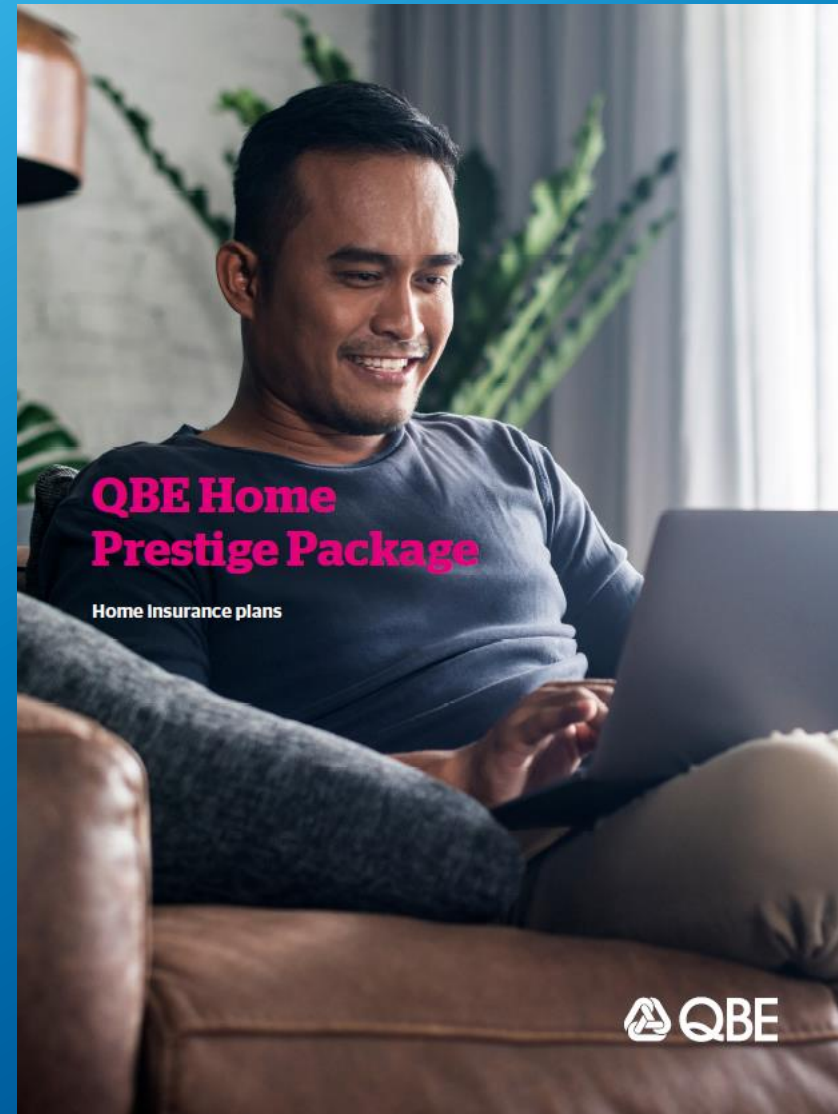




Home Prestige

Agency FA Channel

By Eileen Wong



Agenda

1. Claims Statistics
2. Home Prestige Package Coverages
3. B2B2C Step by step guide
4. eClaim

Recent cases of residential fires

SCDF said four people from the affected unit had evacuated before it arrived. Two of them were subsequently taken to Singapore General Hospital for smoke inhalation and burn injuries.

About 80 residents from the affected block were also evacuated as a precautionary measure.

JUL 9, 2023



JUN 30, 2023



SINGAPORE – One person was taken to the hospital, and about 50 people were evacuated after a fire broke out in a Housing Board flat in Tanjong Pagar on Friday afternoon.

Is Fire Insurance sufficient?

The aftermath of a fire that broke out in a three-room flat in New Upper Changi Road in March. Insurers caution that the Housing Board's fire insurance scheme does not include household contents such as furniture and personal belongings, or the cost of work done during renovations.
ST FILE PHOTO



Fire insurance alone does not fully cover costs of fire in homes

More comprehensive policy including debris removal, personal items needed, say insurers

Timothy Goh

Fire insurance alone is not sufficient to cover the full costs of a fire in one's home, insurers said, adding that home owners should purchase a home insurance policy as well.

While fire insurance covers only the expenses incurred to restore a building's structural integrity after a fire, home insurance is more comprehensive, typically covering personal property, removal of debris, and alternative accommodation during renovations.

At least two fires this year have resulted in deaths. In May, a Bedok

North flat fire killed three people, including a three-year-old, and in March, another fire in a New Upper Changi Road flat claimed one life. Some victims of home fires whom The Straits Times spoke to previously said they regretted not purchasing home insurance.

Mr Jimmy Tong, managing director of general and group insurance at Great Eastern, said there is a common misconception that the Housing Board's fire insurance, which is mandatory with every purchase of a HDB flat, is enough.

"The cover is very basic as the insured value is limited to either the outstanding loan amount or the cost of reinstating the building structure.

"This is why it is important (to have) a separate policy covering renovations, alternative accommodations during renovations, and (the) contents of the house," he explained.

Mr Pan Jing Long, head of general insurance at Singlife with Aviva, said his firm has not seen an increase in the number of inquiries for home insurance this year.

"This is likely due to how home insurance is still viewed as an administrative addition, rather than an essential purchase," he said, cautioning that HDB's fire insurance scheme does not include household contents such as furniture and personal belongings, or the cost of work done during renovations.

Mr Pan added that home owners also often overlook incidental costs such as alternative accommodation, the loss of rent, or damages to third-party property.

Ms Annie Chua, vice-president and head of personal lines at NTUC Income, said home owners should take up a home insurance policy to also cover any potential damage caused to their neighbour's property.

"This is especially important in a densely populated nation like Singapore, as it is not uncommon for fires to spread beyond a unit or to neighbouring houses, even for landed properties," said Ms Chua.

NTUC Income saw a 20 per cent increase in the number of new home insurance policies issued in the first half of this year, compared with the same period last year.

Mr Tong, whose company saw an increase in inquiries for home insurance between January and May this year, said it is important for home owners to know the coverage of the insurance plan they have purchased.

Ms Chua cautioned that there is a misconception that home insurance insures the amount owners had paid for the property.

Home insurance claims cover only the cost of reconstructing the property, and it is almost always lower than the market value of the property, she said.

Mr Tong said: "Rebuilding a home damaged by fire and other unexpected perils, and counting the losses of your destroyed home contents, can be costly if you do not have a comprehensive home insurance plan."

timgoh@sph.com.sg

Family bonds now stronger after blaze at home, says retiree

Sarah Koh

Despite the extensive damage to his home and the loss of many precious possessions following a fire in April, Mr Joseph Ong is comforted by the fact that no lives were lost.

"Pictures of memorable events, close friends and family that we have no other copies of. Sentimental clothes, traditional clothes that you cannot even buy or make any more - they cannot be replaced," the 83-year-old retiree said. "But all that is nothing compared to lives."

On the evening of April 14, his semi-detached house in Nim Road, off Seletar Road, caught fire.

The fire, which started in a bedroom, was traced to an electrical fault.

With the assistance of neighbours and firefighters from the Singapore Civil Defence Force (SCDF), the family of seven and two maids managed to escape relatively unscathed.

Mr Ong's 86-year-old sister-in-law, however, spent a week in hospital.

"The smoke caused extensive damage and a (lingering) smell," said Mr Ong. "The walls, the furniture, the beds and everything else were covered with soot."

"Even if you send your laundry for washing, the laundremats will tell us to forget about recovering it," he added.

"The clothes (stained from the smoke and soot) cannot be as white as before. The clothes in the cupboards... running our fingers through them will cause soot to stick to our fingers, and the smell stays there."

Mr Ong estimated that the financial losses, on top of renovation costs to fix the damage, add up to a six-figure sum.

In the aftermath of the fire, the family - Mr Ong, his daughter and son-in-law, three grandchildren and a sister-in-law as well as the two helpers - also faced trouble looking for a place to stay.

"For two weeks after the incident, we stayed at my (other) daughter's house, after which we stayed in a hotel - and one hotel room easily costs \$150 to \$200 per day," said Mr Ong.

"We also needed to make sure the place we stayed in would be convenient for transport - my grandchildren needed to go to school and my daughter, to work."

While the family are now staying in a serviced apartment, the feeling of being displaced and the loss of privacy still required a lifestyle adjustment.

Mr Ong's worries grew when he realised he was not sure if he had renewed the fire insurance policy for the house.

Thankfully, he had.

"Fire insurance is the most important thing, but I would also like to highlight the importance of reading the fine print," he said.

"Some insurance companies require you to pay everything upfront first before making reimbursement. Costs of renting a place temporarily, the down payment of renovation costs - not many people will find it easy to meet this kind of obligation."

Despite all the troubles caused by the fire, it has, ironically, strengthened the bonds within the family.

Said Mr Ong: "The family has been very cooperative and helpful to one another - our bond has become stronger as a result."

"We're working through both the happy times and difficult times together."

His daughter, Ms Suzanna Ong, 49, believes that the incident could have been avoided if the family had had fire training and preparation.

"It is incredible to me that Singapore, being so developed, doesn't have smoke or fire alarms as compulsory, especially considering our dense population," said the lawyer, who is based in Britain.

"It was our next-door neighbour who offered us a fire extinguisher. We didn't have a fire blanket, training, or any fire plans for our house."

"My aunt would have died, if not for the 21-year-old SCDF officer who crawled (into the house) to save her. All the adults (in the family) were in panic, and defeated by the huge black corrosive smoke of burning plastics and electronics."

sarahkoh@sph.com.sg

Is Fire Insurance sufficient?

Highlighted Points in the Article

- “Fire insurance alone is not sufficient to cover the full costs of a fire in one's home, insurers said, adding **that home owners should purchase a home insurance policy as well.**”
- “While fire insurance covers only the expenses incurred to restore a building's structural integrity after a fire, **home insurance is more comprehensive,** typically covering personal property, removal of debris and alternative accommodation during renovations.”
- “there is a **common misconception** that the Housing Board's fire insurance - which is mandatory with every purchase of a HDB flat - **is enough.**”
- “**Regretted** not purchasing home insurance.”

Is Fire Insurance sufficient?

Highlighted Points in the Article

- “Cautioning that HDB's fire insurance scheme **does not include household contents** such as furniture and personal belongings, or the cost of work done during renovations.”
- “Home owners also often **overlook incidental costs** such as alternative accommodation, the loss of rent, or damages to third-party property.”
- “**Misconception** among some home owners that home **insurance insures the amount they had paid** for the property.” – **Property Value does not equate to Reinstatement Costs**

Top 3 Causes of Household Fire

1. Unattended cooking fires



2. Discarded Items



3. Electrical short circuit

Top 3 Home Insurance Claims in QBE



1. Fire due to cooking or overloaded electrical outlets and circuits

2. Resultant damages due to water



3. Plate glass breakage

Increasing area of concern



Singapore
Power-assisted bicycle fires double in 2020
even as overall fire incidents dip: SCDF



The fire involved the contents of a 1-bedroom unit and was "of electrical origin" from a Power-Assisted Bicycle (PAB) it was charging at the time of the fire. (Photo: SCDF)

Aqil Haziq Mahn
@AqilHaziqCNA

05 Feb 2021 10:38AM
(Updated: 05 Feb 2021 12:40PM)



In 2020, 46 fires or 67.6% of the fires involving Personal Mobility Devices (PMDs) and Power Assisted Bicycles (PAB) occurred at residential premises.

Unique Selling Points of Home Prestige Package



- **All Risk** – Loss or Damage
- Loss/Damage to Home Contents, **automatic first loss coverage**, up to S\$200,000
- **Guest & Visitors effect**, Up to \$500
- Personal Accident coverage, **S\$50,000** in the aggregate
- Worldwide Personal Liability to others, **S\$5,000,000** in the aggregate
- **Pet** coverage up to \$500
- **Price** and extensive benefits T&Cs of the package

Home Prestige Package – What we cover



Section 1
Home
Contents



Section 2
Building



Section 3
Liability to
Others



Section 4
Personal
Valuables



Section 5
Personal
Accident



Section 6
Domestic
Workers
Injury

Home Coverages at a Glance

Cover	Home Prestige (Basic Plan)	
Loss or damage to Home Contents (1)	Up to \$200,000	All Risk cover and on a First loss basis
Home contents at a new situation (1)	At the new and old location up to 28 days from the date you begin to move	Covers when moving house
During transit to your new place of residence (1)	Up to 15% of sum insured	Whilst the contents are being transported
On Building (2)	Up to S\$100,000	Renovation but on full value basis. Full Value basis
Liability to others (3)	S\$5,000,000	Worldwide cover
Personal Accident (5)	S\$50,000 in the aggregate	At the Insured Premises
Personal Valuables (Unspecified) (4)	Up to S\$1,000 max S\$6,000	<u>Optional</u> Loss or damage to things that are worn or carry with us
	Up to S\$3,000 max S\$12,000	
Domestic Helper Work Injury (6)	As per work injury compensation Act Singapore	<u>Optional</u> WIC ACT Medical Expenses -\$45,000 Common Law - \$10M

Premiums that are worth

HDB



- Barely 30 cents per day
- Less than \$10 per month
- **\$100 + GST**

Condominium



- Barely 50 cents per day
- Less than \$13 per month
- **\$150 + GST**

Landed Property



- Barely 70 cents per day
- \$20 per month
- **\$240 + GST**

Applicable to landlord, Tenant and Owner Occupier

Can we increase the coverage limits?

Additional Premium (optional):

Contents 0.25%	Building 0.04%	Domestic Work injury \$50 per employee	Unspecified Items Plan A - \$100 Plan B - \$200	Specified Items 1.5%
--------------------------	--------------------------	---	--	------------------------------------

Policy excess: \$100 each and every claim unless otherwise stated.

Optional Coverages - Personal Valuables



Worldwide cover



Loss or damage to Unspecified and/or specified items



Unspecified

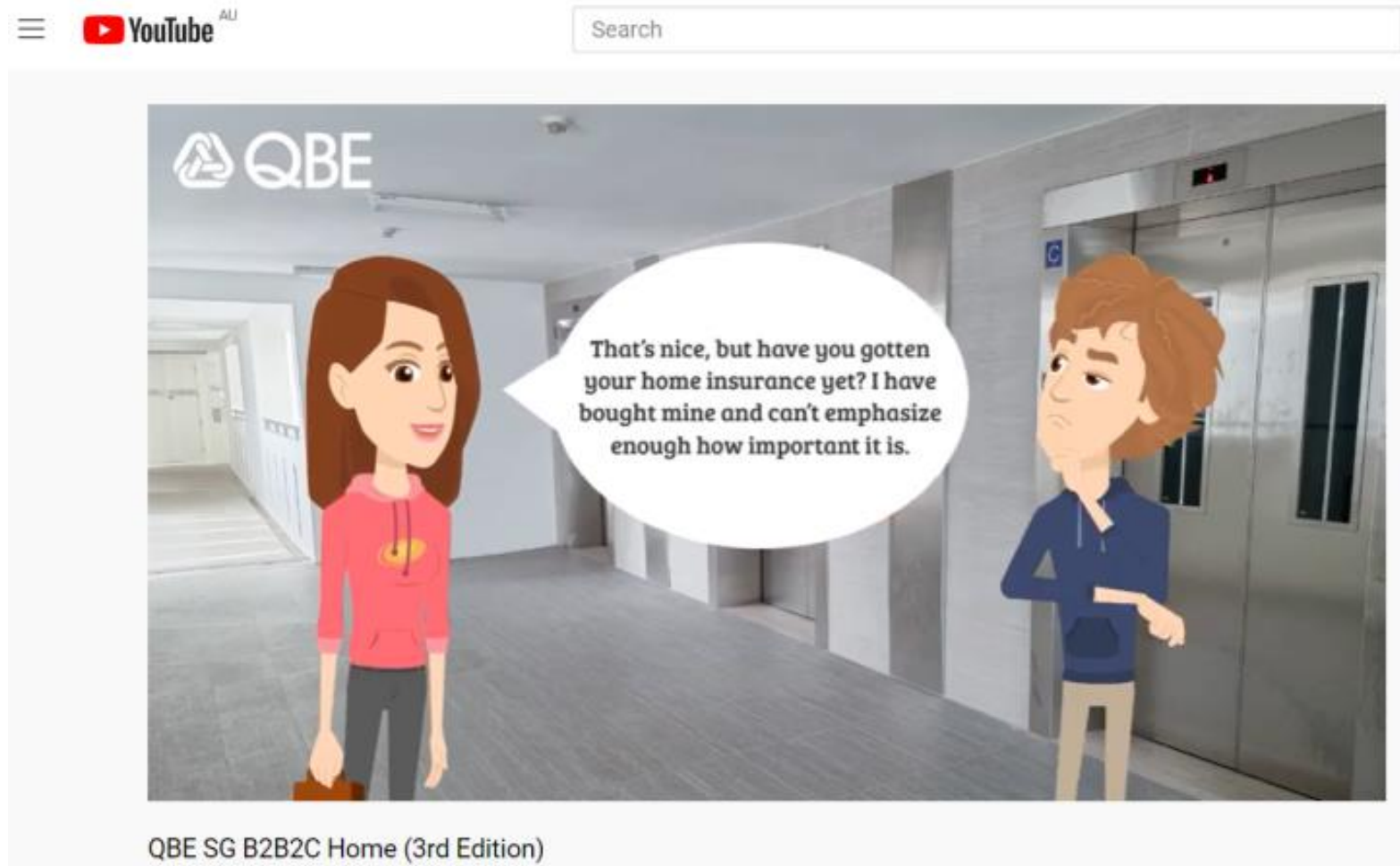
Options to select:

- **Plan A** – Up to \$1,000 per article,
 - max annual limit: \$6,000 per annual
- **Plan B** – Up to \$3,000 per article,
 - max annual limit: \$12,000

Specified

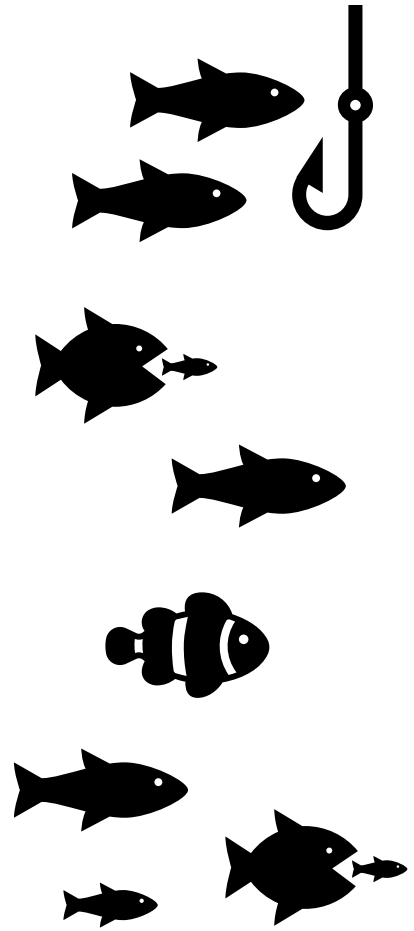
- Up to S\$10,000 per article limit,
 - maximum annual limit: \$100,000

QBE In-house video



<https://youtu.be/5MoYqVlfWvc>

2 Steps to upload into medias



STEP 1:

Login Qnect, to retrieve
your own B2B2C URL link

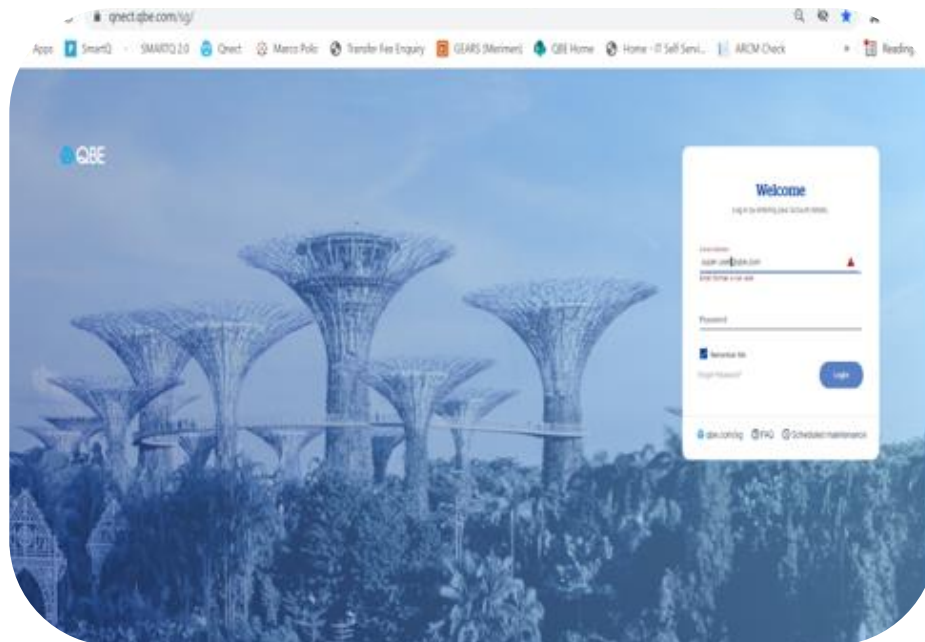
STEP 2:

Paste & share in FaceBook,
Instagram, LinkedIn, Website
etc.

OR

share QBE video link and your
own B2B2C URL link via
Whatsapp groupchat/ SMS

Online Platforms – Instant Issuance



QNECT

You issue on behalf of your customer



B2B2C

Share the URL link on media, customer can issue directly via the link

QBE Personal Lines

Benefits of B2B2C URL sharing

- ✓ You can share your unique B2B2C URL with your customers via various social platforms
- ✓ **No login** is required
- ✓ Comparison of product features with different plan selections in one quick glance
- ✓ **Straight through process**
- ✓ Instant policy issuance after successful payment
- ✓ Payment before policy issuance and coverage; **No bad debts**
- ✓ **Commission is auto tagged** to you with each successful issuance
- ✓ 1 set of policy documents will be emailed to client directly and another will be sent to you
- ✓ You can manage B2B2C policy renewals and/or cross-selling to client according to details documented in **B2B2C reports**
- ✓ Customer self-service portals provides **higher efficiency** and **more bandwidth** for your ever-increasing portfolio
- ✓ **More opportunity** to reach out to your customers (Out of sight, out of mind)



New Qnect interface


My Profile


My Profile

Profile Password **B2B2C Sharing**

B2B2C Sharing

Click on the products below to copy your personalised URL and share it with client.

 Home

 Personal Accident

URL Copied

Your personalised Home URL has been copied to clipboard

<https://sg-customer.qbe.com/home/partner/09L00173>

OK

URL Copied

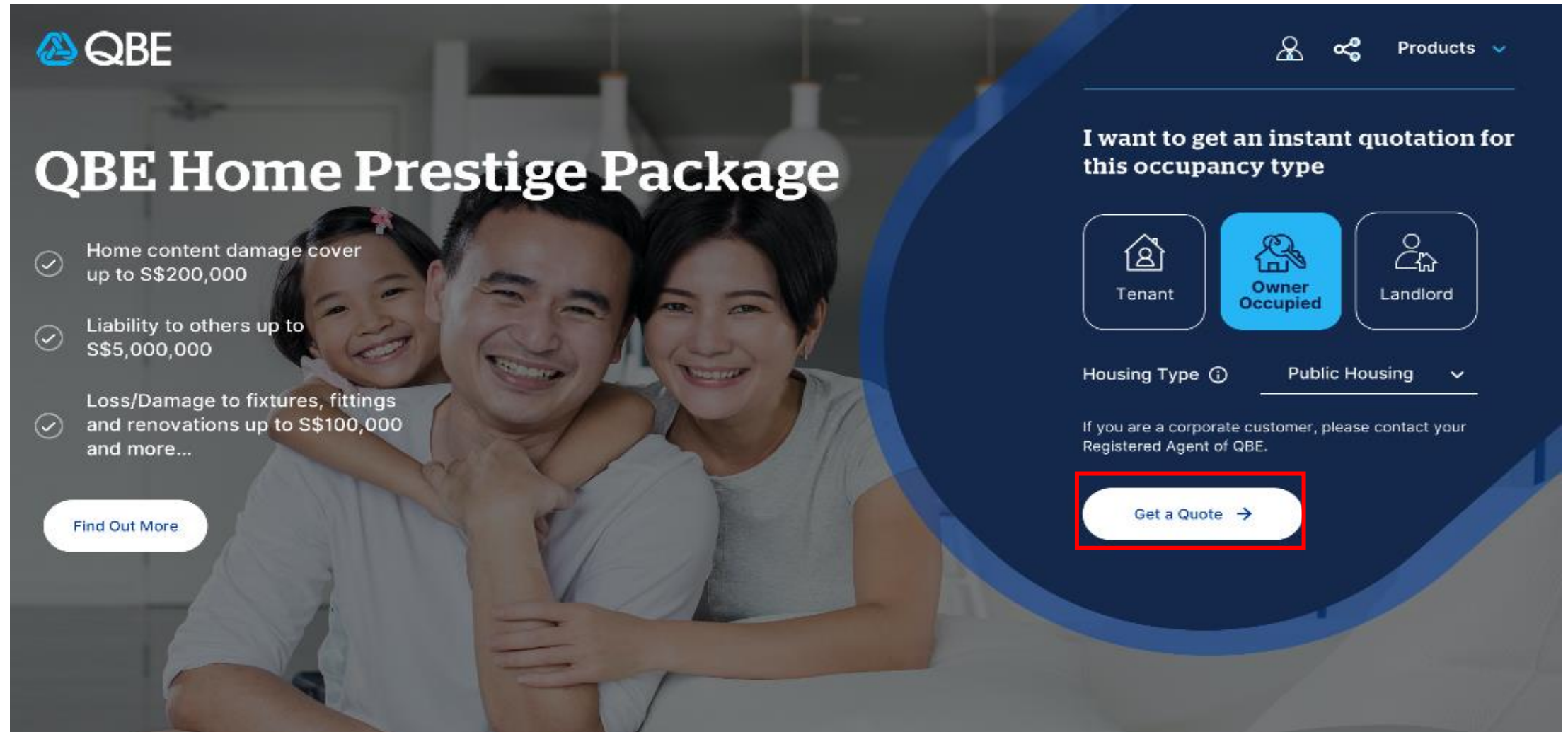
Your personalised Personal Accident URL has been copied to clipboard

<https://sg-customer.qbe.com/pa/partner/09L00173>

OK

B2B2C Home Prestige Package

Step1: Get Quote





The image shows a landing page for the QBE Home Prestige Package. The background features a smiling family of three. On the left, the QBE logo is at the top, followed by the title 'QBE Home Prestige Package'. Below the title, there are three bullet points with checkmarks: 'Home content damage cover up to S\$200,000', 'Liability to others up to S\$5,000,000', and 'Loss/Damage to fixtures, fittings and renovations up to S\$100,000 and more...'. A 'Find Out More' button is at the bottom left. On the right, there is a dark blue circular overlay containing a form. At the top of the overlay is a navigation bar with a user icon, a share icon, and a 'Products' dropdown. The main heading in the overlay is 'I want to get an instant quotation for this occupancy type'. Below this are three buttons: 'Tenant' (with a house and person icon), 'Owner Occupied' (with a house and key icon, highlighted in blue), and 'Landlord' (with a house and person icon). Below these is a 'Housing Type' dropdown menu with an information icon, currently set to 'Public Housing'. A note states: 'If you are a corporate customer, please contact your Registered Agent of QBE.' At the bottom of the overlay is a 'Get a Quote' button with a right arrow, which is highlighted with a red rectangle.

B2B2C Home Prestige Package

Step1: Compare Product Features

Product Features

OWNER
OCCUPIED

Benefits Highlights		Maximum Limit (S\$)	
	Home Contents ⓘ	200,000	▼
	Buildings ⓘ	100,000	▼
	Personal Accident ⓘ	25,000 for adults / 5,000 for child	▼
	Liability to others	5,000,000	▼


Information above is a summary of the product features. Get an instant quote or [download the Product Brochure](#) for more details of coverage and the [Policy Wording](#) for full terms and conditions.

Product Brochure

Get a Quote



B2B2C Home Prestige Package

Step2: Plan Selection



Staff Scheme Account
Direct-Staff Account QBE

64771244
yvonne.lim@qbe.com

Products



You are applying for **QBE Home Prestige Package**

1
Quote

2
Apply





3
Confirm

4
Insured

Occupancy Type  Owner Occupied | Housing Type  Public Housing

Annual Premium


S\$107.00

Benefits	Limit (S\$)
 Home Contents ⓘ	<div><div>200,000</div><div><div>+</div><div>-</div></div></div>
 Buildings ⓘ	<div><div>100,000</div><div><div>+</div><div>-</div></div></div>
 Personal Accident ⓘ	<div><div>25,000/5,000</div><div><div>+</div><div>-</div></div></div>
 Liability to others	<div><div>5,000,000</div><div><div>+</div><div>-</div></div></div>

OPTIONAL COVER 1

PERSONAL VALUABLES ⓘ

PLAN A - 6,000 / PLAN B - 12,000

 Unspecified Personal Valuables
2 Plan options with different per article limit to choose from

PLAN A
1,000 article limit
6,000 max limit per year

+S\$100

PLAN B
3,000 article limit
12,000 max limit per year


+S\$200

If you need coverage above maximum limit, please contact your agent at contact card above.

OPTIONAL COVER 2

DOMESTIC WORKERS' COMPENSATION ⓘ

As per Work Injury Compensation Act of Singapore

 Number of Employee(s)


-

1

+

+S\$50

To apply for higher limits on the benefit covers, please [contact](#) your Registered Agent of QBE to assist with your application.



23


B2B2C Home Prestige Package

Step3: Declaration

To apply for higher limits on the benefit covers, please [contact](#) your Registered Agent of QBE to assist with your application.

Important Notes

- Information above is a summary of the product features. Please refer to the [Product Brochure](#) for more details of coverage and [Policy Wording](#) for the full Terms & Conditions.
- The information contained herein is subject to the terms, conditions and exclusions of the Policy Wording. A copy of which can be obtained from your local QBE office, your agent or broker.
- Policy excess: S\$100 each and every claim unless otherwise stated.

 By proceeding to generate a quotation, I declare that the following are true and complete for the application.

- I / We confirm that the Insured Person(s) have never made any Home Insurance claim(s) over S\$1,000 against any insurance company) in the last 3 years.
- I / We confirm that my / our applications for insurance / policy of Home Insurance have never been declined or cancelled by other insurers.
- I / We declare that the Insured home is located in Singapore.
- I / We shall accept a policy subject to the usual conditions prescribed by QBE Singapore therein.
- I / We declare that the information given above is true and correct. To the best of my / our knowledge, all material facts that are likely to affect the assessment of this application have been disclosed.
- I / We further agreed that my proposal and declaration should form the basis of the contract between me / us and QBE Singapore and considered as being incorporated therein.

[Back](#)

[Apply Now](#)

Contact your Registered Agent of QBE

Thank you for your interest in our Home Prestige Package. If you need higher limits on Home Contents, Building and Personal Valuables (applicable to Occupier Cover), please contact your licensed insurance agent to assist you with your application.


 64771244

 WhatsApp



 Email

B2B2C Home Prestige Package

Step4: Optional Cover Details



Staff Scheme Account | 64771244
Direct-Staff Account QBE | yvonne.lim@qbe.com

Products ▾

You are applying for **QBE Home Prestige Package**


✓
Quote


2
Apply

3
Confirm

4
Insured

Premium + GST S\$250.00 + S\$17.50 | Total Premium S\$267.50


 Just a few more details about optional covers


**Domestic Workers' Compensation**
No. of Employee(s) 1

EMPLOYEE 1

Full Name
OLIVE LIM

NRIC/Passport
Passport ▾
Passport No.
GHJK
Please Enter NRIC or
Passport Number

Nationality
Sri Lankan ▾
Date of Birth (DD/MM/YYYY)
14/01/1980 

 **Important Notes**


- Information above is a summary of the product features. Please refer to the [Product Brochure](#) for more details of coverage and [Policy Wording](#) for the full Terms & Conditions.
- The information contained herein is subject to the terms, conditions and exclusions of the Policy Wording. A copy of which can be obtained from your local QBE office, your agent or broker.
- Policy excess: S\$100 each and every claim unless otherwise stated.

Back

Continue




B2B2C Home Prestige Package

Step5: Include Insured Person's details





Staff Scheme Account
Direct-Staff Account QBE


64771244
yvonne.lim@qbe.com


  Products 

You are applying for **QBE Home Prestige Package**


 1 Quote

 2 Apply

 3 Confirm

 4 Insured


Premium + GST \$5250.00 + \$517.50 | Total Premium **\$5267.50**


 **When do you want your policy to be effective?**

Your policy will be effective on

Effective Date
24/02/2021

 and it will be end on **23/02/2022.**

 **Tell us more details about you and your property**

 **Applicant**

Full Name
OLIVE LIM

NRIC/Passport
NRIC

NRIC
T1623691D


Example S1234567D


Date of Birth (DD/MM/YYYY)
31/01/1980


Country Code
+ 65

Mobile No.
81234567

Email Address
YVONNE.LIM@QBE.COM

 Please ensure your email address is entered correctly for policy sending purpose.

 The corresponding address is the same as the insured property

 **Insured Property**
Owner Occupied

Housing Type
Public Housing

Postal Code
270027

Street Name
27 GHIM MOH LINK

Building Name

Street Number

Floor Number
07


Unit Number
27

Back


Continue

B2B2C Home Prestige Package


Step6: Summary Review

 **Almost done. Let's confirm the information**

PLAN SUMMARY

Basic Plan	Home Prestige Package - Annual Premium	S\$100.00	
Optional Cover	Unspecified Personal Valuables - Plan A	S\$100.00	
	Domestic Workers' Compensation	S\$50.00	
GST	7%	S\$17.50	
		Total Premium	S\$267.50

Applicant and Insured Property

 **Applicant**

Full Name

OLIVE LIM

NRIC

T 1623691D

Date of Birth

31/01/1980


Mobile Number

+65 81234567

Email Address

yvonne.lim@qbe.com

The corresponding address is the same as the insured property

 **Insured Property**
Owner Occupied

Housing Type

Public Housing

Postal Code

270027

Street Name

27 GHIM MOH LINK

Building Name

Street Number


Floor Number

07

Unit Number

27

Optional Covers

 **Domestic Workers' Compensation**
No. of Employee(s) 1

Full Name

OLIVE LIM

NRIC Number

GHJK

Nationality

Sri Lankan

Date of Birth

14/01/1980

Declaration/Consent

☒ ☐

☒ I/We have read, understood and accepted the [Declarations, Policy Wording and Personal Information Collection Statement \("PICS"\)](#).

☒ I/We agree to transfer my/our personal data to the agent for the purpose of policy servicing or claims enquiries/submission.

☐ I/We agree QBE Singapore to transfer my/our personal data to Direct-Staff Account QBE for the purpose of receiving marketing offers and promotions as described in the [Personal Information Collection Statement](#).

Back

Continue to Pay

B2B2C Home Prestige Package

Step7: Payment

Lastly, Proceed to Pay with Your Credit Card

Home Prestige Package - Annual Premium

Occupancy Type  Owner Occupied | Housing Type Public Housing | Insurance Period 24/02/2021 - 23/02/2022

YOU PAY
\$S\$267.50



Card Number
4111-1111-1111-1111

Card Holder Name
OLIVE LIM

Expiry date (MM/YY)
07/27

CVV
272

[Back](#)

[Pay](#)



Thank you for choosing QBE.
Your insurance policy has been successfully issued.

An email confirmation will be sent to **<client's email>** and **<advisor's email>** shortly. For any queries, please contact your agent.

If you do not receive the confirmation within 10 minutes, please check your junk/spam folder. Below please find your Policy and Receipt Number for your reference.

Policy Number A1234567

Receipt Number A123456 - 22012020-123125

Please refer to the [Product Brochure of Home Prestige Package](#) for more details of coverage and the [Policy Wording](#) for the full Terms & Conditions.

Explore other Personal Insurance Packages



Coming Soon

QBE PA Prestige

Our Personal Accident cover provides options for both individuals and families.



Coming Soon

Travel Prestige

Enjoy a worry-free holiday with our travel protection





eClaims website is all you need for Claims
You can now submit your claims online!



What to do when you need to lodge a claim?

➤ **Bookmark QBE eClaims link on your mobile**

Simply **scan QR code** to enter QBE eClaims www.qbe.com/sg/eclaims to submit your claims online. You will also find the FAQs and the list of documents required for claims

➤ **Complete your eClaims in 4 easy steps**

Select the relevant products' claims services and view quick guide as needed

1



Fill in basic information

Such as policy number, date of loss and personal details

2



Fill in claim details and upload supporting documents

Such as photo of receipts and/or supporting documentation for proofs of claim

3



Input payment bank account details

Faster settlement through bank transfer payment method

4



Review and submit

Get instant email confirmation for easy follow-up

➤ **Check claims status online instantly**

Disclaimer: The material contained in this publication is designed to provide general information only and does not constitute an offer to sell any insurance coverage or other products or services described herein. While every effort has been made to ensure that the information provided is accurate, this information is provided without any representation, guarantee or warranty of any kind about its accuracy and completeness and neither QBE Insurance (Singapore) Pte Ltd, nor any other company of QBE Group can be held responsible for any errors or omissions.

Contact Persons



For underwriting enquiries, please reach out to :

- **Yvonne Lim**
- +65 9233 8732 / yvonne.lim@qbe.com

For all enquiries, please reach out to :

- **Eileen Wong**
- +65 9656 0029/ eileen.wong@qbe.com

Thank you

