



## TM FLEXI-HOME ENHANCE INSURANCE

### How Your Insurance operates

Your **TM Flexi-Home Enhance Insurance Policy** is a contract between **You** and Tokio Marine Insurance Singapore Ltd. It is issued based on the information furnished to **Us** and the information shall form the basis of this contract. The information provided to **Us** can be in the form of a duly completed proposal form or any other medium declared to **Us** by **You**.

In exchange for the premium **You** have paid, **We** agree to insure **You** in accordance to the covers described in this **Policy** up to the limits stated in the policy schedule, subject to the terms, conditions, condition precedents, warranties and exclusions of this **Policy**. Depending on the cover **You** have selected, not all of the sections will be applicable to **You**. The cover **You** select when **You** apply for this insurance, the corresponding benefits and limits that apply to **You** are shown in the **Policy**.

Your **Policy** sets out the details of **Your** insurance cover, its terms, conditions, condition precedents, warranties and exclusions. The **Policy** must be read together as they jointly form the contract of insurance between **You** and **Us**. Any word or expression to which a specific meaning has been attached in any part of the **Policy** shall bear such meaning wherever it may appear. **You** should read the **Policy** carefully and ensure that **You** properly understand the cover **We** are providing. If the cover is not what **You** have applied for, please notify **Us** immediately.

### Your Duty of Disclosure

Prior to acceptance of insurance coverage, **You** must faithfully and honestly reveal all facts that **You** know or ought to know which may affect the risk **We** are insuring. Any time during the **Policy Period**, if there are any changes in circumstances affecting the level of risk **We** are insuring, **You** have the same duty to disclose these facts to **Us**.

Otherwise, **We** will decline to pay any benefit from **Your Policy**.

### 14 Days Free Look Period

**We** provide 14 days Free Look Period from the day **You** receive the **Your New Policy** with at least 1 year **Policy Period**. The **Policy** is deemed to be received by **You** 3 days after **We** despatched it.

If the cover is not suited for **Your** requirements, **You** may cancel the **Policy** by returning the original **Policy** to **Us** or intermediary within the Free Look Period and **We** will refund **Your** premium in full provided that no claim has been made under the **Policy**.

### Payment Before Cover Warranty

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that 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 ("the inception date") of the coverage under the **Policy**.

2. In the event that 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 referred to above, then the **Policy** shall be deemed not to have been in force and no benefits whatsoever shall be payable by **Us**. Any payment received thereafter shall be of no effect whatsoever on reinstating the **Policy**.

### Definitions

**Accident** means a sudden, unexpected and involuntary event resulting in physical damage sustained during the **Policy Period**.

**Building** means the fully enclosed structure and its confines at the address shown in the **Policy** that is occupied as a private dwelling used solely for domestic purposes. It includes fixtures and fittings that are permanently affixed to and form part of the **Building**, e.g.:

- Pipes, cables, ducts, wires, meters and switches used in connection with the supply of water, drainage, sewerage, communication, electricity, cooling and heating which belong to **You** or for which **You** are legally responsible;
- Fixed ceiling, wall or floor coverings (such as patios but excluding carpets) and awnings;
- Glass fixed in doors, partitions, windows, skylights

If the **Building** is not part of a strata title property, the **Building** shall include all structural domestic improvements that belong to **You**, e.g.:

- Carport, patio, paved driveways, terraces, walls, gates, fences and other outbuildings;
- Affixed masts and television aerials;
- Permanently fixed swimming pools and build-in barbeques.

For the avoidance of doubt, the following are deemed not to be a part of the **Building**:

- Portable electrical equipment;
- Carpets, loose floor coverings, curtains and internal and external blinds;
- Fixtures, fittings and improvements which are removable without causing damage to itself and the **Building**.

**Burglary** means theft with violent and forcible entry into and/or exit from the insured **Building**.

**Class 1 Construction** means buildings of fully reinforced concrete or stone construction with hard roofs.

**Contents** means all physical household items, including **Personal Effects** and **Valuables** owned by **You** and/or **Your Family member** residing in the **Building** that are not permanently attached or fixed to the structure of the insured **Building** or are specifically excluded. For the avoidance of doubt, the following items are deemed not to be **Contents**:

- Anything that is covered under Section One;
- **Money** or other negotiable instruments;
- Motor vehicles, including motorcycles, motorised minibikes and motorised go-karts, whether they are capable of being registered or not, except as covered under Section Two to "Loss or damage to Motorized Pedal Cycles";
- Fine art and antiques;

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- Foodstuff and consumables, except as covered under Section Two to "Food in Refrigeration Unit";
- Livestock and pets, except as covered under Section Two to "Pet Dog Cover;
- Trees, shrubs and plants;

**Excess** means the amount specified in the **Policy** that **You** must pay as the first payment for all claims arising out of one event.

**Family or Family member** means **You**, **Your** spouse, and **Your** children living permanently together with **You**. "Children" means any of **Your** dependent children aged between 1 and below 21 years old or up to 26 years old if he or she is pursuing full time education in a recognised tertiary institution in Singapore. **Family member** excludes tenants, boarders, lodgers or paying guests.

**Flood** means the inundation by water released or that has been escaped from the normal confines of any natural watercourse or lake whether or not altered or modified or of any reservoir, canal or dam because of water that had already been released or has escaped from any of these normal confines.

**Injury** means bodily injury, including death, resulting from violent, external and visible means caused solely and directly by an **Accident**, and independently of any other cause. Injury does not include sickness, disease or any naturally occurring condition or degenerative process.

**Loss of hearing** means permanent and total loss of the ability to hear and which is beyond cure, as certified by a **Medical Practitioner**.

**Loss of sight** means permanent and total loss of sight of both eyes and which is beyond cure, as certified by a **Medical Practitioner**.

**Medical Practitioner** means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the Singapore Medical Council to provide medical or surgical services within the scope of his licence and training. The **Medical Practitioner** must be declared to and approved by **Us**.

**Money** means cash, currency notes, coin, bank notes, cheques, postal orders, money orders, current postage stamps, unexpired units in franking machines, stored value cards, credit card sales/service vouchers, bitcoin or any/all types of digital currency.

#### **Named Peril means:**

1. Fire but excluding damage to the premises caused by:
  - its own spontaneous combustion or fermentation or undergoing any heating or drying process; or
  - burning by order of any public authority;
2. Lightning or thunderbolt;
3. Explosion of domestic appliances but excluding loss or damage to the said domestic appliance;
4. Smoke provided damage is due directly to sudden, unusual and faulty operation of any heating or vent pipe in the **Building**, excluding damage:
  - caused by smoke from fireplaces or industrial apparatus; or
  - that arises gradually out of repeated exposure to smoke;
5. Earthquake, volcanic eruption, hurricane, cyclone, typhoon or windstorm, but excluding:
  - loss or damage caused by hail, whether driven by wind or not;

- loss or damage caused by subsidence or landslip; or
- loss by reason of any law regulating the construction or repair of **Building**;

#### 6. Impact by:

- road vehicle not belonging to **You** or under **Your** control or not belonging to or under the control of any of **Your Family members** or employees;
- aircraft or other aerial devices or anything dropped therefrom except if such aircraft or aerial device have been given permission by the insured to land;
- falling trees or parts of falling trees not caused by **You** or someone acting under **Your** instruction;
- television aerials or masts;
- animal other than domestic pet; or
- watercraft;

#### 7. Bursting or overflowing of water tanks, apparatus or pipes from within the **Building**, but excluding loss or damage caused to the said water tanks, apparatus or pipes;

#### 8. Water accidentally discharged or leaked from automatic installation installed in the **Building** but excluding loss or damage cause to the sprinkler installation;

#### 9. **Flood** including subsidence or landslip as a result of **Flood**;

#### 10. Burglary or housebreaking accompanied by forcible and violent breaking into or out of a **Building** or any attempt thereat;

#### 11. Malicious acts except where such acts are by **You**, **Your Family Members**, domestic helpers, invitees or any one lawfully in your premises or acting with **Your** express or implied consent;

#### 12. Riots or strikes, acts of locked-out workers or persons taking part in labour disturbances or malicious persons not acting on behalf of or in connection with any political organisation;

#### 13. Acts of any lawful authority in suppressing or attempting to suppress or in minimising the consequences of such act described in **Name Peril 12**.

**Paraplegia** means complete paralysis of the lower half of the body including both legs.

**Policy Period** means the period of cover shown in the **Policy** or any subsequent period that **We** agree to extend by endorsement.

**Permanent Total Disablement** means suffering from a disability which:

- is solely caused by an **Accident**; and
- prevents **You** and/or **Your Family member** from working in any job for a salary or wage or from carrying out any business activities whatsoever; and
- lasts continuously for twelve (12) months from the date of the **Accident**; and
- will not improve after twelve (12) months (from the date of the **Accident**) as certified by a **Medical Practitioner**.

**Personal Effects** mean items forming part of the **Contents** that **You** wear or carry with **You** including clothing and jewellery. However, it does not include:

- photographic or video equipment, musical instrument and sports equipment for business or professional use;
- tickets of any kind or nature;
- contact lens, hearing aids;

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**Policy** means the policy jacket, policy schedule, endorsement(s), proposal form and cover note.

**Pollution or Contamination** means the discharge, dispersal, release or escape of **Pollutants and Contaminants**.

**Pollutants and Contaminants** means any solid, liquid, gaseous, or thermal irritant, lead, smoke, vapour, dust, fibres, mould, spores, fungi, soot, fumes, acids, alkalis, chemicals, oil or oil products, and any noise.

**Portable Device** means any electronic equipment or item that is light and can be moved by hand with ease.

**Quadriplegia** means complete paralysis from the neck down.

**Self-store Facility** means a space within a **Class 1 Construction** rented on a short-term or long-term basis for the purpose of safekeeping **Contents** insured under Section Two of this **Policy**.

**Territorial Limits** mean anywhere within Singapore.

**Unoccupied** means not lived in by **You** or by person authorised by **You** for more than sixty (60) consecutive days.

**Valuables** mean jewellery, watches precious or semi-precious metals/stones, and collector's items such as books and pens.

**We, our or us** means Tokio Marine Insurance Singapore Ltd.

**You or your** means the Insured named in the **Policy**.

## Section One – Building

### What Is Covered

Depending on **Your** choice of coverage and as stated in the schedule, **We** will indemnify **You** up to the sum insured as specified in the **Policy** against loss or damage to **Your Building** caused by an **Accident** or the selected **Named Peril(s)** during the **Policy Period**.

### Basis of Settlement

**We** will settle any claim under this section as follows:

1. **We** will, at **our** option, pay for the cost necessary to repair or rebuild the damaged portion of the **Building** to a condition substantially the same as, but not better or more extensive than the condition when new.

If **We** opted to repair or rebuild **Your** damaged **Building** and **You** do not wish to repair or rebuild them, **We** may at **our** option, less an amount for depreciation with due regard to the age and condition of **Your Building** immediately before the loss or damage occurred, either pay **You** the decrease in value of the building or pay **You** the cost necessary to repair or rebuild **Your** damaged **Building**. However, repair and rebuilding of the damaged **Building** must commence within six (6) months and complete within twelve (12) months of the loss or damage or any extended period(s) to which **We** have previously agreed in writing. If repair or rebuilding of the damaged **Building** does not commence within six (6) months and/or complete within twelve (12) months of the loss or damage or any extended period(s) to which **We** have previously agreed in writing, **We** will not be liable for any costs beyond the repair or rebuilding costs necessary to bring the damaged **Building** to the same condition immediately

before the loss or damage occurred and as at the date the loss or damage occurred.

2. If it is not possible to use original materials during the repair or rebuilding of the damaged **Building**, **You** may use the nearest available equivalent to the original materials. However, **We** shall not be liable to pay for works on that part of the **Building** that has not been physically damaged due to an **Accident** or the selected **Named Peril(s)**.
3. The amounts **We** will pay under Section One in respect of any one **Accident** or the selected **Named Peril(s)** shall not in the aggregate exceed the sum insured for the **Policy** period in this section.
4. If **Your** sum insured for the **Policy** period is reduced because of any claim for loss or damage due to an **Accident** or the selected **Named Peril(s)** covered under Section One for which **We** have settled, **We** will, subject to **Your** payment and our receiving of additional premium to be calculated, reinstate the sum insured from the date of loss or damage unless:
  - There is a written request from **You** or written notice by **Us** to the contrary;
  - **You** do not pay the requested premium where required for the reinstatement of the sum insured; or
  - **We** have paid the full sum insured.

### Excess

An **Excess** of \$100 for each and every loss or damage due to an **Accident** other than the selected **Named Peril(s)** under Section One unless specifically mentioned, except for:

1. \$7,500 of each and every loss or damage caused by subsidence or landslide resulting from **Flood**.
2. 15% of loss, subject to a minimum of \$250 for each and every loss or damage, whichever is higher, caused by **Flood**, bursting or overflowing of water tanks, apparatus, pipe mains, water discharged or leaked from sprinklers.
3. \$200 or 10% of each and every loss or damage, whichever is higher, for breakage to fixed glass due to an **Accident** or a **Named Peril**.

Where more than one Excess is applicable for any one loss/damage or series of losses/damages arising out of one event, such Excess(es) shall not be aggregated; the highest single level of Excess shall apply.

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## What Is Not Covered

In addition to the General Exclusions, **We** will not pay for loss or damage to the **Building**, incurred or arising out of or indirectly from the following:

1. Any accident other than the selected **Named Peril(s)** if **You** had chosen the **Named Peril** coverage.
2. Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
3. Hail, whether driven by wind or not.
4. Any law regulating the construction or repair of **Your Building**, unless caused by an **Accident** or the selected **Named Peril(s)** during the **Policy Period**.
5. The use of unsuitable or defective materials, misuse, faulty workmanship or design, or the use of faulty material.
6. Insect or vermin, rot, fungus, mould or infestation.
7. Dryness or humidity, exposure to light or temperatures unless the loss or damage is caused by storm or fire.
8. Cleaning, repair, renovation, addition and alteration, restoration, or any similar process.
9. Anything which happens gradually, including wear and tear or gradual deterioration, rust or oxidation, normal settlement, warping, shrinkage, smoke, rising damp, condensation and rain penetration.
10. Malicious damage, **Burglary**, actual or attempted theft committed by **You**, **Your Family members**, domestic helpers, tenants, anyone authorised to enter the **Building** or anyone who enters the **Building** by deception.
11. The maintenance of the **Building**, such exclusion also applies to parts exchanged in the course of such maintenance operations.
12. The **Building** when left **Unoccupied**.
13. **Your** failure to take due care and precaution to safeguard and protect the **Building**.
14. Chewing, scratching, denting, chipping or defacing.
15. Any structural improvements not approved by the relevant building authorities such as the Housing Development Board or the Building and Construction Authority.

## Extensions applicable to Section One

Depending on **Your** choice of coverage and as stated in the schedule, the amount paid out for these extensions will form part of the sum insured for Section One as stated in the **Policy** and will be deducted therefrom. The **Excess** is applicable unless otherwise stated.

### 1. **Workmen Clause**

Workmen are allowed in and about in the **Building** for the purposes of repairs, minor alterations, or general maintenance and the like without prejudice to this **Policy**.

### 2. **Cover prior to Sale Completion/Possession**

If at the time of loss or damage to the **Building** caused by an **Accident** or the selected **Named Peril** covered under Section One, a contract for the sale of the **Building** has been entered into and this **Policy** is current, **We** will continue to cover **You** for loss or damage to the **Building** until such time as the sale is completed or the purchaser takes possession of the **Building**, whichever occurs first. However, cover under this extension shall cease upon cancellation or non-renewal of this **Policy**.

### 3. **Professional Fees – Architects, Surveyors and Consultant Engineers**

This **Policy** extends to include Architects', Surveyors' and Consultant Engineers' legal and other fees (not exceeding those authorized under the scales of the various Institutions and/or Bodies regulating such fees prevailing at the time of destruction or damage) for estimates, plans, specifications, quantities, tenders and supervision necessarily incurred in the repair or rebuilding of the **Building** as a result of loss or damage due to an **Accident** or the selected **Named Peril(s)** covered under Section One, provided that the liability for such loss or damage and fees shall not exceed 10% of the sum insured under Section One.

### 4. **Cost of Temporary Protection**

This **Policy** extends to include the cost of temporary protection necessarily incurred for the safety and protection of the **Building** pending repair or rebuilding as a result of loss or damage due to an **Accident** or the selected **Named Peril(s)** covered under Section One, subject to a limit of \$2,500 per **Policy Period**.

### 5. **Cash Relief for Uninhabitable Building**

**We** will pay cash relief of \$500 **any one Accident**, if the **Building** is assessed by **Our** appointed assessor to be uninhabitable for more than five (5) days as a result of loss or damage due to an **Accident** or the selected **Named Peril(s)** covered under Section One.

### 6. **Conservancy Charges**

This **Policy** extends to reimburse monthly conservancy charges paid by **You** for the period that **Your Building** is uninhabitable and the period necessary to repair or rebuild the **Building** to its inhabitable state, as certified by **Our** appointed assessor, in the event of loss or damage to the **Building** due to an **Accident** or the selected **Named Peril(s)** covered under Section One, up to \$250 per month and maximum limit of \$1,000 per **Policy Period**.

### 7. **Cost of Alternative Accommodation or Loss of Rent**

**We** will pay **Your** cost incurred for alternative accommodation or loss of rent in the event the **Building** is certified uninhabitable by **Our** appointed assessor as a result of loss or damage due to an **Accident** or the selected **Named Peril(s)** covered under Section One. Payment is only for the period necessary to repair or rebuild the **Building** to its inhabitable state as certified by **Our** appointed assessor and shall not exceed S\$300 per day up to a maximum limit of \$20,000 per **Policy Period** whichever lesser, and if **You** are claiming under this extension provided in Section One, **You** will not be entitled to claim under the same extension as provided in Section Two.

### 8. **Fire Extinguishing Costs**

This **Policy** extends to include the cost necessarily incurred to replenish the fire extinguishing appliances up to maximum limit of \$1,000 per **Policy Period**, after such appliances were used or destroyed as a result of an **Accident** or the selected **Named Peril(s)** covered under Section One.

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## 9. Removal of Debris

This **Policy** extends to include the reasonable cost necessary for the removal of debris, dismantling or demolishing shoring up or propping of the portion or portions of the **Building** as a result of loss or damage due to an **Accident** or the selected **Named Peril(s)** covered under Section One, subject to a maximum amount of 10% of the sum insured for Section One and up to maximum \$20,000 per **Policy Period**, whichever shall be the lesser.

### Section Two – Contents

#### What Is Covered

**We** will indemnify **You** up to the sum insured as specified in the **Policy** against loss or damage to **Contents** due to an **Accident** whilst contained in the **Building** during the **Policy Period**.

#### Basis of Settlement

**We** will pay any claim under this section as follows:

- We** will, at our option, pay for the cost necessary to repair or replace **Your Contents** to a condition substantially the same as, but not better or more extensive than the insured items when new. If **We** pay **You** the reasonable cost necessary to repair or replace **Your Contents**, this means the retail price of the item as if it were new less any discount available to **Us** were **We** to repair or replace them.

If **We** opted to repair or replace **Your Contents** and **You** do not wish to repair or replace them, **We** may at **Our** option, less an amount for depreciation with due regard to the age and condition of **Your Contents** immediately before the loss or damaged due to an **Accident** covered under Section Two, either pay the decrease in value of the **Contents** or pay **You** the reasonable cost necessary to repair or replace **Your Contents**

In the event of loss or damage due to an **Accident** covered under Section Two to any article forming part of a pair or set, **We** shall not be liable for more than the value of the particular part or parts which may be lost or damaged without reference to any special value which such part or parts may have as forming a pair or set. **We** will not be liable to pay for more than a proportionate part of the sum insured under Section Two in respect of the pair or set.

- Unless otherwise specifically insured and shown in the **Policy**, the maximum **We** will pay for loss or damage due to an **Accident** covered under Section Two to the following **Contents** shall be provided in the following table:

Contents	Maximum Liability
Laptop/notebook	\$1,000 each and every article
Portable devices including Mobile phones and Photographic Equipment, Data recovery and Computer Software	\$500 each and every article/set
Pedal cycles	\$500 any one <b>Policy Period</b>
Title deeds and other legal documents	\$750 any one <b>Policy Period</b>

Contents	Maximum Liability
Valuables and Musical Instrument	\$5,000 or 10% of sum insured under Section Two for each and every article, whichever lesser
Total Aggregate Policy Limit for <b>Valuables</b> , Musical Instruments and <b>Personal Effects</b> : One Third of Sum Insured for Section Two unless specifically agreed and stated in the <b>Policy</b> .	

- The amounts **We** will pay under Section Two in respect of any one event shall not in the aggregate exceed the sum insured for this section.
- If **Your** sum insured for the **Policy** period is reduced because of any claim for loss or damage due to an **Accident** covered under Section Two for which **We** have settled, **We** will, subject to **Your** payment and **Our** receiving of additional premium to be calculated, reinstate the sum insured from the date of loss or damage unless:
  - There is a written request from **You** or written notice by **Us** to the contrary;
  - You** do not pay the requested premium where required for the reinstatement of the sum insured; or
  - We** have paid the full sum insured.

#### Condition applicable to Section Two

All **Valuables** are to be kept in locked safe and/or drawer unless in use or as specifically declared and agreed by **Us**.

#### Excess

- 15% of loss subject to a minimum of \$250 for each and every loss arising from damage caused by bursting or overflowing of water tanks, apparatus, pipe mains or any water ingress.
- \$100 each and every loss for all other claims under Section Two unless specifically mentioned.

#### Memorandum Applicable to Building Lent/Let/Sub-Let by You

- If the **Building** is lent, let or sub-let by **You**, cover for **Contents** shall be on **Named Peril** only and all references to the definition of **Accident**, including the **Extensions**, is deleted in its entirety and replaced with **Named Peril** definition.
- Memorandum (1) above shall not apply if **You** have declared and paid additional premium to extend cover for loss or damage to **Contents** due to an **Accident** while **Building** is Lent/Let/Sub-Let by **You**.
- Item 1 to 3, 5, 7 and 8 under **Extensions applicable to Section Two** are not covered if **You** and **Your Family member** is/are not residing in the **Building** that **You** lent/let/sub-let.

#### What Is Not Covered

In addition to the General Exclusions, **We** will not pay for loss or damage to the **Contents**, incurred or arising out of or indirectly from the following:

- Cost of maintenance or routine redecoration of the **Contents**.
- Breakdown of **Your Contents** due to mechanical or electrical faults.

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3. Unexplained or mysterious disappearance.
4. Loss or damage to **Your Contents** whilst the **Building** is lent, let or sublet by **You**.
5. Loss or damage to **Your Contents** whilst the **Building** is left **Unoccupied**.
6. Items that are more specifically insured under another policy.
7. **Contents** or substances which are acquired illegally or are illegally held.
8. Any items that are classified as illegal or contraband under the Singapore Law.
9. Damage to strings and costs of re-tuning with regards to any musical instruments.
10. Damage to equipment, musical instruments or the like whilst in use.
11. Dryness or humidity, exposure to light or temperatures unless the loss or damage is caused by storm or fire.
12. **Your** failure to take due care and precaution to safeguard and protect **Your Contents**.
13. Cleaning, repair, renovation, additions and alterations, restoration, or any similar process.
14. The use of unsuitable or defective materials, misuse, faulty workmanship or design, or the use of faulty material.
15. Insect or vermin, rot, fungus, mould or infestation.
16. Anything which happens gradually, including wear and tear or gradual deterioration, rust or oxidation, normal settlement, warping, shrinkage, smoke, rising damp, condensation and rain penetration.
17. Malicious damage, **Burglary**, actual or attempted theft committed by **You**, **Your Family members**, domestic helpers, tenants, anyone authorised to enter the **Building** or anyone who enter the **Building** by deception.
18. Theft other than by **Burglary**.
19. The maintenance of the **Contents**, such exclusion also applies to parts exchanged in the course of such maintenance operations.
20. Scratching, denting, chipping or defacing
21. Breakage or damage to fountain pen nibs.

## Extensions applicable to Section Two

The amount paid out for these extensions will form part of the sum insured for Section Two as stated in the **Policy** and will be deducted therefrom. The **Excess** is applicable unless otherwise stated.

1. **Loss or Damage to Motorized Pedal Cycles**  
This **Policy** extends to cover loss or damage due to an **Accident** covered under Section Two to motorized pedal cycles parked within the **Building** declared in the **Policy**, subject to a limit of \$300 in the aggregate per **Policy Period**.

2. **Pet Dog Cover**  
If **Your** pet dog is killed due to an **Accident** covered under Section Two, **We** will pay **You** the cost of replacing the dog up to a maximum of \$500 any one **Policy Period**. This insurance cover is subject to the condition that **Your** pet dog is duly licensed with the Agri-Food & Veterinary Authority of Singapore (AVA).

3. **Food in Refrigeration Unit**  
This **Policy** extends to cover food that **You** store in refrigeration unit at the **Building** provided that the refrigeration unit is less than five (5) years old and the food stored therein is damaged as a result of the breakdown or explosion of such refrigeration unit or failure of its thermostatic or automatic controlling devices pertaining thereto or disruption of electrical supply. However, the maximum amount **We** will pay is \$250 in the aggregate for any one **Policy Period**.

4. **Temporary Removal of Contents**  
This **Policy** extends to cover any loss or damage to **Contents** due to an **Accident** covered under Section Two, whilst they are temporarily removed from the **Building** as a result of cleaning, renovation, modification, repair or rebuilding of the **Building**, but always remaining in any building of **Class 1 Construction** for a maximum period of up to thirty (30) days. However, this excludes the loss of or damage:
  - a) to **Personal Effects** and **Valuables**
  - b) to **Contents** removed for sale or exhibition or to furniture depositories
  - c) to musical instruments and all **Contents** which are brittle or fragile
  - d) due to theft not accompanied by violent and forcible entry to or exit
  - e) to **Contents** left in any vehicle,

subject to a limit of 20% of the sum insured under Section Two.

5. **Temporary Removal of Personal Effects and Valuables**  
This **Policy** extends to cover any loss or damage to **Your Personal Effects** and **Valuables** due to an **Accident** covered under Section Two, whilst they are temporarily removed from the **Building** within Singapore but always remaining in any building of **Class 1 Construction** for a maximum period of up to thirty (30) days, excluding loss of or damage:
  - a) to **Contents** removed for sale or exhibition or to furniture depositories
  - b) to all **Valuables** and **Personal Effects** which are brittle or fragile
  - c) due to theft not accompanied by violent and forcible entry to or exit
  - d) to **Contents** left in any vehicle,

subject to a limit of 15% of the sum insured under Section Two and each article not exceeding \$350.

6. **Household Removal by Professional Movers**  
This **Policy** extends to cover any loss or damage arising out of the employment of Professional Movers for the purpose of removing household **Contents** from **Your Building** to **Your** new permanent residence within Singapore, provided that such loss or damage is due to an **Accident** covered under Section Two, subject to a maximum limit of \$500 per item and \$6,000 in aggregate per **Policy Period**, excluding **Valuables**, musical instruments and all **Contents** which are brittle or fragile.

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## 7. Contents of Children Studying Full-Time in Universities

This **Policy** extends to cover any loss or damage to the **Personal Effects** of **Your** children pursuing full-time studies and residing in on-campus residences in Singapore, provided that such loss or damage is due to an **Accident** covered under Section Two and occurred within the on-campus residences, subject to a maximum limit of \$300 per loss or damage and \$700 in the aggregate per **Policy Period**.

## 8. Contents stored in Self-store Facility

This **Policy** extends to cover the loss or damage to **Contents** due to an **Accident** covered under Section Two, whilst they are stored at self-store facilities of **Class 1 Construction** with **24** hours security systems in place located anywhere in Singapore, but excluding **Valuables** and all **Contents** which are brittle or fragile.

This extension is subject to the following conditions:

Self-store facilities must have the following security systems:

- Twenty-four (24) hours security guards;
- Store entrance must be secured by access code system or similar;
- CCTV;
- Heavy duty lock/s for **Your** own store

However, **We** will not pay for the loss or damage to **Your Contents** resulting from:

- Deliberate act or neglect from **You** and/or **Your Family member**;
- Faulty packing or storage;
- Undisclosed faults or defects known to **You** at the time this insurance was arranged;
- Causes stated in the exclusions

**We** will not be liable to pay for more than \$1,000 in the aggregate per **Policy Period**.

## 9. Cost of Alternative Accommodation or Loss of Rent

**We** will pay **Your** cost incurred for alternative accommodation or loss of rent in the event the **Building** is certified uninhabitable by **Our** appointed assessor as result of loss or damage due to an **Accident** covered under Section One. Payment is only for the period necessary to repair or rebuild the **Building** to its inhabitable state and shall not exceed S\$300 per day up to a maximum limit of \$20,000 per **Policy Period** whichever is lesser. If **You** are claiming under this extension provided in Section One, **You** will not be entitled to claim under the same extension as provided in Section Two.

## 10. Fire Extinguishing Costs

This **Policy** extends to include the cost necessarily incurred to replenish the fire extinguishing appliances up to maximum limit of \$1,000 per **Policy Period**, after such appliances were used or destroyed as a result of an **Accident** covered under Section Two.

### Section Three- Worldwide Family Liability (Excluding USA/Canada)

#### What Is Covered

**We** will cover **You** against any claim for damages which **You** or **Your Family** may legally have to pay for an **Accident** which happens worldwide (Excluding USA/Canada), during the **Policy Period** and causes injury to a third party or damage to property of a third party.

**We** will pay for all legal costs reasonably and necessarily incurred

by **You** with **Our** prior consent in connection with a claim arising under this section. **We** will treat all claims caused by one **Accident** as one claim, however many **You** may be legally liable for the **Accident**. In respect of travel or stay overseas, such travel or stay shall not exceed 90 consecutive days.

**Our** maximum liability for this Section, including all legal costs and expenses, shall not exceed the limit indicated in the policy schedule.

#### Conditions applicable to Section Three

1. This section and its related extensions are only applicable if **You** and **Your Family member** are permanently residing in the **Building** in Singapore at the time the accident took place. **Your** liability as a Property Owner will be covered under Extension 4(a) of this section.
2. The indemnity provided by this section shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore, Malaysia and Brunei.
3. In the event there is any other policy of indemnity or insurance policy in favour of or effected by **You** or **Your Family member** covering such **Accident**, this **Policy** will only pay any excess beyond the amount which would be payable under such other indemnity or insurance policy had this **Policy** not been effected.

#### What Is Not Covered

This **Policy** does not cover the following:

1. Liability for injury to **You**, members of **Your Family**, any person related to **You** by blood or marriage or adoption, **Your** domestic helper or any other employees or for damage to any of their property;
2. Liability arising out of the pollution or contamination of air, water or soil, except as mentioned in the Extension applicable under Section Three.
3. Liability arising out of or indirectly from:
  - Owning, occupying, possessing or using any land or building. However, if **Your Building** is covered under Section One of this **Policy**, **You** will be insured for **Your** liability as owner of the **Building**. If **Your Contents** are covered under Section Two of this **Policy**, **You** will be insured for **Your** liability as occupier of the **Building**.
  - Out of any deliberate or malicious act carried out by **You** or members of **Your Family**;
  - Any business, employment, profession or occupation carried out by **You** or members of **Your Family**;
  - Passing on a computer virus;
  - The use of lifts, elevators, vehicles, watercraft, aircraft or aerial devices;
  - Any animal except dogs which are not prohibited by and duly licensed as pets with the Agri-Food and Veterinary Authority of Singapore;
  - The use of firearms or explosives;
  - Fines, penalties, punitive, exemplary or liquidated damages;
  - Passing on any infectious disease including but not limited to Middle East Respiratory Syndrome(MERS), Severe Acute Respiratory Syndrome(SARS), Mad Cow Disease, Zika Virus, Dengue, HIV (human immune deficiency virus), AIDS (acquired immune deficiency syndrome) and AIDS-related complex
  - Any mechanically-propelled vehicle (including motorized

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pedal cycles) other than domestic gardening equipment or wheelchairs;

- Any contractual liability except liability imposed upon **You** as a landlord, but only if you are legally liable even if the contract had not existed;
- Any goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold supplied or distributed by **You**.

## Extension applicable to Section Three

The amount paid out will form part of the sum insured for Section Three as stated in the **Policy** and will be deducted therefrom.

### 1. **Food and Drink Poisoning Extension**

This Section shall cover **Your** legal liability for **Injury** or illness directly caused by food or drink poisoning or the presence of deleterious matter in such food or drinks or the defective container of such food or drinks and occurring at the **Building**. However, **We** will not be liable under this extension unless **You** shall at all times take every possible precaution to prevent the supply of food or drinks which are not in good condition and ensure that the same are free from contamination and fit for human consumption.

### 2. **Pollution or Contamination Liability**

This **Policy** extends to treat all **Pollution or Contamination** which arises out of one **Accident** as having happened at the time the **Accident** took place, provided that:

- **You** tell **Us** about the **Accident** as soon as reasonably possible and no later than 30 days after its occurrence; and
- **You** prove that the **Pollution or Contamination** was caused immediately after the **Accident** by a sudden release which could be identified and was not deliberate or expected.

The maximum **We** will pay for all liability in respect of **Pollution or Contamination** is \$100,000 any one **Policy Period** including costs and expenses.

### 3. **Pet Dog Liability**

**We** will also cover **Your** legal liability arising out of or in connection with bodily injury or property damage to a third party caused by **Your** licensed pet dog, that happens anywhere within Singapore, as required by the Agri-Food & Veterinary Authority of Singapore.

**We** will pay up to a maximum limit of \$100,000 per **Policy Period** and **You** shall bear an Excess of 5% of the loss, subject to a minimum of \$500 for each and every claim.

### 4. **Property Owner and Tenant Liability**

- a) If **You** own the **Building**, the **Policy** will cover **Your** legal liability as Property Owner of the **Building** for injury and/or property loss or damage, due to an **Accident**, to any third party caused by or arising from: a) defect in the **Building**, and b) maintenance or repair or decoration of the **Building**.
- b) If **You** are a tenant in the **Building**, the **Policy** will cover **Your** legal liability as a Tenant for loss or damage, due to an **Accident**, to the landlord's property under **Your** care custody and control.

The above liability shall not apply to liability assumed by **You** under a tenancy or other agreement and would not have attached in the absence of such agreement.

The maximum limit **We** will pay for this extension is \$500,000 in

any one **Policy Period** and **You** shall bear an **Excess** of \$500 for each and every claim.

## **Section Four – Personal Accident**

### What Is Covered

If **You** and/or **Your Family member** should sustain **Injury** during the **Policy Period** and within **Territorial Limits**, and such **Injury** shall within 12 months from the date of the **Accident** solely and independently of any other cause result in:

1. Death; or
2. **Permanent Total Disablement**; or
3. Total and Permanent **Loss of Sight**; or
4. Total and Permanent Loss of two limbs; or
5. Total paralysis

**We** will pay the sum insured for Section Four in any one **Policy Period**, unless specifically agreed and stated in the policy schedule.

If an **Injury** or a disability forms part of another **Injury** or disability, either benefit, but not both, will be payable and the total benefits payable under the **Policy** shall not exceed the applicable sum insured.

### What Is Not Covered

**We** do not pay for **Injury** or disability arising out of or indirectly from the following:

1. Pregnancy, childbirth, miscarriage or any complications thereof.
2. Pre-existing defects, condition or infirmity.
3. Self-inflicted **Injury**, suicide or any attempt threat, regardless whether **You** are sane, insane or under any mental distress.
4. The effects of intoxicating liquor or illegal drugs.
5. Criminal or illegal acts committed by **You** or **Your Family**.
6. Flying or other aerial activities except as a fare paying passenger travelling in a fully licensed passenger carrying aircraft.
7. Mountaineering, rock climbing, racing of any kind (other than on foot), ice or winter sports, water ski, cable skiing, wake boarding, paragliding, underwater activities that requires the use of underwater breathing apparatus and any other high risks activities that require a signed waiver of indemnity by the participant to be furnished to the entity whom provide the service of activity prior to commencement.
8. **You** or **Your Family member** taking part in naval, air force or any military service or operations other than peacetime training and exercises as a NSmen only
9. **You** or **Your Family member** taking part in any professional sports or training for professional sports of any kind;
10. Illness or disease of any kind howsoever contracted, even if through **Injury**. However, this exclusion shall not apply to disease directly resulting from medical treatment rendered necessary by an **Injury** or to infection directly resulting from an **Injury**.
11. Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (AIDS), AIDS related complexes and all illness or disease associated with the Human Immunodeficiency Virus

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(HIV) infection howsoever contracted, even if through Injury.

## Conditions applicable to Section Four

1. All payments under this section are payable only to **You** and/or **Your Family member**. In the event of death of **You** and/or **Your Family member**, payment under this section is payable to their estate. Any costs incurred in determining the estate / applying for the grant of probate or letters of administration (as the case may be) shall not be borne by **Us**.
2. In respect of each person covered under this section, the respective cover ends immediately upon the occurrence of any one of the following:
  - **You** or **Your** relevant family member's death.
  - **You** or **Your** relevant family member who is less than 1 year old or turning 75 years old.
  - **We** pay benefit(s) totalling the maximum benefits payable under this section.
  - **We** or **You** cancel the insurance as set out under "Cancellation".
3. With respect to any payment under this section, **You** are to seek **Our** consent on the appointment of the **Medical Practitioner**.
4. This section and its related extensions are only applicable if **You** and **Your Family member** are permanently residing in the **Building** in Singapore at the time the accident took place.

## Extensions applicable to Section Four

The amount paid out for these extensions will form part of the sum insured for Section Four as stated in the Policy and will be deducted therefrom.

### 1. **Mobility Enhancement**

This **Policy** extends to cover the reasonable cost necessary for modifying the **Building** to aid mobility within the **Building**, subject to written clarification from a **Medical Practitioner** that **You** and/or **Your Family member** has suffered from **Permanent Total Disablement** arising from an **Accident** during the **Policy Period** and covered under Section Four resulting in:

- a) **Paraplegia** or Quadriplegia
- b) Total and Permanent **Loss of sight** in both eyes
- c) Total and Permanent **Loss of hearing** in both ears,

subject to a limit of \$5,000 per **Policy Period**.

### 2. **Exposure and Disappearance**

In the event **You** and/or **Your Family member** is unavoidably exposed to the elements and as a result of which suffers a loss for which a benefit is otherwise payable, such a loss will be covered under the terms of this Policy.

Death shall be presumed by reason of the person's disappearance following an **Accident** provided that:

1. One year has passed since the disappearance and **We** are satisfied, having examined all the evidence, that the insured person has died as a result of an **Injury**; and
2. A written undertaking is given to **Us** that the death benefit paid will be immediately refunded to **Us** if the person is subsequently found to be alive.

### 3. **Hijack**

This **Policy** extends to cover Injury sustained as a direct result

of unlawful seizure or wrongful exercise of control of an aircraft, vessel or public conveyance.

### 4. **Drowning or Suffocation**

This **Policy** extends to cover **Injury** sustained as a result of drowning or suffocation by poisonous fumes, gas or smoke, provided that such **Injury** did not arise out of or in connection with **You** and / or **Your Family member's** own wilful or intentional act.

### 5. **Murder and Assault**

This **Policy** extends to cover **Injury** sustained as a direct result of the insured person's being a victim of murder or assault, provided that such **Injury** did not arise out of or in connection with **You** and / or **Your Family member's** own participation of any such act.

### 6. **Riot and Civil Commotion**

This **Policy** extends to cover **Injury** sustained as a direct result of strike, riot and civil commotion, provided that **You** and / or **Your Family members** are not an active or direct participant of such activities.

## **General Exclusions**

The following general exclusions are applicable to this whole **Policy**.

1. This Policy does not cover loss, damage, injury or liability, incurred or arising out of or indirectly from the following:
  - War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
  - Use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel;
  - Act of terrorism which includes any act or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purpose to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation or government de jure or de facto, and which:
    - Involves violence against one or more person; or
    - Involves damage to **Your Building** and/or **Contents**; or
    - Endangers life other than that of the person committing the action; or
    - Creates a risk to health or safety of the public or a section of the public; or
    - Is designed to interfere with or to disrupt an electronic system.
  - Any action in controlling, preventing, suppressing, retaliating against or responding to any act of terrorism;
  - Asbestos in whatever form or quantity;
  - The failure or inability of any computer, electronic equipment, data processing or media, embedded chip, integrated circuit or similar device or firmware or any computer software occurring at any time to:
    - Correctly recognise any date as its true calendar date;
    - Capture, save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date;
    - Capture, save, retain or correctly to process any data

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as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.

- Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
  - **Building** in the course of construction, reconstruction or repair.
2. Except as specifically provided otherwise, this insurance does not cover:
    - Consequential loss of any kind;
    - Legal liability to pay compensation;
    - Fines, penalties or exemplary damages whatsoever.
  3. Damage covered under this **Policy** shall mean physical damage to the substance of property, physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure. Consequently, the following are excluded from this **Policy**:
    - Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered;
    - Loss or damage resulting from impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.
  4. Any **Excesses** expressly stated.
  5. **We** will not provide any cover or benefit, or pay any claim, to the extent that the provision of such cover or benefit or payment of such claim would expose **Us** to any sanction, prohibition or restriction under the United Nations resolution or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to **Us**.

## General Conditions

The following general conditions are applicable to this whole **Policy**.

1. **Applicable Law**  
This **Policy** shall be governed by and interpreted in accordance with the laws of Singapore.
2. **Complying with Policy Conditions**  
The due observance and fulfilment of the terms of this **Policy** insofar as they relate to anything to be done or complied with by **You** and the truth of the statements and answers in any application/proposal form and of evidence required from **You** in connection with this insurance shall be conditions precedent to **Our** liability to make any payment under this **Policy**.
3. **Dishonesty**  
Any fraud, mis-statement or concealment either in the application on which this **Policy** is based, or in relation to any other matter

affecting this insurance, or in connection with the making of any claim, shall render this **Policy** null and void and no benefits shall be payable or any benefit paid under a claim is to be returned to **Us**.

## 4. Reasonable Care and Maintenance

**You** must at all times take reasonable care:

- i. To prevent loss, damage, injury or legal liability;
- ii. To maintain **Your Building** and/or **Contents** in sound condition, particularly to minimise or avoid theft, loss, damage, injury or legal liability;
- iii. To comply with all laws, regulations and public authority requirements;
- iv. To minimise any loss or damage.

## 5. No Liability

**We** shall not be liable to make any payment under this **Policy** if:

- i. Any change is made to the **Building** or in the occupancy thereof or in the conditions of the risk as existing at the time of **Our** acceptance of this insurance whereby the risk of loss, damage or **Accident** is increased; or
- ii. **Your** interest ceases except by death or operation of the law unless and until **We** shall by endorsement declare the insurance to be continued.

## 6. Claims Procedure

It is a condition precedent for any payment to be made under this **Policy**, as soon as **You** become aware of any occurrence which may result in a claim under this **Policy**, **You** must at **Your** own expense:

- i. Advise **Us** as soon as possible how the loss, damage, injury or liability occurred. The claim form must be filled in and sent to **Us** at **Our** registered address as soon as possible but no later than three (3) months from the date of the **Accident**;
- ii. Immediately report to the police of any malicious damage, theft, attempted theft or loss of the **Building** and/or **Contents**;
- iii. Immediately send **Us** any claim, writ of summons, or full details of other relevant legal or other proceedings such as an impending prosecution or inquest **You** receive or become aware of;
- iv. Preserve any damaged **Building** and/or **Contents** until **We** have had an opportunity to inspect them;
- v. Authorise the repair or replacement of the damaged **Building** and/or **Contents** but only for safety reasons or to minimise or prevent further imminent loss, damage, injury or liability;
- vi. Take all reasonable action to recover lost, stolen **Contents** and minimise **Your** claim;
- vii. Give **Us** all the information, proof and assistance **We** require to prosecute, defend or settle **Your** claim. When **You** make a claim for loss or damage to anything insured under this **Policy**, **You** must provide proof of ownership and value of **Your** loss or claim in the form of invoices, receipts, valuations or photographs.

**You** must also not:

- i. Admit liability for, or offer or agree to settle any claim without **Our** prior written consent;
- ii. Authorise the repair or replacement of anything without **Our** prior written consent.

When advised of a loss or damage to the **Building** and/or **Contents**, **We** or anyone appointed by **Us** may enter the **Building**, take or keep possession of the **Building** and/or **Contents** as **We** may reasonably require for the purposes of **Our** investigation. If **We** accept liability for the loss, **We** may sell or dispose of the

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**Building** and/or **Contents** in a reasonable manner. However, **You** are not entitled to abandon the **Building** and/or **Contents** to **Us**. **Our** entering the **Building**, taking or keeping possession of the **Building** and/or **Contents** shall not be construed as having admission of liability nor will it affect any of **Your** obligations under this **Policy**.

## 7. Taking over conduct

In the event of a claim under Section Three, **We** may take over and conduct in **Your** name any defence or settlement of any claim and **We** will have full discretion in the conduct of any proceedings in connection with the claim.

**We** may pay **You** the sum insured or limit of indemnity under the applicable section or any lesser amount for which a claim or claims under that section may be reasonably settled. After **We** have paid **You**, **We** will no longer be liable for the claim(s) for future conduct of the claim(s) except for costs and expenses incurred up until the time **We** agreed to pay.

## 8. Physical Examination and Autopsy

In respect of a claim under Section Four, at **Your** own expense, **We** shall have the right and opportunity to examine the insured person when and as often as it may reasonably require whilst a claim under this **Policy** is pending and to make an autopsy, where it is not forbidden by law, in the case of death.

## 9. Other insurance

**You** must, in the event of a claim, advise **Us** of any other insurance that **You** have covering the same risk or event.

## 10. Contribution

Where **You** have other insurance covering the same risk or event, **We** shall pay only that part of the claim which is in excess of the amount recoverable or recovered from such other insurance policy, but excluding payments made under Section Four and/or other benefits stated in the **Policy**.

## 11. Subrogation

In the event of any payment under this **Policy**, **We** shall be subrogated to all **Your** rights of recovery against any person or organisation and **You** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. **You** shall take no action after the loss to prejudice such rights.

## 12. Recovery

If **You** recover or find any lost or stolen **Contents** for which **We** have paid a claim, **You** must inform **Us** immediately and give **Us** the recovered or found **Contents** if **We** request **You** so to do.

## 13. Legal actions

No action at law or in equity shall be brought to recover on this **Policy** prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of the **Policy**. No such action shall be brought after the expiration of twelve (12) months from the date of **Our** rejection of a claim.

## 14. Cancellation and Refund

**We** may cancel this **Policy** at any time by giving seven (7) days' written notice delivered to **You** or mailed to **Your** last address shown by the records of the company stating when thereafter such cancellation shall be effective. In the event of such cancellation, **We** will return promptly the pro rata unearned portion of any premium actually paid by **You**.

For cancellation after the 14 Days Free Look Period, **We** will return **You** the premium paid less the actual premium payable for the period during which the **Policy** had been in force, subject to an administrative charge of \$25, provided that no claim has been made under the **Policy**. Cancellation of the **Policy** shall be without prejudice to any claim originating prior thereto.

## 15. Arbitration

All differences arising out of this **Policy** shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force.

## 16. Rights of third parties

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

## 17. Time Limitation

**We** will not pay any benefits due under this **Policy** for a claim if **You** did not respond to **Our** offer or the award made by the arbitrator (in case of an arbitration stated under item 15) within twelve(12) months from the date of **Our** offer or the arbitrator's award.

## 18. Alteration

Any amendment made to this **Policy** will not be valid unless it is endorsed in writing by **Us** and **We** or any intermediary must receive any additional premium **We** deem necessary for the amendment.

## 19. 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 **Us** or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

## 20. Complaints Procedure

At Tokio Marine Insurance Singapore Ltd., **We** strive to keep **Our** customers happy. If **You** are dissatisfied with **Your** dealings with **Us**, please tell **Us**. **Our** objective is to resolve any disagreement as amicably and as quickly as possible. **You** can call **Us** on 6221 6111.

If **You** are not satisfied with **Our** response, **You** can write or email to **Us** with the details of **Your** issue and contacts. **Our** contact details are:

Address : Tokio Marine Insurance Singapore Ltd.  
20 McCallum Street, #09-01 Tokio Marine Centre,  
Singapore 069046  
Fax : 6224 0895  
Email : [feedback@tokiomarine.com.sg](mailto:feedback@tokiomarine.com.sg)  
Website : [www.tokiomarine.com.sg](http://www.tokiomarine.com.sg)

**You** will receive **Our** receipt of acknowledgement within three (3) working days. If **We** need additional information to review the issue, **We** will contact **You** with **Our** request within seven (7) working days from the date of **Your** written notification. A senior officer of **Ours** will review and attempt to resolve the issue of **Your** concern as soon as possible. **We** will write to **You** no later than

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fourteen (14) working days from the last communication advising **You** on the outcome of the review and reasons for the decision. If **We** are unable to do so, **We** will contact **You** and update **You** on the progress. **We** do not consider an issue resolved until a proposed resolution or solution has been communicated to and accepted by **You**.

If **You** are not satisfied with **Our** decision, **You** can appeal to **Our** Principal Officer. **Our** Principal Officer will respond to **You** within fourteen (14) working days of receiving **Your** appeal.

If **You** are still not satisfied with the response from **Our** Principal Officer, **You** can further appeal to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), an external and independent dispute resolution organisation whose decision will be binding on **Us**. The contact details are:

Address : The Financial Industry Disputes Resolution  
Centre Ltd (FIDREC)  
112 Robinson Road, #13-03 HB Robinson,  
Singapore 068902  
Fax : 6327 8878  
Email : [info@fidrec.com.sg](mailto:info@fidrec.com.sg)  
Website : [www.fidrec.com.sg](http://www.fidrec.com.sg)