

Public Housing Protection Plan



Extended protection beyond the
four walls of your home



Public Housing Protection Plan (PHPP)

Besides making your HDB flat a safe sanctuary, PHPP offers protection for you and your immediate family members outside. Should mishaps occur, you can easily rebuild your home and replace its contents, or get covered for personal accidents, medical expenses and worldwide personal liability. Enjoy over **\$680,000** in coverage from just **\$0.15 a day**.

Benefits At A Glance

Coverage	≤ 3-room Apartment	4-room Apartment	5-room Apartment	Executive Apartment
Building (including renovation items, fixtures and fittings)	Up to \$100,000	Up to \$150,000	Up to \$200,000	Up to \$250,000
Household Contents*	Up to \$20,000	Up to \$30,000	Up to \$40,000	Up to \$50,000
Household Contents at Temporary Premises	Up to \$3,000	Up to \$4,500	Up to \$6,000	Up to \$7,500
Replacement of Locks and Keys	Up to \$250	Up to \$250	Up to \$250	Up to \$250
Alternative Accommodation Expenses	Up to \$3,000	Up to \$4,500	Up to \$6,000	Up to \$7,500
Personal Accident for the Insured and Spouse	\$30,000 each	\$30,000 each	\$30,000 each	\$30,000 each
Medical Expenses for the Insured and Spouse	Up to \$1,000 each	Up to \$1,000 each	Up to \$1,000 each	Up to \$1,000 each
Worldwide Personal Liability	Up to \$500,000	Up to \$500,000	Up to \$500,000	Up to \$500,000
Total Sum Insured	Up to \$687,250	Up to \$750,250	Up to \$813,250	Up to \$876,250
Annual Premium (inclusive of 7% GST)	\$54.00	\$81.00	\$107.00	\$134.00

Optional Cover

Household Contents	\$26.75 annual premium per \$10,000 sum insured. You can increase your content sum insured up to the maximum limit of \$100,000.
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Insured Perils

Fire • Lightning • Explosion • Resultant damage caused by bursting or over-flowing of domestic water tanks, apparatus or pipes • Windstorm • Flood • Riots • Civil Commotion • Malicious Damage • Accidental breakage of fixed glass • Theft by violent and forcible entry

*Under Household Contents, the total value of your jewellery and valuables shall be deemed not to exceed one-third of the Household Contents sum insured and \$1,000 for any one article (excess \$100 applies).

Note: All the above benefits are subject to policy terms, conditions and exclusions.

Frequently Asked Questions

1. I own a private apartment. Can I buy the Public Housing Protection Plan (PHPP)?

PHPP is only available for HDB flats. Owners who wish to insure their landed residential properties, condominiums and private apartments can obtain cover under other home protection plans. Please visit www.aig.com.sg for more details.

2. Does excess apply for any of the listed insured perils?

A nominal excess of \$200 applies for resultant damage caused by bursting and overflowing of water tanks, apparatus or pipes within the insured's premises. Excess of \$200 also applies for hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption and flood (including overflowing of the sea).

3. What is covered under PHPP's Personal Accident benefit?

PHPP covers the insured and spouse for up to \$30,000 should he and/or she sustain bodily injury from an accident whilst in the building resulting in death or total permanent disability (loss of both hands, or both feet, or sight of both eyes) within three months of the accident. The company will also pay half of the principal sum insured for the loss of one hand, one foot or sight of one eye.

4. Can I pay additional premium to increase the sum insured?

With PHPP you have the flexibility of increasing your household contents coverage at a nominal sum of \$26.75 per year up to a maximum of \$100,000.

5. If I move house during my Policy period, what happens to my Policy? Will I get a refund?

If you are moving to another HDB flat, simply inform us in writing or call our customer service hotline for us to endorse the policy.

However, if you are moving to a non-HDB type of dwelling, simply inform us in writing to cancel the policy, and we will refund you any unused premium.

If there is no replacement Policy, the refund will be 80% of the pro-rated unused premium. However, if there is a replacement Policy, a refund of the full pro-rated unused premium will be made.

6. How do I file a claim?

Simply call our hotline at 6419 3000 and our customer service officer will attend to you. If necessary, a loss adjustor will be appointed to assess the damages/claims.

Public Housing Protection Plan Proposal Form

YES! I wish to extend protection to my family and myself outside our home:

- ✓ Building cover
- ✓ Household contents cover
- ✓ Replacement of locks and keys
- ✓ Personal accident cover
- ✓ Medical expenses cover
- ✓ Worldwide personal liability cover
- ✓ Alternative accommodation expenses cover

Proposer's Details

Name (Mr/Mrs/Mdm/Miss): _____

NRIC/FIN No.: _____ Sex: M / F

Date of Birth (DD/MM/YY): _____ Marital Status: _____

Tel. No.: _____ (HP) _____ (H)

Email: _____

Occupation: _____

Property to be insured

Address: _____

_____ Postal Code _____

Flat type: 1-Room 2-Room 3-Room 4-Room 5-Room

Executive/Multi-generation Year Built: _____

Mailing address (If different from property to be insured)

Address: _____

_____ Postal Code _____

Spouse's Details

Name (Mr/Mrs/Mdm/Miss): _____

NRIC/FIN No.: _____ Tel. No.: _____

Date of Birth (DD/MM/YY): _____ Occupation: _____

Period of Insurance

Proposed coverage to take effect from (DD/MM/YY): _____

Loss History

Have you made any similar insurance claims for the last 3 years? Yes No

If yes, please provide details: _____

A. Plan Options

Choice	Dwelling Type	Annual Premium (inclusive of 7% GST)
<input type="checkbox"/>	3-room Apartment or smaller	\$54.00
<input type="checkbox"/>	4-room Apartment	\$81.00
<input type="checkbox"/>	5-room Apartment	\$107.00
<input type="checkbox"/>	Executive Apartment	\$134.00

B. Optional Cover

<input type="checkbox"/> Additional Household Contents Cover at \$26.75 annual premium per \$10,000 sum insured Additional annual premium of	\$ _____ \$ _____
Total Premium Payable (A+B)	\$ _____

Payment Mode

By **Credit Card**



VISA

Card No.: _____

Cardholder's Name: _____

Expiry Date (MM/YY): _____

By **Cheque**

Please make cheque payable to **AIG Asia Pacific Insurance Pte. Ltd.**

Cheque No.: _____

Bank: _____

By **Annual GIRO** with Automatic Renewal

Please complete the attached Interbank GIRO Payment Authorisation Form.

Important

- No insurance is in force until premiums are received and the Policy is issued by **AIG Asia Pacific Insurance Pte. Ltd.**
- This document is not a contract of insurance. This specific terms, exclusions and conditions applicable to this Insurance are set out in the Policy.
- Statement Pursuant to the Insurance Act or any amendments thereof; You are to disclose in this Proposal Form, fully and faithfully, all the facts you know or ought to know, otherwise, the Policy issued may be void and you may receive nothing from this Policy.

Mail back to us or fax to: 6415 3723

Producer's Name	Iwin - JL
Producer's Code	504463

Declaration and Authorisation

I/We declare:

- 1) That in respect of any of the risks to be insured:
 - i) No loss, damage, injury or liability has arisen in the last few years; and
 - ii) There are no reasons that may cause my/our property to be at higher risk of loss or damage than normal.
- 2) That the above particulars are true and correct and I/we agree that my/our warranties, declarations and disclosures herein shall form the basis of the contract between AIG Asia Pacific Insurance Pte. Ltd. (AIG) and myself/ourselves if the application is being approved.
- 3) Where a third party credit card is used, I/we declare that the cardholder has authorised and consented to such use.
- 4) That I am/we are ordinarily resident(s) in Singapore as defined by the Insurance Act/Corp.142) (Amendment of First Schedule) Order 2010.
- 5) That I/we have received, read and understood, or have been advised of and understand, the contents of the brochure and any information material relating to this insurance product

I agree and consent, and if I am submitting information relating to another individual, I represent and warrant that I have the authority to provide that information to AIG, I have informed the individual about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by AIG, as set out in the contents of the consent clause contained below and the individual agrees and consents, that AIG may collect, use and process my/his/her personal information (whether obtained in this application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore: (i) AIG'S group companies; (ii) AIG's (or AIG's group companies') service providers, reinsurers, agents, distributors, business partners; (iii) brokers, my/his/her authorised agents or representatives, legal process participants and their associations, courts, other alternative (iv) governmental / regulatory authorities stated in AIG's Data Privacy Policy which include:

- (a) Processing, underwriting, administering and managing my/his/her relationship with AIG;
- (b) Audit compliance, investigation and inspection purposes and handling regulatory / governmental enquiries;
- (c) Compliance with legal or regulatory obligations, risk management procedures and AIG internal policies;
- (d) Managing AIG's infrastructure and business operations; and
- (e) Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to (and if submitting information relating to another individual, refer such individual to) the full version of AIG's Data Privacy Policy found at http://www.aig.com.sg/sg-privacy_1030_237853.html before you provide your consent, and/or the above representation and warranty.

I also consent, and if I am submitting information relating to another individual, I represent and warrant that such individual also consents, to AIG, AIG's group companies, service providers and business partners using, processing and disclosing my/his/her personal information to:

- (a) enroll me/him/her in contests, prize draws and similar promotions; and
- (b) contact me/him/her to market other insurance, and/or financial products and/or services of AIG, AIG's group companies and/or AIG's business partners.

If you or such individual wishes to opt out of being enrolled in contests, prize draws and similar promotions and from receiving marketing messages, please send an SMS to 76161 in the following format "optout<space>NRIC/FIN number" or call us at + 65 6419 3000. Alternatively, you or such individual can opt out via our website at <http://www-411.aig.com.sg/contactus/CustomerForm.aspx>.

Signature of Proposer

Date

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd.



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American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this document.

For enquiries, please contact your agent/broker or call us at 6419 3000.

Always at your service

Agent/Broker's Stamp

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the Policy. No insurance is in force until this Proposal Form is accepted by the company in accordance to the Policy terms and conditions.

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.com.sg or www.gia.org.sg or www.sdic.org.sg).

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