

HOME INSURANCE

Build a financial hedge over your ASSETS that YOU have so painstakingly saved and built



ABOUT ETIQA INSURANCE

ETIQA Insurance was formed in 2001. It is a collaboration between Malaysia's largest local bank, Malayan Banking Berhad (Maybank) and Fortis International NV, one of the largest providers of integrated financial services in Europe with a stakeholding of 70/30 percent, respectively.

Backed by a name you trust, **ETIQA** Insurance a wholly owned subsidiary of Maybank Group, is here to serve you in more ways than one. At **ETIQA**, we make insurance as simple and easy as possible, relieving you of the hassles of insurance clauses. Our insurance policies are designed to make life easier for you, with an emphasis on speed and convenience. This means no more headaches just to ensure that you and your loved ones are well-protected.

At **ETIQA**, we make insurance purchase and the process of making a claim, easy and personal. You need not worry about understanding insurance jargons or hidden words in the policy, the insurance policy is in clear, easy to understand English. No more lengthy forms to complete.

Etiqa Insurance Berhad

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A Member of the Group

FAQ

- 1. I have already bought a Fire Insurance, why do I need the Homeowners Enhanced Insurance?**
The fire insurance you purchased is a Basic Fire Insurance required by HDB. It covers the cost of reinstating damaged internal areas built and provided by HDB excluding household contents provided by HDB or its approved developer.
- 2. What does the Homeowners Enhanced Insurance Covers?**
This policy is designed to complement the mandatory basic cover, in event of a loss or damage it will cover the cost of reinstating your household contents, fixtures, fittings installed by you (not HDB), household furniture, furnishing, clothing and Personal effects belonging to you and members of Your family (including your domestic helper) permanently staying with you and theft of Property following a violent and forcible break in at your flat.
- 3. What is the benefit of renewing it with Etiqa Insurance?**
This scheme is designed to complement your Mandatory Basic Fire Insurance. We ensure that you receive maximum protection at minimal cost. For as little as 21¢ a day, you have up to S\$470,000 in coverage.

Insuring the Basic Fire Insurance and the Homeowners Enhanced Insurance with the same Insurer means in the event of a fire or other damages, you need not worry about gaps in coverage. More importantly, you need not worry about which Insurer pays what and deal with two different parties at any one time.

What if one Insurer declines a claim?

Insuring with just one Insurer as a single solution means either way the Insurer will be liable subject to policy terms. As a result, there is very little or no room for dispute.

- 4. What is the definition of Household Contents?**
Any fixtures and fittings installed by You, household furniture and furnishings, clothings and personal effects belonging to You and Your immediate family members (which include parents, spouse, children or siblings or domestic servants permanently staying with You)
- 5. What is the period of insurance?**
The Period of Insurance is for five years commencing from date of purchase. However, if you wish to insure on annual basis, we can also arrange for it.
- 6. Would this mean I will have to pay 5 years premium?**
No, we will insure you for a period of five years on a yearly renewal basis. The best benefit that you can have is the option to pay a lump sum premium up front or five yearly interest-free instalment payment thru a GIRO plan. You can also pay through cheque, SAM or vPost.
- 7. If I am interested, how shall I make the purchase?**
You may choose any of the following options:
 - you may purchase and pay for it at our Etiqa Counter at the HDB Hub
 - complete the application form in our brochure, mail or fax it us.
You can make payment by:
 - Cheque payment to Etiqa Insurance Berhad
 - Cash/Nets/Cashcard via SAM or vPost
 - Cash/Nets/Cashcard at any main SingPost branches
 - GIRO yearly payment with automatic renewal
 - contact us at 63319 253/254 and one of our sales team will assist you

Yes, I/We would like to sign up for the **Homeowners Enhanced Insurance** for my _____ - room flat at the above address

Commencement Date _____

5 Year up front payment option for yearly plan - \$399.50

By Cheque of \$399.50 to Etiqa Insurance Berhad
Bank: _____

Cheque No: _____

By Nets at any SAM/vPost @www.vpost.com
Or Cash/Nets/Cashcard at any main SingPost branches of S\$399.50

One year payment plan at \$79.90

By Cheque of \$79.90 to Etiqa Insurance Berhad
Bank: _____

Cheque No: _____

By Nets at any SAM/vPost @www.vpost.com
Or Cash/Nets/Cashcard at any main SingPost branches of S\$79.90

By GIRO payment of S\$79.90 per annum with yearly automatic renewal (please complete the enclosed Interbank GIRO Payment Authorisation Form)

Agent/Broker:

IMPORTANT: Statement pursuant to Section 25(5) of the Insurance Act (Cap 142) or any amendments thereof: You are to disclose in this Application, fully and faithfully, all the facts which you know or ought to know, otherwise the policy issued may be void and You may receive nothing from the policy. No insurance is in force until this Application is accepted by Us in accordance to policy terms and conditions. This brochure and application is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the Policy that will be provided upon request.

DECLARATION AND AUTHORISATION

I/We

- That in respect of any of the risks to be insured:
 - no loss, damage, injury or liability has arisen in the last 3 years and
 - no circumstance exists which render such risks abnormal
- That the above particulars to be true and correct and I/We agree that they shall be the basis of the contract between the Company and myself/ourselves
- And agree on behalf of myself/ourselves and any person (s), firm or corporation, that any information collected or held by The Company (whether contained in this Application or otherwise obtained) may be used and disclosed by the Company, its associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to this Application, any Policy issued and to provide advice or information concerning products and services which the Company believes may be of interest to me/us, and to communicate with me/us for any purpose.

Signature

Date



The HDB Fire insurance policy covers the building structures, fixtures and fittings (based on current standard and specification for HDB flats) provided by the HDB and the approved developer.

It does **NOT** cover what you so painstakingly saved for and so lovingly bought and built – like your household belongings, or the renovations that you made, or even the shirt on your back?

All that you bought and brought to make yours and your family's lifestyle a luxurious one can evaporate within minutes should a four-letter-word strike

TRAGEDY MAY STRIKE BUT YOUR HOPE LIVES ON...

Fear Fire no more

Your dream and dream-home just went up in flames. But not your determination to redream your dream. Starting life all over again is no longer daunting. **ETIQA's** Homeowners Enhanced Insurance replaces almost everything you lost.

ETIQA's Homeowners Enhanced Insurance is a comprehensive solution and it complements the HDB Fire insurance. It is your security blanket to cover the cost of acquiring a new apartment, replacing burnt-out furniture and more. While you may have lost the roof over your head, **ETIQA's** Homeowners Enhanced Policy will provide you the ground under your feet to start life anew – this time with comfort and financial stability.

ETIQA is by your side at all times...from loss or damage to:

- Renovated items
- Personal effects
- Flooded floors from burst water pipes
- Compensation and legal fees where you are legally liable to pay
- Malicious damage to your personal property at home

With **ETIQA**, for a mere 21¢ per day, you will receive up to **S\$470,000 in benefits**.



FIRE respects no time; race; conditions; or circumstances.

Fires are often not started by members of your family. More often than not, it is due to:

- Inadequate Housekeeping
- Careless Construction worker
- Other careless act of Third Parties

Just when you have made the last instalment on that TV or Fridge and see some relief to your financial constraints, disaster strikes and your whole world collapses around you. But, with foresight and modern-day, tailor-made insurance policies, you need not be held ransom by fire.

HOMEOWNERS ENHANCED INSURANCE

ETIQA Homeowners Enhanced Insurance, at a glance:

Coverage Summary	Up to Coverage	Premium Payable
1. Cover for Renovated items and Household Contents including personal effects belonging to You and Your family (immediate family residing with you) against fire, lightning, domestic explosion, resultant damage caused by burst water pipes, earthquake, vehicle &/or aircraft impact damage, malicious damage, just to name a few. <ul style="list-style-type: none"> • Loss or Damage to Household Contents due to burglary by violent & forcible break-in to Your flat up to S\$30,000 • Loss of valuables and antiques up to limits specified in the policy 	S\$120,000*	
2. Rental of alternative accommodation when Your flat is made untenable because of an event caused by an insured peril	S\$20,000	
3. Bodily injury or property damage to third party caused by You or Your immediate family residing with You for which You are legally liable to pay compensation for accidents occurring within the insured premises.	S\$300,000	
4. Accidental Death benefit for You & Your spouse (65 years and below), anywhere in the World on a 24 hour basis	S\$30,000 (each)	
Annual Premium inclusive of 7% GST:		S\$79.90

NOTE: All the above benefits are subject to policy limits, terms and conditions.
* The aggregate amount includes the sum insured for theft.

KEY BENEFITS

- Automatic renewal so there is no worry about gaps or lapses in coverage
- Easy premium payment scheme; You can choose between lump sum upfront payment or 5 years interest-free annual installment payments
- Policy is transferable when you move to another HDB flat with no questions asked
- Very competitive and affordable premium of S\$79.90 inclusive 7% GST per annum

TO ENROL PLEASE COMPLETE THE ATTACHED APPLICATION FORM, MAIL IT TO US AND RECEIVE A PROMOTIONAL GIFT FROM US WHILST STOCKS LAST

For enquiries please: Email us at HDB@etiqa.com.sg
Call our Customer Service Officer at 63319 253/254

ETIQA INSURANCE BERHAD, THE OFFICIAL INSURER FOR HDB FIRE INSURANCE WEF 16 AUGUST 2009.

Since September 1994, owners of HDB flats with an outstanding loan from HDB are required to purchase fire insurance from HDB's appointed insurer for their flats and to renew the insurance upon expiry if there is still an outstanding HDB loan.

This HDB Fire Insurance runs for 5 years and covers the cost of reinstating or repairing the damaged internal areas of the flat as built by HDB when the damage is caused by insured perils. This will include the building structures, fixtures, and fittings (based on current standard and specifications for HDB flat) provided by HDB and the approved developer (in the case of a DBSS flat), excluding any of the previous or current owner's renovations or improvements to the flat and all household contents provided by HDB or the approved developer which include but are not limited to built-in kitchen cabinets, cooker hood, cooker hob, air-conditioning system and built-in wardrobes.

Flat owners who do not have any loans with HDB are also eligible for the most affordable insurance scheme arranged by HDB and underwritten by Etiqa Insurance Berhad

YOU CAN'T GET THIS OFFER ANYWHERE ELSE !!! AT AN UNBELIEVABLY LOW PREMIUM FROM S\$1.80 !!!

Flat Type	Premium for five-year Term (Inclusive 7% GST)	Building Sum Insured (effective 16 Aug 2009)
1-room	S\$1.80	S\$18,400
2-room	S\$3.10	S\$26,200
3-room	S\$5.67	S\$41,500
4-room	S\$6.98	S\$64,600
5-room	S\$8.24	S\$75,300
Executive/ Multi-Generation	S\$8.77	S\$91,800
Studio Apartment	S\$4.41	S\$35,000



WHY PAY MORE? SAY YES TO OUR HDB FIRE INSURANCE SCHEME.

To apply visit any of the AXS, SAM machines or any SingPost main branches or

- Contact our customer officer at 63319 253/254 for more assistance
- Simply mail your cheque and the completed application form to us

HDB FIRE/HOMEOWNERS ENHANCED INSURANCE APPLICATION FORM

Mail To: **ETIQA Insurance Berhad**
No 1 North Bridge Road
#08-01
High Street Centre
Singapore 179094

Name of flat owner: _____

NRIC No: _____ Date of Birth: _____

Address: _____

Postal Code: _____

Email: _____

Telephone: (H) _____ (O) _____

HP/Pager: _____ Age of flat: _____

COVER CHOICE AND PAYMENT MODE

Yes, I/We would like to sign up for the **HDB Fire Insurance** for my _____ - room flat at the above address

By Cheque of _____ to Etiqa Insurance Berhad

Bank: _____

Cheque No: _____

By Nets at any AXS/SAM/vPost @www.vpost.com or Cash/Nets/Cashcard at any main SingPost branches