

ABOUT SOMPO

Sompo is a member of SOMPO HOLDINGS*, a trusted and established insurance and risk solutions provider in Japan for over a century. Today, SOMPO HOLDINGS serves its customers in more than 30 countries and regions.

Since 1989, Sompo has been providing companies and individuals with premium yet affordable insurance in Singapore.

At the heart of what we do is our commitment to deliver our best service to our customers. More than just providing comprehensive coverage, we aim to be our customers' trusted partner when it comes to protecting what they value and treasure most. Because, above all, their well-being is what we collectively work for.

**SOMPO HOLDINGS is the abbreviated name representing Sompo Japan Nipponkoa Holdings and Sompo Japan Nipponkoa Group.*

Important Note

- This product write-up is not a contract of insurance. Full details of the terms, conditions and exclusions are provided in the Policy. Please visit sompo.com.sg for a specimen copy of the Policy Wording.
- 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 visit sompo.com.sg/FAQ or GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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Comprehensive protection
 for your treasured assets
 under one roof



It is important to protect the property you own or live in and the assets within so that you can be relieved of financial stress should the unforeseen happens. HomeBliss can tailor the coverage to your needs, whether you're a homeowner, landlord or tenant.

With HomeBliss, you'll always have a home sweet home. That's our promise.

HIGHLIGHTS

- Enjoy **10% Loyalty Discount** on renewal
- **Auto-Renewal of Policy** via GIRO payment of annual premiums
- **All Risks Cover for Building** available now
- Covers **Smoke Damage** from Cooking Unit
- Covers expenses for **Tracing and Assessing of Water Seepage**
- **Reimbursement for Home Cleaning Expenses** following an Infectious Disease Outbreak including Influenza A (H1N1), SARS, Avian Flu and more
- **Cash Relief** if your home is rendered uninhabitable for 5 days or more
- **Mobility Enhancement** expenses to modify your home if you or your family members suffers permanent disability

SPECIAL FEATURES

- **24-hour Home Emergency Assistance Services** with reimbursement for selected services
- **Worldwide Family Personal Liability Extends** to cover Property Owner's Liability and Tenant's Liability
- **Personal Accident** for you, your spouse and children
- **Identity Fraud Cover** for legal expenses worldwide
- Up to 100% **Waiver of Penalty** for Under-Insurance:
 - Non-landed properties under Solution A – 100% Waiver
 - All others – 15% Relief

CHOOSING YOUR HOMEBLISS COVERAGE

We believe in giving you the choice of coverage for your Building and Contents.

STANDARD HOME COVER	ENHANCED HOME COVER
Includes Fire Cover and Insured Peril	Includes "All Risks" Cover: <ul style="list-style-type: none"> • Loss or damage caused by Fire and Insured Peril • Accidental loss subject to S\$100 excess for each claim

Building shall mean building structure, renovations, fixtures and fittings (including those belonging to the landlord) of the Insured Dwelling including garages, outbuildings, hard courts and in-ground pools, drive paths, patios, terrace, landscaping and the walls, gates and fences around pertaining thereto and which is built of brick, stone or concrete and roofed with concrete slates tiles and/or other incombustible materials excluding foundations and drains.

Contents shall mean any movable household item and personal effects belonging to the Insured and/or members of his family including those belonging to the landlord for which the insured is responsible.

- It excludes money, deeds, bonds, bills of exchange, promissory notes, cheques, traveler's cheques, securities for money, stamps, documents of any kind, manuscript, medals, motor vehicles and accessories, pedal cycles, contact lenses, hearing aids and livestock, or property owned or held in trust in connection with any business profession or trade.
- The total value of jewellery, watches, antiques, paintings, furs, works of art, curios, stamps or coin collection, items of gold, silver or other precious metals and other collectible properties belonging to you or your family should not exceed one-third of the Contents sum insured in the aggregate and S\$2,500 per article.
- For valuable items exceeding S\$2,500 per article, please furnish receipts or valuations to our office for separate quotations.

Insured Perils shall mean the following:

- Fire, lightning, thunderbolt or subterranean fire, explosion
- Damage by aircraft or other aerial devices dropped therefrom, falling television or radio antennae, falling trees, or impact by road vehicles
- Bursting or overflowing of a domestic water tank, apparatus or pipe
- Theft by actual forcible or violent entry
- Earthquake or volcanic eruption, hurricane, cyclone, typhoon or windstorm
- Riots, civil commotion, strikes, or malicious damage
- Subsidence or landslide caused by flood only but excluding the first S\$10,000 or 10% of claim cost whichever is greater
- Smoke damage

BENEFITS AT A GLANCE (\$\$)

SECTION: BASIC BENEFITS	SOLUTION A HOMEOWNERS & LANDLORDS (renting out furnished homes)			SOLUTION B TENANTS ONLY		SOLUTION C LANDLORDS ONLY			
	COSY	SERENE	LUXURY						
1 Building, Renovations, Fixtures & Fittings	\$80,000	\$120,000	\$200,000	N.A.		Flexible at your choice			
2 Contents	\$20,000	\$40,000	\$60,000	Flexible at your choice		N.A.			
3 Worldwide Family Personal Liability	\$750,000			\$750,000		\$750,000			
4 Personal Accident within the Insured Dwelling - Death and Permanent Disablement • For Insured and Spouse • For Unlimited Number of Children - Hospital Allowance for Insured and Spouse	\$20,000 each \$5,000 each \$250 each			\$20,000 each \$5,000 each \$250 each		\$20,000 each \$5,000 each \$250 each			
5 24-hour Emergency Home Assistance Service For Locksmith • Plumbing • Electrical • Air Conditioning Engineer • Pest Control Plus Medical and Household Referral Services	Up to \$100 reimbursement per event			Up to \$100 reimbursement per event		Up to \$100 reimbursement per event			
6 Pet Dog Cover	\$500			\$500		\$500			
FREE EXTENSION COVERS/TYPE OF COVER (The limits form part of the Total Sum Insured for the respective sections)	Standard (Insured Perils)	Enhanced (All Risks)		Standard (Insured Perils)	Enhanced (All Risks)	Standard (Insured Perils)	Enhanced (All Risks)		
a Capital Additions Clause	10% of Section 1			N.A.		10% of Section 1			
b Cash Relief if your home is rendered uninhabitable for 5 days or more	\$750			\$750		\$750			
c Cost of Replacement for Locks and Keys	\$750			\$750		\$750			
d Damage to Awnings, Blinds and Signs	\$5,000			N.A.		\$5,000			
e Damage to Security System	\$500					\$500			
f Fire Extinguishing Expenses	10% of Section 1 & 2			10% of Section 2		10% of Section 1			
g Home Cleaning Expenses following Infectious Disease Outbreak Specified in Policy	\$500			\$500		\$500			
h Loss of Rent and/or Additional Expense of Alternative Accommodation	\$10,000 per month up to 10% of Section 1 & 2 or \$50,000 per policy			\$10,000 per month up to 10% of Section 2 or \$50,000 per policy		\$10,000 per month up to 10% of Section 1 or \$50,000 per policy			
i Mobility Enhancement	10% of Section 1 or up to \$5,000			N.A.		10% of Section 1 or up to \$5,000			
j Professional Fees	10% of Section 1					10% of Section 1			
k Public Authorities Clause	10% of Section 1			10% of Section 2		10% of Section 1			
l Removal of Debris	10% of Section 1 & 2					10% of Section 1			
m Minor Repairs & Alterations Clause (Workmen Clause)	Policy Limits			N.A.		Policy Limits			
n Identity Fraud Expenses	10% of Section 2 or up to \$2,500	10% of Section 2 or up to \$7,500		10% of Section 2 or up to \$2,500	10% of Section 2 or up to \$7,500	N.A.			
o Accidental Breakage of Fixed Glass	N.A.	Replacement cost		N.A.	N.A.			N.A.	
p Cost of Replacement of Title Deeds		\$750						\$750	
q Conservancy Charges up to a Maximum of 3 months		10% of Section 1 or up to \$1,000						10% of Section 1 or up to \$1,000	
r Expenses for Tracing and Assessing of Water Seepage (for building < 20 years old)		\$5,000 (20% Co-insurance, min \$100)						\$5,000 (20% Co-insurance, min \$100)	
s Contents Temporarily removed from Home to anywhere in Singapore		15% of Section 2 (Max \$500 per Article)						15% of Section 2 (Max \$500 per Article)	
t Loss or Damage to Domestic Servant's Property		\$1,000						\$1,000	
u Visitor's Personal Effects		\$500						\$500	
v Loss of Personal Money, ATM/Credit Cards from Insured Perils		\$1,000						\$1,000	
w Deterioration of Food and Drinks in Refrigerator		\$200						\$200	
x Household Removal by Professional Movers		\$1,500				\$1,500			
PREMIUM PER ANNUM (\$\$) (Inclusive of GST)	Standard (Insured Perils)	Enhanced (All Risks)		Standard (Insured Perils)	Enhanced (All Risks)	Standard (Insured Perils)	Enhanced (All Risks)		
Basic Premium for Solution A	COSY	\$96.30		N.A.		N.A.			
	SERENE	\$165.85							
	LUXURY	\$249.31							
Building, Renovations, Fixtures & Fittings		\$0.428 per \$1,000		\$0.642 per \$1,000		\$0.428 per \$1,000	\$0.642 per \$1,000		
Contents		\$2.675 per \$1,000		\$3.745 per \$1,000		N.A.			

FREQUENTLY ASKED QUESTIONS

1. Who can purchase the HomeBliss policy?

Any individual or corporation who owns a flat, apartment or landed property in Singapore that is constructed of brick, stone or concrete and roofed with concrete slate tiles and/or other incombustible materials and is occupied solely for residential purpose. For foreign property owners, there must be a Singapore address for correspondence.

2. How do I apply for Auto-renewal of the policy?

You need to complete a separate Application Form for Interbank Giro and submit to our office. It takes approximately one month for the bank to process and approve the application. We will write to notify you of the outcome from the bank.

3. How do I decide on the sum insured for Building and Contents?

For Building, the sum insured should represent the cost of rebuilding. You can engage professional advice from a qualified surveyor. For Contents, the sum insured should represent the cost of replacing the same item when new.

4. I have noticed a wet patch on my laminated flooring in the bedroom and the patch is enlarging over time. The contractor has advised that the floor has to be hacked in order to trace and repair the water seepage. Will the policy pay for such expenses?

Yes, we will pay for the reasonable costs for removing and replacing any part of the Building that is necessary to find and repair the source of the leak up to S\$5,000 per event and in the aggregate for the period of insurance if:

- the property has been continuously insured under HomeBliss policy for 6 months and more;
- the building is not older than 20 years old;
- you bear a share of 20% of expenses incurred or S\$100 for each and every loss whichever is the higher

5. If water from a burst pipe in the common corridor outside my apartment unit flows into my home and damages my floor and contents, will I be able to make a claim under the policy?

This is an accidental damage which is covered under the Enhanced Home Cover. The Standard Home Cover will not cover this situation as the burst pipe is outside of your Insured Dwelling.

6. A fire broke out on the void deck of my apartment block and caused my unit to be covered in thick black smoke, even though the fire did not spread to my unit. Can I claim for smoke damage to my unit under my HomeBliss Policy?

This is an accidental damage which is covered under the Enhanced Home Cover. The Standard Home Cover will not cover this situation as the smoke was not from a faulty cooking unit within the Insured Dwelling.

7. What is this Free Look Benefit? Will I be entitled to premium refund if I need to cancel the policy?

Enjoy 14 days 'Free Look'*** from the day you receive your insurance policy. If the policy is not suitable for you, you can arrange to cancel your policy within this period and receive full refund on the payment made, no questions asked! Beyond the 'Free Look' period, we will refund you the balance premium after deducting our customary short-term premium or minimum premium provided no claim has been made under the policy.

***This is not applicable to renewals

WHAT HOMEBLISS OFFERS

FREE BENEFITS

Worldwide Family Personal Liability for you and your family up to S\$750,000

You will be protected against legal liability to third parties e.g. medical expenses for a guest who sustains injuries from a slip and fall in your wet kitchen or your licensed pet dog bites a passer-by. If you are a landlord, we extend to cover your legal liability as a property owner. If you are a tenant, we extend to cover your legal liability to landlord's property up to S\$100,000 subject to an excess of S\$100 for each and every claim.

Personal Accident Cover for you and your loved ones up to S\$20,000

Home accidents can happen, especially with children around. You, your spouse and children will be insured against accidental death and permanent disablement within your house premises. We will pay extra hospitalisation allowance for you and your spouse.

24-hour Emergency Home Assistance Hotline

Faced with a home emergency situation? Do not panic, help is just a phone call away! Plus, we pay up to S\$100 per event for assistance services rendered for 1) Locksmith, 2) Plumbing, 3) Electrical, 4) Air-Conditioning Engineer, and 5) Pest Control.

You can also receive referral help and advice for:

Medical Help – Telephone First Aid, Non-Emergency House Call Doctor
Household Help – Home Cleaning Services, Television Repair, Domestic Pet Care, Temporary Domestic Help

Cover for Your Pet Dog

We pay you up to S\$500 in the event of Theft or Accidental Death of your licensed pet dog within your home premises.

OPTIONAL COVERS*

Worldwide Family Personal Liability

You can opt to increase sum insured to S\$1,000,000 any one accident or in the aggregate.

Worldwide Personal Effects Cover

Protect your personal effects worn or carried out of your home, such as jewellery, watches and camera equipment. Unless otherwise stated, an excess of S\$100 for each and every loss is applicable.

Under this Cover, you may insure for:

- Unspecified Articles – You do not need to specify or individually itemise the items to be insured. We will pay you up to S\$1,000 for loss or damage to any one article.
- Specified Articles – Each item has to be individually itemised together with the amount to be insured (representing the full value of the item). For articles exceeding S\$2,500, proof of purchase, receipts or valuations need to be provided. Cover for mobile phones, portable computers/diaries and the like may be referred to our office for further underwriting consideration.

Rent Protector

Be reimbursed for your loss of rental up to S\$2,500 per month for 2 months if:

- Your tenant defaults on rent payment; or
- Your property remains untenanted following a murder/ suicide event.

Compensation starts from the 3rd month after occurrence of event.

*Refer to the Benefit Table for premium rates

Intermediary's Name/Code: _____

Important Notice

- Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Application Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- Please note that this insurance is subject to the premium being paid and received in full by the Company (a) before the inception date where the Policy is issued to an Individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.
- The liability of the Company does not commence until this Application is accepted and the premium is paid in accordance with clause 2 above.

APPLICANT'S PARTICULARS

NAME: _____ DATE OF BIRTH: _____ SEX: M / F

ADDRESS: _____

NRIC / FIN NO.: _____ NATIONALITY: _____

TEL NO.: _____ (HP) _____ (H) _____ (O)

MARITAL STATUS: _____ EMAIL: _____

DETAILS OF PROPERTY TO BE INSURED

Location (if different from above): _____

Type of Property: HDB FLAT TERRACE PRIVATE / EXECUTIVE CONDOMINIUM
 SEMI-DETACHED BUNGALOW

Details of policies covering similar risks (if any): _____

CHOICE OF PLAN/COVERAGE (Please tick)

PERIOD OF INSURANCE: FROM _____ TO _____ (DD/MM/YYYY)

1) SELECT THE SOLUTION	<input type="checkbox"/> SOLUTION A	<input type="checkbox"/> SOLUTION B	<input type="checkbox"/> SOLUTION C
2) SELECT THE PLAN	<input type="checkbox"/> COSY <input type="checkbox"/> SERENE <input type="checkbox"/> LUXURY	N.A	N.A
3) SELECT THE TYPE OF COVER	<input type="checkbox"/> STANDARD HOME <input type="checkbox"/> ENHANCED HOME		

	TOP-UP	SUM INSURED	RATE PER ANNUM (inclusive of GST)
BUILDING		N.A	† Standard: 0.0428% Enhanced: 0.0642%
CONTENTS		† N.A	Standard: 0.2675% Enhanced: 0.3745%

4) SELECT THE OPTIONAL COVERS (Please tick where applicable and indicate the sum to be insured)

WORLDWIDE FAMILY PERSONAL LIABILITY UP TO S\$1,000,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	S\$32.10
WORLDWIDE PERSONAL EFFECTS COVER* - Unspecified Articles (Maximum S\$10,000)	<input type="checkbox"/>	<input type="checkbox"/>	N.A.	2.14%**

Please state total value of unspecified personal effects to be insured. Limit of S\$1,000 for any article.

- Specified Articles	<input type="checkbox"/>	<input type="checkbox"/>	N.A	1.3375%** (Minimum)
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Please describe and list each article with corresponding amount to be insured. Proof of purchase / receipt/ valuation to be furnished for articles exceeding S\$2,500.

RENT PROTECTOR	<input type="checkbox"/>	N.A	<input type="checkbox"/>	S\$80.25
Minimum Premium per Policy is S\$107 (inclusive of GST)				

(*) Total Value should not exceed 50% of Contents Sum Insured

(**) Rate / Excess subject to underwriting

(†) Sum Insured should represent the full replacement value of your building/contents

DECLARATION IF VALUABLES > S\$2,500 FOR CONTENTS COVER

Description	Sum Insured (S\$)*

DECLARATION OF SPECIFIED ARTICLES FOR WORLDWIDE PERSONAL EFFECTS COVER

Description	Sum Insured (S\$)*

* Please attach receipts or valuations for items > S\$2,500 per article.

PREMIUM CALCULATION

Basic Premium for Selected Solution:	S\$ _____
Plus Total Premium for Top-ups &/or Optional Covers:	S\$ _____
Total Premium Payable (inclusive of GST):	S\$ _____

DECLARATION:

I/We declare that:

- The building is constructed of brick, stone or concrete and roofed with concrete slate tiles and/or other incombustible materials and in respect of the risk to be covered no loss, damage or liability has arisen within the last twelve (12) months.
- In respect of the risk to be insured, no previous insurer has refused to give cover, renew or impose any special terms.
- Premise to be insured is not unoccupied or used as a worker's living quarters.
- I/We acknowledge and agree (in case of corporate policy, I/we represent that I/we have obtained the consent of the individuals in relation to this policy) that Sompo may collect, use, disclose and/or process my/our personal data (in case of corporate policy, personal data of individuals in relation to this policy) in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in Sompo's Privacy Policy (including the provision of protection, services related to this insurance policy, screening activities in accordance with legal/regulatory obligations/risk management procedures). This may include disclosure to Sompo's business partners, intermediaries, third party service providers and industry associations. Sompo's Privacy Policy can be found at sompo.com.sg.
- I/We consent to receive marketing and promotional information from Sompo (e.g. via email, mail, SMS, etc.). I/We understand that I/we can withdraw or manage my/our consent to receive marketing and promotional information at sompo.com.sg.
- I am/We are aware of and agree to abide by the Policy terms, conditions and exclusions and confirm that the information given in this application/form is true, accurate and complete.

Ask about auto-renewal with GIRO Payment and Instalment Payment Plan

- PLEASE CHARGE S\$ _____ TO MY VISA / MASTERCARD* (*Delete As Appropriate)
 Where a third party credit card is used, I/we declare that the cardholder has authorised and consented to such use.
 CARD NO.: ■■■■■ - ■■■■■ - ■■■■■ - ■■■■■ EXPIRY DATE: ■■ - ■■
- I/WE ENCLOSE A CHEQUE FOR S\$ _____ BANK / CHEQUE NO.: _____
 MADE PAYABLE TO **SOMPO INSURANCE SINGAPORE PTE. LTD.**

SIGNATURE OF APPLICANT on behalf of person(s) to be insured _____ DATE: _____

FOR OFFICIAL USE

We confirm acceptance of this application in accordance to our policy terms, conditions and exceptions, effective _____
 NAME & SIGNATURE OF APPROVING OFFICER / DATE _____