

HOMESECURE			
TABLE OF BENEFITS	PLAN 1	PLAN 2	PLAN 3
Section 1 - Building (All Risks)	\$100,000	\$200,000	\$500,000
Loss or damage to building and renovation due to accident	Up to Plan limit	Up to Plan limit	Up to Plan limit
Architects or surveyors' fees, and removal of debris	Up to Plan limit	Up to Plan limit	Up to Plan limit
Alternative accommodation expenses and loss of rent	20% of Plan limit	20% of Plan limit	20% of Plan limit
Accidental damage to fixed glass, mirror, sanitary ware, pipes, cables and services	Up to Plan limit	Up to Plan limit	Up to Plan limit
Fire extinguishment costs	15% of Plan limit	15% of Plan limit	15% of Plan limit
Damage to antenna	Up to Plan limit	Up to Plan limit	Up to Plan limit
Loss or damage to new renovations made to the premises	10% of Plan Limit or \$250,000 whichever is lower	10% of Plan Limit or \$250,000 whichever is lower	10% of Plan Limit or \$250,000 whichever is lower
Fatal accident benefit (Insured, spouse, children and domestic worker)	\$50,000 for insured and spouse (21 to 70 years) \$10,000 for each child and domestic worker	\$50,000 for insured and spouse (21 to 70 years) \$10,000 for each child and domestic worker	\$50,000 for insured and spouse (21 to 70 years) \$10,000 for each child and domestic worker
Mobility enhancement	10% of Plan Limit or \$5,000 whichever is lower	10% of Plan Limit or \$5,000 whichever is lower	10% of Plan Limit or \$5,000 whichever is lower
Home cleaning expenses after outbreak of infectious diseases	\$5,000/Incident	\$5,000/Incident	\$5,000/Incident
Expenses for tracing and accessing water seepage	\$5,000	\$5,000	\$5,000
Loss of rent **	Up to \$2,500 per month for up to 2 months	Up to \$2,500 per month for up to 2 months	Up to \$2,500 per month for up to 2 months
Continuation of cover during sale of premises	Up to Plan limit	Up to Plan limit	Up to Plan limit
Alteration and repairs	Up to Plan limit	Up to Plan limit	Up to Plan limit
Temporary protection to safeguard premises	\$3,000	\$3,000	\$3,000
Loss or damage to electrical installation ⁺	Up to Plan limit	Up to Plan limit	Up to Plan limit
Loss due to theft during and/or after outbreak of fire	Up to Plan limit	Up to Plan limit	Up to Plan limit
Conservancy or maintenance charges if premises is uninhabitable	10% of Plan Limit or \$1,000 whichever is lower	10% of Plan Limit or \$1,000 whichever is lower	10% of Plan Limit or \$1,000 whichever is lower
Cash benefit if denied access to premises due to an accident	\$100 per day Up to 14 days	\$100 per day Up to 14 days	\$100 per day Up to 14 days
Cash relief if premises is uninhabitable for at least 5 days	\$1,000/Accident	\$1,000/Accident	\$1,000/Accident
Temporary boarding for the insured's pet [^]	\$500/Accident	\$500/Accident	\$500/Accident
Replacement of the security system	\$500/Accident	\$500/Accident	\$500/Accident
Replacement of door locks and keys	\$1,000	\$1,000	\$1,000
Section 2 - Home Contents (All Risks)	\$50,000	\$80,000	\$150,000
Loss or damage to contents within the premises	Up to Plan limit	Up to Plan limit	Up to Plan limit
Loss or damage to contents while being temporarily removed from the premises	15% of Plan limit	15% of Plan limit	15% of Plan limit
Alternative accommodation expenses and loss of rent	20% of Plan limit	20% of Plan limit	20% of Plan limit
Fire extinguishment costs	15% of Plan limit	15% of Plan limit	15% of Plan limit
Removal of debris	15% of Plan limit	15% of Plan limit	15% of Plan limit
Replacement of door locks and keys	\$1,000	\$1,000	\$1,000
Complimentary cover for newly purchased contents up to 30 days	Up to 25% of Plan limit	Up to 25% of Plan limit	Up to 25% of Plan limit
Accidental loss or damage to unattended but locked bicycle in Singapore	\$1,000	\$1,000	\$1,000
Frozen food and drinks spoilage	\$1,000	\$1,000	\$1,000
Fatal accident benefit insured (insured, spouse, children and domestic worker)	\$50,000 - insured and spouse (21 to 70 years) \$10,000 - each child and domestic worker	\$50,000 - insured and spouse (21 to 70 years) \$10,000 - each child and domestic worker	\$50,000 - insured and spouse (21 to 70 years) \$10,000 - each child and domestic worker
Medical expenses caused by thief	\$1,000/person	\$1,000/person	\$1,000/person
Accidental loss of personal cash or loss due to misuse of credit card	\$1,000	\$1,000	\$1,000
Accidental death or theft of pedigree pets, fishes and birds	\$1,000	\$1,000	\$1,000
Hospitality expenses for Hole-in-One	\$1,000	\$1,000	\$1,000
Loss or damage to contents by professional movers	Up to Plan limit	Up to Plan limit	Up to Plan limit
Worldwide cover for accidental loss or damage to personal belongings	\$500/article max \$5,000	\$500/article max \$5,000	\$500/article max \$5,000
Theft of jewelry kept at safe deposit boxes or service centres	\$1,000	\$1,000	\$1,000
Visitors' personal effects	\$1,000	\$1,000	\$1,000
Cash relief if premises is uninhabitable for at least 5 days	\$1,000/Accident	\$1,000/Accident	\$1,000/Accident
Cash benefit if insured or family members are served with a home quarantine order	\$100 per day, up to 14 days	\$100 per day, up to 14 days	\$100 per day, up to 14 days
Domestic help when insured or spouse is warded in a hospital	\$1,000	\$1,000	\$1,000
Identity theft and fraud expenses [#]	10% of Plan Limit, or \$7,500 whichever is lower	10% of Plan Limit, or \$7,500 whichever is lower	10% of Plan Limit, or \$7,500 whichever is lower
Cash benefit if denied access to premises due to an accident	\$100 per day, up to 14 days	\$100 per day, up to 14 days	\$100 per day, up to 14 days
Cash benefit for stress as a result of total loss of all contents	\$500	\$500	\$500
Alteration and repairs	Up to Plan limit	Up to Plan limit	Up to Plan limit

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Loss or damage to security system following a theft or attempted theft	\$500/Incident	\$500/Incident	\$500/Incident
Temporary boarding for the insured's pet [^]	\$500/Accident	\$500/Accident	\$500/Accident
Section 3 - Valuable and Personal Possessions (All Risks and Worldwide Cover)	As Declared	As Declared	As Declared
Worldwide Cover for loss or damage to valuables and personal possessions - For Unspecified items per single article	Up to \$2,500 per article, set or pair	Up to \$2,500 per article, set or pair	Up to \$2,500 per article, set or pair
- For Specified items per single article	Up to agreed value per article, set or pair Max \$20,000/article	Up to agreed value per article, set or pair Max \$20,000/article	Up to agreed value per article, set or pair Max \$20,000/article
Section 4 - Personal and Home Owner's/Home Occupier's Liability (Worldwide)			
Personal Liability Tenant's Liability Per Owner Liability	\$2,000,000 for any incident	\$2,000,000 for any incident	\$2,000,000 for any incident
Section 5 - Personal Accident			
Worldwide Personal Accidental Death and Permanent Disabilities ^{**}	\$50,000 for you and your spouse \$10,000 for your child (Max payout \$3.5M for 1 event)	\$50,000 for you and your spouse \$10,000 for your child (Max payout \$3.5M for 1 event)	\$50,000 for you and your spouse \$10,000 for your child (Max payout \$3.5M for 1 event)
Accidental medical reimbursement	\$5,000	\$5,000	\$5,000
Home Loan protection	25% of outstanding home loan max \$35,000	25% of outstanding home loan max \$35,000	25% of outstanding home loan max \$35,000
2 years premium waiver	Covered	Covered	Covered

** Loss of rent when tenant ceases to pay rent or leaves without giving notice; or if premises remain untenanted following a murder or suicide

^{*} Loss or damage to electrical installation arising from overrunning, excessive pressure, short circuit and other causes

[^] Temporary boarding for the insured's pet at a licensed pet boarding centre if the premises is assessed by our appointed assessor to be uninhabitable for at least 5 days

[#] Identity theft and fraud expenses such as legal fees to defend insured or family members; and cost to notarise or certify necessary documents

^{**} No Personal Accident cover for Insured or spouse above 70 years old. However, all other benefits are included

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