

Great Eastern General Insurance Limited (Reg. No. 192000003W)
(A wholly-owned subsidiary of Great Eastern Holdings Limited)
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SafeHome

WHEREAS the Insured by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to Great Eastern General Insurance Limited (hereinafter called “the Company”) for the insurance hereinafter contained and has paid or agreed to pay the premium as consideration for such insurance.

NOW THIS POLICY WITNESSETH that in respect of events occurring during the Period of Insurance and subject to the Terms, Exclusions and Conditions contained herein or endorsed hereon (hereinafter collectively referred to as the Terms of this Policy) the Company will indemnify the Insured in accordance with the Terms stated in the various Sections of the Policy.

IMPORTANT NOTICE

The insurance cover provided under this Policy is based on the information the Proposer has provided to Us.

Please be reminded that You must fully and faithfully declare to Us the facts that You know or ought to know, otherwise no benefit may be received from this Policy.

You are also requested to read this Policy. If any error or misdescription is found, the Policy should be returned to the issuing office for correction.

DEFINITIONS

Wherever the following words are used in this Policy or on the Schedule they shall have the meanings given below:

ACCIDENT/ACCIDENTAL

An event which is fortuitous, unforeseen and unintended.

ANNIVERSARY DATE

Each anniversary of the Inception Date.

ANNUAL PREMIUM

The annual premium payable to cover the property mentioned in the proposal form.

BUILDING

The building structure of a HDB/HUDC flat or a private flat/apartment/condominium occupied as private residence constructed of bricks and/or concrete and roofed with tiles and/or other incombustible materials including renovations, fixtures and fittings located at the Situation described in the Schedule.

HOUSEHOLD CONTENTS

Any moveable household item but excluding:

1. Property more specifically insured under another policy;
2. Money, deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, stamps, documents of any kind, manuscripts, medals, motor vehicles and accessories, pedal cycles, contact lenses, hearing aids and livestock unless specifically mentioned herein;
3. Any part of the structure or ceilings of the Building, wallpapers and the like or external television and radio antennae, aerials, aerial fittings, masts and towers;
4. Any property the value of which is included in the Total Sum Insured on Building;
5. Landlord's fixtures and fittings;
6. Property owned or held in trust in connection with any business profession or trade.

INCEPTION DATE

The respective day, month and year stated in the Schedule from which the Policy commences at 12.01 a.m. Singapore time.

INSURED PERILS

Refers to the following:

1. Fire, lightning, thunderbolt, subterranean fire
2. Explosion
3. Aircraft and other aerial devices and/or articles dropped therefrom
4. Impact with the Building by any road vehicle, horses or cattle not belonging to or under the control of the Insured or any member of his family
5. Bursting or overflowing of domestic water tanks, apparatus or pipes excluding:
 - (a) Damage thereto;
 - (b) Loss or damage occurring while the Building is left unoccupied for more than sixty (60) consecutive days;
 - (c) Subsidence or landslip.
6. Theft but only if accompanied by actual forcible and violent breaking into or out of the Building but excluding loss or damage occurring while the Building is left unoccupied for more than sixty (60) consecutive days
7. Riots, civil commotion or acts of strikers or locked out workers or persons taking part in labour disturbance
8. Malicious damage, whether or not such act is committed in the course of a disturbance of the public peace excluding loss or damage occurring whilst the Building is left unoccupied for more than sixty (60) days
9. Earthquake or volcanic eruption, including flood or overflow of the sea occasioned thereby, but excluding landslip or subsidence
10. Hurricane, cyclone, typhoon or windstorm including flood or overflow of the sea occasioned thereby, excluding:
 - (a) Any building in the course of construction, reconstruction or repair (unless all outside doors, windows and other openings thereto are complete and protected against perils)
 - (b) Landslip or subsidence.

NOMINATED ACCOUNT

The Credit Card Account or Bank Account (whichever is applicable) nominated by the Policyholder in the proposal form to which the premiums payable under this Policy are to be charged or billed.

PERSONAL EFFECTS

Articles of personal use designed specifically to be worn or carried e.g. clothing & camera equipment, etc excluding money,

handphones, pagers, portable computers/ diaries and items that are used in connection with any business profession or employment and items insured under a separate policy.

REGISTERED MEDICAL PRACTITIONER

A person who has a qualified degree in western medicine and who is legally licensed and qualified to practice as a doctor in Singapore.

TRADITIONAL CHINESE MEDICINE PRACTITIONER

A herbalist, acupuncturist or bonesetter who is legally licensed and qualified to practice in Singapore.

UNINHABITABLE

Impairment to the Building whereby the premises poses health and/or safety hazard and endangers the Insured.

VALUABLES

Jewellery, watches, antiques, paintings, furs, works of art, curios, stamps or coin collections, items of gold, silver, platinum or other precious metals.

SECTION 1 - BUILDING

The Company will indemnify the Insured against loss or damage to the Building caused by any of the Insured Perils. The Company may at its option repair, reinstate or replace any property lost or damaged or may pay in cash the amount of the loss or damage. This Section is arranged on a first loss basis it being understood that the Company shall pay losses up to the Sum Insured stated in the Schedule of this Policy without the application of average.

Provided always that the maximum liability of the Company under this Section shall not exceed the Sum Insured specified in the Schedule.

EXTENSIONS TO SECTION 1

1. Cost of Alternative Accommodation

The Company will indemnify the Insured up to 10% of Sum Insured on the Building or S\$20,000 whichever is the lower, in the event the Building is rendered Uninhabitable by any of the Insured Perils, for:

- (a) Reasonable additional expense incurred by the Insured for alternative accommodation; and/or
- (b) Loss of rent payable to the Insured

during the period necessary for the reinstatement of the Building.

2. Professional Fees

This Policy is extended to cover Architects' Surveyors' Consultants' and Legal Fees as prescribed by the respective professional institutes necessarily incurred in the reinstatement of the Building consequent upon loss or damage caused by any of the Insured Perils but excluding any fees incurred in preparing a claim up to 10% of the Sum Insured of the Building.

3. Removal of Debris

The Company will indemnify the Insured for costs or expenses necessarily incurred in the removal of debris, dismantling or demolishing, shoring or propping-up of the portion or portions of the Building destroyed or damaged by any of the Insured Perils up to the limit of S\$750.

BUILDING MAINTENANCE AND STRATA MANAGEMENT ACT (CHAPTER 30C)

It is expressly understood and agreed that this Policy does not insure any loss or damage which is insured by or would, but for the existence of this Policy, be insured by any insurance effected under or by reason of Section 70 of the Building Maintenance and Strata Management Act (Chapter 30C), except in respect of any excess beyond the amount which would have been payable under all such insurances had this Policy not been effected. It is noted that General Conditions 10 of this Policy cannot apply to any insurances effected under or by reason of the said Section 70.

SECTION 2 - CONTENTS

The Company will indemnify the Insured by payment, reinstatement, replacement or repair against loss or damage to the Household Contents, Valuables and other Personal Effects belonging to the Insured and/or any member of his family and/or domestic servant normally residing with him or for which he is legally responsible, whilst contained in the Building and caused by any of the Insured Perils. This Section is arranged on a first loss basis, it being understood that the Company shall pay losses up to the Sum Insured stated in the Schedule without the application of average.

The liability of the Company for loss or damage to Valuables shall not exceed:

1. S\$2,000 for any one article unless specially agreed herein; and
2. 25% of the total Sum Insured under Section 2 unless specifically agreed herein.

Provided always that the maximum liability of the Company under this Section shall not exceed the Sum Insured specified in the Schedule.

PAIR AND SET CLAUSE

Where an insured item consists of articles in a pair or set, the Company shall not pay more than the value of any particular part or parts which may be lost or damaged, without reference to any special value which the article may have as part of such pair or set, nor more than a proportionate part of the insured value of the pair or set.

EXTENSIONS TO SECTION 2

1. Cost of Replacement for Locks and Keys

The Company will indemnify the Insured up to the limit of S\$300 for the cost of replacement of locks and keys damaged as a result of actual forcible and violent breaking into or out of the Building or any attempt thereat.

2. Deterioration of Food and Drinks in Refrigerator

The Company will indemnify the Insured for deterioration of food and drinks in any refrigerator or freezer in the Building due to breakdown or explosion up to S\$200 in any one period of insurance excluding loss or damage resulting from deliberate act of any power supply authority or the withholding or restricting of power by such an authority or deliberate act or neglect of that of the Insured and/or any member of his family and/or domestic servant and provided that the refrigerator or freezer is less than six (6) years old.

3. Loss or Damage to Mobile Phones, Pagers & Portable Computers/Diaries

The Company will indemnify the Insured for the loss of or damage to mobile phones, pagers and portable computers/diaries/personal digital assistants caused by any of the Insured Perils whilst contained in the Building up to an amount not exceeding S\$2,500.

4. Loss of Money

The Company will indemnify the Insured for the loss of money, ATM cards, Credit Cards, belonging to the Insured and/or any member of his family and/or domestic servant normally residing with him as a result of any of the Insured Perils whilst kept in the Building used solely as a private residence up to an amount not exceeding S\$500.

5. Removal of Debris

The Company will indemnify the Insured for costs or expenses necessarily incurred in the removal of debris of the Property Insured in Section 2 destroyed or damaged by any of the Insured Perils up to S\$750 in any one period of insurance.

6. Cost of Replacement of Title Deeds

The Company will indemnify the Insured for loss or damage to title deeds and other legal documents as a result of an Insured Peril up to S\$250 for the cost of replacement.

7. Conservancy Charges

The Company will indemnify the Insured in respect of conservancy charges payable by the Insured up to a maximum period of three (3) months subject to a maximum limit of S\$200 in the event that the Insured Building suffers loss or damage by an Insured Peril, rendering it Uninhabitable.

EXCLUSION TO SECTION 2

The Company shall not be liable for theft or any attempt thereat by the Insured, his family members or domestic servants.

SECTION 3 – WORLDWIDE PERSONAL LIABILITY

The Company will indemnify the Insured and/or his legal spouse up to the Limits of Liability as stated in the Schedule against all sums for which they may be legally liable including legal costs and expenses in respect of:

1. Accidental bodily injury (including death or disease) to third parties;
2. Accidental loss and/or damage to property belonging to third parties

occurring during the Period of Insurance subject to the Territorial Limits as stated herein for this Section.

LIMITS OF INDEMNITY

The liability of the Company for compensation under Section 3 shall not exceed the limit of indemnity as stated in the Schedule in the aggregate for all claims in respect of or arising out of one occurrence or in respect of or arising out of all occurrences of a series consequent on or attributable to one source or original cause.

In addition, in respect of a claim to which the indemnity expressed in this Section applies, the Company will pay:

1. All costs and expenses of litigation recovered by any claimant against the Insured and/or his legal spouse;
2. All costs and expenses of litigation incurred with the written consent of the Company.

In the event of the death of the Insured and/or his legal spouse, the Company will, in respect of the liability incurred by the Insured and/or his legal spouse, indemnify his legal representatives in the terms of and subject to the limitations of this

Policy provided that such representatives shall as though they were the Insured and/or his legal spouse observe, fulfil and be subject to the Terms, Exclusions and Conditions of this Policy in so far as they can apply.

EXCLUSIONS TO SECTION 3

The Company shall not be liable in respect of:

1. Bodily injury to any person being a member of the Insured's family or household or at the time of sustaining such injury is engaged in and under the service of the Insured;
2. Damage to property belonging to or in the charge of or under the control of the Insured or a member of the Insured's family or household or of a person in the service of the Insured;
3. Bodily injury or damage arising out of or incidental to:-
 - (a) The profession or business of the Insured and/or his legal spouse
 - (b) The use of lifts, elevators, vehicles, watercraft, aircraft or aerial devices
 - (c) Any commodity, article or thing supplied, repaired, altered or treated by or to the order of the Insured and/or his legal spouse (excluding food or beverage served for consumption by the Insured and/or a member of his family or household in the Building);
4. Any liability, which attaches by virtue of an agreement but which would not have attached in the absence of such agreement;
5. Any liability resulting directly or indirectly from the transmission of any communicable disease by the Insured, a member of the Insured's family or pets;
6. Any liability caused by or arising from or in connection with the ownership of scheduled dogs (as defined by the Agri-Food & Veterinary Authority of Singapore) or unlicensed dogs by the Insured and/or his legal spouse;
7. Loss of or damage caused by or arising from or in connection with vibration or interference with support of land, building or other property or subsidence or any earth movement.

JURISDICTION CLAUSE

The indemnity provided by Section 3 shall only apply in respect of judgements, which are in the first instance delivered by or obtained from a Court of competent jurisdiction in Singapore.

TERRITORIAL LIMITS

1. Anywhere in Singapore
2. Worldwide excluding USA and/or Canada in respect of travel abroad provided such travel shall not exceed ninety (90) consecutive days in any one period of insurance

SECTION 4 – WORLDWIDE PERSONAL ACCIDENT

For the purpose of this Section the expression "the Insured" shall be deemed to include the legal spouse of the Insured.

If the Insured shall sustain Accidental bodily injury caused by violent, external and visible means whilst at the Territorial Limits defined herein and if such bodily injury shall within three (3) calendar months and independent of any other cause result in the death or permanent disablement of the Insured, the Company will pay the Insured sum or sums of money in accordance with the Table of Benefits described hereunder. In the event of the death of the Insured, payment will be made to his legal representatives.

Table of Benefits

Death and Permanent Disablement Benefit

Percentages of Compensation or Sum Insured as specified in Section 4 of the Schedule)

A. Death	100%
OR	
B. Permanent Disablement	
1. Total paralysis	100%
2. Total & Permanent Loss of all sight in one or both eyes	100%
3. Total Loss by physical severance or Total & Permanent Loss of use of :	
(a) One or both hands at wrist	100%
(b) Arm at shoulder	100%
(c) Arm between shoulder and elbow	100%
(d) Arm at or below elbow	100%
(e) Leg at hip	100%
(f) Leg between knee & hip	100%
(g) Leg at or below knee	100%

4. Total & Permanent Loss of :		
(a) Sight in one eye except perception of light		50%
(b) Lens of one eye		50%
5. Total Loss by physical severance or Total & Permanent Loss of use of :		
(a) Thumb & fingers of one hand		50%
(b) 4 fingers of one hand		40%
(c) Thumb	- 2 phalanges	25%
	- 1 phalanx	10%
(d) Index finger	- 3 phalanges	15%
	- 2 phalanges	10%
	- 1 phalanx	5%
(e) Middle finger	- 3 phalanges	10%
	- 2 phalanges	7%
	- 1 phalanx	3%
(f) Ring finger	- 3 phalanges	10%
	- 2 phalanges	7%
	- 1 phalanx	3%
(g) Little finger	- 3 phalanges	10%
	- 2 phalanges	7%
	- 1 phalanx	3%
(h) All toes of one foot		18%
(i) Great toe	- 2 phalanges	6%
	- 1 phalanx	3%
(j) Any other toe		3%
6. Total & Permanent Loss of :		
(a) Hearing in both ears		75%
(b) Hearing in one ear		20%
7. Total & Permanent Loss of Speech		50%

The aggregate of all percentages payable in respect of any one Accident to any one Insured shall not exceed 100%. In the event of a total 100% having been paid the insurance afforded by this Section shall immediately cease to be in force in respect of that Insured. All other losses, lesser than 100%, if having been paid shall reduce that Insured's coverage for the death and permanent disablement and benefits by that amount from the date of Accident until the expiration of the Policy.

MEDICAL EXPENSES

The Company will indemnify the Insured up to an amount not exceeding S\$500 any one Accident in respect of medical, surgical, hospital, nursing home and nursing fees and charges necessarily and reasonably incurred as a result of bodily injury sustained by the Insured in an Accident caused by any of the Insured Perils whilst in the Building.

Provided that such medical or surgical treatment is administered or prescribed by a Registered Medical Practitioner and or a legally registered Traditional Chinese Medicine Practitioner and that all such expenses is incurred by the Insured within twelve (12) months from the date of Accident causing the bodily injury with the first such expense being incurred by the Insured within four (4) weeks of the date of the Accident causing the bodily injury.

AGE LIMIT

The benefits under Section 4 shall be automatically terminated upon the Insured attaining seventy (70) years of age.

TERRITORIAL LIMITS

1. Anywhere in Singapore
2. Worldwide excluding USA and/or Canada in respect of travel abroad provided such travel shall not exceed ninety (90) consecutive days in any one period of insurance

EXCLUSIONS TO SECTION 4

The Company shall not be liable for any claims caused by or resulting from any one or more of the following:

1. Intoxication by alcohol, narcotics or drugs (unless administered under the order of a hospital or a qualified medical practitioner);
2. Suicide or any attempt thereat, intentional self-injury, insanity, intemperance, drug habit, venereal disease, acquired immuno deficiency syndrome (AIDS) or AIDS related complex or any consequence thereof;
3. Deliberate exposure to needless danger (except in an attempt to save human life) or pre-existing physical defect or infirmity;
4. Pregnancy, childbirth, miscarriage or any complications thereof;

5. While engaging in hunting, football for or against a professional club, polo playing, mountaineering (with the use of ropes or guides), hand-gliding, skiing, tobogganing, bob-sleighting, ice or winter sports, speed or endurance tests or races of any kind (other than athletics) or the occupational use of power-driven woodworking machinery;
6. While travelling in an aircraft as a member of the crew or for the purpose of undertaking any technical operation or navigation therein or thereon;
7. Active or direct participation in strike, riot and civil commotion;
8. Any kind of disease, sickness, parasite or infection other than bacterial infection occurring in consequence of an Accidental cut or wound;
9. Direct or indirect consequence of any illness;
10. While on duty or service in any of the armed forces or armed uniformed groups (unless on reservist within Singapore).

GENERAL EXCLUSIONS (applicable to all Sections)

The Company shall not be liable in respect of:

1. Any Accident loss damage expense or liability directly or indirectly caused by or arising from or in consequence of or contributed to by:
 - (a) Nuclear weapon material
 - (b) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and solely for the purpose of this General Exclusion 1 (b) combustion shall include any self sustaining process of nuclear fission.
2. Any loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or any premises vehicle or thing containing the same by any government authorities.
3. Any Accident, loss, damage, expense, liability or bodily injury occasioned by or through or in consequence directly or indirectly of:
 - (a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not)
 - (b) Civil war, mutiny military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes, which determine the proclamation, or maintenance of martial law or state of siege
 - (c) Any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.

In any action suit or other proceeding where the Company alleges that by reason of the provisions of this General Exclusion any Accident loss damage expense liability or bodily injury is not covered by this insurance the burden of proving that such Accident loss damage expense liability or bodily injury is covered shall be upon the Insured.

4. Any consequential loss or damage of any kind whatsoever unless otherwise stated.
5. Any loss or damage occasioned through the wilful act of or with the connivance of the Insured and/or any member of his family and/or domestic servants normally residing with him.
6. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
7. Landslip and subsidence.
8. **Communicable Disease Exclusion**

Notwithstanding any provision to the contrary within this Policy, this Policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

For the purposes of this clause, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

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- (c) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

LMA5396 (17 Apr 2020)

9. Contracts (Rights of Third Parties) Act (Chapter 53B)

A person who is not a party to this contract shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

10. Cyber Loss Exclusion

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any CYBER LOSS.

Definitions:-

CYBER LOSS means all actual or alleged loss, damage, liability, injury, compensation, sickness, disease, death, medical payment, claim, cost, fee, expense or any other amount incurred by or accruing to the INSURED, including but not limited to any mitigation cost or statutory fine or penalty, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any CYBER INCIDENT.

CYBER INCIDENT means:

- (a) an unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof; and/or
- (b) a failure to act, any error or omission or accident or series of related failures to act, errors or omissions or accidents; and/or
- (c) a breach of duty, statutory duty or regulatory duty or trust or series of related breaches of duty, statutory duty or regulatory duty or trust;

involving access to, processing of, use of or operation of any COMPUTER SYSTEM or any data by any person or group of persons.

COMPUTER SYSTEM means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

11. IT Clarification

Property damage covered under this Policy shall mean physical damage to the substance of property. Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:

- (a) Loss of or damage to data or software in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure and any business interruption losses resulting from such loss or damage. Notwithstanding this Exclusion, loss of or damage to data or software which is the direct consequence of Insured physical damage to the substance of property shall be covered;
- (b) Loss or damage resulting from impairment in the function, availability, range of use or accessibility of data, software or computer programs and any business interruption losses resulting from such loss or damage.

12. Sanctions Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit may, in the insurer's opinion, expose that insurer to the risk of or result in any breach or violation of, or non-compliance with, any sanction, prohibition, restriction or regulations imposed by any state or transnational organisation including but not limited to the United States of America, the United Nations, the European Union, the United Kingdom, the Republic of Singapore and any state or country where the insurer or its related entity carries on business ("Sanctions").

If the Insured, Policyholder, beneficial owner of the Policy, life assured(s) (if applicable), beneficiary, payee or any affiliate, successor or assign of any of the foregoing (collectively the "Insured") is designated or listed as a person subject to Sanctions ("Restricted Party") or has any involvement whatsoever with any Restricted Party, whether directly or indirectly, or has been charged, or convicted or has had judgment taken against them under any local or foreign law or regulations implementing any Sanctions, the insurer shall be entitled, in its sole discretion and without incurring any liability whatsoever, to exercise any one or more of the following rights and/or remedies against the Insured, namely (i) cancel, terminate, void and/or nullify any policy, contract, transaction or business; (ii) liquidate and/or close-out any financial product or investment; (iii) withhold and/or suspend any payment, transfer and/or receipt of any money, refund or benefit; (iv) decline and/or refuse any transaction or request; and/or (v) take or refrain from taking any step or action necessary to eliminate, reduce or minimise the risk of any breach or violation of any Sanctions or exposure to any Sanctions.

The Insured shall indemnify the insurer and hold the insurer harmless from and against any and all losses, damages, costs and/or expenses suffered and/or incurred by the insurer, including but not limited to legal costs and attorney's fees.

13. Terrorism

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company allege that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

GENERAL CONDITIONS (applicable to all Sections)

1. ARBITRATION

Any dispute arising out of or in connection with this Policy, including any question regarding its existence, validity or termination, shall be referred to Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This applies as long as the dispute can be brought before FIDReC.

If the dispute cannot be brought before or dealt with by FIDReC, it will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause.

The seat of the arbitration shall be Singapore.

The Tribunal shall consist of three (3) arbitrator(s).

The language of the arbitration shall be in English.

2. AUTOMATIC RENEWAL

This Policy is automatically renewed when the Policyholder pays the premium due on the Anniversary Date. No renewal documents will be issued and the existing Policy is the evidence of valid cover, unless otherwise notified.

3. CANCELLATION

(a) This Policy may be cancelled at the request of the Insured in writing to the Company and:

- (i) 60% of the Annual Premium will be refunded to the Insured if the cancellation is evoked within three (3) months of Policy inception;
- (ii) No refund of premium will be allowed if such cancellation is evoked after the Policy has been in force for more than three (3) months. Provided always that no premium will be refunded if a claim has been made under the Policy.

(b) This Policy may also be cancelled by the Company by giving seven (7) days' notice by registered letter to the Insured at the Insured's last known address and the Company will return to the Insured the premium paid less the pro-rata portion thereof for the period the Policy has been in force which amount the Insured has become liable to pay subject to a minimum of S\$25.

(c) This Policy may be cancelled immediately on the termination of the Nominated Account.

(d) In the event that the initial premium charged to the Nominated Account is not paid, this Policy shall be deemed to have been void from the intended Inception Date at 12.01 a.m. Singapore time.

(e) In the event that the Annual Premium is not paid within thirty (30) days from the intended Inception Date, this Policy shall be deemed to have been void from the intended Inception Date at 12.01 a.m. Singapore time.

4. CLAIMS NOTIFICATION

In the event of any happening which may give rise to a claim under this Policy, the Insured (or in the case of a claim under Section 4, the Insured's personal representatives):

- (a) shall give immediate notice in writing to the Company and/or in any event not exceeding fourteen (14) days.
- (b) shall make a police report if there has been theft malicious damage or vandalism or any loss of money or any attempt thereat.
- (c) shall at his (or their) own expense supply the Company with full particulars in writing as soon as possible and in the case of a claim under Section 1 and 2 and not later than thirty (30) days after the occurrence of the loss or damage.

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- (d) shall send to the Company any writ, summons or other legal process issued or commenced against the Insured and/or members of his Family and/or domestic servant and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings, if a claim may arise under Section 3.
 - (e) shall not incur any expense in making good any loss or damage without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without the like consent.
 - (f) shall give the Company all such information as the Company may reasonably require.

5. DUTY OF CARE

The Insured shall:

- (a) use all reasonable diligence and care to keep the Building in proper state of repair and if any defect therein be discovered shall cause such defect to be made good as soon as possible and shall in the meantime cause such additional precautions to be taken for the prevention of injury, loss or damage as the circumstances may require and the Company shall not be liable for any injury, loss or damage caused by defect which the Insured has failed to remedy after having received notice of such defect either from the Company or any person or public body.
- (b) exercise all reasonable precautions for the maintenance and safety of the Property Insured under Section 2.

6. FORFEITURE

If any claim under this Policy is fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, all benefits hereunder shall be forfeited.

7. FREE LOOK (for Non-Corporate Insured)

This Policy may be cancelled by written request to the Company within fourteen (14) days from the date of receipt of this Policy document. Any premium paid will be refunded to the Insured provided the Company has not been notified of any claim. If this Policy is sent by post, it is deemed to have been delivered and received in the ordinary course of the post, three (3) working days after the date of dispatch. This right to return the Policy is applicable only to newly incepted annual policies.

8. GOVERNING LAW

This Policy shall be governed by and interpreted in accordance with Singapore law.

9. INTERPRETATION

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of the Policy or of the Schedule shall bear such meaning wherever it appears.

10. NON CONTRIBUTION

This insurance does not cover any loss, destruction, damage or liability which is insured by or would, but for the existence of this Policy, be insured by any other policy or policies, except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected. This does not apply to Worldwide Personal Accident.

11. PAYMENT BEFORE COVER WARRANTY (For Non-Corporate Insured)

1. Notwithstanding anything herein contained but subject to clauses 2 and 3 hereof, it is hereby agreed and declared that the premium due must be paid to the Company (or the intermediary through whom this Policy, Renewal Certificate, Cover Note or Endorsement was effected) on or before the inception date ("the Inception Date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement. Payment shall be deemed to have been effected to the Company or the intermediary when one of the following acts takes place:
 - (a) Cash or honoured cheque for the premium is handed over to the Company or the intermediary;
 - (b) A credit or debit card transaction for the premium is approved by the issuing bank;
 - (c) A payment through an electronic medium including the internet is approved by the relevant party;
 - (d) A credit in favour of the Company or the intermediary is made through an electronic medium including the internet.
2. In the event that the premium due is not paid to the Company (or the intermediary through whom this Policy, Renewal Certificate, Cover Note or Endorsement was effected) on or before the Inception Date, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
3. In respect of insurance coverage with Free Look provision, the Insured may return the original policy document to the Company or intermediary within the Free Look period if the Insured decides to cancel the cover during the Free Look period. In such an event, the Insured will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

12. PREMIUM PAYMENT WARRANTY (For Corporate Insured)

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the Period of Insurance is sixty (60) days or more, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within sixty (60) days of the:

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- (a) inception date of the coverage under the Policy, Renewal Certificate or Cover Note; or
 - (b) effective date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note.
2. In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the sixty (60) day period referred to above, then:
 - (a) the cover under the Policy, Renewal Certificate, Cover Note or Endorsement is automatically terminated immediately after the expiry of the said sixty (60) day period;
 - (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and
 - (c) the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
 3. If the Period of Insurance is less than sixty (60) days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the Period of Insurance.

13. CONDITION PRECEDENT (For Corporate Insured)

The validity of this Policy is subject to the Condition Precedent that:

- (a) for the risk insured, the Insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) if the Insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - (i) the Insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the Insured to the Company before cover incepts.

14. PREMIUM DUE DATE

The Annual Premium shall be due on the Inception Date and on each Anniversary Date.

15. PREMIUM PAYMENT

The Annual Premium shall be charged to the Nominated Account when due and subject to any goods and services or other tax, charge or levy chargeable by law and payable by the Policyholder.

16. RIGHTS AND RESPONSIBILITIES

The Company shall be entitled:

- (a) on the happening of any loss or damage for which indemnity is provided under Section 1 and 2 to enter any building where the loss or damage has happened and to take and keep possession of the Property Insured and to deal with the salvage in a reasonable manner and this Policy, or any copy thereof certified by the Company, shall be proof of leave and licence for such purpose but no property may be abandoned to the Company.
- (b) to undertake in the name and on behalf of the Insured the absolute conduct, control and settlement of any proceedings and to take proceedings at its own expense and for its own benefit, but in the name of the Insured, to recover compensation or secure indemnity from any third party in respect of anything covered by this Policy.
- (c) to pay at any time to the Insured the Limit of Indemnity under Section 3 or any lesser amount for which any claims can be settled and upon such payment the Company shall relinquish conduct and control of and be under no further liability under that Section in connection with such claim or claims except for costs or expenses recoverable from the Insured or incurred with the written consent of the Company in respect of the conduct of such claim or claims before the date of such payment.

17. TRANSFER OF INTEREST

Unless otherwise expressly stated nothing contained herein shall give any rights against the Company to any person other than the Insured. Further the Company shall not be bound by any passing of the interest of the Insured otherwise than by death or operation of law unless and until the Company shall by endorsement declare the insurance to be continued. The extension of the Company's liability in respect of the property of any person other than the Insured shall give no right of claim hereunder to such person, the intention being that the Insured shall in all cases claim for and on behalf of such person and receipt by the Insured shall in any case absolutely discharge the Company's liability hereunder.

Policy Owners' Protection Scheme

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 us or visit the General Insurance Association (GIA) or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

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