

PURCHASE

1. What type of property are covered by AIA Elite Home Care?

It covers residential properties such as HDB, condominium and landed houses with Singapore address.

2. I am a tenant staying in a rented property. Can I buy AIA Elite Home Care?

Yes. You can buy home insurance to insure the Contents and Personal Valuables in the rented property which you own.

3. Will I receive hardcopy policy documents?

No, upon successful payment you will receive an encrypted set of policy documents via email.

4. Is there a free look period for this policy?

Yes, the free look period is 14 days from when the policy is issued.

5. How do I make payment?

You may pay using your credit card (VISA / MasterCard / AMEX).

For subsequent annual plan renewal, the following payment method is allowed:

- Cash / Cheque
- GIRO
- Credit Card (Note: Master Card only)

COVERAGE

6. My HDB flat is covered under the compulsory HDB Fire Insurance Scheme, do I need additional coverage?

The compulsory HDB fire insurance covers only the building structure, fixtures and fittings based on current standards of HDB flats. You can take up AIA Elite Home Care to cover any additional fixtures, fittings and/or interior decorations. Your household contents and personal valuables can also be covered by AIA Elite Home Care.

7. I am renting out my home, does the coverage extend to my tenants' personal belongings?

The landlord is allowed to purchase AIA Elite Home Care but we will only provide cover for his/her belongings in the house. The tenant will have to purchase his/her own policy to cover his/her contents only.

8. What does Building mean?

Building refers to the physical structure of the property insured, including fixtures and fittings and interior decorations within the property insured and/or ceiling, cornices, wiring, lighting, flooring, walls, doors, windows, built-in wardrobes, kitchen cabinets, gates and/or fences around and pertaining to the property insured.

9. What does Content mean?

Contents refer to household contents and personal property owned, used or worn by you, your Family Members or the Domestic Assistant but does not include bonds, bills of exchange, currency notes, cheques, credit cards, deeds, document of title, manuscripts, passports, stamps, share certificates and travel tickets and Personal Valuables.

10. What does Unscheduled / Scheduled Personal Valuables mean?

Personal Valuables refer to articles of jewellery, gold, silver or other precious metal, cash, cashcards, furs, stamps, coins, medal collection, wallets, watches, Works of Art, antiques and photographic and video cameras and their standard package of related accessories.

Unscheduled Personal Valuables refer to any Personal Valuables **not stated** in the Policy Schedule.

Scheduled Personal Valuables refer to any Personal Valuables **stated** in the Policy Schedule.

11. What does Principal Perils mean?

Principal Perils refers to:

- a) fire and subterranean fire, lightning and thunderbolt, explosion, aircraft or other aerial devices or articles dropped from such aerial devices;
- b) impact with the Building and/or Contents by any road vehicle, not belonging to or not under your or any Family Members' control;
- c) bursting or overflowing of water tanks, apparatus or pipes, but excluding:
 - i. loss or damage to water tanks, apparatus or pipes,
 - ii. loss or damage by water discharged or leaking from any installation of automatic sprinklers,
 - iii. loss or damage occurring while the Property Insured or any part thereof is left unoccupied for more than 60 consecutive days;
- d) burglary, robbery, theft or any attempted burglary, robbery or theft provided that the loss or damage did not occur while the Property Insured or any part thereof 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;
- e) hurricane, cyclone, typhoon or windstorm including flood or overflow of the sea occasioned thereby, but excluding subsidence or landslip;
- f) riots, civil commotion or acts of strikes or locked out workers or persons taking part in labour disturbance;
- g) malicious damage or vandalism, whether or not such act is committed in the course of disturbance of the public peace;
- h) earthquake or volcanic eruption;
- (i) flood including overflow of the sea caused by earthquake or volcanic eruption, hurricane, cyclone, typhoon, windstorm and/or force majeure.

CLAIMS

12. How do I submit a claim?

For claims submission, you are required to fill up Personal Lines Claim form and mail it together with supporting claims document to AIA Singapore Claims Department at:

AIA Singapore Claims Department

3 Tampines Grande, #09-01,

Singapore 528799.

Attention: Claims Department (Individual Life & Health)

The claim form can be downloaded from <https://www.aia.com.sg/content/dam/sg/en/docs/help-support/making-a-claim/personal-line-claim-form.pdf>

You may contact your AIA Financial Services Consultant to assist you.

Alternatively, you may email your claim submission to sg.aiaclaims@aia.com with copy of purchase receipts, bills and mandatory supporting evidence including but not limited to medical reports and legal documents in softcopy.

There is no need for hardcopy submission.

Please note:

- a) Your email subject header should state the following: Claim Type, policy number and name of life assured. For example: "Personal Lines Claim, Policy G123456789, Tan Xx Xx"
- b) Your email content should contain the following details: Type, Event Date and Cause of event. For example: "Trip Cancellation due to travel advisory", or "Maid medical expense due to illness/injury"