

## About MSIG Insurance

MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Singapore"), a member of the MS&AD Insurance Group, is one of Singapore's leading general insurers. With a local presence of over 100 years, MSIG Singapore offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. Wholly owned by MSIG Holdings (Asia) Pte. Ltd., MSIG Singapore holds an A+/Stable financial rating by Standard & Poor's.

MS&AD Insurance Group was formed in April 2010 from the business integration of the Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co. Ltd., and Nissay Dowa General Insurance Co., Ltd. Today MS&AD is one of the largest general insurance groups in the world with presence in over 40 countries and regions, 17 of which are in Asia and Oceania. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to [msig.com.sg](http://msig.com.sg) for current information and ratings.

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# Covering what's close to your heart



A Member of **MS&AD** INSURANCE GROUP



## ENHANCED HOMEPLUS



We understand your home is more than just a roof. It's where you grow memories and live your dreams. Enhanced HomePlus covers all that's close to your heart - home contents, renovations and your loved ones.

### Enhanced HomePlus, more benefits for greater assurance

- Up to \$270,000\* for renovations, movable household items and personal belongings
- Up to \$1,000,000 in Worldwide Personal Legal Liability
- Access to MSIG's 24-hour helpline for home emergency services
- **New** benefits include dishonesty or fraud by your domestic servants, monthly service and conservancy fees and more
- Optional cover for your building for all-round protection of your home and its contents

\* Ultimate Plan

## ENHANCED HOMEPLUS



Call us at **6827 7602**  
(Monday to Friday, 8.45 am - 5.30 pm)  
or your usual insurance advisor.



[service@sg.msig-asia.com](mailto:service@sg.msig-asia.com)

### Annual Premium (inclusive of GST)

#### Optional Cover

**1. Building** \$4.28 per \$10,000 Sum Insured  
Minimum \$50,000

#### Additional Cover - Applicable to Ultimate Plan only

**2. Contents** \$16.05 per \$10,000 Sum Insured  
Minimum \$10,000

**3. Renovations** \$4.28 per \$10,000 Sum Insured  
Minimum \$10,000

\* We will not pay for more than 30% of the Sum Insured on Contents in respect of Valuables, or more than 5% of the Sum Insured on Contents for any one article (except furniture, personal computers, audio and video equipment, pianos or organs) or \$6,000 whichever is the lower

\*\* An excess of \$100 applies to damage due to hurricane, cyclone, typhoon, windstorm, flood, water discharged, overflowing or leaking from pipes, water systems, roofs, roof guttering and down pipes



**New**



**Enhanced**



This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

Information correct as at 10 November 2017.

Enhanced HomePlus Benefits	Sum Insured (up to)		
	Standard Plan	Superior Plan	Ultimate Plan
<b>1. Home Contents and Renovations</b> <ul style="list-style-type: none"> <li>• Contents - household contents and personal belongings*</li> <li>• Renovations - improvements and additions to your Home not forming part of the Building</li> </ul> Physical loss or damage to your home Contents and Renovations caused by fire, lightning, domestic explosion, windstorm, flood, bursting or overflowing of water tanks, pipes, earthquake, volcanic eruption, aircraft, impact by land vehicles, riot, strike, civil commotion, malicious acts, theft or burglary in your home**	\$50,000 \$75,000	\$80,000 \$115,000	\$120,000 \$150,000
Total	\$125,000	\$195,000	\$270,000
<b>2. Worldwide Personal Liability</b> Personal legal liability for you and your family including liability as a tenant for up to \$500,000 <b>Property Owner's Liability</b> Legal liability arising from your ownership of the Building provided cover for the Building is taken up	\$1,000,000 in the aggregate		
<b>3. Worldwide Accident Protection</b> Covers you, your spouse or your child(ren) in the event of death by accident  <b>Hospital Cash Benefit</b> Daily cash benefit due to hospitalisation as a result of an Injury to you, your spouse or your child(ren) - Up to 90 days	\$20,000 per adult \$10,000 per child \$50,000 in the aggregate \$50 per day per person	\$30,000 per adult \$15,000 per child \$75,000 in the aggregate \$75 per day per person	\$30,000 per adult \$15,000 per child \$75,000 in the aggregate \$75 per day per person
<b>4. Emergency Home Assist</b> Access to 24-hour MSIG Assist helpline for assistance in Singapore: <ul style="list-style-type: none"> <li>• Telephone medical advice</li> <li>• Plumber referral</li> <li>• Locksmith assistance</li> <li>• Private medical transportation</li> <li>• Electrician referral</li> </ul>	Included		
<b>Additional Benefits</b>			
<b>1. Alternative Accommodation or Loss of Rent</b> Cost of reasonable alternative accommodation, or rent which continues to be payable by you or rent payable to you while your home remains uninhabitable	Up to 10% of the Sum Insured under Home Contents and Renovations		
<b>2. Removal of Debris</b> Cost incurred for removal of debris following damage to items covered under Home Contents and Renovations	Up to 5% of the Sum Insured under Home Contents and Renovations		
<b>3. Cost of Temporary Protection</b> Cost of temporary boarding up or protection pending repairs or replacement following damage to items covered under Home Contents and Renovations	\$1,500	\$2,000	\$2,000
<b>4. Replacement of Locks/Keys</b> Cost of replacing locks and keys to external doors	\$500	\$750	\$750
<b>5. Accidental Death of Domestic Pet</b> Death by accident of your domestic dog or cat in your home	\$500	\$750	\$750
<b>6. Loss of Money</b> Loss of personal money due to burglary in your home	\$500	\$750	\$750

Enhanced HomePlus Benefits	Sum Insured (up to)		
	Standard Plan	Superior Plan	Ultimate Plan
<b>Additional Benefits</b>			
<b>7. Emergency Cash Allowance</b> Pays for the purchase of essential clothing or personal effects in the event your home is uninhabitable due to a loss or damage for 5 days or more	\$500	\$750	\$750
<b>8. Fraudulent Use of Credit/ATM cards</b> Monetary loss due to unauthorised use of credit cards or ATM cards taken from your home by third parties	\$500	\$750	\$750
<b>9. Contents Temporarily Removed</b> Contents temporarily removed from your home for up to 14 days to any residential building or hotel in Singapore at the time of loss or damage subject to \$500 any one item	\$7,500	\$12,000	\$15,000
<b>10. Accidental breakage of Fixed Mirrors and Glass</b>	\$1,000	\$1,500	\$1,500
<b>11. Deterioration of Frozen Food</b> Cost to replace deteriorated frozen food in the deep freezer of your refrigerator of less than 5 years old due to failure of the freezer	\$500	\$750	\$750
<b>12. Damage to Security Systems</b> Damage as a result of theft or any attempted theft	\$500	\$750	\$750
<b>13. Conservancy Charges</b> Pays your monthly service and conservancy charges in the event your home is uninhabitable following loss or damage	\$500	\$750	\$750
<b>14. Fraud or Dishonesty of Domestic Servants</b> Monetary loss suffered due to fraud or dishonesty of your domestic servants living in your home	Not Covered	\$500	\$500
<b>15. Fire Extinguishment Expenses</b> Cost of replenishment of fire fighting appliances in your home	\$2,000	\$3,000	\$3,000
<b>Annual Premiums (inclusive of GST)</b>	<b>\$118.77</b>	<b>\$176.55</b>	<b>\$233.26</b>
<b>Optional Cover</b>			
<b>1. Building</b> Physical loss or damage to your residential Building caused by fire, lightning, domestic explosion, windstorm, flood, bursting or overflowing of water tanks, pipes, earthquake, volcanic eruption, aircraft, impact by land vehicles, riot, strike, civil commotion, malicious acts, theft or burglary in your home**	Sum Insured shall reflect the cost of reinstatement of the house, apartment or flat, including walls, gates, fences, footpath, swimming pool, patios, terraces, driveways, permanent fixtures and fittings at the insured address, but excludes foundations and drains.		
<b>Additional Benefits</b>			
<b>1. Building Fees and Cost</b> Professional fees of Architects, Surveyors and Engineers, clearing and shoring up cost	Covered under Building Sum Insured		
<b>2. Property Owner's Liability</b> Your legal liability to third parties by reason of your ownership of the Building	\$1,000,000 In the aggregate with Worldwide Personal Liability		

## FREQUENTLY ASKED QUESTIONS - BUILDING

### 1. Why do I need to buy Building cover for my home?

If your residential Building is no longer covered under any mortgage fire insurance following full settlement of your home loan with the HDB, bank or financial institution, it is important to consider insuring your property to safeguard against the financial strain caused by any loss or damage to your asset. Covering your residential building under Enhanced HomePlus is very affordable at \$4.28 per annum for every \$10,000 Sum Insured for your continued peace of mind.

### 2. Do I need Building cover for my condominium apartment when the Management Corporation has in place fire insurance for my property?

If your condominium apartment is a Strata Title property, the Management Corporation is required to effect fire insurance for the building(s). You do not need to take up separate fire insurance in this case. Please check with your Management Corporation on the details.

### 3. What is the definition of Building?

Building refers to the physical structure of the house, apartment or flat (excluding foundations and drains) and includes walls, gates, fence, footpath, swimming pool, patios, terraces, driveways; and all other permanent fixtures and fittings which were originally part of the building when it was transferred by the developer or builder to the first owner.

### 4. How do I determine the sum to be insured for my Building?

The Sum Insured should represent the cost of rebuilding or reinstating the building as new at the time of the loss or damage. This excludes foundations, drains and the value of the land.

Please review the Sum Insured regularly to take into account the increased cost of construction and general inflation. The General Insurance Association of Singapore provides information on general insurance for consumers at [www.gia.org.sg](http://www.gia.org.sg). You may refer to their FAQ as a guide to determine the replacement cost for your building. It is advisable that you engage the services of a qualified property valuer or quantity surveyor, say every 3 years to keep abreast with the rebuilding cost at current day prices.

### 5. What happens if my insured sum is insufficient?

You will not receive full compensation for your loss or damage where the insured amount is less than 80% of the full rebuilding cost at the time of the loss or damage. The amount payable will be proportionately reduced by the sum of the under-insurance to the full replacement cost. See illustration below:

Sum Insured for Building	\$750,000
Cost to replace/reinstate Building	\$1,000,000
Percentage of under-insurance	25%
Cost of repair/rebuild damage	\$200,000
Claim amount	\$200,000
Enhanced HomePlus pays	\$150,000 (75%)
You bear	\$50,000 (25%)

### 6. What can I do if I wish to increase my Building Sum Insured following extensive additions or upgrading or re-valuation of my building?

Please contact us to update the Sum Insured as soon as possible. The premium for the additional Sum Insured will be pro-rated from the date of increase to the expiry of the policy period. This is subject to a minimum premium of \$10 for mid-term increase to endorse your policy.

### 7. Are there any other exclusions besides those mentioned in answer 9 under the Home Contents FAQ?

Exclusions applicable to Home Contents apply to Building cover as well. Please refer to the policy for the full details of the exclusions.

## FREQUENTLY ASKED QUESTIONS - HOME CONTENTS

### 1. Why do I need Enhanced HomePlus insurance when my home is already insured under the mortgage fire insurance with my bank?

The cover under your mortgage fire insurance usually relates to the building structure, permanent fixtures and fittings. Improvements and additions to your home, your household contents and personal belongings may not be covered.

### 2. Are there unique features offered by Enhanced HomePlus insurance?

Enhanced HomePlus covers a wide range of benefits from fire, weather related losses or damage to break-in to the home, personal legal liabilities and many other benefits. Certain unique features are benefits like payment of monthly service and conservancy charges that are still payable after the home is uninhabitable after a loss, the dishonesty or fraudulent acts of your domestic servants, to name a few.

### 3. What is the definition of Contents?

Contents refer to household goods and personal effects belonging to you and members of your household including your domestic servant eg furniture, furnishings, home appliances, personal computers, books, toys, clothing and other personal belongings including Valuables.

### 4. What are Valuables and how much are they covered for?

Valuables refers to jewellery, watches, furs, curios, works of art, antiques, stamps and coin collections and other collectable property, manuscripts, medals, items of gold, silver or other precious metals or precious stones kept in the home. Each article or item is covered up to 5% of the Sum Insured on Contents and an overall limit of up to 30% of the Sum Insured on Contents, eg Contents under the Superior Plan is \$80,000; the limit per article is \$4,000 and the maximum limit for all Valuables shall not exceed \$24,000.

### 5. How do I compute the sum to be insured?

The Sum Insured should represent the full value of your home renovations, household contents and personal effects belonging to you and members of your household including any domestic servants living in your home at current day values.

### 6. Do I need to provide a detailed listing of the contents to be insured?

You do not need to do so. There are however specific limits applicable - refer to answer for FAQ 4 above.

Where an article is part of a pair or set, suite, group or collection of articles of similar pattern, colour or design, it will be regarded as an article on its own without reference to the special value that such article bears to the pair or set, suite, colour, pattern or design. The specified limits do not apply to furniture, personal computers, audio and video equipment, pianos or organs.

### 7. What is the sum I can recover after a loss?

Payment is based on the cost of repairs in the case of partial damage or replacement as new for property totally lost or destroyed. The Sum Insured for Contents and Renovations must represent the full value as new at the time of the loss or damage; otherwise, a deduction will be made for any wear and tear or depreciation.

### 8. How does Enhanced HomePlus cover me if I am a tenant of a rental home?

You will be covered for all the benefits outlined in the Benefit table including legal liability arising out of a negligent act for loss or damage to the Contents, fixtures and fittings where these do not belong to you but under your responsibility and the rented residential Building while under your occupation. Normal wear and tear will not be covered.

### 9. What are the policy exclusions?

The key exclusions are radioactive contamination, war, terrorism, political risks, deliberate or malicious acts of the Insured or members of the Insured's household. The full details of the exclusions are contained in the policy document.