

Unique Plan Benefits for a complete peace of mind

- ✓ First Loss Policy
- ✓ Full Theft Cover for contents
- ✓ High limit of coverage for unscheduled contents up to \$10,000 per item
- ✓ Up to \$1 million Worldwide Personal Liability Cover



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CHARTIS 

Homes Advantage Package



Homes Advantage Package

For many of us, our home is our greatest and most precious asset. Besides giving you protection within your home, Homes Advantage *Package* plan also provides you with coverage that suits your lifestyle even when you are away from your home or travelling abroad.

Comprehensive Protection

Choose from a selection of Classic, Superior or Premier plans under the Homes Advantage *Package* plan.

First loss Policy

With first loss protection, you do not have to worry about being penalised for under-insuring your home. Select your preferred coverage from one of the three plans that best suits your needs.

All-Risks Cover including Full Theft Cover for Household Contents

For protection of your household contents, take comfort in knowing that we provide all-risks coverage. Furthermore, full theft cover is assured and you need not provide proof of forcible entry in the event of a claim.

High Limits of Coverage for Unscheduled Items

Enjoy high limits of coverage of up to \$10,000 per item for household contents. With Homes Advantage *Package* plan, items that you wish to insure need not be declared, allowing you a fuss-free insurance purchase experience.

Complimentary Benefits

Alternative Accommodation

We cover alternative accommodation expense within Singapore up to a specified limit if your home is made uninhabitable due to loss or damage to your building or contents.

\$1 Million Worldwide Personal Liability

Additionally, you and your family are also protected worldwide against any potential third party claims due to bodily injuries or damage to their properties for up to \$1 million.

Optional Covers

Home Advantage *Package* plan gives you the choice of adding lifestyle protection depending on your needs. Choose from our wide range of benefits such as protection against Tenant's Liability, Worldwide Identity Fraud Cover, Bicycle Cover and Multi-Appliances Extended Warranty.

Chartis Exclusive Multi-Policy Discount

Plus, enjoy an additional 5% discount off your Homes Advantage *Package* policy premium if you have an existing annual consumer lines' policy with us!

| MAIN COVERAGE | CLASSIC (max. limit) | SUPERIOR (max. limit) | PREMIER (max. limit) |
|--|--|--------------------------|-------------------------|
| Building <ul style="list-style-type: none"> Covers loss or damage to the building¹ arising from insured perils². Covers up to 20% of the sum insured for the building for loss of rent should your insured premises be made uninhabitable due to insured perils². Covers legal claims made against you by your tenant due to accidental bodily injury or damage to property occurring within the insured premises. | \$85,000 | \$135,000 | \$225,000 |
| Contents <ul style="list-style-type: none"> All risks cover for your household contents³ such as interior decorations, fixtures and fittings, valuables and personal belongings in the insured premises with high limit of coverage per unscheduled item of up to \$10,000 each. Covers up to 20% of the sum insured for household contents or \$50,000 whichever is lower, for loss or damage to your household contents kept at a commercial storage facility³. Covers up to \$1,000 to replace or repair your damaged home security system due to theft. Covers up to \$500 to replace your residence's locks and keys due to theft within insured premises. Covers up to \$1,000/occurrence for medical expenses as a result of injury due to theft or robbery within insured premises. Covers up to \$500 for loss of personal cash. Covers up to \$250/occurrence for frozen food spoilage⁴. Covers up to \$500 for the replacement of fire fighting appliances used or destroyed as a result of a fire. | \$20,000 | \$35,000 | \$50,000 |
| Worldwide Personal Effects <ul style="list-style-type: none"> Covers you and your family⁵ against loss or damage to your personal effects⁶ whilst outside of your residence and/or when you are travelling. Covers up to \$1,000/occurrence for medical expenses incurred from injury caused by theft outside of your residence. Covers up to \$1,000/occurrence for monetary loss or damage suffered by you due to ATM assault⁶. | \$2,000 | | |
| Alternative Accommodation Complimentary <ul style="list-style-type: none"> Covers alternative accommodation expense if your insured premise is made uninhabitable due to insured perils². | Up to 10% on the sum insured for building, 20% on the sum insured for contents, or \$20,000, whichever is the lowest | | |
| Worldwide Personal Liability Complimentary <ul style="list-style-type: none"> Covers you and your family against potential third party claims for bodily injuries or damage to their properties. | \$1,000,000 | | |
| ANNUAL PREMIUM (inclusive of 7% GST) | \$199.82 | \$285.42 | \$394.56 |

Notes

¹ Excess applies for selected insured perils where applicable.

² Insured Perils include fire, lightning, explosion, aircraft or articles dropped therefrom, impact with the building by any road vehicle not belonging to or under your control or member of your family, bursting and overflowing of water tanks, water apparatus or water pipes, theft or attempted theft, hurricane, cyclone, typhoon or windstorm including flood or overflowing of the sea, riots, malicious damage, earthquake or volcanic eruption, including flood or overflow of the sea and accidental breakage of fixed glass.

³ Excess of \$100 applies for each and every claim for items below \$10,000.

⁴ Excess of \$50 applies for each and every claim.

⁵ Family refers to any member of your family related to you by blood, through marriage or by adoption under any written law, including domestic servants, room-mates and co-owners ordinarily residing in your residence.

⁶ Excess of \$200 applies for each and every claim.

| OPTIONAL COVERAGE | Max. Limit | Premium |
|---|---|------------------------------------|
| Worldwide Identity Fraud Cover¹ Covers your monetary loss resulting from identity fraud with choice of individual or family plan. Includes legal fees and loss of wages incurred by you in Singapore to resolve such identity fraud issues. | \$10,000 Individual Family | \$37.45 \$64.20 |
| Multi - Appliances Extended Warranty Covers your appliances and equipment against mechanical and electrical failure with choice of: a) Kitchen Products ² b) Home Products ³ | \$2,000 \$2,000 | \$149.80 \$304.95 |
| Bicycle Cover Covers loss or damage to one bicycle as a result of theft outside of your residence. | \$1,000 | \$26.75 |
| Tenant's Liability Covers the tenant's legal liability to the landlord. | \$100,000 | \$53.50 |

¹ Excess of \$200 applies for each and every claim.

² Kitchen products include Cooker Hood, Cooker Hob, Conventional Oven, Microwave Oven, Refrigerator, Washer, Dryer, Washer Dryer Combo and Dishwasher that are less than 5 years old at the time of claim.

³ Home products include Cooker Hood, Cooker Hob, Conventional Oven, Microwave Oven, Refrigerator, Washer, Dryer, Washer Dryer Combo, Dishwasher, Television, Air-Conditioner, Audio Equipment and Video Equipment that are less than 5 years old at the time of claim.

Homes Advantage *Package* Plan FAQ

1. What are the insured perils covered under contents in Homes Advantage *Package* plan?

Contents coverage in Homes Advantage *Package* plan is an all risks cover, which protects you and your family against all perils, subject to policy terms and conditions.

2. Do I need to itemise my home contents that I want to insure?

The home contents benefit under the Homes Advantage *Package* plan provides high limits of coverage of up to \$10,000 per item and the items need not be itemised.

3. If I want to insure my painting that is worth more than \$10,000, can I do so under Homes Advantage *Package* plan?

Homes Advantage *Package* plan only provides coverage for individual items of up to \$10,000 each. If you wish to insure your works of art or valuables that are worth more than \$10,000, the maximum claim amount is \$10,000 per item. For higher coverage, you may wish to consider the Homes Advantage plan instead which allows you to schedule items exceeding \$10,000 each.

4. Are my personal effects covered overseas?

Yes. You and your family's personal effects are covered worldwide. These include your personal belongings that are physically carried on or worn by you at the time of loss or damage, even when you are overseas.

5. Under Multi-Appliance Extended Warranty, do you replace/repair the appliance? What if the parts are no longer available?

Yes. Our repair benefits are up to a maximum of \$2,000 during any one policy period. Repairs are undertaken by our appointed repairer should your kitchen or home product be damaged due to mechanical or electrical failure.

Should the parts required for repairs be no longer available, we will pay you cash equivalent to the estimated repair cost. Such cash payment shall not exceed \$300.

6. Will I be penalised for under-insurance?

No. Homes Advantage *Package* plan is a first loss policy and you need not worry about being penalised for under-insurance.

7. Who shall I call if I need assistance on policy related matters or to make a claim? What documents must I submit in the event of claim?

You may like to contact your servicing agent. Alternatively, you can contact us at 6419 3000 from Mon-Fri between 9am-5pm for assistance or to report a claim.

In the event of a claim, you need to provide proof of ownership, receipt, a valuation report and any other documents that may be required by us to process the claim.