



HomeBLISS





**Comprehensive
protection**
for your treasured
assets under one roof

HOMEBLISS INSURANCE



SOMPO

PLANS AT A GLANCE

	Solution A Homeowner	Solution B Tenant	Solution C Landlord
1. Building		NA	
2. Contents			NA
3. Worldwide Family Personal Liability			\$750,000
4. Personal Accident – AD/PD			
<input type="checkbox"/> Insured & Spouse \$20,000 each, Per Child \$5,000 each			
<input type="checkbox"/> Hosp. Allowance Insured & Spouse \$250 each			
5. 24-Hour Emergency Home Assistance			

WHAT IS CONSIDERED BUILDING? WHAT IS CONTENT?



DEFINITION

“BUILDING”

- 1) Architect – Building structure, 4 walls
- 2) Contractors – Renovation, fixtures and fittings

CONTENT

1. Movers Truck - Movables
2. Pawnshop – Valuables
3. Items that I would never remove from my body – Personal Effects

HOW MUCH SHOULD MY CLIENT INSURE FOR CONTENT?

MOVABLES



= Covered up to its **full sum assured**

VALUABLES



= 1/3 of content sum insured
OR Up to \$2,500 / item
(Whichever lower)

HOW TO GET VALUABLES INSURED UP TO IT'S FULL VALUE?

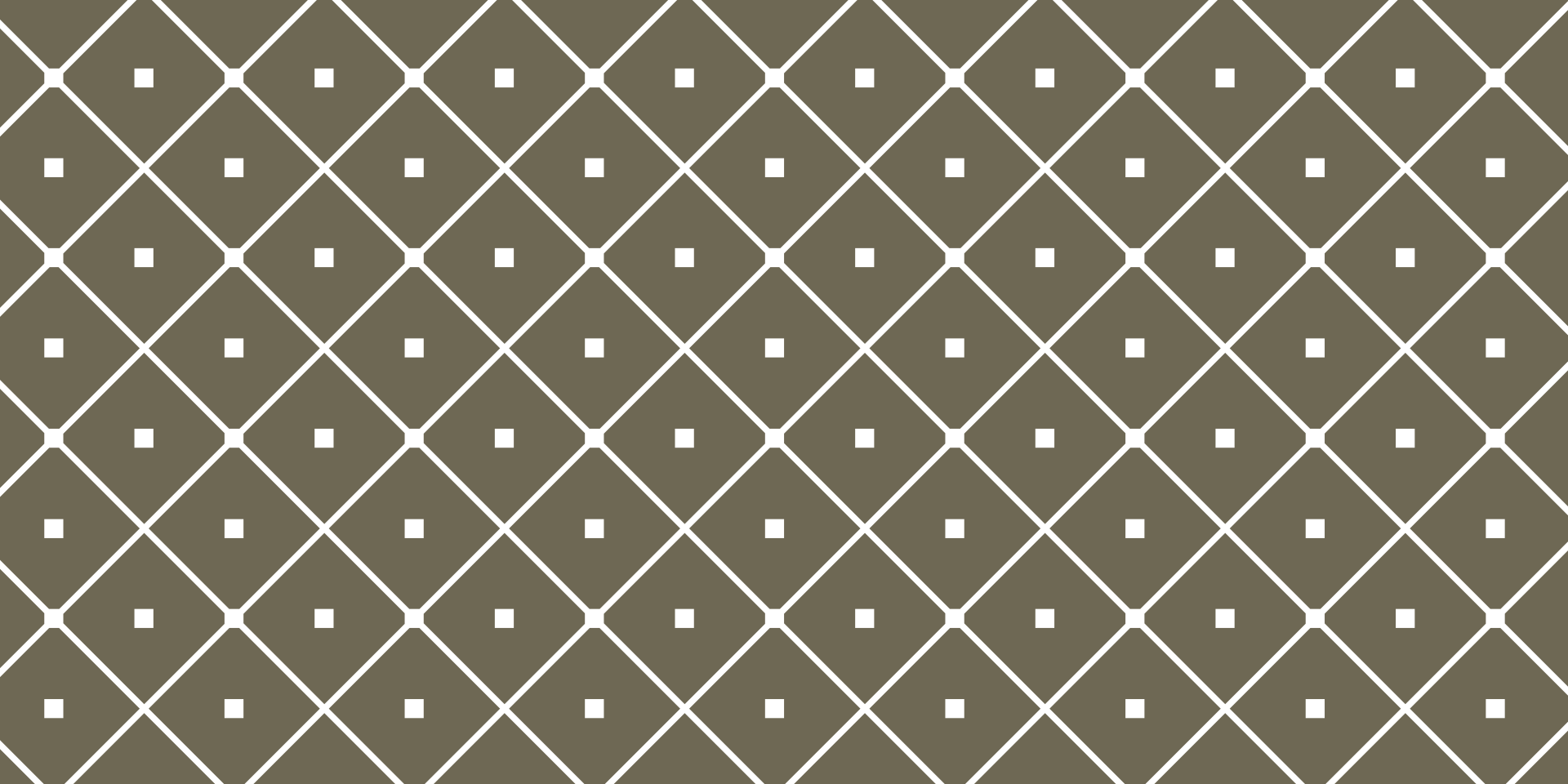
1. We are able to insure valuables up to it's full sum insured with **additional premium.**
2. Please describe and list each valuable with the corresponding amount to be insured.

DECLARATION IF VALUABLES > S\$2,500 FOR CONTENTS COVER

Description	Sum Insured (S\$)*

3. Proof of purchase/receipt/valuation report **must be furnished** for underwriting assessment.

Note: Total value should not exceed 50% of Contents Sum Insured.



BEST-SELLING FEATURES

ENHANCED PLAN - COVERS ALL RISK

(E.I. ACCIDENTAL DAMAGE & INSURED PERILS)

Standard Home

Covers Insured Perils

-Fire, Lightning, Explosion, Aerial devices, Bursting of domestic pipe

-Theft by forcible violent entry

-Earthquake, Windstorm

-Riots, Civil commotion

-Malicious damage, Subsidence

-Landslip by flood

-Smoke Damage (own heating unit)

Enhanced Home







Covers **All Risks**

Accidental Damage **including**
Insured Perils

*Note: Accidental loss subject to
\$100 Excess for each claim*



INSURED VS ALL-RISK SCENARIOS

		Standard Home	Enhanced Home
Smoke Damage from heating/cooking unit in your home		✓	✓
Smoke Damage from outside your home		✗	✓
Water Damage from fire extinguishing in your own home		✓	✓
Water Damage from fire extinguishing outside your own home		✗	✓
Theft through forcible and violent entry		✓	✓
Full Theft e.g. Entry through an open window		✗	✓

RISK OF UNDER INSURANCE

AVERAGE CLAUSE



Explaining Average Clause - Example

- Joey owns a \$4 million landed property
- Reinstatement value is at \$2 million as confirmed by her property-valuer.
- She bought fire insurance with a sum assured of \$1 million as she believes that her house is unlikely to be destroyed by a fire in totality at any one time.
- A fire broke out in her home causing about \$200,000 in damages.
- Joey submitted a claim to her insurer for \$200,000 but was rejected by the insurer to claim full amount as the policy was **underinsured by 50%**.
- She was eventually paid **\$100,000** in claims

HOMEBLISS POLICY WORDING ON AVERAGE CLAUSE

6. AVERAGE CLAUSE

If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril hereby insured against be of greater value than the sum insured hereon then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item of this Policy shall be separately subject to this condition.

WAIVER OF AVERAGE CLAUSE

The Average Clause shall be waived if both Section 1 and Section 2 are simultaneously insured under this policy, provided that where the Insured Dwelling is a terrace house, semi-detached house or bungalow, the building structure is insured under another policy and it is not the intention to include cover for building structures under this policy.

AVERAGE RELIEF

Where the Insured is not eligible for Waiver of Average as provided in the clause above and if at the time of reinstatement the sum representing 85% of the cost which would have been incurred if such item had been destroyed, exceeds the sum insured hereon at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril hereby insured against, then the Insured shall be considered as being his own insurer for the difference between the sum insured and the sum representing the cost of reinstatement of the whole of the property and shall bear a rateable proportion of the loss accordingly. Each item of this Policy shall separately be subject to this condition.

WAIVER OF AVERAGE CLAUSE

Will be waived if:

- 1) Buy solution A (Cover contents and building) &
- 2) Not Terrace, Semi Detached, Bungalow
- 3) Building Structure insured by another policy

For Landed Property (*Not Terrace, Semi Detached, Bungalow*)

If Waiver of Average clause is not applicable to you. You can be underinsured by maximum 15% before you are subjected to average clause.

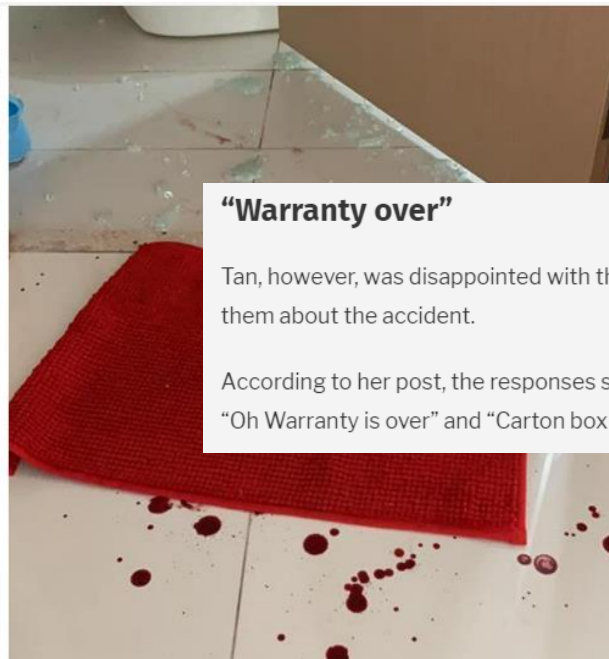
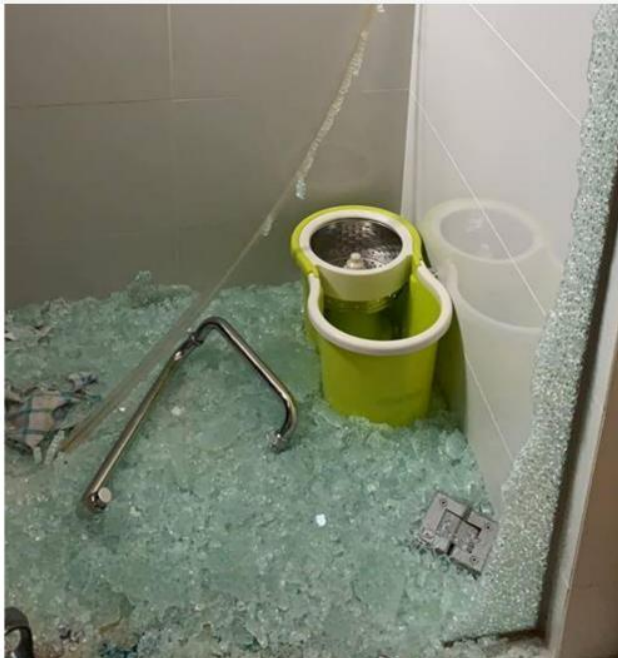
SPECIAL FEATURES

- **24-hour Home Emergency Assistance Services** with reimbursement for selected services
- **Worldwide Family Personal Liability Extends** to cover Property Owner's Liability and Tenant's Liability
- **Personal Accident** for you, your spouse and children
- **Identity Fraud Cover** for legal expenses worldwide
- Up to 100% **Waiver of Penalty** for Under-Insurance:
 - Non-landed properties under Solution A – 100% Waiver
 - All others – 15% Relief

PLATE GLASS COVER

Accidental Breakage to Fixed Glass

Section 1 extends to cover **accidental damage to fixed glass** at the Insured Dwelling up to the [replacement cost](#).

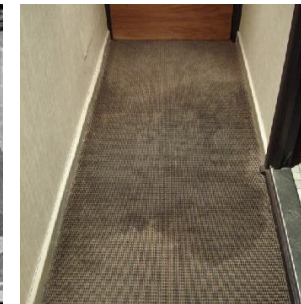


EXPENSES FOR TRACING & ACCESSING OF WATER SEEPAGE

- ❑ Sompo will **pay the reasonable costs for removing and replacing** any other part of the Building, renovations, fixtures and fittings necessary to **find and repair the source of the leak up to S\$5,000, per event.**

Please note:

- ✓ There is a 6 months waiting period
- ✓ 20% co-insurance will be payable
- ✓ Building < 20 years old (*Claims for houses > 20y/o will not be admissible*)



24-HR HOME EMERGENCY SERVICES



Indemnified Services

- ✓ \$100 per event, unlimited no. of events/year
- ✓ For Plumbing, Locksmith, Electrical, Air Conditioner Engineer & Pest Control

Medical Referral Services

- ✓ Telephone First Aid Advice
- ✓ Arrange non-emergency House Call Doctor

Household Referral Services

- ✓ Home Cleaning Services
- ✓ Temporary Domestic Help
- ✓ Domestic Pet Care
- ✓ Television Repair

Please note:

☐ For a successful claim, your Insured will have to seek assistance from our panel service providers

☐ Kindly call our hotline @ **(65) 6221 3393**

HOME CLEANING EXPENSES AFTER INFECTIOUS DISEASE OUTBREAK

We will reimburse the Insured up to **S\$500 for expenses** incurred to engage home cleaning services to disinfect the Insured Dwelling following an outbreak of any of the **below-named Infectious Disease:**

(by the Insured and/or members of his family and domestic maid permanently residing with him at the Insured Dwelling)

INFECTIOUS DISEASE means unequivocal, final and confirmed diagnosis of any of the following infectious diseases, as defined by internationally accepted medical diagnostic criteria, by a Registered Medical Practitioner, supported by acceptable clinical, radiological, histological and laboratory evidence:

- (a) Severe Acute Respiratory Syndrome (SARS);
- (b) Dengue Fever / Dengue Haemorrhagic Fever;
- (c) Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease';
- (d) Nipah Viral Encephalitis;
- (e) Japanese Viral Encephalitis;
- (f) Malaria;
- (g) Pulmonary Tuberculosis;
- (h) Measles;
- (i) Rabies;
- (j) Melioidosis;
- (k) Hand, Foot and Mouth Disease (HFMD);
- (l) Avian Influenza or 'Bird Flu' due to Influenza A viral strains H5N1, H9N2 or H7N7;
- (m) Chikungunya Fever;
- (n) Influenza A viral strain H1N1;
- (o) Zika Virus.

WORLDWIDE FAMILY PERSONAL LIABILITY

The Company will indemnify the Insured as owner and/or occupier of the Insured Dwelling and members of his family and domestic servant permanently residing with him in Singapore **against all sums for which they may be legally liable to third party including legal costs and expenses in respect of:**

- (a) accidental bodily injury (whether fatal or not);
- (b) accidental damage to property.

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

QUICK QUESTION:

Q: Will Section 3: Worldwide Personal Liability kick in if the Insured accidentally knocks over someone with his PMD?

A: No: (As shown in policy wording)

- (c) bodily injury or damage arising out of or incidental to;
 - i. the Insured's profession or business;
 - ii. the use of lifts, elevators, animals [except dogs duly licensed under the Animals and Birds (Dog Licensing and Control) Rules], motor cycles, motor vehicles, mechanically propelled motor vehicles/machines/devices/bicycles, PAB, PMA, PMD, watercraft, aircraft, aerial devices or drones.

PERSONAL LIABILITY






Fire breaks out in Ang Mo Kio HDB flat after PMD left to charge in kitchen





REVISED COVERAGE FOR HOMEBLISS


HomeBliss

Revised coverage for HomeBliss

Fire damage for insured dwelling relating to PAB/PMA/PMD



	Existing in-force policies	
	All PAB/PMA/PMD	<div style="display: flex; justify-content: space-between;"> <div style="text-align: center;"> <u>New Business</u> Policies issued on 15 Aug 2019 onwards </div> <div style="text-align: center;"> <u>Renewal</u> Policies expiring on 1 Nov 2019 onwards </div> </div>
	<div style="background-color: #000080; color: white; padding: 5px; font-weight: bold;">PAB/PMA/PMD registered with LTA</div>	<div style="background-color: #000080; color: white; padding: 5px; font-weight: bold;">Unregistered PAB/PMA/PMD</div>
Yes	Yes	No

Subject to Policy Terms and Conditions

PAB = Power-Assisted Bicycle / PMA = Personal Mobility Aid / PMD = Personal Mobility Device

DETAILS OF REVISION

- Additional definitions for Power-Assisted Bicycle (PAB), Personal Mobility Aid (PMA) and Personal Mobility Device (PMD)

Personal Mobility Device (PMD)

PMD as defined in the Active Mobility Act 2017 of Singapore.

(Page 2/18, Policy wording POL HB464.18)

- Power-Assisted Bicycle (PAB), Personal Mobility Aid (PMA) and Personal Mobility Device (PMD) **will be excluded** under **Section 2 - Household Contents.**



DETAILS OF REVISION

- Power-Assisted Bicycle (PAB), Personal Mobility Aid (PMA), Personal Mobility Device (PMD) and drones **will be excluded** under **Section 7 - Worldwide Personal Effects Cover.**



- Under Section 4 - Personal Accident for Insured, Spouse and Child(ren), **policy will respond to accidental death** in the Insured Dwelling due to fire caused by PAB/PMA/PMD, subject to policy terms and conditions.



Note:

Please proceed to LTA website for information about PMD registration
[https://www.lta.gov.sg/content/dam/ltaweb/corp/GreenTransport/2019/Escooter Registration Brochure.pdf](https://www.lta.gov.sg/content/dam/ltaweb/corp/GreenTransport/2019/Escooter%20Registration%20Brochure.pdf)

APPLICATION PROCESS - ICHANNEL

Applicant's Particulars

ID Type

NRIC (Singaporean)

Nationality

SINGAPORE

Identity Number

Name

Date Of Birth (DD-MM-YYYY)

Gender

☒ FEMALE
 ☐ MALE

Marital Status

☒ MARRIED
 ☐ SINGLE

Occupation

Coverage Required

Select Cover Type

Solution A - Cosy Plan Standard Home Cover

PREMIUM For Solution A(S\$)before GST	COSY	SERENE	LUXURY
STANDARD HOME	\$90	\$155	\$233
ENHANCED HOME	\$112	\$199	\$299

	Solution B - Contents Standard Home Cover	Solution B - Contents Enhanced Home Cover	Solution C - Building Standard Home Cover	Solution C - Building Enhanced Home Cover
Minimum PREMIUM For Solution B and Solution C before GST	\$100	\$100	\$100	\$100

Coverage Top Up and Inclusion of Optional Coverage

Section	Benefit	Basic Plan Sum Insured	Top Up/Optional Cover Sum Insured	Top Up/Optional Cover Rates
1	Building Click here to know more about calculating the estimated reconstruction cost for your Building. Building, in this case, shall mean the Building Structure, Renovations, Fixtures and Fittings of the Insured dwelling. Do make sure that your building sum insured reflects the reconstruction cost of your Building plus cost for Renovations, Fixtures and Fittings.	\$80,000.00	\$0.00	0.04%
2	Household Contents (coverage must be same as basic plan)	\$20,000.00	\$0.00	0.25%
3	Worldwide Family Personal Liability (With an option to increase to 1 Million)	\$750,000.00	NO	
4A	Personal Accident For Insured & Spouse (Each)	\$20,000.00		
	Hospitalisation Allowance For Insured & Spouse (Each)	\$250.00		
4B	Personal Accident For Child (Unlimited Number Of Children)	\$5,000.00		
5	24-Hour Emergency Home Assistance Services	\$100.00		
6	Pet Dog Cover Extension Age of dog should be between 3 months to 5 years old, which are free from any physical defect/illness/disease and are registered with the Agri-food & Veterinary Authority of Singapore. (max 3 dogs)	\$500.00		
OPTIONAL COVER				
7A	Worldwide Personal Effects Cover (Total value should not exceed 50% of Household Contents Sum Insured.) Unspecified Articles Please state total value of unspecified personal effects to be insured.Limit of \$1,000 any one article, maximum sum insured:\$10,000.	\$0.00	\$0.00	2%
7B	Worldwide Personal Effects Cover Specified Articles Proof of purchase/receipt/valuation to be furnished for articles exceeding \$2,500		Online quotation is not available. Please contact office for quotation	

APPLICATION PROCESS - BROCHURE

APPLICATION FORM

HomeBLISS

Intermediary's Name/Code: _____

Important Notice

1. Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Application Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
2. Please note that this insurance is subject to the premium being paid and received in full by the Company (a) before the inception date where the Policy is issued to an individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.
3. The liability of the Company does not commence until this Application is accepted and the premium is paid in accordance with clause 2 above.

APPLICANT'S PARTICULARS

NAME: _____ DATE OF BIRTH: _____ SEX: M / F
 ADDRESS: _____
 NRIC / FIN NO.: _____ NATIONALITY: _____
 TEL NO.: _____ (HP) _____ (H) _____ (O)
 MARITAL STATUS: _____ EMAIL: _____

DETAILS OF PROPERTY TO BE INSURED

Location (if different from above): _____

Type of Property: ☐ HDB FLAT ☐ TERRACE ☐ PRIVATE / EXECUTIVE CONDOMINIUM
☐ SEMI-DETACHED ☐ BUNGALOW

Details of policies covering similar risks (if any): _____

CHOICE OF PLAN/COVERAGE (Please tick)

PERIOD OF INSURANCE: FROM _____ TO _____ (DD/MM/YYYY)

1) SELECT THE SOLUTION	<input type="checkbox"/> SOLUTION A	<input type="checkbox"/> SOLUTION B	<input type="checkbox"/> SOLUTION C
2) SELECT THE PLAN	<input type="checkbox"/> COSY <input type="checkbox"/> SERENE <input type="checkbox"/> LUXURY	N.A	N.A
3) SELECT THE TYPE OF COVER	<input type="checkbox"/> STANDARD HOME	<input type="checkbox"/> ENHANCED HOME	
	TOP-UP	SUM INSURED	RATE PER ANNUM (Inclusive of GST)
BUILDING		N.A	Standard: 0.0428% Enhanced: 0.0642%
CONTENTS		N.A	Standard: 0.2675% Enhanced: 0.3745%
4) SELECT THE OPTIONAL COVERS (Please tick where applicable and indicate the sum to be insured)			
WORLDWIDE FAMILY PERSONAL LIABILITY UP TO S\$1,000,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> S\$32.10
WORLDWIDE PERSONAL EFFECTS COVER* - Unspecified Articles (Maximum S\$10,000)	<input type="checkbox"/>	<input type="checkbox"/>	N.A. 2.14%**

Please state total value of unspecified personal effects to be insured. Limit of S\$1,000 for any article.

- Specified Articles	<input type="checkbox"/>	<input type="checkbox"/>	N.A	1,3375%** (Minimum)
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Please describe and list each article with corresponding amount to be insured. Proof of purchase / receipt / valuation to be furnished for articles exceeding S\$2,500.

RENT PROTECTOR	<input type="checkbox"/>	N.A	<input type="checkbox"/>	S\$80.25
		Minimum Premium per Policy is S\$107 (Inclusive of GST)		

(*) Total Value should not exceed 50% of Contents Sum Insured

(**) Rate / Excess subject to underwriting

(†) Sum Insured should represent the full replacement value of your building/contents

DECLARATION IF VALUABLES > S\$2,500 FOR CONTENTS COVER

Description	Sum Insured (S\$)*

DECLARATION OF SPECIFIED ARTICLES FOR WORLDWIDE PERSONAL EFFECTS COVER

Description	Sum Insured (S\$)*

* Please attach receipts or valuations for items > S\$2,500 per article.

PREMIUM CALCULATION

Basic Premium for Selected Solution:	S\$ _____
Plus Total Premium for Top-ups &/or Optional Covers:	S\$ _____
Total Premium Payable (Inclusive of GST):	S\$ _____

DECLARATION:

I/We declare that:

1. The building is constructed of brick, stone or concrete and roofed with concrete slate tiles and/or other incombustible materials and in respect of the risk to be covered no loss, damage or liability has arisen within the last twelve (12) months.
2. In respect of the risk to be insured, no previous insurer has refused to give cover, renew or impose any special terms.
3. Premise to be insured is not unoccupied or used as a worker's living quarters.
4. I/We acknowledge and agree (in case of corporate policy, I/we represent that I/we have obtained the consent of the individuals in relation to this policy) that Sompo may collect, use, disclose and/or process my/our personal data (in case of corporate policy, personal data of individuals in relation to this policy) in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in Sompo's Privacy Policy (including the provision of protection, services related to this insurance policy, screening activities in accordance with legal/regulatory obligations/risk management procedures). This may include disclosure to Sompo's business partners, intermediaries, third party service providers and industry associations. Sompo's Privacy Policy can be found at sompo.com.sg.
5. I/We consent to receive marketing and promotional information from Sompo (e.g. via email, mail, SMS, etc.). I/We understand that I/we can withdraw or manage my/our consent to receive marketing and promotional information at sompo.com.sg.
6. I am/We are aware of and agree to abide by the Policy terms, conditions and exclusions and confirm that the information given in this application/form is true, accurate and complete.

☐ PLEASE CHARGE S\$ _____ TO MY VISA / MASTERCARD* (*Delete As Appropriate)
 Where a third party credit card is used, I/we declare that the cardholder has authorised and consented to such use.
 CARD NO.: [] [] [] [] - [] [] [] [] - [] [] [] [] EXPIRY DATE: [] [] - [] []
☐ I/WE ENCLOSE A CHEQUE FOR S\$ _____ BANK / CHEQUE NO.: _____
 MADE PAYABLE TO SOMPO INSURANCE SINGAPORE PTE. LTD.

SIGNATURE OF APPLICANT _____ DATE: _____
 on behalf of person(s) to be insured

FOR OFFICIAL USE

We confirm acceptance of this application in accordance to our policy terms, conditions and exceptions, effective _____.

NAME & SIGNATURE OF APPROVING OFFICER / DATE _____

Ask about auto-renewal with GIRO Payment and Instalment Payment Plan

RENEWAL BUSINESS PROCESS MADE SIMPLE

Renewal Submission Methods:

- Online I channel (*Preferred Method & Most Efficient*)
- If all else fails, kindly email cc@Sompo.com.sg

SOMPO | Innovation for Wellbeing

Tuesday, October 02, 2018 1:41 PM

[TRACKING](#) [SCANWELL](#) [REPORTS](#) [ADMIN](#)

Renewal Listing Filter Criteria

Starting Expiry Date:

Ending Expiry Date:

HO HAOQUAN
(MAIN-ACCOUNT
SERVICER)

TEL: 63295 188
EMAIL:
HAOQUAN.HO@SOMPO.COM.SG
HP: 9679 6519

KRYSTLE ANG
(CO-ACCOUNT
SERVICER)

TEL 63295 150
EMAIL:
KRYSTLE.ANG@SOMPO.COM.SG
HP: 9844 7700

MANDY LIAW
(CO-ACCOUNT
SERVICER)

TEL: 63295 311
EMAIL:
MANDY.LIAW@SOMPO.COM.SG
HP: 9005 9088

THANK YOU! 😊



SOMPO