

AXA: A World Leader in Financial Protection

AXA Group in 2010

- 91 billion euros in consolidated revenues
- 1,104 billion euros in assets under management
- 214,000 employees and distributors worldwide working to deliver the right solutions and top quality service to our customers
- 95 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 and employees
 - Manage their personal or corporate assets

AXA Insurance Singapore 2010

- Leading General Insurer in Singapore
- Business ranking
 - 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 Smart products for individual and business needs
- Top 3 for Corporate Reputation, according to the annual survey run by Reputation Management Associates

motor
property
leisure and travel
healthcare

personal accident
business package
liability
marine

1800-880 4741

www.axa.com.sg

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Co. Reg No. 196900406D



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).

redefining / insurance



property

our comprehensive home insurance /
your complete peace of mind



XP/SH-OPT/2011/12011

SmartHome Optimum

redefining / insurance



IMPORTANT DEFINITIONS

- **Building** is the apartment at the situation of risk stated in the Schedule; or the building, including its garages, outbuildings, swimming pools, terraces, footpaths, driveways, gardens, gates & fences situated within the premises and forming part of the property, at the situation of risk stated in the Schedule.
- **Fixtures, fittings and renovation** are the improvements made to your property eg. 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) contact lenses
 - (d) fixtures, fittings and renovation
 - (e) securities, certificates and documents
 - (f) 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 and 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.
- **Personal Belongings** shall mean personal effects worn or carried on a person or taken along in any kind of bag or case e.g. jewellery, watches and camera equipment etc. Each single item shall not exceed S\$2,000 unless specified.
- **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 complete details)

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. An excess of S\$50 is applicable to Section 1, 2 and 6 unless otherwise stated in the policy. The excess may vary upon our underwriting assessment.
7. Nuclear and nuclear related activities.
8. For travel or overseas stay, in respect of Section 3, 6 & 7 such travel or stay shall not exceed 90 days.
9. IT hazards and Total Asbestos exclusion.
10. Contracts (Rights of Third Parties) exclusion.

IMPORTANT NOTES

- Policy is subject to Premium before Cover Warranty or Premium Payment Warranty where applicable.
- Please ensure that the amount insured is adequate for your property.
 - For **Building, Fixtures, Fittings and Renovation** to insure the full cost of rebuilding. For building more than 25 years old, we will compensate based on indemnity basis.
 - For **Contents** to insure for the replacement cost of all your personal effects, valuables and household goods.
 - For **Worldwide Personal Belongings** to insure for the full replacement cost of those items that you are likely to remove from the home at any one time.

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.

Protect your home with SmartHome Optimum

We share your excitement as a new homeowner, your sense of pride for your well-furnished apartment, we also share the risk your home is exposed to.

SmartHome Optimum not only gives you comprehensive coverage but more importantly, complete peace of mind!

Make the right choice - **SmartHome Optimum**

Enjoy Comprehensive Coverage

Many homes are insured only against fire or limited to compensation for certain perils. But, **SmartHome Optimum** offers cover for accidental loss of or damage to your fixtures, fittings, renovation and contents. You are even covered for theft within your premises. As such, in the unfortunate event that your house has been broken into and your contents such as hi-fi equipment and even your precious designer suit is stolen, no worries!

SmartHome Optimum will compensate you for such loss.

Why **SmartHome Optimum** is the right choice for your home?

SmartHome Optimum provides

- All Risks cover for Building, Fixtures, Fittings & Renovation
- All Risks cover for Contents
- Free Worldwide Personal Liability-extend to cover travel or stay overseas (excluding USA & Canada) for 90 consecutive days
- Free Accidental Death or Theft of Pedigree Pet
- Free 24 Hours Emergency Home Assistance
- Worldwide Personal Belongings
- Worldwide Family Personal Accident-extend to cover travel or stay overseas for 90 consecutive days


Enjoy these additional benefits **at no extra cost!**

- Conservancy Charges
- Home Quarantine Allowance
- Loss of Credit Card
- Emergency Cash Allowance
- Robbery of Amount Withdrawn at ATM
- Terrorism Cover for Personal Accident
- Fatal Injury Benefit Increased to S\$30,000

14 days Money
Back Guarantee

Contact us at
1800-880 4741
or your AXA Agent

SmartHome Optimum offers additional coverage or customisation of the Sum Insured to suit your needs. You must take up either Section 1 or 2. The following rates will apply.

	Additional / Optional Covers	Rate
1.	(a) Building Only (excluding Fixtures, Fittings and Renovation) (b) Fixtures, Fittings and Renovation	S\$6 per S\$10,000
2.	Contents	S\$30 per S\$10,000
3.	Worldwide Personal Liability (a) Limit of Liability to be increased to S\$1,000,000 (b) Limit of Liability to be increased to S\$2,000,000	S\$50 S\$100
6.	Personal Belongings - Worldwide Cover Total Sum Insured under this section shall not exceed 50% of Contents sum insured and per article limit at S\$2,000. For articles above S\$2,000, please provide receipts for underwriting.	S\$120 per S\$10,000 (Min Sum Insured: S\$5,000)
7.	Family Personal Accident - Worldwide Cover For Insured, Spouse and up to 3 Children S\$50,000 - Insured & Spouse S\$10,000 - Each Child	S\$65 

Note:

- For sum insured exceeding Ultimate Plan, underwriting is required. Additional premium and excess may be imposed.
- An excess of S\$50 is applicable for each & every claim under Section 1, 2 and 6 unless otherwise specified.
- **The amounts paid out for extensions will be deducted from the respective benefit sum insured. For full list of extensions, please refer to the policy.
- Minimum premium applicable: S\$107 (including 7% GST)

Please note our maximum limit per article below:

- Mobile Phone: S\$300
- Laptop: S\$2,000
- Other Portable Device: S\$500

New for Old Cover

- Your contents are covered on a replacement value basis with no depreciation deducted.

No Claim Bonus (NCB)

- If your policy is claims free for 3 consecutive years with us, you will be entitled to 10% NCB discount.

To suit your individual needs:

Choose from any of our 5 insurance packages below or customise your own plan.

Section	Cover	Standard S\$	Classic S\$	Deluxe S\$	Superior S\$	Ultimate S\$
1	Fixtures, Fittings and Renovation (eg. flooring, built-in cabinet)	50,000	80,000	100,000	150,000	200,000
2	Contents (eg. tv, sofa set, washing machine, refrigerator)	25,000	35,000	45,000	55,000	70,000
	**Extensions (Applicable to Section 2):					
	Loss of Money	1,000	1,000	1,000	1,000	1,000
	Valuables	8,300	11,600	15,000	18,300	23,300
	(Max Value Per Article)	2,500	3,500	4,500	5,500	7,000
	Legal Documents	1,000	1,000	1,000	1,000	1,000
	Household Removal	5,000	5,000	5,000	5,000	5,000
	Temporary Removal of Property (Max S\$300 each article)	5,000	7,000	9,000	11,000	14,000
	Replacement of locks and keys	750	750	750	750	750
	Frozen Food	750	750	750	750	750
	**Extensions (Applicable to Section 1 and/or 2):					
	Loss of Rent and Cost of Temporary Accommodation (Max S\$250 per day)	11,250	17,250	21,750	30,750	40,500
	Accidental breakage to fixed glass and sanitaryware	7,500	10,000	10,000	10,000	10,000
	Accidental breakage to fixed mirrors	5,000	5,000	5,000	5,000	5,000
	Removal of Debris	7,500	11,500	14,500	20,500	27,000
	Professional Fees	7,500	11,500	14,500	20,500	27,000
	Fire Extinguishing Cost (eg. cost of replenishment of fire extinguisher)	7,500	11,500	14,500	20,500	27,000
	Fatal Injury Benefit	30,000	30,000	30,000	30,000	30,000
	**FREE Additional Benefits:					
	Conservancy Charges	1,000	1,000	1,000	1,000	1,000
	Home Quarantine Allowance (Max S\$100 per day)	1,400	1,400	1,400	1,400	1,400
	Loss of Credit Card	100	100	100	100	100
	Emergency Cash Allowance	1,000	1,000	1,000	1,000	1,000
	Robbery of Amount Withdrawn at ATM	300	300	300	300	300
	FREE if either Section 1 or 2 is taken up					
3	Worldwide Personal Liability (Excluding USA and Canada)	500,000	500,000	500,000	500,000	500,000
4	Accidental Death or Theft of Pedigree Pet (Max 3 pets)	500	500	500	500	500
5	24 Hour Emergency Home Assistance	300	300	300	300	300
	Annual Premium Payable (Including 7% GST)	S\$112.35	S\$163.71	S\$208.65	S\$272.85	S\$353.10

Information is correct as at July 2011