

## Tiq Home Insurance

There really is no place like home. It's our sanctuary full of irreplaceable comforts we can't do without. That's why, like you, we appreciate how important it is to protect what we treasure most.

Tiq Home Insurance by Etiqa (HDB's appointed fire insurer since 2009) offers assurance with flexible yet comprehensive coverage to homeowners and tenants. Beyond your building, you can choose to protect renovation, home contents and all the things you love, only paying for what you need and nothing more.

### Important Notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of Maybank Group.

This brochure is for reference only and not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.com.sg](http://www.gia.com.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Individual personal data and privacy are important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte. Ltd. manages your personal data as required under the Singapore Personal Data Protection Act (No. 26 of 2012) ("the Act"). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would like to urge you to read the Statement available at [www.etiqa.com.sg](http://www.etiqa.com.sg) under PDPA so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd.

For more information, kindly visit the PDPC website at <http://www.pdpc.gov.sg>

Information is correct as at 28 Jan 2019.

**Etiqa Insurance Pte. Ltd.** (Company Registration Number 201331905K)

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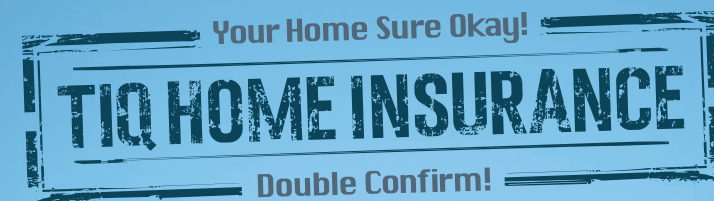
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TIQ by ETIQA

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## Flexible coverage options



A variety of sum insured options for building, renovation and contents gives you flexibility and choice to protect your home across a period of 1, 3 or 5 years. Additional protection is also available for your family members, pets and even your home appliances.



## 24/7 Emergency Home Assistance

Household inconveniences? No sweat! Our 24-hour one-stop home repair service covers four common emergencies – plumbing, electricity, locksmith, and pest control. We will be with you from the moment you call our hotline, to securing the right tradesman and paying for the service, till your problem is resolved.

Free for plans of 3 years or more!

## Emergency Cash Allowance within 24 hours\*



In the event an insured peril renders your home uninhabitable, you will get a cash allowance of up to \$5,000 within 24 hours\* to assist you with alternative accommodation and daily essentials to get you back on your feet. Say goodbye to the prolonged wait for claims and unnecessary panic.

## Tiq Home Insurance at a glance

Benefits	Homeowner / Landlord		Tenant
	HDB	Condominium / Landed	
Building*	\$19,300 – \$98,200	\$300,000 – \$2,000,000	Not available
Renovation*	\$20,000 – \$180,000	\$100,000 – \$1,000,000	Not available
Contents*	\$15,000 – \$120,000	\$50,000 – \$150,000	\$15,000 – \$120,000
<div>ENHANCED</div> Emergency Cash Allowance <sup>+</sup> Allows you to do the following: <ul style="list-style-type: none"><li>• Pay for basic necessities such as food, clothes, transport</li><li>• Get alternative accommodation</li><li>• Replace the locks and keys of your damaged home and much more!</li></ul>	100% Uninhabitable: \$5,000 ≥ 50% Uninhabitable: \$2,500		100% Uninhabitable: \$500 ≥ 50% Uninhabitable: \$250
Emergency Home Assistance (Applicable for plans of 3 years or more)	\$200 and up to 4 times per year		\$200 and up to 4 times per year
Personal Legal Liability (Worldwide)	\$500,000	\$1,000,000	\$500,000
Valuables	30% of Content Sum Insured		30% of Content Sum Insured
Removal of Debris	10% of Renovation Sum Insured		Not available
<div>NEW</div> Professional Fees	10% of Building and/or Renovations Sum Insured		Not available
Conservancy Charge	\$500		Not available
Unauthorised transactions on your stolen ATM or credit card	\$1,000		\$1,000
<div>NEW</div> Accidental Breakage of Mirrors and Fixed Glass	\$1,000		Not available
<div>NEW</div> Money	\$750		Not available
Optional add-ons			
Multi-appliances Home Protector	\$700 and up to 2 times per year		Not available
Accidental Injury for Pet due to Insured Peril	\$500, with excess of \$80		Not available
Family Accidental Death Protection	\$50,000		Not available

\* Flexible coverage options available; subject to property type.

+ Approval within 24 hours of your notification to us. The payment will be credited to you by the next working day of approval.



### Personal Cyber Insurance Plan (Optional Add-on)

An online risk solution that insures your home and household from cyber threats. Get safety in connectivity with comprehensive protection for data breach, privacy invasion and things that you do on the Internet. With coverage of up to \$25,000 for a year, Personal Cyber Insurance is an exclusive add-on plan, available with purchase of Tiq Home Insurance.

Visit [tiq.com.sg/home-insurance](https://tiq.com.sg/home-insurance) to get a quote today.