



# HomeCare

Protecting what matters most to you



## We know how important your home is to you

Singapore is a beautiful and safe place that many locals and foreigners have chosen to call home despite the high cost of living. Having worked hard to be a homeowner, it is only natural that you would want to protect your family and home well against any unforeseen accidents.

### Benefits at a glance



Combines various classes of insurance under one policy



Easy to arrange



Competitive premium terms



First loss basis



15% off for 3 year plan

# Summary of Benefits

				Top-up Plan from Plan C		
Description of Benefits	Plan A Sum Insured	Plan B Sum Insured	Plan C Sum Insured	Top-up Rates (1 Year)	Top-up Rates (3 Years)	Max. Sum Insured Limit
Section 1						
Building including Renovations and/or Improvements (Fire & Extraneous Perils)	S\$50,000	S\$100,000	S\$200,000	0.0540%	0.1377%	S\$3,500,000
Section 2						
Contents (All Risks) Excess: Please refer to policy wordings	S\$15,000	S\$40,000	S\$50,000	0.2592%	0.6610%	S\$500,000
Section 3						
Personal & Family Liability (Any one accident/unlimited any one period)	S\$500,000	S\$500,000	S\$500,000	S\$27.00 for every S\$500,000	S\$68.85 for every S\$500,000	S\$1,000,000
Food & Beverage Extension (Any one accident/aggregate)	S\$100,000	S\$100,000	S\$100,000	N.A.	N.A.	N.A.
Section 4						
Personal Accident (S\$10,000 per person, maximum S\$50,000 per policy)	S\$50,000	S\$50,000	S\$50,000	N.A.	N.A.	N.A.
Section 5						
Emergency Home Assistance (Up to S\$100 per event, maximum 2 events)	S\$200	S\$200	S\$200	N.A.	N.A.	N.A.
1 Year Premium	S\$75.60	S\$129.60	S\$194.40			
3 Year Premium	<div>After 15% discount</div> S\$192.78	S\$330.48	S\$495.72			

## Optional Coverage

Description of Coverage		
<b>Upgrade my Personal Effects Cover (unspecified) on jewellery, watches, spectacles and handbags/wallets anywhere in Singapore</b> (Excess: S\$250 each and every loss)	Limit Per Article: S\$2,000	
	Maximum Sum Insured up to S\$20,000	Top-up Rate: 1.08% or minimum S\$108.00 (1 Year)  2.754% or minimum S\$275.40 (3 Years)
<b>Upgrade my Personal &amp; Family Liability to Worldwide excluding USA, Canada and Sanctioned Countries</b> (Any one accident/unlimited any one period) (Excess: S\$250 each and every loss)	Limit of Liability: S\$500,000 For Plan A, B & C: S\$54.00 (1 Year) S\$137.70 (3 Years)  OR Limit of Liability: S\$1,000,000 For Top-up Plan: S\$81.00 (1 Year) S\$206.55 (3 Years)	

- Sections 1 and 2 of the Policy are on First Loss Basis
- Definition of First Loss Basis: Total compensation payable for loss/damage due to an insured peril will be up to the total insured value regardless of actual values of the lost/damaged items
- Premises situated on road level or basement is subject to an excess of S\$2,500 each and every loss in respect of flood claims
- For 3 year discounted plan, the discount is given based on advanced no claim discount. Subject to no claims for past 3 years
- Premiums above include prevailing GST

## Extended Coverage

Description of Benefits	
<b>Section 1</b>  <b>Building including Renovations &amp;/or Improvements (Fire &amp; Extraneous Perils)</b>	Insures against loss of or damage to renovations, improvements, fixtures and fittings caused by <ul style="list-style-type: none"> <li>• Fire, lightning, explosion</li> <li>• Earthquake, volcanic eruption</li> <li>• Bursting or overflowing of domestic water tanks and pipes (in excess of S\$200)</li> <li>• Flood, windstorm, typhoon (in excess of S\$500)</li> <li>• Burglary, malicious damage</li> <li>• Strikes, riots, civil commotion</li> <li>• Impact by aircraft or other aerial devices, falling trees, road vehicles</li> <li>• Landslip and/or subsidence due to flood (in excess of S\$10,000 or 10% claim amount, whichever is higher)</li> <li>• Accidental breakage of fixed glass on doors, windows, partitions, cabinets or walls</li> </ul> Other covers, following a claim: <ul style="list-style-type: none"> <li>• Cost of removal of debris</li> <li>• Fire extinguishment cost</li> <li>• Loss of rent/cost of alternative accommodation if building is made uninhabitable</li> </ul>

# Extended Coverage

Description of Benefits	
<b>Section 2</b> <b>Contents (All Risks)</b>	<p>Insures on an All Risks basis against accidental loss of or damage to home contents and personal effects in the home including:</p> <ul style="list-style-type: none"><li>• Deterioration of food and drinks in freezer due to its breakdown</li><li>• Damage to contents in the course of removal</li><li>• Cost of preparation of new title deed for the insured property</li><li>• Cost of replacement or repair of home security system, lock/keys following a break-in</li><li>• Loss or damage to visitors' and domestic servants' personal effects</li><li>• Cost of temporary domestic help following accident at home</li><li>• Accidental death/theft of licensed cat &amp; dog</li><li>• Conservancy or management fees if building is made uninhabitable</li><li>• Compensation for denial of access to home</li></ul>
<b>Section 3</b> <b>Personal and Family Liability</b>	<p>Insures against third-party claims for bodily injuries or property damage caused by the Insured or his family while living in the insured premises. Cover includes legal costs and expenses incurred with our written consent.</p> <p>The coverage is provided anywhere in Singapore and is subject to Singapore jurisdiction.</p>
<b>Section 4</b> <b>Personal Accident</b>	<p>Compensation for accidental death or injury to Insured or his family</p> <p>The coverage is provided worldwide on a 24-hour basis.</p>
<b>Section 5</b> <b>Emergency Home Assistance</b>	<p>In the event of an emergency at home, the policy pays up to S\$100 per event for emergency repairs arranged through Liberty Helpline at (65) 6636 1131 (24 hours).</p>

# Summary of Extended Coverage

- Loss or damage to domestic servant's property
- Loss or damage to visitors' personal effects
- Deterioration of food and drinks following breakdown of refrigerator
- Cost of temporary additional domestic help following accident at home
- Loss or damage to contents whilst in the open but within building boundary
- Payment of conservancy charges or management fees in event building is uninhabitable
- Denial of access following damage to neighbouring premises
- Accidental death/theft of licensed cat & dog
- Cost of removal of debris
- Fire extinguishing expenses
- Loss of rent or additional expenses for alternative accommodation when building is uninhabitable
- Loss or damage to contents caused by professional movers during home removal
- Loss or damage to awning, blinds and signs
- Replacement/repair of home security system, locks and keys following break-in
- Replacement of title deeds
- Architects', surveyors' and legal fees
- Capital additions
- Cost of temporary protection
- Additional costs in compliance with statutory regulations
- Cover for contracting buyer up to completion of sale
- Continuation of coverage whilst building is undergoing alterations and repairs

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

More information about HomeCare is available on our website [www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg).

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 ([servicecenter@libertyinsurance.com.sg](mailto:servicecenter@libertyinsurance.com.sg)) or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).