

QBE Home Prestige Package

Home insurance plans



Why should I choose QBE Home Prestige Package Insurance?

All-rounded protection for your home contents and against liability and legal costs from your property.

Comprehensive coverage for your home

- Loss/Damage to Home Contents, automatic first loss coverage, up to S\$200,000
- Loss/Damage to fixtures, fittings and renovations, up to S\$100,000. With option to increase coverage to cover building.
- Loss of rental, for owners: 25% of sum insured, up to 30 days
- Temporary accommodation, for occupier: up to 25% of sum insured, up to 6 months
- Personal Accident coverage, S\$50,000 in the aggregate
- Liability to others, S\$5,000,000 in the aggregate
- Option to purchase Personal Effects coverage and domestic Workers' Compensation

Please refer to the Policy wording for more coverage details and the full Terms and Conditions.

Summary of benefits

The table below provides a summary of the covers and maximum sums insured under the QBE Home Prestige Package Insurance plan.

POLICY SECTION	LIMIT (\$\$)		
	LANDLORD	TENANT	OWNER OCCUPIED
Home Contents			
Loss or damage to all home contents		200,000	
Replacement of locks & keys following a break in	N/A	1,000	
Cost of temporary accommodation	N/A	2,000	
Accidental death or theft of pets	N/A	500	
Loss or damage to home contents during transit to new place of residence		Up to 15% of sum insured	
Replacement of spoiled frozen food	N/A	500	
Coverage for home contents at new situation		Automatic coverage for up to 28 days	
Buildings			
Loss or damage to building - including fixtures, fittings & renovations		100,000	
Rental Loss	25% of sum insured, for up to 6 months	N/A	25% of sum insured, for up to 6 months
Expenses incurred in fire extinguishing		Up to 10% of sum insured	
Personal Accident			
Compensation for an accident		25,000 for adults, 5,000 for child (50,000 in the aggregate)	
Liability to Others			
Limit of liability - any one period and in the aggregate		5,000,000	
Arising from:			
a) The occupation of the building specified in the schedule			
b) Ownership specified in the schedule			
c) Personal Liability worldwide			
Personal Valuables (Optional)			
Unspecific Valuables	N/A	Plan A: 1,000 article limit, 6,000 max limit per year Plan B: 3,000 article limit, 12,000 max limit per year	
Specified personal valuables	N/A	Up to 10,000 article limit, 100,000 max limit per year	
Domestic Workers' Compensation (Optional)			
Domestic workers' compensation (per employee)	N/A	As per Work Injury Compensation Act of Singapore	

Important notice:

- Please refer to the policy wording for more coverage details and the full Terms and 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.

How much do I pay?

HOUSING TYPE	PUBLIC HOUSING ¹	PRIVATE HOUSING ² (excluding Landed Property)	PRIVATE HOUSING ³ (Landed Property)
Annual Premium (before GST)	S\$100	S\$150	S\$240
Annual Premium (with 7% GST)	S\$107	S\$160.50	S\$256.80

¹ Public Housing: Studio Apartment, 2-Room Flat, 3-Room Flat, 4-Room Flat, 5-Room Flat, 3Gen Flat, Executive Flat, DBSS Flat

² Non-Landed Private Housing: HUDC Flats, Executive Condominiums, Condominiums, Apartments, Walk Ups

³ Landed Private Housing: Conservation Houses, Shop Houses, Terrace Houses, Town Houses, Cluster Houses, Semi-Detached Houses, Detached Houses, Good Class Bungalows

How do I apply?

Just 3 simple steps and you can have a peace of mind about the security of your home:

Step 1: Apply

- Approach an authorized QBE agent/broker and discuss your requirements then select the plan that best suits your needs.
- Fill out the proposal form and decide on the mode of payment convenient for you – credit card or cheque.

Step 2: Understand the coverages

- Upon receiving your Policy, read through the Policy wording and ensure your needs are sufficiently and correctly met.
- Call your agent/broker immediately for clarifications should you be unclear of any wording.

Step 3: Check your Policy

- Ensure all details and information are in order.

How do I make a claim?

In the event of a claim:

- All claims must be made to QBE Insurance (Singapore) Pte Ltd immediately when the claim occurs.
- Doctors' reports or certificates and hospital bills are required to support the claim.
- Retain all bills, invoices and receipts for your claim too.
- To report your claim or obtain a claim form, please contact your Insurance Advisor or the QBE Singapore Claims Department at +65 6224 6633 or visit our website at www.qbe.com/sg

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 your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Home Prestige Package Proposal Form

QBE Insurance (Singapore) Pte Ltd



Under Section 25(5) of the Insurance Act, Singapore, (Cap 142) or any subsequent amendments thereof, you are to disclose in this Proposal form, fully and faithfully, all facts which you know or ought to know; otherwise, the policy issued may be void.

Your Personal Details (As The Applicant)

Name	<input type="text"/>			
NRIC/Passport No.	<input type="text"/>	Nationality	<input type="text"/>	
Occupation	<input type="text"/>	Date of Birth	<input type="text"/>	
Address	<input type="text"/>			
Contact No. (O)	<input type="text"/>	(H)	<input type="text"/>	
		(HP)	<input type="text"/>	
Email	<input type="text"/>			
Period of Insurance (For one year)	From:	<input type="text"/>	To:	<input type="text"/>

Detail Of The Property To Be Insured

Address of the Property to be Insured (if different from the above)	<input type="text"/>		
Occupancy of Property (please ✓)	<input type="checkbox"/> Owner	<input type="checkbox"/> Occupier	<input type="checkbox"/> Owner Occupier

Housing Type (please ✓)	<input type="checkbox"/> Public Housing	<input type="checkbox"/> Private Housing (excluding Landed Property)	<input type="checkbox"/> Private Housing (Landed Property)
Home Prestige Package Premium (before GST)	S\$100	S\$150	S\$240
Home Prestige Package Premium (with 7% GST)	S\$107	S\$160.50	S\$256.80

COVERAGE

1. Home Contents
2. Buildings
3. Personal Accident
4. Liability

SUM INSURED (S\$)

200,000
100,000
50,000 in aggregate, at your situation
5,000,000 any one occurrence and in the aggregate

OPTIONAL COVERS: If you wish to purchase additional covers, please indicate your needs:

Additional Coverage for:

- Building; including Fixtures, Fittings & Renovation (All Risks) (For sum insured exceeding S\$100,000) SUM INSURED S\$ @ 0.04% = S\$ – (A) ADDITIONAL PREMIUM
- Household Contents (For sum insured exceeding S\$200,000) S\$ @ 0.25% = S\$ – (B)

Optional Coverages:

- Domestic Workers' Compensation NO. OF EMPLOYEES S\$ @ S\$50 per employee = S\$ – (C)
- Unspecified Personal Valuables ADDITIONAL PREMIUM
- Plan A: S\$1,000 per article limit, a maximum limit of S\$6,000 per year \$100 – (D)
- Plan B: S\$3,000 per article limit, a maximum limit of S\$12,000 per year \$200 – (E)
- *Specified Personal Valuables (S\$10,000 per article limit, a maximum limit of S\$100,000 per year)

DESCRIPTION OF ITEMS	SUM INSURED
1.	S\$ <input type="text"/>
2.	S\$ <input type="text"/>
3.	S\$ <input type="text"/>

S\$ @ 1.50% = S\$ – (F)

Additional Premium (before GST) – (A) + (B) + (C) + (D) + (E) + (F) S\$

Additional Premium (with 7% GST) S\$

* Valuation certificate and/or receipt is required for single item article limit above S\$2,000.

Final Premium Payable (Including Additional Coverage)

Total Premium Due (before GST) S\$

– Home Prestige Package Premium + Any Additional Premium

Total Premium Due (with 7% GST) S\$

– Home Prestige Package Premium + Any Additional Premium

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 your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Personal Data Protection Act (PDPA) 2012

Supplementary Consent Clauses

To process, administer and/or manage your relationship, account and policy with QBE Insurance (Singapore) Pte Ltd (QBE), QBE will need to collect, use, disclose and/or process your personal data. Such personal data includes (i) information set out in this [form] and any other personal information provided by you or possessed by QBE; and (ii) your claims.

Such personal data will be collected, used, disclosed and/or processed by QBE for the purpose(s) of:

- a) considering whether to provide you with the insurance you applied for;
- b) processing your application for underwriting and insurance;
- c) administering and/or managing your relationship, account and/or policy with QBE;
- d) processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims, under your policy;
- e) carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by QBE;
- f) carrying out your instructions or responding to any enquiries by you;
- g) dealing in any matters relating to the services and/or products you are entitled to when applying for this or other policies you applied for. This includes the disclosure of some of your personal data when mailing of correspondence, statements, invoices, reports or notices to you, as well as the disclosure of some of your personal data on the cover of envelopes/mail packages;
- h) investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matter relating to your policy, and whether or not there is any suspicion relating to these;
- i) compiling a claims history for the purpose of investigation and detecting fraud in present and future claims
- j) complying with applicable law in administering and managing your relationship with QBE;
- k) providing you with direct marketing communications about QBE's products and services; if you do not want to receive any direct marketing, you may withdraw your consent at any time free of charge by writing in to info.sing@qbe.com

We may/will also be collecting from sources other than yourself, personal data about you, for one or more of the purposes described above, and using, disclosing and/or processing such personal data for one or more of those purposes.

Your personal data may/will be disclosed by QBE to its third party service providers or agents (including its lawyers/law firms), which may be situated outside of Singapore, for one or more of the purposes described above, meaning third party service providers or agents, if engaged by QBE, will be processing your personal data for QBE.

By signing below, you:

- consent to QBE collecting, using, disclosing and/or processing your personal data for the purposes described above;
- consent to QBE collecting personal data about you from sources other than yourself and using, disclosing and/or processing the same, for one or more of the purposes described above;
- consent to QBE disclosing your personal data to its third party service providers, or agents (including its lawyers/law firms), for the purposes described above; and
- consent to QBE transferring your personal data out of Singapore to its third party service providers, or agents where such third party service providers or agents are sited (whether in Singapore or outside of Singapore), for the purposes described above.

Name

NRIC No.

Date

Signature



QBE

QBE Insurance (Singapore) Pte Ltd

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