

Homes Complete



Home Contents
Cover With ID Theft



American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc.

[For enquiries, please contact your agent/broker or call us at 6419 3000.](#)

Always at your service
Agent/Broker's Stamp

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the Policy. No insurance is in force until this Proposal Form is accepted by the company in accordance to the Policy terms and conditions.

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.AIG.com.sg or www.gia.org.sg or www.sdic.org.sg).

PLMB813-02/13



Bring on tomorrow

AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78, Shenton Way #07-16
Singapore 079120
www.AIG.com.sg
Co. Reg. No. 201009404M

Frequently Asked Questions

1. What are the items covered under identity documents?

Identity documents refer to your identity card, passport, immigration permit, employment pass, birth certificate, driver's license and other documents of identity belonging to you and duly issued by the governmental authorities of Singapore.

2. If my credit card gets stolen resulting in the fraudulent use of my card, will I be compensated for the incurred losses?

Homes Complete will compensate you and your family for the illegal and unauthorised use of a payment card by any person. This includes the illegal or unauthorised financial transactions made falsely and dishonestly with your name through identity fraud.

3. Can I pay additional premium to increase the sum insured?

Homes Complete is a package plan and there are no provisions for additional premium to increase the sum insured. Should you require the flexibility of higher coverage, there are other home insurance plans available.

4. What are the payment options available?

For annual coverage, monthly GIRO or credit card is available at \$13 a month. For three-year coverage, you can also choose to pay via interest-free instalment plan at \$39 a month or a lump sum payment of \$445 via credit card or cheque.

5. Would I have to pay additional premium if I move from a 4-room flat to a condominium?

No. Homes Complete is a packaged plan and the premium across the different types of dwelling is at the same rate.

6. If I move house during my policy period, what happens to my policy?

If you are moving to another dwelling type, you may inform us in writing to change the risk location and we will amend your address in the policy schedule.

7. How do I file a claim?

Simply call our hotline at 6419 3000 and our customer service officer will attend to you. If necessary, a loss adjustor will be appointed to assess the damages/claims.

BUSINESS REPLY SERVICE
PERMIT NO. 01881



AIG ASIA PACIFIC INSURANCE PTE. LTD.
Customer Service Group
AIG BUILDING
78, Shenton Way #07-16
Singapore 079120

Postage will be
paid by addressee.
For posting in
Singapore only.

Homes Complete

**An all-in-one cover with a difference!
Protect you and your family for more than just your home contents.**

- ✓ Home Content's Cover Suitable for all dwelling types from HDB apartment to landed property
- ✓ Worldwide Identity Fraud & Personal Effects Cover
- ✓ Worldwide Personal Liability Cover
- ✓ Monthly premium at \$13 only

With coverage of up to **\$369,000**, Homes Complete provides you with a unique combination of coverage which not only protects your home, but also safeguards your personal identity from cyber crimes involving fraudulent emails and rogue websites that abuses personal particulars.

Household Contents

Homes Complete covers loss or damage to your fixtures, fittings, furniture and personal effects caused by insured perils including those belonging to your immediate family. In addition, it covers the replacement or repair cost of your insured premises' damaged home security system due to violent and forcible entry.

Alternative Accommodation

If your insured premises is made uninhabitable by insured perils, Homes Complete covers the resulting cost of alternative accommodation up to 90 days from the date of accident including your conservancy charges incurred during this period.

Worldwide Personal Liability

Homes Complete also covers you and your immediate family for personal liability claims that you may be potentially legally liable for. This includes accidental bodily injury or property damage to a third party and legal costs incurred in Singapore.

Worldwide Identity Fraud

In this digital age of rampant identity theft, Homes Complete offers you peace of mind by covering you and your family worldwide for monetary loss due to identity fraud including legal fees, loss of wages or other incidental costs incurred in Singapore.

Worldwide ATM Assault & Personal Effects

Should an ATM assault occur, Homes Complete offers you and your immediate family extensive worldwide protection against monetary loss or loss or damage to personal effects and identity documents, and medical expenses incurred as a result of theft of your personal effects.

Worldwide Personal Accident FREE

Finally, Homes Complete provides you and your spouse (65 years and below) with free personal accident coverage anywhere in the world.

Benefits At A Glance

Benefits	Maximum Sum Insured
Household Contents¹ Covers loss or damage to your fixtures and fittings, furniture and other personal effects in your insured premises' belonging to you and your immediate family ² due to insured perils ^{3&4} .	\$100,000*
*The aggregate amount of \$100,000 includes burglary by forcible entry of up to \$25,000. Excess applies for theft by violent and forcible entry.	
Alternative Accommodation Covers alternative accommodation expenses of up to 90 days should the insured premises be made uninhabitable due to insured perils ³ .	\$10,000
Worldwide Identity Fraud⁵ <ul style="list-style-type: none"> • Covers you and your family's monetary loss due to identity fraud. \$5,000 per occurrence • Covers your legal fees, loss of wages or other incidental costs incurred in Singapore. \$10,000 per occurrence 	
Worldwide ATM Assault and Personal Effects⁵ <ul style="list-style-type: none"> • Covers monetary loss or damage suffered by you and your family due to ATM assault. \$1,000 per occurrence • Covers loss or damage to your personal effects and identity documents due to theft. \$2,000 per occurrence • Covers medical expenses due to injury caused by theft of personal effects/ATM assault whilst outside of your insured premises. \$1,000 per occurrence 	
Worldwide Personal Liability Covers personal liability that you and your immediate family ² may be held liable for such as accidental bodily injury or property damage to a third party including legal costs incurred in Singapore.	\$200,000
Worldwide Personal Accident FREE Covers worldwide accidental death for insured and spouse (65 yrs and below).	\$20,000 each
TOTAL SUM INSURED	\$369,000
Premium	
Monthly Premium	\$13 per month
3-year (lump sum payment)	\$445 SAVE \$231
3-year (interest-free instalment plan)	\$39 for 12 months

Note:

- Contents shall mean fixtures, fittings (not provided by HDB), interior decorations, household furniture, furnishings, clothing, valuables, and personal belongings in the insured premises. Exclusions as specified in the policy terms and conditions apply.
- Family refers to a member of Your family related to you by blood, through marriage or by adoption in relation to any written law, permanently residing in your insured premise.
- Insured Perils refer to fire, lightning, explosion of domestic appliances, smoke damage, earthquake, bursting and overflowing of domestic water pipes, damage caused by vehicle not belonging to or under the control of the Insured or a member of the Insured's family, aircraft or other aerial devices dropped therefrom, riots and strikes, malicious damage,spontaneous combustion and theft.
- Excess applies for selected insured perils where applicable.
- Excess of \$200 applies for each and every claim.

All the above benefits are subject to policy terms, conditions and exclusions.

Homes Complete – Proposal Form

Mail to : AIG Building, 78 Shenton Way, #07-16, Singapore 079120
 Call : 6419 3000 (Mon to Fri: 9am to 5pm)
 Or fax to : 6415 3723

Proposer's Details

Name (Mr/Mrs/Mdm/Miss): _____

NRIC/Passport No.: _____ Date of Birth (DD/MM/YY): _____

Occupation: _____ Sex: M / F Marital Status: _____

Email: _____

Tel. No.: _____(HP) _____(H) _____(O)

Address: _____

_____ Postal Code _____

Dwelling type: HDB Condominium Apartment Terrace Semi-Detached

Bungalow Others (please specify): _____

Loss History

Have you made similar insurance claims for the last 3 years? Yes No

(If yes, please provide details) _____

Period of Insurance

Proposed period of insurance to take effect from _____ for 1 year.

Plan Options & Payment Mode (Prices are inclusive of 7% GST)

Monthly Plan

\$13 Monthly¹ by GIRO (Please complete Interbank GIRO Payment Authorisation Form overleaf)

\$13 Monthly¹ by Credit Card

VISA/MasterCard Credit Card No.: _____

Expiry Date _____ (MM/YY)

Cardholder's Name _____

Producer's Name	
Producer's Code	
Producer's Contact No.	

3 - Year Plan

Instalment Plan¹

\$39 per month for 12 months via DBS/POSB/UOB Credit Card

to enjoy 36 months of uninterrupted cover

DBS POSB UOB Citibank

VISA/MasterCard Credit Card No.: _____

Expiry Date _____ (MM/YY)

Cardholder's Name _____

Lump Sum Payment

~~\$468~~ \$445 for the 3-year plan SAVE \$231

Cheque made payable to: AIG Asia Pacific Insurance Pte. Ltd.

Cheque Number: _____ Bank: _____

VISA/MasterCard Credit Card No.: _____

Expiry Date _____ (MM/YY)

Cardholder's Name _____

¹ Subject to the relevant bank's terms and conditions. Please note that administrative fees may be imposed by the relevant bank in accordance with its respective terms and conditions in the event of premature cancellation or termination of the IPP and/or credit card account.

Important

- No insurance is in force until premiums are received and the Policy is issued by AIG Asia Pacific Insurance Pte. Ltd.
- This document is not a contract of insurance. The specific terms, exclusions and conditions applicable to this Insurance are set out in the Policy.
- Statement Pursuant to the Insurance Act or any amendments thereof; You are to disclose in this Proposal Form, fully and faithfully, all the facts you know or ought to know, otherwise, the Policy issued may be void and you may receive nothing from this Policy.

Declaration & Authorisation

I/We declare:

- That in respect of any of the risks to be insured:
 - No loss, damage, injury or liability has arisen in the last few years; and
 - There are no reasons that may cause my/our property to be at higher risk of loss or damage than normal.
- That the above particulars are true and correct and I/we agree that my/our warranties, declarations and disclosures herein shall form the basis of the contract between AIG Asia Pacific Insurance Pte. Ltd. (AIG) and myself/ourselves if the application is being approved.
- And I agree on behalf of myself/ourselves and any person(s), firm or corporation that any information collected or held by AIG (whether contained in this Application or otherwise obtained) may be used and disclosed by AIG to associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to this Application, any Policy issued and to provide advice or information concerning products and services which AIG believes may be of interest to me/us, and to communicate with me/us for any purposes.
- Where a third party credit card is used, I/we declare that the cardholder has authorised and consented to such use.
- That I am/we are ordinarily resident(s) in Singapore as defined by the Insurance Act (Cap. 142) (Amendment of First Schedule) Order 2010.
- That I/we have received, read and understood, or have been advised of and understand, the contents of the brochure and any information material relating to this insurance product.

Signature of Proposer _____

Date _____

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd.



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