

Home Protector™ Basic

Protecting the things you cherish
with Home Protector Basic



Home Protector™ Basic

Home is more than just a place you live in. It is your sanctuary where sweet memories are made and the things you cherish are kept. Naturally you want to protect your home in the best possible way. Our Home Protector™ Basic plan is flexible and comprehensive, tailored to meet all your home protection needs.



HOW CAN HOME PROTECTOR BASIC HELP YOU?

It provides:

- Comprehensive Benefits with up to 12 FREE extensions
- Flexible coverage to meet all your needs
- If home is not liveable after damage:
 - Loss of rental income; or
 - Cost of alternative accommodation;
 - Cash Relief
- Free 24/7 Worldwide Personal Liability for Insured and Family
- Tenants' liability coverage
- Home Emergency services up to \$100* for plumbing, electrical assistance, locksmith, pest control and aircon repairs
- Free Personal Accident Coverage (including related Medical Expenses) for accidents in the home
- Option to increase your cover for personal liability

* Eligible for up to 2 times a year

SUMMARY OF COVERAGE

SUMMARY OF BENEFITS [^]	MAXIMUM BENEFITS [#] (\$)
SECTION 1 – BUILDING OR RENOVATION	
Covers against damage caused by fire, storm, flood, break-in, impact by vehicles and riot & strike	
1. Building or renovation	Sum Insured as proposed
2. Loss or Rent/Reasonable Alternative Accommodation when home is rendered uninhabitable	10% of Sum Insured (up to S\$10,000)
3. Architects' or Surveyors' Fees	10% of Sum Insured (up to S\$10,000)
4. Removal of Debris	5% of Sum Insured (up to S\$5,000)
5. Emergency Entry	750
6. Cash Relief if home is rendered uninhabitable more than 5 days	750
7. Accidental Breakage of Fixed Glass forming part of the Building or Renovation	500
SECTION 2 – CONTENTS	
Covers against damage caused by fire, storm, flood, break-in, impact by vehicles and riot & strike	
1. Contents (Valuables not more than 1/3 of contents; S\$2,500 per article/pair/set)	Sum Insured as proposed
2. Domestic Employee's Property	Covered
3. Replacement of Personal Documents	300
4. Replacement of Keys, Locks and Security System	750
5. Theft of Money from break-in	750
6. Frozen Food and Drinks Spoilage	500
7. Contents stored at Professional Storage Service Provider	3,000
SECTION 3 – PERSONAL ACCIDENT	
Covers accidental bodily injury within your home	
1. Accidental Death and Permanent Total Disablement	
- Per Adult	20,000
- Per Child	10,000
- Aggregate Limit Per Policy	80,000
2. Accidental Medical Reimbursement	100
SECTION 4 – WORLDWIDE PERSONAL LIABILITY	
Covers personal liability to third parties anywhere in Singapore and during visits overseas	
1. Personal Liability	500,000
2. Tenant's Liability	Covered

[^] Refer to Policy Wording for full listing of Insured Perils

[#] The Company's maximum liability (including Extensions) shall not exceed the Sum Insured specified for each section

About Allied World

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001. We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

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Allied World Assurance Company, Ltd
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