



Supplement Privileged Rate Home Insurance Cover

Important. Please read and keep it safe.



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Summary of Cover and Limits

Section	Policy feature	Maximum amount payable
1	Household Contents Items such as: - Furniture and furnishings - Domestic appliances - Mobile phone - Personal computer - Audio and visual equipment - Clothing and linen(s) - Crockery and utensils - Camera - Watches* - Jewellery*	S\$50,000
2	Renovations Items such as: - Kitchen cabinets - Built-in wardrobes - Bathroom and sanitary furniture - Ceiling lamps - Air conditioners - Floor coverings	S\$100,000
3	Removal of Debris Cover up to 5% of the sum insured under household contents & renovations.	S\$7,500
4a	Family Worldwide Liability Cover you and your family members against legal liability for accidental bodily injury to any person or accidental damage to third party's property.	S\$250,000
4b	Tenant's Liability Cover loss of or damage to landlord's building, renovations and contents caused by you or your family members as tenant.	S\$25,000
5	Alternative Accommodation / Loss of Rent Cover up to S\$1,000 per week for a maximum of 12 weeks if your home is uninhabitable.	S\$12,000 (Up to S\$1,000 per week)
6	Loss of Contents Temporarily Removed Cover loss or damage to contents that are temporarily removed from your home to any residential building or hotel in Singapore.	S\$5,000 (Up to S\$500 per article)
7	Emergency Cash Allowance Cover for the purchase of essential items if your home is uninhabitable for at least 5 days in a row.	S\$750
8	Medical Expenses If you, your family members or your domestic employee in your home are injured due to any of the insured events.	S\$2,000
9	Utilities Bill Relief Reimburses your utilities bill if: (a) your home is uninhabitable (b) you suffer total loss of both hands or both feet or total loss of sight in both eyes or death as a result of accidental bodily injury in your home within 2 months	S\$1,000 (Up to a maximum of 3 months)
10	Breakage of Fixed Glass / Mirror Cover for accidental breakage of fixed glass / mirror in your home.	S\$500
11	Loss of Personal Money, Debit and Credit Cards - Following any loss by an insured event in your home - The replacement cost of stolen credit card - Any unauthorised use of the card	S\$500

Perils covered:

Fire, smoke, lighting or explosion
Earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm or flood
Riot, civil unrest, strikes and labour or political disturbances
Malicious act of any person who is not legally allowed to be in your home
Being hit by motorised vehicles, animal, aircraft or other flying objects which is not under the control of you or your family members
Bursting or overflowing of domestic water tanks, pipes, domestic appliances or fixed heating or cooling systems
Theft or attempted theft accompanied by violent or forcible entry into your home
Falling trees, branches, radio or television receiving aerial
Subsidence or heave of the land which the home stands, or landslide

*Subject to the sub-limit for valuables under Section 1 - Household Contents.

Supplement Privileged Rate Home Insurance Policy

The contract of insurance

This policy is a contract of insurance between **you** and **us**.

You have purchased Privileged Rate **Home** Insurance as shown on **your schedule**. **We** will provide cover under the following policy terms and conditions. This policy is sold as a supplement to **your** Car Insurance Policy.

Governing law

The law of the Republic of **Singapore** will apply to this contract.

Use of language

Unless otherwise agreed, the contractual terms and conditions and any other information relating to this contract will be in English.

Cancellation rights

The cancellation rights follows **your** Car Insurance Policy.

Changes we need to know about

Please visit www.aviva.com.sg and advise **us** immediately if there are any changes to **your** circumstances which may affect this insurance.

For example: If there is any change of address of **your home**.

Definitions

Wherever the following words or phrases appear in bold, they will have the meaning described below.

Accidental

Sudden, unforeseen, unexpected, involuntary event which has taken place during the **Period of Insurance** which must be the only cause of injury or damage to or loss of property, whichever applies.

Buildings

- The physical structure of the house, apartment or flat including the swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, driveways, footpaths, walls, fences, gates, hedges, gardens and fixed tanks.
- All permanent fixtures and fittings provided by either **HDB** or the developer as standard specifications for **your home**.

These must all be at the address shown in **your schedule**.

Clauses

Changes in the terms of **your** policy. These are shown in **your schedule**.

Contents

All moveable household items and utensils, furniture and furnishings, domestic appliances, audio and visual equipment, personal computers, personal belongings, **valuables** and clothing that belong to **you** and **your family members** in **your home**.

Doctor

A registered practising member of the medical profession with a recognised degree in western medicine who is authorised to practise in his country but who is not related to **you** or any of **your family members**. This excludes medical professionals practising complementary or alternative medicine such as Chiropractors and Ayurveda, Homeopathy, Naturopathy and Traditional Chinese Medicine practitioners.

Domestic employee

A person employed by **you** to carry out domestic duties in connection with **your home** and its land, and not employed by **you** in any capacity in connection with any other business, trade or profession.

Domestic pet

Pets allowed in **Singapore** by the Animal & Veterinary Service (AVS).

Excess

The amount **you** will have to pay towards each separate claim.

Family members

Your domestic partner, **your** children and any of **your** family relations who are permanently living with **you** at **your** home.

HDB

Housing and Development Board of **Singapore**.

Home

The **HDB** flat, apartment or private dwelling house together with its fenced-up compound around the house (where applicable) at the address shown in **your schedule**.

Insured events

1. Fire, smoke, lighting or explosion.
2. Earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm or flood.
3. Riot, civil unrest, strikes and labour or political disturbances.
4. Malicious act of any person who is not legally allowed to be in **your home**.
5. Being hit by aircraft or other flying objects, or anything falling from them unless they are travelling at sonic or supersonic speeds.
6. Being hit by **motorised vehicles** not belonging to nor under the control of **you** or **your family members**.
7. Being hit by animal except by **your domestic pet**.
8. Bursting or overflowing of domestic water tanks, pipes, domestic appliances or fixed heating or cooling systems. We will not cover:
 - The actual damage to the water tanks, pipes, domestic appliances or fixed heating or cooling systems.
9. Theft or attempted theft accompanied by violent or forcible entry into **your home**. We will not cover:
 - Theft by deception, unless deception is used only to get into the **home**.
 - If **you** did not report to the police within 24 hours upon discovery and get a written police report.
10. Falling trees & branches.
11. Failing radio or television receiving aerial (including satellite dishes), their fittings and masts.
12. Subsidence or heave of the land which the home stands, or landslip (except for damage caused by riverbank or coastal erosion).

Motorised vehicle

Any electrically or mechanically powered vehicle, other than:

- Vehicles used only as domestic gardening equipment within the boundaries of the land belonging to the **home**;
- Vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- Golf carts and trolleys; or
- Pedestrian-controlled toys and models.

Period of Insurance

The period of time the insurance is provided for under this policy, as set out in **your schedule**, and any other period the policy is renewed for. For a multi-annual policy, the **period of insurance** refers to each consecutive 12-month period from the policy inception date of **your** policy.

Personal money

Currency notes and coins held for personal purposes.

Renovations

Improvements and additions to the fixtures and fittings of **your home** that were made by **you** or by any previous owner or tenant of the **home** including kitchen cabinets, built-in wardrobes, bathrooms, air conditioners and flooring.

Schedule

The document which gives details of the cover **you** have.

Singapore

The Republic of Singapore.

Sum insured

The amount shown in **your** summary of cover based on **your** selected plan as the most **we** will pay for claims resulting from one incident for each **period of insurance** unless otherwise stated in this policy booklet or any clause. For a multi-annual policy, the period of insurance here refers to each consecutive 12-month period from **your** original policy inception date.

Uninhabitable

The **home** is unfit to live in or tenanted as assessed by **us** or **our** appointed surveyor.

Unoccupied

Not lived in by **you** or anyone who has **your** permission or does not contain enough furniture for normal living purposes.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery, watches and furs.

We, Us, Our

Aviva Ltd (unless otherwise defined in any section of the policy).

You, Your

The person (or people) named as insured in **your schedule**.

Section 1

Household Contents

What is covered

Within the stipulated policy limit, **we** will cover **you** and **your family members** for loss of or damage to the **contents** in **your home** caused by any of the **insured events**. **We** will also cover **your** fire-fighting equipment and personal belongings of **your domestic employees**.

The sub-limit for **valuables** is up to S\$2,500 per article / set / pair and up to the total amount of S\$15,000.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

Excess

S\$200 for each and every loss caused by earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm, flood, bursting or overflowing of domestic water tanks, pipes, domestic appliances or fixed heating or cooling systems.

What is not covered

We will not cover:

- **Personal money**, bank cards, debit / credit cards, bonds, stocks, shares and documents of any kind.
- **Motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and their respective parts, spares and accessories.
- Loss of or damage to the **building** or **renovations**.
- Items used for business or professional purposes.
- Any living creature or food.
- Anything mentioned in the General Exceptions.

Section 2

Renovations

What is covered

Within the stipulated policy limit, **we** will cover **you** for loss of or damage to the **renovations** in **your home** caused by any of the **insured events**.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

Excess

S\$200 for each and every loss caused by earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm, flood, bursting or overflowing of domestic water tanks, pipes, domestic appliances or fixed heating or cooling systems.

What is not covered

We will not cover:

- Loss of or damage to the **building** or **contents**
- **Renovations** which are not legally owned by **you**.
- Renovations which belong to others under **your** care, custody or control.
- Anything mentioned in the General Exceptions.

Section 3

Removal of Debris

What is covered

Within the stipulated policy limit, **we** will cover **you** up to five percent (5%) of **your sum insured** under Section 1 and 2 for the cost incurred for removal of debris if there has been damage caused by any of the **insured events** and a claim has been submitted and covered for under Section 1 - Household Contents and / or Section 2 – Renovations.

Section 4a

Family Worldwide Liability

What is covered

Within the stipulated policy limit, **we** will cover if **you** and **your family members** against personal legal liability to pay damages and claimants' costs and expenses during the **period of insurance** for:

- **Accidental** death or bodily injury to any person; or
- **Accidental** loss of or damage to property; happening anywhere in the world.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

Section 4b

Tenant's Liability

What is covered

Within the stipulated policy limit, **we** will cover if **you** or **your family members** as tenant of the **home** becomes legally responsible as a result of a negligent act for:

- Loss of or damage to landlord's **building, renovations** and **contents**.
- **Accidental** breakage of fixed glass / mirror.

We will also pay for:

- All legal cost and expenses of litigation recovered against **you** or **your family members**.
- All costs and expenses of legal defence incurred by **you** or **your family members** which **we** have agreed to in writing.
- **Accidental** damage to cables or underground pipes which provide services to or from the **buildings** and septic tanks and drain inspection covers. **We** will also pay up to S\$500 for the cost of breaking into (and repairing) an underground pipe to clear a blockage between the main sewer and **your home** if this is necessary because normal methods of releasing the blockage are unsuccessful.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered under Section 4a and 4b

We will not cover any liability in respect of:

- Any claim arising from ownership or possession of any building or land.
- Owning, possessing or using any **motorised vehicle**, weapons, firearms, aerial devices, drones, aircraft, watercraft, trailers or caravans.
- Transmission of disease or illness of any kind.
- The unruly behavior of a **domestic pet** or any liability in connection with the Miscellaneous Offences (Public Order and Nuisance Act), the Animal and Birds Act Animals and Birds (Dog Licensing and Control Rules) or any future similar regulations or legislation issued by any relevant regulatory authority.
- Any agreement, unless **you** or **your family members** would have been liable without the agreement.
- Any contract of service, employment, trade, business or profession.
- Any fines, penalties, exemplary or punitive damages.
- Any claim or loss arising out of any activities and / or business conducted and / or transacted via the internet, intranet, and / or via **your** and **your family members'** own website, internet site, web address and / or via the transmission of electronic mail or documents by electronic means.
- Loss of or damage to property which belongs to **you**, **your family members**, **your domestic employee** or in their care or control.
- Bodily injury or illness to **you**, **your family members** or **your domestic employee**.
- Any claim if **you** as a tenant of the **home** and do not have a valid written tenancy agreement.
- Anything mentioned in the General Exceptions.

Section 5

Alternative Accommodation / Loss of Rent

What is covered

Within the stipulated policy limit, if **your home** is damaged by any of the **insured events** and as a result **your home** is **uninhabitable**, **we** will pay for:

- Reasonable alternative accommodation expenses for **you, your family members** and, **your domestic employee**.
- Rent which continues to be payable by **you** as tenant;
- Loss of rent otherwise payable to **you** as landlord; and
- Reasonable cost for temporary storage of **your** furniture.

The most **we** will pay under this section is up to S\$1,000 per week and up to the total amount specified in the summary of cover or until **your home** is ready to live in; whichever is lesser.

What is not covered

We will not cover:

- Charges for food and beverages, hotel entertainment, phone calls and laundry services.
- Any claim if there is no valid written tenancy agreement.
- Anything mentioned in the General Exceptions.

Section 6

Loss of Contents Temporarily Removed

What is covered

Within the stipulated policy limit, **we** will cover **you, your family members** and **your domestic employee** for loss of or damage to the **contents** caused by any of the insured events while **they** are temporarily removed from **your home** and stored within a residential building or hotel in **Singapore**.

The most **we** pay under this section is up to S\$500 per article and up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Loss of or damage whilst **your contents** are being loaded, unloaded or transported.
- Loss of or damage whilst **your contents** are removed for trade, exhibition or stored in a storage warehouse.
- Theft unless force is used to enter residential building or hotel in **Singapore** where **you** were storing **your contents**.
- Loss of or damage to **personal money** and **valuables**.
- Anything mentioned in the General Exceptions.

Section 7

Emergency Cash Allowance

What is covered

Within the stipulated policy limit, if **your home** is damaged by any of the **insured events** and as a result **your home** is **uninhabitable** for at least five (5) days in a row, **we** will pay for the purchase of essential items such as clothing and toiletries.

What is not covered

We will not cover:

- Anything that **we** deem not reasonable or essential items.
- Anything mentioned in the General Exceptions.

Section 8

Medical Expenses

What is covered

Within the stipulated policy limit, **we** will reimburse **you** for necessary medical treatment by, or recommended in writing by, a **doctor**, if **you, your family members** or **your domestic employee** suffers an **accidental** injury within the **home** which is caused by any of the **insured events**.

What is not covered

We will not cover:

- Any claim arising from treatment rendered after 365 days from date of incident.
- Any medical appliance or equipment.
- Anything mentioned in the General Exceptions.

Section 9

Utilities Bill Relief

What is covered

We will reimburse **you** up to S\$1,000 for a maximum of 3 months of utilities bills due to:

- (a) **Your home** is damaged by any of the **insured events** and as a result **your home** is **uninhabitable**; or
- (b) **You** suffered an **accidental** bodily injury in **your home** and within two months of the accident, the injury is the sole cause of:
 - Death;
 - Quadriplegia;
 - Total loss of both hands or both feet; or
 - **Total loss of sight** in both eyes.

For the avoidance of doubt, utilities bill here refers to invoices related to electricity, water and gas only.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Any claim for utilities when your home is habitable.
- Death or bodily injury resulting from pregnancy, childbirth, any kind of disease or illness.
- Anything mentioned in the General Exceptions.

Section 10

Breakage of Fixed Glass / Mirror

What is covered

Within the stipulated policy limit, **we** will cover for **accidental** breakage of fixed glass / mirror in **your home**.

What is not covered

We will not cover:

- Loss of or damage to glass / mirror that are not permanently fitted.
- Anything mentioned in the General Exceptions.

Loss of Personal Money, Debit and Credit Cards

What is covered

Within the stipulated policy limit, **we** will cover **you, your family members** and **your domestic employee** for:

- Loss of **personal money**;
- Replacement cost of stolen personal bank card or debit / credit cards; or
- Unauthorised transactions on stolen personal bank card or debit / credit cards; directly caused by any of the **insured events** in your **home**.

What is not covered

We will not cover:

- Loss of **personal money** which are not reported to the police within 24 hours of discovery of loss.
- Loss of personal bank card or debit / credit cards which are not reported to the card issuing company or financial institution within 24 hours of discovery of loss.
- Loss of personal bank card or debit / credit cards not registered under **your** name, **your family members'** names or **your domestic employee's** name.
- Any cash advances made on the stolen personal bank card or debit / credit cards.
- Loss after the card issuing company have been informed about the stolen personal bank card or debit / credit cards.
- Loss attributable to any **family members**, including **domestic employees**.
- Theft of **personal money** and unauthorised use of personal bank card or debit / credit cards unless someone has broken into or out of **your home** by using force and violence or has got into the **home** by deception.
- Anything mentioned in the General Exceptions.

General Exceptions

These apply to all sections of the policy. This policy does not cover:

1. War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism

Any consequence whatsoever which is directly or indirectly caused by terrorism, or anything connected with terrorism, whether or not such consequence has been contributed to by any other cause or event.

Terrorism is defined as any act or acts including, but not limited to:

- The use or threat of force and/or violence.
- Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/ or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

3. Other actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- Any action taken in controlling, preventing, suppressing or in any way relating to (1) War or (2) Terrorism above.

4. Radioactivity

Any loss, damage or liability which involves:

- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste.
- The radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

5. Sonic bangs

Any loss, liability, injury or damage caused by pressure waves from aircraft travelling at or above the speed of sound.

6. Pollution or contamination	Any loss, liability, injury or damage arising from pollution or contamination unless caused by: • A sudden and unexpected accident which can be identified. • Oil leaking from a domestic oil installation at the home.
7. Deliberate, malicious, willful act or gross negligence	Any loss, liability, injury or damage rising from deliberate, malicious, willful act or gross negligence caused by act of you, your family member, domestic employee, relatives, employer, employees, legal representatives, housemate, room-mate, tenant(s), sub-tenant(s) or any person who is legally allowed to be in your home.
8. Sanction limitation and exclusion clause	We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.
9. Alcohol and drugs	Any loss, liability, injury or damage due to the influence of alcohol or non-prescription drugs on medications.
10. Insanity	Any loss, liability, injury or damage due to mental problem or insanity.
11. Suicide or self-inflicted injury	Any loss, liability, injury or damage due to suicide or attempted suicide or intentional self-inflicted injury, while sane or insane.
12. Mysterious disappearance	Any loss, liability, injury or damage mysterious disappearance or unexplained loss.
13. Town council, MCST or government authorities	Any loss, liability, injury or damage if HDB, town council or management corporation strata title (MCST) is responsible for replacing or repairing the damage or caused by the order of any government authorities.
14. Financial or consequential loss	Any loss of use, consequential loss or financial loss apart from loss under Section 5 - Loss of rent otherwise payable to you.
15. Loss of information	Any loss, liability or damage to information, data or software whether arising as a result of a claim under this policy or otherwise.
16. Criminal or unlawful act	Any criminal or unlawful act committed by you, your family members, or domestic employee, relatives, employer, employees, legal representatives, housemate, room-mate, tenant(s), sub-tenant(s) or any person who is legally allowed to be in your home regardless of the extent of their sanity. Unlawful act refers to any act that does not conform to or is not permitted by the law or rules of the geographical area in which the act is committed. Unlawful act includes but is not limited to: • Exceeding any stipulated speed limit whilst driving or riding a motorised vehicle. • Driving whilst under the influence of alcohol. • Non-conformance to the Road Traffic Act or the like. • Non-conformance to the Road Traffic (Pedestrian Crossing) Rules or the like. • Non-conformance to the Road Traffic (Bicycle) Rules or the like.

17. Wear and tear

Any loss, liability, injury or damage due to obsolescence, wear and tear (e.g., marring, scratching, denting, cosmetic damage which does not affect how the article works), fungus, atmospheric conditions, insect infestation, process of dyeing and mechanical or electrical breakdown.

18. Cooking and heating

Any loss or damage to any part of a cooking or heating appliance due to normal usage or wear and tear (for example, a glass cooking top or any part of a stove).

19. Faulty workmanship

Any loss or damage caused by defective design, faulty workmanship or manufacturing faults.

20. Construction

Any loss, liability, injury or damage caused by building work which involves construction, alteration, extension or repairs.

21. Pre-existing medical conditions

Any allergy, condition, illness, infirmity or injury, diagnosed or undiagnosed, before the date of **accident**, for which **one** has received advice, medication, treatment, been told of, or for which one is under investigation, awaiting results, on a waiting list, or are aware of the need for in-patient treatment.

22. Unoccupied

Any loss, liability, injury or damage while **your home** is **unoccupied** for more than sixty (60) consecutive days.

23. Court judgement

Any court judgment which is not delivered by a court in **Singapore**.

General Conditions

These conditions apply to all sections of this policy.

1. Your duty to disclose information

It is **your** responsibility to provide complete and accurate information to **us** when **you** take out **your** insurance policy, throughout the life of **your** policy, and when **you** renew **your** insurance.

2. Your policy

Your policy includes:

- **Your schedule;**
- The relevant sections of this document
- Any extra policy sections shown in **your schedule**; and
- Any **clauses** which apply to **your** cover.

3. Basis of settlement

The settlement of any claim under this policy shall, at our sole option and discretion, be either on (i) an indemnity basis or (ii) replacement as new for old with provision for necessary wear and tear.

We will, at **our** sole discretion, decide whether to replace, reinstate, repair or pay a cash equivalent for **your** damaged items.

If **we** are able to replace the item, any replacement will be on a like for like basis or based on the nearest equivalent available in the current market and payment will be limited to the cost of replacement by **our** preferred supplier.

4. Your duty to prevent loss or damage

You, your family members and **your domestic employee** must take all reasonable precautions to prevent **accidents**, loss or damage and must keep property that is insured under this policy in good condition.

5. Claims

Your duties:

As soon as **you, your family members** and **your domestic employee** are aware of an event or cause that is likely to lead to a claim under this policy, **you, your family members** and **your domestic employee** must:

- Tell the police immediately about any property which has been lost, stolen or maliciously damaged, and get a police report;
- Contact **us** as soon as reasonably possible and provide all the information and help **we** need;
- Do all that is reasonably possible to get back any lost or stolen property and tell **us** without unnecessary delay if any property is later returned to **you, your family members** and **your domestic employee**;
- Call **us** if **you** receive any information or communication about the event or cause; and
- Avoid discussing liability with anyone else without **our** permission.

We shall have full discretion in the conduct of any proceedings or the settlement of any claim;

Any person who is seeking indemnity under this policy shall give **us** all the information, documents and assistance **we** require to enable any claim to be validated for **us** to achieve a settlement.

If **you** are making a claim under the policy, **you** must submit such a claim to **us** with all relevant facts and documents within 30 days of the **accident** or discovery of damage.

6. Proof of value and ownership

To help **you** prove any loss, **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

The burden of proving the validity of any claim is upon **you**. If **we** deny any claim by reason of any exclusion, the burden of proving that **we** are legally responsible for the claim is also upon **you**.

7. Our rights

We have the right to:

- Take over and defend or settle any claim in **your** name.
- Prosecute (in **your** name for **our** own benefit) any claim for indemnity or damages or otherwise.
- Do as **we** see fit in legal action and in settling **your** claim.

You must not abandon property to **us**.

8. Limit

For any claim or series of claims involving legal liability covered by this policy, **we** may pay:

- Up to the limit shown in **your** policy (less any amounts already paid by **us**); or
- Any lower amount for which **we** can settle **your** claim.

Once **we** have made the payment, **we** will have no further liability in connection with **your** claim, apart from paying costs and expenses **you** incurred before the payment date, or reclaiming any costs and expenses incurred by **us**.

9. What we will pay

The most **we** will pay for loss or damage arising out of one incident is **your sum insured** unless otherwise specified.

10. Reinstatement

If **you** make any claim under section 1 or 2, **we** will reduce the maximum benefit limits for these sections by the actual amount of the claim that **we** pay under the current 12 months **period of insurance**. **We** will put these limits back to the original limit as shown in the summary of cover schedule at the start of the next 12-month period of the policy. **We** reserve the right to reinstate these limits for the current 12 months **period of insurance** by charging the additional premium from **you**.

11. Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- A pair;
- A set;
- A suite; or
- Any other item of a uniform nature, design or colour.

If **you** claim for an item valued at more than the defined single item limit shown in this policy then your indemnity will be limited to that amount shown in this policy. **We** will not pay any greater amount.

12. Fraud

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**. **We** may also take legal action against **you**.

13. Other insurance

If there is any other insurance covering the same claim, **we** will only pay **our** share of the claim, even if the other insurer refuses the claim.

If **you** have more than one policy with **us** that covers the same benefit, **we** will only pay from one policy. If the benefit amounts are different under **your** different policies, **we** will pay the highest benefit amount.

14. Your duty to keep the conditions of this policy

To be covered by this insurance **you** must keep to the terms, conditions and **clauses** of this policy.

15. Arbitration

Where **we** have accepted a claim and there is disagreement over the amount to be paid or if there is any dispute between **us** arising out of this policy, the dispute must be referred to an arbitrator in **Singapore** to be agreed between **you** and **us** in accordance with the Rules of the **Singapore** International Arbitration Centre ("SIAC Rules") at the time in force in English. When this happens, a decision must be made by the arbitrator before **you** can take any legal action against **us**. The courts of **Singapore** are to have exclusive jurisdiction to settle any dispute which may arise out of or in connection with this policy.

16. Non-waiver

Our failure to enforce any provision of **your** policy; or **our** acceptance of any premium with actual or implied knowledge of any non-disclosure, misrepresentation, fraud and/or breach of **your** policy or of the law, does not amount to a waiver of **our** rights under **your** policy or at law. **We** will still have the right to enforce each and every provision of **your** policy even if **we** have not done so in the past.

17. Excluding third party rights

Anyone not a party to **your** policy cannot enforce it under the Contracts (Rights of Third Parties) Act (Cap. 53B).

18. First loss basis

If the actual full reinstatement or replacement value under section 1 and 2 at the time of the loss or damage is greater than **your sum insured** as shown in the summary of cover, the most **we** will pay for loss or damage is **your sum insured** as shown in the summary of cover.

Emergency Home Assistance

All Aviva home policies provide **you** with free access to the [Aviva Home Emergency Assistance Helpline](#). This helpline is managed by the Aviva Home Emergency Assistance Team.

If **you** require assistance in an emergency, call **our** helpline at [6460 9391](#) which is open all day, all night, every day of the year. The person **you** speak to will be able to understand the nature of **your** emergency and what assistance **you** need.

Aviva Emergency Assistance will offer details of specialists and will also detail their costs, which would have to be paid by **you**, who can help **you** with the following common household problems:

Locksmith referral assistance

If **you** are locked out of **your home**.

Plumbing referral assistance

If **your home's** plumbing is clogged or a leak has sprung.

Electrical assistance

If **you** have an electric power failure or short circuit in **your home**.

Air-conditioner engineer assistance

If **you** have a problem with the air-conditioner in **your home**.

Pest control assistance

If **you** require assistance for pest control or pest control prevention for **your home**.

Home cleaning assistance

If **you** require assistance for cleaning of carpet, sofa, window, wall tiles or floor tiles in **your home**.

Television repair assistance

If **your** television set stops working or develops a fault.

Freezer and refrigerator

If **your** freezer or refrigerator stops working or develops a fault.

Washing machine repair

If **your** washing machine stops working or develops a fault.

Home nursing care assistance

If **you** need nursing care at **home**.

Aviva shall not be responsible or liable for the action or advice given by the service providers. The service providers are not agents of Aviva.

You will have to pay directly the service provider for any services they render.

Our Promise Of Service

If **you** have any comments or suggestions about **our** cover, services or any other feedback please write to:

The Head of General Insurance

Aviva Ltd.

4 Shenton Way #01- 01 SGX Centre 2 Singapore 068807

We always welcome feedback so **we** can improve **our** products and services.

Customer Care Policy

At Aviva **we** will make every effort to provide the high level of service expected by all **our** policyholder. If on any occasion **our** service falls below the standard of **your** expectation, the procedure detailed below explains what **you** can do:

Your first point of contact should always be to Our Customer Services Department. **You** can email us at personal_insurance@aviva.com.sg. **We** will acknowledge receipt of **your** feedback within 3 working days while **we** look into the matter **you** raised. **We** will contact you for further information if required within 7 working days and provide **you** with a full reply within 14 working days.

If **you** are dissatisfied with **our** response, **we** will refer **you** to an independent dispute resolution organization, the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd.

36 Robinson Road #15-01 City House Singapore 068877

Telephone: 6327 8878

Fax: 6327 8488

Email: info@fidrec.com.sg

Website: www.fidrec.com.sg

Important - Please remember to quote your policy reference in your communication.

How To Make A Claim

To make a claim, please call **our** claims assistance helpline at [6460 9391](tel:64609391) or access **our** claims form at www.aviva.com.sg.

Policy Owners' Protection Scheme (PFF)

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 US or visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

Learn more about our other products and services at www.aviva.com.sg

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Aviva Ltd

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