

HomeBliss Personal Insurance

Home is even sweeter with this
comprehensive plan

TENET
Insurance Company Ltd

it's **beyond** just business

Tenet Insurance Company Ltd

A wholly owned company of Hwa Hong Corporation Limited
a diversified business group listed on the main board of the
Stock Exchange of Singapore

11 Collyer Quay
#09-00 The Arcade
Singapore 049317
Tel : 6221 2211 Fax : 6221 3302
www.tenetinsurance.com

Company Registration No.: 195700067Z



More accidents can happen in the home than anywhere else.

Home is where the heart is... and in most cases, also where your greatest assets lie.

Protect your greatest assets with Tenet's HomeBliss. It protects you from events beyond your control and provides you with the financial resources to replace or repair your property when unfortunate events occur. These may include burglary, fire, fallen trees, bursting of pipes, explosion, vandalism and more...

Read on to find out more about our plan to make your home an even sweeter one.

Protect yourself, your home and even your dog with Tenet's HomeBliss insurance plan.



HomeBliss COVERS ●●●

Section 1 — Your Home Renovations, Fixtures & Fittings

We cover you for any loss or damage caused by an Insured Peril to your renovations, fixtures and fittings, for example, built-in cabinets or wardrobe, flooring and air-conditioner, to put your home back in comfort.

Insured Perils include:

- Fire, lightning, thunderbolt or subterranean fire, explosion
- Damage by aircraft or other aerial devices dropped therefrom, falling television or radio antennae, falling trees, impact by road vehicles
- Bursting or overflowing of a domestic water tank, apparatus or pipe
- Theft by actual forcible & violent entry
- Earthquake or volcanic eruption, hurricane, cyclone, typhoon or windstorm
- Riots, civil commotion, strikes, malicious damage
- Subsidence or landslip caused by flood only but excluding the first S\$10,000 or 10% of claim cost whichever is greater

Section 2 — Your Contents

Your Contents such as furniture, TV set, audio/visual equipment, dining set, washing machine, refrigerator, clothing, jewellery* and personal effects belonging to you and your family members are also covered.

Select the type of coverage you want for your Contents:

STANDARD HOME — Fire and Insured Perils

Covers your Contents against loss or damage by any Insured Perils

Free Extensions:

Damage to Awnings, Blinds and Signs	S\$5,000
Damage to Security System	S\$500
Loss/Damage to Mobile Phone, Pager, Portable Computer/Diary	Up to replacement cost
Professional Fees	10% of Section 1
Removal of Debris	10% of Sections 1 and 2
Fire Extinguishing Expenses	10% of Sections 1 and 2
Loss of Rent & Alternative Accommodation Expenses	\$10,000 per month up to 10% of Sections 1 and 2 or \$50,000 per policy
Replacement of locks & keys	S\$750

OR

ENHANCED HOME — All Risks

Includes coverage under Standard Plan with extensions PLUS additional protection against accidental loss or damage to Contents. An excess of S\$100 applies for each and every claim except if due to an Insured Peril.

Free Extensions:

Accidental Breakage to Fixed Glass	5% of Section 1
Contents temporarily removed from home to anywhere in Singapore	15% of Section (max S\$500 per article)
Cost of Replacement of Title Deeds	S\$750
Loss or damage to Domestic Servant's Property	S\$1,000
Visitors' Personal Effects	S\$500
Loss of Personal Money, ATM/Credit Cards	S\$1,000
Deterioration of Foods and Drinks in Refrigerator	S\$200
Household Removal by Professional Movers	S\$1,500
Loss or damage to Pedal Cycles	S\$500
Conservancy charges up to maximum three (3) months	S\$1,000

NOTE: Household Contents exclude money, deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, stamps, documents of any kind, manuscript, medals, motor vehicles and accessories, pedal cycles, contact lenses, hearing aids and livestock, or property owned or held in trust in connection with any business profession or trade.

* The total value of jewellery, watches, antiques, paintings, furs, works of art, curios, stamps or coins collection, items of gold, silver or other precious metals and other collectable property belonging to you or your family should not exceed one-third of the Contents sum insured in the aggregate and S\$2,500 per article.

Section 3 — Worldwide Family Personal Liability for You and Your Family

Your family is covered against legal liability to third party claims up to S\$750,000 for death, bodily injury or property damage anywhere in the world* as a consequence of their negligence. For example, if your neighbour slips and falls in your kitchen, the bamboo pole drops and hurts someone, this helps to pay for their medical expenses. As a landlord, you are covered for your legal liability as an owner up to the limit as stated above. As a tenant, you are covered for your legal liability as an occupier up to S\$100,000 for damage to landlords fixtures, fittings and building subject to an excess of S\$100 each and every claim. * excluding USA/Canada and travel exceeding ninety (90) consecutive days

Section 4 — Personal Accident Cover for You & Your Spouse

You and your spouse are covered for Accidental Death and Permanent Disablement as a result of any home accident up to S\$20,000 each, plus Accidental Hospitalization Allowance of S\$250 each, provided you and/or your spouse do not exceed seventy (70) years old next birthday.

Section 5 — 24-hour Home Assistance Service Whenever You Need Help

Home Assistance Services

Assistance service with reimbursement for services up to S\$75 per event and S\$150 per year

1. Electrical Assistance (excludes malfunction of electrical appliances)
2. Plumbing Assistance (excludes leaking tap/shower head/ceilings)
3. Locksmith Assistance (excludes locked-out bedrooms)
4. Air-Conditioning Engineer Assistance (excludes air-con unit that has not been serviced for more than 6 months)
5. Pest Control Services

Section 6A — Your Pet Dog

Because we understand how you, as a caring pet owner feel for your pet's well being, HomeBliss compensates you up to S\$500 in the event that your pet dog suffers accidental death within your home premises. Provided that your pet dog is aged between three (3) months and five (5) years old.

OPTIONAL COVERS — ENHANCING YOUR PROTECTION

Section 6B — Pet Dog Cover Extension

Pet lovers can select this extension to provide a wider cover for their pet dogs which are registered with the Agri-food & Veterinary Authority of Singapore, and aged between three (3) months to five (5) years old:

Veterinary Fees (subject to an excess of S\$50 each and every claim and excluding any illness arising within the first ten (10) days of the commencement of the insurance)	S\$750
Recovery Costs	S\$250
Cremation/Burial Expenses	S\$100
Accidental Death of your pet dog anywhere in Singapore	S\$500

Section 7 — Worldwide Personal Effects Cover for Your Personal Possessions

Provides worldwide coverage for loss or damage to your personal effects such as jewellery, watches and camera equipment. An excess of S\$100 each and every loss is applicable. You may insure for:

- Unspecified Articles — you do not need to specify or individually itemise the items to be insured. We will pay you up to S\$1,000 for loss or damage to any one article.
- Specified Articles — each item has to be individually itemised together with the amount to be insured (representing the full value of the items). For articles exceeding S\$2,500, proof of purchase, receipts or valuations need to be provided. Cover for mobile phones, pagers, portable computers/diaries and the like must be referred to our office for separate quotation.

Note: This option is not available for mobile phones, pagers, portable computers/diaries and the like (unless application is made under Specified Articles), money and items which are used in connection with any business profession or employment and where Section 2 Contents are not insured in the policy.

Section 8 — The Building

You can purchase cover to protect your building including garages, outbuilding, hard courts and in-ground pools, drive paths, patios, terrace, landscaping and the walls, gates and fences around (excluding foundation, drains, renovations, fixtures and fittings) plus professional fees to provide for the cost of rebuilding when damaged by an Insured Peril.

Free extensions include Capital Additions, Loss of Rent & Alternative Accommodation Expenses, Public Authorities, Professional Fees and Removal of Debris.

Note: Building shall be deemed to include renovations, fixtures & fittings when this Section is arranged as a Standalone cover.

AT A GLANCE — BENEFITS AND PREMIUM FOR PACKAGE PLANS

Section No./Limit of Benefits (S\$)	Cosy	Serene	Luxury
1. Renovations, Fixtures & Fittings	S\$80,000	S\$120,000	S\$200,000
2. Contents	S\$20,000	S\$40,000	S\$60,000
3. Family Worldwide Personal Liability		S\$750,000	
4. Personal Accident — Death & Permanent Disablement		S\$20,000 each	
— Hospital Allowance		S\$250 each	
5. 24-hours Home Emergency Assistance Service		Referral Service & Reimbursement for Home Assistance Services	
6. Pet Dog Cover		S\$500 each	
PREMIUM For Package Plan (S\$) excluding GST	Cosy	Serene	Luxury
With STANDARD HOME cover for Contents	S\$80	S\$140	S\$210
With ENHANCED HOME cover for Contents	S\$100	S\$180	S\$270

For Package Plans only, you will enjoy First Loss Cover for Sections 1 & 2.

Top-up Options — Increasing Your Coverage

Increase the limits of your coverage for Renovations, Fixtures & Fittings and Contents by topping up the standard packaged limits. This will ensure that such items are adequately covered in the event of a serious loss or damage. Please refer to attached application form for premium rates to top-up sums insured for Sections 1 &/or 2.

STANDALONE COVERS

- Standalone Renovations, Fixtures, and Fittings or
- Standalone Contents or
- Standalone Building

You have the option of insuring Section 1, 2 or 8 individually at the Full Value and the following sections will be granted at no additional cost: Worldwide Family Personal Liability, Personal Accident for you and your spouse, 24-Hr Home Assistance Service and Pet Dog Cover.

QUESTIONS & ANSWERS

- 1. How much should I insure?** We recommend that you select a plan that will adequately protect you, and top up the sum insured if the basic sum is insufficient. This allows you to have the financial resources to restore your home without having to compromise your previous lifestyle in the event of a serious or total loss or damage.
- 2. Are my Household Contents covered only up to S\$2,500 per item?** There is no item limit on household items except for valuables and collectible items, which is limited to S\$2,500 per item. Valuables includes jewellery, watches, antiques, paintings, furs, works of art, curios, stamps or coins collection, items of gold, silver or other precious metals belonging to you or your family. We can consider providing cover for valuables exceeding S\$2,500 subject to an additional premium. Please provide us with the copy of proof of purchase/receipt/valuation to facilitate our assessment.
- 3. Will I be entitled to premium refund if I need to cancel the policy?** Enjoy fourteen (14) days 'Free Look' from the day you receive your HomeBliss policy. If the policy is not suitable for you, you can arrange to cancel your policy within this period and receive a full refund on the payment made, no questions asked! Beyond the 'Free Look' period, we will refund you the balance premium after deducting our customary short-term premium or minimum premium of S\$65 provided no claims has been made under the policy.

If you have a business registered under the HDB/URA Home Office Scheme, please check out our Office @ Home Extension.

IMPORTANT NOTE: This product write-up is not a contract of insurance. The specific terms conditions and exclusions are set out in the policy. Please refer to our office should you require a specimen copy of the policy wording.

HomeBliss

Personal Insurance Application Form

Intermediary's Code:

The Applicant

Name:

Address:

NRIC/Passport No.: Nationality:

Marital Status: Date of Birth:

Occupation: Email:

Telephone No.: (HP) (H) (O)

Details of Property to be Insured

Location (if different from above):

Type of Property: HDB Flat Terrace Private Condominium

Semi-Detached Bungalow

Choice of Plan/Coverage (please tick)

Period of Insurance: _____ to _____

Select Plan: Cosy Serene Luxury

OR
Select Standalone Cover: Standalone Renovation, Fixtures & Fittings Standalone Contents Standalone Building

Please indicate sum insured in the table below. Subject to minimum premium of S\$100 per policy before GST for Standalone Cover.

Select Contents Coverage: Standard Home (Fire & Perils) Enhanced Home (All Risks)

Coverage Top-Up/Standalone Cover/Inclusion of optional Cover	Additional Sum	Rate/Premium
<input type="checkbox"/> Renovations, Fixtures & Fittings (Top-Up or Standalone Cover)		0.05%
<input type="checkbox"/> Contents (Top-Up or Standalone Cover) • With Standard Home Coverage • With Enhanced Home Coverage		0.25% 0.35%
<input type="checkbox"/> Worldwide Personal Effects Cover (Optional Cover) <small>[Total value should not exceed 50% of Contents Sum Insured]</small> • Unspecified Articles — Please state total value of unspecified personal effects to be insured. Limit of S\$1,000 any one article	(Maximum: S\$10,000)	2%
• Specified Articles — Please describe and list each article with corresponding amount to be insured. Proof of purchase/receipt/valuation to be furnished for articles exceeding S\$2,500		1.25%
<input type="checkbox"/> Pet Dog Cover Extension (Optional Cover)	S\$75 per dog x _____ dogs	
<input type="checkbox"/> Building (Optional or Standalone Cover)		0.05%

Name of Mortgagee (if any):

Declaration of Specified Articles for Worldwide Personal Effects Cover

Description	Sum Insured (S\$)

Particulars of Dog(s) to be insured under Pet Dog Cover Extension (for pet dogs aged three (3) months to five (5) years old)

Breed/Category	Sex	Date of Birth	Colour	License No.
1.				
2.				

Premium Calculation

Premium for Package Plan:	S\$
OR Premium for Standalone Cover:	S\$
Plus Total Premium for Top-ups &/or Optional Covers:	S\$
Total Gross Premium:	S\$
Plus GST:	S\$
Total Premium Payable:	S\$

Declaration

I/We declare that the above information is true and complete and it shall be the basis of the contract with Tenet Insurance Company Ltd (the Company). I/We further declare that:

- The building is constructed of brick, stone or concrete and roofed with concrete slate tiles and/or other incombustible materials and in respect of the risks to be covered no loss, damage or liability has arisen within the last twelve (12) months.
- The dog(s) described above is/are in good health and condition and has/have not suffered from any illness/disease or injury which makes the dog(s) an abnormal risk. I/We further declare that the dogs are not used in connection with any trade, business or breeding and no property damage or third party bodily injury was caused by the dog(s) in the last three (3) years.
- In respect of the risk to be insured, no previous insurer has refused to give cover, renew or impose any special terms.
- Premises to be insured is not unoccupied nor used as a workers' living quarters.

Details of policies covering similar risks (if any): _____

Please charge S\$ _____ (including GST) to my Visa/Mastercard* (*delete as appropriate)

Card No. - - -

Expiry Date: -

I/We enclose a cheque for S\$ _____ (including GST) payable to Tenet Insurance Company Ltd.

Bank/Cheque No.: _____

Signature of Applicant _____ Date _____

IMPORTANT NOTICE

1. Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Proposal Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
2. Please note that this insurance is subject to the premium being paid and received in full by the Company (a) before the inception date where the Policy is issued to an Individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.
3. The liability of the Company does not commence until proposal is accepted.

For Official Use

We confirm acceptance of this application in accordance with our policy terms conditions and exceptions, effective _____.

Name & Signature of Approving Officer/Date _____