

INDIVIDUAL SOLUTION

ALLIANZ HOME PROTECT



SUMMARY OF BENEFITS

ENJOY PEACE OF MIND BY PROTECTING YOUR HOME & ITS CONTENTS

With Allianz Home Protect, your beloved things
are well protected.

KEY COVERAGE HIGHLIGHTS



Up to SGD 100,000 Home Contents Protection

against fire, typhoon, gas explosion, water damage
and theft etc.



Covers The Furniture/ Interior Decoration

and all household improvements of your home
including those provided by developer.



Covers Your Contents

on a replacement basis, without deduction for
wear and tear or depreciation.



Optional Home Appliance Accidental Protection

and Worldwide All Risk for all your different needs.



Pay Claims On A First Loss Basis

no under-insurance or average clause applied.



Up To SGD 1,000,000

for Personal Liability.



Up To SGD 750 Emergency Cash Allowance

for the purchase of essentials & necessities in the
event of your home being uninhabitable due to a
covered loss or damage.

COVERAGE/BENEFITS SCHEDULE

ALLIANZ HOME PROTECT	MAXIMUM BENEFIT (SGD)		
	SILVER PLAN	GOLD PLAN	PLATINUM PLAN
SECTION I: LOSS OR DAMAGE TO HOME CONTENTS			
Basic Sum Insured for Home Contents Damage to or loss of home contents against covered peril such as fire, typhoon, gas explosion, water damage and theft etc. The maximum cover for: <ul style="list-style-type: none"> • Furniture and home appliances (e.g. leather sofa, hi-fi) • Valuables (e.g. jewellery, watches, furs) • Money 	\$40,000 per year \$6,000 per item \$2,500 per item \$10,000 in total per event \$1,000 per year	\$50,000 per year \$7,500 per item \$5,000 per item \$15,000 in total per event \$2,000 per year	\$100,000 per year \$15,000 per item \$10,000 per item \$20,000 in total per event \$3,000 per year
ADDITIONAL BENEFITS			
Interior Decoration/Household Improvement* Household improvements including improvements and betterments on walls, windows, ceiling, floors and doors	\$60,000 per year	\$75,000 per year	\$150,000 per year
Household Removal Damage to or loss of home contents in the course of removal by professional removers	\$40,000 per event	\$50,000 per event	\$100,000 per event
Temporary Removal Damage to or loss of home contents while being temporarily removed for renovation, maintenance, cleaning, etc.	\$6,000 per event	\$7,500 per event	\$15,000 per event
Temporary Storage of Furniture Damage to or loss of home contents while being stored in a furniture depository for up to 30 days	\$10,000 per event	\$20,000 per event	\$30,000 per event
Alternative Accommodation* Home is damaged and rendered uninhabitable by accidents	\$200 per day 30 days per event	\$300 per day 30 days per event	\$400 per day 30 days per event
Window/Door Replacement Damage to door or window during commission of a burglary	\$250 per event	\$500 per event	\$1,000 per event
Domestic Servant's Property* Damage to or loss of a domestic servant's personal effects	\$500 per event	\$1,000 per event	\$1,500 per event

Home Contracting Works Damage or loss incurred due to contracted work provided the renovation period does not exceed 2 months	\$2,000 per item	\$3,000 per item	\$5,000 per item
Emergency Cash Allowance* Cash allowance for the purchase of essentials & necessities in the event of your home is uninhabitable due to a loss or damage	\$250 per event	\$500 per event	\$750 per event

* Claims payable under these benefits shall be in addition to the basic sum insured of Home Contents.

SECTION II : PERSONAL LIABILITY

Personal Liability Any claim made against you for bodily injury or property damage resulting from negligence by you or your family members	\$500,000 per event	\$750,000 per event	\$1,000,000 per event
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OPTIONAL BENEFITS

Section III – Home Appliance Accidental Protection Accidental loss or damage to Home Electronic Appliances <ul style="list-style-type: none"> • Kitchen appliances: refrigerator, freezer, dishwasher, microwave oven, cooker hood and hob • Home appliances: television, audio equipment, air-conditioner, washer/dryer • Personal appliance: tablets, laptops, computers 	n/a	\$2,500	\$5,000
Section IV – Worldwide All Risk Loss or Damage of Personal Effects Sublimit: <ul style="list-style-type: none"> • Loss of Personal Documents • Loss of Personal Money • Unauthorised Use of Credit Card 	n/a		\$1,500 per item up to \$5,000 per event \$600 per event \$600 per event \$1,000 per event

PREMIUM TABLE

ANNUAL PREMIUM (SGD)	SILVER	GOLD	PLATINUM
Base Premium	\$96.30	\$150.87	\$272.85
Optional – Home Appliance	-	\$28.89	\$54.57
Optional – Worldwide All Risk	-	-	\$57.78
MONTHLY PREMIUM (SGD)	SILVER	GOLD	PLATINUM
Base Premium	\$8.03	\$12.57	\$22.74
Optional – Home Appliance	-	\$2.41	\$4.55
Optional – Worldwide All Risk	-	-	\$4.82

Premium rates are inclusive of 7% GST.

IMPORTANT NOTES

1. Certain benefits such as Alternative Accommodation, Window/Door replacement, Home Contracting works and Emergency Cash Allowance do not have an excess. The excess is SGD 250 for each claim arising from household removal; SGD 200 or 5% (whichever is greater) for each claim arising from water damage; SGD 10,000 or 10% of the loss (whichever is greater) for each claim arising from landslip or subsidence. The excess for all other claims is SGD 100.
2. The insured premise contains no illegal structure and is located in the Republic of Singapore.
3. The insured premise must be for residential use. No industrial or commercial buildings will be covered.
4. Proposers and their families must comply with all statutory obligations and take reasonable steps to prevent loss or damage; to maintain any premises to be insured in good condition and sound repair; and to fulfill the requirement of the deed of mutual covenant, any other relevant regulation or statutory instruments relating to the premises or buildings to be insured.
5. Allianz Home Protect Policy is underwritten by Allianz Insurance Singapore Pte. Ltd. (Allianz). 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 the Company or visit the GIA or SDIC website (www.gia.org.sg or www.sdic.org.sg).
6. It is for reference only and is not an offer for subscription of any insurance product. The policy may contain terms and conditions which are not detailed in the above. Should there be any discrepancy between the information contained in the above and the terms of the policy, the terms of the policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the relevant policy or contact Allianz.

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