

## Home Insurance – Product Snapshot

### Benefits Summary

- **Building cover (owner only):** Covers loss or damage to building directly caused by fire or other listed perils.
- **Content cover (owner and tenant):** Covers loss or damage to home contents directly caused by fire or other listed perils.

### Additional Benefits

- **Personal possessions:** Covers damage or loss of valuables and personal possessions in the home.
- **Personal jewellery in safe:** Covers personal jewellery kept in the safe inside the insured home up to the limit specified in the policy.
- **Cost of replacement of locks:** Pays for locks replacement if the house keys are lost or the locks are damaged due to attempt of theft or burglary.
- **Theft of personal money in home:** Covers theft of personal money in the home accompanied by violent and forcible entry.
- **Visitor's personal effects:** Covers the personal effects of visitors while at the insured home.
- **Family legal protection:** Covers legal liability for bodily injury or property damages caused by an accident in the insured home including the tenant/landlord's legal liability and third party liability.
- **Home repair services:** This service is related to claim for non-emergency repair works which, if approved and covered under the Policy, will be provided on a cashless basis.
- **Connection services:** Provides you access to complete information including providers and prices with regard to any repair and renovations that you plan for your home.

### Optional Benefits

- **Alternative Accommodation:** Provides reimbursement of any reasonable cost in obtaining alternative accommodation whilst the insured home is considered to be uninhabitable.
- **Loss of rent:** Covers the loss of rent paid by the tenant or the loss of rent received by the owner due to damage caused to the building by any of the insured perils.
- **Domestic cover:** Covers your maid, driver or babysitter in the event of death, disability or accidental injury while at your premises.
- **Fatal injury to self and spouse:** Covers the eventuality of a fatal injury to you and your spouse caused by any of the insured perils.
- **Emergency home assist:** Covers the emergency repairs related to plumbing, electrical, locksmith and glazing.