

# QBE Home Prestige Package

Home insurance plans



Why should I choose QBE Home Prestige Package Insurance?

All-rounded protection for your home contents and against liability and legal costs from your property.

### Comprehensive coverage for your home

- Loss/Damage to Home Contents, automatic first loss coverage, up to S\$200,000
- Loss/Damage to fixtures, fittings and renovations, up to S\$100,000. With option to increase coverage to cover building.
- Loss of rental, for owners: 25% of sum insured, up to 30 days
- Temporary accommodation, for occupier: up to 25% of sum insured, up to 6 months
- Personal Accident coverage, S\$50,000 in the aggregate
- Liability to others, S\$5,000,000 in the aggregate
- Option to purchase Personal Effects coverage and domestic Workers' Compensation

Please refer to the Policy wording for more coverage details and the full Terms and Conditions.

## Summary of benefits

The table below provides a summary of the covers and maximum sums insured under the QBE Home Prestige Package Insurance plan.

POLICY SECTION	LIMIT (\$)		
	LANDLORD	TENANT	OWNER OCCUPIED
<b>Home Contents</b>			
Loss or damage to all home contents		200,000	
Replacement of locks & keys following a break in	N/A	1,000	
Cost of temporary accommodation	N/A	2,000	
Accidental death or theft of pets	N/A	500	
Loss or damage to home contents during transit to new place of residence		Up to 15% of sum insured	
Replacement of spoiled frozen food	N/A	500	
Coverage for home contents at new situation		Automatic coverage for up to 28 days	
<b>Buildings</b>			
Loss or damage to building - including fixtures, fittings & renovations		100,000	
Rental Loss	25% of sum insured, for up to 6 months	N/A	25% of sum insured, for up to 6 months
Expenses incurred in fire extinguishing		Up to 10% of sum insured	
<b>Personal Accident</b>			
Compensation for an accident		25,000 for adults, 5,000 for child (50,000 in the aggregate)	
<b>Liability to Others</b>			
Limit of liability - any one period and in the aggregate		5,000,000	
Arising from:			
a) The occupation of the building specified in the schedule			
b) Ownership specified in the schedule			
c) Personal Liability worldwide			
<b>Personal Valuables (Optional)</b>			
Unspecific Valuables	N/A	Plan A: 1,000 article limit, 6,000 max limit per year Plan B: 3,000 article limit, 12,000 max limit per year	
Specified personal valuables	N/A	Up to 10,000 article limit, 100,000 max limit per year	
<b>Domestic Workers' Compensation (Optional)</b>			
Domestic workers' compensation (per employee)	N/A	As per Work Injury Compensation Act of Singapore	

### Important notice:

- Please refer to the policy wording for more coverage details and the full Terms and Conditions.
- The information contained herein is subject to the terms, conditions and exclusions of the policy wording. A copy of which can be obtained from your local QBE office, your agent or broker.
- Policy excess: S\$100 each and every claim unless otherwise stated.

## How much do I pay?

HOUSING TYPE	PUBLIC HOUSING <sup>1</sup>	PRIVATE HOUSING <sup>2</sup> (excluding Landed Property)	PRIVATE HOUSING <sup>3</sup> (Landed Property)
Annual Premium (before GST)	S\$100	S\$150	S\$240
Annual Premium (with 7% GST)	S\$107	S\$160.50	S\$256.80

<sup>1</sup> Public Housing: Studio Apartment, 2-Room Flat, 3-Room Flat, 4-Room Flat, 5-Room Flat, 3Gen Flat, Executive Flat, DBSS Flat

<sup>2</sup> Non-Landed Private Housing: HUDC Flats, Executive Condominiums, Condominiums, Apartments, Walk Ups

<sup>3</sup> Landed Private Housing: Conservation Houses, Shop Houses, Terrace Houses, Town Houses, Cluster Houses, Semi-Detached Houses, Detached Houses, Good Class Bungalows

## How do I apply?

Just 3 simple steps and you can have a peace of mind about the security of your home:

### Step 1: Apply

- Approach an authorized QBE agent/broker and discuss your requirements then select the plan that best suits your needs.
- Fill out the proposal form and decide on the mode of payment convenient for you – credit card or cheque.

### Step 2: Understand the coverages

- Upon receiving your Policy, read through the Policy wording and ensure your needs are sufficiently and correctly met.
- Call your agent/broker immediately for clarifications should you be unclear of any wording.

### Step 3: Check your Policy

- Ensure all details and information are in order.

## How do I make a claim?

In the event of a claim:

- All claims must be made to QBE Insurance (Singapore) Pte Ltd immediately when the claim occurs.
- Doctors' reports or certificates and hospital bills are required to support the claim.
- Retain all bills, invoices and receipts for your claim too.
- To report your claim or obtain a claim form, please contact your Insurance Advisor or the QBE Singapore Claims Department at +65 6224 6633 or visit our website at [www.qbe.com/sg](http://www.qbe.com/sg)

## Policy Owners' Protection Scheme

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/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



# QBE

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