

IMPORTANT DEFINITIONS

- **Insured Perils** mean fire, lightning, explosions, impact by aircraft, impact by road vehicle, bursting or overflowing of domestic water tank apparatus or piping, washing machine, water mains, actual or attempted theft accompanied by forcible and violent entry only, hurricane, earthquake, volcanic eruption, flood, riot, strike, malicious damage.
- **Building** is the home stated in the Schedule and including domestic greenhouses, tennis hard courts, swimming pools, patios, paths, drives, boundary and garden walls, gates, hedges and fences if they form part of the property.
- **Fixtures, Fittings and Renovation** are the improvements made to your property e.g. flooring, built-in cabinet.
- **Household Contents** shall mean anything in your home belonging to you, your family and domestic servants or for which you are responsible but excluding:
 - (a) motor vehicles, watercraft and their accessories
 - (b) livestock and pets
 - (c) Fixtures, Fittings and Renovation
 - (d) securities, certificates and documents
 - (e) property used or held for business purposes
- **Money** shall mean bank or currency notes, coins, cheques, cash cards, premium bonds, travellers cheques, travel tickets, postal or money orders, postage stamps, national saving stamps or certificates, record or book or similar tokens, luncheon vouchers belonging to you, your family or your domestic servants.
- **Valuables** shall mean jewellery, furs, works of art, curios, carpet collections, stamp or coin collections, items of gold, silver or other precious metals belonging to you, your family or your domestic servants.
- **Worldwide Personal Liability** shall mean all sums for which you, your family or your domestic servants may become legally liable to pay (within the territorial limits) as a result of any accidental bodily injury or death caused to third parties and/or accidental damage to their property. We also cover your legal liability as a tenant.

IMPORTANT EXCLUSIONS

(Please refer to Policy for the complete list of exclusions)

1. Landslip, subsidence.
2. War and warlike activities, rebellion, revolution, insurrection or military or usurped power.
3. Acts of terrorism.
4. Any unexplained loss or mysterious disappearance.
5. Loss or damage if your home is left unoccupied for more than 60 days.
6. Nuclear and nuclear-related activities.
7. IT hazards and Total Asbestos.
8. Contracts (Right of Third Parties).

This brochure is not a contract of insurance. For full terms and conditions, please refer to the policy which is the operative document. AXA reserves the right to amend any of the information shown without prior notice.

AXA: A World Leader in Financial Protection

AXA Group in 2011

- Euro 86.1 billion in consolidated revenues
- Euro 1,065 billion in assets under management
- 163,000 employees and distributors worldwide working to deliver the right solutions and top quality service to our customers
- 101 million customers across the globe have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets

AXA Insurance Singapore

- Leading General Insurer in Singapore
- Business ranking (in 2010)
 - No. 1 in Health Insurance
 - No. 2 in Cargo Insurance
 - No. 3 in Motor Insurance
- Over 170 years of local experience in Asia
- Wide range of products for individual and business needs
- Top 3 in Corporate Reputation (source: Reputation Management Associates)

motor
property
leisure and travel
healthcare

personal accident
business package
liability
marine

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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 your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

property

enjoy family harmony
and home security



SmartHome Essential

AC/SH Essential Broc/June 2012

redefining / insurance



redefining / insurance





Protect your Home and your Family with SmartHome Essential

From as low as S\$0.15 a day, you can protect your home fixtures, fittings, renovation, contents and your family. With **SmartHome Essential**, your dearest home and loved ones are protected against fire, lightning, theft, flood and many more.

With our **3-year plan**, you will enjoy **5%** premium discount with an enhanced coverage of **120%** of the original sum insured for Fixtures, Fittings & Renovation, Home Contents & Worldwide Personal Liability.

Under our **New for Old** benefit, we will cover your latest plasma TV, home entertainment set and sofa set for their full replacement value. With **SmartHome Essential**, you can be assured that your home contents will be fully replaced with no depreciation.

In addition, we will cover you up to \$1,400 under our **Home Quarantine Order** benefit if you are served a quarantine order.

You can enjoy up to 11 FREE extended benefits with our **SmartHome Essential**. At no extra cost, we will cover you for Loss of Money, Emergency Cash Allowance, Temporary Removal of Property, Cost of Alternative Accommodation and more.

Insure with
SmartHome Essential

“ We provide protection for you and your family for losses caused by any of the insured perils.”

How to insure?

Choose from any of our 4 packages below or you can even customise your own. Enjoy **FREE Personal Accident Cover!**

Sections	Coverage	Standard	Classic	Deluxe	Superior
		Sum Insured/ Limit (S\$)	Sum Insured/ Limit (S\$)	Sum Insured/ Limit (S\$)	Sum Insured/ Limit (S\$)
1.	Fixtures, Fittings & Renovation (eg. flooring, built-in cabinet)	50,000	100,000	180,000	250,000
2.	Contents	15,000	25,000	35,000	50,000
** FREE Benefits applicable to Section 2:					
	Loss of Money	1,000	1,000	1,000	1,000
	Temporary Removal of Property	750	1,250	1,750	2,500
	Replacement of Locks and Keys Following a Break-in	500	500	500	500
	Legal Documents	500	500	500	500
	Emergency Cash Allowance	500	500	500	500
** FREE Benefits applicable to Section 1 &/or 2:					
	Breakage of Fixed Glass or Fixed Mirrors	1,000	1,000	1,000	1,000
	Removal of Debris	3,250	6,250	10,750	15,000
	Professional Fees	3,250	6,250	10,750	15,000
	Loss of Rent &/or Cost of Alternative Accommodation (max S\$250 per day)	6,500	12,500	21,500	30,000
	Home Quarantine Allowance (max \$100 per day)	1,400	1,400	1,400	1,400
	Fire Extinguishing Cost (eg. cost of replenishment of fire extinguisher)	2,000	2,000	2,000	2,000
3.	Worldwide Personal Liability (excluding USA and/or Canada)	250,000	250,000	250,000	250,000
4.	Family Personal Accident (i.e. accidental death or total permanent disability following fire and/or break-in)	S\$20,000 per adult S\$10,000 per child (max 3) subject to aggregate limit of S\$50,000			
Annual Premium S\$ (including 7% GST)		53.50	82.93	120.38	163.18
3-Year Premium S\$ (after 5% discount & including 7% GST)		152.48	236.35	343.08	465.06

* Enjoy 5% premium discount and enhanced coverage to 120% of the original sum insured in Sections 1, 2 & 3 with our 3-year plan. This is also applicable to our flexible plan.

Cover for Building

You can also cover the building at minimal costs. See our rating table for premium computation of the various coverage. Free extensions will be applicable to the respective Sections.

Rating Table	
Coverage	Annual Rate
1a. Building	S\$2.50 per S\$10,000 Sum Insured
1b. Fixtures, Fittings and Renovation	S\$2.50 per S\$10,000 Sum Insured
2. Contents	S\$15 per S\$10,000 Sum Insured
3. Worldwide Personal Liability	S\$15 per S\$250,000 Sum Insured
4. Family Personal Accident	FREE if Section 1 or 2 is taken up

Important Notes:

- For Flexible Plan, it is compulsory to take up either Building or Fixtures, Fittings & Renovation or Home Contents cover.
- Please ensure that the amount insured is adequate for your property.
 - For Section 1 – Building, Fixtures, Fittings and Renovation
 - Sum insured to be based on full cost of rebuilding and reinstatement.
 - For Section 2 – Contents
 - Sum insured to be based on the replacement cost of all your personal effects, valuable and household goods.
- Our maximum limit under Section 2: Contents for the following items-
 - Valuable, musical instruments, photographic equipment & watches: 1/3 of sum insured under this section, limited to S\$5,000 per article.
 - Laptop S\$2,000
 - Mobile Phone: S\$300
- Minimum premium applicable: S\$53.50 (including 7% GST)

14 days Money
Back Guarantee

Contact us at
1800-880 4741
or your AXA Agent