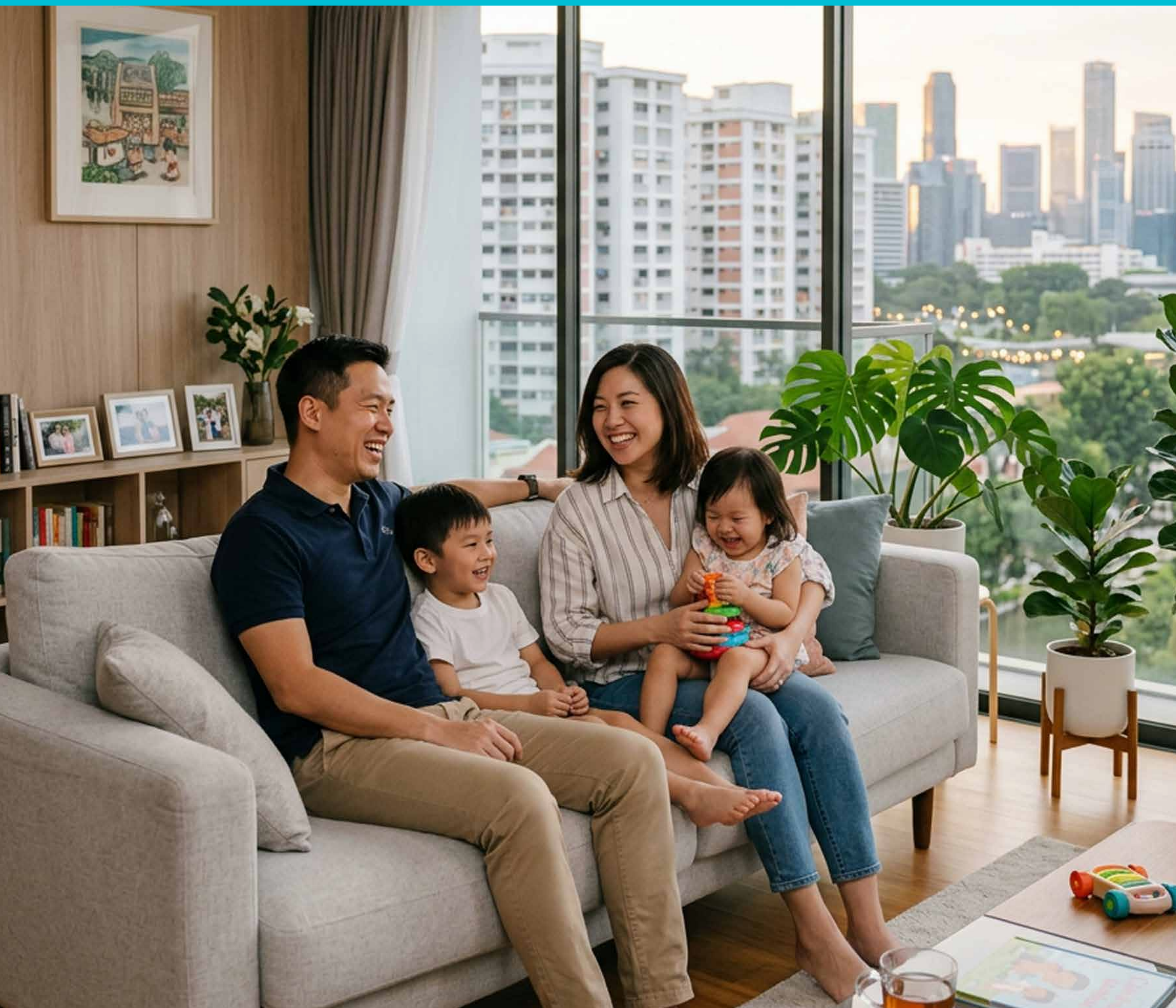
Essential HomeCare

Elevated Protection for Modern Living



Essential HomeCare is a well-rounded home insurance solution designed to help safeguard your home, your belongings and your lifestyle.

Key Product Features

Your Home & Belongings
Protects your home and the things inside it from insured events.

Extra home support benefits
Includes benefits such as alternative accommodation, conservancy charges, emergency cash allowance, lock/key replacement, mobile device replacement, sports equipment and pet protection.

Liability Protection
Coverage for you and your household against 3rd party damages including tenant's liability.

Double Indemnity for Accidental Death
In the event of an accidental death due to an accidental injury from a specified occurrence within your premises.

24/7 Home Emergency Services
Reimbursement of charges for electrical, plumbing, air-conditioning, pest or locksmith emergencies.

Why choose Essential HomeCare?

Essential HomeCare is designed to do more than insure a building. It brings together protection for your home, your belongings, your lifestyle, your legal liability, and your personal wellbeing – giving you a more complete way to protect the life you've built.

One policy. Multiple layers of protection.

Essential HomeCare at a Glance

Why Home Insurance Matters

Home is where life happens – and unexpected events can disrupt it in many ways.

Your home is more than a property. It is where your family lives, your belongings are kept, and your daily routines unfold. Essential HomeCare is designed to help protect against common risks such as fire, storm, flood, water leakage, and theft or burglary, while also supporting you if your home becomes temporarily uninhabitable.

Protection for Your Home

Providing support where it matters

Essential HomeCare provides cover for loss of or damage to your property caused by defined events during the period of insurance, up to the sum insured shown in your policy schedule. This includes support such as alternative accommodation or loss of rent, removal of debris, cost of temporary protection, conservancy charges and emergency entry benefits, subject to the policy terms and conditions.

Protection for What's Inside

Contents cover for the things that makes your house a home.

Covers loss of or damage to your contents in the premises caused by defined events during the period of insurance, subject to the sum insured and applicable sublimits. Additional benefits include replacement of locks and keys, losses occurring on festive dates, additional sports equipment coverage, and emergency cash allowance if the home becomes uninhabitable for at least five days after a defined event.

Cover That Moves With Your Lifestyle

Worldwide Lifestyle Cover for modern living - Protection that follows you beyond your front door.

Essential HomeCare extends beyond the home with worldwide cover for accidental loss of or damage to personal effects. It also includes benefits for travelling baggage, loss of money, and unauthorised transactions on payment cards, helping to support a more mobile and connected lifestyle.

Coverage beyond what you own

Extra protection for life's unexpected moments

Personal legal liability for the whole household helps cover legal liability for accidental injury to third parties or accidental damage to third-party property, subject to policy terms and written consent requirements. It also includes personal accident benefits such as accidental medical expenses reimbursement and accidental death cover for the policyholder, partner, and dependent children.

Everyday Home Support

24-hour Home Assistance when you need help fast

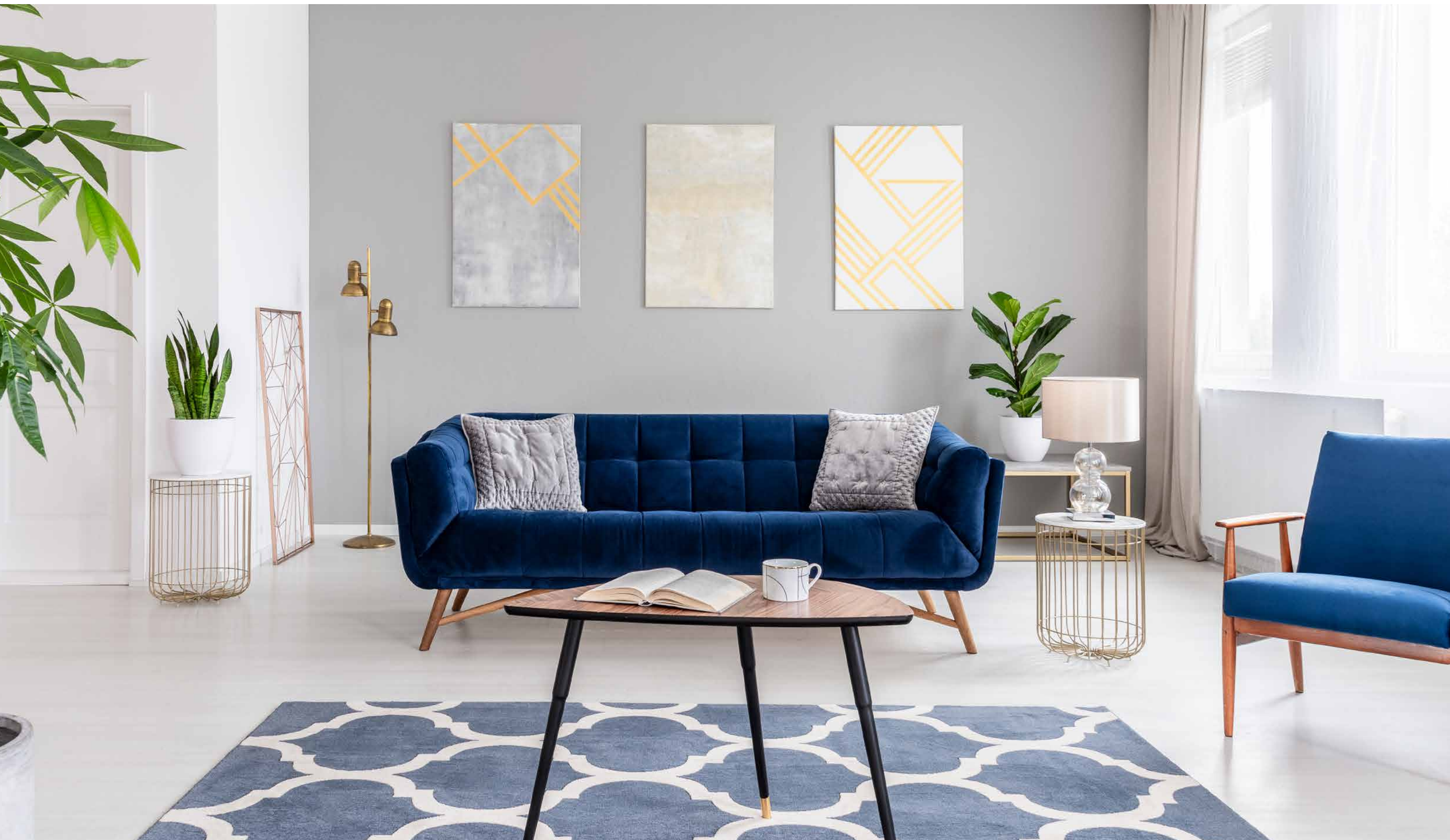
Essential HomeCare provides 24-hour home assistance services such as emergency electrical assistance, locksmith support, vermin removal, plumbing assistance, and air-conditioner repair, subject to the policy's service limits and conditions.

Benefits Table

Benefits	Classic Plan	Premier Plan
Building		
Building, fixtures, fittings & renovation	S$100,000	S$300,000
Accidental Breakage of Mirrors and Glass	S$ 500	S$1,000
Alternative Accomodation or Loss of Rent	S$16,000	S$24,000
Removal of Debris	S$3,000	S$3,000
Cost of Temporary Protection	S$2,500	S$2,500
Emergency Entry	S$ 500	S$ 750
Conservancy Charges	–	S$1,000
Contents		
Home Contents	S$50,000	S$75,000
- Valuables	Sub-limit: Up to 30% of content Sum Insured	Sub-limit: Up to 30% of content Sum Insured
Contents Temporarily Removed by Professional Movers	S$5,000	S$5,000
Deterioration of Frozen Food	S$800	S$800
Accidental Death or Theft of Domestic Pet (Cat or Dog)	S$500	S$500
Emergency Replacement of Mobile Phone, Tablet and/or Personal Computer	S$3,000	S$3,000
Replacement of Lock and Keys (inc digital locks and electronic keys)	S$800	S$800
Festive Dates Benefit	S$500	S$750
Additional Sports Equipment Coverage	S$500	S$500
Emergency Cash Allowance	S$500	S$500
Worldwide Lifestyle Cover		
Worldwide Coverage for Personal Effects	S$2,000	S$2,000
Hole-in-one	S$500	S$500
Loss of or Damage to Travelling Baggage	S$2,000	S$2,000
Loss of Money	S$1,000	S$1,000
Unauthorised transaction on Payment Cards	S$2,000	S$2,000
Loss of Personal Documents	S$500	S$500
Personal Legal Liability		
Personal Legal Liability for the whole Household	S$1 million	S$1 million
Personal Legal Liability as Tenant	S$500,000	S$500,000

Benefits	Classic Plan	Premier Plan
Personal Accident		
Accidental Medical Expenses Reimbursement	S$250	S$250
Accidental Death	S$20,000	S$20,000
Double Indemnity for Accidental Death	S$40,000	S$40,000
5-Year Premium Waiver	Covered	Covered
Chubb 24- hour Home Assistance Services Emergency Electrical Assistance Emergency Locksmith Service Emergency Vermin Removal Emergency Plumbing Service Emergency Air-Conditioner Repair	3 Services per year, S$150 per service	3 Services per year, S$150 per service
Premium	**SS$171 per year**	**SS$217 per year**

All benefits and coverages are subject to the terms and conditions of Essential HomeCare. Please refer to the policy wording of Essential HomeCare for the full insuring clauses, definitions, schedule, extensions, terms, conditions and limits of liability.



Frequently Asked Questions

All benefits and coverages are subject to the terms and conditions of the policy. Please refer to the policy wording for the full insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions, and limits of liability of the policy.

1. **What is Essential HomeCare?**

   Essential HomeCare is a home insurance policy that helps protect your home and belongings, subject to the policy terms, conditions, exclusions, and limits.

2. **Who is eligible to purchase this policy?**

   To be eligible, you must be a Singapore Resident* who is at least 18 years of age or older on the policy commencement date and be either:

   - the owner or co-owner of the premises in Singapore; or
   - the owner or co-owner of the premises in Singapore who is renting out the premises in Singapore; or
   - a tenant or co-tenant who is currently renting the premises in Singapore.

   * Singapore Resident means Singapore citizen, Singapore permanent resident, or holder of a valid work permit, employment pass, dependant's pass, long-term visit pass, S pass or student pass issued by the authorities in Singapore.

3. **I already purchased a fire insurance policy when I took up my mortgage loan. Do I still need this policy?**

   A fire mortgage insurance policy generally provides coverage only for the building structure and in certain cases a low amount of contents coverage. This policy is a home contents insurance policy, which supplements fire insurance by offering coverage for renovations and contents.

4. **I am living with my parents and they own the property. Can I purchase this policy to insure their house, as well as our contents and belongings?**

   Only the owner or tenant of the property may purchase this policy. The applicant must therefore be the owner or tenant of the property. Contents and personal belongings owned by household members living in the same property are also covered under this policy.

5. **What coverage is provided for my renovations under this policy?**

   The policy provides coverage for loss or damage to improvements and additions within the premises made by the owner or by any former owner, in the form of fixtures and fittings, including flooring, built-in wardrobes, and air-conditioners.

6. **Is there a need for me to provide a detailed listing of my home contents?**

   No, you do not need to do so. To receive the appropriate level of coverage, simply select a plan with the sum insured that best represents the full value (as new) of your contents and renovations (including those of your family members residing with you).

7. **Does the policy provide coverage when I travel?**

   This policy provides worldwide coverage for accidental damage or loss to your personal effects, loss of or damage to travelling baggage, loss of money, unauthorised transactions on payment cards, loss of personal documents, and hole-in-one benefits, subject to the policy terms and conditions.

8. **What coverage does the 'Personal Legal Liability' benefit provide?**

   It provides protection if the insured person becomes legally responsible for accidentally injuring another person or damaging another person's property. It also includes tenant liability for damage to the rented premises or the landlord's property in the insured person's care, subject to a S$100 deductible per claim.

9. **How does the 5 year premium waiver work?**

   If the policyholder passes away during the period of insurance, the next five annual premium payments for the policy will be waived, provided the required supporting documents are submitted within 30 days and a new eligible person is nominated within 30 days and accepted by us as the new policyholder.

   If the policyholder suffers permanent total disablement during the period of insurance, the next five annual premium payments for the policy will also be waived, provided the required supporting documents are submitted within 30 days of the doctor's certification. If the policyholder is no longer eligible to remain the policyholder due to permanent total disablement, a new eligible person must be nominated within 30 days and accepted by us as the new policyholder.

   The benefit may end earlier if the policyholder or any approved new policyholder no longer meets the policy requirements, including where they no longer own or reside in the insured premises, where applicable, or are no longer the policyholder under the policy. If a new policyholder is appointed and later ceases to be the policyholder, no further replacement policyholder may be nominated.

10. **Are there things that the policy does not cover?**

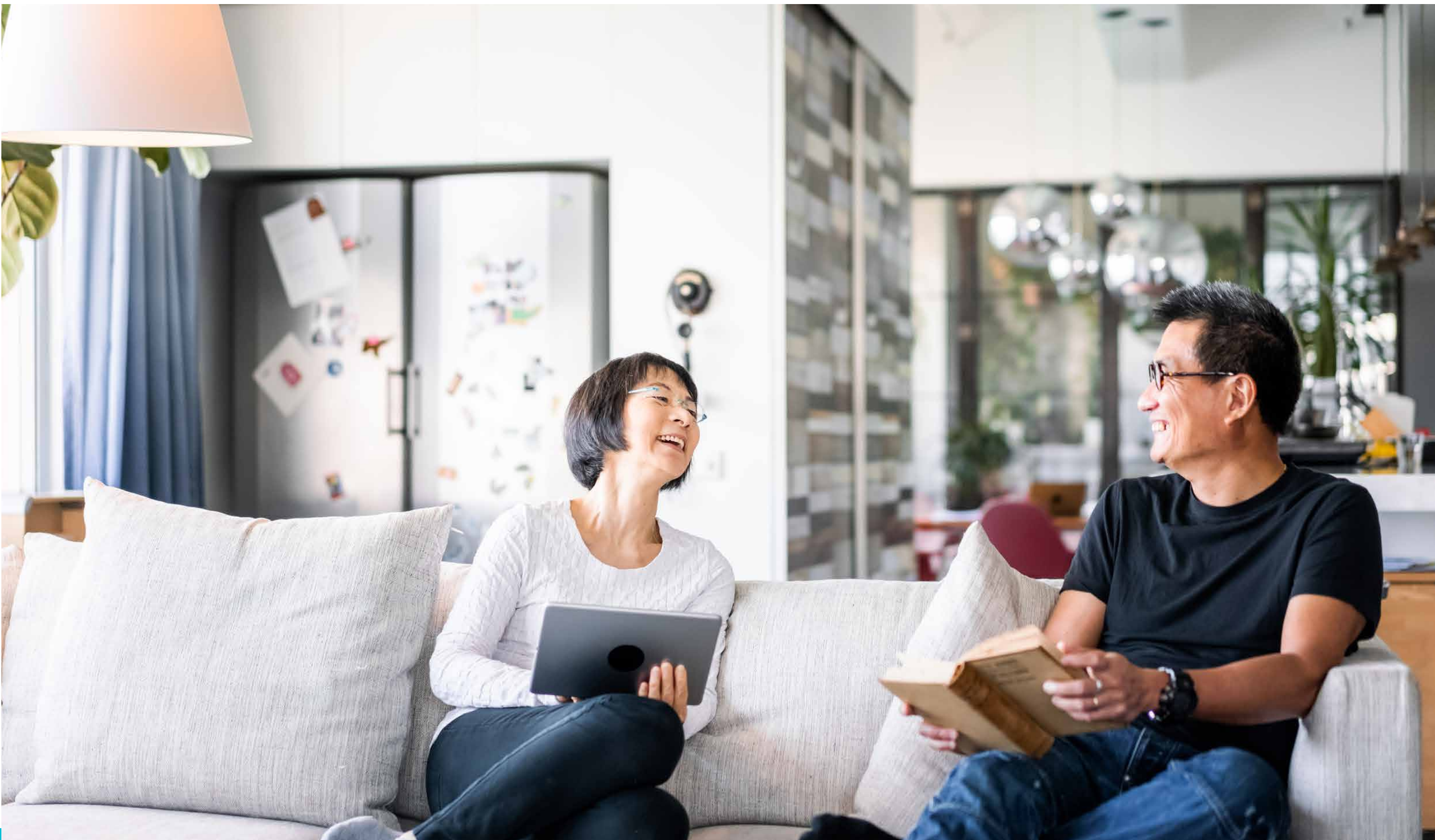
    Yes. Common exclusions include wear and tear, gradual deterioration, mechanical or electrical breakdown not caused by a covered event, mould, vermin, faulty workmanship, war, nuclear events, pollution, and intentional acts.

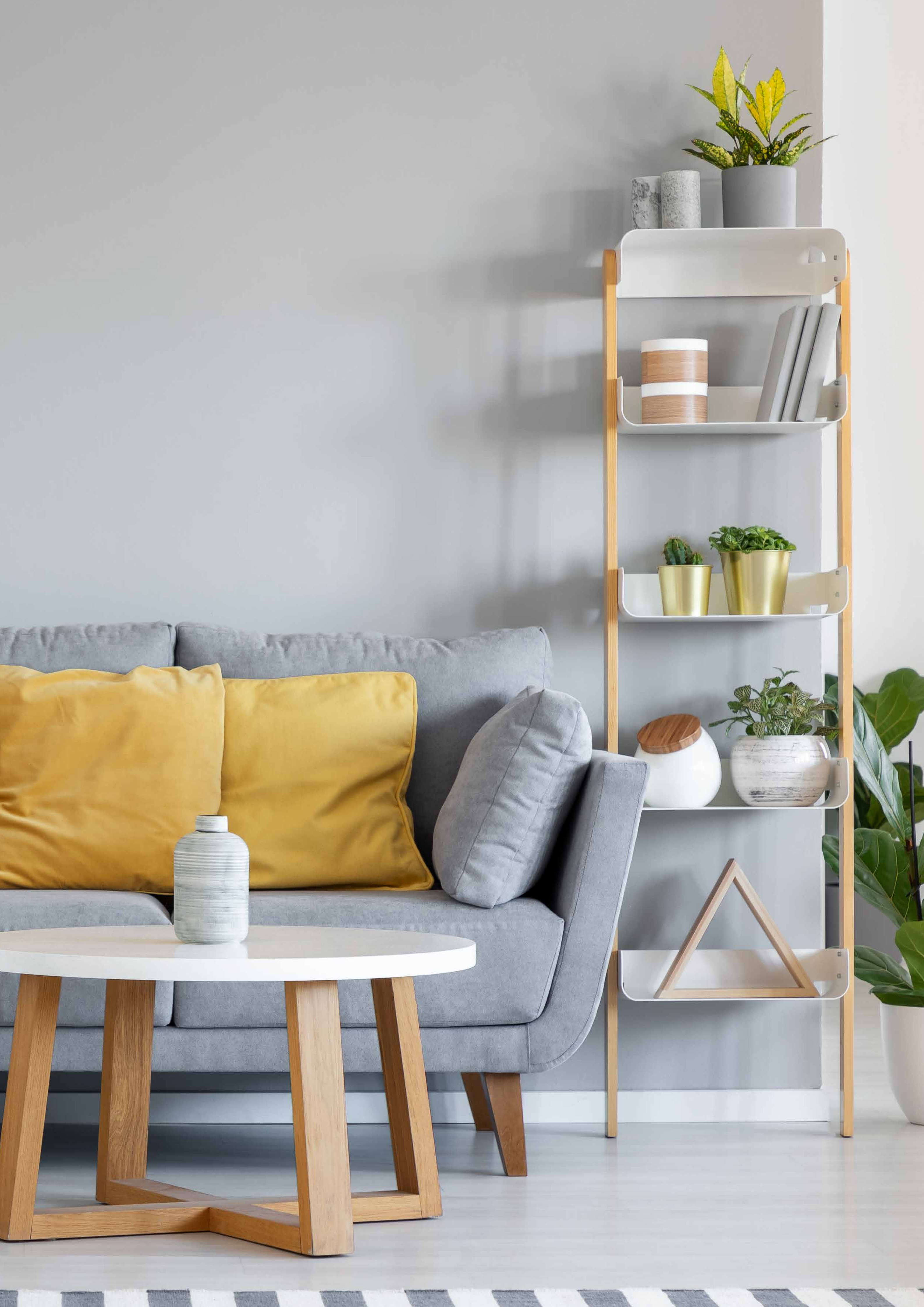
11. **What should I do if there's a change in my residential address?**

    Please update us with your new residential address at your earliest convenience via https://chubb.com/MyAccount/sg or WhatsApp at +65 6299 0988. We also recommend that you review your policy to ensure that your coverage remains adequate.

12. **How do I make a claim?**

    Please submit your claims online at https://chubb.com/MyAccount/sg. Alternatively, you may contact Chubb's Customer Service via WhatsApp at +65 6299 0988.





Terms & Conditions

1. Essential HomeCare ("Policy") is underwritten by Chubb Insurance Singapore Limited ("Chubb").

2. To be eligible for cover under this Policy, You will need to meet the following criteria:

    a. You must be a Singapore Resident;
    b. You must be at least eighteen (18) years of age or older on the Commencement Date.
    c. You must be either:

        i. the owner or co-owner of the Premises in Singapore; or
        ii. the owner or co-owner of the Premises in Singapore who is/are renting out the Premises in Singapore; or
        iii. a Tenant or co-tenant who is currently renting the Premises in Singapore.

3. You can only be covered under one (1) Essential HomeCare underwritten by Us in respect of any one (1) Premises. Premises means the area described in the title deeds situated at the address shown in Your Policy Schedule, which is Your private residence in Singapore used solely for domestic purposes.

4. Upon successful enrolment of the Policy, you will receive the Policy Schedule within ten (10) working days by e-mail to your registered e-mail address provided.

5. The Policy will take effect from the Commencement Date specified in the Policy Schedule.

6. You give consent and authorisation to Chubb to collect, use, disclose, and/or process your personal data or information supplied to Chubb, without further notification to you, confidentially with its affiliated companies, third party service providers, business partners and/or other parties which may be sited outside of Singapore, for the purposes stated in Chubb's Privacy Policy and Purpose Statement including administering policies taken out with Chubb, handling claims and customer services. A copy of Chubb's Privacy Policy and Purpose Statement can be found at www.chubb.com/sg-privacy.

Important Notes

- You must fully and faithfully disclose all facts which you know or should know in respect of your application for insurance. Otherwise, the Policy may be void.

- 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 Chubb or visit the General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

Contact Us

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For any enquiries, please scan the QR code below to contact us via WhatsApp.

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