

HOMEGR8 ESSENTIAL

Everything you need to protect home sweet home



HomeGR8 Essential, coverage for everything that's essential to you

Contact your representative for the comfort of knowing that your home and family can be best protected.

 **+65 6248 2888**
 **greateasterngeneral.com**
 **gicare-sg@greateasterngeneral.com**

Important Notes:

1. This brochure is for general information only. It is not a contract of Insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.
2. 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.
3. 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).
4. HomeGR8 Essential is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

Information correct as at 1 July 2019

FIRE, THEFT OR INSURED PERILS COVER

There's no place like home for home is where the heart is. It's your personal sanctuary and your most important asset, but it's also where you build a life with the people you cherish, surrounded by the things you care about. That's why protecting your home is essential.

HomeGR8 Essential covers you for loss or damage to your Building, Renovation and Home Contents due to Fire, Theft or Insured Perils. And there is no penalty for underinsuring and cover up to the maximum sum insured.

On top of that, **HomeGR8 Essential** offers coverage when you're travelling, giving you the peace of mind for worldwide personal liability coverage of up to S\$500,000.

Protect the essentials. Get **HomeGR8 Essential** today.

A home insurance that covers the essentials and more



Optional Benefits

Building coverage at S\$3 per annum for every S\$10,000 Sum Insured

Enjoy coverage of your building at an affordable price.

Worldwide Personal Effects

Extend coverage against any unforeseen loss of personal belongings such as jewellery, watches, camera equipment etc that you may be wearing or carrying outside your home.

Family Personal Accident

Choose 24/7 worldwide Personal Accident coverage for you and your family of up to total sum insured of S\$130,000 for complete peace of mind. Your family is also covered for hospitalisation allowance of up to S\$350 (\$25 per day up to 14 days) and medical expenses up to S\$500 in the event of an accident, per policy year.

Benefits at a glance

COVERAGE	Sum Insured (per annum)		
	HomeOwners	Tenants	Landlords
1. Renovation			
Renovations including fixtures and fittings (on first loss basis)	S\$50,000	Not Covered	S\$175,000
2. Contents			
Contents (on first loss basis)	S\$25,000	S\$35,000	Not Covered
3. Personal Liability			
Worldwide Personal Liability	S\$500,000	S\$500,000	S\$500,000

Additional Benefits	
Applicable to Section 1 and/or 4	
Breakage of Fixed Glass (Renovation and/or Building)	S\$5,000
Capital Additions	10% Sum Insured of Section 1 and/or 4
Conservancy Charges	S\$1,000
Emergency Entry	S\$1,000
Professional Fees	S\$10,000
Applicable to Section 2	
Breakage of Fixed Glass and Mirrors	S\$5,000
Deterioration of food and drinks in refrigerator	S\$750
Emergency Cash Allowance	S\$1,000
Household Removal by Professional Movers	S\$5,000
Legal Documents	S\$1,000
Loss of Money	S\$1,000
Loss of Pet Dog or Cat	S\$500
Temporary Removal of Contents	S\$5,000
Applicable to Section 1 and/or 2 and/or 4	
Alternative Accommodation/ Loss of Rent	S\$15,000
Fire Extinguishing Cost	S\$2,500
Home Quarantine Allowance	S\$100 daily, maximum up to 14 days
Removal of Debris	5% of Loss, up to S\$20,000
Replacement of Locks and Keys	S\$750
Robbery of Cash Withdrawn at ATM	S\$300

Annual Premium (Including 7% GST)	S\$58.86
Premium for 3 Years after 15% discount (Including 7% GST)	S\$176.58 S\$150.09

15% OFF
for 3-Year Plan

Premium Payable

A) PREMIUM FOR HOMEGR8 ESSENTIAL	HomeOwners	Tenants	Landlords
Refer to your benefits at a glance for the list of coverage and extended benefits.			
Annual Premium (Including 7% GST)	☐ S\$58.86	☐ S\$58.86	☐ S\$58.86
Premium for 3 Years (Including 7% GST)	S\$176.58 ☐ S\$150.09	S\$176.58 ☐ S\$150.09	S\$176.58 ☐ S\$150.09

B) OPTIONAL COVERAGE		1-Year		3-Year	
Additional Coverage Required	Additional Sum Insured	Rate	Premium	Rate	Premium
1. Renovation		0.03%		0.0765%	
2. Contents		0.15%		0.3825%	
3. Personal Liability	S\$500,000	S\$30		S\$76.50	
4. Building		0.03%		0.0765%	
5. Worldwide Personal Effects (Applicable if Contents cover is taken up. Articles exceeding S\$2,000 must be accompanied by receipts/valuations)		1.25%		3.1875%	
6. Family Personal Accident					
- Insured	S\$50,000				
- Spouse	S\$50,000				
- Child (up to 3 Children)	S\$10,000 each Child				
- Home Quarantine Order	S\$25 daily per person and up to S\$500 each per period of insurance	S\$62.50		S\$159.38	
- Hospital Allowance up to	S\$25 daily per person, maximum 14 days				
- Medical Expenses up to	S\$500				
(B) Additional Premium					
(C) 7% GST for (B)					
(D) Total Premium (A + B + C)					

HomeGR8 Essential Proposal Form

Statement pursuant to section 25(5) of the Insurance Act (Cap. 142) (or any subsequent amendment thereof), you are to disclose in this proposal form, fully and faithfully, all the facts you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, you may receive nothing from the policy.

Proposer's particulars (Please tick and fill in the details)

☐ Mr ☐ Mrs ☐ Miss ☐ Mdm ☐ Dr

Name: _____

NRIC no.: _____ Date of Birth: _____
(dd/mm/yy)

Gender: ☐ M ☐ F Nationality: _____

Marital status: ☐ Single ☐ Married Occupation: _____

Email: _____

Address: _____

_____ Postal code: _____

Contact no.: _____ (HP) _____ (H) _____ (O)

Details of property to be insured (Please tick and fill in the details)

Location (if different from above): _____

_____ Postal code: _____

Type of property:

☐ HDB/HUDC Flat ☐ Private Apartment/Condominium

☐ Landed Property

Commences on: _____ Expires on: _____
dd/mm/yy dd/mm/yy

Automatic renewal of coverage (Please tick)

☐ Yes, I wish to opt for automatic renewal and to make future renewal premium payments via the credit card information furnished below.

Payment mode (Please tick and fill in the details)

Premium Payable: S\$ _____

☐ By Credit Card (Visa/MasterCard only)

I/We hereby authorise Great Eastern General Insurance Limited to charge the above premium to the following card. Where a third party credit card is used, I/we declare that the cardholder has authorised and consented to its use.

Credit Card No.:

Expiry Date: ____ (mm) ____ (yy) CVV: ____

Name of cardholder: _____

NRIC No.: _____ Signature: _____

☐ By Cheque: No.: _____

☐ By Cash

Please make cheque payable to "GEG".

Declaration

By submitting this Application Form, I declare the following:

- The property insured is constructed of bricks or concrete. It is in good state of repair and will be properly maintained during the period of the policy.
- The property insured is not used in any part for the purposes of trade, business or profession or receiving paying guests.
- No insurer has declined my insurance, refused renewal, terminated cover, required increased premium or imposed special conditions.
- There are no previous claims for a similar home insurance which has been filed by me in the past 24 months.
- The information provided is true and correct and that they shall form the basis of the contract of insurance between Great Eastern General Insurance Limited ("GEG") and myself. I agree to accept the policy of GEG subject to the terms, exclusions and conditions thereof.
- I am aware that I can seek advice from an authorised insurance advisor before I make my purchase. If I choose not, I take sole responsibility to ensure that HomeGR8 Essential is appropriate for my financial needs and insurance objectives.

Policy Application, Service and Administration

Where the proposer(s) is/are an individual or individuals, by providing the information set out above, the proposer(s) agree and consent to Great Eastern and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, the Companies' authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), collecting, using and/or disclosing the proposer(s)' personal data, for purposes reasonably required by the Companies to evaluate the proposer(s)' proposal and to provide the products or services which the proposer(s) is/are applying for (including any policy renewals and policy upgrades, substitutions or replacements) and such other purposes as described in Great Eastern's Privacy Statement (collectively, the "Purposes") which is accessible from Great Eastern Singapore's website, which the proposer(s) confirm the proposer(s) has/have read and understood.

Where the proposer is not an individual, the proposer hereby confirms and represents to Great Eastern and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, the Companies' authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), that the insured individuals of the Policy the proposer is applying for ("Insured Individuals") have agreed and consented to the disclosure of their personal data to the Great Eastern Persons, for purposes reasonably required by the Great Eastern Persons to evaluate the proposal and to provide the products or services which the proposer is applying for, and such other purposes as described in Great Eastern's Privacy Statement (collectively, the "Purposes") which is accessible from Great Eastern Singapore's website, and which the proposer confirms it has read and understood. In respect of the Insured Individuals who are subsequently enrolled into the Policy, the proposer further undertakes that it shall ensure and procure that each Insured Individual has provided such agreement and consent in relation to his/her personal data for the Purposes.

Marketing Consent

We* want to ensure that you fully enjoy our services and products as we update you on relevant news, promotions and advice. We will keep in touch with you through post, digital platforms (including social media), and email.

Please indicate below if you consent to us* to also contact you for the above-mentioned purposes via the methods below:

- ☐ Phone number-based messaging (e.g. SMS/MMS, WhatsApp, WeChat)
☐ Voice Calls

Your privacy is of utmost importance to us and you can withdraw your consent via Great Eastern's website at any time.

* We/us refers to Great Eastern, our related corporations, respective representatives and agents. For more details, please refer to the Privacy and Security Policy on Great Eastern's website.

Signature of Proposer Date

Agent Code: _____ Agent Name: _____