

HomeInsured

Important Customer Information

About Our Policy Wording

This document (which is Our Policy Wording) contains important information to help You understand **HomeInsured™**.

What You need to read

- the Definitions Section - it sets out what We mean by certain defined terms in this insurance;
- the Defined Events Section - it sets out the specific perils We will provide cover for under Covered Section 1;
- Section 1 Contents Cover - it sets out the cover available for Contents;
- Section 2 General Exclusions - it sets out what We do not cover under this insurance;
- Section 3 General Conditions - it contains details of Your and Our rights and obligations under this insurance, including if You do not meet Your obligations, We may be able to cancel the insurance or reduce Our liability in respect of a claim to the extent permitted by law;
- Section 4 Claims - what You need to do when a claim arises; and
- any other documents We provide to You about this insurance which may change the standard cover.

Summary of cover and other significant matters

By way of summary, the principal cover available is:

- cover for loss of or damage to Your insured Contents including Home Renovations Fixtures and Fittings, caused by any Defined Events occurring during the Period of Insurance.

Refer to each Cover Section for details of the basis of claim settlement.

We only provide cover up to the Sum Insured specified in Your Policy Schedule, subject to the terms and

conditions of this Policy. An Excess may apply when You make a claim. An Excess is the first amount that You shall bear for each and every claim.

We may refuse to pay or reduce the amount We pay under a claim in certain circumstances. In particular:

- where an exclusion applies;
- if You do not comply with the terms and conditions of this Policy;
- if You do not comply with Your Duty of Disclosure or make a misrepresentation; or
- if You make a fraudulent claim.

We also may cancel Your Policy due to failure to comply with a condition, a breach in Your Duty of Disclosure or in certain circumstances permitted by law.

The insurance cover under this Policy is based on the information submitted by You to Us, in the enrolment form. If You have provided Us with any information that is incorrect, please notify Us immediately. Otherwise You may receive no benefit in the event of a valid claim.

If the information, which You subsequently provide Us, differs materially from the information set out in the enrolment form, We may decline cover altogether.

If We do not hear from You within fourteen (14) days from the date of issue of this Policy, We will take it that the information is complete and correct.

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

How to make a claim

Section 4 Claims tells You what You need to do. Before We pay any claim, We require evidence as to the extent of loss or damage. Please ensure that, where possible, You keep photographs or other documentation in respect of the loss or damage to substantiate Your claim. Any claims settlement, up to

the total of all amounts insured, will include GST.

Our contact details

If You have any queries or need to contact Us, please write to Us at Chubb Insurance Singapore Limited, 138 Market Street #11- 01 CapitaGreen Singapore 048946.

Definitions

The following words when used with capital letters in Your Policy have the meaning given below.

Accident or **Accidental** means a sudden, unforeseen, fortuitous and unintended event.

Accidental Damage means any accidental, sudden, and unforeseen destruction that is caused by external force and which is preventing the correct operation of Your Personal Household Electronic Appliances.

Building means the following:

- (a) residential building;
- (b) domestic outbuildings;
- (c) fixed coverings to walls, floors and ceilings;
- (d) services, which includes the supply of electricity and water;
- (e) items built in or fixed to the building; and
- (f) blinds or awnings on the outside of the buildings.

Business means any business, trade, profession, occupation, agistment of stock, grazing, farming, commercial or income earning activity, but it does not mean tenancy of the Building.

Commencement Date means 12:01AM Singapore Time on the date We agree to provide insurance under the Policy and which is shown in Your Policy Schedule.

Contents means contents as defined in Section 1 Contents Cover.

Defined Events means the Defined Events listed in the Defined Events Section.

Dependent Child(ren) means Your unmarried child(ren) [(including step or legally adopted children)] who is/are Singapore Resident and must be between the age of six (6) months and eighteen (18) years old or up to and including twenty-five (25) years old whilst he/she/they is/are full-time student(s) at an accredited institution of higher learning and primarily dependent upon You for maintenance and support.

Mobile Electronic Devices means any hand held electronic device including but not limited to mobile phone, tablets, laptops, personal organisers or gaming devices, including accessories or attachments that come as standard equipment with the device.

Excess means the first amount that You shall bear for each and every claim.

Family Members means parents, parents-in-law, grandparents, grandparents-in-law, children, brothers and sisters with whom You have been living permanently.

Flood means the inundation of normally dry land by water escaping or being released from the normal confines of any natural water course, lake, reservoir, canal or dam.

Home Renovations, Fixtures and Fittings means any fixture, installation or addition for improvement, decoration or betterment and annexed to and comprising part of the Building installed by You that are not otherwise insured by the management corporation or another insurance policy.

Insured Person means the person named as the Policyholder in the Policy Schedule.

Malicious Damage or Vandalism means a wrongful act motivated by malice, vindictiveness or spite with the intention of damaging the property. This does not include:

- (a) tenant neglect, carelessness, poor housekeeping or unhygienic living habits;

- (b) damage occurring during maintenance operations carried out by the tenant or anyone acting on their behalf;

- (c) damage as a result of repairs, or attempted repairs, carried out by the tenant or anyone acting on their behalf;

- (d) damage caused by the failure of Your tenant to control their children;

- (e) damage caused by pets belonging to Your tenant;

- (f) Accidental damage or Accidental loss; or

- (g) scratching, denting, chipping, rubbing or chaffing.

Open Air means an area of the Premises which is not fully enclosed by walls and a roof or not fully capable of complete closure and includes but is not limited to the following areas:

- (a) a veranda, porch, gazebo or carport; or
- (b) any open area within the land boundaries of the Premises.

Partner means spouse or life partner with whom You have been living permanently for at least three (3) months or more at the time of occurrence of an event leading to a claim.

Period of Insurance means twelve (12) consecutive months from the Commencement Date.

Personal Household Electronic Appliances means any of Your electronic appliances that are essential household appliances, including but not limited to televisions, washing machines and electric fans. Personal Household Electronic Appliances do not include appliances such as mobile devices, laptops, desktop computers, digital or video cameras, tablets and mobile phones.

Policy means this Policy Wording and the Policy Schedule describing the insurance contract between You and Us.

Policy Schedule means the schedule which forms part of this Policy and also contains important details about the Policyholder's cover.

Premises means the residential address shown in Your Policy Schedule where the Contents are located.

Replacement Cost means the cost of replacing, rebuilding or repairing the Building and/or Contents to a condition substantially the same as their condition when new. If the Building is heritage or the architectural features and/or structural materials of the Building possess an ornamental, antiquarian or historical character, or the original materials are not available when the Building and/or Contents are lost or damaged, Replacement Cost shall mean the rebuilding or replacement or repairing or restoring to a reasonably equivalent appearance and capacity using original design and suitable equivalent materials.

Storm means a violent disturbance of the atmosphere, including strong winds which may be accompanied by lightning, rain, sleet and hail.

Sum Insured means the relevant sum insured for each of the following as specified in Your Policy Schedule or Your Policy:

- Your Contents including Home Renovations, Fixtures and Fittings.

Terrorism means an act, including but not limited to, the use of or threat of, force or violence by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is committed for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to coerce, influence or intimidate any government and/or the public or any section of the public.

Total Loss means the condition of the contents in the Insured property after it is damaged or destroyed being to such an extent that it cannot be repaired to

equal its condition prior to the loss and for which We decide to pay You the full Sum Insured for the relevant insured property.

Valuables means Contents which are articles of jewellery, watches, furs and platinum, gold or silver articles or other precious metal.

We, Our, Us means the insurer, Chubb Insurance Singapore Limited.

You and Your means the Insured Person who is named in the Policy Schedule.

Defined Events

The following are the Defined Events for which cover is provided under Section 1 Contents Cover where applicable (see these Sections for details):

- 1. Fire, explosion, lightning or thunderbolt**
Excluding loss or damage caused by:
 - a) arcing, sparking, scorching or heat damage where there is no flame; or
 - b) irregularities in the power supply unless there is visible evidence of a lightning strike.

1. Contents Cover

We will cover You for loss of or damage to Your:

- (a) Contents; or
- (b) Renovations, which are in the Premises and where the loss or damage is caused by any of the Defined Events occurring during the Period of Insurance.

1.1 Definitions

Contents means Your:

- (a) carpets, internal blinds and curtains. We will pay only in the room, hall or passage where loss or damage occurred;
- (b) computer systems and their accessories and photographic

equipment and their accessories in the Premises;

- (c) clothing;
- (d) swimming pools and spas not permanently fixed;
- (e) furniture and household goods;
- (f) Personal Effects up to a maximum of two hundred and fifty (250) dollars per item, up to the Sum Insured specified in Your Policy Schedule. We will not pay for the first one hundred (100) dollars for each and every claims made on the Policy;
- (g) if You are a tenant, fixture and fittings belonging to the landlord for which You are legally liable or which have been installed by You when the Contents Sum Insured is not otherwise exhausted;
- (h) fine art, paintings, antiques and curios and other bona fide works of art up to fifty (50) dollars for any one (1) article or such other amount for specified Contents specified in Your Policy Schedule, and up to a maximum of ten (10) percent of the Contents Sum Insured for any one (1) claim;
- (i) Valuables up to fifty (50) dollars for any one (1) article, set or collection and up to a maximum of thirty (30) percent of the Contents Sum Insured for all articles, sets or collections, but only whilst at the Premises. We will not pay for the first one hundred (100) for each and every claims made on the Policy;
- (j) sporting and fishing equipment and pedal cycles in the Premises and not being used, whilst securely locked, up to a maximum of one

thousand five hundred (1,500) dollars for any one (1) claim;

- (k) surfboards, sailboards, surf skis, canoes or kayaks;
- (l) Personal Household Electronics Appliances up to the sub-limit specified in Your Policy Schedule.

Contents are not:

- (a) Mobile Electronics Devices or equipment; or
- (b) birds, fish and animals; or
- (c) motorised land vehicles and their attached accessories including motor vehicles, trucks, motorcycles, mini bikes and farm vehicles, motorised golf buggies, ride on mowers and motorised wheelchairs; or
- (d) watercraft; or
- (e) jet skis; or
- (f) aircraft or aerial device, excluding non-pilotable model aircraft or toy kites; or
- (g) any conveyance designed to travel on an air-cushion over surface of land or sea; or
- (h) precious stones (being unset gems); or
- (i) property of Your tenants, roomers, boards or paying guests; or
- (j) caravans and trailers; or
- (k) trees, shrubs and other plant life, except when growing in pots; or
- (l) firearms; or
- (m) any items related to Your business; or
- (n) any items belonging to any other person which is under Your care, custody or control.

Renovation means:

Home Renovations, Fixtures and

Fittings or domestic structural improvements install by You that are not otherwise insured by the Management Corporation or another insurance policy, up to the maximum Sum Insured as specified in Your Schedule during any one (1) Policy year.

You and Your means:

The person named as the Insured in the Policy Schedule and those person(s) who reside with the named Insured(s) permanently and who are any of the following:

- (i) Your Partner; or
- (ii) any member of Your Family Members.

1.2 How We settle any valid claim

- a) We will, at Our option, where it is determined by Us that the claim is payable under this Section:
 - i. repair or replace the damaged contents or pay You the reasonable cost of repair or replacement thereof; or
 - ii. pay You up to the Contents Sum Insured, taking into account the relevant limits that apply to particular contents. See Section 1.1 for the limits and Your Policy Schedule for any Contents limits.

b) Pairs, Sets and Parts

If loss or damage occurs to an item, which is part of a pair, set, system, collection or larger unit, We will only pay the value the item itself has as a proportion of the pair, set, system, collection or larger unit. We will not pay any allowance for any special value that the item may have in forming part of a pair, set, system, collection or larger unit or for any reduction in the value of the remaining

part or parts.

- c) We will pay for the damaged portion of fixed coverings to walls, floors and ceilings only in the room, hall or passage where the loss or damage occurred.
- d) You will need to bear any applicable Excess.

1.3 Exclusions Applicable to Section 1

We will not pay for loss or damage to Contents:

- a) left in a motor vehicle or watercraft;
- b) whilst in transit;
- c) whilst in transit to or stored in any commercial storage facility or furniture repository;
- d) whilst in transit to or stored in any exhibition, auctioneers room, museum, art gallery or when being consigned;
- e) when sent by courier or by post or
- f) left in the Open Air.

(Please refer to the other general terms, conditions and exclusions of this document and Your Policy as they affect this cover).

2. General Exclusions

These General Exclusions will apply to all Sections of Your Policy unless otherwise stated. Your Policy does not cover:

- i. loss or damage to Your property which is caused by, arising from or in anyway connected with:
 - (a) wear and tear, rust, corrosion, gradual deterioration and depreciation,
 - (b) mechanical, electrical or electronic breakdown including when caused by any power supply irregularity including power surge except

- when caused by a Defined Event,
- (c) mildew and atmospheric or climatic conditions other than by rain sleet and hail,
- (d) domestic animals,
- (e) vermin, insects or by the pecking, clawing, chewing, eating or nesting by birds and other wildlife,
- (f) any process of cleaning, repairing, restoring or retouching of any item,
- (g) any process involving the application of heat or the use of chemicals,
- (h) tenants, roomers, boarders or paying guests and their visitors arising from or due to larceny, theft, malicious damage, vandalism or deliberate or intentional acts,
- (i) settlement, shrinkage, vibration or expansion in buildings, foundations, walls or pavements,
- (j) faulty workmanship, inherent defect, errors or omissions in design, structural defects and faulty design,
- (k) water seeping or otherwise percolating through a wall, floor or roof,
- (l) the roots of trees, shrubs, plants and grass,
- (m) erosion,
- (n) mold, mildew, fungi, fungus, wet or dry rot or bacteria.
- ii.** loss or damage or liability arising from the consequences of war, undeclared war, rebellion, civil war, insurrection, revolution, invasion, war like acts of military forces or personnel, or the destruction or seizure of property for military purposes.
- iii.** loss or damage or liability caused by the confiscation, destruction or seizure of property by any government or public authority or other authority except when in connection with any riot or civil commotion.
- iv.** loss or damage or liability caused by or arising from nuclear or radioactive contamination.
- v.** loss or damage or liability caused by or in connection with contamination and pollution and the removal of any resultant pollutants and contaminants.
- vi.** loss or damage or liability arising out of the failure or inability of any item, equipment, computer or computer software including but not limited to firmware, data and embedded chips to recognise correctly, to interpret correctly or to process correctly any date or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any date.
- vii.** loss or damage to Your property when Your Building is undergoing any process of construction, demolition, alteration or repair.
- viii.** loss or damage or liability resulting from or in connection with any error in computer programming or instructions to the computer.
- ix.** loss or damage or liability when intentionally caused by You or a person acting with Your consent, including losses resulting from the taking or other misappropriation of the Contents or Valuables.
- x.** loss or damage to property when sent by courier or by post.
- xi.** loss or damage caused by or in connection with earth movement caused by landslip, landslide or subsidence, unless such loss or damage occurs within twenty-four (24) hours of and as a direct result of one or more of the following listed events:
- a) storm, rainwater or wind, or
- b) earthquake, or
- c) explosion, or
- d) water escaping from fixed pipes or apparatus.
- xii.** asbestos or asbestos products or any materials containing asbestos in whatever form or quantity.
- xiii.** loss or damage or liability caused by or in connection with Your failure to use all reasonable means to protect and maintain the insured property before, at, or after the time of any loss or damage.
- xiv.** loss, damage, cost or expense of any nature directly or indirectly caused by, resulting from, or in connection with:
- a) any act of Terrorism; or
- b) any action taken in controlling, preventing, suppressing, retaliating against or in any way responding to or relating to an act of Terrorism regardless of any other contributing cause or event.

3. General Conditions

These conditions apply to all Sections of Your Policy.

3.1 Alteration to Risk

Any alteration to the risk after commencement of the Policy must be notified by You to Us in writing immediately after such change in risk comes to Your notice. Alterations that You must notify Us include:

- alteration of the Premises;
- the Premises being left unoccupied for a period of more than sixty (60) consecutive days;
- Your interest in any Premises

ceasing;

- where the nature of the occupation of or other circumstances affecting the Premises are changed in such a way to increase any risk insured under this Policy; or
- You being placed into bankruptcy, receivership, administration or liquidation.

If We accept the altered risk, You must pay Us any additional premium it requires.

3.2 Applicable Law

- Notwithstanding anything contained herein to the contrary it is agreed that the indemnity provided by this section shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore.
- This Policy shall be governed by and interpreted in accordance with Singapore law.

3.3 Arbitration

If any dispute or disagreement arises regarding any matter pertaining to or concerning this Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any rights to make a claim that You have or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the

issuance of a valid arbitration award shall also be a condition precedent to our liability under this Policy. In no case shall You seek to recover on this Policy before the expiration of sixty (60) days after written proof of claim has been submitted by Us in accordance with the provisions of this Policy.

3.4 Assignment

You must not assign this Policy or any of Your rights under this Policy, without Our prior written consent

3.5 Authorised Representative

You agree that the person representing You when completing the enrolment form is authorised to give and receive information on Your behalf.

Any action taken or that should have been taken by Your authorised representative is considered to be an act or omission by You.

3.6 Cancellation

- You may cancel this Policy anytime by giving Us a written notice.
- We may cancel the Policy by giving You at least thirty (30) days prior notice in writing to Your address on file, and in accordance with the law, including where You have:
 - a) made a misrepresentation to Us before the Policy was entered into.
 - b) failed to comply with Your Duty of Disclosure.
 - c) failed to comply with a provision of Your Policy.
 - d) made a fraudulent claim under Your Policy or any other Policy during the time Your Policy has been in effect.
 - e) failed to notify Us of a

specific act or omission as required by Your Policy.

- f) failed to tell Us about any changes in the circumstances of the risk during the Period of Insurance.

3.7 Conditions Precedent To Our Liability

Our liability for any benefit under Your Policy is conditional upon:

- a) the truth of the statements and information as provided by You to Us; and
- b) the due observance and fulfilment of the terms and conditions of Your Policy insofar as they relate to anything to be done or complied with by You.

3.8 Changes in Policy

Any changes, amendments or variations to Your Policy will be notified by Us to You at least thirty (30) days in advance of them taking effect.

If You are not agreeable to the changes, amendments or variations proposed to Your Policy, You may exercise Your right to cancel the Policy in accordance with Section 3.6

3.9 Duty of Disclosure

Before You enter into the Policy with Us, You must disclose fully and faithfully all the facts which You know or ought to know, otherwise the policy issued may be void.

3.10 Inspection and Salvage

If You make a claim, We may inspect the property or item. While We have no obligation to take possession of any damaged property or item, We reserve the right to do so.

We are entitled to obtain and retain any property or item(s) that are salvaged or recovered after we

have paid a claim by replacing or paying to replace such property or item(s). We may sell the property or item(s) and keep the proceeds.

3.11 Interpretation

Your Policy and Your Policy Schedule with attaching Sections and any amendments or endorsements shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the Policy Schedule shall bear such specific meaning wherever it may appear.

3.12 Notice Of Trust Or Assignment And Third Party Rights

We shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

3.13 Other Insurance

To the extent permitted by law, when other insurance applies to a covered loss, We will pay only in excess of the other insurance, limited to the indemnity being provided under Your Policy, unless that other insurance was specifically written to be excess over the indemnity provided in Your Policy.

Should You make a claim under Your Policy, You must advise Us of any other insurance which may cover the loss or damage or Accident.

The property may not be covered under more than one (1) **HomeInsured™** Policy. Where the benefits under any additional policy are identical, We will consider the property to be insured under the Policy first issued.

3.14 Payment of Benefits Upon Death

Upon death of the Insured, all benefits which are payable to the Insured under this Policy shall be made to the estate/nominated beneficiaries of such person.

3.15 Reinstatement of Sum Insured after Partial Loss

When We pay a claim under Your Policy for partial loss or damage to the Contents, the Sum Insured will be reduced by the loss amount for each and every claim and shall not exceed the aggregate sum insured. We may at Our option reinstate the Sum Insured and reserve the right to charge an additional premium.

3.16 Reasonable Care

You must:

- take all reasonable measures to maintain all property insured under this Policy in sound condition;
- take all reasonable precautions to prevent or minimise loss, damage, destruction, liability, compensation, cost or expense covered by Your Policy; and
- comply with all obligations and regulations imposed by any authority.

3.17 Subrogation

If We make a payment under Your Policy, We are subrogated to all Your rights of contribution, indemnity or recovery. You must not surrender any right to or settle any claim for contribution, indemnity or recovery without Our prior written consent. You must do all things and execute all documents to enable Us to sue in Your name for such contribution, indemnity or recovery.

Where You have agreed with another person or company (who would otherwise be liable to

compensate You for any loss or damage which is covered by the contract of insurance) that You will not seek to recover such loss or damage from that person, We will not cover You, to the extent permitted by law, for such loss or damage.

3.18 Total Loss

If We pay Your claim for a Total Loss then the cover provided under this Policy will terminate.

3.19 Unoccupied Premises

The covers provided by Your Policy shall cease if Your Premises is left unoccupied for a period exceeding sixty (60) consecutive days, unless You have informed Us of this fact and obtained Our written agreement for Your Policy to continue beyond that period.

3.20 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 GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

3.21 Personal Data Protection

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out

with Us, customer services and to allow us and/or Our business partners to perform marketing and related activities, until We receive Your written instruction to the contrary. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy. A copy of the Personal Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

You may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen, Singapore 048496 for any request for access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

3.22 Singapore Currency

All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

3.23 Modification

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

4. Claims

Claims Conditions Applicable To All Sections

What You must do:

On the happening of any loss or damage which could lead to a claim, You must, at Your own expense:

- take all reasonable precautions to prevent further loss or damage;
- immediately inform Us at the address and contact details listed at the end of Your Policy;
- immediately inform the police if any property insured under Your Policy is lost, stolen or of the occurrence of Accidental Damage, Malicious Damage or Vandalism;
- take all reasonable precautions to recover lost or stolen property and minimise the claim;
- not dispose of any damaged property without Our consent;
- not arrange for the repair or replacement of any property insured under Your Policy, in connection with any claim, without Our consent;
- complete and lodge a claim form within fourteen (14) days with all necessary supporting documentation that We may reasonably require for the investigation and verification of the claim including but not limited to:
 - a) full written details of the loss or damage;
 - b) any relevant receipts, certificates and other proofs of ownership;
 - c) all valuations relating to lost or damaged property;
 - d) all court issued documents including any statement of claim, summons, initiating process, cross claim, or third party notice;

- e) all property inspection reports and inventories if the claim involves Malicious Damage, Vandalism or theft.
- f) reports that have been obtained from the police, a carrier or other authorities about an Accident, loss or damage.
 - not admit liability for, or offer to agree to settle, any claim brought against You without Our prior written consent; and
 - assist Us in the defence of any claim brought against You.

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