p>2. Our maximum liability under this benefit is \$1,000.</p>	
<p>Locks and Keys</p> <p>1. We will pay to replace the locks of external doors and windows in the Building if the keys to the locks are stolen or lost following an attempted or actual break-in.</p> <p>2. Our maximum liability under this benefit is \$750.</p>	<p>We will not pay if the break-in is not reported to the police within 24 hours of the loss.</p>
<p>Frozen Food</p> <p>1. We will pay to replace food spoilt in the refrigerator and/or deep freezer in the Building due to:</p> <ul style="list-style-type: none"> (a) breakdown of the thermostat; (b) failure of the supply of electricity. <p>2. The refrigerator and/or deep freezer unit must be less than 5 years old when the incident occurs.</p> <p>3. Our maximum liability under this benefit is \$750.</p>	<p>We will not pay for loss or damage arising from:</p> <ul style="list-style-type: none"> (a) Any deliberate act by You, Your Family or Domestic Helpers. (b) Any act of the utilities authority or its employees.

Special Conditions applicable to Section 2**1. Under-Insurance**

You must insure Your Contents for an amount that represents the full replacement value. This is the cost to replace the item as new based on current market prices. If You do not insure Your Contents for the right amount, We will consider that You have under-insured them. Every item, if more than one, will separately be subject to this condition.

If at the time of loss or damage the Sum Insured does not represent the full cost of replacing the Contents, the amount payable for any such claim shall be proportionately reduced. You will be responsible for a share of the loss or damage based on the percentage difference between the Sum Insured limit as shown in Your Policy Schedule and the total actual replacement cost of Your Contents at the time of the loss or damage.

2. How We Settle Claims

- (a) We will at our option pay in cash the amount of the loss or damage, or may repair, reinstate or replace the lost or damaged Contents with one of similar kind or type but not superior than when they are new.
- (b) The basis of settlement of any claim for theft or total loss or damage will be on '**New for Old**' basis. We will replace the article in the same form without deduction for wear & tear or depreciation (except for wearing apparel, curtains, carpets, household linen in which payment will be made after deduction for wear and tear or depreciation).
- (c) **Pairs and Sets Clause** - Where an insured item consists of items in a pair or set, We will not pay more than the value of that particular part or parts that is/are lost or damaged.

3. Valuables and Works of Art

- (a) Any claim must be supported by a police report made within 24 hours of the loss.
- (b) All Valuables must be kept in a locked safe and/or drawer in the Building when they are not worn or used.
- (c) No claim will be payable for loss of any stamp or coin collection unless the entire collection or one or more albums in which it is contained is/are lost or damaged.

Additional Extended Benefits

These additional covers are included if You are covered under Section 1 and/or 2. The amount paid out for these covers will be deducted from the Sum Insured under each Section, unless otherwise specified. If You are covered under both Section 1 and 2, the amount paid out for these covers will be the combined Sum Insured under the two sections.

What Is Covered	What Is Not Covered
<p>Conservancy Charges</p> <ol style="list-style-type: none"> We will pay the conservancy charges due up to three (3) months, in the event the Building becomes Uninhabitable for at least one (1) month due to an Insured Peril. Our maximum liability under this benefit is \$1,000. 	
<p>Removal of Debris</p> <ol style="list-style-type: none"> We will pay for the cost of clearing the debris, demolishing or shoring up the Building damaged by an Insured Peril. Our maximum liability under this benefit for: <ol style="list-style-type: none"> Apartment/HDB flat is \$10,000; or Landed property is \$20,000. 	
<p>Fire Extinguishing Cost</p> <ol style="list-style-type: none"> We will pay to replenish any firefighting appliances damaged whilst putting out a fire in the Building, and including those that are Accidentally damaged. Our maximum liability under this benefit is \$2,500. 	
<p>Cost of Temporary Accommodation</p> <ol style="list-style-type: none"> We will pay the necessary costs of: <ol style="list-style-type: none"> Temporary alternative accommodation for You and Your Family; and Temporary storage of Your furniture whilst the Building remains Uninhabitable due to damage by an Insured Peril. Our maximum liability under this benefit is \$15,000. 	
<p>Professional Fees</p> <ol style="list-style-type: none"> We will pay the professional fees of architects, surveyors and any legal services incurred to reinstate the damaged Building due to an Insured Peril. Our maximum liability under this benefit is \$10,000. 	We will not pay the fees incurred for preparation of the documents for a claim under this Policy.
<p>Robbery of Amount Withdrawn at ATM</p> <ol style="list-style-type: none"> We will pay the loss of cash withdrawn at an ATM in Singapore by You and Your Family as a result of robbery occurring within 50 metres from that ATM booth. Our maximum liability under this benefit is \$300. The amount paid out for this benefit will not be deducted from the Sum Insured under the Section. 	We will not pay if a valid police report is not made within 24 hours of the loss.
<p>Home Quarantine Allowance</p> <ol style="list-style-type: none"> We will pay an allowance in the event You or Your Family is served a home quarantine order in Singapore by a government or public authority. Our maximum liability under this benefit is \$100 per day, up to 14 days. The amount paid out for this benefit will not be deducted from the Sum Insured under the Section. 	
Loss of Rent	

<p>1. We will pay the necessary costs of:</p> <p>(a) Rent which continues to be payable by You as tenant; or</p> <p>(b) Loss of rent otherwise is payable to You as landlord; and</p> <p>(c) Temporary storage of Your furniture whilst the Building remains Uninhabitable due to damage by an Insured Peril.</p> <p>2. Our maximum liability is under this benefit \$15,000.</p>	
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Special Conditions applicable to Section 1 and 2:

1. Automatic Reinstatement of Loss Clause

If You claim for loss or damage under Section 1 or 2, the Sum Insured limit for the Section will be reduced by the actual amount of the claim paid. To ensure that the coverage is not reduced by the amount of the loss, you can reinstate the Sum Insured back to the original limit by paying the additional premium on the amount of loss from the date of reinstatement to the expiry of the Policy, subject to our agreement.

2. No Control Clause

This insurance will 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.

3. Alterations and Repairs Clause (Workmen's Clause)

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

SECTION 3 - WORLDWIDE PERSONAL LIABILITY

What Is Covered	What Is Not Covered
<p>Personal Legal Liability to Third Party</p> <p>1. We will indemnify You if You, Your Family and/or Your Domestic Helpers are legally liable to a Third Party as a direct result of:</p> <p>(a) Accidental bodily injury or death to the Third Party; and/or</p> <p>(b) Accidental damage to their property.</p> <p>We will also pay the costs of:</p> <p>(a) litigation recovered by the claimant from You, Your Family and/or Your Domestic Helpers.</p> <p>(b) legal defence incurred by You, Your Family and/or Your Domestic Helpers with our written consent.</p> <p>2. You must not admit liability or make any offer or promise or indemnity without Our written consent.</p> <p>3. Our maximum liability under this benefit is \$500,000 for any one occurrence (or a series of occurrences) arising out of one source or cause during any one Period of Insurance.</p>	<p>Main Exclusions</p> <p>We will not pay for liability arising from:</p> <p>1. Any property belonging to or in custody or control of You, Your Family or Your Domestic Helpers.</p> <p>2. Any agreement made between You and the Third Party unless liability would have existed otherwise.</p> <p>3. The ownership or use or possession of any:</p> <p>(a) motor vehicles controlled by You, Your Family or Your Domestic Helpers or by any other person with Your consent;</p> <p>(b) watercrafts or aircrafts other than hand propelled models;</p> <p>(c) animals that do not comply with AVA (Agri-Food & Veterinary Authority of Singapore or any relevant regulatory authority.</p> <p>(d) firearms;</p> <p>4. Your profession, business or employment or that of Your Family's.</p> <p>5. Hunting.</p> <p>6. Alterations, additions, repairs or decoration works.</p> <p>7. Third party injury or death and property damage occurring in USA or Canada.</p> <p>8. Liability which is covered under another policy.</p> <p>9. Liquidated damages awarded under any penalty clause or any exemplary or punitive damages.</p> <p>10. Any judgments that are not delivered by a Court of competent jurisdiction within Singapore, Malaysia or Brunei.</p>

Territorial Limits

Anywhere in Singapore and worldwide, excluding USA, Canada and its territories or possessions. Any travel or stay overseas (excluding USA and Canada) must not exceed 90 consecutive days.

Additional Benefits

These additional covers are included if You are covered under Section 3. The amount paid out for these covers will be deducted from the Sum Insured under this Section, unless otherwise specified.

What Is Covered	What Is Not Covered
<p>Food and Drinks</p> <p>1. We will indemnify You for Accidental injury to the Third Party arising from contamination in the food and drinks provided by Your Family and/or Your Domestic Helpers in the Building.</p> <p>Provided always that: You must at all times take every possible precaution to provide food and drinks that are free from contamination and fit for human consumption.</p> <p>2. For the purpose of this benefit, if the Building is an apartment, it is deemed to include common areas within the grounds of the development that the apartment is located.</p> <p>3. Our maximum liability under this benefit is the Sum Insured under this Section.</p>	
<p>Property Owner's Liability</p> <p>1. We will indemnify You if You are legally liable as the owner (but not the occupier) for any defects in the Building that give rise to:</p> <ul style="list-style-type: none"> (a) Accidental bodily injury or death of any person other than You, Your Family or Your Domestic Helpers; (b) Accidental damage to Third Party property. <p>Provided always that:</p> <ul style="list-style-type: none"> ▪ You must at all times ensure that the Building is kept in good repair; and ▪ If any defects be reported by the tenants or otherwise, You must make good such defects without delay and in the meantime take the necessary precautions as the circumstances may require. <p>2. We will also pay the costs of:</p> <ul style="list-style-type: none"> (a) litigation recovered by any claimant from You. (b) legal defence incurred by You with our written consent. <p>3. Our maximum liability under this benefit is \$500,000 for any one occurrence (or a series of occurrences) arising out of one source or cause during any one Period of Insurance.</p>	<p>We will not pay for liability:</p> <ul style="list-style-type: none"> 1. Arising from ownership or use or occupation of any other building or land other than the Building. 2. If the Building not occupied as a private residence.
<p>Tenant's Liability</p> <p>1. We will indemnify You if You are legally liable as the tenant for Accidental loss of or damage to:</p> <ul style="list-style-type: none"> (a) The Building and/or Fixtures, Fittings and Renovation whilst under Your occupation. (b) The Contents in the Building that do not belong to You but in your care, custody or control. <p>2. Our maximum liability under this benefit is \$500,000 for any one occurrence (or a series of occurrences) arising out of one source or cause during any one Period of Insurance.</p>	<p>We will not pay for liability arising from:</p> <ul style="list-style-type: none"> 1. Any agreement made between You and the Third Party, including the landlord of the Building, unless liability would have existed otherwise. 2. The Building being left Unoccupied.

SECTION 4 - EMERGENCY HOME ASSISTANCE

Definitions:

1. **Emergency** means:
 - (a) A sudden and unforeseen domestic situation occurring in or around the Building which:
 - immediately exposes You or Your Family to a health risk, or
 - creates a risk of further damage to Your property, or
 - creates unacceptable living conditions within the Building.
 - (b) Breakdown of Essential Services to the Building.
 - (c) Permanent or irreplaceable loss of keys required to gain access to the Building (but not the outbuildings).

2. **Essential Services** means water, electricity, gas mains and drainage contained within the Building and the principal sources of heating and cooking but only if no alternative exists and the service is immediately necessary to maintain acceptable living conditions.

3. **Emergency Repair Charges** means the appointed contractor's call charge, costs of labour and materials used to effect temporary repairs to the Building and to reinstate the Essential Services.

What Is Covered	What Is Not Covered
<p>Emergency Home Assistance</p> <ol style="list-style-type: none"> 1. You can have access to a 24-hour telephone hotline for advice on the remedial actions to take in the event of an Emergency at the Building due to a disruption in any of the Essential Services. 24-hour Home Assist Hotline: +65 6322 2566 2. If We deem the situation at the Building to be an Emergency, We will: <ol style="list-style-type: none"> (a) arrange for contractor appointed by Us to undertake the necessary repairs; (b) pay up to \$300 per occurrence towards Emergency Repair Charges. 3. If We deem the incident as not an Emergency, You may still call the 24-hour telephone hotline for advice but in such circumstance, We will not be responsible for any costs. 	<p>Main Exclusions</p> <p>We will not pay for any claims arising from:</p> <ol style="list-style-type: none"> 1. Any leaking or dripping water tap which requires a new washer. 2. Interruption or failure of the public utility services (eg. electricity, water or gas supply) to Your Building. 3. Circumstances known to You prior to the commencement of this Policy. 4. Cost of replacement parts due to wear and tear and/or gradual deterioration. 5. Cost of repairs to any underground supply pipes. 6. The Building being left Unoccupied. 7. Cost of repairing the damage due to attempted repair or modification by You or any contractor not appointed by Us. 8. Costs that We have not authorized. 9. Routine maintenance of equipment, supplies or services in Your home.

Procedures for On-site Home Assistance:

1. After We receive Your notification, We will establish the details of the emergency problem.
2. Within 2 hours of Your original call, We will notify You of the details of appointed contractor and the estimated time required for his attendance on site.
3. Any agreement to postpone the emergency repairs at that point in time shall be established only with Your full understanding.

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

This policy does not cover claims directly or indirectly caused by or arising from:

1. War, invasion, civil commotion or any act of Terrorism.
2. Ionizing radiations or contamination by radioactivity from any nuclear fuel or waste.
3. Pressure waves caused by aircraft and other aerial devices.
4. Any unexplained loss or mysterious disappearance.
5. Any illegal or wilful acts or failure to act by You, Your Family or anyone legally allowed in the Building.
6. Your failure to take due care and precaution to safeguard your belongings.
7. Any loss or damage if HDB town council or management corporation strata title (MCST) is responsible for replacing or repairing the damage.
8. Any loss or damage caused by the order of any government authority.
9. Wear and tear (including scratches, corrosion, stains, or dents to the surface of the item which does not affect how it works), gradual deterioration, rot, fungus, atmospheric conditions and vermin.
10. Process of dyeing and mechanical or electrical breakdown/derangement.
11. Any loss or damage whilst Your Building is undergoing construction, renovation or repair.
12. Restoring or recreating lost or damaged information stored in films, tapes, cards, discs or other storage devices.
13. Consequential loss or damage of any kind (other than the benefits under 'Cost of Temporary Accommodation' and 'Loss of Rent').
14. Defective design, faulty workmanship or manufacturing faults.
15. Loss or damage caused during the repair, reinstatement or replacement process.

GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

You must comply with the following conditions to have the full protection of Your Policy.

1. Keeping Your Sum Insured at the correct level

You must at all times maintain the Sum Insured at a level that represents the Full Value of the insured item.

Full Value means:

- (a) For Building and Fixtures, Fittings and Renovation (FFR), this is the estimated cost of rebuilding if Your Building or FFR is completely destroyed. This may not necessarily be the market value.
- (b) For Contents, this is the replacement cost as new (except for clothes, furs and household linen).
- (c) For clothes, furs and household linen, this is the replacement cost for a new item, less an appropriate allowance for wear and tear or depreciation.

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 Reasonable Precautions

You must at all times take due care and reasonable precautions:

- (a) To prevent accidents, loss or damage;
- (b) To ensure proper maintenance and safety of all Your insured items; and
- (c) To safeguard Your Personal Information and details of Your Bank Account.

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 or if any loss or damage is caused by Your wilful act or with Your connivance We will not pay the claim and all covers under the Policy will be forfeited.

5. Cancellation

We may cancel the Policy by giving you 7 days' written notice to You. 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' written notice and in which case, We will grant a short rate refund of the premium paid corresponding to the unexpired Period of Insurance provided the amount to be refunded is at least \$50 + GST and no claim has been submitted prior to the cancellation of this Policy:

Percentage of Unexpired Period of Insurance	Refundable Premium (if refunded premium is \$50 + GST or more)
100%	100%
90%	75%
80%	65%
70%	55%
60%	45%
50%	35%
40%	25%
30%	15%
20%	5%
10%	No refund
0%	No refund

6. Main Exclusions under each section will apply throughout that entire section

- (a) Unless specifically stated, the benefits are only payable if the insured event occurs during the Period of Insurance.
- (b) For each section (including the additional benefits), We will not pay more than the Sum Insured under that section.
- (c) The Main Exclusions stated at the beginning of each section 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, that specific exclusion will apply.

7. Claims

The payment of claims is dependent on Your providing all necessary information that We may require. We will be entitled to reject Your claim if You do not comply with any of these procedures.

- (a) Upon learning of any circumstances likely to give rise to a claim, You must:
 - notify Us in writing within 30 days of the insured event.
 - report to the police within 24 hours at the place of loss for any loss or theft of property.
 - co-operate with Us in securing the conviction of the offender if the loss or damage is caused by housebreaking, malicious damage, vandalism and/or other criminal act.
 - provide all relevant supporting documents in support of your claim.

- (b) In the event of a liability claim:
- You must immediately send to Us any writ or summons, legal process or any other communications served on You.
 - You must not admit liability or promise to make any payment without Our written consent.

9. Other Insurances

In the event of an incident which results in a claim under this Policy and You have other insurances covering the same loss, We will not pay more than our share, subject to the Sum Insured granted under this Policy.
(This does not apply to Section 7 – Worldwide Family Personal Accident).

10. Subrogation

We shall at any time be entitled to take proceedings in Your name (at our expense) to recover, for our benefit, the amount of any payment made by Us under this Policy and in which case, You must cooperate fully with Us in this respect and must not do anything to prejudice Our rights.

11. 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 shall be referred for arbitration in accordance with the Arbitration Rules of the Singapore International Arbitration Centre.

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. Payment Before Cover Warranty - Applicable to Individual Policyholders

- (a) The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date of the insurance and Endorsement cover.
- (b) If the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date, then the insurance or Endorsement cover shall not attach and no benefits whatsoever shall be payable. Any payment received thereafter shall be of no effect whatsoever as the cover never attaches.

Premium Payment Warranty - Applicable to Corporate Policyholders

- (a) For Corporate Policyholders, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the:
- inception date of the coverage; or
 - effective date of each Endorsement, if any.
- (b) If the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
- the cover under the Policy is automatically terminated immediately upon expiry of the 60-day period;
 - the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60 day period; and
 - We shall be entitled to a pro-rata time-on-risk premium subject to a minimum of \$25 + GST.
- (c) If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

14. Holding Cover upon Renewal

If You request for Us to hold cover at renewal, the maximum period that the cover can be held will be fourteen (14) days. If at the end of this period the Policy is cancelled or lapsed for any reason whatsoever, You must pay the premium for the number of days the Policy was held, in which case the renewal premium will be calculated on a pro-rated basis, subject to a minimum premium charge of \$25 + GST.

15. Governing Law

This insurance cover shall be governed by and interpreted in accordance with the laws of the Republic of Singapore.

16. 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.

17. Illegality Clause

Under no circumstances shall this insurance policy 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.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AXA Insurance Pte Ltd or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

F. SCHEDULE OF BENEFITS

Section	Cover	Maximum Limit Payable
1	Building and Fixtures, Fittings and Renovation	Refer to Policy Schedule
	Accidental Damage to Underground Services	10% Sum Insured of Building or \$100,000 whichever is lower
	Emergency Entry	\$1,000
	Capital Additions	10% Sum Insured of Building
	Fixed Glass and Sanitaryware	10% Sum Insured of Building
	Landslip and Subsidence	\$200,000
2	Contents	Refer to Policy Schedule
	Loss of Money	\$1,000
	Valuables	1/3 Sum Insured of Contents; \$5,000 per article
	Works of Art	\$10,000
	Laptops	\$2,000
	Mobile Phones	\$300
	Other portable devices	\$500
	Bicycles	\$500
	Household Removal	\$5,000
	Temporary Removal of Contents	\$5,000
	Emergency Cash Allowance	\$1,000
	Breakage of Fixed Glass and Mirrors	\$5,000
	Legal Documents	\$1,000
	Locks and Keys	\$750
	Frozen Food	\$750
Additional Benefits (Applicable to Section 1 and/or 2)		
	Conservancy Charges	\$1,000
	Removal of Debris	\$10,000 (HDB/Apartment) \$20,000 (Landed Property)
	Fire Extinguishing Cost	\$2,500
	Cost of Temporary Accommodation	\$15,000
	Professional Fees	\$10,000
	Robbery of Cash Withdrawn at ATM	\$300
	Home Quarantine Allowance (\$100 per day)	\$1,400
	Loss of Rent	\$15,000
4	Worldwide Personal Liability (excluding USA and Canada)	\$500,000
	Food and Drinks	\$500,000
	Property Owner's Liability	\$500,000
	Tenant's Liability	\$500,000
5	Emergency Home Assistance	\$300