



Tokio Marine Insurance Singapore Ltd.

# Flexi - Home

## FLEXI-HOME

### PRODUCT INFORMATION

Flexi-Home is designed to bring you all the essential protection for your assets and lifestyle under one single policy. Insure your home and/or contents with us and you can have peace of mind knowing that you will be taken care of if the unexpected happens. Flexi-Home's comprehensive coverage will help you get back on track sooner.

Flexi-Home is a flexible insurance package that is suitable for all types of private dwellings – all landed properties, condominium properties, walk-up apartments or HDB flats.

### COMPREHENSIVE AND FLEXIBLE COVERS

Flexi-Home gives you the following protections subject to the limits of the plan you have selected (see Benefit Table):

- **Section 1: Building cover\***
  - Covers damage to your premises caused by fire or other defined events.
- **Section 2: Contents cover\***
  - Covers accidental loss or damage to your contents in the premises;
  - Covers accidental loss or damage to your contents when they are temporarily removed from the premises;
  - Covers accidental loss or damage to personal effects anywhere in Singapore.
- **Section 3: Family liability**  
Covers amounts you and your family are legally liable to pay as compensation for bodily injury and/or property damage occurring within Singapore.
- **Section 4: Family personal accident**  
Covers you and your family members against death or permanent disability as a result of accidental injury.
- **Section 5: Other benefits**  
Provides additional protection for:
  - **Cost of alternative accommodation or loss of rent**  
Covers reasonable cost for alternative accommodation or loss of rent while the premises cannot be lived in due to damage covered under Section 1 and/or Section 2.
  - **Conservancy charges**  
Pays for conservancy charges you are liable during the period (up to 3 months) necessary to reinstate the premises to a habitable state.
  - **Removal of debris**  
Covers costs of removal of debris, dismantling of damaged part of the premises.
  - **Fire extinguishing expenses**  
Pays for cost of replenishing fire fighting appliances used or destroyed during the happening of an insured event under Section 1 and/or Section 2.
  - **Food in refrigeration unit**  
Covers damage to food store in refrigeration unit as a result of breakdown or explosion of such unit or failure of its thermostatic or automatic controlling devices or disruption of electrical supply
  - **Pet dog**  
Covers cost of replacing your pet dog killed by accident

\* Depending on your needs, you can opt for Section 1 or Section 2 or both.

## BENEFIT TABLE

Cover	Sum Insured/Limits of Cover
Section 1 + Building cover	Your choice at increment of \$10,000 subject to a minimum sum insured of \$100,000
Section 2 + Contents cover	Your choice at increment of \$1,000 subject to a minimum sum insured of \$25,000  Up to 20% of the sum insured  Up to the sum insured subject to an excess of \$50 for any one accident
Section 3 Family liability	\$500,000 any one accident and unlimited any one period other than for pollution or contamination; \$100,000 any one accident and period of insurance for pollution or contamination
Section 4 Family personal accident	\$20,000 each adult (you and your spouse) \$10,000 each child Total coverage is limited to a maximum of 2 adults and 3 children
Section 5 Other benefits	<ul style="list-style-type: none"> <li>■ Cost of alternative accommodation or loss of rent Up to \$5,000 per month Subject to an aggregate of 10% of the combined sums insured for Sections 1 and 2 or \$50,000 whichever shall be the lesser</li> <li>■ Conservancy charges Up to \$1,000 any one period of insurance</li> <li>■ Removal of debris Up to 10% of the combined sums insured for Sections 1 and 2</li> <li>■ Fire extinguishing expenses Up to 10% of the sum insured for Section 1 or Section 2 whichever is the higher</li> <li>■ Food in refrigeration unit Up to \$250 any one period of insurance</li> <li>■ Pet dog Up to \$500 any one period of insurance</li> </ul>
+ You must purchase cover at least for either Section 1 or Section 2. Covers for Sections 3 to 5 will automatically apply as the case may be.	

## EXCLUSIONS

### Exclusions applicable to Section 1

- Consequential or indirect loss or damage
- Loss or damage occasioned by permanent or temporary dispossession

### Exclusions applicable to Section 2

Loss or damage caused by:

- wear and tear or gradual deterioration, the use of unsuitable or defective materials, rust or oxidation, moth or vermin, normal settlement, warping or shrinkage, rot, fungus, mold or infestation
- dryness or humidity, frost, exposure to light or temperatures
- cleaning, repair, renovation, restoration, or any similar process
- chewing, scratching, denting or fouling by pets
- pollution or contamination
- anything which happens gradually, including smoke and rising damp
- actual or attempted theft committed by you, your family member, domestic helpers, tenants, anyone authorised to enter your premises or anyone who enter your premises by deception

- pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speed
- misuse, faulty workmanship or design, or the use of faulty material
- theft other than by burglary or housebreaking

The policy will also not pay for:

- cost of maintenance or routine redecoration
- mechanical or electrical faults or breakdown
- loss or damage occurring whilst the premises are unoccupied for a period exceeding thirty (30) consecutive days
- glass or other brittle or fragile substances
- unexplained or mysterious disappearance
- loss or damage to valuables unless as a direct result of burglary or housebreaking
- loss or damage to your contents whilst the premises is lent, let or sublet by you
- items that are more specifically insured under another policy
- contents which are acquired illegally or are illegally held

For contents temporarily removed from premises, we also do not cover loss or damage:

- caused by hurricane, cyclone, typhoon, windstorm or flood to contents not housed in a building
- whilst the contents are removed for sale or exhibition or to a furniture dealer

For personal effects, the policy does not pay for:

- loss or damage to the personal effects by theft from any unoccupied vehicle unless all windows, doors, luggage compartment or boot and windscreen are completely closed and securely locked
- damage to strings of any musical instruments
- damage to films when in use in a camera, projector or any photographic equipments

### Exclusions applicable to Section 3

- liability for injury to you, members of your family, your domestic helper or any other employees or for damages to any of their property
- liability arising out of the pollution or contamination of air, water or soil other than pollution or contamination was caused suddenly and by accident
- liability arising out of:
  - owning, occupying, possessing or using any land or building (but if your premises are covered under Section 1, you will be insured for your liability as owner of the premises. If your contents are covered under Section 2, you will be insured for your liability as occupier of the premises)
  - any business, profession or occupation
  - passing on a computer virus
  - the use of any motor vehicle, watercraft or aircraft
  - any animal other than cats or dogs which are not prohibited by and duly licensed as pets
  - liability arising out of any goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by you
  - wrongful specification or professional advice by you or your employee where rendered to a third party for a fee
  - passing on any infectious disease
  - HIV (human immune deficiency virus), AIDS (acquired immune deficiency syndrome), AIDS related complex or any other related virus or illness
  - any mechanically-propelled vehicle other than domestic gardening equipment or wheelchairs
  - any contract, unless you would have been legally liable if the contract had not existed
  - liability for fines or penalties

### Exclusions applicable to Section 4

We do not pay for injury (including death) or disability directly or indirectly resulting from:

- pregnancy, childbirth, miscarriage or any complications thereof
- pre-existing defects or infirmity
- intentional self-inflicted injury, suicide or any attempt thereat
- criminal or illegal act committed by you
- flying or any other aerial activities except as a fare paying passenger in a licensed aircraft
- mountaineering which requires the use of ropes or guides, rafter of any kind other than on foot, ice or winter sports, water ski-jumping, underwater activities that requires the use of underwater breathing apparatus
- your taking part in naval, air force or military service or operations other than peacetime training and exercises as a full-time national serviceman, military personnel or NSman
- your taking part in any professional sports or training for professional sports of any kind
- illness or disease of any kind howsoever contracted, even if through injury. However, this exclusion shall not apply to disease directly resulting from medical treatment rendered necessary by an injury or to infection directly resulting from an injury
- sexually transmitted disease, or Acquired Immune Deficiency Syndrome (AIDS), AIDS related complexes and all illness or disease associated with the Human Immunodeficiency Virus (HIV) infection howsoever contracted, even if through injury

### General exclusions applicable to all Sections

This policy does not cover loss, damage, injury or liability directly or indirectly resulting from:

- war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
- use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel
- lawful seizure, detention, confiscation or nationalisation or requisition or destruction of property by or under the order of any government or public or local authority
- act of terrorism
- asbestos in whatever form or quantity
- the failure or inability of any computer, electronic equipment, data processing or media, embedded chip, integrated circuit or similar device or firmware or any computer software occurring at any time to:
  - correctly recognise any date as its true calendar date
  - capture, save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
  - Capture, save, retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.
- Except as specifically provided otherwise, this policy does not cover:
  - consequential loss of any kind
  - legal liability to pay compensation
  - fines, penalties or exemplary damages whatsoever

### YOUR POLICY OBLIGATIONS

To make a claim under the policy, you:

- have to complete and send to us a claim form within 3 months from the date of the accident
- must provide proof of ownership and value of your loss or claim in the form of invoices, receipts, valuations or photographs
- must, at your own expense, submit all medical certificates, information and evidence required by us in support of your claim
- must undergo examination when and as often as we may reasonably require or subject to an autopsy (in the case of death) as part of the claim evaluation process

### YOUR CANCELLATION RIGHTS

Even after you have decided to insure with us, you may cancel your policy at any time within 7 days from your receipt of the policy provided no claim has been made thereunder. When you cancel the policy, we will refund you any premium you have paid for the insurance.

### PROVIDING YOU WITH BETTER SERVICE

We support the general insurance code of practice developed by the General Insurance Association of Singapore (GIA) to enhance the standards of service in the insurance industry. You can obtain more information on the code of practice and how it benefits you by contacting us at 6325 0431. You can also obtain details about the code of practice from our website at [www.tokiomarine.com.sg](http://www.tokiomarine.com.sg)

### IMPORTANT

This brochure is not an insurance policy and does not contain the full details of the insurance cover. The specific terms, conditions and exclusions applicable to the insurance are contained in the policy which will be issued to you upon acceptance of your application. A copy of the specimen policy can be made available to you upon request.

### HOW MUCH PREMIUM DO YOU PAY?

	Annual Premium
Building	\$4.00 for every \$10,000 sum insured
Contents	\$3.50 for every \$1,000 sum insured
<ul style="list-style-type: none"> <li>■ Premium shown above is inclusive of covers for Sections 3 to 5</li> <li>■ Premium shown above is further subject to Goods and Services Tax ("GST")</li> <li>■ Premium rates are non-guaranteed, i.e. at our sole discretion, we may amend the premium rates from time to time</li> </ul>	

**PROPOSAL FORM**

**Important Notice**

- Under the Insurance Act, you must tell us the facts that you know, ought to know, about the risk that you are proposing. If you do not tell us everything that is relevant or if you mislead us, we may refuse to pay a claim or part of it, or cancel the policy.
- Please answer all questions. If a question does not apply to you, please indicate "NA".
- Please "✓" your answer where boxes are provided.

**A. PARTICULARS OF PROPOSER**

Name: Mr/Mrs/Ms/Dr\*

NRIC/Passport No.: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Occupation: \_\_\_\_\_

Correspondence address: \_\_\_\_\_

Postal code \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax No.: \_\_\_\_\_

Email address: \_\_\_\_\_

\*delete where not applicable

**B. DETAILS OF PREMISES**

Situation of premises (Address): \_\_\_\_\_

Postal code \_\_\_\_\_

Type of premises

- Terrace  Condominium/Apartment  
 Semi-detached  HDB  
 Detached  Others (please provide description below)

MCST Strata Title Plan No. (For Condominium/Apartment only): \_\_\_\_\_

Mortgage of the premises (if any) \_\_\_\_\_

Are you permanently residing in the premises?

- Yes  No

If you are residing in the premises, you are occupying the premises as:

- Owner  Tenant

If you are not residing in the premises, are the premises rented or leased out?

- Yes  No

1. Have your premises ever suffered loss or damage by fire, burglary or theft?

- Yes  No

2. Have you ever suffered any loss (whether you were insured or not) contemplated by the covers provided in this policy?

- Yes  No

3. Have you ever had your insurance on the risk you are proposing cancelled due to breach of premium payment warranty over the last 12 months?

- Yes  No

4. Does any of the persons to be insured under Section 4 (Family Personal Accident) suffer from any physical defect or infirmity?

- Yes  No

5. Has your insurance on the risk you are proposing ever been refused, cancelled, declined, renewal not offered, special conditions imposed or claim refused?

- Yes  No

If any of the answer above is "Yes", please provide details:

\_\_\_\_\_

**C. PROPOSED INSURANCE**

Period of insurance required (both dates inclusive) :

From : \_\_\_\_\_ To: \_\_\_\_\_

Indicate the sum insured you need

	Increment of :	Sum insured (\$)
• Building	\$10,000	
• Contents	\$ 1,000	

Particulars of persons to be insured under Section 4 (Family Personal Accident)

Name (s)	NRIC/Passport No.	Date of Birth

\* Cover will not be given to person above the age of 75

**D. PREMIUM COMPUTATION**

	Every sum insured of	Annual Premium
• Building	\$10,000	\$4.00
• Contents	\$ 1,000	\$3.50

	sum insured you require	Annual Premium (\$)
• Building		
• Contents		
Total premium before GST		
Add : GST		
Total premium payable **		

\*\*Subject to a minimum premium of \$50 plus GST

**E. DECLARATION**

- We/I declare that the statements made in this proposal form are true and complete and they shall form the basis of the contract between me and Tokio Marine Insurance Singapore Ltd.;
- We/I acknowledge that this brochure is not an insurance policy and that the product information herein is only a summary and the specific terms, conditions and exclusions applicable to the insurance are contained in the policy which will be issued upon acceptance of this application;
- We/I undertake to inform you of any alteration to the risks proposed and to exercise all reasonable precautions for the safety of the property insured.

Name and Signature of Proposer/Authorised Person	Company/Business Stamp (where applicable) & Date
Intermediary (If applicable)	

FOR OFFICE USE ONLY	
Policy No.	
Agency Code	
Commission (%)	
Remarks:	
Approved by & Date	