



We Protect. *You Decide.*

Great Home Insurance



3 Temasek Avenue
#16-01 Centennial Tower
Singapore 039190
+65 6804 6000
GAIC.com.sg


GREATAMERICAN[®]
INSURANCE COMPANY

GREAT Home

Great American Insurance Company's **Great Home Insurance** provides peace of mind whether you are in or out of the comfort of your home.

In addition to standard coverage on the building and contents within the house, and worldwide personal liability coverage, our policy provides coverage for the following:

- Cost of replacing legal documents that are accidentally lost or damaged
- Accidental sudden and unexpected loss of, or damage to, contents in the house
- Cost of replacing frozen food which has deteriorated
- Emergency cash allowance
- Loss of rent and cost of temporary accommodation



The information provided in this material is a summary. Please refer to the actual policy wordings for terms and conditions.

All amounts are shown in Singapore Dollars (S\$). Great American Insurance Company – Singapore Branch, 3 Temasek Avenue, #16-01 Centennial Tower, Singapore 039190. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company – Singapore Branch, a licensed insurer in Singapore. Registration number T15FC0029B. The Great American eagle logo and the word marks Great American and Great American Insurance Group are registered service marks of Great American Insurance Company. © 2017 Great American Insurance Company. All rights reserved. 5031-SGP (03/17)



Great Home Insurance Product Summary

Great Home Insurance provides you with comprehensive protection for household contents and renovations, including your building, against unforeseen events such as fire, theft or water damage within the period of coverage.

Benefit Highlights

- All-Risk Comprehensive Coverage
- New for Old for replacement of Household Contents
- Home Quarantine Allowance for up to 14 days
- Cash Relief if your home is rendered uninhabitable for five or more days
- Worldwide Family Personal Liability for you and your family (including your domestic servant)
- Worldwide Personal Belongings Cover (optional)
- "No Claim Bonus" of 10% is applicable on renewal if there is no claim under the Policy for three consecutive years
- 14 day Free Look period

This policy is protected under the Policy Owners' Protection Scheme.

Summary of Coverages

Section	Benefits	Limits	Occupancy Type		
			Owner/ Occupier	Landlord	Tenant
1.	(A) Building	As specified	✓	✓	✗
	(B) Fixtures, Fittings and Renovation	As specified	✓	✓	✗
	• Capital Additions	Up to 10% of Section 1	✓	✓	✗
	• Conservancy Charges	Up to 10% of Section 1 or S\$1,000 whichever is lower	✓	✓	✗
	• Emergency Entry	Up to S\$1,000	✓	✓	✗
2.	Household Contents	As specified	✓	✓	✓
	• Legal Documents	Up to S\$1,000	✓	✓	✓
	• Household Removal	Up to S\$5,000	✓	✓	✗
	• Temporary Removal of Contents	Up to 20% of Section 2	✓	✓	✓
	• Locks and Keys	Up to S\$750	✓	✓	✓

Summary of Coverages *Continued*

	<ul style="list-style-type: none"> Frozen Food 	Up to S\$750	✓	✗	✓
	<ul style="list-style-type: none"> Emergency Cash Allowance 	Up to S\$1,000	✓	✗	✓
	<ul style="list-style-type: none"> Valuables (in the likes of jewellery, musical instruments, photography equipment and watches) 	Any one article up to S\$7,000 or 10% of Section 2, whichever is lower, and up to one-third of Section 2 in total	✓	✗	✓

Additional Benefits Applicable to Section 1 and 2

	<ul style="list-style-type: none"> Loss of Rent; and/or Cost of Temporary Accommodation 	Capped at S\$250 per day, and up to 15% of Section 1 and/or 2	✗	✓	✓
	<ul style="list-style-type: none"> Fixed Glass and Sanitary Ware 	S\$10,000 or 10% of the Sum Insured under Section 2 whichever is lower	✓	✓	✗
	<ul style="list-style-type: none"> Removal of Debris 	Up to 10% of Section 1 and/or 2	✓	✓	✓
	<ul style="list-style-type: none"> Professional Fees 	Up to 10% of Section 1 and/or 2	✓	✓	✗
	<ul style="list-style-type: none"> Fire Extinguishing Cost 	Up to 10% of Section 1 and/or 2	✓	✓	✓
	<ul style="list-style-type: none"> Home Quarantine Allowance 	Capped at S\$100 per day, up to 14 days	✓	✗	✓
3.	Worldwide Personal Liability	Up to S\$500,000 in aggregate	✓	✓	✓
	<ul style="list-style-type: none"> Food and Drink 	Up to S\$100,000 in aggregate	✓	✓	✓
	<ul style="list-style-type: none"> Tenant's Liability 	Up to S\$100,000 in aggregate	✗	✗	✓

Benefits (optional)

4.	Worldwide Personal Liability	Increase limit up to S\$1,000,000	✓	✓	✓
5.	Worldwide Personal Belongings	Up to 50% of Section 2	✓	✗	✓

✓ = Included ✗ = Not Included

Summary of Plans

Section	Benefits	Fixed			Flexible
		Standard	Classic	Elite	Ultimate
1.	Building/Fixtures, Fittings and Renovation (Deductible S\$50 any one occurrence unless otherwise stated)	S\$70,000	S\$120,000	S\$200,000	Flexible at your choice at a rate of S\$0.50 per S\$1,000
2.	Household Contents (Deductible S\$50 any one occurrence unless otherwise stated)	S\$30,000	S\$50,000	S\$60,000	Flexible at your choice at a rate of S\$2.50 per S\$1,000
3.	Worldwide Personal Liability	Up to S\$500,000			
	Premium per Annum (excluding GST)	S\$110.00	S\$185.00	S\$250.00	Minimum total premium of S\$150 applies
Optional Benefits		Applicable Rate			
3.	Worldwide Personal Liability	Increase limit to S\$1,000,000 at additional premium of S\$75.00			
4.	Worldwide Personal Belongings (Deductible S\$50 any one occurrence unless otherwise stated)	Sum Insured capped at up to 50% of Section 2 at a rate of S\$16.50 per S\$1,000			
	<ul style="list-style-type: none"> Unspecified Articles 	Any one article up to S\$2,000 except a mobile phone at S\$300, and other portable devices at S\$500			
	<ul style="list-style-type: none"> Specified Articles 	A list and description of each article with Sum Insured to be provided proof of purchase/receipt/valuation to be furnished for each article exceeding S\$2,000			

Frequently Asked Questions

<p>1. Who can purchase a Great Home Insurance Policy?</p>	<p>Any individual or corporation who owns a flat, apartment or landed property in Singapore that is constructed of brick or concrete and roofed with concrete or tiles and/ or other non-combustible materials, and is occupied for residential purposes.</p>
---	---

Frequently Asked Questions *Continued*

<p>2. What is “All-Risk Coverage”?</p>	<p>It is defined as any loss or damage arising out of any sudden, unexpected and fortuitous event, unless otherwise specifically excluded.</p>
<p>3. In the event that my neighbour’s property is damaged due to water seepage resulting from a burst pipe within my house, would the policy pay for the damage and repair costs incurred by my neighbour?</p>	<p>Yes, the policy will indemnify you in respect of your liabilities under Section 3 (Worldwide Personal Liability).</p>
<p>4. How do I decide on the sum to be insured for Building and Household Contents?</p>	<p>The Sum Insured for Building should represent the cost of rebuilding. You can engage a qualified building surveyor for their professional advice. For Household Contents, the Sum Insured should represent the cost of replacing the items when new.</p>
<p>5. What happens if the Sum Insured is insufficient under Section 1?</p>	<p>In the event of a loss of or damage where the insured amount is less than 90% of the full rebuilding cost for building, the amount payable will be proportionately reduced by the sum of the under-insurance to the full replacement cost.</p>
<p>6. What is the Free Look benefit?</p>	<p>We allow you up to 14 days “Free Look” from the day you receive your home insurance policy. If you decide that this policy is not suitable for you, you can arrange to cancel your policy within this period and receive a FULL refund of your premium paid, with no questions asked! Beyond the Free Look period, we will refund you the premium on a pro-rated basis based on the period utilized, subject to the minimum premium provided under the policy.</p>

General Exclusions (applicable to all sections)

<p>1. War, invasion, civil commotion or any act of terrorism.</p>
<p>2. Ionizing radiations or contamination by radioactivity from any nuclear fuel or waste.</p>
<p>3. Wilful or malicious acts or failure to act by policyholder, family, and/or anyone legally allowed in the building.</p>
<p>4. Loss or damage caused during the repair, reinstatement or replacement process, and/or undergoing construction/renovation.</p>
<p>5. Wear and tear (including scratches, corrosion, stains, or dents to ANY item which does not affect how it works or functions), gradual deterioration, rot, fungus, insect infestation, discoloration, and mechanical or electrical breakdown.</p>



Great Home Insurance Policy Proposal Form (Individual/Corporate)

Statement pursuant to Section 25(5) of the Singapore Insurance Act, (Cap 142), the Insurance Act or any amendments thereof: You are to disclose in this form, fully and faithfully, all the facts that you know or ought to know, otherwise, the **Policy** issued may be void and you may receive nothing from the **Policy**.

Note to the Applicant:

1. This **Proposal** Form is for the **Applicant** to complete and submit to **Great American** (together with all required information and documents) for the purpose of applying for Great Home Insurance Policy.
2. Please answer **ALL** questions fully. If there is insufficient space in this form for you to complete any of your answers, please attach a separate **signed** and **dated** sheet with your complete answer and identify the question number concerned.
3. In this **Proposal** Form:
 - a. “**Applicant**” means the entity intended to be the insured, defined as the Insured in the Policy.
 - b. “**Great American**” means Great American Insurance Company - Singapore Branch.
 - c. “**Policy**” means Great Home Insurance Policy, a sample of which is available on request. For avoidance of doubt, references to the **Policy** shall not bind **Great American** to issue one.

Part 1: Particulars of Applicant

Salutation: <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Mdm. <input type="checkbox"/> Dr.	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married	
Surname _____	Given Name _____	
NRIC/FIN/Passport No. _____	Nationality _____	
Date of Birth _____	Age _____	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Correspondence Address: Hse/Blk No. _____	Street Name _____	
Unit No. _____	Postal Code _____	
Telephone No.: Home _____	Office _____	
Mobile _____		
Email _____	Occupation/Profession _____	

Part 2: Details of Property (If different from address above)

Yes No

Situation of Risk: Hse/Blk No. _____ Street Name _____
 Unit No. _____ Postal Code _____

Is the above property constructed of brick or concrete and roofed with concrete or tiles and/or other non-combustible material? Yes No

If no, please elaborate for underwriting consideration _____

Name of Mortgagee (if any) _____

Type of Property: HDB Flat Condominium Terrace Semi-detached Bungalow
 Other (Please Specify) _____

Does the property belong to you? Yes No

If yes, please specify year built _____

The property is occupied by: Owner & Occupier Landlord Tenant

Part 3: Summary of Insurance Coverage

Period of Insurance: From (dd/mm/yyyy) _____ To (dd/mm/yyyy) _____

Type of plan required

Select Plan	Section 1		Section 2	Section 3	Applicable Rate	Annual Premium
	Building (Please tick if Section 1 Sum Insured include for Building)	Fixtures, Fittings & Renovations	Household Contents	Worldwide Personal Liability		
<input type="checkbox"/> Standard	<input type="checkbox"/>	S\$70,000	S\$30,000	Up to S\$500,000		S\$110.00
<input type="checkbox"/> Classic	<input type="checkbox"/>	S\$120,000	S\$50,000			S\$185.00
<input type="checkbox"/> Elite	<input type="checkbox"/>	S\$200,000	S\$60,000			S\$250.00
<input type="checkbox"/> Ultimate	Please specify S\$	Please specify S\$	Please specify S\$			Section 1 S\$0.50 per S\$1,000 Section 2 S\$2.50 per S\$1,000
Basic Premium - Total						

Part 3: Summary of Insurance Coverage *Continued*

For Section 2 Declaration of Specified Items of more than S\$7,000 or 10% of Sum Insured for Household Contents each article, whichever is lower

Description	Sum Insured

Note: Proof of purchase/receipt/valuation to be furnished

Optional Cover(s)	Yes	No
Section 3 Worldwide Personal Liability: To increase Limit to S\$1,000,000 at additional premium of \$75.00 per annum.	<input type="checkbox"/>	<input type="checkbox"/>
Section 4 Worldwide Personal Belongings (Limit of Liability: Up to 50% of Section 2) <i>Note: Coverage for unspecified items only up to S\$2,000 each article unless otherwise stated.</i>	<input type="checkbox"/>	<input type="checkbox"/>

For Section 4 Declaration of specified items of more than S\$2,000 each

Description	Sum Insured	Rate*	Annual Premium

*S\$16.50 per S\$1,000

Premium for Optional Cover(s) - Section 3 and/or 4

Note: Proof of purchase/receipt/valuation to be furnished. ***Rate/Excess subject to underwriting**

Premium Computation

Basic Premium _____

Plus Premium for Optional Covers _____

Total Premium Payable* (exclude GST) _____

**Note: The prevailing Goods & Services Tax is applicable on the premium payable above.*

Part 4: Questionnaire

Yes No

During the last three years, have you ever suffered or incurred any loss under a similar insurance?

Have you been declined or accepted on special terms under a similar insurance within the last two years?

If the answer to any of the above questions is yes, please provide details below. (If more space is required, please write on separate sheet of paper and attach.) _____

Part 5: Warranty

I/We hereby warrant and declare as follows:

1. I/We hereby declare that I/We have received, read and understand, or have been advised of and understand, the contents of the brochure and any information or material relating to Great Home Insurance Policy.
2. I/We understand and agree that no insurance is in force until an Application is accepted by the Company and a **Policy** is issued.
3. I/We are aware of and agree to abide by the **Policy's** terms, conditions and exclusions.

Part 6: False Information

Please note that any person who, knowingly and with intent to defraud any insurance company or other person, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

Part 7: Personal Data Collection Statement

1. In order to process, evaluate, administer and/or manage any application, relationship, account and/or policy with **Great American**, **Great American** will necessarily need to collect, use, disclose and/or process personal data and/or personal information relating to any individuals proposed for coverage. Such personal data includes (i) information set out in this proposal form, (ii) any other personal information provided by the **Applicant** or already in the possession of **Great American** as previously provided by the **Applicant**, and (iii) the **Applicant's** claims.
2. Such personal data will be collected, used, disclosed and/or processed by **Great American** for the purpose(s) of:
 - a. considering whether to provide the **Applicant** with the insurance under this **Proposal** including considering whether to accept any renewal request;
 - b. processing the **Applicant's** application for underwriting and insurance;
 - c. administering and/or managing the **Applicant's** relationship, account and/or policies with **Great American**;
 - d. processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims, under the **Applicant's** policies;
 - e. carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by **Great American**;
 - f. carrying out the **Applicant's** instructions or responding to any inquiries by the **Applicant** and/or any other individuals covered in the **Applicant's** policies;
 - g. dealing in matters relating to the services and/or products which the **Applicant** may be entitled to under the **Applicant's** policies,
 - h. investigating fraud, misconduct, any unlawful action or omission, whether relating to this application, the **Applicant's** renewal request, the **Applicant's** claims or any other matter relating to the **Applicant's** policies, and whether or not there is any suspicion of the aforementioned; and/or
 - i. complying with applicable laws in administering and managing the **Applicant's** relationship with **Great American**.
3. **Great American** may/will also be collecting from sources other than the **Applicant** and individuals proposed for coverage, personal data about any such individuals, for one or more of the above Purposes, and thereafter using, disclosing and/or processing such personal data for one or more of the above Purposes.
4. Such personal data may/will be disclosed by **Great American** to affiliates of **Great American** and third parties such as third party service providers, reinsurers or agents (including its lawyers and reinsurance brokers) ("**Relevant Parties**"), which may be sited outside of Singapore, for one or more of the Purposes, and such Relevant Parties would be processing such personal data for **Great American** in relation to one or more of the Purposes.
5. By signing below, to the extent that the **Applicant** is submitting personal data or information relating to another individual, the **Applicant** represents and warrants that the **Applicant** has obtained that individual's consent:
 - a. for the **Applicant** to provide such personal data or information to **Great American**;
 - b. for **Great American** to collect, use, disclose and/or process such personal data or information for the Purposes;

Part 7: Personal Data Collection Statement Continued

- c. for **Great American** to collect such personal data or information from sources other than that individual and to use, disclose and/or process the same, for one or more of the Purposes;
- d. for **Great American** to disclose such personal data or information to the Relevant Parties, for the Purposes; and
- e. for **Great American** to transfer such personal data or information out of Singapore to the Relevant Parties, for the Purposes.

The undersigned authorised officers of the **Applicant** have read and agree to the above.

Part 8: Important Notice

This product is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for this **Policy** is automatic and no further action is required from the Insured. 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 a **Great American** servicing agent/broker or visit the GIA/LIA or SDIC websites: www.gia.org.sg, www.lia.org.sg or www.sdic.org.sg.

Part 9: Declaration and Signature

The undersigned authorised principal, partner or director of the **Applicant** hereby declares that to the best of his/her knowledge and belief, the statements set forth herein and all attachments and schedules hereto are true and complete, and immediate notice will be given should any of the above information alter between the date of this Proposal and the proposed inception date of the **Policy**. Although the signing of this Proposal does not bind the undersigned on behalf of the **Applicant** or any potential Insured to effect insurance, the undersigned agrees on behalf of all potential Insured that this Proposal, all attachments and schedules hereto and the said statements herein, shall be the basis of and will be incorporated in the **Policy** should one be issued.

Signature of Applicant (For and on behalf of Insured Person(s))

Date

Part 10: Payment Options

Payment Type: Cheque MasterCard VISA

Cheque No. _____

Credit Card No. _____

Credit Card Expiry (MM/YYYY) _____

Cardholder's Name (Please Print)

Signature