

# HomeSafe

*At Home Where You Are*

Over the years, lifestyles in Singapore have changed significantly to reflect today's modern demands. Many of us are travelling more frequently, be it for business or pleasure. An increasing number of us are even working from home. As a result of these changes, your personal needs have also changed.

At Allianz, we understand the demands of modern lifestyles and believe that you deserve the very best in protecting your investment. That's why we've created HomeSafe, the home insurance scheme that is far from the ordinary.

HomeSafe is specifically designed to meet the demands of the discerning home buyer who wants only the best. It provides the most comprehensive cover available in the market today, yet allows you the flexibility to tailor the package to meet your specific requirements. After all, you deserve the best.

## Coverage of HomeSafe

We have extended HomeSafe to cover items not normally found in other home insurance products in the market. With HomeSafe, we will cover you on :

- the contents of your home,
- the building of your home, as well as
- your personal possessions, ie. items of a personal nature, carried or worn by you wherever you go. This may also include sporting equipment.



## Section 1: Home Contents

We cover all your contents ( eg. furniture, furnishings, household appliances and personal effects) against accidental loss or damage in your home.

In addition, if you are an owner of a strata-title home unit, we also cover any fixtures owned by you which is not insured by the management corporation as contents.

## Additional Benefits

1. Alternative accommodation and Loss or Rent
2. Cost of replacement of locks and keys
3. Cost of replacement of frozen food
4. Accidental breakage of mirrors and glass
5. Loss or damage to computer, audio and video equipment
6. Loss or theft of money due to unauthorised use of credit cards or cash disbursement cards anywhere in the world
7. Loss or damage to personal effects in office
8. Loss or theft of money at home or while away from Singapore on business trips
9. Temporary removal of property to anywhere in Singapore
10. Personal accident benefits which cover death in the home caused by fire or thieves
11. Medical expenses for injury caused by thieves or robbers
12. Damage to personal effects prior to emigration overseas
13. Loss or damage to domestic servant's property
14. Loss or damage to pedal cycles (excluding Motor-assisted pedal cycle)
15. Cost of Replacing Pedigree Dog

## Section 2: Personal Liability

We will cover you against third party claims for bodily injury or property damage caused by you or your family, anywhere in the world up to S\$ 1,000,000 for any one occurrence. Cover also includes legal costs and expenses incurred with our written consent.

### Additional Benefits

1. If you are the owner of the home, we will cover you against your liability for any injury to third party or damage to third party's property arising out of your property which you may be liable as an owner.
2. If you are a tenant, we will cover you against your liability as a tenant for any damage to the leased property.

## Section 3: Buildings

We will cover you against any accidental loss or damage to your home building and any fixtures permanently fixed to it.

### Additional Benefits

1. Building fees and costs
2. Alternative accommodation
3. Loss of rent
4. Accidental breakage of glass and sanitary fittings
5. Costs of modification to your home following an injury to occupant
6. Cost of replacement of locks and keys

# HomeSafe Proposal Form

Under Section 25(5) of the Insurance Act (Cap. 142), you are to disclose in this Proposal Form all the facts which you know or ought to know, otherwise the Policy issued hereunder may be void.

### IMPORTANT NOTICE

Please note that with effect from 1st October 1990, all Policies, Renewal Certificates, Cover Notes, Endorsements carry a Premium Warranty which requires the premium to be paid in full within a specific period failing which there would be no liability under the Policy, Renewal Certificate, Cover Note and Endorsement.

### The Proposer

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Location of premises to be insured:  
(if different from above) \_\_\_\_\_

Tel: (Home) \_\_\_\_\_

(Office) \_\_\_\_\_

Hp/Pgr: \_\_\_\_\_

Period of Insurance: \_\_\_\_\_

### Section 4: Personal Possessions

1. Personal items & valuables.

Sum Insured (\$\$)

(Sum insured should not exceed one third of the total sum insured in Section 1)

\_\_\_\_\_

2. Please declare items which exceed \$\$ 750 in value and attach supporting receipts wherever possible.\*

Item Description

Value (\$\$)

_____	_____
_____	_____
_____	_____

\* Please declare on separate pages if necessary.

### Section 5: Personal Accident

1. Please name persons to be insured:

Name	Date of Birth	Occupation	Relationship to Insured	Sum Insured (max \$\$500,000)

Warranted:

- Persons named are free from physical defects or infirmity or disease of any kind at commencement of this cover.
- Insured Persons are persons normally residing with you.
- Insured Persons must be aged between 16 and 70.

### Section 1: Home Contents

1. Household contents and personal effects excluding items for which you require cover under Section 4 below.

Sum Insured (\$\$)

\_\_\_\_\_

2. Please declare items which exceed \$\$3,000 in value and attach supporting receipts wherever possible.\*

Item Description

Value (\$\$)

_____	_____
_____	_____
_____	_____

\* Please declare on separate pages if necessary.

### Section 2: Personal Liability

1. Is this cover required?

Yes  No

### Section 3: Buildings

1. Buildings (your Home including any outbuildings, gates, walls, paths, driveways).

Sum Insured (\$\$)

\_\_\_\_\_

2. Please indicate the type of dwelling applicable.

- Flat                       Condominium                       Terrace  
 Semi-detached                       Bungalow                       Others \_\_\_\_\_  
 Please specify:

3. Are burglary alarms/protection devices installed in your Home?

Yes  No

Note: Foundations are not insured.

## Others

1. Have any of your family members ever been declined any insurance from other insurance companies?

No

Yes, please provide details:

\_\_\_\_\_

2. Have you any other insurances (existing and/or previous) on the same property that will be insured under this application?

No

Yes, please provide details:

\_\_\_\_\_

If yes, have any claims or losses arisen in the past 3 years?

\_\_\_\_\_

3. Does your property fall under the Singapore Land Title (Strata) Act?

No

Yes

\_\_\_\_\_

## Declaration

I/We declare that the above statements made by me/us or on my/our behalf, are to the best of my/our knowledge, true & complete & I/we agree that this application shall be the basis of the contract between the Company & me/us.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

This insurance will not be in force until the application has been accepted by the Company. Copy of policy wordings available upon request.

## Section 4: Personal Possessions

We will cover your personal belongings, valuables and sporting equipment against accidental loss or damage anywhere in the world.

### Additional Benefits

Expenses for honouring your achieving a Hole-in-One.

## Section 5: Personal Accident

We cover you 365 days a year, 24 hours a day for death or bodily injury sustained as a result of an accident anywhere in the world. You may choose to insure up to S\$500,000.

### Additional Benefits

1. Funeral, cremation and repatriation expenses
2. Expenses for clothing and personal effects damaged
3. Expenses for bonesetter treatment
4. Allowance for hospital confinement
5. Hazardous sporting activities

Please note that sub-limits apply for some of the benefits listed above.

This is a buyer's guide and as such, does not detail all aspects of the cover. Please refer to a copy of our policy wording, which is available on request, for details of the coverage, conditions and limits.

For further information or a quotation, please contact any of our agents or brokers or call us direct at Tel : 6297 2529 or e-mail: askme@allianz.com.sg