



PRODUCT SUMMARY: Home Insurance

This Product Summary is for illustrative purposes only and shall not constitute a contract. The following is a simplified description of the key product features. The exact terms can be found in the policy wording.

Details of Plan Provider:

Etiqa Insurance Pte. Ltd., (201331905K), One Raffles Quay, #22-01 North Tower, Singapore 048583.

Policy Owners' Protection Scheme:

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 web-sites (www.gia.org.sg or www.sdic.org.sg).

Plan Benefit:

Benefits	Homeowner / Landlord		Tenant
	HDB	HDB Condominium / Landed Tenant	
Building*	\$29,000 - \$300,000	\$300,000	Not available
Renovation*	\$40,000 - \$100,000	\$100,000	Not available
Contents*	\$35,000 - \$60,000	\$50,000	\$45,000 - \$75,000
Emergency Cash Allowance +	100% Uninhabitable: \$5,000 = 50% Uninhabitable: \$2,500		100% Uninhabitable: \$500 = 50% Uninhabitable: \$250
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
Professional Fees	10% of Building and/or Renovations Sum Insured		Not available
Conservancy Charge	\$500		Not available
Unauthorized transactions on your stolen ATM or credit card	\$1,000		\$1,000
Accidental Breakage of \$1,000 Not available Mirrors and Fixed Glass	\$1,000 Not		Not available
Money	\$750		Not available

*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.

Please refer to [policy wording](#) for full details of plan benefit.

Monthly Renewability

This is a monthly renewable Add-on Protection and the policy term is 1 month. At the end of every month policy term, this Add-on Protection will be renewed automatically for another month at the same conditions on the expiry date before renewal, so long as the following conditions are met:

- (a) this add-on protection is in force on the expiry date before the renewal; and
- (b) the insured has not reached Age 100 at the renewal date.

We reserve the right to terminate Your Add-on protection by giving you 90 days' notice.

Insurance Cover Charge

We will deduct Insurance cover charge daily, starting from the Add-on Protection inception date. The Insurance cover charge will depend on the plan selected. Insurance cover charge are payable daily via deduction from the Account value in GIGANTIQ. If there is insufficient Account value in GIGANTIQ for deduction, this Add-on Protection will be de-activated immediately.

The Insurance cover charge for this Add-on Protection is not guaranteed. We reserve the right to change the Insurance cover charge at any time by giving You thirty (30) days' written notice in advance.

Re-activation

If Your Add-on Protection is de-activated, You may re-apply to re-activate the Add-on Protection to in force.

Re-activation of the Add-on Protection is subject to Our approval, depending on the insurability of the insured and such other terms and conditions as We shall determine from time to time. Upon our approval, re-activation will take effect on the next calendar day. All exclusions will begin from the effective day of re-activation.

Termination

This policy will end when any of the following events happens first:

- a) Termination of GIGANTIQ;
- b) 90 days after We give You notice that the policy cannot be renewed.

We may also terminate the insurance by giving You seven (7) days' notice.