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保险你的家

市面上的房屋保险琳琅满目，屋主应多作比较，看哪个更适合自身需求。

房屋保险不应与住家火险混淆。前者通常是只保障房屋结构的基本火险，并不涵盖住宅内的装修、家具、电器、个人物品或宠物等。

许多屋主因为对房屋保险缺乏认识而选择不买。其实，不管是屋主、业主或租户，都应购买基本保险，这样才不会在发生状况时束手无策。

Etiqua保险公司市场营销主任黄慧群说：“一个好的房屋保险必须满足你的要求和需要，并且简单易懂。投保数额和不保事项也应清楚列出。除了物色合适的保险计划，你也应该选择一个值得信赖、效率高、可快速理赔的保险公司。”

房屋保险中最普遍的受保项目包括

- ☑ 火险: 协助屋主在火患后重建家园
- ☑ 装修: 建筑维修或更换家居装置
- ☑ 住家财物: 失踪、损坏或遭窃物品
- ☑ 意外: 因意外受伤或丧命
- ☑ 破坏他人产业: 当不可预知的情况损害邻近单位时，如火患等

HOME  
safe  
Home

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Home insurance policy coverage varies widely, depending on each provider. However, the most common inclusions are:

- Fire insurance, which helps homeowners rebuild their homes in the event of a fire, and provides additional coverage in cases of a total loss.
- Renovations, which offer coverage on construction repairs or replacements.
- Home contents — an ideal home option for those looking to provide items against loss, damage or theft.
- Accidents, which offers financial aid or some form of assistance to tenants who suffer physical injury, have an accident or if death occurs.
- Damages to others, which covers liabilities in the event of unforeseen events, such as a fire that affects neighbouring properties.

Not covered by home insurance yet? Make an appointment to speak to a representative from an insurance company of your choice.

Get your best quote

NTUC (Standard Plan)	FWD	Tiq by Etiqa	AXA (Standard Plan)
ANNUAL PREMIUM \$35.31	ANNUAL PREMIUM \$34.45 - \$167.35 (condos); \$34.45 - \$211.65 (landed property). Includes GST and a 20 per cent discount.	ANNUAL PREMIUM \$115 - \$481.01* *Rates are based on the lowest to highest coverage, according to recommendations for private properties	ANNUAL PREMIUM \$53.50 - \$107
RENOVATION COVERAGE From \$10,000, depending on the desired coverage for building, renovation and/or home contents.	RENOVATION COVERAGE \$20,000 - \$100,000	RENOVATION COVERAGE \$100,000 - \$1,000,000	RENOVATION COVERAGE Up to \$3,000,000
CONTENTS COVERAGE From \$10,000, depending on the desired coverage for building, renovation and/or home contents.	CONTENTS COVERAGE \$20,000 - \$100,000	CONTENTS COVERAGE \$60,000 - \$150,000	CONTENTS COVERAGE Up to \$500,000
UNIQUE FEATURES <ul style="list-style-type: none"><li>• Fully-customisable plans which allow the policyholder to determine the amount of desired coverage for building, renovation and/or home contents to avoid under- or over-insuring.</li><li>• Coverage against unforeseen events such as fire, theft, flooding and damage due to burst water pipes or tanks.</li><li>• Additional benefits at no extra costs, which include replacing locks and keys, deterioration of food in the refrigerator, and loss of a domestic pet.</li></ul>	UNIQUE FEATURES <ul style="list-style-type: none"><li>• Customers do not need to pay any excess in events such as burst pipes or fire.</li><li>• Protects landlord against loss of rent if their tenant defaults on payments due to the insured event.</li><li>• Positive and seamless customer experience making purchases and claims. Once a claim is approved, payment is made instantly.</li><li>• Tailored benefits based on customers' profile (owner, landlord, tenant) so that customers do not pay for what they don't need.</li><li>• Customers have the flexibility to determine the sum insured based on their needs.</li></ul>	UNIQUE FEATURES <ul style="list-style-type: none"><li>• 24-hour one-stop home repair service cover for common emergencies such as plumbing, electricity, locksmith and pest control services.</li><li>• Emergency cash of up to \$5,000 within 24 hours if the property is 100 per cent uninhabitable.</li><li>• Coverage for valuables, conservancy charges, accidental breakage of mirrors and fixed glass installations.</li><li>• Option to add multi-appliances home protector and accidental injury for pets.</li></ul>	UNIQUE FEATURES <ul style="list-style-type: none"><li>• Quality coverage on internal building structures and standard fixtures and fittings.</li><li>• Replacement coverage for contents' wear and tear or depreciation.</li><li>• Loss of rent or alternative accommodation coverage.</li><li>• 24-hour emergency assistance service.</li></ul>