



Protects your valuable assets for peace of mind

AIA Elite HomeCare is more than just home insurance. It gives you peace of mind knowing that your personal assets are insured, even when you are travelling.

AIA Elite HomeCare

You are more mobile than ever before, taking advantage of the latest technology and spending less time at home and more on business travel and family getaways. That is why we have designed AIA Elite HomeCare to reflect your needs.

AIA Elite HomeCare covers so much more than just your home with extended coverage for:

- Laptops, PDAs and mobile phones.
- Double Accidental Death Benefit in the event of fire, lightning, theft or robbery.
- Additional S\$300 payment for loss or damage within building 10 days prior to a festive season.
- Worldwide protection for the cost of replacing legal documents such as NRIC, passport and driving licence.
- Loss or damage to building due to emergency entry by legal authorities such as the police, firemen or ambulance services.

Designed to suit the way you live

- Protection extended to interior structures, fixtures and fitting and renovations.
- Extra Personal Liability coverage of S\$500,000 (optional).

Keeping it simple

- Full theft coverage – unlike other plans, you do not need to provide proof of forcible or violent entry.
- First loss policy – ensures that you will not be penalised in the event of underinsurance.
- Extended coverage – immediate family members (including parents, siblings, spouse & children) residing in the same home are included in the AIA Elite HomeCare coverage.
- Worldwide coverage – even outside Singapore, AIA Elite HomeCare continues to protect.

Feeling at home while overseas

It gives you value-added protection worldwide up to the maximum coverage indicated in the table for:

- The loss of Personal Valuables like jewellery, gold, silver, or other precious metals, watches, wallet, cash / cashcard up to S\$250, cameras and video cameras, while you travel.
- Includes S\$500,000 Personal Liability coverage (standard).
- Medical Reimbursement for accidents and Accidental Death Benefit for you, your spouse or children.

Taking the stress out of festive celebrations

It is during festive celebrations that a loss is felt even more. With AIA Elite HomeCare, receive an additional S\$300 goodwill coverage to cushion such a loss should it occur.

5-year premium waiver

In the unfortunate event of the insured's death or total permanent disability, be assured that your family will continue to receive the comprehensive protection of AIA Elite HomeCare for five years without having to pay a single cent in premium payments.

With AIA Elite HomeCare...

you can expect comprehensive protection against the following Principal Perils:

- Fire
- Lightning
- Explosion
- Malicious damage or vandalism
- Burglary (evidence of forced entry not required), robbery or theft
- Impact by road vehicles
- Impact by aircraft or other aerial devices
- Riots and civil commotion
- Earthquakes, hurricanes, windstorms and floods
- Bursting of water tanks or pipes (excluding loss or damage to water tanks and pipes. Loss or damage due to water discharge or leaking are not covered).

Take a look at the Plans and Benefits table to see just how comprehensively AIA Elite HomeCare covers your lifestyle. Sign up today for complete peace of mind.

Note: The above is a simplified description of the product features to this plan and is not exhaustive. The precise terms and conditions of the plan and all its exclusions are specified in the policy contract.



AIA SINGAPORE PRIVATE LIMITED (Reg. No. 201106386R)
APPLICATION FORM FOR AIA ELITE HOMECARE

WARNING: In accordance with Section 25(5) of the Insurance Act, as may be amended from time to time, you are to fully and faithfully disclose in this Application Form all facts which you know, or ought to know, failing which you may receive nothing from the policy and/or the policy issued may be void. If a foreign currency policy is applied for, the equivalent of returns in Singapore-dollars will depend on the prevailing exchange rate (as determined by AIA), which may be highly volatile.

Personal Particulars

Insured's Name: _____ (As per NRIC)
Date of Birth: _____ (mm/dd/yyyy) NRIC/FIN/Passport No.: _____
Citizenship: _____ Marital Status: _____ Sex Male Female
Status: Singaporean Singapore PR Others Country of Residence: _____
Singapore Address (P.O. Box not allowed): _____
_____ Singapore _____
Tel: (H) _____ (O) _____ (M) _____
Occupation: _____ Company: _____
Email: _____

Joint Insured(s) Details

Full Name: _____
Relationship to Applicant: _____
NRIC/FIN/Passport No.: _____
Citizenship: _____
Date of Birth: _____ (mm/dd/yyyy)
Gender: M / F

Details of Property Insured

(i) Effective Date: _____
(ii) Owner Occupied Fully / Partially Rented: Landlord Tenant
(Please enclose Tenancy Agreement with this Application)
(iii) Type of Building:
 Detached: Bungalow Attached: Terrace, Semi-D
 Private Apartment: Condominium HDB _____ Room / Maisonette
(iv) Year Built:
 less than 10 yrs between 10 to 20 yrs more than 20 yrs
(v) Other Home Insurance on Property Insured (if any): _____
(vi) Other Home Insurance Policy Number: _____
(vii) Mortgagee (only applicable for bank loan application): _____
(viii) Property Insured (if different from Singapore address stated above): _____
_____ Singapore _____

Type of Plan (with 7% GST)

Standard S\$169.15 Comprehensive S\$231.46 Executive S\$399.50

Flexi (for Flexi Plan, please fill in below)(min. S\$150 (excluding GST))

	Coverage	Premium
(a) Building ¹	_____	_____ 0.08% of (a)
(b) Contents ^{1&2}	_____	_____ 0.3% of (b)
(c) Worldwide Unscheduled Personal Valuables (max. sum insured S\$5,000; max. payable per item S\$2,500)	_____	_____ 2% of (c)
(d) Worldwide Scheduled Personal Valuables ^{2&3} Please enclose description of items with receipts / appraisals	_____	_____ 2% of (d)
(e) Additional Worldwide Personal Liability (with additional S\$100 of premium)	S\$500,000	_____ (e)
	Sub Total	_____ (f)
5-year Premium Waiver (Optional)		_____ 4% of (f)
	Total Premium	_____
		Please include 7% GST

Optional

Payment

Annual Premium

Monthly Premium (annual premium with GST x 0.088)

(Please submit original GIRO/DDA form with this Application. Payment to be made by GIRO or DDA. Initial payment of first 2 months required.)

Premium Paid: _____ Receipt / Cheque No.: _____

Please charge to my credit card VISA MasterCard AMEX

□□□□ - □□□□ - □□□□ - □□□□

Cardholder's Name: _____

Amount to be deducted: _____

Cardholder's Signature/NRIC/FIN/Passport No.: _____ Card Expiry Date: _____
(mm/yy)

Collection of cash by our AIA Financial Services Consultants (FSC)

- You can pay your premium for S\$ or US\$ policy by cash, up to a maximum of S\$2,000 or US\$1,200 per policy.
- Please ask for a Temporary Cash Receipt from your FSC.
- If you do not receive the official receipt within 14 days, please call AIA Customer Care Hotline at 1800 248 8000.

Declaration

Applicant must complete the following questions:

- | | Agree | Disagree |
|--|----------------------------|----------------------------|
| (a) The property insured is constructed of brick, stone or concrete | <input type="checkbox"/> A | <input type="checkbox"/> D |
| (b) The property insured is not used in any part for the purposes of trade, business or profession or receiving paying guest | <input type="checkbox"/> A | <input type="checkbox"/> D |
| (c) There are no circumstances that exist which may cause the risks of this policy to be abnormal | <input type="checkbox"/> A | <input type="checkbox"/> D |
| (d) There are no previous claims for a similar home insurance which has been filed by me in the last 5 years | <input type="checkbox"/> A | <input type="checkbox"/> D |

If any of your answers is 'Disagree', please provide us with details.

I/We agree and declare on behalf of myself and any other person or persons, firm or corporation, who may have or claim any interest in any insurance on this Application that:

1. I/We agree that no statement, information or agreement made by/to or given by/to the person soliciting/taking this Application or any other persons, shall be binding on AIA Singapore Private Limited (the "Company"), unless presented in writing.
2. I/We declare that the statements and answers in this Application together with any required questionnaire or amendments (the "Information") are full, complete, true and correct and that no information or material has been withheld. I/We understand that the Company, believing the Information to be such, will rely and act on the Information accordingly. I/We further agree that the Information shall form the basis of the contract between the parties hereto. I/We understand that if any of the Information is not full or complete or true or correct, the Policy issued hereunder may be void and I/we may receive nothing from the policy.
3. I/We agree that the Company shall assume no liability whatsoever, and that my/our Policy/Policies will only be effective after this Application is accepted by the Company and the first premium duly paid in full to and accepted by the Company during the Assured's lifetime and good health.
4. All my/our declarations made and my/our statements or answers in this Application and in any required questionnaire or amendments together with the relevant policy shall constitute the entire contract between the parties in so far as it may be relevant to the policy or policies I/we have requested.
5. I (the Applicant/Owner if other than the Proposed Insured) am not an undischarged bankrupt(s) and no bankruptcy application (including any statutory demand) or order has been made against me within the last twelve months.
6. I/We hereby authorise, agree and consent to:
 - a. any medical source, insurance office or organization to release to the Company, any relevant information concerning me/us at any time, irrespective of whether the proposal is accepted by the Company; and
 - b. the Company to release to any medical source or insurance office any relevant information concerning me/us at any time, irrespective of whether the proposal is accepted by the Company; and
 - c. the Company or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests to underwrite and evaluate a Proposed Insured's health status in relation to this Application and any resulting claim; and
 - d. the Company to use and/or disclose any information collected and/or held (whether contained in this Application or otherwise obtained) to its associated individuals/ organisations and/or independent third parties, within or outside Singapore, with regard to any matters pertaining to the Application/Policy and/or any other policies that I/we currently may have with the Company, including but not limited to, processing of this Application , and/or providing subsequent services to me/us and/or providing advice and/or information concerning products and/or services which the Company believes may be of interest to me/us and /or communicating with me/us for any purpose. I/We hereby specifically waive any right to bring a claim of any nature against the Company, its associated individuals/organizations and/or independent third parties, within or outside Singapore, in respect of any above-mentioned disclosure and/or any disclosure in the nature described above.

This authorisation shall bind my/our successors and assignees, and remains valid, notwithstanding death, irrespective whether or not my/our Application is accepted by the Company. A photocopy of this authorisation shall be effective and valid as the original.

7. I am/We are aware that the Policy contract and all other documents are considered to be received by me/us within 7 days of posting to the address to which I/we have instructed the Company to send correspondences. I/We agree to inform the Company immediately of any change in my/our correspondence address.
8. I/We understand and agree that the Company is entitled not to accept or process this Application should I/ we be found to be a Prohibited Person, meaning a person/entity subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which have the effect of prohibiting the Company from providing insurance coverage, transacting business with or otherwise offering any economic benefits to me/us or any other beneficiary under the relevant policy, and the decision of the Company shall be final. I/We further agree that in the event that the Company becomes aware subsequently that I/ we have become a Prohibited Person, the Company may block and/or terminate the relevant policy with immediate effect and shall not thereafter be required to transact any business with me/us in connection with the relevant policy, including but not limited to, making or receiving any payments under the relevant policy.

9. Declaration of Residency

Please answer according to your Citizenship/Status/Visa Type that you are holding. Please skip the questions that are not applicable to you.

	Applicant Owner/Insured 1		Joint Insured 2		Joint Insured 3		Joint Insured 4	
	Yes	No	Yes	No	Yes	No	Yes	No
a. For Singapore Citizen Have you resided outside of Singapore continuously for at least 5 years preceding the date of Application? Are you currently residing in Singapore?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
b. For Singapore Permanent Resident & employment pass, work permit, dependant's pass or other work pass holders Have you resided in Singapore for a total of less than 183 days in the 12 months preceding the date of Application?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
c. For student pass or long term visit pass holders Does your pass have a duration of less than 90 days? Have you resided in Singapore continuously for less than 90 days during the 12 months preceding the date of Application?	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/> Y	<input type="checkbox"/> N
d. If you do not belong to any of the above categories, please tick here	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	

I/We acknowledge and agree that the policy to be issued in relation to this Application shall be deemed to be a Singapore policy.

10. By signing this Application below, I/we confirm that the agent/broker or any representative of the Company has solicited insurance business from me/us in the Republic of Singapore and that the signing of this Application has taken place in the Republic of Singapore

Signature of Insured/Joint Insured(s) _____ Date (mm/dd/yy) _____

FSC's Declaration

Have you visited the Property Insured? Y N

Signature of FSC _____ Date (mm/dd/yy) _____

For Official Use

Policy No.: _____
 FSC: _____ Agency Name: SP - _____
 Contact No.: _____ Agency Location: _____ Code: _____ - _____

Notes for Flexi Plan

- For Building coverage above S\$800,000 or Contents coverage above S\$500,000, please complete the PL Personal Property Referral Form and submit together with this application for underwriting.
- Contents sum insured must be at least double that of Worldwide Scheduled and Unscheduled Personal Valuables sum insured and value shield sum assured.
- For Worldwide Scheduled Personal Valuables coverage above S\$20,000, please complete the PL Personal Valuables Questionnaire and submit together with this application for underwriting.

Definitions

Building (Property Insured) coverage

Includes the ceiling, cornices, wiring, lighting, flooring, walls, doors, windows, built-in wardrobes and kitchen cabinets, gates, fences, fixtures and fittings and other interior decorations.

Contents coverage

Includes household contents and personal property owned, used or worn 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, metal collection, wallets, watches, works of art, antiques, photographic and video cameras and their standard package of related accessories.

Worldwide Personal Liability coverage

When the insured and immediate family members are held legally liable to pay compensation for causing bodily injury or property damage to a third party.

Free-look Period

A Free-look Period of fourteen (14) days to review your Policy is provided. If you do not want to continue, you may cancel your Policy in writing and get a refund of your premiums paid without interest, subject to a maximum amount of premiums paid.

Benefits	Standard (S\$)	Comprehensive (S\$)	Executive (S\$)
Building*	80,000	120,000	260,000
• Loss of rent (max S\$250 per day)	16,000	24,000	52,000
• Emergency entry for loss or damage caused to the building in the event of forced entry by police, firemen or ambulance services due to a life threatening emergency involving the insured and his immediate family members	300	300	300
• Additional free Contents coverage (up to 5% of min. S\$80,000 Building coverage)	4,000	6,000	13,000
Contents*	16,000	24,000	37,000
• Damage or loss of contents temporarily removed by professional movers	2,400	3,600	5,550
• Loss or damage to frozen food due to breakdown of deep freezer unit	250	250	250
• Accidental death or theft of pedigree pets	500	500	500
• Replacement of damaged locks and keys due to Principal Perils	250	250	250
• Unscheduled personal valuables damaged by Principal Perils or stolen within building (max S\$2,500 per item)	8,000	12,000	18,500
• Alternative accommodation (max S\$250 per day)	3,200	4,800	7,400
• 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:			
– Mobile Phones	150	150	150
– Personal Digital Assistants (PDAs)	300	300	300
– Laptops	1,200	1,200	1,200
Worldwide Unscheduled Personal Valuables*	2,000	2,000	2,000
• Food & drinks hospitality expenses of hole-in-one achievement	500	500	500
• Misuse of Credit Cards or ATM Cards due to loss or theft	1,000	1,000	1,000
• Loss or damage to checked-in travelling baggage (payment in excess of airline compensation)			
– per person	1,500	1,500	1,500
– per family	2,000	2,000	2,000
• Replacement of personal documents including NRIC, passport and driving licence, in the event of loss or damage due to Principal Perils	100	100	100
Festive Seasons Benefit	300	300	300
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 includes New Year's Day, Chinese New Year, Hari Raya Haji, Hari Raya Puasa, Deepavali, Good Friday, Vesak Day and Christmas).			
Worldwide Personal Liability	500,000	500,000	500,000
When held legally liable to pay compensation for causing bodily injury or property damage to third party			
Worldwide Medical Reimbursement for Accidents ^ (extended to spouse and children)	250	250	250
Worldwide Accidental Death Benefit ^ (extended to spouse and children)	20,000	20,000	20,000
Double Indemnity for Accidental Death Benefit ^ (for 1 st Insured only)	40,000	40,000	40,000
In the event of the Insured's demise due to fire, lightning, theft or robbery within the building			
5-year Premium Waiver ^ (for 1st Insured only)	Yes	Yes	Yes
Annual Premium (with 7% GST)	169.15	231.46	399.50
Monthly Premium (with 7% GST)	14.87	20.37	35.15

There is an excess of S\$100 or 5%, whichever is higher, of the claim amount on all claims except for loss or damage due to fire, worldwide medical reimbursement for accident and worldwide accidental death benefit.

* The amounts paid out for extensions under the main coverage Building, Contents and Worldwide Unscheduled Personal Valuables will be deducted from the respective benefit sum insured.

** Annual Mobile Technology Coverage is limited to S\$1,200.

^ Unless otherwise stated, coverage is provided to Insured and Spouse who are below the age of 65; coverage is also provided to children (unmarried and full-time student) between 1 and 24 years old.

Important Notes:

- This brochure is not a contract of insurance. This brochure gives a simplified description of the product features and general exclusions applicable to this plan and is not exhaustive. The specific terms and conditions as appears in the policy contract will bind the parties.
- This insurance plan is underwritten by AIA Singapore Private Limited (AIA). All applications are subject to AIA's underwriting and acceptance.
- Information in this brochure is correct as at August 2009.

AIA Singapore Private Limited (Reg. No. 201106386R)
1 Robinson Road, AIA Tower, Singapore 048542

Monday - Friday: 8.45am - 5.30pm AIA Customer Care Hotline: 1800 248 8000
AIA.COM.SG