

## Tokio Marine Insurance Singapore Ltd.

(Company Reg. No.: 19230014M) (GST Reg. No.:M2-0000023-4)

20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046

T: (65) 6221 6111 F: (65) 6221 4355 (65) 6224 0895

E: [tms@tokiomarine.com.sg](mailto:tms@tokiomarine.com.sg)






W: [www.tokiomarine.com](http://www.tokiomarine.com)

A member of the Tokio Marine Group



**TOKIO MARINE**  
INSURANCE GROUP

## Product Summary

Benefits Summary	Sum Insured			
	2-room	3-room	4-room	5-room/ 3 Generation
<p><b>Home Contents</b></p> <p>Provide cover for loss or damage to Household Contents whilst contained in the building which is caused by</p> <ol style="list-style-type: none"> <li>1. Fire</li> <li>2. Lightning</li> <li>3. Explosion</li> <li>4. Earthquake, volcanic eruption</li> <li>5. Smoke</li> <li>6. Water discharged or leaking from any automatic sprinkler installation</li> <li>7. Bursting or overflowing of domestic water tanks and pipes</li> <li>8. Flood, windstorm, typhoon</li> <li>9. Malicious Damage</li> <li>10. Strike Riot civil commotion</li> <li>11. Impact by aircraft or other aerial devices, falling trees, road vehicles</li> <li>12. Landslip and/or subsidence due to flood</li> </ol>	S\$20,000	S\$30,000	S\$40,000	S\$50,000
<b>Household Contents are defined as</b>				
 TV, radio aerials, aerial fittings or masts	 Furnitures	 Interior Decorations / Renovations	 Household Contents / Electrical Appliances	 Fixtures and Fittings

Additional Enhancements	
Workmen Clause	Covered
Cost of Temporary Protection	S\$2,500
Removal of Debris	10% of Sum Insured for home contents
Fire Extinguishing Costs	S\$1,000
Type of Contents	Maximum Liability
Valuables and Musical Instrument*	S\$5,000 or 10% of sum insured under Section One - Contents for each & every article whichever lesser * Total Aggregate Policy limit for Valuables, Musical Instruments and Personal Effects: One Third of Total Sum Insured unless specifically agreed and stated in the Policy
Laptop/ notebook	S\$1,000 each & every article
Portable devices including Mobile phones and Photographic Equipment Data recovery and computer software	S\$500 any one Policy Period
Pedal Cycles	S\$500 any one Policy Period
Title deeds and other legal documents	S\$750 any one Policy Period

**\*\* Important information**

This insurance is underwritten by Tokio Marine Insurance Singapore Ltd. All benefits and features mentioned here are subject to the terms and conditions of the policy. Please refer to the policy contract for the precise terms and conditions of this insurance plan. The information shown here is for reference only.

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



## Smart-Home Protection Insurance

### How Your Insurance Operates

Your Smart-Home Protection Insurance Policy is a contract between You and Tokio Marine Insurance Singapore Ltd. It is issued based on the information furnished to Us and the information shall form the basis of this contract. The information provided to Us can be in the form of a duly completed proposal form or any other medium declared to Us by You.

In exchange for the premium You have paid, We agree to insure You in accordance to the covers described in this Policy up to the limits stated in the policy schedule, subject to the terms, conditions, condition precedents, warranties and exclusions of this Policy. Depending on the cover You have selected, not all of the sections will be applicable to You. The cover You select when You apply for this insurance, the corresponding benefits and limits that apply to You are shown in the Policy.

Your Policy sets out the details of Your insurance cover, its terms, conditions, condition precedents, warranties and exclusions. The Policy must be read together as they jointly form the contract of insurance between You and Us. Any word or expression to which a specific meaning has been attached in any part of the Policy shall bear such meaning wherever it may appear. You should read the Policy carefully and ensure that You properly understand the cover We are providing. If the cover is not what You have applied for, please notify Us immediately.

### Your Duty of Disclosure

Prior to acceptance of insurance coverage, You must faithfully and honestly reveal all facts that You know or ought to know which may affect the risk We are insuring. Any time during the Policy Period, if there are any changes in circumstances affecting the level of risk We are insuring, You have the same duty to disclose these facts to Us.

Otherwise, We will decline to pay any benefit from Your Policy.

### 14 Days Free Look Period

We provide 14 days Free Look Period from the day You receive the Your New Policy with at least 1 year Policy Period. The Policy is deemed to be received by You 3 days after We despatched it.

If the cover is not suited for Your requirements, You may cancel the Policy by returning the original Policy to Us or intermediary within the Free Look Period and We will refund Your premium in full provided that no claim has been made under the Policy.

### Payment Before Cover Warranty

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy.

2. In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy shall be deemed not to have been in force and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever on reinstating the Policy.

### Definitions

**Burglary** means theft with violent and forcible entry into and/or exit from the insured Building.

**Class 1 Construction** means buildings of fully reinforced concrete or stone construction with hard roofs.

**Contents** means all physical household items, including Personal Effects and Valuables owned by You and/or Your Family member residing in the Building that are not permanently attached or fixed to the structure of the insured Building or are specifically excluded. For the avoidance of doubt, the following items are deemed not to be Contents:

- Money or other negotiable instruments;
- Fine art and antiques;
- Foodstuff and consumables,
- Livestock and pets,
- Trees, shrubs and plants;
- any living creature or plant other than as specifically provided by the Policy
- motor vehicles, motor cycles, caravans, trailers, watercraft, hovercraft, aircraft or their accessories/parts normally and/or whilst in/on any of them
- property owned or held in trust in connection with any business profession or trade

- **Excess** means the amount specified in the Policy that You must pay as the first payment for all claims arising out of one event.
- **Family or Family member** means You, Your spouse, and Your children living permanently together with You. "Children" means any of Your dependent children aged between 1 and below 21 years old or up to 26 years old if he or she is pursuing full time education in a recognised tertiary institution in Singapore. Family member excludes tenants, boarders, lodgers or paying guests.
- **Flood** means the inundation by water released or that has been escaped from the normal confines of any natural watercourse or lake whether or not altered or modified or of any reservoir, canal or dam because of water that had already been released or has escaped from any of these normal confines.

# SMART-HOME PROTECTION

**Money** means cash, currency notes, coin, bank notes, cheques, postal orders, money orders, current postage stamps, unexpired units in franking machines, stored value cards, credit card sales/ service vouchers, bitcoin or any/all types of digital currency.

**Named Peril means:**

1. Fire but excluding damage to the premises caused by:
  - its own spontaneous combustion or fermentation or undergoing any heating or drying process; or
  - burning by order of any public authority;
2. Lightning or thunderbolt;
3. Explosion of domestic appliances but excluding loss or damage to the said domestic appliance;
4. Smoke provided damage is due directly to sudden, unusual and faulty operation of any heating or vent pipe in the **Building**, excluding damage:
  - caused by smoke from fireplaces or industrial apparatus; or
  - that arises gradually out of repeated exposure to smoke;
5. Earthquake, volcanic eruption, hurricane, cyclone, typhoon or windstorm, but excluding:
  - loss or damage caused by hail, whether driven by wind or not;
  - loss or damage caused by subsidence or landslip; or
  - loss by reason of any law regulating the construction or repair of **Building**;
6. Impact by:
  - road vehicle not belonging to **You** or under **Your** control or not belonging to or under the control of any of **Your Family members** or employees;
  - aircraft or other aerial devices or anything dropped therefrom except if such aircraft or aerial device have been given permission by the insured to land;
  - falling trees or parts of falling trees not caused by **You** or someone acting under **Your** instruction;
  - television aerials or masts;
  - animal other than domestic pet; or
  - watercraft;
7. Bursting or overflowing of water tanks, apparatus or pipes from within the **Building**, but excluding loss or damage caused to the said water tanks, apparatus or pipes;
8. Water accidentally discharged or leaked from automatic installation installed in the **Building** but excluding loss or damage cause to the sprinkler installation;
9. **Flood** including subsidence or landslip as a result of **Flood**;
10. Burglary or housebreaking accompanied by forcible and violent breaking into or out of a **Building** or any attempt thereat;
11. Malicious acts except where such acts are by **You**, **Your Family Members**, domestic helpers, invitees or any one lawfully in your premises or acting with **Your** express or implied consent;

12. Riots or strikes, acts of locked-out workers or persons taking part in labour disturbances or malicious persons not acting on behalf of or in connection with any political organisation;

13. Acts of any lawful authority in suppressing or attempting to suppress or in minimising the consequences of such act described in **Name Peril 12**.

**Policy Period** means the period of cover shown in the **Policy** or any subsequent period that **We** agree to extend by endorsement.

**Personal Effects** mean items forming part of the **Contents** that **You** wear or carry with **You** including clothing and jewellery. However, it does not include:

- photographic or video equipment, musical instrument and sports equipment for business or professional use;
- tickets of any kind or nature;
- contact lens, hearing aids;

**Policy** means the policy jacket, policy schedule, endorsement(s), proposal form and cover note.

**Portable Device** means any electronic equipment or item that is light and can be moved by hand with ease.

**Unoccupied** means not lived in by **You** or by person authorised by **You** for more than thirty (30) consecutive days.

**Valuables** mean jewellery, watches precious or semi-precious metals/stones, and collector's items such as books and pens.

**We, our or us** means Tokio Marine Insurance Singapore Ltd.

**You or your** means the Insured named in the **Policy**.

**Excess**

**Excess** for each and every loss due to selected **Named Peril(s)** under Section One to be imposed for:

1. \$7,500 of each and every loss or damage caused by subsidence or landslip resulting from **Flood**.
2. 15% of loss, subject to a minimum of \$250 for each and every loss or damage, whichever is higher, caused by **Flood**, bursting or overflowing of water tanks, apparatus, pipe mains, water discharged or leaked from sprinklers.
3. \$200 or 10% of each and every loss or damage, whichever is higher, for breakage to fixed glass due to a **Named Peril**.

Where more than one Excess is applicable for any one loss/ damage or series of losses/damages arising out of one event, such Excess(es) shall not be aggregated; the highest single level of Excess shall apply.

# SMART-HOME PROTECTION

## Section One - Contents

### What Is Covered

We will indemnify You up to the sum insured as specified in the Policy against loss or damage to Contents caused by the selected Named Peril(s) during the Policy Period.

### Basis of Settlement

We will pay any claim under this section as follows:

1. We will, at our option, pay for the cost necessary to repair or replace Your Contents to a condition substantially the same as, but not better or more extensive than the insured items when new. If We pay You the reasonable cost necessary to repair or replace Your Contents, this means the retail price of the item as if it were new less any discount available to Us were We to repair or replace them.

If We opted to repair or replace Your Contents and You do not wish to repair or replace them, We may at Our option, less an amount for depreciation with due regard to the age and condition of Your Contents immediately before the loss or damaged due to selected Named Peril(s) covered under Section One, either pay the decrease in value of the Contents or pay You the reasonable cost necessary to repair or replace Your Contents

In the event of loss or damage due to the selected Named Peril(s) covered under Section One to any article forming part of a pair or set, We shall not be liable for more than the value of the particular part or parts which may be lost or damaged without reference to any special value which such part or parts may have as forming a pair or set. We will not be liable to pay for more than a proportionate part of the sum insured under Section One in respect of the pair or set.

2. Unless otherwise specifically insured and shown in the Policy, the maximum We will pay for loss or damage to following Contents caused by the selected Named Peril(s) shall be provided in the following table:

Contents	Maximum Liability
Laptop/notebook	\$1,000 each and every article
Portable devices including Mobile phones and Photographic Equipment, Data recovery and Computer Software	\$500 each and every article/set
Pedal cycles	\$500 any one Policy Period
Title deeds and other legal documents	\$750 any one Policy Period
Valuables and Musical Instrument	\$5,000 or 10% of sum insured under Section One for each and every article, whichever lesser
Total Aggregate Policy Limit for Valuables, Musical Instruments and Personal Effects: One Third of Sum Insured for Section One unless specifically agreed and stated in the Policy.	

3. The amounts We will pay under Section One in respect of any one event shall not in the aggregate exceed the sum insured for this section.
4. If Your sum insured for the Policy period is reduced because of any claim for loss or damage due to the selected Named Peril(s) covered under Section One for which We have settled, We will, subject to Your payment and Our receiving of additional premium to be calculated, reinstate the sum insured from the date of loss or damage unless:
  - There is a written request from You or written notice by Us to the contrary;
  - You do not pay the requested premium where required for the reinstatement of the sum insured; or
  - We have paid the full sum insured.

### Condition applicable to Section One

All Valuables are to be kept in locked safe and/or drawer unless in use or as specifically declared and agreed by Us.

### What Is Not Covered

In addition to the General Exclusions, We will not pay for loss or damage to the Contents, incurred or arising out of or indirectly from the following:

1. Cost of maintenance or routine redecoration of the Contents.
2. Breakdown of Your Contents due to mechanical or electrical faults.
3. Unexplained or mysterious disappearance.
4. Loss or damage to Your Contents whilst the Building is lent, let or sublet by You.
5. Loss or damage to Your Contents whilst the Building is left Unoccupied.
6. Items that are more specifically insured under another policy.
7. Contents or substances which are acquired illegally or are illegally held.
8. Any items that are classified as illegal or contraband under the Singapore Law.
9. Damage to strings and costs of re-tuning with regards to any musical instruments.
10. Damage to equipment, musical instruments or the like whilst in use.
11. Dryness or humidity, exposure to light or temperatures unless the loss or damage is caused by storm or fire.
12. Your failure to take due care and precaution to safeguard and protect Your Contents.
13. Cleaning, repair, renovation, additions and alterations, restoration, or any similar process.
14. The use of unsuitable or defective materials, misuse, faulty workmanship or design, or the use of faulty material.

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15. Insect or vermin, rot, fungus, mould or infestation.
16. 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.
17. 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 enter the **Building** by deception.
18. Theft other than by **Burglary**.
19. The maintenance of the **Contents**, such exclusion also applies to parts exchanged in the course of such maintenance operations.
20. Scratching, denting, chipping or defacing
21. Breakage or damage to fountain pen nibs.
22. Any structural improvements not approved by the relevant building authorities such as the Housing Development Board or the Building and Construction Authority

## Extensions applicable to Section One

The amount paid out for these extensions will form part of the sum insured for Section One as stated in the **Policy** and will be deducted therefrom. The **Excess** is applicable unless otherwise stated.

### 1. **Removal of Debris**

This Policy extends to include the reasonable cost necessary for the removal of debris, dismantling or demolishing shoring up or propping of the portion or portions of the Building as a result of loss or damage due to the selected **Named Peril(s)** covered under Section One, subject to a maximum amount of 10% of the sum insured for Section One and up to maximum \$20,000 per Policy Period, whichever shall be the lesser.

### 2. **Workmen Clause**

Workmen are allowed in and about in the Building for the purposes of repairs, minor alterations, or general maintenance and the like without prejudice to this Policy

### 3. **Cost of Temporary Protection**

This Policy extends to include the cost of temporary protection necessarily incurred for the safety and protection of the Building pending repair or rebuilding as a result of loss or damage due to the selected **Named Peril(s)** covered under Section One, subject to a limit of \$2,500 per Policy Period.

### 4. **Fire Extinguishing Costs**

This **Policy** extends to include the cost necessarily incurred to replenish the fire extinguishing appliances up to maximum limit of \$1,000 per **Policy Period**, after such appliances were used or destroyed as a result of selected **Named Peril(s)** covered under Section One.

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## General Exclusions

The following general exclusions are applicable to this **Policy**.

- This **Policy** does not cover loss, damage, injury or liability, incurred or arising out of or indirectly from the following:
  - War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
  - Use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel;
  - Act of terrorism which includes any act or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof or in pursuit of political religious ideological or similar purpose to intimidate the public or a section of the public or section of the public of any nation by any person or group (s) of persons whether acting alone or on behalf of or in connection with any organization or government de jure or de facto and which
    - Involves violence against one or more person; or
    - Involves damage to **Contents**; or
    - Endangers life other than that of the person committing the action; or
    - Creates a risk to health or safety of the public or a section of the public; or
    - Is designed to interfere with or to disrupt an electronic system.
  - Any action in controlling, preventing, suppressing, retaliating against or responding to any act of terrorism;
  - Asbestos in whatever form or quantity;
  - The failure or inability of any computer, electronic equipment, data processing or media, embedded chip, integrated circuit or similar device or firmware or any computer software occurring at any time to
    - Correctly recognise any date as its true calendar date;
    - Capture, save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date;
    - Capture, save, retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.
  - Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
  - Building** in the course of construction, reconstruction or repair.
- Except as specifically provided otherwise, this insurance does not cover:
  - Consequential loss of any kind;
  - Legal liability to pay compensation;
  - Fines, penalties or exemplary damages whatsoever.
- Damage covered under this **Policy** shall mean physical damage to the substance of property, physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure. Consequently, the following are excluded from this **Policy**:

- Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered;
- Loss or damage resulting from impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

4. Any **Excesses** expressly stated.

5. **We** will not provide any cover or benefit, or pay any claim, to the extent that the provision of such cover or benefit or payment of such claim would expose **Us** to any sanction, prohibition or restriction under the United Nations resolution or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to **Us**.

## General Conditions

The following general conditions are applicable to this whole **Policy**.

### 1. Applicable Law

This **Policy** shall be governed by and interpreted in accordance with the laws of Singapore.

### 2. Complying with Policy Conditions

The due observance and fulfilment of the terms of this **Policy** insofar as they relate to anything to be done or complied with by **You** and the truth of the statements and answers in any application/proposal form and of evidence required from **You** in connection with this insurance shall be conditions precedent to **Our** liability to make any payment under this **Policy**.

### 3. Dishonesty

Any fraud, mis-statement or concealment either in the application on which this **Policy** is based, or in relation to any other matter affecting this insurance, or in connection with the making of any claim, shall render this **Policy** null and void and no benefits shall be payable or any benefit paid under a claim is to be returned to **Us**.

### 4. Reasonable Care and Maintenance

**You** must at all times take reasonable care:

- To prevent loss, damage, injury or legal liability;
- To maintain **Your Contents** in sound condition, particularly to minimise or avoid theft, loss, damage, injury or legal liability;
- To comply with all laws, regulations and public authority requirements;
- To minimise any loss or damage.

### 5. No Liability

**We** shall not be liable to make any payment under this **Policy** if:

- Any change is made to the **Building** or in the occupancy thereof or in the conditions of the risk as existing at the time of **Our** acceptance of this insurance whereby the risk of loss, damage or **Accident** is increased; or
- Your** interest ceases except by death or operation of the law unless and until **We** shall by endorsement declare the insurance to be continued.

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## 6. Claims Procedure

It is a condition precedent for any payment to be made under this **Policy**, as soon as **You** become aware of any occurrence which may result in a claim under this **Policy**, **You** must at **Your** own expense:

- i. Advise **Us** as soon as possible how the loss, damage, injury or liability occurred. The claim form must be filled in and sent to **Us** at **Our** registered address as soon as possible but no later than three (3) months from the date of the **Accident**;
- ii. Immediately report to the police of any malicious damage, theft, attempted theft or loss of the **Contents**;
- iii. Immediately send **Us** any claim, writ of summons, or full details of other relevant legal or other proceedings such as an impending prosecution or inquest **You** receive or become aware of;
- iv. Preserve any damaged **Contents** until **We** have had an opportunity to inspect them;
- v. Authorise the repair or replacement of the damaged **Contents** but only for safety reasons or to minimise or prevent further imminent loss, damage, injury or liability;
- vi. Take all reasonable action to recover lost, stolen **Contents** and minimise **Your** claim;
- vii. Give **Us** all the information, proof and assistance **We** require to prosecute, defend or settle **Your** claim. When **You** make a claim for loss or damage to anything insured under this **Policy**, **You** must provide proof of ownership and value of **Your** loss or claim in the form of invoices, receipts, valuations or photographs.

**You** must also not:

- i. Admit liability for, or offer or agree to settle any claim without **Our** prior written consent;
- ii. Authorise the repair or replacement of anything without **Our** prior written consent.

When advised of a loss or damage to the **Contents**, **We** or anyone appointed by **Us** may enter the **Building**, take or keep possession of the **Contents** as **We** may reasonably require for the purposes of **Our** investigation. If **We** accept liability for the loss, **We** may sell or dispose of the **Contents** in a reasonable manner. However, **You** are not entitled to abandon the **Contents** to **Us**. **Our** entering the **Building**, taking or keeping possession of the **Contents** shall not be construed as having admission of liability nor will it affect any of **Your** obligations under this **Policy**.

## 7. Taking over conduct

In the event of a claim under Section One, **We** may take over and conduct in **Your** name any defence or settlement of any claim and **We** will have full discretion in the conduct of any proceedings in connection with the claim.

**We** may pay **You** the sum insured under the applicable section or any lesser amount for which a claim or claims under that section may be reasonably settled. After **We** have paid **You**, **We** will no longer be liable for the claim(s) for future conduct of the claim(s) except for costs and expenses incurred up until the time **We** agreed to pay.

## 8. Other insurance

**You** must, in the event of a claim, advise **Us** of any other insurance that **You** have covering the same risk or event.

## 9. Contribution

Where **You** have other insurance covering the same risk or event, **We** shall pay only that part of the claim which is in excess of the amount recoverable or recovered from such other insurance policy.

## 10. Subrogation

In the event of any payment under this **Policy**, **We** shall be subrogated to all **Your** rights of recovery against any person or organisation and **You** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. **You** shall take no action after the loss to prejudice such rights.

## 11. Recovery

If **You** recover or find any lost or stolen **Contents** for which **We** have paid a claim, **You** must inform **Us** immediately and give **Us** the recovered or found **Contents** if **We** request **You** so to do.

## 12. Legal actions

No action at law or in equity shall be brought to recover on this **Policy** prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of the **Policy**. No such action shall be brought after the expiration of twelve (12) months from the date of **Our** rejection of a claim.

## 13. Cancellation and Refund

**We** may cancel this **Policy** at any time by giving seven (7) days' written notice delivered to **You** or mailed to **Your** last address shown by the records of the company stating when thereafter such cancellation shall be effective. In the event of such cancellation, **We** will return promptly the pro rata unearned portion of any premium actually paid by **You**.

For cancellation after the 14 Days Free Look Period, **We** will return **You** the premium paid less the actual premium payable for the period during which the **Policy** had been in force, subject to an administrative charge of \$25, provided that no claim has been made under the **Policy**. Cancellation of the **Policy** shall be without prejudice to any claim originating prior thereto.



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## 14. Arbitration

All differences arising out of this **Policy** shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force.

## 15. Rights of third parties

A person who or an entity that is not a party to this **Policy** shall have no right to enforce any terms of this **Policy** notwithstanding the Contracts (Rights of Third Parties) Act 2001.

## 16. Time Limitation

**We** will not pay any benefits due under this **Policy** for a claim if **You** did not respond to **Our** offer or the award made by the arbitrator (in case of an arbitration stated under item 15) within twelve(12) months from the date of **Our** offer or the arbitrator's award.

## 17. Alteration

Any amendment made to this **Policy** will not be valid unless it is endorsed in writing by **Us** and **We** or any intermediary must receive any additional premium **We** deem necessary for the amendment.

## 18. 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](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

## 19. Complaints Procedure

At Tokio Marine Insurance Singapore Ltd., **We** strive to keep **Our** customers happy. If **You** are dissatisfied with **Your** dealings with **Us**, please tell **Us**. **Our** objective is to resolve any disagreement as amicably and as quickly as possible. **You** can call **Us** on 6221 6111.

If **You** are not satisfied with **Our** response, **You** can write or email to **Us** with the details of **Your** issue and contacts. **Our** contact details are:

Address : Tokio Marine Insurance Singapore Ltd.  
20 McCallum Street, #09-01 Tokio Marine Centre,  
Singapore 069046  
Fax : 6224 0895  
Email : [feedback@tokiomarine.com.sg](mailto:feedback@tokiomarine.com.sg)  
Website : [www.tokiomarine.com.sg](http://www.tokiomarine.com.sg)

**You** will receive **Our** receipt of acknowledgement within three

(3) working days. If **We** need additional information to review the issue, **We** will contact **You** with **Our** request within seven (7) working days from the date of **Your** written notification. A senior officer of **Ours** will review and attempt to resolve the issue of **Your** concern as soon as possible. **We** will write to **You** no later than fourteen (14) working days from the latest communication advising **You** on the outcome of the review and reasons for the decision. If **We** are unable to do so, **We** will contact **You** and update **You** on the progress. **We** do not consider an issue resolved until a proposed resolution or solution has been communicated to and accepted by **You**.

If **You** are not satisfied with **Our** decision, **You** can appeal to **Our** Principal Officer. **Our** Principal Officer will respond to **You** Within fourteen (14) working days of receiving **Your** appeal.

If **You** are still not satisfied with the response from **Our** Principal Officer, **You** can further appeal to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), an external and independent dispute resolution organisation whose decision will be binding on **Us**. The contact details are:

Address : The Financial Industry Disputes Resolution  
Centre Ltd (FIDREC)  
112 Robinson Road, #13-03 HB Robinson,  
Singapore 068902  
Fax : 6327 8878  
Email : [info@fidrec.com.sg](mailto:info@fidrec.com.sg)  
Website : [www.fidrec.com](http://www.fidrec.com)