

HomeInsured

Frequently Asked Questions



General

1. What is HomeInsured™?

HomeInsured is a home contents insurance plan offered exclusively to you with any sign-up or recontract of StarHub Home Broadband, TV and/or HomeHub service. HomeInsured is underwritten by Chubb Insurance Singapore Limited (Chubb).

HomeInsured	Sum Insured
Renovations, fixtures & fittings and home contents damage or loss due to fire	Up to \$1,500 (sub-limit of \$750 for personal household electronics appliances)
Premium	FREE for 12 months

2. How much do I need to pay for HomeInsured?

HomeInsured is FREE for 12 months with no additional or hidden charges. The coverage will terminate automatically at the end of 12-month period, and no further action is required from you.

3. When will coverage for HomeInsured commence?

You will only be covered by HomeInsured after you have been successfully enrolled for the policy. This is after successful activation of your StarHub Home Broadband, TV and/or HomeHub service and confirmation of your eligibility based on Chubb's requirements.

4. Will I receive any official documents?

You will receive your policy documents via email from Chubb within 7 working days upon successful enrollment of HomeInsured. If you have not provided your email address, you will receive your policy documents via your mailing address within 7 working days upon successful enrollment of HomeInsured.

Eligibility

1. I am currently subscribed to a StarHub Home Broadband, TV and/or HomeHub service, can I get HomeInsured?

No, HomeInsured is only offered upon sign-up or recontract of StarHub Home Broadband, TV and/or HomeHub service.

2. If I am currently covered by HomeInsured, will I get another HomeInsured plan if I sign-up or recontract to another StarHub Home Broadband, TV and/or HomeHub service?

No, each customer (based on NRIC/FIN) is entitled to one (1) HomeInsured plan and for one (1) service address only.

3. Why am I offered HomeInsured again when I have signed up for it previously?

At the point of sign up, StarHub has no visibility of your HomeInsured status with Chubb. Therefore, to ensure that you receive the FREE 12 months coverage, StarHub will submit your HomeInsured application each time you sign up or recontract for StarHub Home Broadband, TV and/or HomeHub service.

Coverage and Benefits

1. What does HomeInsured cover?

HomeInsured provides FREE 12 months coverage for your renovations, fixtures & fittings and home contents, for up to \$1,500 in the event of fire (with a sub-limit of \$750 for personal household electronics appliances).

Renovations, fixture & fittings means any improvements and additions within your residential premises like light fittings, built-in wardrobes, floor finishes, curtains and etc. which are not insured by the management corporation of your building.

Home contents means any physical and movable household items or personal belongings including money and valuables kept within your residential premises that belong to you or your family members.

2. If my billing address and service address are different, which address will be the property to be insured?

Upon successful enrollment, your service address will be the insured property.

3. Can I change the insured property under my HomeInsured plan to my billing address?

No, your insured property is tagged to your service address.

4. During the policy coverage period, can I change the insured property under my HomeInsured plan to my new service address if I move house?

Yes. During the policy coverage period, you may change the insured property under your HomeInsured plan (by informing Chubb) to your new service address.

5. What is the difference between my existing home insurance plan and HomeInsured?

The home insurance plan that you or most homeowners have may be just a fire insurance cover. Fire insurance is a basic home insurance plan that covers only the structure of the buildings in the event of a fire. It does not cover your renovations, fixtures & fittings and home contents. HomeInsured is a home contents insurance that provides coverage for your renovations, fixtures & fittings and home contents.

6. If I am already enrolled in a home contents insurance plan, wouldn't it be a duplicate coverage?

No, there is no limit to the number of home contents insurance plans you can have. As you continue to upgrade your accommodation, your home contents will increase in value and may require more protection. In the event of any home mishaps like fire, you can claim on the excess which is not covered under your first policy.

Others

1. If I need enhanced coverage, can I upgrade my plan?

If you need enhanced home contents coverage, you may contact Chubb's Customer Service Hotline at +65 6299 0988 (Mondays to Fridays, 9.00am to 5.00pm); or email CustomerService.SG@chubb.com. A sales agent will follow up with you to better understand your needs.

2. If I want to find out more, who can I ask?

Kindly contact Chubb's Customer Service Hotline at +65 6299 0988 (Mondays to Fridays, 9.00am to 5.00pm); or email CustomerService.SG@chubb.com.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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