



TOKIO MARINE
INSURANCE GROUP

TM Flexi-Home Enhance

Home Insurance Protection
for You and Your loved ones



Tokio Marine
Insurance Singapore Ltd

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 Risks or Named Peril* cover on Building. Cover for Contents is on an All Risk basis.	✓ Flexibility to choose coverage under 3 insurance packages or opt for a customised coverage. Choice of a multi-year policy is also available
✓ 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)
✓ Coverage for loss or damage to security systems, locks and keys in the event of Burglary, including any attempt thereat	✓ Coverage for loss of or damage to Contents stored in self-store facilities
✓ Coverage for cost of alternative accommodation or loss of rent; and utility bills 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	✓ Coverage for loss or damage to office equipment and supplies from the workplace of You or Your Family members, including third party liability arising therefrom, whilst in the Building for the purpose of work from home
✓ Optional extension to cover loss or damage to Building and Contents when the Building is used as an office, as allowed under the URA Home Office Scheme. Cover includes third party liability arising therefrom	✓ Optional extension to cover loss or damage to Electric Vehicle (EV) charging installations and solar energy systems installed at the Building. Cover includes third party liability arising therefrom

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

PRODUCT INFORMATION AND SUMMARY OF COVERAGE – TM FLEXI-HOME ENHANCE

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

Section One: Building

Provides cover for loss or damage to Your Building (including renovations, improvements, fixtures and fittings) caused by an Accident or by Fire and/or Named Perils, 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	S\$2,500
(v)	Cash Relief for Uninhabitable Building	S\$500
(vi)	Conservancy Charges	S\$1,000
(vii)	Cost of Alternative Accommodation or Loss of Rent	S\$20,000
(viii)	Fire Extinguishing Costs	S\$1,000
(ix)	Removal of Debris	10% of Sum Insured for Section One
(x)	Utility Charges	S\$500 per month, maximum 3 months
(xi)	Replacement of Security systems, Locks and Keys	S\$500

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	S\$300
(ii)	Pet Cover	S\$500
(iii)	Food in Refrigeration Unit	S\$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	S\$6,000
(vii)	Contents of Children Studying Full-time in Universities	S\$700
(viii)	Contents stored in Self-store Facility	S\$1,000
(ix)	Cost of Alternative Accommodation or Loss of Rent	S\$20,000
(x)	Fire Extinguishing Costs	S\$1,000
(xi)	Work from Home - covers loss or damage to office equipment or supplies from Your workplace or that of Your Family members	Up to S\$1,000

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

Provides You and Your Family cover for legal liabilities arising from accidental injury to third parties or damage to third party property. Coverage is worldwide, excluding USA and Canada, and includes legal costs necessarily incurred by You with our consent.

Extensions applicable to Section Three

(i)	Food and Drink Poisoning	Covered
(ii)	Pollution or Contamination Liability	S\$100,000
(iii)	Pet Liability	S\$100,000
(iv)	Property Owner and Tenant Liability	S\$500,000
(v)	Work from Home - third party legal liability arising whilst working from the Building	Covered

Section Four: Personal Accident

Provides compensation for death or disablement arising from an Accident during the Policy Period with sum insured at S\$20,000 each for You and Your spouse and S\$10,000 each for Your Children (up to 3)

Extensions applicable to Section Four

(i)	Mobility Enhancement	S\$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

OPTIONAL EXTENSIONS UNDER TM FLEXI-HOME ENHANCE

(i)	URA Home Office Scheme - covers loss or damage to Building and Contents, including legal liability arising therefrom, when Building is used as an office under the URA Home Office Scheme	S\$10,000 (Section Two) and Covered under Sections One and Three
(ii)	EV and Solar - covers loss or damage to electric vehicle (EV) charging and solar energy systems installed at the Building, including legal liability arising therefrom	Under Section One : S\$5,000 (EV), S\$50,000 (Solar) and Covered under Section Three

KEY EXCLUSIONS UNDER TM FLEXI-HOME ENHANCE

Only key exclusions are highlighted. Please refer to policy wordings 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
- 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
- Any structural improvements not approved by the relevant building authorities such as the Housing and 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; mechanical and electrical faults
- Your failure to take due care and precaution to safeguard and protect Your Contents; any unexplained loss or mysterious disappearance
- 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

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

Section	Summary of Cover	Insurance Packages			Customised Coverage		Annual Premium (before GST)
		Maximum Sums Insured (Fixed)					
		Premier	Classic	Standard	Sum Insured	Annual Rate	
1	Building: Loss or damage due to Fire and Named Perils	S\$180,000	S\$120,000	S\$80,000	S\$_____	0.0360%	S\$_____
	Wider coverage option: All Risks of accidental loss or damage	N.A.	N.A.	N.A.	S\$_____	0.0530%	S\$_____
2	Contents : All Risks of accidental loss or damage	S\$50,000	S\$30,000	S\$20,000	S\$_____	0.3150%	S\$_____
3	Worldwide Family Liability , excluding USA / Canada	S\$1,000,000	S\$500,000	S\$250,000	S\$500,000	Included	Included
					S\$500,000 (Top-up)	S\$27.40 Indicate choice <input type="checkbox"/>	S\$_____
4	Personal Accident : Accidental death or permanent disablement	You and Your spouse insured at S\$20,000 each; Your Children (up to 3) insured at S\$10,000 each					Included
Package Premium (before GST) – Indicate choice <input checked="" type="checkbox"/>		Premier	Classic	Standard	Customised Coverage (Subject to a minimum premium of S\$100 before GST). Indicate choice <input checked="" type="checkbox"/>		Premium (before GST)
One-year Policy		S\$225 <input type="checkbox"/>	S\$125 <input type="checkbox"/>	S\$90 <input type="checkbox"/>	One-year Policy <input type="checkbox"/>		S\$_____
Two-year Policy		S\$405 <input type="checkbox"/>	S\$225 <input type="checkbox"/>	S\$160 <input type="checkbox"/>	Two-year Policy – 10% discount <input type="checkbox"/>		S\$_____
Three-year Policy		S\$575 <input type="checkbox"/>	S\$320 <input type="checkbox"/>	S\$230 <input type="checkbox"/>	Three-year Policy – 15% discount <input type="checkbox"/>		S\$_____

Optional Extensions - available under both Insurance Packages or Customised Coverage

URA Home Office Scheme			EV and Solar		
Additional Premium (before GST) : S\$100 per year			Additional Premium (before GST) : S\$100 per year		
Indicate choice : <input checked="" type="checkbox"/>			Indicate choice : <input checked="" type="checkbox"/>		
One Year: S\$100 <input type="checkbox"/>	Two Year: S\$180 <input type="checkbox"/>	Three Year: S\$255 <input type="checkbox"/>	One Year: S\$100 <input type="checkbox"/>	Two Year: S\$180 <input type="checkbox"/>	Three Year: S\$255 <input type="checkbox"/>

Choice of Insurance Coverage and Premium Payable

Insurance Package		Customised Coverage	
Premium (based on selection above)	S\$ _____	Premium (based on sums insured indicated)	S\$ _____
Optional Extension premium (if any, based on selection above)	S\$ _____	Optional Extension premium (if any, based on selection above)	S\$ _____
Total Premium (before GST)	S\$ _____	Total Premium (before GST)	S\$ _____
GST amount (9%)	S\$ _____	GST amount (9%)	S\$ _____
Total Premium Payable (inclusive of GST)	S\$ _____	Total Premium Payable (inclusive of GST)	S\$ _____

Policy Period start date (DD/MM/YYYY): _____

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: _____

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

☐ Terrace/Semi-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: _____

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.: _____

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

NRIC/FIN/Passport No.: _____

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

NRIC/FIN/Passport No.: _____

Declaration for Valuables exceeding S\$5,000 per item (subject to underwriting)

If You wish to insure Valuables exceeding S\$5,000, please provide details in the table below or on a separate sheet if more than 3 items. This option is available under Customised Coverage.

	Item Description	Sum Insured
1.		
2.		
3.		
4.		

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 PayNow, via UEN: **192300014M** (Tokio Marine Insurance Singapore Limited)
Please indicate UEN/Bill reference as: **"FXH"**, followed by the Applicant's Name

- ☐ 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

Intermediary Name: _____

Intermediary Code: _____

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).

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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GST Reg. No.: M2-0000023-4

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