

Home Insurance



Protect your safe haven all year round.

Home Insurance offers a comprehensive suite of protection for your residence, home contents, personal effects and other covers making your home a safe haven for you and your loved ones. Pick from the basic covers of home contents and building, and top up with special possessions cover to suit your protection preference.

Coverage Highlights

- **Home Contents**

Protects your home contents, personal belongings and valuables against accidental loss or damage from fire, theft, flood or other accidental damage in your home unless specifically excluded.

- **Buildings**

Provides accidental loss or damage benefits similar to Home Contents. Cover for your home building comes with add-ons such as professional fees for re-building following damage, cost of alternative accommodation or loss of rent and property owner's liability.

- **Personal Liability** * complimentary with Home Contents and/or Buildings cover

Enjoy up to \$1 million in worldwide personal legal liability protection for you and your family at no cost when Home Contents and/or Buildings Cover is taken up.

- **Special Possessions** * optional cover

You can obtain worldwide cover for your personal possessions and valuables taken with you out of your home. Cover could be on specified items and sums or on unspecified basis subject to limit of \$2,500 for any one article.

Benefits Summary		Sum Insured
1. Home Contents		
Home Contents ^{^^} <i>Household furniture and furnishings including personal belongings. Valuables covered up to 1/3 of Sum Insured, subject to single article limit at 5% of Sum Insured</i>		Sum as proposed by Insured
Contents temporarily removed up to 30 days but within Singapore*		15% of Sum Insured on Home Contents
Replacement of locks and keys*		\$250
Accidental death of you and/or your spouse in your home caused by fire or thieves		\$15,000 or 1/2 of the Sum Insured on Home Contents whichever is lesser and in the aggregate
Alternative accommodation or loss of rent		10% of Sum Insured on Home Contents
Deterioration of frozen food due to failure of your freezer*		\$500
Worldwide cover for stolen credit card or loss of personal money*		\$1,000
Domestic servant's belongings*		\$500
Removal of debris*		\$10,000
Accidental death of pedigree pets*		\$500
2. Special Possessions - Optional		
Unspecified personal possessions and valuables ^{^^+}		Sum as proposed by Insured, subject to \$2,500 for any one article
Specified personal possessions and valuables ^{^^++}		Sum as proposed by Insured
3. Personal Liability <i>(Free with Home Contents and/or Buildings cover)</i>		
Worldwide Personal Legal Liability for you and your family		\$1,000,000
Liability as a tenant*		\$500,000
4. Buildings		
Buildings including fixtures and fittings*		Sum as proposed by Insured
Professional fees, debris removal and additional cost of complying with Statutory Building regulations*		Up to the Sum Insured on Buildings
Alternative accommodation or loss of rent*		15% of Sum Insured on Buildings, maximum \$50,000
Fire extinguishing expenses*		10% of Sum Insured on Buildings, maximum \$2,500

* Excess of \$100 each and every claim

[^] If any article forms part of a pair or set suite, group or collection, colour, pattern or design, we will pay only for the value of the article and not for any higher value the article may have as part of a pair or set suite, group or collection, colour, pattern or design

⁺ Excludes contact lenses and handphones.

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Important note:

1. Section 1 and/or 4 must be purchased first. Section 2 is optional.

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd. 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 limits of coverage, where applicable, please contact MSIG or visit the GIA or SDIC websites.