



HOME PROTECTOR™ 360



**Safeguard your home sweet home
with comprehensive insurance**



Home



Belongings



Self & Family

SAFEGUARD YOUR HOME SWEET HOME

Allied World Home Protector™ 360 is the perfect home insurance solution for home owners, tenants and landlords in Singapore. Designed to be flexible to suit different needs, you can choose the plan which best suits your lifestyle and budget.

Key Benefits

- Choose and pay only for what you need
- Up to \$300,000 building cover
- Up to \$90,000 of cover for your contents
- Option to 'top up' and increase your cover for building or contents
- Choose Premium Care and enjoy 24 policy add-ons
- 5% Loyalty Perk for 2 year policy
- Travel with peace of mind - Receive FREE worldwide cover for personal accident, personal liability and your personal effects when you have Contents cover

Select from **3 types** of insurance to best protect your home!

A

I'm a
Landlord

Coverage Type:

BUILDING

Up to \$300,000 for fixtures, fittings and interior decorations.

B

I'm a
Tenant

Coverage Type:

CONTENTS

Up to \$3,500 of cover per item or 'top up' to protect your most treasured valuables.

C

I'm an
Owner Occupier

Coverage Type:

**BUILDING +
CONTENTS**

Protect your home and belongings and enjoy greater overall peace of mind.



SUMMARY OF COVERAGE

TABLE OF BENEFITS

LIMITS (\$\$)

SECTION 1 – BUILDING		PLAN 1	PLAN 2	PLAN 3
Building		100,000	150,000	300,000
Loss of Rent / Reasonable Alternative Accommodation		10,000	15,000	30,000
Removal of Debris		10,000	15,000	30,000
Architects' or Surveyors' Fees		10,000	15,000	30,000
+ BUILDING ADD-ONS				
1 Emergency Entry		500	750	1,000
2 Cash Relief if home is rendered uninhabitable > 5 days		500	750	1,000
3 Home Cleaning following Infectious Disease Outbreak		500	750	1,000
4 Home Cleaning following flood damage		500	750	1,000
5 Accidental Breakage of Fixed Glass		Covered	Covered	Covered
6 Mobility Enhancement		2,500	3,500	5,000
7 Expenses for tracing & accessing water seepage		1,000	1,500	2,500
8 Conservancy charges		1,000	1,000	1,000
9 Alteration and Repairs		Covered	Covered	Covered
SECTION 2 – CONTENTS				
Contents		30,000	45,000	90,000
Domestic Employee's Property		Covered	Covered	Covered
Personal Effects / Valuables (\$\$3,500 per item)		15,000	25,000	45,000
Personal Portable Electronics Devices		200	300	600
+ CONTENTS ADD-ONS				
1 Replacement of Personal Documents		100	150	300
2 Replacement of Keys, Locks and Security System		500	750	1,000
3 ATM / Credit Card Fraud		1,000	1,000	1,000
4 Loss of Money within Building		500	750	1,000
5 Loss of Pedal Cycle		500	750	1,000
6 Frozen Food and Drinks Spoilage		500	500	500
7 Home Quarantine Order (up to 14 days)		50	50	50
8 Visitors Personal Effects / Valuables		150	250	500
9 Content stored at Professional Storage Service Provider		3,000	4,500	9,000
10 Home Relocation		3,000	4,500	9,000
11 Accidental Death or Theft of Domestic Pets		500	750	1,000
SECTION 3 – PERSONAL ACCIDENT				
Accidental Death and Permanent Total Disablement				
- Per Adult		20,000	30,000	60,000
- Per Child		10,000	15,000	30,000
- Aggregate Limit Per Policy		80,000	120,000	240,000
+ PERSONAL ACCIDENT ADD-ONS				
1 Accidental Medical Reimbursement		100	150	300
2 Hospital Cash (up to 90 days)		50	50	50
3 Home Loan Protection		15,000	25,000	50,000
4 5 Years Premium Waiver		Covered	Covered	Covered
SECTION 4 – PERSONAL LIABILITY				
Personal Liability		500,000	750,000	1,000,000
Tenant's Liability		Covered	Covered	Covered
+ PERSONAL LIABILITY ADD-ONS				
1 Pet Owner Liability		200,000	200,000	200,000
SECTION 5 – All Risk Extension on Section 1 Building & Section 2 Contents		Covered	Covered	Covered
SECTION 6 – Worldwide Extension on Section 2 Contents - (Personal Effects, Portable Electronic Devices, Pedal Cycles and Valuables), Section 3 Personal Accident and Section 4 Personal Liability		Covered	Covered	Covered

BASIC CARE

Entrust the care of your home, contents and family with no-frills protection

PREMIUM CARE

From as little as 60¢ more per day
Premium Care include Basic Care + Add-ons for premium protection and greater peace of mind

Step 1 – Choose an affordable coverage plan

Building Only – Good for Landlords	PLAN 1	PLAN 2	PLAN 3
Basic Care	<input type="radio"/> S\$71.20	<input type="radio"/> S\$107.20	<input type="radio"/> S\$175.20
Premium Care (Basic Care + Add-ons)	<input type="radio"/> S\$89.00	<input type="radio"/> S\$134.00	<input type="radio"/> S\$219.00
Contents Only – Great for Tenants			
Basic Care	<input type="radio"/> S\$106.80	<input type="radio"/> S\$160.80	<input type="radio"/> S\$262.80
Premium Care (Basic Care + Add-ons)	<input type="radio"/> S\$133.50	<input type="radio"/> S\$201.00	<input type="radio"/> S\$328.50
Building + Contents – Super for Owner Occupiers			
Basic Care	<input type="radio"/> S\$142.40	<input type="radio"/> S\$214.40	<input type="radio"/> S\$350.40
Premium Care (Basic Care + Add-ons)	<input type="radio"/> S\$178.00	<input type="radio"/> S\$268.00	<input type="radio"/> S\$438.00

Step 2 – Need to top up your cover?



Yes – please upgrade my cover as indicated below



No thanks – I'm happy with the plan I've selected

	SUM INSURED TOP UP	RATE	PREMIUM TOP UP
Building	S\$	0.0749%	S\$
Contents	S\$	0.3745%	S\$
Personal Effects/Valuables**	S\$	1.6050%	S\$
Top Up Total			S\$

SPECIAL LOYALTY PERK

Enjoy a 5% discount[^] when you sign a 2 year plan!



Yes! I'd like to sign up for 2 years and receive 5% discount[^]

CALCULATE MY ANNUAL PREMIUM

Step 1 – Plan Choice	S\$
Step 2 – Top-up	S\$
Total Premium (Plan Choice + Top-Up)	S\$
Total 2-year [^] Premium (if applicable)	S\$

Note:

- For Personal Effects or Valuables exceeding S\$3,500 per article or item or pair or set, please declare to the Company and enclose receipts or valuations
- The Top-up Plan proposal is subject to the Company's underwriting and approval.

** Overall limit for Personal Effects / Valuables is capped at 50% of Contents Sum Insured

[^] No Claim Discount of 5% is applicable upon renewal in each claims-free year, up to a maximum of 10% discount. The computation for 2-year premium is Total Premium multiply by 1.95.

This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to the insurance are set out in the Allied World Home Protector™ 360 policy.

ALLIED WORLD HOME PROTECTOR™ 360 PROPOSAL FORM

PARTICULARS OF INSURED PERSON

Pursuant to Section 25(5) of the Insurance Act (Cap 142), you are 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.

Name as in NRIC/Passport:

Gender: M / F

NRIC/Passport No:

Date of Birth (DD/MM/YYYY):

Nationality:

Marital Status:

Mailing Address:

Postal Code:

Email:

Tel (Mobile):

Tel (Home):

Occupation:

PERIOD OF INSURANCE

From (DD/MM/YYYY)

To (DD/MM/YYYY)

DETAILS OF INSURED PROPERTY

Address: (if different from mailing address)

Postal Code:

Type of property (tick where appropriate)

<input type="checkbox"/>	HDB	<input type="checkbox"/>	Semi-detached/Terrace
<input type="checkbox"/>	EC/Condominium	<input type="checkbox"/>	Others
<input type="checkbox"/>	Detached Bungalow	<input type="checkbox"/>	

DECLARATION

Please check your Proposal Form carefully before signing the declaration below. This is especially important if the Proposal Form is not completed in your own hand.

I declare to the best of my knowledge and belief that:

- a** All persons proposed are in good health and free from any physical defect or infirmity;
- b** The property insured is constructed of brick, stone, concrete or reinforced concrete and roofed with concrete, slate tile, metal asbestos or combination of asbestos and other incombustible mineral ingredients;
- c** There are no previous claims for a similar home insurance filed by me in the last 5 years;
- d** All the answers given in this Proposal are true;
- e** All materials facts / information affecting the assessment of the risk have been disclosed.

I / we agree that this Proposal and Declaration shall be the basis of the contract between me / us and Allied World Assurance Company, Ltd (Singapore Branch) and shall be deemed to be incorporated in such contract, subject to the terms and conditions of the Policy. No insurance will be in force until this Proposal has been accepted by Allied World Assurance Company, Ltd (Singapore Branch).

I / we undertake to advise the Company of any change in occupation, health, habits or pursuits of the Insured Person or of the effecting of other insurance (except Travel Insurance) against Accident or Sickness as soon as possible. If this Proposal has not been completed by me / us personally, I / we declare also that I / we have read the completed form and accept full responsibility for the answers.

I consent to Allied World Assurance Company, Ltd (Singapore Branch) collecting, using, processing and disclosing my personal data in accordance with Allied World Singapore Data Protection Policy available at www.alliedworldinsurance.com/files/files/PersonalDataProtectionPolicySingapore.pdf including disclosing my personal data to Allied World Singapore's third party service providers and agents, transferring personal data outside of Singapore.

I consent to Allied World sending me marketing, promotional or other messages via telephone:



Voice call



Text message



Please note if you decide you no longer wish to receive offers from us via telephone, you can opt out at any time by submitting a request via our website at <https://pdpa.alliedworldgroup.com.sg/formout.aspx>. For further information, please contact our Data Protection Officer via sg.customerservice@awac.com or at (65) 6423 0888.

Additional Notes, if any

Signature of Proposer:

Date:

Intermediary Name:

Intermediary Code:

PAYMENT INSTRUCTION

Important Notice: Under the GIA Premium Payment Framework – receipt of payment is required before the inception of the Policy

Choose one of the following options:

1) By Credit Card

Please charge \$ _____ to my **Visa / MasterCard** (Delete where appropriate)

Card No.

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CVV2 No. (last 3 digits behind credit card on the signature panel):

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Name of Issuing Bank:

Expiry Date (DD/YYYY):

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Name of Cardholder:

Signature: (as on your credit card)

2) By Cheque

I enclose my Cheque / Bank No.

_____ for \$ _____ crossed and made payable to

Allied World Assurance Company, Ltd

☐ I agree to pay the premium according to the mode of payment chosen and hereby authorize Allied World Assurance Company, Ltd to charge the stated premium to the above credit card / bank account. Where a third party credit card is used. I declare that the cardholder has authorized and consented to its use.

Policy Owner's 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 your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)

ABOUT ALLIED WORLD

Allied World is an international business founded on personal relationships.

We started out in 2001, with just five employees and the belief that insurance could be different. By valuing our customers and earning trust, our business grew.

Today, Allied World has over 1,400 employees in 20 offices around the world, and we continue to build innovative solutions for individuals, small businesses and large corporations.

Now we are here to serve you

While our roots are international, our commitment is to you. We'll take the time to talk and listen and develop long-term relationships. The better we understand your needs, the better we can serve you.

We're nimble and responsive, yet large enough to be experienced and financially secure.

ALLIED WORLD DISCLAIMER

Coverage will be underwritten by the Singapore branch office of Allied World Assurance Company, Ltd, which is regulated by the Monetary Authority of Singapore. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to policy language as issued.

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Allied World Assurance Company, Ltd

(incorporated in Bermuda with limited liability)

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