

HOME SMART 365



CLAIMS SERVICES YOU CAN TRUST

- Claims are directly handled by an independent, professional Loss Adjuster
- No discharge is required on claims for amounts under \$5,000 (non-recovery claims)
- Claims hotline available 7 days a week
- Home Assistance Hotline available 24 hours a day



COVERS YOUR HOME

Accidental Loss or Damage to
Visitors' Personal Effects in your home.

1. One of the lowest All Risk Home Packages in the market
2. Covers your Contents on a First Loss Basis
3. Covers your visitors' Personal Effects in your home (Up to \$300)

**EXCLUSIVE
FEATURES**
for clients of PIAS

SUMMARY OF COVERAGE

Covers your Home Contents on an All Risks basis and your Personal Liability as occupier of your home.

Contents All Risks

Covers against accidental loss or damage to your home Contents up to S\$30,000 for an annual premium of S\$99.

Plus Free Extensions	
Accidental Loss or Damage to Visitors' Personal Effects in your home	S\$300
Alternative Accommodation expenses during the period your home is rendered uninhabitable following loss or damage to Contents	20% of sum insured
Cost of Removal of Debris after loss	10% of sum insured
Architects, Surveyors and Consultant Fees for reinstatement of your contents after loss	10% of sum insured
Temporary removal of your contents from your home to anywhere in Singapore	15% of sum insured
Accidental Loss or Damage to your Pedal Cycle anywhere in Singapore	S\$500
Replacement of Keys & Locks following accidental damage	S\$500
Household removal by professional packers to a new permanent residence within Singapore	S\$3,000 excluding valuables
Loss of Cash anywhere in Singapore	S\$300
Fraudulent use of Credit Cards	S\$5,000
Accidental Death to your domestic dogs or cats	S\$500
Spoilage of food in refrigerator	S\$500
Personal Liability to third parties anywhere in Singapore and during visits overseas	S\$1,000,000
• Tenants Liability Extension	S\$500,000 in the aggregate
Emergency Home Assistance	Access to 24-Hour Emergency Hotline to make Emergency Repairs

This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to the insurance are set out in the Home Insurance Plan policy.

Notes:

- Contents: Furniture, fixtures, fittings, furnishings, home appliances (including radio receivers, television sets and its receiving aerials fixed to the Home, television games, recording and audio equipment and home computers), household goods and personal effects which belong to or are the legal responsibility of the Insured or his Family member or domestic servants residing with him. Contents does not include cash, cheques of any kind, documents, securities and stamp.
- An excess of S\$50 is applicable on each and every claim.

Optional Cover

- Building Insurance up to S\$100,000 – against damage caused by fire, storm, flood, theft, impact by vehicles and riot and strike.

Plus Free Extensions	
Alternative Accommodation expenses during the period your home is rendered uninhabitable following loss or damage to building	20% of sum insured
Cost of Removal of Debris after loss	10% of sum insured
Architects, Surveyors and Consultant Fees for reinstatement of your building after loss	10% of sum insured
Legal Liability to third parties as Owner of your building	S\$1,000,000

- Worldwide cover on Specified Valuables/Personal Effects up to S\$10,000 (S\$1,500 per item) – covers your valuables against accidental loss or damage anywhere in the world. An excess of S\$50 each is applicable on each and every claim.
- Accidental Death & Permanent Disablement – covers you and your spouse for S\$10,000 each and your children for S\$5,000 each for accidental bodily injury anywhere in the world.

Covers Selection				
Home Insurance Selection	Basic Cover	Sum Insured	Top Up Rates	Annual Premium
Compulsory Standard Cover	Contents	S\$30,000	NA	S\$99
Top Up	Contents	S\$ <input type="text"/>	0.30%	S\$ <input type="text"/>
Tick accordingly	Optional Covers		Top Up Premium	
<input type="checkbox"/> A	Building	S\$100,000	S\$53.50	
<input type="checkbox"/> B	Worldwide on Valuables/Personal Effects	S\$10,000 (S\$1,500 per item)	S\$107	
<input type="checkbox"/> C	Personal Accident	S\$10,000 each for insured and spouse; S\$5,000 for each dependent child	S\$37.45	
Compulsory Standard Cover Only				
Compulsory Standard Cover + A + B + C				
Total Premium Payable				

HOME SMART 365 PROPOSAL FORM

Important Notice to the Proposer(s)

1. Pursuant to Section 25(5) of the Insurance Act (Cap.142), you must disclose in this Proposal Form, fully and faithfully, all the facts which you know or ought to know in respect of the risk proposed; otherwise the policy issued hereunder may be void.
2. No insurance will be in force until the acceptance of this Proposal has been communicated to the Proposer by Allied World Assurance Company, Ltd (Singapore Branch) and payment made before inception of cover.
3. Please refer to your Policy for full details of your coverage.

PARTICULARS OF PROPOSER

Name as in NRIC/Passport:

Gender: ☐ Male ☐ Female

NRIC/Passport No:

Nationality:

Date of Birth (DD/MM/YY):

Marital Status:

Mailing Address:

Tel (H): Tel (O):

Mobile: Fax:

Email:

Occupation/Type of Business:

PERIOD OF INSURANCE

From: To:
(DD/MM/YY) (DD/MM/YY)

DETAILS OF PROPERTY TO BE INSURED

Address:
(if different from mailing address)

Postal Code:

Type of Property: ☐ HDB ☐ Detached Bungalow
☐ EC/Condominium ☐ Semi-detached/Terrace

Others:

DECLARATION

I declare to the best of my knowledge and belief that:

- a. all persons proposed are in good health and free from any physical defect or infirmity;
- b. the property insured is constructed of brick, stone, concrete or reinforced concrete and roofed with concrete, reinforced concrete, slate tile, metal asbestos or combination of asbestos and other incombustible mineral ingredients;
- c. the property insured is not used in any part or for the purpose of trade, business or profession or receiving paying guest;
- d. there are no previous claims for a similar home insurance filed by me in the last 5 years;
- e. all the answers given in this Proposal are true;
- f. all materials facts/information affecting the assessment of the risk have been disclosed.

I agree that this Proposal and Declaration shall be the basis of the contract between me and Allied World Assurance Company, Ltd (Singapore Branch) and shall be deemed to be incorporated in such contract, subject to the terms and conditions of the Policy. No insurance will be in force until this Proposal has been accepted by Allied World Assurance Company, Ltd (Singapore Branch).

I undertake to advise the Company of any alteration to the risks proposed and to exercise all ordinary and reasonable precautions for the safety of the property insured.

If this proposal was not completed by me personally, I declare also that I have read the completed form carefully and will accept full responsibility for the answers.

I agree to give my consent to Allied World Assurance Company, Ltd (Singapore Branch) to verify the information provided in the Proposal with the relevant parties.

I agree that the premium quoted under this proposal will be revised if any information (upon confirmation) should differ from the Proposal.

I consent to Allied World Assurance Company, Ltd (Singapore Branch) collecting, using, processing and disclosing my personal data in accordance with the Allied World Singapore Personal Data Protection Policy available at www.awac.com/apacretailproducts including disclosing my personal data to Allied World Singapore's third party service providers and agents, transferring personal data outside of Singapore.

I consent to Allied World sending me marketing, promotional or other messages via telephone:

☐ Voice call ☐ Text message

Please note if you decide you no longer wish to receive offers from us via telephone and/or text message, you can opt out at any time by submitting a request via our website at www.awac.com/apacretailproducts. For further information, please contact our Data Protection Officer via sg.customerservice@awac.com or on (65) 6423 0888.

Signature of Proposer

Date

PAYMENT INSTRUCTION

(Important Notice: Under the GIA Premium Payment Framework – receipt of payment is required before the inception of the Policy.)

☐ **BY CREDIT CARD**

Please charge S\$ to my **Visa/MasterCard***
(*Delete where appropriate)

Card No:

CVV2 No. (last 3 digits behind Credit Card on the signature panel):

Name of Issuing Bank:

Expiry Date:

(If the Proposer is not the Cardholder, the Cardholder has to fully complete and sign this portion of the form.)

Name of Cardholder:

(if different from Insured)

Signature:

(as on your credit card)

I/We agree to pay the premium and hereby authorise Allied World Assurance Company, Ltd (Singapore Branch) to charge the stated premium to the above credit card/bank account. Where a third party credit card is used, I/we declare that the Cardholder has authorised and consented to its use.

I/We understand and agree that in the event of refund from the Company, payment will be made to the Insured/Policyholder stated in the Policy.

☐ **BY CHEQUE**

I enclose my Cheque / Bank No.

for S\$ crossed and made payable

to **Allied World Assurance Company, Ltd**

INTERMEDIARY NAME/CODE

YOUR TRUSTWORTHY INSURANCE PARTNERS

Allied World Assurance Company Holdings, AG, through its subsidiaries and brand known as **Allied World**, is a global provider of innovative property, casualty and specialty insurance and reinsurance solutions. Allied World offers superior client service through a global network of offices and branches.

With a wide range of customers in the Asia Pacific region and excellent financial ratings, Allied World offers a meaningful combination of global strength and local expertise for both individual and corporate clients.

All of Allied World's rated insurance and reinsurance subsidiaries are rated A (Excellent) by A.M. Best Company, A by Standard & Poor's, and A2 by Moody's.

PIAS

Established in 2001 and licensed by the Monetary Authority of Singapore, Professional Investment Advisory Services Pte Ltd ("PIAS") is one of the leading financial advisory firms in Singapore. PIAS offers a diversified suite of financial services and solutions with a personalised approach.

PIAS has one of the largest, most respected and fastest growing networks of advisers in Singapore. PIAS' professional advisers provide sound and comprehensive financial advice at both individual and corporate levels.

PIAS is a subsidiary of Aviva plc.

ALLIED WORLD DISCLAIMER

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Hong Kong Office of the Commissioner of Insurance, the Singapore branch office of Allied World Assurance Company, Ltd, which is regulated by the Monetary Authority of Singapore, and/or the Australian branch office of Allied World Assurance Company, Ltd, as relevant. All of Allied World Assurance Company Holdings, AG's rated insurance subsidiaries are currently rated A by Standard & Poor's. Coverage is only offered subject to local regulatory requirements and through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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Allied World Assurance Company, Ltd
(incorporated in Bermuda with limited liability)

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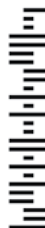


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