Home Contents Insurance
Policy Wording

IMPORTANT NOTICE

1) STATEMENT Pursuant to Section 25(5) of the Insurance Act – We would remind you that you must fully and faithfully declare to us the facts you know or ought to know otherwise you may receive nothing from your Policy.
2) Please examine this Policy and its Schedule and if they do not meet your requirements, kindly return them to the office of issuance.

WHEREAS the Insured by an online application, proposal form, declaration and attached papers together with other statements in writing, if any, which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid or agreed to pay the Premium as consideration for such insurance ("Policy").

NOW THIS POLICY WITNESSETH that in respect of events occurring during the Period of Insurance and subject to the terms, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the "Terms" of this Policy), the Company will indemnify the Insured in the manner and to the extent hereinafter provided.

ELIGIBILITY REQUIREMENTS

In order for You to receive benefits or indemnities under this Policy, You understand and agree that You must be the owner / co-owner or tenant / co-tenant of the Insured Property.

DEFINITIONS

Any word or expression which has a specific meaning will have the same meaning wherever it appears in the policy documents.

We / Our / Us / Company
ECICS Limited

You / Your / the **Insured**
The Insured named in the Schedule.

Accident / Accidental
A sudden, unforeseen, fortuitous and unintended event.

Active Mobility Device / AMD
A wheeled device, often motorized or electric, designed to enhance personal travel, including bicycles, Personal Mobility Devices (PMDs) like e-scooters, Power-Assisted Bicycles (PABs), and Personal Mobility Aids (PMAs) like motorized wheelchairs, designed for transportation on public paths.

Building shall refer to the following:
(a) the physical structure of the house, apartment or flat; and
(b) any wall, gates, fence, footpath, swimming pool; and
(c) all other permanent fixtures and fittings;
which were originally part of the Insured Property when it was transferred by the developer or builder to the first owner of the Insured Property.

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Contents shall mean Your:

(a) movable furniture, furnishings, kitchen utensils, domestic appliances, personal computers, audio and video equipment (other than those mentioned in (b)), clothing and other movable personal belongings;

(b) films, tapes, cassettes, cartridges, discs and diskettes up to their value as unused material or where purchased pre-recorded at maker's latest list price.

all of which You or members of Your Household own or are legally responsible for that are within the Insured Property.

Contents shall exclude the following:

(a) Motor Vehicles, caravans, trailers, aircraft, watercraft or spare parts and accessories while attached to or in any part of them;

(b) items belonging to the Landlord (if any) in Your Insured Property;

(c) any part of the Building;

(d) animals;

(e) securities, certificates and documents;

(f) Money, Valuables and Credit Cards; or

(g) Property held or used for business purposes.

HDB refers to Housing Development Board.

Household

Members of Your family including your spouse, biological or legally adopted children, and any other persons permanently living with You in the Insured Property, excluding tenants, boarders, lodgers or paying guests.

Injury

Bodily injury caused by an Accident.

Inception Date

The original commencement date of cover under this Policy as shown in the Schedule.

Insured Perils refer to the following:

1. **Fire, Explosion, Lightning or Thunderbolt**

   Excluding loss or damage caused by arcing, sparking, scorching or heat damage where there is no flame; or irregularities in the power supply unless there is visible evidence of a lightning strike.

   We will not pay the first SGD 5,000 of each and every loss in respect of loss or damage to any property insured, if the cause of such loss or damage is due:-

   (a) To overcharging of the batteries within an Active Mobility Device (AMD) belonging to or held in trust by the Insured; or

   (b) Directly or indirectly to an electrical failure in connection with the use of the AMD belonging to or held in trust by the Insured.

2. **Storm, Hurricane, Typhoon, Cyclone, Flood**

   We will not pay the first SGD 100 of each and every loss.

3. **Bursting, Leaking, Discharging or Overflowing**

   Bursting, leaking, discharging or overflowing of fixed guttering, fixed tanks, fixed pipes, waterbeds or other fixed apparatus used to hold or carry liquid of any kind.

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We will not pay for:

(a) loss or damage to the fixed guttering, fixed tanks, fixed pipes, waterbeds or other fixed apparatus.

(b) the first SGD 100 of each and every loss.

4. Earthquake

This loss or damage must occur to Your Building and/or Contents within seventy-two (72) hours of the earthquake to be considered the one (1) occurrence.

5. Impact

We will pay for loss or damage caused by the impact of:

(a) aircraft or space debris or debris from an aircraft, rocket or satellite; or

(b) any road vehicle or watercraft not operated by You, member of Your Household or Your employee, except impact on paving, paths, driveways or any services, whether underground or not; or

(c) a falling tree or branch but not when caused by the lopping or felling of trees at the Insured Property; or

(d) television or radio masts or aerials or antennae that have broken or collapsed but not the damage to the television or radio masts or aerials or antennae.

6. Riot Or Civil Commotion

Acts of riot or civil commotion including any lawfully constituted authority in connection with these events where the resulting loss or damage is directly caused thereby notwithstanding the provisions of General Exclusions.

7. Acts of Malicious Damage or Vandalism

Wrongful act motivated by malice, vindictiveness or spite with the intention of damaging the property. This does not include:

(a) damage caused by You, Your Household or Your pets;

(b) damage caused by Your tenant and their Household;

(c) damage caused by pets belonging to Your tenant;

(d) damage caused by paying guests, Your visitors or Your tenant's visitors;

(e) damage caused by any person who entered the Insured Property with Your consent, Your tenant's consent or the consent of any person who is living with You or Your tenant at the Insured Property.

(f) scratching, denting, chipping, rubbing or chaffing.

8. Burglary

Theft accompanied by actual violent and forcible entry or any attempt to break in.

Insured Property

The residential property at the address specified as Insured Property in the Schedule, which is solely used for domestic purposes.

Landlord

Owner of the Insured Property who leases the Insured Property to the Tenant and is expressly named as the landlord in the Tenancy Agreement.

MCST refers to Management Corporation Strata Title.

Money

Cash, bank and currency notes, cheques, bills of exchange, promissory notes, deeds, bonds, postal orders, money orders, crossed bankers' drafts, current postage stamps, securities and travel tickets all belonging to You or for which You have accepted responsibility, and all held for personal purposes.

Medical Practitioner
A person who is registered and legally qualified as a doctor, has a medical degree in Western medicine, and is authorised and licensed to practise medicine and surgery in the relevant country.

The medical practitioner cannot be You or:
• any member of Your Household;
• Your or Your Household's business partner, employer, employees or agent; or
• any person related to You or Your Household in any way, including by marriage or adoption

Period of Insurance
The policy period stated as Period of Insurance in the Schedule.

Private Electric Charger
The electric vehicle supply equipment belonging to the Insured, compliant with Electric Vehicles Charging Act 2022, approved by and registered with the local authorities, that supplies electrical power for charging plug-in electric vehicles, which the Insured had installed within the Insured Property

Policy Year
A period of 12 consecutive months starting from the commencement date of this Policy and each consecutive period of 12 months for which this Policy remains in force.

Pre-Existing Medical Condition
Any condition for which a doctor was consulted or for which treatment or medication was prescribed prior to the commencement date; or a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the commencement date.

Renovations
Improvements and additions within the Insured Property made by You as owner in the form of fixtures and fittings (including flooring, built-in wardrobes and air-conditioners).

Schedule
The Schedule containing the details of the Insured, Insured Property, optional covers, if selected and Period of Insurance. The Schedule forms a part of this Policy.

Tenancy Agreement
The written contract between a landlord and a tenant.

Total Permanent Disablement refers to any one of the following:
- Total and irrecoverable loss of all sight in both eyes
- Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot.
- Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye.

Uninhabitable
The Insured Property is assessed by Us or Our appointed surveyor to be unfit to live in or tenanted.

Valuables
Jewellery, watches, furs, curios, works of art, antiques, stamp or coin collections and other collectable property, manuscripts, medals, items of gold, silver or other precious metals or precious stones all belonging to You or for which You have accepted responsibility, and all held for personal purposes.

Summary of Benefits

The table below provides a summary of coverage and Sum Insured per Policy Year.

Section	Benefits	Sum Insured Per Policy Year		
		HDB	Condominium	Landed Property
1	Renovations ***(Not applicable to tenant)***	As shown in Your Schedule		
	(a) Debris Removal	10% of Renovation Sum Insured		
	(b) Professional Fees	10% of Renovation Sum Insured		
2	Contents	As shown in Your Schedule		
	(a) Valuables	SGD 2,000 Per Article, Up to 35% of Contents Sum Insured		
	(b) Money	SGD 1,000		
3	Alternative Accommodation & Storage	SGD 36,000 (Up to SGD 300 per day)		
4	Incidental Expenses	SGD 5,000		
5	Accidental Breakage of Mirrors and Fixed Glass	SGD 1,000		
6	Pet Dog and Cat Cover	SGD 1,000		
7	Accidental Damage of EV Charger	Not Applicable		SGD 10,000
8	Accidental Damage of Solar Panels	Not Applicable		SGD 25,000
9	Emergency Home Assistance (locksmith, plumber, electrician, pest control)	Up to SGD 200 per event for up to 2 times per policy year ***(only applicable to 3-years plan)***		
10	Worldwide Family Personal / Tenant's Liability	SGD 500,000		
11	Loss of Rental after an Insured Event ***(Not applicable to homeowner and tenant)***	SGD 9,000 (Up to SGD 3,000 per month)		
Optional Covers				
12	Building	Not Applicable		As shown in Your Schedule
13	Worldwide Family Personal Accident	As shown in Your Schedule		

POLICY BENEFITS

Section 1 – Renovations (Not Applicable to Tenant)

We will cover You for loss of or damage to the Renovations caused by any of the Insured Perils occurring during the Policy Year.

Extensions under Section 1

A) Debris Removal
We will reimburse You up to 10% of the Renovations Sum Insured for the costs necessarily incurred to remove debris following loss or damage caused by any of the Insured Perils covered under Section 1.

B) Professional Fees
We will reimburse You up to 10% of the Renovations Sum Insured for the costs necessarily incurred for professional fees of architects, surveyors and consulting engineers to repair or reinstate the Insured Property following loss or damage caused by any of the Insured Perils covered under Section 1. This benefit does not cover any fees incurred in preparing documents for the purpose of submitting a claim.

Basis of settling claims under Section 1

In the event of partial damage, We will pay the reasonable and economical cost of repairs necessary to restore the Renovations to a condition substantially the same as its condition immediately before the damage, but not better or more extensive than that condition. However, if the repair is not carried out within 12 months of the damage arising, we will pay the reasonable cost of such repairs less an appropriate deduction for wear and tear or depreciation (loss of value over time or through use).

In the event of total loss, We will pay the cost of reinstating, repairing or replacing the Renovations as new, without deduction for wear and tear or depreciation, provided that the reinstated or repaired Renovations, or the replacement, is substantially the same as, but not better or more extensive than, the Renovations when new.

We will decide whether to repair, reinstate or replace the Renovations or pay in cash the amount of the loss or damage.

Section 2 - Contents

We will cover You for loss of or damage to Contents belonging to You or Your Household caused by any of the Insured Perils occurring during the Policy Year.

Extensions under Section 2

A) Valuables
We will pay up to SGD 2,000 per article, maximum 35% of Contents Sum Insured for loss of or damage to Valuables belonging to You or Your Household in the Insured Property caused by any one of the Insured Perils occurring during the Policy Year.

B) Money
We will pay up to SGD 1,000 for loss of or damage to Money belonging to You or Your Household in the Insured Property caused by any one of the Insured Perils occurring during the Policy Year.

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Our maximum liability during any one Policy Year in respect of this section shall not exceed in the aggregate the Sum Insured specified in the Schedule.

Basis of settling claims under Section 2

In the event of partial damage, We will pay the reasonable and economical cost of repairs necessary to restore the item to a condition substantially the same as its condition immediately before the damage, but not better or more extensive than that condition. However, if the repair is not carried out within twelve (12) months from the date of the damage, We will pay the reasonable cost of such repairs less an appropriate deduction for wear and tear or depreciation (loss of value over time or through use).

In the event of total loss, We will pay the cost of replacing the item as new, without deduction for wear and tear or depreciation (except for clothing, curtains and bedding), provided that the replacement item is substantially the same as, but not better or more extensive than, the item when new.

We will decide whether to repair, reinstate or replace the Contents or pay in cash the amount of the loss or damage.

Section 3 – Alternative Accommodation & Storage

We will reimburse You the reasonable costs of temporary alternative accommodation and temporary storage of Your Contents, up to SGD 300 per day, maximum SGD 36,000 per Policy Year, for the period during which the Insured Property remains Uninhabitable, if:

(a) the Insured Property becomes Uninhabitable due to damage caused by an Insured Peril;
(b) a claim for such damage is payable under this Policy; and
(c) the Insured Property is undergoing repair.

We will not pay under this benefit if You are a Landlord and the Insured Property was not occupied by You as Your usual place of residence immediately prior to the loss or damage.

Section 4 – Incidental Expenses

We will reimburse You for reasonable and necessary expenses incurred as a result of You not being able to reside in the Insured Property because it is Uninhabitable, up to SGD 5,000 per Policy Year, for the period during which the Insured Property remains Uninhabitable, provided that:

(a) the Insured Property becomes Uninhabitable due to damage caused by an Insured Peril; and
(b) a claim for such damage is payable under this Policy.

Such expenses include, but are not limited to:

- home cleaning;
- laundry services;
- purchase of essential items such as clothes, toiletries and bedding;
- transportation costs to relocate salvaged contents to temporary accommodation; and
- additional commuting costs incurred as a result of displacement.

At Our discretion, We may make a one-time advance payment under this benefit of up to SGD 1,000 to assist You with immediate expenses arising from the Insured Property becoming Uninhabitable. Any such payment shall form part of, and not be in addition to, the Sum Insured of SGD 5,000 per Policy Year.

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Section 5 – Accidental Breakage of Mirrors and Fixed Glass

We will reimburse You for the costs incurred to replace or repair Your fixed mirrors, fixed glass and glass when forming part of an item of furniture including fixed and unfixed glass tabletops in the Insured Property due to Accidental breakage up to SGD 1,000 per Policy Year. We will not pay the first SGD 100 for each and every loss.

We will not pay for any Accidental breakage of the following items:

(a) glassware, crystal, ornaments, vases, lamps, crockery or china; or
(b) a picture tube or screen in a television or electronic visual display unit; or
(c) a ceramic or glass cooking top; or
(d) glass in a picture frame, handheld mirror, painting, radio set or clock; or
(e) any item of travertine whether fixed or unfixed, tiles, bench tops, spas or hot tubs; or
(f) glass in any glasshouse, conservatory or greenhouse; or
(g) mobile cellular telephones; or
(h) any items which were wholly or partly in a defective condition at the time of the breakage; or
(i) any porcelain or marble or granite or fiberglass whilst in a fixed shower base, basin, sink, bath, lavatory pan or cistern.

Section 6 – Pet Dog and Cat Cover

We will pay You up to SGD 1,000 per Policy Year for the Accidental death or theft of a cat or dog kept by You as a domestic pet at the Insured Property, where such loss is caused by an Insured Peril covered under this Policy. Your pet cat or dog must be licensed and registered with the Animal & Veterinary Service (AVS) of Singapore. We will only pay up to SGD 1,000 per Policy Year regardless of the number of pets you own. In the event of a claim, You must provide proof of ownership and any other documentation We may request.

We will not pay for death of the domestic pet arising from:
(a) any cause other than an Insured Peril covered under this Policy; or
(b) an intentional act by or under the order of any government or public authority; or
(c) an intentional act or neglect by You, any person living with You or anyone acting on Your direction.

Section 7 – Accidental Damage of EV Charger (Only Applicable to Landed Property)

We will cover You for loss of or damage to Your Private Electric Charger and its standard accessories supplied by the manufacturer, caused by any of the Insured Perils occurring during the Policy Year, up to the Sum Insured specified in the Schedule, provided that the Private Electric Charger is permanently installed at the Insured Property and it is installed and maintained in accordance with applicable laws and manufacturer's guidelines.

We will decide whether to repair, reinstate or replace the Private Electric Charger or its standard accessories or pay in cash the amount of the loss or damage.

This Section does not cover loss or damage arising from:
a) internal mechanical or electrical breakdown or failure;
b) any defect, fault or liability covered under a manufacturer's warranty;
c) any claim payable under any other insurance policy;
d) consequential loss of any kind;
e) use of the Private Electric Charger for commercial purposes;
f) any breach of the Electric Vehicles Charging Act 2022.

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Section 8 – Accidental Damage of Solar Panels (Only Applicable to Landed Property)

We will cover You for loss of or damage to solar panels and their associated components forming part of the installation at the Insured Property, caused by any of the Insured Perils occurring during the Policy Year, up to the Sum Insured specified in the Schedule, provided that the solar panels are permanently installed at the Insured Property and are installed and maintained in accordance with applicable laws and manufacturer's guidelines.

We will decide whether to repair, reinstate or replace the solar panels or pay in cash the amount of the loss or damage.

This Section does not cover loss or damage arising from:

a) internal mechanical or electrical breakdown or failure;
b) any defect, fault or liability covered under a manufacturer's warranty;
c) any claim payable under any other insurance policy;
d) consequential loss of any kind;

Section 9 – Emergency Home Assistance (Only Applicable to 3-Years Plan)

We will reimburse You for reasonable costs incurred in engaging a licensed service providers or contractors to provide the following emergency services at the Insured Property, up to SGD 200 per event, for a maximum of two (2) events per Policy Year:

Locksmith Services

Cost of engaging a locksmith to gain access to any door of the Insured Property when You or any Household Member are unable to enter the Insured Property or any of its rooms. This benefit does not cover the cost of replacing any locks or keys.

Plumbing Services

Cost of repairing or replacing burst pipes or clearing blockages in sewage pipes, water supply pipes or floor traps within the Insured Property, excluding:

a) pipes located within concealed ceiling or walls;
b) leakages from ceilings or roofs; and
c) leakages arising from water heaters, air-conditioning units or other similar home fixtures.

Electrical Services

Cost of engaging a qualified electrician for emergency repairs in the event of a power failure at the Insured Property caused by a fault in the main electrical circuit box or a malfunction of power supply socket and wall switch failure within the Insured Property.

Pest control services

Cost of engaging licensed professional pest control services to eliminate infestations of bees, wasps, hornets, rodents or termites within the Insured Property.

We shall not be liable for any loss, damage or injury arising directly or indirectly from the provision of these assistance services.

We reserve the right, at Our absolute discretion, to amend or terminate this benefit any time without prior notice.

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Section 10 – Worldwide Family Personal Liability / Tenant's Liability

1. Personal Legal Liability (Worldwide excluding USA and Canada)
   We will indemnify You or any member of Your Household against all sums (including claimant's costs and expenses), which You or any member of Your Household become legally liable to pay as compensation in respect of:

   (a) accidental death or accidental injury to third parties occurring anywhere in the world (excluding USA and Canada) during a Policy Year.
   (b) accidental damage to property belonging to third parties occurring anywhere in the world (excluding USA and Canada) during a Policy Year.

2. Tenant's Liability
   We will indemnify You against all sums (including claimant's costs and expenses), which You become legally liable to pay as compensation in Your capacity as tenant of the Insured Property in respect of loss of or damage to Your landlord's Building, Renovations and Contents.

   We will not pay for liability in respect of:
   (a) death or injury to any member of Your Household;
   (b) death or injury to any person who, at the time the injury, was employed by You under a contract of employment or contract for services, whether or not that contract was in writing;
   (c) loss of or damage to property belonging to, or in the custody, care or control of You or any member of Your Household;
   (d) death, injury or loss of or damage to property arising out of:
      i. any deliberate, wilful or malicious act;
      ii. the ownership, possession or use of any mechanically propelled vehicle, lifts, elevator, motor vehicles, trailers, aircrafts, watercrafts or firearms;
      iii. Your employment, business or profession;
   (e) any liability assumed under any agreement, unless such liability would have attached in the absence of that agreement;
   (f) any liability resulting directly or indirectly from any communicable disease carried by You, any member of Your Household or Your pet;
   (g) any liability arising from the ownership of a dog that is unlicensed or is a breed that falls within the Animal and Veterinary Service of Singapore's list of specified dogs;
   (h) any liability arising from alterations, additions, repairs, or renovation works carried out at the Insured Property;
   (i) fines, penalties, exemplary or punitive damages;
   (j) any liability arising out of libel or slander.

Jurisdiction
The cover provided by this Section applies only to judgements delivered by a competent court in Singapore.

Limit of Liability in the aggregate per Policy Year
The maximum amount We will indemnify You under this Section is SGD 500,000 in the aggregate per Policy Year. This limit applies to all claims arising from any one occurrence or series of occurrences attributable to the same source or cause, regardless of the number of claimants or number of members of the Household involved.

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Conduct of Defense of Claim
We have the right to negotiate, defend or settle in Your name and on Your behalf any claim brought against You and will have full discretion in the conduct of any proceedings or in the settlement of any claim.

Section 11 – Loss Of Rental After an Insured Event

We will reimburse You, as Landlord, for loss of rent in respect of the Insured Property during the period it is Uninhabitable and undergoing repair or reinstatement, up to the limit stated in the Schedule, provided that:
(a) the Insured Property is Uninhabitable due to damage caused by an Insured Peril covered under this Policy; and
(b) a valid Tenancy Agreement is in force at the time of the loss.

We will not pay under this benefit if:
(a) the loss of rent can be recovered from any security deposit held by You under the Tenancy Agreement; or
(b) there is no valid Tenancy Agreement in force at the time of the loss.

OPTIONAL COVERS
(The following optional coverages are applicable only when specifically mentioned in the Schedule)

Section 12 – Building

We will cover You for loss of or damage to the Building caused by any of the Insured Perils occurring during the Policy Year.

We will decide whether to repair or reinstate the Building, replace any part of it, or pay in cash the amount of the loss or damage.

Our maximum liability during any one Policy Year in respect of this Section shall not exceed in the aggregate the Sum Insured specified in the Schedule.

Section 13 – Worldwide Family Personal Accident

We will pay the Insured, any member of Your Household, or their legal representatives the Sum Insured stated in the Schedule if the Insured or any member of the Household sustains Injury caused by an Accident occurring anywhere in the world during the Period of Insurance, and such Injury results in Accidental death or Total Permanent Disablement within three hundred and sixty-five (365) days from the date of the Accident.

This Section does not cover:
(a) any Insured or any member of Your Household aged above sixty-five (65) years (age next birthday) at the time of the Accident;
(b) any claim arising directly or indirectly from:
   i. Provoked assault, intoxication, drugs abuse, insanity, or the use of alcohol or drugs not prescribed by a Medical Practitioner;
   ii. Intentional self-injury, suicide or attempted suicide while sane or insane, wilful exposure to danger except in an attempt to save human life;
   iii. Sexually transmitted diseases, HIV (Human Immunodeficiency Virus) or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations or their complications;
   iv. Any Pre-Existing Medical Condition;
   v. Pregnancy, childbirth or miscarriage, or any associated conditions or complications;
   vi. any illness, sickness, disease, bacterial or viral infections (including infectious diseases), even if arising from or in connection with an Accident;

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vii. engaging in aviation other than as a fare-paying passenger on a licensed commercial aircraft;
viii. participation in hazardous or extreme sports including but not limited to mountaineering, racing, speed contests, motor rallies, scuba diving, martial arts or parachuting;
ix. participation in professional sports;
x. engagement or involvement in active or reservist uniformed services including fire service department, police, naval, military or air force service or operations;
xi. taking part, in any way, in strikes, riots or civil commotion;
xii. food poisoning;
xiii. any condition arising from insect or animal bites, stings or contact;
xiv. engaging in the following occupations or activities:
  a. Pilots, aircrew or any occupation involving aviation activities
  b. Full-time military personnel
  c. Police force personnel
  d. Fire fighters
  e. Construction / unskilled workers
  f. Ship crew or workers on board vessels, oil and gas rig workers, offshore workers, stevedores, shipbreakers
  g. Welding
  h. Professional sports teams
  i. Work involving height (exceeding 30 feet above ground or floor level) and/or works underground and/or travel beyond normal speed on land and/or handling of hazardous chemical / electricity
  j. Use of Woodworking tools and machineries
  k. Professional divers and jockeys
  l. Crane Operators

The maximum amount payable under this Section shall not exceed the Sum Insured stated in the Schedule per person per Policy Year.

GENERAL EXCLUSIONS
(Applicable To The Entire Policy)

This Policy does not cover any losses due to or arising from or in connection with, whether directly or indirectly, any of the following:

a) Consequential loss of any kind whatsoever except for claim payable under Section 11 – Loss Of Rental After an Insured Event of this Policy;
b) Delay, confiscation or detention by customs or by other government officials or authorities;
c) Loss, destruction or damage by public authorities or any of its authorised personnel;
d) Loss, destruction or damage to any property used or kept at the Insured Property for any commercial or professional purposes;
e) The Insured Property undergoing renovation, construction, reconstruction, or repair;
f) The Insured Property is left unoccupied for 90 days or more;
g) Loss, destruction or damage to any property if the HDB town council or the MCST is responsible for its restoration, repair or replacement;
h) Loss, destruction, damage or alteration of any intangible property including but not limited to software, data or computer programs;
i) Increase in loss caused by the enforcement of any ordinance or law regulating the use, reconstruction, repair or demolition of any property insured hereunder;

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j) Asbestos;
k) Landslip and subsidence unless caused by flood;
l) Faulty or defective design, materials or workmanship;
m) Inherent vice or latent defect;
n) Interruption of water, gas, or electricity supply or fuel systems or failure of the effluent disposal systems to and from the Insured Property;
o) Exposure to weather conditions where property is left in the open or not contained in fully enclosed buildings;
p) Wear and tear, rust, corrosion, mildew, mould, fungus whether wet or dry, gradual deterioration, deformation or distortion, insects, larvae or vermin of any kind;
q) Pressure waves caused by aircraft or other aerial devices; and/or
r) Deliberate acts by You, any member of the Household and/or any domestic servant or servants who are staying permanently or temporarily at the Insured Property, whether or not such domestic servant or servants is or is not under Your employment or the employment of Your Household.
s) Unexplained disappearance, or any shortage due to mistakes, changes in exchange rate, wear and tear, depreciation (loss of value over time or with use), the process of cleaning, dyeing, repairing or restoring any item, the action of light or atmospheric conditions, moths, insects, vermin or any other gradual cause.

Cyber Loss Limited Exclusion Clause (LMA 5410)

1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this Policy excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:
   1.1. any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of paragraph 2;
   1.2. any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data.

2. Subject to the other terms, conditions and exclusions contained in this Policy, this Policy will cover physical damage to property insured under the original policies and any Time Element Loss directly resulting therefrom where such physical damage is directly occasioned by any of the following perils:

   fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow

<u>Definitions</u>

3. Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

4. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

5. Time Element Loss means business interruption, contingent business interruption or any other consequential losses.

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Transmission and Distribution Lines Exclusion – Above Ground (300M Exclusion)

All above ground transmission and distribution lines, including wire, cables, poles, pylons, standards, towers, other supporting structures and any equipment of any type which may be attendant to such installations of any description, for the purpose of transmission or distribution of electrical power, telephone or telegraph signals, and all communication signals whether audio or visual.

This exclusion applies to all equipment other than that which is on or within 300 metres (or 1000 feet) of an insured structure.

Radioactive Exclusion Clause

This Policy does not cover loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- Ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
- Any weapon or other device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

Specified Territory Exclusion Clause

Notwithstanding anything to the contrary herein, all Specified Territory Exposures whether direct or indirect, are excluded. The term Specified Territory Exposure includes but is not limited to any activity, transaction, legal proceedings, operation, entity, subsidiary, headquarters, branch, products, good, property, asset, services in a Specified Territory or, as applicable, delivered to, located in, originating in, transitioning from, to or through a Specified Territory, as well as any person ordinarily resident in a Specified Territory, the government of a Specified Territory as well as any entity owned or controlled by an entity in a Specified Territory including, without limitation, affiliates outside of a Specified Territory.

Specified Territory means The Republic of Belarus, Ukraine, Crimea, and/or The Russian Federation.

War and Terrorism Exclusion Clause (NMA 2919)

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

(1) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or popular uprising or usurpation of power; or

(2) any act of terrorism.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

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This exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing, or in any way relating to (1) and/or (2) above.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Nuclear Energy Risk Exclusion Clause (1994)(Worldwide Excluding U.S.A & Canada)(NMA 1975A)
This Policy shall not apply to the following:

(i) Nuclear Energy Risks in accordance with the Nuclear Energy Risks Exclusion Clause (NMA 1975(a)); and
(ii) Any other liability, loss, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss, save where such liability, loss, cost or expense arises under insurances expressly exempted from NMA 1975a in respect of which the Company has specifically granted cover.

Communicable Disease Exclusion (Property)(LMA5394)
1) Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, this Policy excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a communicable disease or the fear or threat (whether actual or perceived) of a communicable disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2) As used herein, a communicable disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
   a) The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
   b) The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
   c) The disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Seepage and Pollution Exclusion Clause (NMA 1685)
This Policy does not provide cover for any liability for:

1) Personal injury or bodily injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination, provided always that this paragraph (1) shall not apply to liability for personal injury or loss of or physical damage to or destruction of tangible property, or loss or use of such property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the Period of Insurance.
2) The cost of removing, nullifying of cleaning-up seeping, polluting or contaminating substances unless the seepage, pollution or contamination is caused by sudden, unintended and unexpected happening during the Period of Insurance.
3) Fines, penalties, punitive or exemplary damages.

This clause shall not extend this Policy to cover any liability which would not have been covered under this Policy had this clause not been attached.

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Sanction Limitation Clause (LMA 3100A)

This Policy shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any other regulation that the Company may be subject to.

GENERAL CONDITIONS
(Applicable To The Entire Policy)

1) Condition Precedent

The validity of this Policy is subject to the condition precedent that:

a) for the risk insured, the You have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any Premium Payment Warranty; or

b) if You have declared that You have breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:

   i) You have fully paid all outstanding premium for time on risk calculated by the previous Insurer based on the customary short period rate in respect of the previous policy; and

   ii) a copy of the written confirmation from the previous Insurer to this effect is first provided by You to Us before the date that cover would otherwise incept.

2) Premium Payment Warranty

a) Payment before Cover Warranty (This warranty applies where this Policy is issued to an Individual)

1. The premium due must be paid to the Insurer (or the intermediary through whom this Policy or Bond was effected) on or before the inception date ("the inception date") or the renewal date of the coverage. Payment shall be deemed to have been effected to the Insurer or the intermediary when one of the following acts takes place:
   a) Cash or honoured cheque for the premium is handed over to the Insurer or the intermediary;
   b) A credit or debit card transaction for the premium is approved by the issuing bank;
   c) A payment through an electronic medium including the internet is approved by the relevant party;
   d) A credit in favour of the Insurer or the intermediary is made through an electronic medium including the internet.

2. If the total premium due is not paid to the Insurer (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

3. In respect of insurance coverage with Free Look provision, the Insured may return the original policy document to the Insurer or intermediary within the Free Look period if the Insured decides to cancel the cover during the Free Look period. In such an event, the Insured will receive a full refund of the premium paid to the Insurer provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

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b) Premium Payment Warranty (This warranty applies where this Policy is issued to a Corporate Entity)

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the Period of Insurance is sixty (60) days or more, any premium due must be paid and actually received in full by the Insurer (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under this Policy, Renewal Certificate or Cover Note.

2. In the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the 60 day period referred to above, then:
   (a) the cover under this Policy, renewal certificate, cover note or Endorsement is automatically terminated immediately after the expiry of the said 60 day period;
   (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60 day period; and
   (c) You shall still be liable to pay Us premium computed rateably, subject to a minimum of S$54.50 (Inclusive of GST).

3. If the Period of Insurance is less than 60 days, it is hereby agreed and declared that notwithstanding anything contained in this Policy, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date unless prior to the inception date We have agreed in writing to an alternative payment arrangement.

3) Notice of Changes

It is Your duty to inform Us immediately of any changes in the information provided in Your Application and any change in circumstances during the Period of Insurance which may affect this insurance.

4) Free Look Period

If this Policy shall have been issued to You for the first time and for any reason whatsoever You shall decide not to take up the Policy, You may return the Policy to Us for cancellation provided such request for cancellation is delivered by You to Us within fourteen (14) days from Your date of receipt of the Policy. You will be entitled to the return of the full Premium paid less any costs incurred By Us in the issuance of the Policy, if any. However, there will be no refund of premium if there has been a claim or an incident likely to give rise to a claim under the Policy occurring during those 14 days.

5) Cancellation of Policy

(i) We may cancel the Policy at any time by sending a written notice of seven (7) working days to You.

(ii) Once the period of fourteen (14) days from the date of receipt of the Policy under the Free Look Period has expired, You can cancel the Policy by sending a written notice to Us subject to the following:

$$\frac{\text{Remaining Period of Insurance (days)}}{\text{Period of Insurance}} \times 80\% \text{ of Premium Paid}$$

Any underwriting expenses will be deducted from any refunded premium only if the Policy is cancelled by You. If the Policy is cancelled, We will not refund any premium below SGD 27.25 (Inclusive of GST). We will pay all premium refunds to the Insured as shown in the schedule. However, if there has been a claim or an incident likely to give rise to a claim under the Policy, no premium will be refunded.

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6) Break and Review Clause

It is hereby declared and agreed that in consideration of the agreement to issue this insurance for a continuous period of twenty-four (24) months or more, coverage shall be continuous subject to the premium payable in accordance to the premium payment warranty. We will review, reassess, and reprice all policies under the insurance program's terms and conditions at each twelve (12) months anniversary date.

7) Electrical Appliances

It is a condition precedent to Our liability that all electrical equipment is compliant with the Consumer Protection (Safety Requirements) Regulations (CPSR) and affixed with the Safety Mark.

8) Pairs and Sets

If a lost or damaged item is part of a pair or set of articles, We will not pay more than the value of the particular item which is lost or damaged (regardless of any special value a complete, undamaged pair or set would have), up to the appropriate proportion of the sum insured for the pair or set.

9) Personal Data Protection

In relation to the personal data collected for this insurance Policy, You agree and acknowledge that:

a) We may collect, use and disclose the personal data for the purposes stated in its Privacy Policy, which include underwriting and administering the insurance Policy (including reinsurance/underwriting, claims processing, investigation, payment and other related purposes);

b) We will not use, disclose or process the personal data for purposes which are not stated in the Privacy Policy or for which Your consent have not been obtained. If We wish to use, disclose or process the personal data for another purpose We will seek Your prior written consent.

c) We may disclose the personal data for the purposes to a related corporation; subsidiaries, holding companies, associated companies, or affiliates of, any credit bureau; any other person to whom disclosure is permitted or required by any law; and Our third party service providers and agents (acting on Our behalf). Those recipients may be located in or outside Singapore.

d) if You have provided Us with personal data of any individual (other than Your own), You undertake, represent and warrant to Us that You have obtained such other individual(s)' consent for, and hereby consent on behalf of such individual(s) to, the collection, processing, use and disclosure of his/her personal data by Us.

10) Illegal Acts

We are not liable to You in respect of any claims including cost of, expense of whatsoever nature or consequential loss due to or arising from or in connection with, whether directly or indirectly, the following:

1) Loss, destruction or damage arising from illegal acts that are conducted from or at the Insured Property; or
2) Loss, destruction or damage arising from any acts of fraud, dishonesty, deliberate misrepresentation or material non-disclosure that are committed by You or any of Your authorised legal occupants of the Insured Property; or
3) Loss, destruction or damage due to any unauthorised or illegal occupants of the Insured Property except due to Burglary; or
4) Loss, destruction or damage is due to any intentional act or wilful negligence of You or any of Your authorised legal occupants of the Insured Property.

Where any event falling within any of the description above takes place, the Policy will be deemed to be voided from inception as though the Policy had not been incepted. There will not be any refund of any premium paid.

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11) Contracts (Rights of Third Parties) Act 2001

A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

12) Choice of Law

This Policy shall be governed by the Laws of Singapore and subject to the exclusive Jurisdiction of the Republic of Singapore.

13) Notice

Every notice and other communication to Us required by these conditions must be written or printed.

14) Keeping to the Policy

We will only be liable under the Policy if You and member(s) of Your Household keep to all the terms, conditions and endorsements of the Policy.

15) Reasonable Care

You and member(s) of Your Household must take all reasonable care and precautions to protect the safety of yourselves and all property insured.

Claims Conditions

You can call Us for enquiries for any matters relating to claim matters at **6206 5588** or claims@ecics.com.sg .

1) Claims Notification

a) In the event of any loss or damage due to Fire, Explosion, Lightning or Thunderbolt, You must contact ECICS 24/7 Fire Assistance Hotline at 9695 1338 or 9111 1695. We will pay for the costs and expenses of the engagement of surveyor.

b) You must notify Us of any event which may give rise to a claim under this Policy as soon as reasonably practicable, and in any event:
   (i) within two (2) calendar days for Burglary, Fire, Malicious Damage or Vandalism; and
   (ii) within thirty (30) calendar days for all other events.

c) You must report the matter to the police if there has been any loss of Money, Burglary, Malicious Damage or Vandalism (or any attempt to do such things).

d) You must immediately send to Us every letter, writ, summons or other document You or any member of Your Household receives in connection with the claim, without responding to it.

e) You must provide all documents and information We reasonably need and ask for.

If You fail to comply with any of the requirements above, We may reduce or reject Your claim.

2) Our Rights following a Claim

In respect of any claim made, We and any person authorized by Us may without incurring any liability or diminishing any of Our rights under this Policy, enter take or keep possession of the Insured Property and take possession of or require to be delivered to Us any property insured and deal with such property for all reasonable purposes and in any reasonable manner including the sales or disposal of such property.

No claim under this Policy shall be payable unless the terms of this condition have been complied with.

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No property may be abandoned to Us whether taken possession of by Us or not.

The powers conferred by this condition shall be exercisable by Us at any time until notice in writing is given by You that You make no claim under the Policy or, if any claim is made, until such claim is finally determined or withdrawn and We shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to You or diminish its rights to rely upon any of the conditions of this Contract in answer to any claim. If You or any person on Your behalf shall not comply with Our requirements or shall hinder or obstruct Us in the exercise of its powers hereunder, all indemnities and benefits under this Policy shall be forfeited.

3) Proof of Value and Ownership

To help You prove any loss, We recommend that You keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with Your claim.

4) Interest

The indemnities and benefits payable under this Policy are non-interest bearing.

5) Obsolete Property

In the event of any loss or damage to any property insured, and the property insured could not be repaired or replaced as the item or replacement parts are no longer in production or obsolete, We will pay up to the cost of repairing or replacing the property insured had such item or replacement parts are still available. However, if there are any commercially readily available goods in the retail market that are functionally similar or superior to such damaged or lost item, such goods will be used as replacement of the lost or damaged item with the necessary deductions made for any improvements in functions.

6) Contribution

If at the time of any loss, damage or liability covered by this Policy, there is any other insurance bought by or on Your behalf covering the same loss, damage or liability, We shall not be liable to pay or contribute more than Our rateable proportion of such loss, damage or liability.

7) Subrogation

You shall, at Our expense, agree and permit to do anything necessary or reasonably required by Us for the purpose of enforcing any rights, on behalf of You, including but not limited to obtaining remedies, relief or indemnity against any other party before any payment is made by Us.

8) Limitation

We shall not be liable for any claims after 12 months from the happening of any event which is covered by this Policy, unless the claim is the subject of pending litigation, mediation, arbitration or other legal action.

9) Arbitration

If there is any dispute as to the amount to be paid under this Policy (liability being otherwise admitted) such dispute shall be first referred for mediation by Financial Industry Disputes Resolution Centre Ltd.

If the parties are unable to reach a settlement, the dispute shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre (“SIAC”) in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this Clause.

The seat of the arbitration shall be Singapore and the tribunal shall consist of one arbitrator. The language of the arbitration shall be English.

10) Admission Offer

No admission, offer, promise or payment shall be made by You without Our written consent who shall be entitled if it so desires to take over and conduct on Your behalf the defence of any claim or prosecution or to prosecute in Your name for Our benefit any claims for indemnity or damages or otherwise against any Third Party, and shall have full discretion in the conduct of any proceedings in the settlement of any claims and You shall at Our request and at Our expense give all information and assistance as We may require.

11) Fraud

If any claim under the Policy is false or fraudulent in any way, We will not pay the claim and all cover under the Policy will end without a refund of premium.

Policy Owners' Protection Scheme

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 us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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