



QBE Home Prestige

Comprehensive home insurance for
every lifestyle



Enabling a more resilient future for homeowners & renters

Your home is more than just a place to live – It's the heart of your life and your aspirations. **QBE Home Prestige** is designed to safeguard your home with comprehensive protection for your **property, belongings, and personal liability**.

At QBE, our purpose is to **enable a more resilient future** for homeowners, landlords, and tenants by providing security against life's uncertainties. With flexible coverage options and the support of our dedicated claims experts, we protect your home and your peace of mind.

Why choose QBE Home Prestige?



We understand you – Tailored protection for homeowners, landlords, and tenants.



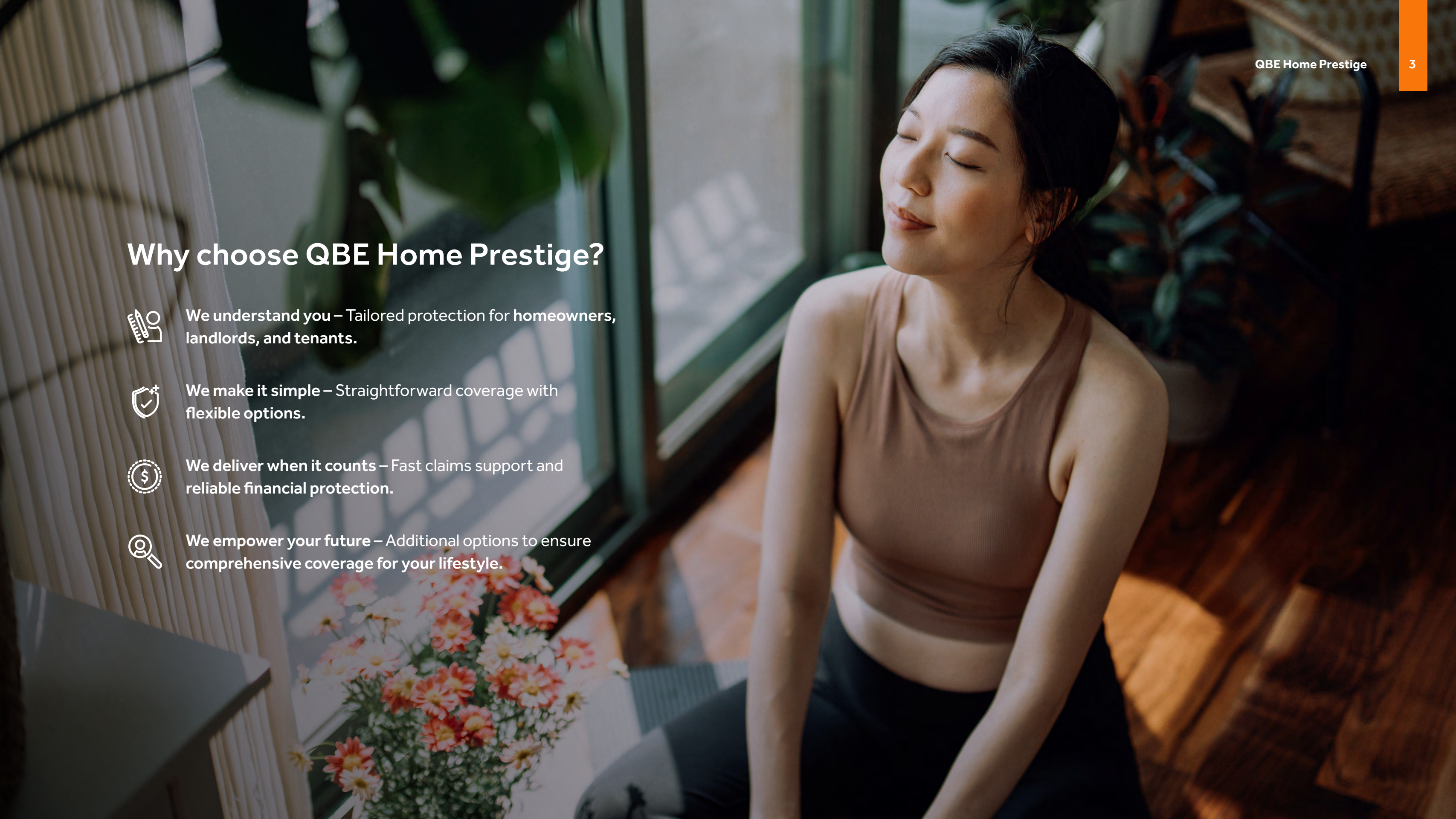
We make it simple – Straightforward coverage with flexible options.



We deliver when it counts – Fast claims support and reliable financial protection.



We empower your future – Additional options to ensure comprehensive coverage for your lifestyle.



Comprehensive home protection



Loss or damage to home contents

Covers home contents up to **S\$200,000**.



Fixtures, fittings & renovations

Protection up to **S\$100,000**, with options to increase coverage.



Loss of rental income (landlords/owners)

Up to **25% of sum insured** not exceeding 6 months¹.



Cost of temporary accommodation (owner/tenant)

25% of sum insured for up to 6 months.



Personal accident cover

Up to **S\$50,000** in total for all claims.



Personal liability protection

Up to **S\$5,000,000** for liability arising from property ownership or occupancy.

Optional add-ons for enhanced protection

Personal valuables cover: Up to **S\$100,000** for personal items.

Domestic workers' compensation: Protection for domestic helpers as per **Work Injury Compensation Act (WICA)**.

¹ Covers rental loss for up to 6 months due to physical damage (e.g. fire) and up to 30 days due to authority-imposed orders (e.g. disease, crime); refer to the policy wording for full terms and conditions.



Product benefits (S\$)

| Benefits | Landlord | Owner | Tenant |
|--|----------|---|--------|
| Home contents | | | |
| Loss or damage to all home contents | | 200,000 | |
| Replacement of locks & keys following a break in | | 1,000 | |
| Cost of temporary accommodation | N/A | Up to 25% of sum insured, not exceeding 6 months | |
| 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 | | Up to 25% of sum insured, not exceeding 6 months | N/A |
| Expenses incurred in fire extinguishing | | Up to 10% of sum insured | |
| Personal accident | | | |
| Compensation for an accident | | 25,000 for adults / 5,000 for children (capped at 50,000 in total for all claims) | |

| Benefits (cont.) | Landlord | Owner | Tenant |
|---|----------|--|--------|
| Liability to others | | | |
| Limit of liability – any one period in total for all claims | | Up to 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 per article limit, 6,000 max limit per year | |
| | | Plan B 3,000 per article limit, 12,000 max limit per year | |
| Specified personal valuables | N/A | Up to 10,000 per 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 or Common Law up to a limit of 15,000,000 on any one occurrence | |

Important notes:

- 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. You may request for a copy from QBE Singapore, your agent or broker.
- A policy excess of S\$100 applies for each and every claim, unless otherwise stated.





Annual premium (S\$)

| Housing type* | Public housing | Private housing (Excl. Landed property) | Private housing (Landed property) |
|-------------------------------|----------------|---|-----------------------------------|
| Annual premium (bef. GST) | 100 | 150 | 240 |
| Annual premium (incl. 9% GST) | 109 | 163.50 | 261.60 |

***Definition:**

- **Public housing:** Studio Apartment, HDB Flats – 2 Room, 3 Room, 4 Room, 5 Room, 3 Gen, Executive, DBSS.
- **Private housing (Excl. Landed property):** HUDC Flats, Executive Condominiums, Condominiums, Apartments, Walk Ups Apartments.
- **Private housing (Landed property):** Conservation Houses, Shop Houses, Terrace Houses, Town Houses, Cluster Houses, Semi-Detached Houses, Detached Houses, Good Class Bungalows.

Beyond the policy: Proactive support for homeowners

-  **Specialist home insurance expertise:** Comprehensive protection backed by QBE’s experience.
-  **Dedicated claims specialists:** Fast and fair claims resolution for **minimal disruption**.
-  **Home risk insights & best practices:** Helping homeowners prevent risks and **protect their property**.
-  **Strong financial backing:** A trusted insurer with **global expertise in home insurance**.

How to get covered:

To receive a tailored quote, contact your insurance broker or a QBE authorised representative broker.

How to make 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.
- 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.



About QBE Singapore

QBE has been represented in Singapore since 1891 and is an industry leader with more than 130 years of proven performance. We combine in-depth local knowledge in each individual market and draw on the collective global resources of QBE Group to provide commercial, personal and specialty products and risk management solutions. Our success is built on the strength of our partnerships with professional insurance brokers, agents and financial advisors.

As a business insurance specialist, QBE Singapore offers a range of insurance products from the standard suite of property and casualty to the specialist financial lines, marine and construction. All are tailored to the individual needs of our small, medium and large customer base.

QBE Asia is part of the International Division of QBE Insurance Group Limited, a general insurance and reinsurance company, headquartered in Sydney and listed on the Australia Securities Exchange (ASX).





Protect your home and your loved ones. Get covered with QBE Home Prestige today.

Visit QBE
Singapore



Disclaimer:

All insurance applications are subject to QBE's underwriting criteria and acceptance. This document is for informational purposes only and is not a contract of insurance. The exact terms, conditions, and exclusions of these policies, under which the benefits may not be payable, are detailed in the policy contracts. It is recommended that you carefully read the policy documents. The information provided herein is intended only as a general overview of our products and services. For complete product details and coverage information, please consult with your insurance broker or contact a QBE authorised representative.

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 QBE Insurance (Singapore) Pte Ltd or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg). QBE reserves the right to amend any information contained in this document at any time. © QBE Insurance (Singapore) Pte Ltd.

The information is correct as of 18 September 2025.

