



HomeGR8 Essential

Secure essential home coverage at affordable price

Protect your sweet home and the life you have built around it.

You've spent much time and money towards building your home sweet home. You will want to protect all of it – building, renovations, even household contents – from fire, smoke damage, burglary, flood, bursting of water tanks or pipes. Now you can do this simply with **HomeGR8 Essential**.

With this plan being a First Loss policy, there will be no penalty for under-insurance. On top of it, there is coverage on breakage of fixed glass of up to S\$5,000 and up to S\$15,000 for reasonable expenses incurred on alternative accommodation or for loss of rental income.



Why HomeGr8 Essential



Essential coverage at affordable price

Obtain top-tier coverage protection on a budget. From just S\$0.14* a day, enjoy coverage for renovations, including fixtures and fittings of up to S\$50,000[†] and household contents of up to S\$25,000[†] due to insured perils[‡] such as fire, smoke damage, burglary, flood, bursting of water tanks or pipes.

Greater value for 3-year plan **15% OFF**

Enjoy 15% off[§] when you purchase a HomeGR8 Essential 3-year plan!



Enhanced coverage with First Loss protection

Being a First Loss policy means that you will receive up to the maximum sum insured in an event of a covered loss. There will be no penalty for under-insurance.



Personal Liability Coverage

Enjoy worldwide personal liability coverage of S\$500,000 against accidental bodily injuries (including accidental death) or accidental property damages sustained by others that you or your family members may be legally liable for.

Start a conversation with your Great Eastern Financial Representative today and find out more.

* Daily rates are based on the 3-year premium of HomeGR8 Essential, divided by 365 days x 3 years and rounded off to the nearest cent.

[†] Coverage is on First Loss basis. For renovations including fixtures and fittings, the sum insured is up to S\$175,000 under the Landlords plan, while for household contents under the Tenants plan, the sum insured is up to S\$35,000.

[‡] Named insured perils include but are not limited to: fire, lightning, explosion, smoke damage, bursting or overflowing of water tanks and pipes or flood damage. Refer to policy documents for more details.

[§] Terms and conditions apply.

Table of Benefits

Section	(A) Basic Coverage	Sum Insured (per annum)		
		Home Owner/ Landlord (Furnished Homes)	Landlord (Unfurnished Homes)	Tenant
1	Renovations First Loss Basis	S\$50,000	S\$175,000	-
	Additional Benefits applicable to Section 1 (Renovations) and/or Section 4 (Building – Optional Cover) ¹			
	Fixed Glass and Solar Panels (Renovations and/or Building)	S\$5,000		
	Home Improvements	10% of the Total Sum Insured of Renovations and/or Building ¹		
	Service and Conservancy Charges	S\$1,000		
	Emergency Entry	S\$1,000		
	Professional Fees	S\$10,000		
2	Household Contents First Loss Basis	S\$25,000	-	S\$35,000
	Additional Benefits applicable to Section 2 (Household Contents):			
	Mirrors and Fixed Glass	S\$5,000		
	Deterioration of Food and Drink	S\$750		
	Emergency Cash	S\$1,000		
	Household Removal	S\$5,000		
	Legal Documents	S\$1,000		
	Loss of Money	S\$1,000		
	Pets (Dogs and Cats only) Transportation Expenses to the Vet Sub-limit of S\$50 per trip	S\$500		
	Temporary Removal of Household Contents	S\$5,000		
	Additional Benefits applicable to Section 1 (Renovations), Section 2 (Household Contents) and/or Section 4 (Building – Optional Cover) ¹ :			
	Alternative Accommodation/ Loss of Rent	S\$15,000		
	Fire-extinguishing Equipment	S\$2,500		
	Removal of Debris	5% of Loss Incurred under Renovations, Contents and/or Building ¹ , Max S\$20,000		
	Replacement Locks and Keys	S\$750		
	Robbery of Cash Withdrawn from an ATM	S\$300		
3	Personal Liability	S\$500,000	S\$500,000	S\$500,000

Annual Premium (Including 9% GST)	S\$59.96
Premium for 3 Years (Including 9% GST)	S\$179.86 S\$152.86 15% off for 3-year plan

¹ If you are covered under Section 1 and/or 4, the amount paid out for these covers will be deducted from the combined Sum Insured of these sections.

Need more protection? Choose to top up with these optional benefits.

Section	(B) Optional Coverage	Additional Sum Insured	Premium Rates	
			1-Year	3-Year
1	Renovations (Top-up)	Customised Sum Insured	S\$3 per S\$10,000 Sum Insured	S\$7.65 per S\$10,000 Sum Insured
2	Household Contents (Top-up)	Customised Sum Insured	S\$15 per S\$10,000 Sum Insured	S\$38.35 per S\$10,000 Sum Insured
3	Personal Liability (Top-up)	S\$500,000	S\$30	S\$76.50
4	Building	Customised Sum Insured	S\$3 per S\$10,000 Sum Insured	S\$7.65 per S\$10,000 Sum Insured
5	Personal Belongings	50% of Total Contents Sum Insured	S\$125 per S\$10,000 Sum Insured	S\$318.75 per S\$10,000 Sum Insured
6	Family Personal Accident			
	Personal Accident	<ul style="list-style-type: none"> Insured – S\$50,000 Spouse – S\$50,000 Child – S\$10,000 (Up to 3 Children) 	S\$62.50	S\$159.38
	Hospital Allowance	S\$1,750 (S\$25 daily per person, maximum 14 days)		
	Medical Expenses	S\$500 per accident		

Need more protection? Choose to top up with these optional benefits.

Building Coverage from just S\$3 per annum for every S\$10,000 sum insured to protect the building you are in on a First Loss basis.

Personal Belongings covers accidental loss or damage of valuables such as jewellery, watches or camera equipment during travel.

Family Personal Accident for 24/7 worldwide Personal Accident coverage of up to S\$130,000 for you and your family, and hospitalisation allowance of up to S\$25 per day up to 14 days as well as medical expenses due to injury up to S\$500 per accident, per policy year.

Important Notes:

This brochure is for general information only. It is not a contract of insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.

This policy is subject to the Premium Before Cover Warranty Clause, which requires the premium to be paid and received on or before the inception date of the policy.

Protected up to specified limits by SDIC.

HomeGR8 Essential is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

Information correct as at 1 January 2024.

Reach for Great

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