

ERGO



ERGO HomeSecure Insurance

Protect the Home You Love

ERGO HomeSecure

Your home holds your memories, your lifestyle, and the people you care about.

ERGO HomeSecure is a comprehensive Home Insurance solution designed to protect homeowners, tenants and landlords across different property types, including HDB flats, condominiums, and landed properties.

Why Choose ERGO HomeSecure?

- Strong protection for building, renovations, contents, liability, and personal accident.
- 12 major insured perils including fire, flood, burglary, impact damage, riots, and more.
- Wide range of built-in extensions at no extra cost.
- Worldwide Personal & Family Liability and Family Personal Accident coverage.
- Backed by ERGO, part of Munich Re — global strength and reliability.



Core Benefits

Section 1 (Buildings and/or Renovations)

- Protects your building and/or renovations and can be customised for the needs of homeowners, landlords or tenants
- Operates on an average clause with a high 25% Average Relief, giving homeowners peace of mind if they accidentally under-insure.

Section 2 (Contents – First Loss)

- Pays for reinstatement, replacement or repair cost for content damaged within the dwelling
- On first loss basis with full protection up to the sum insured and no application of average clause

Section 3 (Personal and Family Liability)

- Covers Your and Your Immediate Family Member's Legal Liability (Bodily Injury or Loss/Damage to a third party property)
- Worldwide cover up to \$500,000 (top-up up to \$3mil) and including Tenant's Liability

Section 4 (Family Personal Accident - Worldwide)

- Accidental Death/Permanent Disability (ADPD) coverage worldwide for your family

Comprehensive extensions under main benefits at no extra cost

SECTION 1 - Building & Renovations

Coverage for your property structure, fixtures and improvements against 12 insured perils.

Built in Extensions

- 25% Average Relief — under-insurance up to 25% will not reduce payout.
- Alternative Accommodation — 10% of Sum Insured (SI) or S\$25,000.
- Awnings/Signage/Outdoor Fixtures — S\$5,000.
- Breakage of Fixed Glass — S\$3,000.
- Capital Additions - up to 10% of SI.
- Conservancy Charges — S\$1,000.
- Emergency Entry — S\$500.
- Fire Extinguishing Appliances - S\$5,000.
- Locks & Keys — S\$500.
- Professional Fees — 10% of SI or S\$10,000.
- Public Authorities — 10% of SI or S\$5,000.
- Removal of Debris — 10% of SI or S\$20,000.
- Loss of Rent — 15% of SI or 6 months.

SECTION 2 — Contents

Protection for household belongings, personal items and valuables.

Built in Extensions

- Domestic Helper's Property — S\$1,000.
- Emergency Cash — S\$500.
- Frozen Food — S\$500.
- Newly Acquired Contents — 10% of SI within 30 days.
- Loss of Money — S\$1,000.
- Pedigree Pets — S\$500.
- Professional Packers/Movers — S\$5,000.
- Security System Damage — S\$500.
- Temporary Removal — 10% of SI.
- Title Deeds/Other Legal Documents — S\$1,000.
- Unauthorised Credit/Debit Card Use — S\$1,000.

SECTION 3 — Personal & Family Liability (Worldwide)

Covers accidental injury or property damage to third parties.

- Includes defence costs with ERGO consent.
- Up to S\$500,000 (top-up up to S\$3 million).
- Tenant's Liability - S\$250,000.

SECTION 4 — Family Personal Accident (Worldwide)

Covers death or total permanent disablement due to bodily injury caused by a sudden, violent, external and visible accident anywhere in the world.

- Adult ≤65: S\$10,000.
- Child <18: S\$5,000.
- Annual aggregate: S\$30,000

Sum insured / Annual Premium (s\$)

Coverages	Smart	Enhanced	Premium	Custom
Section 1A - Building	90,000	140,000	300,000	Customized
Section 1B - Renovations	60,000	70,000	100,000	
Section 2 - Contents	40,000	60,000	90,000	
Section 3 - Personal & Family Liability	500,000 Customizable up to 3,000,000			
Section 4 - Family Personal Liability	Adult: 10,000; Child: 5,000; 30,000 in Annual Aggregate			

Annual Premium (HDB)	96.90	141.59	233.70	Customized
Annual Premium (Private)		243.62	396.76	Customized

Note: Premium inclusive of GST as of January 2026.

Choose Your Plan and Pay Only for What You Need

ERGO HomeSecure gives you the flexibility to choose your preferred benefits and limits according to your needs.

Follow these **4 simple steps** for a cover of your choice:

1 Select Dwelling Type – HDB or Private



2 Choose a predefined plan or customise your own (max. \$1m for building/renovation, max. \$200,000 for contents)



3 Top-up Personal & Public Liability limit if required



4 Enter your personal data including option to select co-owner or mortgagee clause

Benefit Highlights



Alternative Accommodation

If the Building is rendered uninhabitable, we will indemnify with an amount not exceeding 10% of the Sum Insured for the Building or up to S\$25,000.



Conservancy Charges

If the Building is deemed temporarily uninhabitable, we will reimburse the Insured with up to three months' conservancy charges or up to S\$1,000.



Loss of Money

Covers the loss of money contained in a locked drawer or safe belonging to the Insured and/or Immediate Family following forced or violent entry to the Building by a third party with an amount not exceeding S\$1,000.



Loss of Rent Coverage

If your building is leased to a tenant and becomes unfit for occupancy due to an Insured Peril, we will compensate you for loss of rental income, up to 15% of the Sum Insured for Section 1 or up to six months for any one incident (whichever is lower).



Breakage of Fixed Glass

Accidental breakage of fixed glass that is part of the Building with an amount not exceeding S\$3,000.



Domestic Helper's Property

Covers accidental loss of or damage to the personal belongings of your Domestic Helper with an amount not exceeding S\$1,000.



Emergency Entry

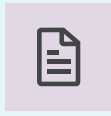
In the event of emergency forced entry to the building by the authorities, the coverage shall not exceed S\$500.

Average Clause Examples

HOW AN AVERAGE CLAUSE APPLIES (if there is no Average Relief of 25%)



Actual Value
S\$100,000



Sum Insured
S\$80,000



Loss
S\$20,000

Claim Payout = S\$16,000

Customer **underinsured 20%** of their property with no Average Relief. Thus, Average Clause applies, claim payout will be:

$$\frac{\text{Sum Insured}}{\text{Actual Value}} \times \text{Loss}$$

$$= \frac{\text{S\$80,000}}{\text{S\$100,000}} \times \text{S\$20,000} = \text{S\$16,000}$$

HOW AN AVERAGE CLAUSE APPLIES (including Average Relief of 25%)



Actual Value
S\$100,000



Sum Insured
S\$80,000



Loss
S\$20,000

Claim Payout = S\$20,000

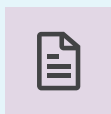
Customer **underinsured 20%** of their property, still within the Average Relief threshold of 25%. Thus, Average Clause will not apply.

Claim Payout is therefore **S\$20,000**

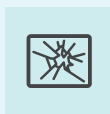
HOW AN AVERAGE CLAUSE APPLIES (including Average Relief of 25%)



Actual Value
S\$100,000



Sum Insured
S\$50,000



Loss
S\$20,000

Claim Payout = S\$10,000

Customer **underinsured 50%** of their property. This exceed Average Relief threshold of 25%.

$$\frac{\text{Sum Insured}}{\text{Actual Value}} \times \text{Loss}$$

$$= \frac{\text{S\$50,000}}{\text{S\$100,000}} \times \text{S\$20,000} = \text{S\$10,000}$$

Always ensure that your home is adequately insured. The examples illustrate how under-insuring can reduce your claim payout. To help you select the right sum insured, your insurance adviser can guide you through the estimation process:

- HDB Flats: Refer to reinstatement cost guidelines available on the HDB website.
- Private Homes: Use the reinstatement value stated in your property's valuation report.

This ensures your home is properly protected under the **ERGO HomeSecure** policy.

ERGO Insurance Pte. Ltd. is a registered general insurer regulated by the Monetary Authority of Singapore. ERGO is a wholly-owned Singapore subsidiary of ERGO Group in Germany. ERGO Group is one of the leading international insurance groups and operates in over 20 countries across Europe, North America and Asia. ERGO offers a comprehensive range of insurance policies, pensions, investments, and services. The company is part of Munich Re, one of the top providers of reinsurance, primary insurance and insurance-related risk solutions in the world. AM Best rated ERGO Insurance Pte. Ltd. with A+ (Superior) for its financial strength.

Important Notes

This product is underwritten by ERGO Insurance Pte. Ltd. No Insurance is in-force until premiums are received in full and the policy is issued by ERGO Insurance Pte. Ltd. The benefits of the policy will be in accordance with the terms and conditions of the policy. The availability of the coverage and the terms and conditions may be subject to regulatory approval and/ or underwriter's determination.

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 ERGO Insurance Pte. Ltd. or visit the ERGO Singapore, GIA or SDIC websites (www.ergo.com.sg or www.gia.org.sg or www.sdic.org.sg).

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Underwritten by:

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