



Product Profile

Enhanced Loyalty Home Cover

Enjoy Auto, Home and Personal Accident coverage with one policy

Exclusively for AIG Auto policyholders, our Enhanced Loyalty Home Cover add-on provides up to S\$825,950 home contents coverage for as little as S\$0.51 per day.

The Enhanced Loyalty Home Cover includes:



Household Contents

Protect your family's household contents against all physical loss and damages for up to S\$250,000, and up to S\$15,000 outside your residence and within Singapore.



Renovations

Covers loss or damage to your renovations and fixtures and fittings arising from insured perils listed in the policy wording.



Alternative Accommodation

Should your residence be made uninhabitable following a covered loss, we will pay up to S\$25,000 for the reasonable cost of alternative accommodation while your residence is being restored to a habitable condition.



Loss Prevention Device

Following a covered loss, we will pay you up to S\$500 to install a loss prevention device to protect your home against a similar loss in the future.



Worldwide Personal Liability

Up to S\$500,000 cover for you and your immediate family who may be held personally and legally liable for bodily injury or accidental property damage to a third party.



Worldwide Personal Accident Cover*

Free 24-hour Accidental Death and Permanent and Total Disability coverage due to a non-motoring accident, anywhere in the world, of S\$50,000.



Complimentary 24/7 HomeCare Services

Receive up to \$150 thrice a year, for services that include:



Locksmith



Plumber



Electrician



Pest Control



Air-con Repair

Terms and conditions apply. Please refer to the policy wording for details.

*Only for policyholders aged between 18 - 70 years old (both ages inclusive).

Did You Know

- In 2025, there were more than 2 fire incidents a day in residential buildings¹.
- 30% of home fires were caused by unattended cooking and 29% by electrical issues¹.
- In 2025, there were 1,500 cases of theft in homes, that's 125 a month or 4 everyday².

No one can foresee things like fire and theft. If they happen in your home, would you be prepared financially?

In the case of fires, HDB fire insurance or insurance from your MCST may only cover the cost of restoring your home's structural integrity.

Data Sources:

1. Singapore Civil Defence Force, Emergency Medical Services, Fire & Enforcement Statistics 2025
2. Singapore Police Force, Annual Crime Brief 2025

Our Claims Expertise



When you are insured by AIG, you can have the confidence that we are here to help you recover quickly if the unexpected happens. Our experienced claims assessors have in-depth knowledge and expertise in claims handling for all matters related to the protection of your home and its contents.

The AIG Advantage

As a leading global insurance organisation with over 70 years of history serving customers in Singapore, we offer unique differentiators that make us the preferred partner for your home insurance needs.



Localised innovative solutions

As a leading global insurer, we leverage our expertise, size and experience to localise our personal property insurance products to provide comprehensive cover and protection for our customers.



Financial strength and stability

As one of the world's largest insurers, you can be confident that we will be able to pay your claim, getting you back up and running as quickly as possible.



Claims excellence

Our highly-skilled claims professionals will process your claim efficiently and in a transparent manner.

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg). Details of distribution costs, charges and expenses are available upon request.



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