

HomeBliss

Comprehensive protection
for your treasured assets under one roof.



PROTECT AGAINST SMOKE DAMAGE

Covers smoke damage arising from malfunctioned cooking unit.

LOSS OF RENT AND ADDITIONAL EXPENSE OF ALTERNATIVE ACCOMMODATION

Up to \$10,000 per month if your home becomes uninhabitable due to an insured peril.

MOBILITY ENHANCEMENT

Cover expenses for modification to your home if you or your family member suffers permanent disability.

“Home is where the heart is.”

While the brick and mortar building does not make a home, it is the place you transform it to one of love and warmth you and your loved ones return to everyday. Regardless if you are a homeowner or tenant, you can count on HomeBliss, a comprehensive home insurance, to protect the home you have thoughtfully built for your loved ones.



Highlights

SUITABLE FOR ANY TYPE OF RESIDENTIAL PROPERTY

Suitable for HDB or Private Apartments, Condominiums and Landed Properties.

BUILDING, RENOVATIONS, FIXTURES AND FITTINGS

Covers against loss or damage to the building structure, renovations, fixtures and fittings of the insured dwelling.

CONTENTS COVER

Covers household items, furniture, personal effects and valuables belonging to you and your family members.

THIRD PARTY LIABILITY

Covers up to \$750,000

24-HOUR EMERGENCY HOME ASSISTANCE

\$100 per event, up to 4 times per year for:

- Locksmith assistance
- Plumbing assistance
- Electrical assistance
- Air-conditioning engineer assistance
- Pest control service

FREE EXTENSION COVERAGE

Up to 25 extensions, covering you against:

- Cost of replacement of locks and keys following a break-in
- Loss or damage to laptops and mobile devices due to insured perils or accidents

And more!

Solutions Tailored to Your Needs

	If you reside in the property to be insured or renting out furnished property	If you rent and reside in the property to be insured	If you rent out and do not reside in the property to be insured
Coverage	Homeowner and Landlord (renting out furnished home) Solution A	Tenant Solution B	Landlord Solution C
Building, Renovations, Fixtures and Fittings	✓	✗	✓
Household Contents, Personal Effects and Valuables	✓	✓	✗
Worldwide Family Personal Liability	✓	✓	✓
Cover damages arising from		Standard	Enhanced
Insured Perils Refer to HomeBliss policy wordings for the list of Insured Perils		✓	✓
Accidents Subject to an excess of \$100 for damage or loss due to accidents		✗	✓

BENEFITS AT A GLANCE

Homeowner and Landlord (renting out furnished home) – Solution A

Benefits	Cosy	Serene	Luxury
1. Building, Renovations, Fixtures and Fittings	\$80,000	\$120,000	\$200,000
2. Contents	\$20,000	\$40,000	\$60,000
3. Worldwide Family Personal Liability	\$750,000		
4. Personal Accident within Insured Dwelling <ul style="list-style-type: none"> - Death and Permanent Disablement <ul style="list-style-type: none"> • For Insured and Spouse • For Unlimited Number of Children - Hospital Allowance for Insured and Spouse 	\$20,000 each \$5,000 each \$250 each		
5. 24-hour Emergency Home Assistance Service For Locksmith, Plumbing, Electrical, Air Conditioning Engineer & Pest Control services	Up to \$100 reimbursement per event, 4 times per year		
6. Pet Dog Cover	\$500		
Free Extensions	Standard	Enhanced	
Capital Additions Clause	Up to 10% of Section 1		
Damage to Security System	Up to \$500		
Professional Fees Clause	Up to 10% of Section 1		
Public Authorities Clause	Up to 10% of Section 1		
Mobility Enhancement	10% of Section 1 or up to \$5,000		
Identity Fraud Expenses	Up to 10% of Section 2		
	Max Limit: \$2,500 per year	Max Limit: \$7,500 per year	
Loss or Damage to: <ul style="list-style-type: none"> • Computer and/or Laptops • Mobile Phones, Digital Tablets and Other Portable Devices 	Up to \$1,500 per item and up to \$3,000 per year Up to \$500 per item and up to \$1,500 per year		
Loss or Damage to Pedal Cycles	Up to \$500		
Cash Relief if your home is rendered uninhabitable for 5 days or more	\$750 per claim		
Cost of Replacement for Locks and Keys	Up to \$750		
Fire Extinguishing Expenses	Up to 10% of Section 1 and 2		
Loss of Rent and Additional Expense of Alternative Accommodation	Up to \$10,000 per month Up to 10% of Section 1 and 2 or \$50,000 per policy		
Removal of Debris Clause	Up to 10% of Section 1 and 2		
Home Cleaning Expenses following Infectious Disease Outbreak	Up to \$500		

BENEFITS AT A GLANCE
Homeowner and Landlord (renting out furnished home)– Solution A

Free Extensions	Standard	Enhanced
Accidental Breakage of Fixed Glass	N.A.	Up to \$1,000 per claim
Conservancy Charges (up to a maximum of 3 months)		10% of Section 1 or up to \$1,000
Cost of Replacement of Title Deeds and other Legal Document		Up to \$750
Deterioration of Food and Drinks in Refrigerator		Up to S\$200
Loss or Damage to Household Contents while being moved		Up to \$1,500
Loss of Money		Up to S\$1,000
Loss or damage to Domestic Helper's Personal Effects		Up to S\$1,000
Temporary Removal of household contents within Singapore		15% of Section 2 or up to \$5,000, whichever is lower (Max \$500 per Article)
Visitors' Personal Effects		Up to S\$500

“Home is where your heart is.
A protected home is where you find *Bliss*.”



Benefits	Sum Insured	
1. Building, Renovations, Fixtures and Fittings	N.A.	
2. Contents	Flexible at your Choice	
3. Worldwide Family Personal Liability	\$750,000	
4. Personal Accident within Insured Dwelling <ul style="list-style-type: none"> - Death and Permanent Disablement <ul style="list-style-type: none"> • For Insured and Spouse • For Unlimited Number of Children - Hospital Allowance for Insured and Spouse 	\$20,000 each \$5,000 each \$250 each	
5. 24-hour Emergency Home Assistance Service For Locksmith, Plumbing, Electrical, Air Conditioning Engineer & Pest Control services	Up to \$100 reimbursement per event, 4 times per year	
6. Pet Dog Cover	\$500	
Free Extensions	Standard	Enhanced
Identity Fraud Expenses	Up to 10% of Section 2	
	Max Limit: \$2,500 per year	Max Limit: \$7,500 per year
Loss or Damage to: <ul style="list-style-type: none"> • Computer and/or Laptops • Mobile Phones, Digital Tablets and Other Portable Devices 	Up to \$1,500 per item and up to \$3,000 per year Up to \$500 per item and up to \$1,500 per year	
Loss or Damage to Pedal Cycles	Up to \$500	
Cash Relief if your home is rendered uninhabitable for 5 days or more	\$750 per claim	
Cost of Replacement for Locks and Keys	Up to \$750	
Fire Extinguishing Expenses	Up to 10% of Section 2	
Loss of Rent and Additional Expense of Alternative Accommodation	Up to \$10,000 per month Up to 10% of Section 2 or \$50,000 per policy	
Removal of Debris	Up to 10% of Section 2	
Home Cleaning Expenses following Infectious Disease Outbreak	Up to \$500	
Deterioration of Food and Drinks in Refrigerator	N.A.	Up to S\$200
Loss or Damage to Household Contents while being moved		Up to \$1,500
Loss of Money		Up to S\$1,000
Loss or damage to Domestic Helper's Personal Effects		Up to S\$1,000
Temporary Removal of household contents within Singapore		15% of Section 2 or up to \$5,000, whichever is lower (Max \$500 per Article)
Visitors' Personal Effects		Up to S\$500

BENEFITS AT A GLANCE

Landlord – Solution C

Benefits	Sum Insured	
1. Building, Renovations, Fixtures and Fittings	Flexible at your Choice	
2. Contents	N.A.	
3. Worldwide Family Personal Liability	\$750,000	
4. Personal Accident within Insured Dwelling <ul style="list-style-type: none"> - Death and Permanent Disablement <ul style="list-style-type: none"> • For Insured and Spouse \$20,000 each • For Unlimited Number of Children \$5,000 each - Hospital Allowance for Insured and Spouse \$250 each 		
5. 24-hour Emergency Home Assistance Service For Locksmith, Plumbing, Electrical, Air Conditioning Engineer & Pest Control services	Up to \$100 reimbursement per event, 4 times per year	
6. Pet Dog Cover	\$500	
Free Extensions	Standard	Enhanced
Capital Additions Clause	Up to 10% of Section 1	
Damage to Security System	Up to \$500	
Professional Fees Clause	Up to 10% of Section 1	
Public Authorities Clause	Up to 10% of Section 1	
Mobility Enhancement	10% of Section 1 or up to \$5,000	
Cash Relief if your home is rendered uninhabitable for 5 days or more	\$750 per claim	
Cost of Replacement for Locks and Keys	Up to \$750	
Fire Extinguishing Expenses	Up to 10% of Section 1	
Loss of Rent and Additional Expense of Alternative Accommodation	Up to \$10,000 per month Up to 10% of Section 1 or \$50,000 per policy	
Removal of Debris Clause	Up to 10% of Section 1	
Home Cleaning Expenses following Infectious Disease Outbreak	Up to \$500	
Accidental Breakage of Fixed Glass	N.A.	Up to \$1,000 per claim
Conservancy Charges (up to a maximum of 3 months)		10% of Section 1 or up to \$1,000
Cost of Replacement of Title Deeds and other Legal Document		Up to \$750

Important Note

- This product brochure is not a contract of insurance. The specific terms, conditions and exclusions are set out in the policy. Please refer to our website should you require a specimen copy of the policy wording.
- 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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Scan to visit our website



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