



Protect  
*what makes*  
**YOUR HOME**  
*a home*

## Enhanced Home Insurance (Private Homes)

GENERAL INSURANCE

Private home protection plan.  
Comprehensive benefits and protection.

To most people, a house offers more than just a roof over one's head. It represents a safe haven, a sanctuary, a home. Our comprehensive home insurance plan ensures peace of mind by protecting you, your family and your home against unforeseen events.

### Why is it good for me?

- 1 **Protection for your home including the building<sup>1</sup>, renovations<sup>2</sup> and contents<sup>3</sup>**
- 2 **Personal Accident benefits** to cover you and your family
- 3 **Flexible plans** to suit your different needs

# Enhanced Home Insurance (Private Homes)

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## Protect your home against unforeseen events

Enjoy peace of mind knowing that we protect not only just your house but also your building<sup>1</sup>, home's renovations<sup>2</sup> and contents<sup>3</sup>, which could add up to be more valuable than your house. We also provide coverage against unforeseen insured events<sup>4</sup> such as fire, theft, flood and damage due to bursting of water pipes or tanks.

## Choice of different plan types

The flexibility of the Enhanced Home Insurance allows you to choose from three plans, Comprehensive, Standard and Flexible to cater to your needs.

## Premium rates for Comprehensive plan (for homeowners only)

Our comprehensive plan protects the building structure of your home, renovations and personal contents.

Coverage & plan type	Maximum benefit limit			
	Plan 1	Plan 2	Plan 3	Plan 4
Building	\$275,000	\$350,000	\$600,000	\$1,000,000
Renovations	\$60,000	\$125,000	\$150,000	\$300,000
Contents	\$50,000	\$75,000	\$100,000	\$150,000
Yearly Premium	\$203.30	\$295.32	\$438.70	\$712.05

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

## Premium rates for Standard plan (for homeowners and tenants)

Our standard plan protects your home renovations and personal contents. This plan will be suitable for you if you are currently renting your home or you have other insurance plans to cover your home's building structure.

Coverage & plan type	Maximum benefit limit			
	Plan 1	Plan 2	Plan 3	Plan 4
Renovations	\$75,000	\$125,000	\$165,000	\$300,000
Contents	\$55,000	\$75,000	\$100,000	\$150,000
Yearly Premium	\$121.98	\$173.34	\$224.70	\$355.05

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

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## Premium rates for Flexible plan

Choose your desired amount of coverage to give your home the best protection it deserves.

Coverage	Yearly Premium rates
Building or Renovations	\$4.00 per \$10,000 benefit limit
Contents	\$19.00 per \$10,000 benefit limit

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time. The minimum premium for our flexible plan is \$35.31 per year.

For all plans, enjoy 15% discount when you sign up for a 3-year plan!

## Additional benefits at no extra cost

For yours and your family's added protection, our plan also covers the following benefits at no additional premium.

Benefit	Maximum benefit limit (\$)
Professional fees	10% of total benefit limit of building/renovations cover
Removal of debris	5% of the total benefit limit of building/renovations and contents cover
Temporary cover for new improvements	10% of the total benefit limit of building/renovations cover
Loss of rental income and extra hotel expenses	Overall section limit: 10% of the total benefit limit of building/renovations and contents cover
Extra hotel expenses	Sub-limit: Up to \$350 a day
Conservancy charges	\$1,000
Accidental breakage of mirrors and fixed glass	\$1,000
Loss of or damage to contents while being temporarily removed from the premises	Overall section limit: 15% of the total benefit limit of contents cover Sub-limit: \$500 for each item
Loss of or damage to contents belonging to your domestic helper	\$500
Replacing locks and keys	\$500
Deterioration of food in the refrigerator	\$500
Unauthorised transactions on your stolen ATM or credit card	\$1,000
Family personal accident Adult aged 21 but under 70 years old Child aged from 30 days to 21 years old	Overall section limit: \$50,000 Sub-limit: \$20,000 for each adult Sub-limit: \$10,000 for each child
Medical expenses for injury due to an insured event	\$1,000
Family worldwide liability	\$500,000
Loss of domestic pet	\$500
Emergency cash allowance	\$500
Stress payment	\$300

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## About NTUC Income

NTUC Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to NTUC Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, NTUC Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2014, NTUC Income had over \$32.6 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

NTUC Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about NTUC Income, please visit [www.income.com.sg](http://www.income.com.sg).

## Get in touch

 **MEET** your insurance adviser today

 **CALL** 6788 1111

 **CLICK** [www.income.com.sg](http://www.income.com.sg)

## IMPORTANT NOTES

- 1 Building means the building structure (but not the foundations), fixtures and fittings based on Private Home's or the property developer's standard specifications.
- 2 Renovations means improvements and additions made within the premises by you or any previous owner or tenant in the form of fixtures and fittings. For example, this could include flooring, built-in wardrobes and kitchen cabinets. They do not form part of the building cover.
- 3 Contents means any physical and movable household items or personal belongings including money and valuables kept within the premises that belong to you or your family members. But it does not include, amongst other items, motor vehicles, pets and items connected with your business or trade. Please refer to the policy contract for the exclusions and the benefit sub-limits for each type of content.
- 4 Insured events means:
  - a. Fire, lightning or explosion.
  - b. Being hit by a road vehicle, train, animal, flying object or aircraft which you or your family members do not own or control.
  - c. Actual or attempted theft as long as force and violence are used to get into or out of the premises. You must not leave the premises unoccupied.
  - d. Bursting or overflowing of domestic water tanks, apparatus or pipes in your premises (but not damage to water tanks, apparatus and pipes and expenses for tracing the source of the leak). The premises must not be left unoccupied.
  - e. Hurricane, cyclone, typhoon, windstorm, earthquake or volcanic eruption.
  - f. Flood caused by water overflowing or escaping from its normal channels. This includes flood caused by the sea, windstorm, bursting or overflowing of public water mains or any other flow or build-up of water coming from outside the building structures.
  - g. Riot, strike or malicious act.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/home-policy-conditions.pdf](http://www.income.com.sg/home-policy-conditions.pdf).

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 NTUC Income 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)).

Information is correct as of 19 August 2015