



# Home Prestige

## Summary of benefits

The table below provides a summary of the covers and limits insured under the QBE Home Prestige Package insurance plan.

| Benefits                                                                                                                                                                                                                 | Landlord | Owner                                                                                                            | Tenant |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------------------------------------------------------------------------------------------------------------------|--------|
| <b>Home contents</b>                                                                                                                                                                                                     |          |                                                                                                                  |        |
| 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                                                                             |        |
| <b>Buildings</b>                                                                                                                                                                                                         |          |                                                                                                                  |        |
| 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                                                                                         |        |
| <b>Personal accident</b>                                                                                                                                                                                                 |          |                                                                                                                  |        |
| Compensation for an accident                                                                                                                                                                                             |          | 25,000 for adults/5,000 for children (capped at 50,000 in total for all claims)                                  |        |
| <b>Liability to others</b>                                                                                                                                                                                               |          |                                                                                                                  |        |
| Limit of liability – any one period in total for all claims<br>Arising from:<br>a. The occupation of the building specified in the schedule<br>b. Ownership specified in the schedule<br>c. Personal Liability worldwide |          | Up to 5,000,000                                                                                                  |        |
| <b>Personal valuables (Optional)</b>                                                                                                                                                                                     |          |                                                                                                                  |        |
| Unspecific valuables                                                                                                                                                                                                     | N/A      | <b>Plan A</b><br>1,000 per article limit,<br>6,000 max limit per year                                            |        |
|                                                                                                                                                                                                                          |          | <b>Plan B</b><br>3,000 per article limit,<br>12,000 max limit per year                                           |        |
| Specified personal valuables                                                                                                                                                                                             | N/A      | Up to 10,000 per article limit,<br>100,000 max limit per year                                                    |        |
| <b>Domestic workers' compensation (Optional)</b>                                                                                                                                                                         |          |                                                                                                                  |        |
| 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.

#### 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 QBE Insurance (Singapore) Pte Ltd or visit the GIA/LIA or SDIC websites ([gia.org.sg](http://gia.org.sg) or [lia.org.sg](http://lia.org.sg) or [sdic.org.sg](http://sdic.org.sg)).

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The information is correct as of 18 September 2025.

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