



Homes Complete

Keeping your personal identity
as secure as your home contents



Homes Complete

In today's world, you not only have to protect your physical possessions, but also safeguard you and your family against identity theft. This is why Homes Complete offers a unique combination of home contents coverage, global identity fraud protection and other personal protection covers worldwide for any homeowner. For only **\$13** a month, you can obtain coverage of up to **\$372,000**.

Benefits At A Glance

Benefits	Maximum Sum Insured
Household Contents Covers loss or damage to your fixtures and fittings, furniture and other personal effects in your insured premises belonging to you and your immediate family due to insured perils.	\$100,000 [†]
[†] The aggregate amount of \$100,000 includes burglary by forcible entry of up to \$25,000. Excess applies for theft by violent and forcible entry.	
NEW Bill Relief Protector Covers your utilities bill in unforeseen events including retrenchment	Up to \$3,000
Alternative Accommodation Covers alternative accommodation expenses of up to 90 days should the insured premises be made uninhabitable due to insured perils.	\$10,000
Worldwide Identity Fraud <ul style="list-style-type: none">Covers you and your family's monetary loss due to identity fraud.Covers your legal fees, loss of wages or other incidental costs incurred in Singapore.	\$5,000 per occurrence \$10,000 per occurrence
Worldwide ATM Assault and Personal Effects <ul style="list-style-type: none">Covers monetary loss or damage suffered by you and your family due to ATM assault.Covers loss or damage to your personal effects and identity documents due to theft.Covers medical expenses due to injury caused by theft of personal effects/ATM assault whilst outside of your insured premises.	\$1,000 per occurrence \$2,000 per occurrence \$1,000 per occurrence
Worldwide Personal Liability Covers personal liability that you and your immediate family may be held liable for such as accidental bodily injury or property damage to a third party including legal costs incurred in Singapore.	\$200,000
Worldwide Personal Accident Complimentary Covers worldwide accidental death for insured and spouse aged 65 years and below.	\$20,000 each
Total Sum Insured	\$372,000

All the above benefits are subject to policy terms, conditions and exclusions.

Frequently Asked Questions

1. What are the items covered under identity documents?

Identity documents refer to your identity card, passport, immigration permit, employment pass, birth certificate, driver's licence and other documents of identity belonging to you and duly issued by the governmental authorities of Singapore.

2. If my credit card gets stolen and results in the fraudulent use of my card, will I be compensated for the incurred losses?

Homes Complete will compensate you and your family for the illegal and unauthorised use of a payment card by any person. This includes the illegal or unauthorised financial transactions made falsely and dishonestly with your name through identity fraud.

3. Can I pay additional premium to increase the sum insured?

Homes Complete is a package plan and there are no provisions for additional premium to increase the sum insured. Should you require the flexibility of higher coverage, there are other home insurance plans available.

4. What are the payment options available?

For annual coverage, monthly GIRO or credit card is available at \$13 a month. For three-year coverage, you can also choose to pay via interest-free instalment plan at \$39 a month or a lump sum payment of \$445 via credit card or cheque.

5. Would I have to pay additional premium if I move from a 4-room flat to a condominium?

No. Homes Complete is a packaged plan and the premium across the different types of dwellings is at the same rate.

6. If I move house during my policy period, what happens to my policy?

If you are moving to another dwelling type, you may inform us in writing to change the risk location and we will amend your address in the policy schedule.

7. How do I file a claim?

Simply call our hotline at 6419 3000 and our customer service officer will attend to you. If necessary, a loss adjuster will be appointed to assess the damages/claims.

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this document.

For enquiries, please contact your agent/broker or call us at 6419 3000.

Always at your service

Agent/Broker's Stamp

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the Policy. No insurance is in force until this Proposal Form is accepted by the company in accordance to the Policy terms and conditions.

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.com.sg or www.gia.org.sg or www.sdic.org.sg).

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