



SmartHome Prestige /

The Ultimate Security for your Home

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SmartHome Prestige, an **All Risks** insurance, offers maximum protection for the discerning home owners' buildings, fixtures, fittings, renovation, contents, valuables and fine art at **competitive** premiums.



Enjoy real peace of mind as **SmartHome Prestige** provides a comprehensive insurance to meet your needs. We offer a wide range of covers and extended benefits such as landslip & subsidence, emergency entry, emergency cash allowance, pet care and many more.



Experience full confidence with **SmartHome Prestige** as it protects you and your family members for Personal Accident and Personal Liability everywhere you go.



SmartHome Prestige, is tailored to insure your passion in Fine Art, antiques and valuables including jewellery, watches, wines, furs and silverwares.



When choosing **SmartHome Prestige**, you know AXA will be at your service 24/7. Our dedicated 24-hour Emergency Home Assistance Hotline lets you fully enjoy first-class customer service without you leaving your home.

Money Back Guarantee

You will have 14 days to review your policy. If you are not satisfied, simply return the policy for a full premium refund.

Benefits at a Glance

Section	Coverage
1	Building (including fixtures, fittings & renovation)
2	Household Contents (valuables up to 1/3 of household contents in total and per article limit not exceeding S\$7,000) Each valuable item exceeding S\$7,000 must be specified
FREE cover for the following Sections IF ANY OF THE ABOVE SECTION IS TAKEN	
3	Worldwide Family Personal Liability S\$1,000,000 (for insured, your family or domestic maid legal liability arising out of third party injury or property damage)
4	Worldwide Family Personal Accident S\$100,000 per adult - S\$100,000 each for insured & spouse - S\$25,000 each for child (maximum 2 children aged between 3 and 18 years)
5	Accidental Death or Theft of Pedigree Pet and Pet Care (maximum 3 Pets) S\$750 Pet Care extend to cover temporary accommodation/care (up to 5 days) for your pets, should fire occurs in your home
6	24-hour Emergency Home Assistance
Additional / Optional Covers	
7	Worldwide Cover for Personal Belongings (including valuables) (total value should not exceed 50% of household contents sum insured) Each single item exceeding S\$7,000 must be specified
Insurance for Fine Art	
Worldwide Cover for Private Collection/Fine Art (including Fine Art, paintings, antiques, valuables, collectibles & the like) To provide a list of items to be covered	

The policy is subject to a minimum premium of S\$950, excluding GST.

In addition, you can have the option to cover:

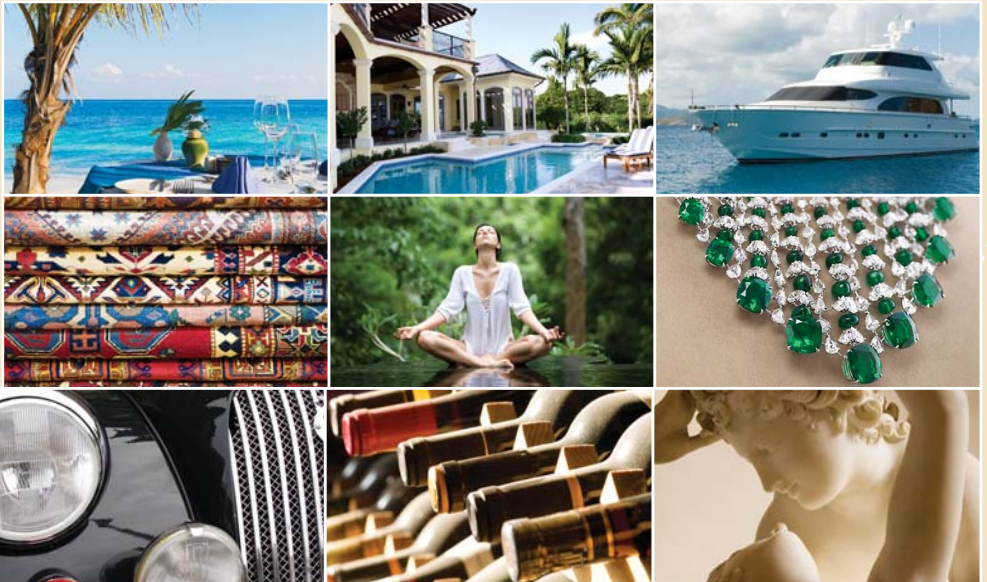
- Your Secondary Home(s) in Singapore
- Your Car(s)
- Your Pleasure Craft(s)
- Your Personal Accident Insurance

IMPORTANT NOTICE

- An excess of S\$200 is applicable to Section 1, 2 & 7 unless otherwise specified.
- Maximum limit for the following items:
 - Laptop: S\$2,500
 - Mobile Phone: S\$500
 - Portable Device: S\$500

Why SmartHome Prestige ?

- A comprehensive **All Risks** home insurance
- A flexible plan to fit your needs perfectly
- No receipt is required for valuables during application
- High Limit for Valuables
- New for Old Cover
- Broad Pairs & Sets Clause
- Free Appraisal Service
- Automatic Cover for Newly Acquired Articles
(up to 25% of contents sum insured, maximum limit S\$100,000)
- Full Terrorism Cover for Personal Accident
- Worldwide Cover for your Personal Belongings
- Worldwide Cover for your Art Collections, Antiques, Personal Possession & Valuables
- Agreed Value for Fine Art, Antiques and Collectibles
- Depreciation Cover for Fine Art



Sign up NOW to take advantage of all these benefits!
Call 1800-8804741 or your AXA Agent

IMPORTANT DEFINITIONS

- **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. It also includes fixtures, fittings and renovation.
- **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, travel tickets, postal or money orders, postage stamps, national saving stamps or certificates, record or book or similar tokens, luncheon vouchers belonging to you.
- **Valuables** shall mean jewellery, furs, work 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\$7,000 unless specified.

IMPORTANT NOTES

- Policy is subject to Premium before Cover Warranty or Premium Payment Warranty where applicable.
- Please ensure you are adequately covered for your property:
 - Building, Fixtures, Fittings and Renovation to be insured up to the full cost of rebuilding.
 - Contents to be insured up to the replacement cost of all your personal effects, valuables and household goods.
 - Worldwide Personal Belongings to be insured for the full replacement cost of items that you are likely to wear or carry with you at any time.
- When making a claim, proof of purchase, valuation report or receipt will be required.

IMPORTANT EXCLUSIONS (Please refer to Policy for complete details)

1. War and warlike activities, rebellion, revolution, insurrection or military or usurped power
2. Acts of terrorism
3. Any unexplained loss or mysterious disappearance
4. Loss or damage if your home is left unoccupied for more than 60 consecutive days
5. The first S\$200 of each and every claim to Section 1, 2 & 7 unless otherwise stated in the Policy
6. Nuclear and nuclear-related activities
7. For travel and overseas stay for more than 90 consecutive days, in respect of Section 3, 4 & 7.
8. IT hazards and Total Asbestos exclusion
9. Contracts (Right of Third Parties) exclusion



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).

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 in 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

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