

# FWD Home insurance (Tenant)

## Policy wording



**This is your policy wording for your insurance policy.**

Read it to understand all the benefits as well as the important terms and conditions that apply to your insurance cover. Don't worry, we've made it as easy to read as possible.

**If you need help, call our hotline: +65 6820 8888**



# Quick reference

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# Table of benefits

Benefits	Maximum benefit limit per event for a period of 12 months
Home contents	<p>As shown in your summary</p> <p>No sub-limit for furniture, domestic appliances and home audio visual equipment</p> <p>Up to S\$1,000 per item for all other home contents if the sum insured limit is less than or equal to S\$40,000</p> <p>Up to S\$2,000 per item for all other home contents if the sum insured limit is more than S\$40,000</p>
Temporary accommodation & storage (up to S\$300 per day)	<p>Up to S\$15,000 if the sum insured for home contents shown in your summary is less than or equal to S\$40,000</p> <p>Up to S\$35,000 if the sum insured for home contents shown in your summary is more than S\$40,000</p>
Incidental expenses	<p>Up to S\$5,000 if the sum insured for home contents shown in your summary is less than or equal to S\$40,000</p> <p>Up to S\$10,000 if the sum insured for home contents shown in your summary is more than S\$40,000</p>
Theft or damage to contents temporarily removed	Up to S\$500 per item for a maximum of S\$5,000
Accidental damage of fixed mirrors and glass	Up to S\$1,000
Tenant's liability	Up to S\$500,000
Home assistance	Up to S\$100 for up to 4 times
Legal costs	Up to S\$3,000
Pet dog and cat cover	
If your pet dog and/or cat dies	S\$1,000 irrespective of number of pets
If your pet dog and/or cat is stolen	S\$1,000 irrespective of number of pets
Cost of accommodation for your pet dog and/or cat	Up to S\$50 per day for a maximum of S\$5,000, irrespective of number of pets
Medical expenses to cover your pet dog or cat for injury	Up to S\$1,000 irrespective of number of pets



# Definitions

Any word or phrase appearing in **Capitalised Bold** within this policy wording will have the meanings as stated below:

**“You”, “Your”** refers to the **Policyholder** as shown in the Home Insurance Summary

**“FWD”, “We”, “Our” or “Us”** refers to **“FWD Singapore Pte. Ltd.”**, the issuer of this insurance Policy.

**“Accidental”** refers to a sudden, unexpected and unintentional event that is the only cause of damage and has a visible impact on his or her property’s external appearance or **Injury** that has a visible impact on a person’s external appearance.

**“Home Contents”** refer to any moveable household items or personal belongings including furniture, domestic appliances, electronic devices, clothing, locks, security systems, **Money** and credit cards belonging to **You** or **Your Household Members** and kept within **Your Home**. This does not include firearms, motor vehicles, watercraft, aircraft and any item not belonging to **You** or **Your Household Members** but under **Your** care and custody or related or used in **Your** business, profession or trade.

**“Home”** refers to the residential property **You** insure at the address as shown in **Your** Home Insurance Summary.

**“Household Members”** refer to all members of **Your** family, including **Your** helper, permanently living with **You** at **Your Home**.

**“Injury”** refers to harm caused to a person’s body during an **Accident** within the **Period of Insurance**.

**“Insured Events”** refer to the following incidents below that happen in the insured premises.

- Fire, lightning or explosion;
- Smoke arising from a fire within your home;
- Being hit by a road vehicle, train, animal, flying object or aircraft which **You** or **Your Household Members** do not own or control;
- Theft or attempted theft accompanied by forcible entry;
- Bursting or overflowing of domestic water tanks or pipes in **Your Home**;
- Flood caused by water overflowing or escaping from its usual channels. This includes flood caused by the sea, windstorm (heavy rain accompanied by strong wind, thunder and lightning), bursting or overflowing of public water mains or any other flow or build-up of water coming from outside the building structures;

- Hurricane, cyclone, typhoon, windstorm (heavy rain accompanied by strong wind, thunder and lightning), earthquake or volcanic eruption; or
- Riot, strike or malicious act by others.

**“Interested Party”** refers to:

- You, the **Policyholder** (if different), or a **Household Member**; or
- The business partner, employer, employee or agent of any of the above.

**“Medical Practitioner”** refers to a person who has a medical degree, is licensed or registered in the country in which they operate, and is accredited by a medical board or equivalent organisation to render medical services.

**“Medically Necessary”** refers to medical services, procedures or supplies that are:

- Required by a **Medical Practitioner** to treat an **Injury**. These services, procedures or supplies are necessary because without them, the patient’s medical condition will be adversely affected;
- Widely accepted within the medical profession in Singapore or the country of treatment as being effective, appropriate and essential for treating a patient’s **Injury** based on recognised standards of the medical specialty involved;
- Not considered experimental and/or developmental in nature, or, if experimental and/or developmental in nature, is recognised by the Singapore medical profession as having potential to become part of conventional medicine;
- Not elective, preventative or screening in nature. These services, procedures or supplies are also not given to the patient for personal comfort or convenience, or for him or her to make a profit, or for the treating **Medical Practitioner** and/or medical service provider to make a profit; and
- Charged at fair market rates in **Our** opinion.

**“Money”** refers to currency notes and coins belonging to **You** or **Your Household Members** kept within **Your Home**.

**“Period of Insurance”** refers to the period of time between the Coverage Start Date and Coverage End Date (both inclusive) as shown on **Your** Home Insurance Summary.



**“Policyholder”** refers to the named owner of this Policy as shown on **Your Home Insurance Summary**.

**“Tenancy Agreement”** refers to the written contract between a landlord and a tenant.

**“Uninhabitable”** means **Your Home** is assessed by **Us** or **Our** appointed surveyor to be unfit to live in or tenanted.



# General provisions

## 1. This policy

This policy wording, **Your** Home Insurance Summary and any Endorsements attached by **Us** collectively form this Policy. It is proof of an insurance contract between the **Policyholder** and **Us**. An “Endorsement” is any additional document attached to this Policy outlining adjustments to the standard terms and conditions that **We** have made as a condition to providing this Policy.

This Policy is offered on the basis that **You** and anyone insured by this Policy or **Your Household Members** comply with all of the terms and conditions set out in this Policy. If not, **We** have the right to either decline **Your** claims or cancel this Policy and treat it as never having existed.

Any person who is not a party to this Policy has no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

Please read this Policy carefully, including the attached Home Insurance Summary and visit **Us** at [www.fwd.com.sg](http://www.fwd.com.sg) or contact **Us** at +65 6820 8888 or [contact.sg@fwd.com](mailto:contact.sg@fwd.com) if **You** have any questions.

## 2. Important things to know

Each benefit provided by this Policy has a maximum amount **We** will pay under that benefit. Please check **Your** Home Insurance Summary to make sure this Policy is adequate for **Your** needs.

Please take time to read the ‘General Exclusions’ section that outlines scenarios where **We** will not be legally responsible for paying a claim.

If **You** are entitled to a refund, reimbursement or compensation from any other person or source (including other insurance policies, transport providers, accommodation providers, Housing Development Board (HDB), Management Corporation Strata Title (MCST), manufacturers, employment benefits or government schemes), the amount that **We** are legally responsible to pay for any given benefit is limited to the portion that those

third-parties are not required to pay, up to the limit for that benefit stated in **Your** Home Insurance Summary. Please inform **Us** immediately if any details in **Your** Home Insurance Summary are not accurate. The Law as per Section 23(5) of the Insurance Act 1966 requires that **We** inform **You** of **Your** duty to fully and faithfully tell **Us** everything **You** know or could reasonably be expected to know that is relevant to **Our** decision to insure **You**. Otherwise, **We** have the right to either decline **Your** claims or cancel this Policy and treat it as never having existed. In the event that **We** decide to maintain **Your** cover, **We** may charge an additional premium. **We** may also cancel or rescind this Policy if any submitted claim is fraudulent or if **We** are required to do so under the laws or regulations of Singapore.

## 3. Governing law and currency

This Policy is governed by the Republic of Singapore’s laws.

All amounts **You** or **We** are required to pay in relation to this Policy will be in Singapore dollars.

**We** will convert any expenses **You** incur overseas (that **You** can claim from **Us**) into Singapore dollars at a reasonable foreign currency exchange rate **We** choose.

**We** are not legally responsible for any exchange rate-related losses that **You** may have. **We** will not provide any benefit under this Policy if providing that benefit is prohibited under any economic and trade sanctions applicable in Singapore.

## 4. Who is eligible

To purchase this Policy, the **Policyholder** must be the tenant of the **Home** with a valid **Tenancy Agreement**.

## 5. When this policy is effective

This Policy will start on the Coverage Start Date and end on the Coverage End Date (both inclusive).



# Policy benefits

## 6. Home contents

If there is a damage to or theft of the **Home Contents** caused by any of the **Insured Events**, **We** will reimburse **You** the cost of repairing or replacing those **Home Contents** and the cost of removing the debris that **You** are responsible for paying, up to the limit stated in **Your** Home Insurance Summary.

### You should note that

**We** will consider each pair or set of items as one item only. For example, a pair of earrings will be considered one item, even if **You** bought each one separately.

## 7. Automatic reinstatement of sum insured

If a claim is payable for damage to the **Home Contents** under this Policy, the amount of insurance cover reduced by such claims will be automatically reinstated to the limit as shown in **Your** Home Insurance Summary from the date of the loss, at no additional cost to **You**.

## 8. Incidental expenses

If a claim for damage to the **Home Contents** is payable under this Policy, **We** will reimburse **You** for the following, up to the limit stated in the table of benefits:

- The reasonable and necessary expenses incurred as a result of **You** not being able to stay in **Your Home** because it is **Uninhabitable**. This includes but is not limited to expenses such as home cleaning, laundry, and the cost of buying necessities;
- The cost of replenishing firefighting appliances kept in **Your Home**, if **You** have used them to put out a fire in **Your Home**; and/or
- The conservancy or maintenance charges for **Your Home** which **You** are responsible for paying to the town council or MCST during the period of repair.

### What is not covered

Any expense that is payable under one of the other benefits in this Policy.

## 9. Temporary accommodation & storage

If a claim for damage to the **Home Contents** is payable under this Policy and **You** have to stay in an alternative accommodation because **Your Home** is **Uninhabitable**, **We** will reimburse **You** the accommodation expenses incurred, up to the limit stated in the table of benefits. **We** will also reimburse **You** the cost of temporarily storing **Your Home Contents** while **Your Home** is undergoing repair, up to the limit stated in the table of benefits.

### What is not covered

Charges that are not explicitly listed within the benefit will not be covered. Examples include hotel minibars, entertainment, food, beverages etc.

## 10. Theft or damage to contents temporarily removed

If **Your Home Contents** are stolen or damaged while they are temporarily stored within a residential building, **We** will, reimburse **You** the cost of repairing or replacing the stolen or damaged **Home Contents**, up to the limit stated in the table of benefits.

### What is not covered

**We** will not pay for loss of or damage to **Your Home Contents** while being loaded, unloaded or transported or when stored in a storage warehouse.



### 11. Accidental damage of fixed mirrors and glass

If there is an **Accidental** damage to fixed mirrors or glass in **Your Home**, **We** will reimburse **You** the cost of repair or replacement, up to the limit stated in the table of benefits.

### 12. Tenant's liability

**You** can claim this benefit if **You** or **Your Household Members** are legally responsible as a tenant for the loss or damage to **Your** landlord's building, renovations and contents.

#### What We will pay

- **We** will pay any damages (aside from any punitive damages) awarded against **You** or **Your Household Members** by or obtained from a court of competent jurisdiction in Singapore as well as any legal costs and expenses for representing or defending **You** or **Your Household Members**, up to the limit stated in the table of benefits.

#### You should note that

- In order to claim under this benefit, **You** must not admit legal responsibility to anyone, agree to any terms of payment, or refuse any claim unless **You** have prior written permission from **Us**; and
- If **We** are legally responsible for a claim under this benefit, **We** may – at **Our** sole discretion – arrange for representation at and undertake the defence in any judicial or official inquiry. **We** must agree to all legal costs and/or expenses before **You** officially engage **Your** own lawyer to act in **Your** defence.

#### What is not covered

- Any damages resulting from a criminal proceeding;
- Any claim for loss of or damage to property in **Your** care or custody;
- Any legal responsibility that results from **You** owning or using firearms, animals, motor vehicles, watercraft or aircraft of any description including drones, remote controlled motorised devices or bicycles; or
- Any damages that result from or are connected to **Your** trade, business, or profession.

### 13. Legal cost

**You** can claim this benefit if **You** decide to take legal actions against **Your** landlord for breach of Tenancy Agreement, up to the limit stated in the table of benefits.

#### You should note that

- If a dispute arises between **You** and **Your** landlord, **You** must first try to resolve it before appointing a lawyer; and
- **We** must agree to all costs and/or expenses beforehand.

### 14. Workmanship defect guarantee

If a claim for damage to the **Home Contents** is payable under this Policy, **We** will guarantee all repairs against defective workmanship for up to six months from the completion of the repair, when the repair works are completed by **Our** recommended contractors.

#### What is not covered

- Deterioration because of wear and tear;
- Deterioration and/or damage because of abuse, misuse and/or inappropriate use by **You** or **Your Household Members**;
- Deterioration and/or damage arising from an incident other than workmanship defects by **Our** recommended contractors; or
- Manufacturing defects



## 15. Home assistance

We will cover You for the utilisation of up to four home assistance services per 12 month period, up to the limit stated in the table of benefits. Spare part replacements will not be covered under this service. The following services are available to You only when You contact Our Home Assistance at +65 6322 2072.

### Electrical services

We cover the cost of repair in the event of a blackout or power failure in Your Home only due to a burnt fuse inside the main electrical circuit board or if there is a malfunction of power supply socket and wall switch failure.

### Plumbing services

We cover the cost to replace or weld the burst pipes or the cost to clear blockage in water supply pipes, sewage pipes or floor traps in Your Home.

#### What is not covered

- Pipes located in false or concealed ceiling or walls;
- Roof or ceiling leakages; or
- Water heater leakages

### Locksmith services

We cover the cost to engage a locksmith to assist You in unlocking any of the doors in Your Home, in the event You or any of Your Household Member are not able to enter Your Home or any of the rooms within Your Home.

### Air-conditioning services

We cover the cost to repair Your air-conditioner unit in the event Your air-conditioner unit in Your Home is not working or cannot be switched on due to a faulty compressor motor or fan, mechanical malfunction or gas leakages.

#### What is not covered

- Air-conditioner water leakages or odour due to lack of servicing;
- Noisy air-conditioner vent or faulty ventilation duct; or
- Subsidy of an irreparable compressor due to life span expiry of the unit.

In addition to the above services, You can also contact Our Home Assistance for handyman, pest control, home cleaning and home renovations services related to Your Home, and they will provide referral information and arrange for assistance. You will have to pay the service providers directly for the costs of any of these services rendered.

## 16. Pet dog and cat cover

- If Your pet dog and/or cat is stolen from Your Home or dies due to an Insured Event that happens to or at Your Home, while Your pet dog and/or cat is in Your Home, then We will pay You as per the amount stated in the table of benefits.
- We will also reimburse You up to the amount stated in the table of benefits, the medical expenses incurred as a result of any injury suffered by Your pet dog and/or cat due to an Insured Event that happens to or at Your Home.
- If You have to put Your pet dog and/or cat in a pet hotel because Your Home is damaged by any of the Insured Events, We will reimburse You the accommodation expenses incurred, up to the amount stated in the table of benefits.

#### You should note that

- Your pet dog and/or cat must be licensed and registered with the Agri-Food and Veterinary Authority of Singapore (AVA); and
- You must provide Us with documentary proof of ownership of Your pet if You make a claim.



## When benefits are not payable ("General Exclusions")

This section outlines scenarios that this Policy does not insure against. If **We** refuse a claim because of one or more of the below scenarios or as a result of a breach of this Policy, and **You** disagree with **Our** decision, **You** are responsible for proving that **We** are legally responsible for that claim. **Our** subsequent payment of the claim will not affect **Our** ability to refuse a claim under any of the other scenarios. These General Exclusions apply to the whole Policy.

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### 17. General exclusions

**We** are not legally responsible for claims that are directly or indirectly caused by, or result from the following:

- Deliberate or malicious acts by **You** and/or **Your Household Members**;
- If **Your Home** is unoccupied for more than 60 days;
- The order of any public or government authorities;
- Failure by **You**, or **Your Household Members** to take reasonable and necessary precautions to protect property, avoid **Injury**, or minimise claims under this Policy;
- Any loss or damage while **Your Home** is undergoing construction, reconstruction or repair;
- Claims which are covered by other insurance policy or which would be paid for by other insurers or developers;
- Mysterious or unexplained loss;
- Damage caused by normal wear and tear, or gradual deterioration, or vermin, or insects, or during cleaning or repairing;
- Any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of any computer, computer system, hardware, software, electronic device, data storage device, server or cloud;
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any electronic data, computer input or output, information or code of any kind, including any amount pertaining to the value of such data;
- Any loss or damage arising from illegal acts and/or acts prohibited by regulatory authorities; or
- Any consequential or indirect loss of any kind.



# Claiming for your benefits

## 18. How to claim

To make a claim, please call **Us** at **+65 6820 8888** or alternatively go to **www.fwd.com.sg** to access **Our** claims portal.

**You** must inform **Us** as soon as possible and no later than two days after the event, for incidents arising from theft due to break-in, fire, malicious damage or vandalism. For any other incidents, **You** shall inform **Us** no later than 30 days from the date of the incident which may result in a claim under this Policy. **You** must lodge **Your** claim using **Our** standard online forms and provide **Us** with any information and assistance that **We** need to process **Your** claim, including attending court to give evidence.

At **Your** own expense, **You** must provide all documentation **We** request for to assess **Your** claim. This includes but is not limited to:

- Medical reports and evidence;
- Digital coloured photographs of the damaged items;
- Original invoices and receipts;
- Proof of ownership;
- Police reports (local or overseas);
- Trip invoices (accommodation and a transportation), photocopy of passport and visas; and
- Accurate English translations (confirmed by oath if necessary) of any documents if **We** require.

**We** have the right to reject claims if **You** cannot provide the necessary documentation that **We** request for.

At **Our** expense, **We** may ask any insured person to be medically examined (including a post-mortem examination) when there is a claim for **Injury**.

## 19. Things to know

**We** reserve the right to lodge a report with the Singapore or local police if **You** submit a dishonest, intentionally exaggerated, or fraudulent claim. **You** must return any amount in excess of what **You** are not covered for under this Policy and that **We** have paid on **Your** behalf.

For all property claims, **We** will at **Our** discretion, pay for either the repair or replacement. It will not include the cost of betterment of the original condition of the **Home Contents**.

If **We** pay for any replacement of damaged **Home Contents** then **We** will obtain ownership of the damaged property upon payment of a claim. **You** must keep any **Home Contents** which is damaged and send it to **Us** if **We** request **You** to do so. **You** will need to pay for any postage or transportation costs.

If **You** become aware of any legal action against **You**, **You** must inform **Us** immediately. **You** should also promptly forward every communication that **You** receive relating to the legal action. **You** must inform **Us** before communicating to any third party (including the police) apart from **Us**. **You** or any person acting for **You**, must not negotiate, admit or reject any claim without **Our** prior written approval.

**We** can take over any rights to defend or settle any claim and to take proceedings in **Your** name to enforce **Your** or **Our** rights against any other person. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, in **Your** name, to recover any payment **We** have made under this Policy to anyone else.



# How to reach Us

In this section, We explain Your options if You have a query or a problem with Your policy.

## If You have questions



### Chat with Faith, Our friendly chatbot

Need help? Chat with Faith and she can help You anytime of the day.



### Write to us

You can also email Us at [contact.sg@fwd.com](mailto:contact.sg@fwd.com).



### Call us

Alternatively, You can call Us at **+65 6820 8888** if You prefer to speak to Our customer service team.

## How to resolve a concern or complaint

We want to resolve any concerns or complaints You may have as quickly as possible. You should follow the steps below to resolve Your concern.

<b>Step 1</b>  Talk to us	<p>The first thing You should do is talk to one of Our consultants about Your concerns or complaints. Call Our hotline at <b>+65 6820 8888</b> (9am to 10pm – Mondays to Fridays, 9am to 1pm - Saturdays (excluding public holidays)). The consultant may be able to resolve Your concerns or complaints. If not, they may refer You to a manager.</p> <p>The consultant will try to resolve Your complaints or concerns as soon as possible.</p>
<b>Step 2</b>  Call or write to our Customer Engagement Department	<p>If You feel that Your complaint has not been resolved, You can write to:</p> <p><b>FWD Singapore Pte. Ltd.</b> <b>6 Temasek Boulevard, #18-01 Suntec Tower 4,</b> <b>Singapore 038986</b> <b>Tel: +65 6820 8888</b> <b>Email: <a href="mailto:contact.sg@fwd.com">contact.sg@fwd.com</a></b> <b>Website: <a href="http://www.fwd.com.sg">www.fwd.com.sg</a></b></p> <p>We will respond to Your complaint within 3 working days of Us receiving it.</p>



<p><b>Step 3</b></p> <p>Seek an external review from the Financial Industry Disputes Resolution Centre (FIDReC)</p>	<p>If <b>We</b> cannot arrive at a mutual agreement, <b>You</b> may approach the FIDReC, a free, independent and fair dispute resolution centre for resolution of disputes between financial institutions and consumers. <b>You</b> can lodge <b>Your</b> concerns or complaints by post, online, or in-person. The FIDReC's details are:</p> <p><b>Financial Industry Disputes Resolution Centre Ltd</b>  <b>36 Robinson Road,</b>  <b>#15-01 City House,</b>  <b>Singapore 068877</b>  <b>Tel: +65 6327 8878</b>  <b>Email: <a href="mailto:info@fidrec.com.sg">info@fidrec.com.sg</a></b>  <b>Website: <a href="http://www.fidrec.com.sg">www.fidrec.com.sg</a></b></p> <p><b>You</b> need to remember to quote <b>Your</b> policy number in any communication with <b>Us</b> or with FIDReC.</p>
<p><b>Step 4</b></p> <p>Mediation and arbitration</p>	<p>Any unresolved dispute must first be referred to FIDReC as above. If the sum involved in the dispute is outside the jurisdiction of FIDReC, <b>You</b> agree to resolve the dispute through mediation via the Singapore Mediation Centre in accordance with their mediation rules.</p> <p>If <b>You</b> agree to take part in the mediation, <b>You</b> and <b>We</b> will be required to agree to participate in good faith and agree to adhere to the terms of any settlement reached.</p> <p>If <b>You</b> choose not to take part in mediation or if mediation fails, the dispute will be referred to arbitration in Singapore according to the Arbitration Rules of the Singapore International Arbitration Centre that apply at the point in time. The outcome of the arbitration will be final.</p>



# Cancelling this policy

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## 20. Your cancellation rights

In case **You** want to cancel this Policy within the free-look period (14 days from the date of Policy issuance) then **We** will refund the Policy premiums in full unless there has been a claim registered against the Policy.

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## 21. Our cancellation rights

Both **You** and **We** have the right to cancel this Policy at any time by giving the other party 14 days' written notice. If **We** cancel this Policy, **We** will send that notice to **Your** last-known postal address. Upon cancellation and provided that no claim has arisen during the **Period of Insurance**, **We** will refund 95% of the pro-rated premium (excluding any GST) for the unexpired period.

However, **We** will not give a refund if the amount is less than S\$25.

**You** must pay any outstanding amounts **You** owe **Us** within 14 days of cancellation. **We** reserve the right to reduce any premium refund due by the amount owed and/or charge interest if the amount owed is not paid within the 14 days.





# Policy owners' protection scheme

This Policy 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 needed from **You**.

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 **Us** or visit the General Insurance Association ([www.gia.org.sg](http://www.gia.org.sg)) or SDIC websites ([www.sdic.org.sg](http://www.sdic.org.sg)).