



Home Insurance

GREAT Home Protect

Coverage for all your home protection needs



Protect Your Home, Your Way

Every home has different protection needs. Some prefer focused coverage for the risks that concern them most, while others seek broader protection for greater assurance.

GREAT Home Protect gives you the flexibility to choose from different types and levels of coverage for your home and belongings, based on how you want to protect them.



Why GREAT Home Protect



First loss protection for greater assurance

With first loss protection, covered building, renovation and contents claims can be paid up to the applicable sum insured, without an under-insurance penalty.



24/7 support for home emergencies

Premier, Superior and Standard plans reimburse expenses for locksmith, plumbing, electrical, air-conditioning repair and pest control services provided under the 24/7 emergency home assistance benefit, covering up to two incidents per policy year.



Choose the coverage that suits you

Select from a range of plans and coverage levels to match your needs and priorities. Premier, Superior and Standard plans offer comprehensive all-risks coverage against accidental loss or damage, while the Value plan provides coverage for specific insured events such as fire, burglary and burst pipes.



Green home benefit with added coverage

Receive up to 10% additional coverage for building, renovation and contents if your home is rebuilt using eco-friendly products and methods. Plus, get up to S\$25,000 coverage for solar panels and up to S\$10,000 for electric vehicle chargers under the Premier Plan following a covered loss.

Here’s how GREAT Home Protect safeguards your home

Meet Marcus

Marcus purchases **GREAT Home Protect** with a building and renovation sum insured of S\$100,000, covered on a first loss basis.

One day, a fire breaks out in a neighbouring unit and spreads to Marcus's home, damaging his flooring, built-in cabinets and other renovation fixtures. Although the actual reinstatement value of his renovations is S\$200,000, Marcus has insured them for S\$100,000. The cost to repair the fire damage comes to S\$80,000.

	GREAT Home Protect <i>on a first loss basis</i>	Other home insurance <i>on an average clause basis</i>
How it works	Pays the actual loss up to the sum insured, with no reduction for underinsurance	Claim payout may be reduced if the property is underinsured
Actual reinstatement value	S\$200,000	S\$200,000
Sum insured	S\$100,000	S\$100,000
Repair cost	S\$80,000	S\$80,000
Claim payout	S\$80,000	S\$40,000

With GREAT Home Protect, Marcus receives the full S\$80,000 required to repair the damage. Under a policy that applies an average clause, the payout would be reduced to S\$40,000 because Marcus insured his renovations for only 50% of their actual reinstatement value.

That's S\$40,000 more in claim payout under GREAT Home Protect's first loss basis.

GREAT Home Protect plans at a glance

Sect.	Coverages	Premier	Superior	Standard <i>(Tenant)</i>	Value
		<i>All-risks coverage</i>	<i>All-risks coverage</i>	<i>All-risks coverage</i>	<i>Insured events only</i>
1	Building and renovation FIRST LOSS BASIS	S\$150,000	S\$60,000	Not covered	S\$60,000
2	Contents FIRST LOSS BASIS	S\$50,000	S\$30,000	S\$40,000	S\$30,000
	Valuables — overall limit	35% of section 2 sum insured			
	All other valuable items (per item)	S\$5,000	S\$2,000	S\$2,000	S\$2,000
	Laptops and computers (in total)	S\$3,000	S\$2,000	S\$2,000	S\$2,000
	Mobile phones (in total)	S\$2,000	S\$1,000	S\$1,000	S\$1,000
	Wines and collectibles (in total) — fire & theft only	S\$2,000	Not covered	Not covered	Not covered
3	Worldwide personal liability	S\$1,000,000	S\$500,000	S\$500,000	S\$500,000
4	Family personal accident	S\$10,000 per person, up to a maximum of S\$50,000			
5	Green home benefit Green home — build back greener <i>(Includes landscaping for landed property)</i>	Extra cover up to 10% more sum insured for sections 1 & 2			
	Solar panel	Up to S\$25,000	Not covered	Not covered	Not covered
	EV charger for landed property	Up to S\$10,000			
6	Emergency home assistance For locksmith, plumbing, electrical, air con, pest control services	S\$150 per event, up to 2 events per policy year			Not covered
7	Additional benefits				
	Service and conservancy charges	S\$1,000	S\$1,000	Not covered	S\$500
	Emergency entry	S\$1,000	S\$1,000		Not covered
	Professional fees	S\$20,000	S\$10,000		S\$5,000
	Deterioration of food or drinks	\$1,500	S\$1,000	S\$1,000	Not covered
	Emergency cash allowance	S\$2,000	S\$1,000	S\$1,000	
	Household removal	S\$10,000	S\$5,000	S\$5,000	
	Legal documents	S\$1,500	S\$1,000	S\$1,000	
	Loss of money	S\$2,000	S\$1,000	S\$1,000	
	Cats and dogs cover • Loss of pet	S\$1,000	S\$500	S\$500	S\$500
	• Injury to pet	S\$100	S\$50	S\$50	S\$50
	Alternative accommodation or loss of rent	S\$25,000	S\$15,000	S\$15,000	S\$12,000 <i>(Subject to a max. of S\$1,000 per week, up to 12 weeks)</i>
	Fire extinguishment expenses	S\$2,500	S\$2,500	S\$2,500	Not covered
	Removal of debris	10% of loss, up to S\$15,000	10% of loss, up to S\$10,000	10% of loss, up to S\$10,000	5% of loss, up to S\$5,000
	Replacement of locks and keys	S\$2,000	S\$1,000	S\$1,000	S\$500
	Discount for 2-Year Plan	10%			

Important notes

This brochure is for general information only. It is not a contract of insurance. Please refer to the policy documents for the terms, conditions and exclusions of the insurance plan.

This policy is subject to the Premium Before Cover Warranty Clause, which requires the premium to be paid and received on or before the inception date of the policy.

Protected up to specified limits by SDIC.

Information correct as at 9 October 2026.

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Reach for Great

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