

HOME COVER

Great is having your home safeguarded



Your dream home is your sanctuary and it is essential to be protected against unexpected circumstances. With HomeCover, an affordable yet comprehensive cover, you can enjoy flexible coverage for your home and its contents.

For as little as 19 cents a day, you can customise the protection for your needs. You have the option to increase the coverage for your household contents and personal effects against loss or damage. The plan also covers your home and its contents from the very first dollar. There is no penalty for underinsuring and you are protected up to the maximum sum assured.

Even when you are not home and you are holidaying overseas, there is worldwide personal liability of up to S\$350,000. There is also personal accident coverage for you and your spouse. You and your spouse are also covered up to S\$1,000 for accidental medical expenses if you are injured whilst at home.

HomeCover, an affordable plan to safeguard all that you treasure

Contact your representative for more information to protect your dream home.

To contact us:

 **+65 6248 2888**

 **greateasterngeneral.com**

 **gicare-sg@greateasterngeneral.com**

Important Notes:

1. 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.
2. 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.
3. This plan 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 General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
4. HomeCover 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 July 2017.

What's needed to be protected in life always begin from home



- Coverage of up to S\$80,000 for building damages with an option to increase coverage
- Home content coverage of up to S\$20,000 with an option to increase coverage
- Coverage on first loss basis and no penalty for underinsuring
- Coverage of up to S\$350,000 for Worldwide Personal Liability
- Coverage of up to S\$20,000 for Worldwide Personal Accident
- Compensation for professional fees incurred for reinstating the damaged building of up to 10% of Building Sum Insured

Your benefits at a glance:

Basic Coverage	Sum Insured
1. Building	
Building (on first loss basis) Including fixtures, fittings and renovations	up to S\$80,000
2. Contents	
Contents (on first loss basis) The total value of your jewellery and valuables shall not exceed 25% of the contents sum insured and S\$2,000 for any one article	up to S\$20,000
Extended Benefits	
Worldwide Personal Liability (Insured/Spouse)	up to S\$350,000
Worldwide Personal Accident <ul style="list-style-type: none"> • Insured • Spouse 	up to S\$10,000 up to S\$10,000
Medical expenses	up to S\$1,000
Alternative accomodation/Loss of rent (up to 10% of Building Sum Insured or S\$20,000, whichever is lower)	up to S\$8,000
Professional fees (up to 10% of basic Building Sum Insured)	up to S\$8,000
Replacement of locks and keys	up to S\$300
Removal of debris	up to S\$750
Deterioration of food and drinks in refrigerator	up to S\$200
Premium for 1 Year (Inclusive of 7% GST)	
Premium for 3 Years (Inclusive of 7% GST)	

HomeCover Proposal Form

Statement pursuant to section 25(5) of the Insurance Act (Cap. 142) (or any subsequent amendment thereof), you are to disclose in this proposal form, fully and faithfully, all the facts you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, you may receive nothing from the policy.

A) Premium for Home Cover		1 Year	3 Years
Home Cover package - Choose 1 or 3 years plan:	Sum Insured	Premium (with GST)	Premium (with GST)
i) Building (on first loss basis) Including fixtures, fittings and renovations	S\$80,000	<input type="checkbox"/> S\$70.62	<input type="checkbox"/> S\$211.86
ii) Contents (on first loss basis)	S\$20,000		
Refer to your benefits at a glance for the list of coverage and extended benefits.			
	Total (A)		

B) Additional Coverage (optional)			1 Year	3 Years
Top-Up Coverage	Additional Sum Insured	Rate	Premium	Premium
i) Building (on first loss basis) Including fixtures, fittings and renovations	S\$	0.05%	<input type="checkbox"/> S\$	<input type="checkbox"/> S\$
ii) Contents (on first loss basis)	S\$	0.25%	<input type="checkbox"/> S\$	<input type="checkbox"/> S\$
Total coverage is subjected to a maximum limit of S\$500,000	(B)			
	GST			
	Total (B)			
	Total Premium (A+B)			

Proposer's particulars (Please tick and fill in the details)

Mr Mrs Miss Mdm Dr Name: _____

Gender: M F NRIC no.: _____ Date of birth: _____ (dd/mm/yy) Nationality: _____

Marital status: Single Married Occupation: _____ Email: _____

Address: _____

Postal code: _____

Contact no.: _____ (HP) _____ (H) _____ (O)

Details of property to be insured (Please tick and fill in the details)

Location (if different from above): _____ Postal code: _____

Type of property: HDB Private (Apartment/Condominium/EC) Commences on: _____ (dd/mm/yy) Expires on: _____ (dd/mm/yy)

Automatic renewal of coverage (Please tick)

Yes, I wish to opt for automatic renewal and to make future renewal premium payments via the credit card information furnished below.

Payment mode (Please tick and fill in the details)

By Credit Card (Visa/MasterCard only)

I/We hereby authorise Great Eastern General Insurance Limited to charge the above premium and **future renewal premiums where applicable** to the following card. Where a third party credit card is used, I/we declare that the cardholder has authorised and consented to its use.

Credit Card No.: Expiry Date: (mm) (yy)

Name of cardholder: _____ NRIC no.: _____ Signature: _____

By Cheque: No.: _____
Please make cheque payable to "Great Eastern General Insurance Limited".

By Cash

Declaration

By submitting this Application Form, I declare the following:

- The property insured is constructed of bricks or concrete. It is in good state of repair and will be properly maintained during the period of the policy.
- The property insured is not used in any part for the purposes of trade, business or profession or receiving paying guest.
- No insurer has declined my insurance, refused renewal, terminated cover, required increased premium or imposed special conditions.
- There are no previous claims for a similar home insurance which has been filed by me in the past 24 months.
- The information provided is true and correct and that they shall form the basis of the contract of insurance between Great Eastern General Insurance Limited ("GEG") and myself. I agree to accept the policy of GEG subject to the terms, exclusions and conditions thereof.
- I am aware that I can seek advice from an authorised insurance advisor before I make my purchase. I take sole responsibility to ensure that HomeCover is appropriate for my financial needs and insurance objectives.

Policy Application, Service and Administration

By providing the information set out above, I/we agree and consent to Great Eastern General Insurance Limited ("GEG"), its related corporations (collectively, the "Companies"), as well as their respective representatives and agents ("Representatives") collecting, using, disclosing and sharing amongst themselves my/our personal data, and disclosing such personal data to the Companies' authorised service providers and relevant third parties for purposes reasonably required by the Companies to evaluate my/our proposal and to provide the products or services which I am/ we are applying for (including, without limitation, any policy renewals and policy upgrades, substitutions or replacements).

These purposes are set out in Great Eastern's Privacy Statement, which is accessible at <http://www.greasternlife.com/sg/en/privacy-and-security-policy.html> and which I/we confirm I/we have read and understood.

Yes, I/we would also like to stay in touch with the Companies to get updates and rewards via (tick one or more)¹:

phone² mail, email and other means of communication

By ticking the box(es) above, I/we understand that:

- the Companies and their Representatives may collect, use and/or disclose my/our personal data for contacting me/us about products and services offered by the Companies; and
- my/our response here does not affect my/our other consents given to the Companies and their Representatives and their rights at law in respect of my/our personal data³.

¹ This consent is independent of this Proposal and the relevant policy.

² This option includes voice calls, text and fax via my/our Singapore telephone numbers provided in this form and my/our other Singapore telephone numbers in your records from time to time.

³ Leaving any of the boxes above blank will not be treated as a withdrawal of any other consent I/we may have previously provided to the Companies and their Representatives.

Signature of Proposer

Date

Agent Code: _____ Agent Name: _____