



TOKIO MARINE
INSURANCE GROUP

TM Flexi-Home Enhance

Home Insurance Protection
for You and Your loved ones



Tokio Marine
Insurance Singapore Ltd

[tokiomarine.com](https://www.tokiomarine.com)

Life & Health | Property & Casualty

HOME INSURANCE PROTECTION

For You and Your loved ones

Your Home and Contents are prized possessions in this vibrant city, and they are constantly exposed to numerous uncertainties that can wreak emotional and financial havoc upon You and Your Family.

TM Flexi-Home Enhance is designed to bring You the essential protection for Your assets and lifestyle under one single Policy.

Protect Yourself and Your loved ones from life's uncertainties with TM Flexi-Home Enhance today!

SPECIAL BENEFITS AT A GLANCE

✓ Choice of All Risk or Named Peril* cover on Building	✓ All Risk cover for your Contents
✓ No penalty if you make a mistake by declaring a lower sum insured for Your Building and /or Contents	✓ Coverage for Worldwide Family Liability (Excluding USA/Canada)
✓ Flexibility to choose coverage for either Building or Contents, or both	✓ Coverage for loss of or damage to Contents stored in self-store facilities
✓ Coverage for cost of alternative accommodation or loss of rent if Your Building is uninhabitable due to an Accident or Named Peril	✓ Coverage for spoilage of food stock due to breakdown or explosion or power failure of Your refrigeration unit
✓ Coverage for loss of or damage to Contents due to an Accident whilst they are temporarily removed from the Building	✓ Coverage for loss of or damage to motorized pedal cycles due to an Accident while in Building
✓ Coverage for loss or damage by an Accident to Contents belonging to Your children who are pursuing full- time studies and residing in on-campus residences in Singapore	✓ Enjoy savings when you upgrade the Personal Accident coverage for You and Your family with TM365 at a special price when purchased with TM Flexi-Home Enhance

*Named Peril includes fire and other events as defined in the Policy.

Section One: Building

All sections shown are subject to the terms, conditions, precedents, warranties and exclusions stated in the Policy.

Provides cover for loss of or damage to Your Building caused by an Accident or a Named Peril during the Policy Period.

Extensions applicable to Section One

(i)	Workmen Clause	Covered
(ii)	Cover prior to Sale Completion/Possession	Covered
(iii)	Professional Fees – Architects, Surveyors and Consultant Engineers	10% of Sum Insured for Section One
(iv)	Cost of Temporary Protection	\$2,500
(v)	Cash Relief for Uninhabitable Building	\$500
(vi)	Conservancy Charges	\$1,000
(vii)	Cost of Alternative Accommodation or Loss of Rent	\$20,000
(viii)	Fire Extinguishing Costs	\$1,000
(ix)	Removal of Debris	10% of Sum Insured for Section One

Section Two: Contents

Provides cover for loss of or damage to Contents whilst contained in the Building which is caused by an Accident during the Policy Period. Please refer to the Policy for the various article limits for the extensions.

Extensions applicable to Section Two

(i)	Loss or Damage to Pedal Cycles	\$300
(ii)	Pet Dog Cover	\$500
(iii)	Food in Refrigeration Unit	\$250
(iv)	Temporary Removal of Contents	20% of Sum Insured for Section Two
(v)	Temporary Removal of Personal Effects and Valuables	15% of Sum Insured for Section Two
(vi)	Household Removal by Professional Movers	\$6,000
(vii)	Contents of Children Studying Full-time in Universities	\$700
(viii)	Contents stored in Self-store Facility	\$1,000
(ix)	Cost of Alternative Accommodation or Loss of Rent	\$20,000
(x)	Fire Extinguishing Costs	\$1,000

Section Three: Worldwide Family Liability (Excluding USA/Canada)

Provides You and Your Family cover for Your legal liability for Injury, or damage to property of a third party.

Extensions applicable to Section Three

(i)	Food and Drink Poisoning	Covered
(ii)	Pollution or Contamination Liability	\$100,000
(iii)	Pet Dog Liability	\$100,000
(iv)	Property Owner and Tenant Liability	\$500,000

Section Four: Personal Accident

Provides a benefit payment to You and Your Family (up to 3 Children) against death, Permanent Total Disablement, total and permanent Loss of Sight, total and permanent loss of two limbs or total paralysis as a result of an Injury during the Policy Period.

(Sub-limits: \$20,000 each for You and Your spouse, and \$10,000 for each for Your Children)

Extensions applicable to Section Four

(i)	Mobility Enhancement	\$5,000
(ii)	Exposure and Disappearance	Covered
(iii)	Hijack	Covered
(iv)	Drowning or Suffocation	Covered
(v)	Murder and Assault	Covered
(vi)	Riot and Civil Commotion	Covered

Only key exclusions are highlighted and summarised in this section. Please refer to policy wording for full details.

Key Exclusions applicable to Section One

- Loss or damage caused by the use of unsuitable or defective materials, misuse, faulty workmanship or design, or the use of faulty material
- Loss or damage caused by cleaning, repair, renovation, additions and alterations, restoration, or any similar process
- Anything which happens gradually, including wear and tear or gradual deterioration, rust or oxidation, normal settlement, warping, shrinkage, smoke, rising damp, condensation and rain penetration
- Malicious damage, Burglary, actual or attempted theft committed by You, Your Family members, domestic helpers, tenants, anyone authorised to enter the Building or anyone who enters the Building by deception
- Loss of or damage to the Building when Unoccupied
- Loss or damage caused by chewing, scratching, denting, chipping or defacing
- Any structural improvements not approved by the relevant building authorities such as the Housing Development Board or the Building and Construction Authority

Key Exclusions applicable to Section Two

- Loss or damage caused by the use of unsuitable or defective materials, misuse, faulty workmanship or design, or the use of faulty material
- Your failure to take due care and precaution to safeguard and protect Your Contents
- Damage to equipment, musical instruments or the like whilst in use
- Damage to strings and re-tuning with regards to any musical instruments
- Items that are more specifically insured under another policy
- Loss or damage caused whilst the Building is lent, let or sublet by You
- Loss or damage caused by cleaning, repair, additions and alterations, renovation, or any similar process

Key Exclusions applicable to Section Three

- Liability for injury to You, members of Your Family, Your domestic helper or any other employees or for damages to any of their property
- Any contractual liability except for landlord and tenant contract, but only if You are legally liable if the contract had not existed
- Liability arising out of any goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by You

Key Exclusions applicable to Section Four

- Pregnancy, childbirth, miscarriage or any complications thereof and/or pre-existing physical defects or infirmity
- High-risk activities that require a signed waiver of indemnity by the participant to be furnished to the entity whom provide the service of activity prior to commencement
- Sexually transmitted diseases or Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complexes and all illnesses or diseases associated with the Human Immunodeficiency Virus (HIV) infection howsoever contracted, even if through Injury

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 Your Policy is automatic and no further action is required 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 (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

OPTIONAL COVER – TM365 (COMPREHENSIVE PERSONAL ACCIDENT COVER ADD-ON)

Add on Your Personal Accident coverage with TM365 at a special price when purchased with TM Flexi-Home Enhance. You can protect Yourself and Your loved ones with Worldwide Round-The-Clock coverage for death or Permanent Total Disablement, medical expenses and other benefits!

- ✓ Enjoy 10% savings on TM365 premium if You protect 2 Family Members
- ✓ Enjoy 15% savings on TM365 premium if You protect 3 or more Family Members
- ✓ Enjoy additional 10% savings on TM365 premium when purchased with TM Flexi-Home Enhance

Schedule of Benefits		Maximum Benefits (Per Insured Person)
		Plan A
(i)	Accidental Death or Permanent Disablement due to an Accident	\$50,000
(ii)	Double Indemnity for Accident on Public Conveyance	\$100,000
(iii)	Medical Expenses for Accidents (per accident)	\$2,000
	(a) Treatment by Chinese Physician & Chiropractor (sub-limit per accident)	\$500
(iv)	Weekly Income Benefit (per accident)	
	(a) Temporary Total Disablement (TTD)	\$50
	(b) Temporary Partial Disablement (TPD)	\$25
(v)	Recuperation Benefit (per accident)	\$50
(vi)	ICU Recuperation Benefit (per accident)	\$100
(vii)	Emergency Medical Evacuation & Repatriation of Mortal Remains (per Policy Period)	\$20,000
(viii)	Trauma Support (per Policy Period)	\$1,500
(ix)	Mobility Aid & Prosthesis (per Policy Period)	\$1,500
(x)	Home & Vehicle Modifications (per Policy Period)	\$3,000
(xi)	Caregiver Grant (per Policy Period)	\$3,000
(xii)	Compassionate Fund	\$10,000
Add On:		
Child Protector (Only available when purchased with at least one Adult Family Member)		50% of the benefits under Plan A with the exception of Weekly Income Benefit.

Annual Premium (Not inclusive of GST)

Occupation Class	Original Plan A Premium (per person)	Premium per person when purchased with TM Flexi-Home Enhance		
		(One family member)	(Two family members)	(Three or more family members)
Class 1	\$85.00	\$76.50	\$68.00	\$63.75
Class 2	\$110.00	\$99.00	\$88.00	\$82.50
Class 3	\$200.00	\$180.00	\$160.00	\$150.00
Child Protector	\$40.00	-	\$32.00	\$30.00

Classification of Your Occupation

- Class 1** Your Occupation is of an indoor and non-manual nature in a non-hazardous environment. For example, administrative, clerical and managerial professions, indoor sales/marketing (more than 50% of your time is in the office), lawyers, medical practitioners, homemakers, full-time students and retirees.
- Class 2** Your Occupation is of an outdoor nature or requires occasional manual work not involving the use of tools or machinery. You are not exposed to any special hazards. For example, chauffeurs, outdoor sales/marketing, insurance advisors, property agents and waiters/waitresses.
- Class 3** Your Occupation is manual in nature and involves the use of tools or machinery (other than woodworking machinery). For example, bakers, carpenters, chefs, drivers, hawker/market stallholders and plumbers.

Please refer to TM365 policy wording and brochure for further details. This product is not suitable for you if you are engaged in the following activities or occupations: (1) aviation activities, crew of aircraft of vessels (2) work involving heights, underground and underwater, (3) on board vessels, platforms, offshores, oil and gas rigs (4) fire fighters, military and police force personnel (5) professional sports team, racers and jockeys (6) manufacturing or handling of explosive substances and hazardous chemicals (7) construction/unskilled workers, welders and crane operators.

IMPORTANT NOTICE

1. Statement pursuant to Section 25(5) of the Insurance Act (or any subsequent amendments thereof), You are to disclose in this proposal form, fully and faithfully, all the facts which You know or ought to know, otherwise the Policy issued hereunder may be void.
2. The insurance is subject to full payment before commencement of cover.
3. This insurance will not be in force until the proposal has been accepted by Us.
4. This brochure is for general information only and it is not a contract of insurance. Please refer to the policy wording which is available upon request for the precise terms and conditions of the insurance plan.

Applicant's Particulars

Name: _____

NRIC/FIN/Passport No.: _____ Date of Birth: _____

Correspondence Address: _____

Postal Code: _____

Contact No.: _____ (HP) _____ (H) _____ (O)

Email: _____ Occupation: _____

I want to protect myself with a TM365 Plan A (Personal Accident Insurance): Yes Occupation Class: 1 2 3**Details of Building**

Address of Building to be insured (if different from Address above): _____

Postal Code: _____

Type of Premises: HDB 1/2 -Room Flat HDB 3-Room Flat HDB 4-Room Flat HDB 5-Room/Executive Flat Semi-Detached/Detached Bungalow Condominium/Apartment Others (Please specify): _____Type of occupancy: Owner Occupied Rented out as Landlord Rented as Tenant**Particulars of Family for Personal Accident Cover (Section Four)****Spouse's Details**

Name: _____ Date of Birth: _____

NRIC/FIN/Passport No.: _____ Occupation: _____

I want to protect my spouse with a TM365 Plan A (Personal Accident Insurance): Yes Occupation Class: 1 2 3**Your Child's Details (From age of 1 year old to 21 years old, or 26 years old if studying full time in a tertiary institution)**

Name (Child 1): _____ Date of Birth: _____

NRIC/FIN/Passport No.: _____

I want to protect my child with a TM365 Plan A (Personal Accident Insurance): Yes

Name (Child 2): _____ Date of Birth: _____

NRIC/FIN/Passport No.: _____

I want to protect my child with a TM365 Plan A (Personal Accident Insurance): Yes

Name (Child 3): _____ Date of Birth: _____

NRIC/FIN/Passport No.: _____

I want to protect my child with a TM365 Plan A (Personal Accident Insurance): Yes

Summary of Insurance Coverage

Section	Cover	Sum Insured	Rate:	Premium
1.	Building (All Risk cover) or	\$	0.0530%	\$
	Building (Named peril)	\$900,000	0.0360%	\$
2.	Contents (All Risk)	\$20,000	0.3150%	\$
3.	Worldwide Family Liability (Excl. USA/ Canada)	\$500,000		Included \$
	Top Up	\$500,000	27.40	
Total Premium (subject to a minimum premium of \$100.00 for Section 1 and/or Section 2) Rates shown are not inclusive of GST				\$

Policy Period Start Date (DD/MM/YYYY): _____ **(Period of insurance: 12 Months from Start Date)**

Declaration for Valuables exceeding \$5,000 per item (subject to underwriting). If You wish to insure Valuables exceeding \$5,000, please provide details in the table below or on a separate sheet if more than 3 items.

	Item Description	Sum Insured
1.		
2.		
3.		

General Information

Have You or any member of Your Family living with You:

- (i) ever been refused cover, or had Your insurance cancelled or has special terms imposed by an insurance company on insurance relating to Your Building and/or its Contents? No Yes
- (ii) had any Contents from Your Building stolen, lost or damaged, or had any claim made against You in the last 5 years? No Yes

If answer is Yes to any of the above questions, please provide details below or on a separate sheet:

Payment Mode

By Cheque (Cheque made payable to Tokio Marine Insurance Singapore Ltd)

Bank: _____

Credit Card Payment Visa MasterCard

Credit Card No.: _____ Card Expiry Date: _____

Name of Cardholder: _____

Note: Policy will be issued upon receipt of approval from respective credit card companies.

Declaration

We/I declare that the statements made in this proposal form are true and complete and they shall form the basis of the contract between me and Tokio Marine Insurance Singapore Ltd.

We/I acknowledge that this brochure is not an insurance policy and that the product information herein is only a summary and the specific terms, conditions and exclusions applicable to the insurance are contained in the policy which will be issued upon acceptance of this application.

We/I understand that no insurance shall be in force until acceptance of this proposal form by Tokio Marine Insurance Singapore Ltd. and premium payment made before inception of cover.

We/I undertake to inform you of any alteration of the risks proposed and to exercise all reasonable precautions for the safety or the property and people insured.

We/I acknowledge and consent to Tokio Marine Insurance Singapore Ltd collecting, using, processing and disclosing to third party service providers and/or intermediaries, within or outside Singapore, our/my personal data for the purpose of processing and servicing our/my policies/claims.

We/I declare and confirm that We/I have obtained the consent of the person(s) and/or nominee(s) named herein, where applicable, and that he/she/they has/have authorised us/me to disclose their personal data and to give consent on their behalf for the above collection, use, process and disclosure.

We/I acknowledge the detailed Privacy Policy Statement, governing the above, posted at www.tokiomarine.com.sg.

Signature of Applicant

Date

About Us

Tokio Marine Insurance Singapore Ltd. has a leading presence in Singapore's general insurance industry. With a paid-up capital of S\$100 million and total shareholders' equity exceeding S\$360 million, we are rated "A+" by the international rating agency, Standard & Poor's. By providing you with a varied array of general insurance plans, we are able to adapt to the wide ranging needs of our clientele, consisting of both individuals and corporations.

Through our dedication to service excellence and expertise in general insurance, we strive to be your preferred insurance partner by providing you with quality insurance solutions to meet your needs.

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