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BUSINESS REPLY SERVICE
PERMIT NO. 01893



HSBC Insurance (Singapore) Pte. Limited
10 Eunos Road 8 #11-01
Singapore Post Centre
Singapore 408600

HSBC Insurance's Service Commitment

We are committed to process your claim promptly and fairly. Where complete documentation of your claim is received and no further investigation or assessment is required by us, it is our commitment to pay you by way of direct credit into your bank account within two working days from the date we receive all your claim documents.

In the event that further investigation or assessment is required by us, we will communicate this to you within 24 hours from the time we receive your claim. Under such situation, we will make a good faith payment to you based on 10% of the estimated claim amount, subject to a maximum amount of S\$5,000 within two working days from the time we receive your claim. Such good faith payment is made on the condition that should your claim eventually be found not covered by your insurance, it will be returned to us in full.

There may be circumstances beyond our control that render fulfilment of our commitment not possible (e.g. a major loss event resulting in a sudden influx of claims). Under such circumstances, we apologise if we cannot meet, and reserve the right to suspend, our service commitment.

Important notes

HomeSurance Classic is underwritten by HSBC Insurance (Singapore) Pte. Limited, 10 Eunos Road 8, #11-01 Singapore Post Centre, Singapore 408600. Company registration no. 195400150N.

This marketing material contains only general information. The specific terms, exclusions and conditions applicable to this insurance are described in the Policy which will only be issued upon acceptance of the Application Form. A copy of the Policy is available for inspection at HSBC Insurance (Singapore) Pte. Limited. A person interested in this product should consider whether the product is suitable before making a commitment to purchase the product.

HSBC Insurance (Singapore) Pte. Limited's authorised agents or distributors, including The Hongkong and Shanghai Banking Corporation Limited (together "the Agents") are neither underwriter nor broker for the customer. To the fullest extent permissible pursuant to applicable law, the Agents make no warranties or representation as to the accuracy, correctness, reliability or otherwise of the content of this marketing material. Under no circumstances, including, but not limited to negligence, shall the Agents or any party involved in creating, producing or delivering the marketing material be liable to you for any direct, incidental, consequential, indirect, or punitive damages that result from the use of, or the liability to use, the information in this marketing material, even if the Agents have been advised of the possibility of such damages.

The Agents and/or their employees will receive a commission from HSBC Insurance (Singapore) Pte. Limited in respect of this transaction. The Agents are not suppliers of the products and services and will not accept liability in relation thereto.

*Issued by HSBC Insurance (Singapore) Pte. Limited.
Printed on environmentally friendly paper.*

HomeSurance Classic

*affordable coverage
for your home possessions*

Protect the things you love in your home.

Your home is more than just a roof over your head – it's a place you have spent considerable time, effort and money doing up. And when it comes to the things that make your house a home, you can have peace of mind with HomeSurance Classic. With a choice of three levels of comprehensive coverage each at an affordable premium, HomeSurance Classic is the convenient, inexpensive way to protect the things you cherish most.

Benefits at a glance

"All Risks" coverage

Protect your valuables and your family at home from hazards such as theft, riot, malicious act, lightning, thunderbolt, explosion, or impact by a vehicle or falling tree. HomeSurance Classic is designed to protect all that you treasure at home.

Personal liability

HomeSurance Classic indemnifies you should you be liable to pay compensation for bodily injury or damage to property of others up to S\$1,000,000. Examples include injury or damage by falling flower pot from your house, fall from slippery floor or your accidental breakage of your neighbour's property.

Ease of application

You need not go through the inconvenience of itemising your possessions at the point of application. These include everything from jewellery and silverware to fine art and coin collections as long as the value of each item, pair or set does not exceed 3.5% of the sum insured or S\$7,500, whichever is lower.

The insured items (with the exception of clothing, linen, wallpaper, floor coverings and pedal cycles) will be settled on a "new for old" basis.

Apply now

Protect your possessions from possible risks with HomeSurance Classic now. Simply complete the attached application form and mail it to us.

Call (65) 6225 6111

Click insurance.hsbc.com.sg

HSBC  Insurance

Benefits table

	New replacement cost/insured limits:
Interior decoration/refurbishment protection coverage	15% of sum insured or up to S\$20,000, whichever is higher
Household removal coverage	15% of sum insured
Temporary furniture depositories coverage	15% of sum insured or up to S\$20,000, whichever is higher
Property temporarily removed coverage	15% of sum insured or up to S\$20,000, whichever is higher
Alternative accommodation and/or rent coverage	75% of sum insured or up to S\$10,000, whichever is higher
Locks and keys coverage	Up to S\$1,000
Money coverage	Up to S\$1,000
Credit cards coverage	Up to S\$1,500
Replacement of personal documents coverage	Up to S\$1,500
Frozen food coverage	Up to S\$500
Damage to external TV/radio antenna coverage	Up to S\$250
Home alteration coverage	Up to S\$10,000
Damage to doors or windows coverage	Up to S\$10,000
Accidental death of pedigree pet coverage	Up to S\$500 for any one accident
Removal of debris coverage	Up to S\$3,500
Personal liabilities coverage	Up to S\$1,000,000
Personal accident protection coverage	S\$10,000 per person

Note:

- An excess of S\$50 is applicable for all claims arising from accidental damage.
- Valuables are covered for up to 35% of the main coverage limit.
- Each item, pair or set of valuables is subject to a maximum claim of 3.5% of sum insured or S\$7,500, whichever is lower.
- Each item, pair or set of non-valuables is subject to a maximum claim of 15% of sum insured.
- Personal injury to family members benefit will only be payable due to an accident occurring before the benefit expires.

Here are some common queries on HomeSurance Classic

Q. Who is eligible for HomeSurance Classic?

A. Anyone above the age of 21 years old may apply.

Q. May I apply even though I am not a citizen or Permanent Resident of Singapore?

A. Yes, so long as the property to be insured is located in Singapore.

Q. When will the insurance coverage commence?

A. All policies shall become effective upon approval of your application and receipt of your premium payment.

Q. Do I need home contents insurance if I have a Fire or Mortgage Insurance Policy?

A. While most residential properties are protected by fire and mortgage insurance, it is important to note that these policies usually do not cover the home possessions within.

Q. Will I be penalised during a claim if I do not insure the full value of my household contents?

A. You will be reimbursed up to the limit under the plan that you have selected.

Q. What is accidental damage?

A. Any loss or damage arising out of any sudden unexpected and fortuitous event unless otherwise specifically excluded. Examples of accidental damage include fire, theft, water damage and soot damage.

Q. In the event that I accidentally damage my neighbour's property during the course of renovating my house, would my HomeSurance Classic policy pay for the damage and repair costs incurred by my neighbour?

A. Yes, it will indemnify you in respect of your various liabilities under the Personal Liability Coverage section of the policy.

Q. What are the standard excluded risks?

A. The policy does not cover theft or burglary if the home is unoccupied or leased out; misplacement and/or mere unexplained disappearance of insured articles; and loss or damage from radioactive contamination. Please refer to policy document for a detailed list of exclusions.

HomeSurance Classic application form

Pursuant to Section 25(5) of the Insurance Act Cap 142, or any subsequent amendments thereof, you are to disclose in this Application, fully and faithfully, all the facts you ought to know, otherwise the Policy issued hereunder may be void and you may receive nothing from the Policy. Application is subject to approval by HSBC Insurance (Singapore) Pte. Limited.

To: HSBC Insurance (Singapore) Pte. Limited

Yes. I/We wish to apply for HomeSurance Classic plan.

Main applicant

Name (Dr/Mr/Mdm/Ms) _____

Address _____

_____ Postal code

NRIC/PP no. _____ Gender M F

Date of birth / Nationality _____

Marital status _____ E-mail _____

Mobile no. _____ Home _____ Office _____

Occupation _____

Nature of business _____

Type of plan and premium

Start date of 12-month cover /

Tick your choice of coverage.

Plan (sum insured)	Monthly premium	Annual premium
<input type="checkbox"/> Plan 1 - S\$75,000	S\$24.88	S\$286.12
<input type="checkbox"/> Plan 2 - S\$150,000	S\$35.58	S\$409.17
<input type="checkbox"/> Plan 3 - S\$300,000	S\$56.98	S\$655.27

The above premiums are inclusive of 7% GST rate.

Note that for the annual payment mode, we calculate your annual premium at only 11.5 times the monthly premium. So you save half a month's premium!

Additional cover

I/We wish to insure the attached list of valuables where the value of each item, pair or set exceeds 3.5% of the sum insured or S\$7,500, subject to my/our payment of additional premium upon acceptance of underwriting.
(Please itemise each article, its corresponding amount to be insured and, where possible, attach its proof of purchase/receipt/valuation).

Property details

Type of residential property:

Landed property Condominium
 HDB Others: _____

Type of ownership:

Owner-occupied Owner-leased out
 Rented Parents'

Location of risk: (must be a residential property in Singapore)

_____ Postal code

Payment instructions

Monthly payment mode

I/We hereby instruct HSBC Insurance (Singapore) Pte. Limited to debit my/our credit card account:

Visa MasterCard credit card

Card account no. _____ Expiry date ____ / ____

or

Annual payment

I/We hereby instruct HSBC Insurance (Singapore) Pte. Limited to debit my/our credit card account:

Visa MasterCard credit card

Card account no. _____ Expiry date ____ / ____

or

Attached cheque no. _____ for S\$ _____

Name of Bank _____

made payable to "HSBC Insurance (Singapore) Pte. Limited" with my/our name and NRIC number written on the back of the cheque.

Declaration and authorisation

a) I/We declare to the best of my/our knowledge and belief that I/we have never been refused any personal property insurance and I/we have not suffered any loss or damage to my/our personal property in the last 12 months.

b) I/We understand that this policy shall only be effective following premium payment and subject to acceptance and approval of this application form by HSBC Insurance (Singapore) Pte. Limited.

c) I/We understand that my/our nominated account operator is entitled to (i) reject HSBC Insurance (Singapore) Pte. Limited's debit instructions if my/our account does not have sufficient funds and charge me/us a fee for this. (ii) at its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly. This authorisation will remain in force until my/our written revocation through HSBC Insurance (Singapore) Pte. Limited.

d) I/We agree that in the course of my/our relationship with HSBC, information will be used, stored, transferred to or exchanged with such persons (whether situated within or outside of Singapore) that HSBC may consider necessary, including any member of the HSBC Group for any purpose in connection with promoting, improving and furthering the provision of financial services to me/us and/or for other purposes. I/We agree that where HSBC considers necessary or appropriate, it may transfer data, details or information to the appointed service provider(s) whether situated in or outside Singapore, under conditions of confidentiality imposed on such service providers, for the purpose of data processing or providing any service on my/our behalf. The appointed service providers may be required by law to disclose information received from me/us to third parties. Such circumstances include the service provider(s) being compelled to disclose information pursuant to a court order, police investigations and criminal prosecutions for tax evasion or other offences.

Signature of nominated account holder and main applicant

Date

For official use:
To credit HSBC Insurance (Singapore) Pte. Limited
account no. 7232-141-043109-004

Proposer's ref no.
Referred by
Branch's seal

Account to be debited
Name of branch staff
Hub customer no.