






# Homes Advantage Package

Home Coverage with an  
All Risk Contents Cover



| Main Coverage   | Classic  | Superior   | Premier  |
|---|--|--|--|
| <b>Building (Insured Perils)</b> <ul style="list-style-type: none"> <li>Loss of rent</li> </ul>   | <b>\$85,000</b><br>(You can increase your building sum insured up to a maximum limit of \$500,000.)  | <b>\$135,000</b><br>Up to 20% of the total sum insured on the building.                    | <b>\$225,000</b>   |
| <b>Contents (All Risk within location)</b> <ul style="list-style-type: none"> <li>Loss or damage to your household contents kept in storage facilities</li> <li>Replace or repair of your damaged home security system due to theft</li> <li>Replace your residence's lock and key due to theft within premises</li> <li>Medical expenses as a result of injury due to theft or robbery within the premises</li> <li>Replenishing firefighting appliances used or destroyed as a result of fire</li> <li>Loss of personal cash</li> <li>Frozen food spoilage</li> </ul> | <b>\$20,000</b><br>(You can increase your contents sum insured up to maximum limit of \$100,000.)<br>Up to 20% of your contents sum insured or \$50,000, whichever is lower. | <b>\$35,000</b><br>Up to 20% of your contents sum insured or \$50,000, whichever is lower. | <b>\$50,000</b>  |
| <b>Worldwide Personal Effects</b> <ul style="list-style-type: none"> <li>Medical expenses incurred from injury caused by theft outside your residence</li> <li>Monetary loss or damage suffered by you due to ATM assault</li> </ul>  | <b>\$2,000</b><br>\$1,000 per occurrence<br>\$1,000 per occurrence   | <b>\$2,000</b><br>\$1,000 per occurrence<br>\$1,000 per occurrence                         | <b>\$2,000</b><br>\$1,000 per occurrence<br>\$1,000 per occurrence |
|  <b>Bill Relief Protector*</b><br>Covers your utilities bill in unforeseen events including retrenchment   | <b>Up to \$3,000</b>   | <b>Up to \$3,000</b>   | <b>Up to \$3,000</b>   |
| <b>Alternative Accommodation</b>   | Up to 10% of the sum insured for the building, 20% of the sum insured for contents, or \$20,000, whichever is lowest.  |  |  |
| <b>Worldwide Personal Liability</b>    | <b>\$1,000,000</b>   | <b>\$1,000,000</b>   | <b>\$1,000,000</b>   |

\*Terms and conditions apply. Please refer to your home insurance plan for details.

| Optional Coverage   | Max. Limit  |
|---|---|
| <p><b>Bicycle Cover</b><br/>Covers loss or damage to one bicycle as a result of theft outside of your residence</p>   | \$1,000   |
| <p><b>Tenant's Liability</b><br/>Covers the tenant's legal liability to the landlord</p>  | \$100,000   |
| <p><b>Worldwide Identity Fraud</b><br/>Covers your monetary loss resulting from identity fraud including legal fees and loss of wages incurred by you in Singapore to resolve such identity fraud issues</p>                          | <p>\$10,000<br/>Individual<br/>Family</p> <p>\$20,000<br/>Individual<br/>Family</p> |
| <p><b>Multi-Appliances<br/>Extended Warranty</b><br/>Covers your appliances and equipment against mechanical and electrical failure</p> <ul style="list-style-type: none"> <li>• Kitchen Products</li> <li>• Home Products</li> </ul> | <p>\$2,000</p> <p>\$2,000</p>   |

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**For enquiries, please contact your agent/broker or call us at 6419 3000.**

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**Always at your service**

Agent/Broker's Stamp

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the Policy. No insurance is in force until this Proposal Form is accepted by the company in accordance to the Policy terms and conditions.

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

PP814-03/20



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