



# Home Insurance Policy

Important. Please read and keep it safe.



# Contents

Summary of Cover and Limits	01
Contract	02
Definitions	03
Section 1 Household contents	06
Section 2 Renovations	06
Section 3 Removal of debris	07
Section 4a / 4b <b>Family worldwide liability / Tenant's liability</b>	07
Section 5 Alternative accommodation / Loss of rent	08
Section 6 Loss of contents temporarily removed	08
Section 7 Emergency cash allowance	08
Section 8 Medical expenses	09
Section 9 Utilities bill relief	09
Section 10 Breakage of fixed glass / mirror	09
Section 11 Loss of personal money, debit and credit cards	10
Section 12 Home cleaning expenses	10
Section 13 Loss of personal papers	10
Section 14 Accidental death of domestic pet	11
Section 15 Replacement locks	11
Section 16 Food in freezers	11
Section 17 Bicycle / personal mobility device	12
Section 18 Family cyber risk protector	12
Section 19 Family worldwide personal accident	14
General exceptions	15
General conditions	17
Emergency home assistance	19
Our promise of service	20
Customer care policy	20
How to make a claim	20
Policy Owners' Protection Scheme (PPF)	20

# Summary of Cover and Limits

Section	Policy Feature	Maximum Amount Payable		
		Lite	Standard	Plus
1	Household Contents	S\$35,000	S\$50,000	S\$100,000
2	Renovations	S\$75,000	S\$100,000	S\$100,000
3	Removal of Debris	S\$5,500	S\$7,500	S\$10,000
4a	Family Worldwide Liability	S\$250,000	S\$250,000	S\$250,000
4b	<b>Tenant's Liability</b>	S\$25,000	S\$25,000	S\$25,000
5	Alternative Accommodation / Loss of Rent	S\$12,000 (Up to S\$1,000 per week)	S\$12,000 (Up to S\$1,000 per week)	S\$12,000 (Up to S\$1,000 per week)
6	Loss of Contents Temporarily Removed	S\$5,000 (Up to S\$500 per article)	S\$5,000 (Up to S\$500 per article)	S\$5,000 (Up to S\$500 per article)
7	Emergency Cash Allowance	S\$500	S\$750	S\$1,000
8	Medical Expenses	S\$1,000	S\$2,000	S\$3,000
9	Utilities Bill Relief	Not covered	S\$1,000 (Up to a maximum of 3 months)	S\$1,000 (Up to a maximum of 3 months)
10	Breakage of Fixed Glass / Mirror	Not covered	S\$500	S\$1,000
11	Loss of Personal Money, Debit and Credit Cards	Not covered	S\$500	S\$1,000
12	Home Cleaning Expenses	Not covered	Not covered	S\$500
13	Loss of Personal Papers	Not covered	Not covered	S\$500
14	Accidental Death of Domestic Pet	Not covered	Not covered	S\$500
<b>Optional Cover</b>				
15	Replacement Locks		S\$500	
16	Food in Freezers		S\$500	
17	Bicycle / Personal Mobility Device		S\$300	
18	Family Cyber Risk Protector			
	(a) Identity Theft			
	- Actual Loss		S\$3,000	
	- Incidental Expenses		S\$3,000	
	- Emergency Funds		S\$500	
	(b) Dispute with Online Retailer		S\$3,000	
19	Family Worldwide Personal Accident			
	(a) Accidental Death and Permanent Disablement		S\$50,000	
	(b) Home Modification		S\$3,000	

# Your Aviva Home Policy

This policy booklet forms part of your legal contract with us and explains exactly what you are covered for. Your schedule shows the level of cover you have chosen.

## The contract of insurance

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

You should read this policy, the information you have provided and the schedule together. These documents form the contract of insurance between you and us. In return for your premium, we will provide the cover shown in your schedule during the period of insurance.

## 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

If we are issuing this policy to you for the first time, you have the right to cancel your policy without penalty within 14 calendar days from the day of purchase of the policy. We call this period the free look period.

If, within this free look period, you inform us in writing that you wish to cancel the policy, we will cancel it from its start date and fully refund any premium you have paid provided there has been no claim or incident likely to give rise to a claim.

After the free look period, if you inform us in writing that you wish to cancel the policy, we will refund you 80% of the premium less a pro-rated amount for the period for which you have been covered.

You will not be entitled to any refund if a claim has been made or there has been an incident likely to give rise to a claim during the current period of insurance.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

We may cancel this policy by sending 7 days' written notice to your last known address. You will be entitled to a refund of the premium paid less a pro-rated amount for the period for which you have been covered.

## Changes we need to know about

Please visit [www.aviva.com.sg](http://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, drives, 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.

## Child(ren)

Persons under 18 years old or persons from 18 years old up to 23 years old who are studying full-time in a recognised institute of higher learning and are not married, who are biologically or legally related to you.

## Clauses

Changes in 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, lightning and 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.

# Definitions

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

## Insured events

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 and 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).

## Loss of one or more limbs

Loss of your hand or foot at or above the wrist or ankle, or the total and permanent loss of use of your entire hand, arm, foot or leg.

## 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.

## Total loss of hearing

Complete and permanent loss of hearing.

## Total loss of sight

Complete and permanent loss of sight.

# Definitions

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

---

## 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 shown for any policy section).

## You, Your

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

## Section 1

# Household Contents

### What is covered

Within the stipulated policy limits, 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-limits for valuables are as follows:

Sub-limit	Lite	Standard	Plus
Per article, set or pair limit	S\$1,750	S\$2,500	S\$5,000
Aggregate limit	S\$10,500	S\$15,000	S\$30,000

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 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 limits, we will cover you for loss 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 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 limits, 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 limits, we will cover 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 limits, 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:

- 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 and 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 limits, 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 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 limits, 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 limits, 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 limits, 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 suffer 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

This section applies to Home Standard and Home Plus plan only.

### 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

This section applies to Home Standard and Home Plus plan only.

### What is covered

Within the stipulated policy limits, 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.

## Section 11

# Loss of Personal Money, Debit and Credit Cards

This section applies to Home Standard and Home Plus plan only.

### What is covered

Within the stipulated policy limits, 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 employee.
- 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.

## Section 12

# Home Cleaning Expenses

This section applies to Home Plus plan only.

### What is covered

We will cover you up to S\$500 for home cleaning services to disinfect your home due to you, your family members and / or your domestic employee suffer an infectious disease listed under Infectious Disease Act (Chapter 137). This must be certified by a doctor.

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 sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-rated illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
- Anything mentioned in the General Exceptions.

## Section 13

# Loss of Personal Papers

This section applies to Home Plus plan only.

### What is covered

We will pay you, your family members and your domestic employee up to S\$500 for the costs of replacement personal papers such as driving license, identity cards, passport, club cards, replacement wills or title deeds documents if your home is damaged by any of the insured events.

### What is not covered

We will not cover:

- Loss which are not reported to the police within 24 hours of discovery.
- Loss attributable to any family members, including domestic employee.
- Anything mentioned in the General Exceptions.

## Section 14

# Accidental Death of Domestic Pet

This section applies to Home Plus plan only.

### What is covered

We will cover you and your family members for accidental death of your domestic pet occurring within Singapore. We will pay S\$500 if within 30 days from an accident occurring, the domestic pet dies. Documentary proof of ownership of the domestic pet is required in the event of claim.

### What is not covered

We will not cover:

- If the domestic pet does not stay with you or your family members.
- Any intentional killing whether for humane reasons, malicious or willful injury.
- Death as a direct result of any surgical or veterinary procedure.
- Natural causes, illness or disease.
- Any domestic pet that has gone missing or has disappeared and you are unable to prove actual death has occurred.
- Anything mentioned in the General Exceptions.

## Section 15 – Optional cover

# Replacement Locks

This section is applicable only when this cover is included as indicated in your schedule.

### What is covered

We will provide cover for replacement cost of locks up to S\$500 if keys to the lock are accidentally lost or stolen for:

- External doors or gates of your home.
- Alarm systems or domestic safes fitted in your home.

### What is not covered

We will not cover:

- Loss or stolen of the access card.
- Anything mentioned in the General Exceptions.

## Section 16 – Optional cover

# Food in Freezers

This section is applicable only when this cover is included as indicated in your schedule.

### What is covered

We will provide cover up to S\$500 for loss of or damage to food stored in a freezer in your home, caused by mechanical breakdown, explosion or failure in the temperature-control device of your freezer.

### What is not covered

We will not cover:

- Loss or damage caused by a pre-scheduled maintenance with prior notification by the company (or its employees) supplying your power.
- Loss or damage directly or indirectly caused by or arising from the power supply being disconnected.
- Anything mentioned in the General Exceptions.

## Section 17 – Optional cover

# Bicycle / Personal Mobility Device

This section is applicable only when this cover is included as indicated in your schedule.

### Additional definitions

**Bicycle:** A pedal bicycle, a pedal tricycle, a trishaw or a power-assisted bicycle. A power-assisted bicycle means a bicycle that is equipped with an electric motor and propelled by an electric motor attached to it or by human power or both.

**Personal mobility device:** A vehicle that:

- is designed to be used by one person,
- has one or more wheels that operate on a single axis,
- is propelled by an electric motor attached to the vehicle or by human power or both, and
- does not resemble a motor car or motor-cycle.

### What is covered

We will provide cover up to S\$300 for any loss or accidental damage to bicycle or personal mobility device belonging to you or your family members anywhere in Singapore. In the event of accidental damage, we will cover you for the repair of the bicycle or personal mobility device. If the bicycle or personal mobility device is lost or stolen, cannot be repaired or is beyond economical repair, we will pay you a cash amount equal to the damage, up to the depreciated value of the bicycle or personal mobility device computed based on its age and purchase price as follows:

- Up to one year old, 90% of the purchase price.
- Up to two years old, 70% of the purchase price.
- Up to three years old, 50% of the purchase price.
- Up to four years old, 30% of the purchase price.
- Over four years old, 20% of the purchase price.

### What is not covered

We will not cover:

- Loss or damage occurring outside Singapore.
- Loss or damage to tyres or accessories unless the bicycle or personal mobile device is stolen or damaged at the same time.
- Loss or damage due to racing, pace making, trials or for business purposes.
- Any theft or loss while away from your home, unless in a building and / or securely locked to an object that cannot be moved.
- Anything mentioned in the General Exceptions.

## Section 18 – Optional cover

# Family Cyber Risk Protector

This section is applicable only when this cover is included as indicated in your schedule. Under this section, the term “You / Your” includes your domestic partner and your children who are living permanently with you in your home.

### Additional definitions

**Personal information:** Any personal details relating to you such as: Full name, NRIC number, FIN number, passport number, driving license number, home and / or mailing address, telephone numbers (including mobile number) registered under your name, online login credentials, debit/credit card and bank account number.

**Third party:** Any person or company who has no control over you nor is controlled by you but excludes:

- You, your family members and your domestic employees.
- Your employees or employer.
- Any other members of your family not residing with you.

**Non-compliant article:** An item which is damaged, different, and / or incomplete from what initially was ordered from an online retailer. This includes item which has been ordered but not delivered within a reasonable stipulated time period.

**Eligible article(s):** Tangible item(s) for personal use that was purchased and paid online through a secured online payment gateway.

**Online retailer:** A third party retail business which is registered and has a valid business license which accepts payment online through a secured online payment gateway.

## What is covered

### (a) Identity Theft:

During the period of insurance, if your personal information is stolen and a third party knowingly and unlawfully uses it without your expressed consent to obtain money, goods or services, we will:

- Cover you up to a maximum of S\$3,000 for actual loss incurred.
- Provide you with emergency funds of S\$500 provided you incurred an actual loss greater than S\$3,000.
- Reimburse the incidental expenses incurred by you up to S\$3,000 for:
  - Any legal fees incurred in Singapore for defending lawsuits brought against you by merchants or their collection agencies.
  - Any replacement fee of a driving license, passport, bank card, debit / credit card, or identity card.
  - Any cost needed to remove any criminal or civil judgments entered against you and to restore your credit rating.
  - Challenging the accuracy or completeness of any information regarding you in a consumer credit report.
  - Cost for certified mail or telephone charges to law enforcement agencies, credit agencies, financial institutions or similar credit grantors for the purpose of defending or correcting your damaged credit status.
  - Any expenses incurred or loan application fees resulting from re-applying for a loan rejected because the lender has acted upon incorrect credit information.
  - Any lost wages due to time taken off from work to deal with relevant organisations and / or authorities to amend or rectify records as a result of an identity theft.
    - Lost wages will be calculated based on the daily rate of your last drawn salary; or
    - If you are self-employed, lost wages will be calculated based on your tax returns in the prior year, subject to a maximum payment of S\$500 per week.

All losses resulting from the same, continuous, related or repeated acts shall be treated as arising out of a single identity theft occurrence.

You must ask for a refund from your bank or debit / credit card provider. We will reduce your claim by the amount your bank or debit / credit card provider has refunded to you. Proof of compensation or denial received from them must be provided to us.

### (b) Dispute with Online Retailer:

If you suffer financial loss arising from a dispute with an online retailer over any non-compliant article that you have purchased over the internet during the period of insurance, we will indemnify you for your loss up to S\$500 per eligible article or set of eligible articles and up to a maximum of S\$3,000 per claim.

We will have the full and absolute discretion to make the final decision whether to pay you the purchase price in cash, repair or replace the non-compliant article.

You must ask for a refund from the online retailer. We will reduce your claim by the amount the online retailer has refunded to you. Proof of compensation or denial received from them must be provided to us.

## What is not covered

Under (a) Identity Theft, we will not cover:

- Loss which are not reported to the police within 24 hours of discovery.
- Loss from your bank account or personal debit / credit cards which are not reported to the card issuing company or financial institution within 24 hours of discovery.
- Any expense arising from a contractual arrangement between you and the issuer of your personal bank card or debit / credit card including late payment charges or penalties.
- Any amount you could be reimbursed directly by the debit / credit card provider or financial institution.
- Any claim if you are unable to provide proof of compensation or denial from the debit / credit card provider or financial institution.
- Any claim arising from or related directly or indirectly to any of your or **your family member's** business activities.
- Anything mentioned in the General Exceptions.

Under (b) Dispute with Online Retailer, we will not cover:

- Any amount you could be reimbursed directly by the online retailer.
- Any claim if you are unable to provide proof of compensation or denial from the online retailer.
- Any delivery charges, custom or sales taxes.
- Disputes concerning purchase price.
- Illegal or unlicensed goods.
- Confiscation by customs.
- Items used for business or professional purposes.
- Items not deliverable by standard postal or courier service or a freight forwarder.
- Inherent product defects including defective design, faulty workmanship or manufacturing faults.
- Cash, bullion, negotiable instruments, or vouchers / tickets of any kind.
- Collectible stamps or coins, documents of any kind.
- Computer software, any data on tapes or discs.
- Jewellery.
- Fragile items such as glassware, porcelain.

- Consumable or perishable goods, live plants or animals.
- Second-hand items.
- Antiques.
- Musical instruments.
- Electronic equipment including computers and the peripherals, camera equipment or anything that runs on batteries or electricity.
- Items acquired for re-sale and commercial use.
- Items bought from internet auction sites.
- Services of any nature.
- Anything mentioned in the General Exceptions.

## Section 19 – Optional cover

# Family Worldwide Personal Accident

This section is applicable only when this cover is included as indicated in your schedule. Under this section, the term "You / Your" includes your domestic partner and your children living permanently with you in your home.

### What is covered

#### (a) Accidental Death and Permanent Disablement

We will cover you for any accidental bodily injury occurring anywhere in the world.

We will pay you, your estate or your legal representative S\$20,000 if, within three months of the accident, the injury is the sole cause of:

- Death.
- Total loss of sight in both eyes and total loss of hearing in both ear.

Or S\$10,000 if, within three months of the accident the injury is the sole cause of:

- Total loss of sight in one eye or total loss of hearing in one ear.
- Loss of one or more limbs.

The most we will pay during any one period of insurance is up to the total amount specified in the summary of cover. The most we will pay any one person during any one period of insurance is S\$20,000.

#### (b) Home Modification

If you suffer any accidental bodily injury within the period of insurance resulting to one of the following:

- Loss of one or more limbs.
- Total loss of sight in both eyes.

We will cover up to S\$3,000 for the reasonable cost of modifying your home to aid mobility within your home as certified by a doctor.

For the avoidance of doubt, this is on top of the S\$50,000 sum insured under point (a) Accidental Death and Permanent Disablement.

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 claims directly or indirectly due to disease or illness.
- Modifications to your home that do not help in mobility.
- Modifications to a home which is unoccupied by you.
- Any loss or damage caused by the process of installation and modification.
- 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 anyway relating to (1) War or (2) Terrorism above.

## 4. Radioactivity

Any loss, liability, injury or damage 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 arising 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 or medications.

## 10. Insanity

Any loss, liability, injury or damage due to mental problem or insanity.

# General Exceptions

## 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 due to 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, 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 or 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 or 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 or 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 providing the validity of any claims is upon you. If we deny any claim by reason of any exclusion, the burden of providing 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.

# General Conditions

## 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 limits as shown in the summary of cover 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 anyway 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 your 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.

This condition does not apply to section 19a (Family Worldwide Personal Accident – Accidental Death and Permanent Disablement).

## 14. Your duty to keep to 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 a 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 [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 policyholders. 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](mailto: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 organisation, 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](mailto:info@fidrec.com.sg) Website: [www.fidrec.com.sg](http://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](http://www.aviva.com.sg).

## Policy Owners' Protection Scheme (PPF)

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](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

[Learn more about our other products and services at www.aviva.com.sg](http://www.aviva.com.sg)

Dec 2020



Aviva Ltd

4 Shenton Way #01-01 SGX Centre 2 Singapore 068807  
Tel: (65) 6827 9966 Fax: (65) 6827 7480 [www.aviva.com.sg](http://www.aviva.com.sg)  
Company Reg. No.: 196900499K • GST Reg. No.: MR-8500166-8