

PROTECTION

AIA ELITE HOME CARE

**Protect everything
precious to you**



Protecting you, your family, your home and your belongings, even while you travel.

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Wrap your household in the protection it deserves with AIA's one-stop insurance solution for your home, your family and even your pets. With protection that follows you wherever you go, you can rest assured knowing that AIA has you well and truly covered.



AIA Elite Home Care is more than your average home insurance plan. It covers your home and belongings in the event of an unfortunate event like crime, fire or a natural disaster. We even protect you and

your belongings during your travels giving you peace of mind anytime, anywhere. What's more, it offers accident coverage for yourself and members of your household, as well as coverage in case you become legally responsible for injuring someone or damaging their property.

With four tiers of protection to choose from, the plan can be tailored to your unique needs. What's more, this is a first-loss policy, so if you choose not to insure your home for its full value, we will compensate you accordingly, with no penalty for underinsurance.

Take a look at the benefits table to see just how comprehensively AIA Elite Home Care covers your home and lifestyle.

BENEFITS (S\$)

Benefits	Standard	Comprehensive	Executive
Building¹ We will compensate against loss or damage to the Building caused by any of the Principal Perils. This benefit is extended to provide coverage for: <ul style="list-style-type: none">Accidental breakage of fixed glass (other than as a result of any Principal Perils) that formed part of the buildingLoss of rent (max. S\$250 per day)Emergency entry for loss or damage caused to the building in the event of forced entry by police, civil defence or ambulance services due to a life threatening emergency involving the insured and insured's immediate familyAdditional contents coverage (up to 5% of minimum S\$80,000 building coverage)	80,000 16,000 300 4,000	120,000 24,000 300 6,000	260,000 52,000 300 13,000
Contents¹ We will compensate against loss or damage to household contents and personal property caused by any insured Principal Perils. This benefit is extended to provide coverage for: <ul style="list-style-type: none">Damage or loss of contents temporarily removed by professional moversLoss or damage to frozen food due to breakdown of deep freeze unitAccidental death or theft of pedigree petsReplacement of damaged locks and keys due to Principal PerilsUnscheduled personal valuables damaged by Principal Perils within building (max. S\$500 for cash/ cashcard; max. S\$2,500 per item for other personal valuables)Alternative accommodation (max. S\$250 per day)Mobile technology coverage Loss or damage of the following items within the building caused by Principal Perils or loss due to theft within a securely locked vehicle worldwide: <ul style="list-style-type: none">- Mobile phones- Laptops- Handheld computer	16,000 2,400 250 500 250 8,000 3,200 150 1,200 300	24,000 3,600 250 500 250 12,000 4,800 150 1,200 300	37,000 5,500 250 500 250 18,500 7,400 150 1,200 300
Worldwide Unscheduled/Scheduled Personal Valuables¹ We will compensate against all risk of physical loss or damage to Personal Valuables. This benefit is extended to provide coverage for: <ul style="list-style-type: none">Food and drinks hospitality expenses of hole-in-one achievementMisuse of credit cards or ATM cards due to loss or theftLoss or damage to travelling baggage (payment in excess of airline compensation)<ul style="list-style-type: none">- Per person- Per familyReplacement of personal documents including NRIC, passport and driving licenceLoss of or damage to cash or cashcard	2,000 500 1,000 1,500 2,000 100 250	2,000 500 1,000 1,500 2,000 100 250	2,000 500 1,000 1,500 2,000 100 250
Festive Seasons Benefit In the event of any loss or damage due to Principal Perils within the building for a period of 10 days before and including the festive seasons (festive seasons include New Year's Day, Chinese New Year, Hari Raya Haji, Hari Raya Puasa, Deepavali, Good Friday, Vesak Day and Christmas)	300	300	300
Worldwide Personal Liability When held legally liable to pay compensation for causing bodily injury or property damage to third party	500,000	500,000	500,000
Worldwide Medical Reimbursement for Accidents² (extended to spouse and children)	250	250	250
Worldwide Accidental Death Benefit² (extended to spouse and children)	20,000	20,000	20,000
Double Indemnity for Accidental Death Benefit In the event of the insured's demise due to fire, lightning, theft or robbery within the building	40,000	40,000	40,000
5-Year Premium Waiver In the event of Death/Total Permanent Disability, the premium will be waived for the next 5 years	Yes	Yes	Yes
Annual Premium (inclusive of 7% GST)	169.15	231.46	399.50

General Note:

There are certain exclusions, such as the deliberate / wilful act, negligence, and self-destruction, for which no benefits will be payable. Please refer to the policy contract for the full list of exclusions.

- Building (Property Insured) coverage includes the ceiling, cornices, wiring, lighting, flooring, walls, doors, windows, built-in wardrobes and kitchen cabinets, gates, fences around and pertaining to the property insured, fixtures and fittings and interior decorations within the property insured.
 - Contents coverage includes household contents and personal property owned, used or worn by you, your family members or domestic assistant, e.g. home entertainment systems, sofas, household and kitchen appliances, beds, tables, chairs, personal computers, cabinets and wardrobes.
 - Worldwide Unscheduled/Scheduled Personal Valuables coverage includes articles of jewellery, gold, silver or other precious metal, cash, cashcards, furs, stamps, coins, medal collection, wallets, watches, works of art, antiques, photographic and video cameras and their standard package of related accessories.
 - Principal Perils means:
 - Fire and subterranean fire, lightning and thunderbolt, explosion, aircraft or other aerial devices or articles dropped from such aerial devices.
 - Impact with the Buildings and/or Contents by any road vehicle, not belonging to or not under the insured or any of the insured's family members' control.
 - Bursting or overflowing of water tanks, apparatus or pipes but excluding: loss or damage to water tanks, apparatus or pipes, loss or damage by water discharged or leaking from any installation of automatic sprinklers, loss or damage occurring while the property insured is left unoccupied for more than 60 consecutive days.
 - Burglary, robbery, theft or attempted burglary, robbery or theft provided that the loss or damage did not occur while the property insured is left unoccupied for more than 60 consecutive days. For such purposes of determining burglary, robbery, or theft, we do not require evidence of violent or forcible entry.
 - Hurricane, cyclone, typhoon or windstorm including flood or overflow of the sea caused by such hurricane, cyclone, typhoon or windstorm but excluding subsidence or landslide.
 - Riots, civil commotion or acts of strikes or locked-out workers or persons taking part in labour disturbance.
 - Malicious damage or vandalism, whether or not such act is committed in the course of disturbance of the public peace.
 - Earthquake or volcanic eruption.
 - Flood including overflow of the sea caused by earthquake or volcanic eruption, hurricane, cyclone, typhoon, windstorm and/or force majeure.
 - There is a deductible of S\$100 or 5%, whichever is higher, of the claim amount on all claims except for loss or damage due to fire, Worldwide Accident Medical Reimbursement, Worldwide Accidental Death Benefit and Double Indemnity for Accidental Death Benefit.
 - For loss or damage to frozen food due to break down of deep freeze unit, a deductible of S\$50 per claim shall be payable by the insured.
- ¹ The amounts paid out for extensions under the main coverage Building, Contents and Worldwide Unscheduled Personal Valuables will be deducted from the respective benefit limit.
- ² This benefit covers the insured and spouse who are below 65 years old or any legal child who is at least 1 year old, under 24 years, full-time student and unmarried.

Important Notes:

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance. This is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

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 the coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

The information is correct as at 19 April 2016.

AIA Singapore Private Limited (Reg. No. 201106386R)

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Monday – Friday: 8.45am – 5.30pm

AIA Customer Care Hotline: 1800 248 8000

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