

# Proposal Form

## HomeCare

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Please complete all sections to facilitate the processing of your application.

Statement pursuant to Section 25(5) Cap. 142 of the Insurance Act or any subsequent amendments thereof. You are to disclose in the proposal form fully and faithfully all facts which you know or ought to know, otherwise the Policy issued hereunder may be void.

**Name of Producer & Producer Code:** \_\_\_\_\_

### Particulars of Proposer

<b>Name of Proposer:</b> _____		<b>NRIC/FIN No.:</b> _____
<b>Mailing Address:</b> _____		Postal Code ( )
<b>Date of Birth:</b> _____	<b>Contact No.:</b> _____	<b>Occupation:</b> _____
<b>Email:</b> _____		

### Details of Premises

<b>Address of Premises to be Insured:</b> _____		Postal Code ( )	
<b>Type of Premises:</b>			
<input type="checkbox"/> Apartment	<input type="checkbox"/> Condominium	<input type="checkbox"/> Detached	<input type="checkbox"/> Others:
<input type="checkbox"/> Semi-Detached	<input type="checkbox"/> Terrace	<input type="checkbox"/> HDB	_____
<b>Mortgagee (if to be Named in the Policy):</b> _____	<b>Name of Landlord (if to be Named in the Policy):</b> _____		
<b>Is the Premises:</b>			
<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Tenant Occupied	<input type="checkbox"/> Others (please specify): _____	
<b>Any incurred and/or reported claims for the past three (3) years?</b>		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>Has any insurance (for the risk proposed) been canceled due solely or in part to a breach of premium payment warranty in the last 12 months?</b>		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If the answer to any of the above is Yes, please provide details: _____			

### Selection of Plan

<b>Period of Insurance:</b>				
From _____	To _____			
<b>Type of Plan:</b>	<input type="checkbox"/> Plan A	<input type="checkbox"/> Plan B	<input type="checkbox"/> Plan C	<input type="checkbox"/> Top-Up Plan (from Plan C)
	S\$74.90	S\$128.40	S\$192.60	S\$ _____ 0.00

Annual premiums above include prevailing GST.

Name of Proposer: \_\_\_\_\_

**Top-Up Plan**

Coverage	Top-Up Rate	Top-Up Sum Insured	Annual Premium
<input type="checkbox"/> <b>Section 1:</b> Building and/or Renovations and Improvements	0.0535%	S\$ _____	S\$ _____
<input type="checkbox"/> <b>Section 2:</b> Contents (Excess: Please refer to Policy Wordings)	0.2568%	S\$ _____	S\$ _____
<input type="checkbox"/> <b>Section 3:</b> Personal and Family Liability (Any One Accident/ Unlimited Any One Period)	S\$26.75 for every S\$500,000	S\$ _____	S\$ _____
<b>Total Annual Premium including prevailing GST (7%):</b>			<b>S\$ _____</b>

**Mode of Payment**

**Cash**

**Check<sup>1</sup>**      Bank: \_\_\_\_\_      Check No.: \_\_\_\_\_

**Credit Card**      Type of Credit Card \_\_\_\_\_

Name of Cardholder:  
(as shown on card) \_\_\_\_\_

Credit Card No.: \_\_\_\_\_

Expiry Date: \_\_\_\_\_ / \_\_\_\_\_      Card Verification Value (CVV): \_\_\_\_\_

I hereby authorize to debit my Credit Card account specified above.

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**IMPORTANT NOTES:**

- The liability of the Company does not commence until this Proposal has been accepted by the Company.

**PAYMENT BEFORE COVER WARRANTY (INDIVIDUAL)**

Please note that the total premium must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date of the coverage, failing which the Policy shall be deemed to be automatically canceled and no benefits whatsoever shall be payable by the Company.

**PERSONAL DATA PROTECTION**

I give consent to insurer and third-parties including related entities, employees, agents, other insurers, contractors & service-providers (collectively, "Appointees") to collect, use and disclose all personal data relating to myself or other individuals that I have furnished in the past, present & in the future, for one or more of the purposes described in insurer's Data Protection Policy, including but not limited to considering whether to provide insurance, carrying out due diligence, pricing, administering and servicing my policies, communicating with me, renewals, reinsurance, collections, claims, accounting, audit, legal, compliance, research, analysis, information-sharing, surveys, data storage & backups. I have read and agreed to the full Policy. If there is any personal data relating not to myself but to other individuals that I have furnished in the past, present & in the future, I warrant that I have obtained prior consent from these data subjects (or if they are lacking in legal capacity, from their legal representatives, guardians or parents as the case may be) for insurer and its Appointees to collect, use and disclose their personal data for the abovementioned purposes and on the same terms herewith. I warrant that all personal data I have provided are accurate and complete, and I shall inform insurer of any changes to the personal data to my knowledge as soon as practicable.

Name of Proposer: \_\_\_\_\_

**DECLARATION**

I/We do hereby declare and warrant that:

- a) All information provided by me/us in connection with this application is true, accurate and complete
- b) I/We understand that any inaccurate, incomplete or false information given or any omission of information required, may at insurer's (the "**Company**") discretion, render this application invalid
- c) I/We agree that this application and declaration shall be the basis of the contract between insurer and myself
- d) I/We undertake to pay any difference arising from a discrepancy in the NCD declared, failing which the policy shall be canceled by the Company
- e) I/We agree to accept the Company's policy subject to the terms, exclusions and conditions to be expressed therein, endorsed thereon or attached thereto

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Proposer

Name of Proposer: \_\_\_\_\_

Description of Benefits	Plan A	Plan B	Plan C	Top-Up Plan (from Plan C)	
	Sum Insured	Sum Insured	Sum Insured	Top-Up Rates	Maximum Sum Insured Limit
<b>Section 1 Building &amp;/or Renovations and Improvements</b>	S\$50,000	S\$100,000	S\$200,000	0.0535%	S\$3,500,000
<b>Section 2 Contents</b> (Excess: Please refer to Policy Wordings)	S\$15,000	S\$40,000	S\$50,000	0.2568%	S\$500,000
<b>Section 3 Personal and Family Liability</b> (Any One Accident/ Unlimited Any One Period)	S\$500,000	S\$500,000	S\$500,000	S\$26.75 for every S\$500,000	S\$1,000,000
<b>Food &amp; Beverage Extension</b> (Any One Accident/ Aggregate)	S\$100,000	S\$100,000	S\$100,000	N.A.	N.A.
<b>Section 4 Personal Accident</b> (S\$10,000 per person maximum S\$50,000 per Policy)	S\$50,000	S\$50,000	S\$50,000	N.A.	N.A.
<b>Section 5 Emergency Home Assistance</b> (S\$100 per Event maximum 2 Events)	S\$200	S\$200	S\$200	N.A.	N.A.
<b>Annual Premium</b>	<b>S\$74.90</b>	<b>S\$128.40</b>	<b>S\$192.60</b>		

- Sections 1 and 2 of the Policy are on First Loss Basis.
- Definition of First Loss Basis: Total compensation payable for loss/damage due to an insured peril will be up to the total insured value regardless of actual values of the lost/damaged items.
- Premises situated on road level or basement is subject to an excess of S\$2,500 each and every loss in respect of flood claims.
- Premiums above include prevailing GST.

<b>Name of Proposer:</b>	
<b>Section 1: Building including Renovations and Improvements</b>	<p>Insures against loss of or damage to renovations, improvements, fixtures and fittings caused by</p> <ul style="list-style-type: none"> <li>• Fire, lightning, explosion</li> <li>• Earthquake, volcanic eruption</li> <li>• Bursting or overflowing of domestic water tanks and pipes (in excess of S\$200)</li> <li>• Flood, windstorm, typhoon (in excess of S\$500)</li> <li>• Burglary, malicious damage</li> <li>• Strikes, riots, civil commotion</li> <li>• Impact by aircraft or other aerial devices, falling trees, road vehicles</li> <li>• Landslip and/or subsidence due to flood (in excess of S\$10,000 or 10% claim amount, whichever is higher)</li> <li>• Accidental breakage of fixed glass on doors, windows, partitions, cabinets, or walls</li> </ul> <p>Other cover, following a claim:</p> <ul style="list-style-type: none"> <li>• Costs of removal of debris</li> <li>• Fire extinguishment cost</li> <li>• Loss of rent/cost of alternative accommodation if building is made uninhabitable</li> </ul>
<b>Section 2 Contents (All Risks)</b>	<p>Insures on an All Risks basis against accidental loss of or damage to home contents and personal effects in the home including:</p> <ul style="list-style-type: none"> <li>• Deterioration of food and drinks in freezer due to its breakdown</li> <li>• Damage to contents in the course of removal</li> <li>• Cost of preparation of new title deed for the insured property</li> <li>• Cost of replacement or repair of home security system, lock/keys following a break-in</li> <li>• Loss or damage to visitors' and domestic servants personal effects</li> <li>• Cost of temporary domestic help following accident at home</li> <li>• Accidental death/theft of pedigree pets</li> <li>• Conservancy or management fees if building is made uninhabitable</li> <li>• Compensation for denial of access to home</li> <li>• Compensation following Home Quarantine Order</li> </ul>
<b>Section 3 Personal and Family Liability</b>	<p>Insures against third party claims for bodily injury or property damage caused by the Insured or his family while living in the insure premises. Cover includes legal costs and expenses incurred with our written consent.</p> <p>The coverage is provided anywhere in Singapore and is subject to Singapore jurisdiction.</p>
<b>Section 4 Personal Accident</b>	<p>Compensation for accidental death or injury to Insured, spouse and their children.</p> <p>The coverage is provided worldwide on a 24-hour basis.</p>
<b>Section 5 Emergency Home Assistance</b>	<p>In the event of an emergency at home, the Policy pays up to S\$100 per event for emergency repairs and services (e.g. locksmith, electrical, plumbing, air-conditioning, pest control, etc) arranged through Liberty Helpline at (+65) 6636 1131 (24 hours). Up to 2 events per Policy period.</p>
<b>Summary of Extended Coverage</b>	<ul style="list-style-type: none"> <li>• Loss or damage to domestic servants' property</li> <li>• Loss or damage to visitors' personal effects</li> <li>• Deterioration of food and drinks following breakdown of refrigerator</li> <li>• Cost of temporary additional domestic help following accident at home</li> <li>• Loss or damage to contents whilst in the open but within building boundary</li> <li>• Payment of conservancy charges or management fees in event building is inhabitable</li> <li>• Denial of access following damage to neighboring premises</li> <li>• Compensation following imposition of Home Quarantine Order by Public Authorities</li> <li>• Accidental death/theft of pedigree pet</li> <li>• Cost of removal of debris</li> </ul>

<b>Name of Proposer:</b>	
<b>Summary of Extended Coverage</b>	<ul style="list-style-type: none"><li>• Fire extinguishing expenses</li><li>• Loss of rent or additional expenses for alternative accommodation when building is uninhabitable</li><li>• Loss or damage to contents caused by professional movers during home removal</li><li>• Loss or damage to awning, blinds and signs</li><li>• Replacement/repair of home security system, locks and keys following break-in</li><li>• Replacement of title deeds</li><li>• Architects', surveyors' and legal fees</li><li>• Capital additions</li><li>• Cost of temporary protection</li><li>• Additional costs in compliance with statutory regulations</li><li>• Cover for contracting buyer up to completion of sale</li><li>• Continuation of coverage whilst building is undergoing alterations and repairs</li></ul>