



Home Protector™ 360

Safeguard your home sweet home
with comprehensive insurance



alliedworldinsurance.com

Home Protector™ 360

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 23 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.



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="checkbox"/> S\$73.00	<input type="checkbox"/> S\$109.00	<input type="checkbox"/> S\$178.80
Premium Care (Basic Care + Add-ons)	<input type="checkbox"/> S\$90.50	<input type="checkbox"/> S\$136.30	<input type="checkbox"/> S\$223.50

CONTENTS ONLY - GREAT FOR TENANTS

Basic Care	<input type="checkbox"/> S\$109.00	<input type="checkbox"/> S\$163.50	<input type="checkbox"/> S\$268.10
Premium Care (Basic Care + Add-ons)	<input type="checkbox"/> S\$136.30	<input type="checkbox"/> S\$204.90	<input type="checkbox"/> S\$334.60

BUILDING + CONTENTS - SUPER FOR OWNER OCCUPIERS

Basic Care	<input type="checkbox"/> S\$145.00	<input type="checkbox"/> S\$218.00	<input type="checkbox"/> S\$357.50
Premium Care (Basic Care + Add-ons)	<input type="checkbox"/> S\$180.90	<input type="checkbox"/> S\$272.50	<input type="checkbox"/> S\$445.80

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\$	0.0763%	S\$
Contents	S\$	0.3815%	S\$
Personal Effects/Valuables**	S\$	1.6350%	S\$
Top Up Value*			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.

* Premium inclusive of 9% GST.

** 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 1.90.

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.

SUMMARY OF BENEFITS

TABLE OF BENEFITS	LIMITS (S\$)		
SECTION 1 – BUILDING (BASIC CARE)	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 flood damage	500	750	1,000
4. Accidental Breakage of Fixed Glass	Covered	Covered	Covered
5. Mobility Enhancement	2,500	3,500	5,000
6. Expenses for tracing & accessing water seepage	1,000	1,500	2,500
7. Conservancy charges	1,000	1,000	1,000
8. Alteration and Repairs	Covered	Covered	Covered
SECTION 2 – CONTENTS (BASIC CARE)			
Contents	30,000	45,000	90,000
Domestic Employee's Property	Covered	Covered	Covered
Personal Effects/Valuables (up to S\$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. Visitors Personal Effects/Valuables	150	250	500
8. Content stored at Professional Storage Service Provider	3,000	4,500	9,000
9. Home Relocation	3,000	4,500	9,000
10. Accidental Death or Theft of Domestic Pets	500	750	1,000
SECTION 3 – PERSONAL ACCIDENT (BASIC CARE)			
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 (BASIC CARE)			
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

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.

Learn more about how we can help you manage your risk by visiting:

Web: www.awac.com | LinkedIn: <https://www.linkedin.com/company/allied-world>



Allied World Assurance Company, Ltd
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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 the terms, conditions and exclusions of the actual policy issued. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.



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Allied World Home Protector™ 360 Proposal Form

Statement pursuant to the Insurance Act 1966 or any amendments thereof: You have a duty to fully and faithfully disclose to Allied World Assurance Company, Ltd (Singapore Branch) (the "Company") every fact you know, or ought to know, otherwise, the Policy issued may be void and you may receive nothing from the Policy. If you are uncertain as to whether a particular information is material, these facts should be disclosed to the Company, otherwise the Policy issued may be void.

Insured's Personal Particulars

Name as in NRIC/Passport:

NRIC/Passport No:

Nationality:

Date of Birth (DD/MM/YYYY):

Gender: ☐ M ☐ F Marital Status:

Occupation/Type of Business:

Mailing Address:

Tel (H):

Tel (O):

Mobile:

Email:

Period of Insurance

Policy Start Date (DD/MM/YYYY):

Policy End Date (DD/MM/YYYY):

Duration:

Days (Inclusive of start and end dates)

Details of Insured Property

Address (if different from mailing address):

Type of Property (tick where appropriate)

☐ HDB

☐ EC/Condominium

☐ Semi-detached/Terrace

☐ Detached Bungalow

☐ Others (please specify):

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/We consent to Allied World Assurance Company, Ltd (Singapore Branch) ("Allied World") collecting, using, processing and disclosing my/our personal data in accordance with the Allied World Singapore Personal Data Privacy Statement available at <https://alliedworldinsurance.com/singapore/>, including disclosing my/our personal data to Allied World's third party service providers and agents, and transferring personal data outside Singapore. If I/we have provided or will provide information to Allied World about any other individuals, I/we confirm that I/we are authorised to disclose his or her personal data and also give this consent on both my/our and their behalf.

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

☐ Voice call ☐ Text message

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

Signature of Proposer/Authorised Representative

Date

Payment Instructions

☐

By Credit Card

Please invoice S\$:

Email address to send invoice with payment link to:

Please check your email as an invoice will be sent to you to make payment online. Do note that payment must be made before the start date of the policy.

☐

By Cheque

I enclose my Cheque/Bank No.:

for S\$:

crossed and made payable to **Allied World Assurance Company, Ltd.**

I/We agree to pay the premium in accordance with the mode of payment chosen. Where a third party credit card is used, I/we declare that the cardholder has authorised and consented to its use.

Additional Notes

Intermediary Name/Code/Email

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