



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	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		200,000	
Replacement of spoilt 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 Arising from:		5,000,000	
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 (excludes GST)	S\$100.00	S\$150.00	S\$240.00
Annual Premium (includes GST)	S\$109.00	S\$163.50	S\$261.60

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 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).



Proposal form

QBE Insurance (Singapore) Pte Ltd

You are required to disclose in this proposal form, fully and faithfully, all the facts which you know or ought to know, otherwise, the policy issued hereunder may be void.

Where there is not enough space provided, please use attachment pages.

Your personal details (as the applicant)

Name:

NRIC/Passport no: Nationality:

Occupation: Date of Birth:

Address:

Contact no: (O) (H) (HP)

Email:

Period of Insurance (For one year) From: To:
(Backdating not allowed)

Detail of the property to be insured

Address of the Property to be insured (if different from the above):

Occupancy of Property: (please ✓) Owner Occupier Owner Occupier

Housing type: (please ✓) Public Housing Private Housing (excluding Landed Property) Owner Occupier (Landed Property)

Home Prestige Package Premium	S\$109.00	S\$163.50	S\$261.60
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Coverage	Sum Insured (S\$)
1. Home Contents	200,000
2. Buildings	100,000
3. Personal Accident	50,000 in aggregate, at your situation.
4. Liability	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:

<input type="checkbox"/>	Building; including Fixtures, Fittings & Renovation (All Risks): (For sum insured exceeding S\$100,000)	S\$	Sum Insured	@0.04%= S\$	Additional Premium	- (A)
<input type="checkbox"/>	Household Contents: (For sum insured exceeding S\$200,000)	S\$		@0.25%= S\$		- (B)

Optional coverages:

<input type="checkbox"/>	Domestic Workers' Compensation:	No. of employees	@S\$50 per employee = S\$	- (C)
<input type="checkbox"/>	Unspecified Personal Valuables:		Additional Premium	
<input type="checkbox"/>	Plan A: S\$1,000 per article limit, a maximum limit of S\$6,000 per year		S\$100	- (D)
<input type="checkbox"/>	Plan B: S\$3,000 per article limit, a maximum limit of S\$12,000 per year		S\$200	- (E)
<input type="checkbox"/>	*Specified Personal Valuables (S\$10,000 per article limit, a maximum limit of S\$100,000 per year)			

Description of items	Sum Insured (S\$)
1.	
2.	
3.	

S\$ @1.50%= S\$ - (F)

Additional Premium (excludes GST) -
(A) + (B) + (C) + (D) + (E) + (F) S\$

Additional Premium -
(includes 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 (excludes GST) -
Home Prestige Package Premium + Any Additional Premium S\$

Total Premium Due (includes GST) -
Home Prestige Package Premium + Any Additional Premium S\$

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 (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Declaration

I/We have read and understood the Personal Information Collection Statement attached to this Proposal Form.

I/We would like to receive information about goods and services of QBE SG or their affiliates via email and/or phone. Yes No

Signature & Company Stamp:

..... Date (dd/mm/yy):

Personal information collection statement

In relation to the personal data collected by QBE Insurance (Singapore) Pte. Ltd. ("QBE SG"), I/We agree and acknowledge that:

- a) The personal data requested is necessary for QBE SG to process your application for insurance or claim and any such data not provided may mean this application or claim cannot be processed
- b) The personal data collected in this form may be used by QBE SG for the purposes stated in its Privacy Policy found at <https://www.qbe.com/sg/privacy-policy>. These include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, claim processing, investigation, payment and subrogation and any related purposes).
- c) QBE SG may transfer the personal data to the following classes of persons (whether based in Singapore or overseas) for the purposes identified in (b) above:
 - i. Third parties providing services related to the administration of my/our policy (including reinsurance).
 - ii. Financial institutions for the purpose of processing this application and obtaining policy payments
 - iii. In the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers.
 - iv. Another member of the QBE group (for all of the purposes stated in (b)) in any country; or
 - v. Other parties referred to in QBE's Privacy Policy for the purposes stated therein
- d) I/We may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), via post or email at:

Address: **QBE Insurance (Singapore) Pte. Ltd.
1 Wallich Street, #35-01,
Guoco Tower, Singapore 078881**

Email: **info.sing@qbe.com**

- e) That where I/We are providing personal data on behalf of another person to QBE SG, I/We have obtained consent from the other person who have agreed that their personal data will be released to QBE SG in accordance with paragraphs (a), (b) and (c) above.



QBE Insurance (Singapore) Pte Ltd

Part of QBE Insurance Group Unique Entity No. 198401363C

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