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AUG 2018

**Safeguarding**  
Your Most Precious Investment.  
Your Home

HomeCare



## We know how important your home is to you

Singapore is a beautiful and safe place that many locals and foreigners have chosen to call home despite the high cost of living. It is undeniable that setting up home here is expensive whether or not you own the property you live in.

Having worked hard to be a homeowner, and it is only natural that you would want to protect it well against any unforeseen accidents.

Let HomeCare protect your family and your home, its fixtures, fittings, renovations and contents against loss or damage from such accidents. It is a specially designed policy that combines a comprehensive set of insurance covers under one affordable package.

## Benefits at a Glance

- Combines various classes of insurance under one policy
- Easy to arrange
- Competitive premium terms
- First loss basis
- No Claim Discount
  - 10% of the gross premium for the first renewal
  - 15% of the gross premium for the second renewal onwards

## Summary of Benefits

Description of Benefits	Plan A	Plan B	Plan C	Top-Up Plan (from Plan C)	
	Sum Insured	Sum Insured	Sum Insured	Top-Up Rates	Maximum Sum Insured Limit
<b>Section 1 Building &amp;/or Renovations and Improvements</b>	S\$50,000	S\$100,000	S\$200,000	0.0535%	S\$3,500,000
<b>Section 2 Contents</b> (Excess: Please refer to Policy Wordings)	S\$15,000	S\$40,000	S\$50,000	0.2568%	S\$500,000
<b>Section 3 Personal and Family Liability</b> (Any One Accident/Unlimited Any One Period)	S\$500,000	S\$500,000	S\$500,000	S\$26.75 for every S\$500,000	S\$1,000,000
<b>Food &amp; Beverage Extension</b> (Any One Accident/Aggregate)	S\$100,000	S\$100,000	S\$100,000	N.A.	N.A.
<b>Section 4 Personal Accident</b>	S\$50,000	S\$50,000	S\$50,000	N.A.	N.A.
<b>Section 5 Emergency Home Assistance</b> (S\$100 per Event maximum 2 Events)	S\$200	S\$200	S\$200	N.A.	N.A.
<b>Annual Premium</b>	<b>S\$74.90</b>	<b>S\$128.40</b>	<b>S\$192.60</b>		



## Optional Coverage

<b>Upgrade my Personal Effects Cover (Unspecified) on jewellery, watches, spectacles and handbags/wallets Anywhere in Singapore (Excess: S\$250 each &amp; every loss)</b>	Limit Per Article (S\$2,000)	
	Maximum Sum Insured up to S\$20,000	Top-Up Rate 1.07% or minimum S\$107
<b>Upgrade my Personal and Family Liability to Worldwide excluding USA, Canada and Sanctioned Countries (Any One Accident/Unlimited Any One Period) (Excess: S\$250 each &amp; every loss)</b>	Limit Of Liability S\$500,000 (For Plan A, B & C): S\$53.50	
	OR  Limit Of Liability S\$1,000,000 (For Top-Up Plan): S\$80.25	

- Sections 1 and 2 of the Policy are on First Loss Basis
- Definition of First Loss Basis: Total compensation payable for loss/damage due to an insured peril will be up to the total insured value regardless of actual values of the lost/damaged items
- Premises situated on road level or basement is subject to an excess of S\$2,500 each and every loss in respect of flood claims
- Premiums above include prevailing GST

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about HomeCare is available on our website [www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg).

## Summary of Benefits

<p><b>Section 1 Building including Renovations and Improvements (Fire &amp; Extraneous Perils)</b></p>	<p>Insures against loss of or damage to renovations, improvements, fixtures and fitting caused by</p> <ul style="list-style-type: none"> <li>• Fire, lightning, explosion</li> <li>• Earthquake, volcanic eruption</li> <li>• Bursting or overflowing of domestic water tanks and pipes (in excess of S\$200)</li> <li>• Flood, windstorm, typhoon (in excess of S\$500)</li> <li>• Burglary, malicious damage</li> <li>• Strikes, riots, civil commotion</li> <li>• Impact by aircraft or other aerial devices, falling trees, road vehicles</li> <li>• Landslip and/or subsidence due to flood (in excess of S\$10,000 or 10% claim amount, whichever is higher)</li> <li>• Accidental breakage of fixed glass on doors, windows, partitions, cabinets, or walls</li> </ul> <p>Other covers, following a claim:</p> <ul style="list-style-type: none"> <li>• Costs of removal of debris</li> <li>• Fire extinguishment cost</li> <li>• Loss of rent/cost of alternative accommodation if building is made uninhabitable</li> </ul>
<p><b>Section 2 Contents (All Risks)</b></p>	<p>Insures on an All Risks basis against accidental loss of or damage to home contents and personal effects in the home including:</p> <ul style="list-style-type: none"> <li>• Deterioration of food and drinks in freezer due to its breakdown</li> <li>• Damage to contents in the course of removal</li> <li>• Cost of preparation of new title deed for the insured property</li> <li>• Cost of replacement or repair of home security system, lock/keys following a break-in</li> <li>• Loss or damage to visitors' and domestic helpers' personal effects</li> <li>• Cost of temporary domestic help following accident at home</li> <li>• Accidental death/theft of licensed cat and dog</li> <li>• Conservancy or management fees if building is made uninhabitable</li> <li>• Compensation for denial of access to home</li> <li>• Compensation following Home Quarantine Order</li> </ul>
<p><b>Section 3 Personal and Family Liability</b></p>	<p>Insures against third party claims for bodily injury or property damage caused by the Insured or his family while living in the insured premises. Cover includes legal costs and expenses incurred with our written consent.</p> <p>The coverage is provided anywhere in Singapore and is subject to Singapore jurisdiction.</p>
<p><b>Section 4 Personal Accident</b></p>	<p>Compensation for accidental death or injury to Insured, spouse and their unmarried children. The coverage is provided worldwide on a 24-hour basis.</p>
<p><b>Section 5 Emergency Home Assistance</b></p>	<p>In the event of an emergency at home, the Policy pays up to S\$100 per event for emergency repairs and services (e.g. locksmith, electrical, plumbing, air-conditioning, pest control, etc) arranged through Liberty Helpline at (+65) 6636 1131 (24 hours). Up to 2 events per Policy period.</p>



### Summary of Extended Coverage

- Loss or damage to domestic helpers' property
- Loss or damage to visitors' personal effects
- Deterioration of food and drinks following breakdown of refrigerator
- Cost of temporary additional domestic help following accident at home
- Loss or damage to contents whilst in the open but within building boundary
- Payment of conservancy charges or management fees in event building is uninhabitable
- Denial of access following damage to neighboring premises
- Compensation following imposition of Home Quarantine Order by Public Authorities
- Accidental death/theft of licensed cat and dog
- Cost of removal of debris
- Fire extinguishing expenses
- Loss of rent or additional expenses for alternative accommodation when building is uninhabitable
- Loss or damage to contents caused by professional movers during home removal
- Loss or damage to awning, blinds and signs
- Replacement/repair of home security system, locks and keys following break-in
- Replacement of title deeds
- Architects', surveyors' and legal fees
- Capital additions
- Cost of temporary protection
- Additional costs in compliance with statutory regulations
- Cover for contracting buyer up to completion of sale
- Continuation of coverage whilst building is undergoing alterations and repairs