

Important Notice: Pursuant to Section 23 (5) Cap. 142 of the Insurance Act 1966 or any subsequent amendments thereof, you are under a duty to fully and faithfully disclose all facts you know or ought to know, otherwise the Policy issued may be void and you may receive nothing from the Policy. If you are uncertain as to whether a particular information is material, these facts should be disclosed to us.

ERGO HomeSecure

Policy Wording

Please read this Policy Wording carefully together with Your Policy Schedule and any endorsement to ensure that You understand the terms and conditions and that the cover You require is being provided. Please keep these documents in a safe place as they are legal documents. If You have any questions after reading these documents, please contact Your insurance adviser, agent or Us (ERGO Insurance). An Insurance Contract is one of good faith where you as the Insured is aware of all the material facts. The material facts are defined as those facts which would enhance the risk that we, as the Insurer is undertaking as well as other information material to the risk which the Insurer would want to know.

If there is any change or are any changes which would materially enhance the risk during the currency of the policy, which you know or ought to know, you are contractually duty bound to disclose it to the Insurer immediately. Please also read the GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS portion of the policy and in particular Exclusion (n). We strongly recommend that You keep your family members informed of this Policy as it would be helpful in the event of an emergency and/or claim.

Whereas the **Insured** has applied to **ERGO INSURANCE PTE. LTD.** (for the insurance hereinafter contained) by a proposal and declaration which shall be the basis of this contract and be deemed to be incorporated herein, and has paid or agreed to pay the premium in respect of such insurance for the period of this Policy or any period for which the same may be renewed, We agree to indemnify the Insured as per the limits stated in the Schedule and in accordance with the terms, conditions and exclusions set out in this Policy.

How your insurance operates -

Your Policy is a contract between You and Us. Your Policy comprises of Your Proposal, any declarations made by You, this Policy Wording, the Policy Schedule, and any supplementary endorsements to this Policy, which all shall be read together as one contract. Any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.

This Policy shall become effective on the date specified in the Policy Schedule and end on the last day of the Period of Insurance. Having received and accepted all requisite premiums, We will provide the Cover up to the limits of indemnity shown in the applicable section of the Policy Schedule.

CONTENTS

Definitions	
Section 1A	Building
Section 1B	Renovations
Section 2	Contents
Section 3	Personal & Family Liability (Worldwide)
Section 4	Family Personal Accident (Worldwide)
General Exclusions	
General Conditions	

DEFINITIONS

TERM	MEANING
Acts of Terrorism	Means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, hegemonic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not.
Accident	Means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.
Building	The private dwelling house or private residential flat, including but not limited to condominiums and Housing Development Board flats, constructed of bricks and/or concrete and roofed with tiles or concrete, walls, gates and fences around and pertaining thereto, situated at the address shown in the Schedule. Building shall include all domestic offices, stables, garages and outbuildings situated at the same address.
Bodily Injury	Means an actual and identifiable physical injury sustained, where such injury is solely and directly caused by an Accident and such injury occurs within the Period of Insurance. Bodily Injury does not mean a pre-existing condition or illness.
Contents	Home contents, personal effects and jewellery belonging to the Insured or to members of the Insured's Immediate Family permanently residing with the Insured, whilst such items are in the Building but excluding: <ul style="list-style-type: none">a) cheques, travellers' cheques, postal or money orders, credit vouchers, cash cards, coins and securities for money;b) coin collection, platinum, gold and silver articles (except jewellery);c) stamps, manuscripts, medals, motor vehicles and accessories, pedal cycles and livestock; andd) any part of the structure or ceilings of the Building, wallpaper, or external television and radio antennae, aerials, aerial fittings masts and towers.
Conservancy Charges	Maintenance fee for the upkeep of the Building insured.
Domestic Helper	A person employed by You to carry domestic duties for You and Your Immediate Family, holding a valid employment visa and residing at the Building with You.

Flood	Means an inundation of water to the building due to water overflowing or escaping from their normal channel.
Immediate Family Members or Immediate Family	<p>Parents, parents-in-law, grandparents, grand parents-in-law, dependent children, brothers and sisters permanently living with You at the Building.</p> <p>A dependent child means any unmarried biological, adopted or step child of the Insured who is between the age of fifteen (15) days and eighteen (18) years of age, or under the age of twenty five (25) years and a full time student undertaking a recognised course at a licensed tertiary education institution, and who is dependent on the Insured Person for at least 50% of his/her maintenance and support.</p>
Insured	The individual named as the Policyholder in the Policy Schedule.
Insured Perils	Those specific perils detailed at Section 1 of the Policy titled 'BUILDING AND/OR RENOVATIONS'.
Malicious Damage	Damage deliberately caused to the property.
Personal Effects	Articles of personal use designed specifically to be worn or carried on the person e.g. Clothing, jewellery, watches, camera equipment etc. excluding money, mobile phones, pagers, portable computers/diaries, pedal cycles, any mechanically propelled vehicles/devices, aerial devices/drones and items which are used in connection with any business profession or employment, as well as items insured under a separate policy.
Policy	This Policy Wording and the Policy Schedule describing the insurance contract between You and Us.
Policy Schedule	The schedule which forms part of this Policy and also contains important details about Your cover.
Riot, Strike and/or Civil Commotion	Means a gathering of persons (organised or unorganised) to disturb the public peace with the presence of violence and/or threats of violence.
Reinstatement, Reinstatement, Reinstating	Means to make good damaged insured property to the condition it was in prior to the incident giving rise to a claim under the policy.
Renovations	Homeowner/Landlord: Improvements and additions made within the Building by You or any previous owner or tenant in the form of fixtures and fittings (e.g. flooring, built-in wardrobes and kitchen cabinets).

	Tenants: Improvements and additions made within the Building by You in the form of fixtures and fittings (e.g. flooring, built-in wardrobes and kitchen cabinets).
Uninhabitable	Impairment to the Building whereby it poses a real risk to life, or endangers the health and/or safety of the Insured or their Immediate Family as determined by a civil authority, Singapore Civil Defence Force and/or Building Construction Authority and/or independent third party expert designated by Us.
Valuables/Luxury Goods	Means items of high worth, including but not limited to: Jewelry and watches, Antiques and works of art, such as paintings and curios, Furs and collectible items, Precious metals (e.g., gold, silver, platinum), Precious stones, Specialty collections, including but not limited to: Stamp collections, Coin collections Wine collections.
We, Us, Our	Means the insurer, ERGO Insurance Pte. Ltd.
You or Your	Means the Insured.
Security Systems	A hardware system that prevents unauthorised intrusion into a premise, and/or reports such attempts.
Total Permanent Disablement	Means Injury of a Permanent nature which solely, directly and totally disables and prevents You from attending to any business or occupation of any and every kind or if You have no business or occupation, from attending to Your usual duties.

SECTION 1 – BUILDING AND/OR RENOVATIONS

We will, subject to the limits of liability specified in the Policy Schedule, indemnify You against the loss of or damage to Section 1A - Building and/or Section 1B - Renovations caused by an Insured Peril.

We may at our discretion repair, reinstate or replace any part of Section 1A - Building and/or Section 1B – Renovations lost or damaged, or pay You in cash the reasonable value of the loss or damage.

INSURED PERILS

1. Fire, lightning, thunderbolt or subterranean fire.
2. Explosion.
3. Aircraft or other aerial device or any article dropped therefrom.
4. Bursting or overflowing of a domestic water tank apparatus or pipe, excluding loss or damage occurring while the Building is left untenanted for a maximum period of thirty (30) days.

5. Theft accompanied by actual forcible and violent breaking into or out of the Building or any attempted theft or forcible or violent entry.
6. Impact by
 - a. any wild animals or road vehicle not belonging to nor under the control of the Insured or any member of their Immediate Family or any Domestic Helper.
 - b. falling trees or branches, excluding loss or damage caused by the felling or lopping of trees by or for the Insured or their Immediate Family or Domestic Helper.
 - c. breakage or collapse of television aerials fittings and masts, but excluding wear and tear of such television aerials fittings and masts.
7. Earthquake and volcanic eruption.
8. Flood, hurricane, cyclone, typhoon and windstorm, excluding loss or damage to any building in the course of construction reconstruction or repair (unless all outside doors windows and other openings thereto are complete and protected against such perils).
9. Landslip and/or Subsidence.
10. Riot, Strike and/or Civil Commotion.
11. Malicious Damage.
12. Smoke damage due directly to the sudden and faulty operation of any heating or vent pipe in the Building, but not smoke from fireplaces or industrial apparatus.

WHAT IS NOT COVERED UNDER SECTION 1

This Section does not cover

- (a) The first Singapore dollars one hundred (S\$100.00) for each and every loss.
- (b) Loss or damage to the Building and/or Renovations as a result of theft or any attempt thereat by the Insured, their Immediate Family Members or Domestic Helper.
- (c) Theft or attempted theft during or after the occurrence of a fire at the Building.
- (d) Any loss, damage expense or liability arising from, caused by, or through or in consequence directly or indirectly due to the confiscation, commandeering requisition or destruction or damage to the Building and/or Renovations by act or order of a government - de jure or de facto, or any public municipal or local authority of the country or area in which the Building is located.

ADDITIONAL COVER UNDER SECTION 1

25% Average Relief Clause

If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the Building and/or Renovations covered had been destroyed, exceeds the sum insured hereon by 25% at the breaking out of any fire or at the commencement of any destruction or damage to such Building and/or Renovations by any peril insured against by this Policy, then You shall be considered as being Your own insurer for the excess and shall bear a rateable proportion of the loss accordingly.

Each item of the Section to which this memorandum applies shall be separately subject to the foregoing provision.

Alternative Accommodation

In the event of the Building being rendered Uninhabitable by one of the Insured Perils, We will indemnify the Insured not exceeding 10% of the Sum Insured for Section 1 or up to Singapore dollars twenty five thousand (S\$25,000.00), whichever is lower, for the reasonable additional expense incurred by the Insured in securing alternative accommodation for the Insured and their Immediate Family to temporarily reside, during the period when the Building is being reinstated, due to loss or damage caused by one of the Insured Perils.

Awnings, Blinds, Signs and Outdoor Fixtures

The cost necessarily incurred by the Insured in re-erecting, fitting and fixing awnings, blinds, signs and outdoor fixtures to the Building following the destruction or damage to the Building by any of the Insured Perils provided that such awnings, blinds, signs and outdoor fixtures were in place at the time of the damage or destruction to the Building, and the total amount recoverable under this extension shall not exceed Singapore dollars five thousand (S\$5,000.00).

Breakage of Fixed Glass

Accidental breakage of fixed glass forming part of the Building by one of the Insured Perils, provided that cover under this extension shall not exceed Singapore dollars three thousand (S\$3,000.00).

Cover under this extension excludes:

- (1) loss or damage to any glass-house, conservatory, or glass in any part of the Building occupied for commercial or trade purposes;
- (2) loss or damage to glass forming part of the Building or contents of the Building which prior to the loss or damage was in an imperfect condition;
- (3) loss or damage to frames and the cost of re-writing logos, letterings or designs on fixed glass.

Capital Additions

Alterations, additions and improvements to the Building (but not appreciation in value in excess of the Sum Insured under Building) for an amount not exceeding 10% of the Sum Insured under Section 1. However, it is understood and a condition to cover under this extension that the Insured undertake to advise Us within sixty (60) days from the commencement date of such alterations, additions and improvements and Insured pays any additional premium determined by Us.

Conservancy Charges

We will reimburse the Insured up to three (3) months' Conservancy charges necessarily incurred by the Insured up to Singapore dollars one thousand (S\$1,000.00), in the event of the Building is rendered temporarily Uninhabitable by one of the Insured Perils.

Emergency Entry

Accidental damage to the Building and/or Renovations due to forced entry by the Singapore Civil Defence Force, Singapore Police Force or ambulance services in the event of an emergency. Cover under this extension shall not exceed Singapore dollars five hundred (S\$500.00) for any one emergency giving rise to forced entry to the Building.

Reinstatement of Fire Extinguishing Appliances

This Policy is extended to cover the cost of the replenishment of fire-fighting appliances and destruction to such appliances caused by one of the Insured Perils, up to Singapore dollars five thousand (S\$5,000.00).

Locks and Keys

Cost of replacing locks and keys lost or damaged following an actual or attempted theft or burglary at the Building, up to Singapore dollars five hundred (S\$500.00).

Professional Fees

Forming part of the Building reasonable and necessary fees of architects, surveyors and consultant engineers, following loss or damage to the Building, giving rise to a claim under Section 1. Such fees shall not exceed the scale of fees set by the institutions and/or bodies which regulate architects, surveyors and consultant engineers in Singapore, and which are prevailing at the time of the destruction or damage to the Building, and which are reasonably and necessarily incurred in relation to the assessment of the cost of the reinstatement of the Building following the destruction of or damage to the Building by fire or any other insured peril covered under Section 1 above. Such fees shall not include those fees and expenses incurred by the Insured in the preparation of a claim under the Policy.

The cover under this extension shall not exceed 10% of the Sum Insured for Section 1 or up to Singapore dollars ten thousand (S\$10,000.00), whichever is lower.

Public Authorities

The additional cost of reinstating the Building and/or Renovations destroyed or damaged by one of the Insured Perils where such cost is necessarily incurred in order to ensure that the Building complies with the Building Regulations determined by the Building Construction Authority or other regulations under or framed in pursuance of any Act of Parliament or by-laws of any public authority of Singapore, provided that

- (1) the amount recoverable under this extension shall not include
 - (a) the cost incurred in complying with any of the aforesaid regulations or by-laws
 - i. in respect of destruction or damage occurring prior to the granting of this extension;
 - ii. in respect of destruction or damage not caused by one of the Insured Perils and therefore not covered under this Policy;
 - iii. under which notice has been served upon the Insured prior to the destruction or damage to the Building and/or Renovations;
 - iv. in respect of any undamaged part of the Building and/or Renovations.
 - (b) the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid regulations or by-laws not arisen.
 - (c) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid regulations or by-laws.
- (2) Reinstatement of the Building and/or Renovations must be completed within twelve (12) calendar months immediately following the destruction of or damage to the Building and/or Renovations by one of the Insured Perils or within such time as We may agree in writing.

- (3) The cover under this extension shall not exceed 10% of the Sum Insured for Section 1 or up to Singapore dollars five thousand (S\$5,000.00), whichever is lower.

Removal of Debris

Cover under this Policy is extended to cover the costs and expenses necessarily incurred by the Insured for the removal of debris, dismantling or demolishing, shoring up or propping of the portion or portions of the Building and/or Renovations destroyed or damaged by one of the Insured Perils. Cover under this extension shall not exceed 10% of the Sum Insured for Section 1 or up to Singapore dollars twenty thousand (S\$20,000.00), whichever is lower.

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 lost 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) and under the following conditions:

- (a) If the loss or damage is admitted as a claim under Section 1:
We will pay for the rent you would have received during the period required for repair or reinstatement, provided there was an existing tenant prior to the incident.
- (b) If the building becomes uninhabitable due to the failure of essential services (electricity, gas, water, or sewerage):
The failure must result from loss or damage caused by an Insured Event under Section 1 or 2, and
The interruption of services must persist for more than 24 hours.

The combined total amount We will pay for Section 1 is limited to the sum insured indicated in the policy schedule.

SECTION 2 – CONTENTS

We will, subject to the limits of liability specified in the Policy Schedule, indemnify You against the loss of or damage to Section 2 – Contents caused by an Insured Peril.

INSURED PERILS

1. Fire, lightning, thunderbolt or subterranean fire.
2. Explosion.
3. Aircraft or other aerial device or any article dropped therefrom.
4. Bursting or overflowing of a domestic water tank apparatus or pipe, excluding loss or damage occurring while the Building is left untenanted for a maximum period of thirty (30) days.
5. Theft accompanied by actual forcible and violent breaking into or out of the Building or any attempted theft or forcible or violent entry.
6. Impact by
 - a. any wild animals or road vehicle not belonging to nor under the control of the Insured or any member of their Immediate Family or any Domestic Helper.
 - b. falling trees or branches, excluding loss or damage caused by the felling or lopping of trees by or for the Insured or their Immediate Family or Domestic Helper.

- c. breakage or collapse of television aerials fittings and masts, but excluding wear and tear of such television aerials fittings and masts.
7. Earthquake and volcanic eruption.
8. Flood, hurricane, cyclone, typhoon and windstorm, excluding loss or damage to any building in the course of construction reconstruction or repair (unless all outside doors windows and other openings thereto are complete and protected against such perils).
9. Landslip and/or Subsidence.
10. Riot, Strike and/or Civil Commotion.
11. Malicious Damage.
12. Smoke damage due directly to the sudden and faulty operation of any heating or vent pipe in the Building, but not smoke from fireplaces or industrial apparatus.

We may at our discretion repair, reinstate or replace any part of the Contents lost or damaged, or pay You in cash the reasonable value of the loss or damage. A pair or set of items or articles is treated as one item.

(1) The following sublimits apply for articles specified as per below:

- Legal documents Up to a total of S\$1000.00
- Mobile devices: S\$500.00 per item/set, up to total of S\$2,000.00
- Computers: S\$1,000.00 per item/set, up to a total of S\$5,000.00
- Bicycles, PMA, PMD S\$500.00 per item/set, up to a total of S\$2,000
- Valuables/Luxury Goods: 5% of sum insured for Contents per item/set
- Photographic devices: S\$500.00 per item/set, up to total of S\$2,000
- Musical Instruments: S\$500.00 per item/set, up to total of S\$2,000
- Money: S\$800.00 in total

(2) In respect of any one article not listed above:

Up to 15% of the Sum Insured for Contents per item/set, not exceeding Singapore dollars five thousand (S\$5,000.00) per item/set

WHAT IS NOT COVERED UNDER SECTION 2

This Section does not cover

- (a) the first Singapore dollars five thousand (S\$5,000.00) or 10% of loss, whichever is higher, for each and every loss caused by Landslip and/or Subsidence.
- (b) the first Singapore dollars one hundred (S\$100.00) in respect of each and every loss caused by all other insured perils.
- (a) loss or damage caused by the felling or lopping of trees by or on behalf of the Insured, their Immediate Family Members or Domestic Helper.
- (b) wear and tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- (d) theft or any attempted theft by the Insured, their Immediate Family Members or Domestic Helper, and theft or attempted theft during or after the occurrence of a fire at the Building.

ADDITIONAL COVER TO SECTION 2

Domestic Helper's Property

Cover under this Policy is extended to include the accidental loss of or damage to the Personal Effects of any Domestic Helper under the employment of the Insured whilst such Personal Effects are located in the Building and the Domestic Helper is residing with the Insured or any of the Insured's Immediate Family Members at the address of the Building shown in the Policy Schedule. Cover under this extension shall not exceed Singapore dollars one thousand (S\$1,000.00) in total for all Domestic Helpers.

This extension is subject to the following:

- (1) the Domestic Helper
 - (a) shall as though they were the Insured observe, fulfil and be subject to the terms of this Policy so far as they can apply
 - (b) is not entitled to indemnity under any other valid and collectible insurance for the same Personal Effects.

Emergency Cash

Cover under this Policy is extended to pay up to Singapore dollars five hundred (S\$500.00) in the event the Building is assessed by Us to be uninhabitable for at least 5 calendar days due to loss or damage caused by one of the Insured Perils to the Building shown on the address stated in the Policy Schedule.

Frozen Food

Cover under this Policy is extended to cover damage or deterioration to food contained in any refrigerator whilst in the Building resulting from

- (1) breakdown or explosion of such refrigeration unit or non-operation of any thermostatic or automatic controlling devices pertaining thereto;
- (2) failure of supply of electricity.

Cover under this extension shall not exceed the sum of Singapore dollars five hundred (S\$500.00).

This extension does not cover loss or damage caused by

- (a) any deliberate act or neglect on the part of the Insured, their Immediate Family Members or Domestic Helper;
- (b) The failure of the supply of electricity as a direct or indirect consequence of a deliberate act (including strike action) of the supply authority and/or their employees;
- (c) disconnection or switching off of electricity whether accidental or otherwise in the Building where the refrigeration unit is contained.

Inclusion of Newly Acquired Contents

Cover under this Policy is extended to include any new Contents acquired by the Insured, provided that

- (1) the Insured shall declare such new articles to Us within thirty (30) days from the date of acquisition;
- (2) the Insured shall pay any additional premium due determined by Us;
- (3) cover under this extension shall not exceed 10% of Sum Insured under Contents.

Loss of Money

Cover under this Policy is extended to include loss of money (cash, bank or currency notes, cheques, travellers' cheques, postal or money orders, credit vouchers, cash cards and coins) contained in a locked drawer/safe belonging to the Insured and/or Immediate Family of the Insured, contained in the Building, following the forcible or violent entry to the Building by a third party. Cover under this extension shall not exceed Singapore dollars one thousand (S\$1,000.00).

Pedigree Pets

Cover under this Policy is extended to include cover up to Singapore dollars five hundred (S\$500.00) in respect of the accidental death or theft of pedigree pets occurring anywhere in Singapore, subject to documentary proof of ownership and certification of pedigree in the event of a claim.

Professional Packers/Movers

Cover under this Policy is extended to include Contents in the course of removal which are packed and moved by professional packers/movers between the Building and the Insured's new permanent residence within Singapore. Cover under this extension shall not exceed Singapore dollars five thousand (S\$5,000.00). Cover under this extension excludes

- (a) the first Singapore dollars one hundred (S\$100.00) of each claim, except where loss or damage arises from fire or theft involving forcible entry;
- (b) cash, bank or currency notes, cheques, travellers' cheques, postal or money orders, credit vouchers, cash cards, coins, securities for money, stamp, medal or coin collection, platinum, gold and silver articles.

Condition

Any claim must be reported to Us within 7 days of the delivery of the Contents to the Insured's new permanent residence.

Security System

Damage to Security Systems as a result of theft or burglary, or attempted theft or burglary, by actual forcible and violent entry into the Building. Cover under this extension shall not exceed Singapore dollars five hundred (S\$500.00).

Temporary Removal

Cover under this Policy is extended to include up to 10% of the Sum Insured under Contents, whilst they are temporarily removed from the Building for cleaning, renovation, modification, repair or other similar purpose to any other premises and in transit thereto and therefrom in Singapore but excluding items left in any vehicle or money, valuables, china or earthenware or items of brittle nature. Cover under this extension in respect of the Contents removed from the Building shall not exceed the amount which would have been recoverable had the loss or damage to the Contents occurred in the part of the Building where they were normally situated.

This extension does not apply to Contents if and so far as they are otherwise insured under any other valid and collectable insurance.

Title Deeds and Other Legal Documents

Cover under this Policy is extended to include the cost of replacing title deeds and other legal documents lost or damaged by one of the Insured Perils whilst located in the Building, up to Singapore dollars one thousand (S\$1,000.00).

Unauthorised Use of Credit Cards/Debit Cards

Cover under this Policy is extended to include loss of money due to the unauthorised use of credit cards and/or debit cards belonging to the Insured (excluding cash cards) anywhere in Singapore. Cover under this extension shall not exceed Singapore dollars one thousand (S\$1,000.00).

Cover under this extension excludes

- (a) loss of debit or credit cards which is not reported within 24 hours of discovery by the Insured, to the issuer of the card;
- (b) loss of money caused by confiscation or shortage due to negligence;
- (c) loss due to a failure to observe the conditions of the issuer of the card or the unauthorised use of the card by a member of the Insured's Immediate Family or a Domestic Helper.

SECTION 3 – PERSONAL & FAMILY LIABILITY (WORLDWIDE)

We will indemnify the Insured and their Immediate Family Members for all sums which they become legally liable to pay as compensation in respect of

- (1) accidental bodily injury (including death, disease or illness) to any person
- (2) accidental loss of or damage to third party property;

which occurs during the Policy Period within the Territorial Limits of Singapore and Worldwide (excluding USA, Canada, Belarusian, Russian, Ukraine, Palestine, Israel, Lebanon). In respect of travel or stay overseas, such travel or stay shall not exceed 90 consecutive days.

We will also pay in respect of any claim to which the indemnity under this Section is applicable

- (1) all costs and expenses recoverable from the Insured by the third party claimant;
- (2) all costs and expenses incurred by the Insured and / or their Immediate Family with Our consent.

Cover under this Section shall not exceed limits of liability specified in the Policy Schedule for any one accident or series of accidents arising out of one event and in the aggregate.

WHAT IS NOT COVERED UNDER SECTION 3

This Section does not cover

- (a) Bodily Injury (including death disease or illness) to
 - i. the Insured, the Insured's Immediate Family or Domestic Helper;
 - ii. employees of the Insured;

- (b) damage to property belonging to
 - i. the Insured or in their care custody or control;
 - ii. the Insured, the Insured's Immediate Family, or Domestic Helper, or in their care custody or control;
- (c) damages arising from any business, trade or profession of the Insured, the Insured's Immediate Family or Domestic Helper;
- (d) damages arising from liability assumed under any agreement, unless liability would have existed in the absence of the agreement;
- (e) damages arising from the ownership or use of any
 - i. mechanically propelled vehicle (other than domestic garden implements), watercraft, aircraft or aerial devices;
 - ii. land or buildings, other than the Building insured under this Policy;
- (f) damages arising from vibration or interference with support of land, building or other property or subsidence or any earth movement;
- (g) actions instituted outside the jurisdiction of Singapore;
- (h) items insured under any other policy in force or covered under any other valid and collectible insurance;
- (i) damages arising from any commodity, article or thing supplied, repaired, altered or treated by or to the order of the Insured.

Note: Exclusion (i) shall not however apply to food or beverages served for consumption in the Building to lawful visitors by the Insured, the Insured's Immediate Family or Domestic Helper.

ADDITIONAL COVER TO SECTION 3

Tenant's Liability

The Policy is extended to indemnify the Insured as a tenant residing at the Building shown on the address stated in the Policy Schedule, where the Insured becomes legally liable to pay such sums as compensation in respect of

- (1) accidental loss of or damage to Building or any part of the Building not belonging to the Insured but while under Insured's occupation;
 - (2) accidental loss of or damage to Contents of the Building not belonging to the Insured but is in the Insured's charge or control.
- which occurs during the Policy Period

We will also pay in respect of any claim to which the indemnity under this extension is applicable

- (1) all costs and expenses recoverable from the Insured by the claimant;
- (2) all costs and expenses incurred by the Insured with Our consent.

Cover under this extension shall not exceed Singapore dollars two hundred and fifty thousand (S\$250,000.00) for any one accident or series of accidents arising out of one event and in the aggregate.

SECTION 4 – FAMILY PERSONAL ACCIDENT (WORLDWIDE)

In the event that the Insured and/or member of their Immediate Family suffers Bodily Injury due to an Accident anywhere in the world and which is caused by violent external and visible means which independently of any other cause results in their death or Total Permanent Disablement not exceeding three (3) calendar months after the date of the Bodily Injury, We will pay up to

- (1) Singapore dollars ten thousand (S\$10,000.00) for every adult not more than 65 years of age;
- (2) Singapore dollars five thousand (S\$5,000.00) for every child under the age of 18 years;
- (3) A maximum total of Singapore dollars thirty thousand (S\$30,000.00) during any Period of Insurance, no matter how many individuals suffer death or Total Permanent Disablement.

WHAT IS NOT COVERED UNDER SECTION 4

This Section does not cover death or Total Permanent Disablement caused by or resulting from any one or more of the following:

- (a) intoxication by alcohol, narcotics or drugs (unless administered under the order of a hospital or a qualified medical practitioner);
- (b) suicide or any attempt thereat, intentional self-injury, insanity, intemperance, drug habit, venereal disease, acquired immuno deficiency syndrome (AIDS) or AIDS related complex or any consequence thereof;
- (c) deliberate exposure to needless danger (except in an attempt to save human life) or pre-existing physical defect or infirmity;
- (d) pregnancy, childbirth, miscarriage or any complications thereof;
- (e) whilst engaging in hunting, football for or against a professional club, polo-playing, mountaineering (with the use of ropes or guides), hand-gliding, skiing, tobogganing, bob-sleighbing, ice or winter sports, speed or endurance tests or races of any kind or the occupational use of power-driven woodworking machinery;
- (f) whilst travelling in an aircraft as a member of the crew or for the purpose of undertaking any technical operation or navigation therein or thereon;
- (g) active or direct participation in Riot, Strike and/or Civil Commotion;
- (h) any kind of disease, sickness, parasite, viral infection or infection other than bacterial infection occurring in consequence of an accidental cut or wound;
- (i) direct or indirect consequence of any illness;
- (j) while on duty or service in any of the armed forces or armed uniformed groups

GENERAL EXCLUSIONS – APPLICABLE TO ALL SECTIONS

These general exclusions shall apply to all sections of this Policy unless otherwise stated.

The Policy shall not cover any loss, damage, expense or liability directly or indirectly caused or contributed by:

- (a) war, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), civil war, mutiny, popular uprising, military uprising, insurrection, rebellion, revolution, conspiracy military, usurped power;
- (b) any Acts of Terrorism and/or any action taken in controlling, preventing, suppressing or in any other way relating to any Acts of Terrorism;
- (c) nuclear weapons or material;
- (d) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission;
- (e) consequential loss or damage of any kind except as specifically insured against under this Policy;
- (f) loss or damage arising whilst the Building is unoccupied for a period exceeding ninety (90) days;
- (g) pressure waves caused by aircraft or other aerial devices;
- (h) any loss or damage if a Housing Development Board town council or management corporation strata title (MCST) is responsible for repairing such damage or making good such loss;
- (i) any unexplained loss or mysterious disappearance;
- (j) wear and tear (including scratches, corrosion, stains, or dents to the surface of the item which does not affect how an item works), gradual deterioration, rot, fungus, mould, atmospheric conditions and vermin;
- (k) defective design, faulty workmanship or manufacturing faults;
- (l) pollution and contamination;
- (m) malicious, and/or willful, and/or illegal acts of the Insured, their Immediate Family Members or Domestic Helper, or any person legally allowed in the Building;
- (n) Non- disclosure or Misrepresentation of a material fact or material facts prior to the inception of cover or any change or changes which would materially enhance the risk during the currency of the policy.

This Policy shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any cover hereunder to the extent that the provision of such cover or payment or indemnity for such claim would expose Us to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of Singapore, the European Union, United Kingdom or United States of America.

LMA 5393 Communicable Disease Endorsement

1. This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1. for a Communicable Disease, or
 - 2.2. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

Property Cyber and Data Endorsement LMA 5400

1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
 - 1.1 Cyber Loss, unless subject to the provisions of paragraph 2;
 - 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data, unless subject to the provisions of paragraph 3;regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto, this Policy covers physical loss or physical damage to property insured under this Policy caused by any ensuing fire or explosion which directly results from a Cyber Incident, unless that Cyber Incident is caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act.
3. Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto, should Data Processing Media owned or operated by the Insured suffer physical loss or physical damage insured by this Policy, then this Policy will cover the cost to repair or replace the Data Processing Media itself plus the costs of copying the Data from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling the Data. If such media is not repaired,

replaced or restored the basis of valuation shall be the cost of the blank Data Processing Media. However, this Policy excludes any amount pertaining to the value of such Data, to the Insured or any other party, even if such Data cannot be recreated, gathered or assembled.

- 4 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 5 This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss, Data or Data Processing Media, replaces that wording.

Definitions

- 6 Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
- 7 Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- 8 Cyber Incident means:
 - 8.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
 - 8.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
- 9 Computer System means:
 - 9.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
- 10 Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
- 11 Data Processing Media means any property insured by this Policy on which Data can be stored but not the Data itself.

GENERAL CONDITIONS – APPLICABLE TO ALL SECTIONS

1. Interpretation

This Policy, the Schedule and any endorsements hereto shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy, the Schedule or of any endorsements hereto shall bear such specific meaning wherever they may appear. Where the context so admits, words in the masculine gender shall include the feminine gender, words in the singular number shall include the plural number.

2. Notice of Changes

The Insured shall give notice to Us of any insurance or insurances already effected, or which may subsequently be effected, covering the Building, Contents or any matter hereby insured, and unless such notice be given and the particulars of such insurance or insurances be stated in or endorsed on this Policy by or on behalf of Us before the occurrence of any loss or damage, all amounts payable under this Policy in respect of such loss or damage shall not be payable.

3. Claims Procedure

Written notice shall be given to Our Claims Department at 8 Temasek Boulevard, #04-01 Suntec Tower Three, Singapore 038988 or via ERGO Online Claims Submission at our website in the event of any event which may give rise to a claim under this Policy, the Insured (or in the case of a claim under Section 4 - Family Personal Accident, the Insured's personal representatives):

- (a) if there has been theft or any attempted theft, notice shall immediately be given to the police, upon discovery by the Insured or their Immediate Family of such theft or attempted theft;
- (b) at their own expense, provide Us with full particulars not later than thirty (30) days after the occurrence of the loss or damage;
- (c) shall, if a claim arises giving rise to potential cover under Section 3 - Personal & Family Liability, send to Us any writ of summons or other legal process issued or commenced against the Insured and / or the Insured's Immediate Family and shall give all necessary information and assistance to enable Us to settle or resist any claim or institute legal proceedings, as required;
- (d) shall not incur any expense in making good any loss or damage without Our written consent and shall not negotiate, pay, settle, admit, or repudiate any claim without Our consent;
- (e) shall give Us all such information as We may reasonably require.

4. Assignment

Unless otherwise expressly stated, nothing contained herein shall give any rights against Us to any person other than the Insured. Further, We shall not be bound by any passing of the interest of the Insured otherwise than by death or operation of law unless and until We shall by endorsement declare the insurance to be continued. The extension of Our liability in respect of the property of any person other than the Insured shall give no right of claim hereunder to such person, the intention being that the Insured shall in all cases claim for and on behalf of such person and the receipt of the Insured shall in any case absolutely discharge Our liability to such person(s).

5. Diligence and Care

The Insured shall use all reasonable diligence and care to keep the Building in a proper state of repair, and if any defect therein be discovered, shall cause such defect to be made good as soon as possible, and shall in the meantime take such additional precautions required for the prevention of injury, loss or damage as the circumstances may require. We shall not be liable for any injury, loss or damage caused by a defect which the Insured has failed to remedy after having received notice of such defect either from Us or any third party or public body.

6. Subrogation

We shall be entitled

- (a) on the happening of any loss or damage for which indemnity is provided under this Policy, to inspect the Building or Contents. We have no obligation to take possession of any item of damaged Contents, but reserve the right to do so;
- (b) to undertake in the name and on behalf of the Insured and Insured's Immediate Family, the absolute conduct, control and settlement of any proceedings, and to take proceedings at Our own expense and for Our own benefit, but in the name of the Insured, to recover compensation or secure indemnity from any third party in respect of any loss or damage covered by this Policy;
- (c) to pay at any time to the Insured the limit of liability under Section 3 - Personal & Family Liability or any lesser amount for which any claim or claims can be settled, and upon such payment, We shall relinquish conduct and control of and be under no further liability in connection with such claim or claims except for costs and expenses recoverable from the Insured or incurred with Our written consent in respect of the conduct of such claim or claims before the date of such payment.

7. Forfeiture

If any claim under this Policy shall be in any respect fraudulent, or if any fraudulent means or devices are used by the Insured or their Immediate Family or anyone acting on their behalf to obtain any indemnity under this Policy, any amount payable hereunder shall be forfeited.

8. Free Look Period

For new policies issued to You, We will give You a "Free Look" period of at least 14 business days from the date you receive the policy document. The policy document is deemed to have been received by You within 3 days after we have dispatched it. Should You decide not to continue with the insurance purchased, You can cancel your cover within this period and get all Your money back, provided You have not made a claim under the Policy. Cover would not have attached, and no benefits shall be payable under the Policy. An administration charge of Singapore dollars twenty-five (S\$25.00) may be imposed by Us.

9. Cancellation

This Policy may be cancelled at any time after the "Free Look" period at the request of the Insured in writing to Us and the Premium shall be adjusted on the basis of Us receiving or retaining the customary short term premium or minimum premium of Singapore dollars fifty (S\$50.00). However, no premium will be returnable or refundable where a claim has already been made and has been paid / is payable under the Policy.

The Policy may also be cancelled by Us giving fourteen (14) days' written notice to the Insured at their last known address and the Premium shall be adjusted on the basis of Us receiving or retaining pro rata premium.

In the event where the Policy is cancelled before the expiry date of any pre-agreed long term Period of Insurance (Period of Insurance exceeding 12 months) shown in the Policy Schedule, applicable long term premium discounts (if provided) will be refunded to Us with adjustment made against the pro rata refundable premium.

10. Dispute Resolution

Any dispute arising out of this Policy shall first be referred to the Financial Industry Disputes resolution Centre Ltd (FIDReC), where it falls within FIDReC's jurisdiction. If the dispute cannot be referred to or resolved by FIDReC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by references in this clause. The Tribunal shall consist of one arbitrator.

11. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore law.

12. Contracts (Rights of Third Parties) Act

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

13. Payment Before Cover Warranty

- (1) Notwithstanding anything herein contained but subject to clause 2 and 3 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date of the coverage under the Policy, Renewal Certificate or Cover Note.
- (2) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date, then the Policy, Renewal Certificate and Cover Note shall not attach and no amount whatsoever shall be payable by Us under the Policy. Any payment received thereafter shall be of no effect whatsoever as cover never attached under the Policy, Renewal Certificate or Cover Note.
- (3) In respect of insurance coverage with "Free Look Period" provision, the Insured may return the original policy document to Us or intermediary within the "Free Look Period" if the Insured decides to cancel the cover during the "Free Look Period". Please refer to clause 9 above titled 'Free Look Period'.

14. Data Privacy

The Insured(s) / Insured Person(s) understand, acknowledge, agree and consent that:

ERGO Insurance Pte. Ltd. (ERGO) may/will collect, use, disclose and/or process the Insured(s) / Insured Person(s) personal information set out in the proposal form and any other information provided by the Insured(s) / Insured Person(s) or possessed by ERGO for the purpose of enabling ERGO to provide the Insured(s) / Insured Person(s) with services required of an insurance provider, such as evaluating, processing, administering, and/or managing of the Insured(s) / Insured Person(s) relationship and policies with ERGO. This includes among other things Policy servicing, processing, investigating, handling, administering and/or settling the Insured(s) / Insured Person(s) claim with ERGO or other insurers.

ERGO may/will disclose and transfer the Insured(s) / Insured Person(s) personal information to third parties, including but not limited to its affiliates, representatives, agents and third party service providers, lawyers/law firms, whether located within or outside Singapore, for one or more of the above purposes, and the said third parties may/will subsequently collect, use, disclose and/or process the Insured(s) / Insured Person(s) personal information for one or more of the above purposes.

If personal information of third parties (e.g. information of Insured(s) / Insured Person(s), beneficiaries, beneficial owners, dependents, customers, payees and/or employees) is provided to ERGO, the provider of such personal information represents and warrants to ERGO that prior consents have been obtained from each of the third parties to provide such information.

Note: Please refer to the full version of our Data Privacy Policy found at <https://www.ergo.com.sg/pdpa>.

15. 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 ERGO Insurance Pte. Ltd. or visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).