

**ePROTECT home pro**

Taking care of what's important

**Flexible yet comprehensive home protection solution for your ease of mind**



**All your protection under one roof**

Our home is our safe haven, but accident and disasters do occur. They know no limits and bring about devastating consequences. In moments, your home can go up in flames, along with all your valuables and personal belongings.

While you are faced with the daunting task of rebuilding your home, we will help you take care of the costs.

Designed to give you flexibility with a choice of coverage to suit your home needs, **ePROTECT home pro** is more than your average home insurance plan. It offers comprehensive coverage for HDB, condominium and landed property homeowners and tenants to protect their home contents, building and renovations against unexpected perils such as fire, lightning, domestic explosion and more.

Enjoy up to 24 complimentary extended benefits with **ePROTECT home pro**. At no extra cost, Etiqa will cover your Cost of Alternative Accommodation, Professional Fee, Removal of Debris, Medical Expenses, Emergency Cash Allowances and more. Please refer to the Benefits Section for the full list of benefits.



**Key Benefits at a Glance**



**Coverage on Building & Renovations and Home Contents** helps you rebuild your home and replace your personal belongings in the event of mishaps like fires, break-ins, burst water pipes and more. Private homeowners can enjoy flexibility with a choice of coverage to suit their needs: Building & Renovations, Home Contents, or both.



**Worldwide personal liability coverage of up to S\$500,000** for you and your family – Protect against legal liability arising from accidental death, bodily injury and damage to third party property.



**Accidental Death Protection of up to S\$50,000** for you and your family.



**24-hour Emergency Home Assistance (EHA) service worth up to S\$2,400** that covers major emergency repairs – plumbing, electricity, locksmith and pest control issues, for 3-year and 5-year plans.



**Additional optional cover to boost your home protection** Increase Worldwide Personal Liability | Increase Medical Expenses | Increase Hospital Cash Allowances.



**Competitive premium based on your property type** | Choose your protection coverage from 1-, 3- or 5-year plan offerings.

**Table of Benefits at a Glance**

Table of Benefit	Sum Insured
<b>Section 1:</b>	
Building & Renovation	Based on the selected sum insured
<b>Section 2:</b>	
Household Contents	Based on the selected sum insured
<b>Section 3:</b>	
Worldwide Personal Liability and Tenant's Liability	\$500,000
<b>Section 4:</b>	
Family Accidental Death Protection	a) You and your spouse: \$20,000 each b) Your child: \$10,000
<b>Section 5:</b>	
24-hour Emergency Home Assistance Service (For Plumbing, Electrical, Locksmith and Pest Control)	Covers you up to \$400 per event Up to 6 calls per year
<b>Complementary Additional Benefits :</b>	<b>Maximum Sum Insured</b>
Removal of debris	10% of the total Sum Insured for Building & Renovations and Household Contents Section 1 & 2
Alternative accommodation / Loss of Rent	15% of the total Sum Insured under Section 1 & 2 Sub-limit: \$350 a day
Temporary cover for new improvements	10% of the Sum Insured under Section 1
Professional fees	10% of the Sum Insured for Building & Renovations under Section 1
Conservancy charges	\$500
Accidental breakage of mirrors and fixed glass	\$1,000

Complementary Additional Benefits :	Maximum Sum Insured
Loss of or damage to contents while being temporarily removed from the premises	15% of the Sum Insured for Contents only under Section 2 Sub-limit: \$500 per item
Loss of or damage to contents belonging to Your domestic helper	\$2,500 Sub-limit: \$500 per item
Replacement of locks and keys	\$500
Deterioration of frozen food in the freezer or refrigerator	\$500
Unauthorised transactions on your stolen ATM or credit card	\$1,000
Medical expenses for injury due to an insured peril	\$1,500
Loss of pedigree pet	\$500
Emergency cash allowance	\$500 per household
Loss of money (Due to forcible entry to your home)	\$750
Valuables	30% of the sum insured for Contents in aggregate
Stress payment	\$500
Damage to security system	Maximum sum insured \$750
Fire extinguishing expenses	\$3,000
Home quarantine allowance	\$25 per day per person, up to 14 days
Fraud or dishonesty of Domestic Helper	\$750
Fire brigade and ambulance expenses	\$500
Emergency replacement of personal computer	\$3,000
Hospital cash (Hospitalization due to home accidents)	\$50 daily per person and up to 10 days during any one policy year

**About Etiqa**



**Credibility from our financial strength**

Etiqa is the insurance arm of Maybank Group, which is among Asia's leading banking groups and South East Asia's fourth largest bank by assets. We are rated "A-" by Fitch in 2016 for our financial strength and stable outlook.



**High security and protection**

Your money is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC).



**Extensive History in Singapore**

Etiqa is a licensed life and general insurance company in Singapore, providing general insurance solutions for more than 55 years.

At Etiqa, our passion is to humanise insurance. We place people above processes and policies, because your hopes and dreams are valuable to us. We will do everything possible to help you see them come true.

**Etiqa Hotline +65 6887 8777**



**Important Notes:**

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of the Maybank Group.

This brochure is for reference only. It does not have any regard to the specific financial or investment objectives, financial situation and the particular needs of any specific person who may read this document and is not a contract of insurance.

Full details of the policy terms and conditions can be found in the policy contract. A Benefit Illustration and product summary is available from [www.etiqa.com.sg](http://www.etiqa.com.sg). You should read the Benefit Illustration and product summary before deciding whether to purchase the policy. This product is only available online without financial advice. If you need advice, you may wish to seek advice from a financial adviser before deciding whether to purchase the policy. In the event you choose not to seek advice from a financial adviser, you should consider whether the product is suitable for you.

Buying a life insurance policy can be a long-term commitment. Early termination of the policy usually involves high costs and the surrender value (if any) may be less than the total premium paid.

The information contained on this brochure is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. In case of discrepancy between the English and Mandarin versions of this brochure (where available), the English version shall prevail.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Individual personal data and privacy are important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte. Ltd. manages your personal data as required under the Singapore Personal Data Protection Act (No. 26 of 2012) ("the Act"). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would like to urge you to read the Statement available at [www.etiqa.com.sg](http://www.etiqa.com.sg) under PDPAA so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd.

For more information, kindly visit the PDPC website at <http://www.pdpc.gov.sg>

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