

Mortgage Fire Insurance

Master Policy Wording

CHUBB®

Mortgage Fire Insurance – Condominium

Important Information

About Our Master Policy Wording

This document (which is Our Master Policy Wording) contains important information to help You understand the cover afforded to You under this Master Policy arrangement. You need to read this document carefully to understand its features, benefits and risks.

The Insurer

The insurer is Chubb Insurance Singapore Limited (Company Registration Number: 199702449H). Our contact details are on the back page of this Master Policy Wording.

What You need to read

To ensure You understand the cover provided to You it is important that You read this Master Policy Wording in its entirety, including any other document(s) We provide to You about the insurance which may change the standard cover.

How this Insurance Operates

We agree to provide You with the cover described in this Master Policy during the Period of Insurance or any subsequent period for which You are accepted by us, subject always to the terms, conditions and exclusions of the Master Policy Wording. Provided always that You have paid Us the Premium.

Sums Insured and Excesses

We only provide cover up to the amount(s) and limit(s) and Sum(s) Insured specified in the Master Policy and Your Certificate of Insurance, subject to its other term(s), condition(s) and exclusion(s). All amounts insured include GST.

An Excess may apply when You make a claim. An Excess is the part of a claim You must bear and is payable for each occurrence covered by this insurance. An occurrence is one (1) or a series of occurrences arising out of one (1) cause. When an Excess applies, We will reduce the amount We pay by the amount of the Excess or We will ask You to pay it.

The type and amount of Excess is shown in this Master Policy Wording or Your Certificate of Insurance.

If You do not adequately insure Yourself for Your potential loss, You may have to bear the uninsured proportion of any loss Yourself.

We only cover Your interest in the insured property unless We specifically include cover for the interest of a third party. We may refuse to pay or reduce the amount We pay under a claim in certain circumstances, including but not limited to:

- where an exclusion applies;
- if You do not comply with the term(s) and condition(s) of this Master Policy Wording;
- if You do not comply with Your Duty of Disclosure or make a misrepresentation; or
- if You make a fraudulent claim.

Cost of the insurance

The insurance provided is subject to You paying the Premium We require by the agreed time. Your Premium also includes amounts payable in respect of compulsory government charges (GST).

Duty of Disclosure

You must disclose fully and faithfully all the facts which You know or ought to know in respect of your application for insurance, otherwise the cover under this Master Policy may be void. If You provided us with any information that is incorrect, please notify Us immediately, otherwise You may receive no benefit in the event of a valid claim.

If the information which You subsequently provide Us differs materially from the information which our initial offer of cover was provided on, We may offer cover on different terms or decline it altogether.

If there is any misrepresentation by You or anyone acting on Your behalf when we agree to provide You cover under this Master Policy, then We will not be liable for any of Your claims under this Master Policy.

If We do not hear from You within fourteen (14) days from the date of issue of Your Certificate of Insurance, We will take it that the information is complete and correct.

Free Look Period

Even after You make a decision to purchase this insurance, You still have Free Look rights. You can return Your insurance by notifying Us in writing within forty-five (45) days of cover commencing and We will cancel this policy from its start date and refund the Premium paid as long as the Mortgagee consents to the cancellation. We will not cancel this policy from its start date and refund the Premium paid where something has occurred for which a claim may be payable during the forty-five (45) days Free Look Period.

You are assumed to have received the Certificate of Insurance within three (3) days after We send it out to You. The Free Look Period will not apply to renewals of the insurance with Us.

Our contact details

If You or Your adviser need to contact Us, have any questions or would like any further information regarding this insurance, contact Us using the contact details provided in this document.

How to make a claim

Section 8 Claims tells You what You need to do before We pay any claim. We require evidence as to the extent of loss or damage. Please ensure that, where possible, You keep any photograph(s) or other documentation in respect of loss or damage to make the process as smooth as possible.

For claims inquiry, kindly contact Us at Our customer service hotline: +65 6398 8787, Mondays to Fridays (excluding Public Holidays), 9:00am to 5:00pm or email Us at CitiFI.sg@chubb.com

For claims submission, You may download our Homeowner's Claim Form at <https://www.chubb.com/sg-en/claims/claim-forms.html> and send your completed claim form to Us at Our email address: CitiFI.claim.sg@chubb.com

The Agreement Between You And Us (Your Policy)

In return for Your payment of the Premium or Your agreement to pay it to Us within the time We require, We agree to indemnify You against loss, damage or liability caused by a covered event occurring during the Period of Insurance, subject to the terms, conditions and exclusions of Your Certificate of Insurance and this Master Policy.

Table of Benefits

Table of Benefits	Coverage Limits (SGD)
<p>Section 1: Building Cover Building</p> <p>Additional Benefits Professional fees - Architects, surveyors and consultant fees Removal of debris Public authorities</p>	<p>as stated in the Certificate of Insurance</p> <p>Up to 10% of the sum insured</p> <p>Up to 10% of the sum insured</p> <p>Covered</p>
<p>Section 2: Alternative Accommodation/Loss of Rent Additional expense of alternative accommodation</p>	<p>Up to 10% of the sum insured</p>
<p>Section 3: Property Owners Liability Legal liability to the public</p>	<p>Up to \$500,000 in aggregate</p>
<p>Section 4: Contents Cover Loss of or damage to your contents or renovations</p> <p>Additional Benefits Domestic staff's personal effects</p>	<p>Up to \$25,000 in aggregate</p> <p>Up to \$1,000 in aggregate</p>
<p>Section 5: In Home Personal Accident Cover Accidental death</p>	<p>\$10,000 per person</p>

Definitions

In Your Policy some words have a special meaning (whether expressed in the singular or the plural) and We define them below. To assist You the following words have been printed in Upper Case wherever they appear in Your Policy.

Accident or Accidental means a sudden, unforeseen, fortuitous and unintended event.

Accidental Death means death occurring:

- (a) as a result of an Accidental Injury; and
- (b) within one hundred and eighty (180) days of the Accident causing the injury and includes Disappearance.

Accidental Injury means a bodily injury resulting from an Accident and which is not an illness and which:

- (a) is caused by violent external and visible means;
- (b) occurs during the Period of Insurance;
- (c) results within one hundred and eighty (180) days of the Accident;
- (d) results solely and independently of any causes other than:
 - i. the Accident; and/or
 - ii. sickness directly resulting from medical or surgical treatment rendered necessary by the Accident; and
- (e) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an Accident.

Applicable Law means all applicable laws, statutes, regulations, rules, by-laws, ordinances, industry codes of practice, guidelines, standards and directives, in each case having legal effect or stipulated by any governmental, statutory, regulatory or administrative body having regulatory or supervisory authority including any self-regulatory organisation, agency, instrumentality or commission, or any court, tribunal or judicial body having supervisory authority or jurisdiction over Us, the Mortgagee or You.

Bank means Citibank Singapore Limited, a company incorporated and registered in Singapore with company registration number 200309485K.

Building means the physical structure of the building of the private residential house or flat owned by You used solely for private residential purpose and located at the Premises stated in the Certificate of Insurance, including:

- (a) residential offices;
- (b) domestic outbuildings, stables and garages;
- (c) permanent fixtures and fittings; and wall, gates and fences around and pertaining thereto; and
- (d) Renovations built in or fixed to the building.

Building does not mean foundations and drains.

Business means any business, trade, profession, occupation, agistment of stock, grazing, farming, commercial or income earning activity, but it does not mean tenancy of the Building.

Certificate of Insurance means the document provided to You which contains important information relevant to Your insurance including the Period of Insurance, Your Premium, details of Your Premises, the Excess(es) that will apply and whether any standard terms have been varied by way of endorsement.

Commencement Date means 12:01AM Singapore Time on the date We agree to provide insurance under the Master Policy Wording and which is shown on Your Certificate of Insurance.

Contents means:

- (a) movable furniture, furnishings, kitchen utensils, domestic appliances, personal computers, audio and video equipment (other than those mentioned in (b)), clothing and other movable personal belongings;

- (b) films, tapes, cassettes, cartridges, discs and diskettes up to their value as unused material or where purchased prerecorded at maker's latest list price, all of which You or Your Partner or Your Family Members own or are legally responsible for.

Contents are not:

- (a) motor vehicles, personal mobility devices, caravans, trailers, aircraft, watercraft or spare parts and accessories while attached to or in any part of them;
- (b) items belonging to the Tenant (if any) in Your Premises;
- (c) any part of the Building;
- (d) animals;
- (e) securities, certificates and documents;
- (f) money and credit cards; or
- (g) property held or used for business purposes

Defined Event(s) means the Defined Events listed in the Defined Events of Section 1 of this Master Policy Wording.

Disappearance means when your body has not been found within twelve (12) months from the date of the disappearance, sinking or wrecking of a conveyance in which you were traveling on that date.

Domestic Staff means a person permanently and exclusively employed and residing with You to perform household work of Your dwelling.

Excess means the amount of money which You must pay if You have a claim. It applies to each occurrence. Should more than one (1) Excess appear on Your Certificate of Insurance, then only the highest Excess shall apply.

Family Members mean parents, parents in-law, grandparents, grandparents in-law, children, brothers and sisters with whom You have been living permanently.

Flood means the inundation of normally dry land by water escaping or being released from the normal confines of any natural water course, lake, reservoir, canal or dam.

GST means Goods and Services Tax.

Home Renovations, Fixtures and Fittings mean any fixture, installation or addition for improvement, decoration or betterment and annexed to and comprising part of the building installed by You that are not otherwise insured by the Management Corporation or another insurance policy.

Insured Person or Insured means the person named as such in the Certificate of Insurance.

Landlord means the Insured who leases the Premises to the Tenant and is expressly named as the landlord in the Tenancy Agreement.

Malicious Damage or Vandalism means a wrongful act motivated by malice, vindictiveness or spite with the intention of damaging the property. This does not include:

- (a) Tenant neglect, carelessness, poor housekeeping or unhygienic living habits;
- (b) damage occurring during maintenance operations carried out by the Tenant or anyone acting on their behalf;
- (c) damage as a result of repairs, or attempted repairs, carried out by the Tenant or anyone acting on their behalf;
- (d) damage caused by the failure of Your Tenant to control their children;
- (e) damage caused by pets belonging to Your Tenant;
- (f) accidental damage or accidental loss; or
- (g) scratching, denting, chipping, rubbing or chafing.

Master Policy or Policy means this policy which is lodged with Bank.

Mobile Electronic Devices mean any hand held electronic device including but not limited to mobile phones, tablets, laptops, personal organisers or gaming devices, including accessories or attachments that come as standard equipment with the device.

Mortgagee means Bank or its permitted assigns or transferees.

Mortgagor means the Insured Person.

Open Air means an area of the Premises which is not fully enclosed by walls and a roof or not fully capable of complete closure and includes but is not limited to the following areas:

- (a) a veranda, porch, gazebo or carport; or
- (b) any open area within the land boundaries of the Premises.

Partner means Your husband or wife, de-facto or life Partner with whom You have been living permanently for at least three (3) months or more at the time of occurrence of an event leading to a claim.

Period of Insurance means the period shown as the Policy Period in Your Certificate of Insurance.

Personal Effects mean any of Your personal belongings which are in Your Premises which You own or are legally responsible for, but shall exclude cash or any medium by which pre-payment is required or money is debited or credited via electronic means.

Premises mean the residential address shown in Your Certificate of Insurance where the Contents are located.

Premium means the amount You have to pay Us (inclusive of all Government charges) for Your insurance.

Renovations mean Home Renovations, Fixtures and Fittings or domestic structural improvements installed by You that are not otherwise insured by the Management Corporation or another insurance policy, up to the maximum Sum Insured as specified in Your Certificate of Insurance during any one (1) Policy year.

Rent means the monthly rental amount payable by the Tenant to the Landlord as specified in the Tenancy Agreement.

Storm means a violent disturbance of the atmosphere, including strong winds which may be accompanied by lightning, rain, sleet and hail.

Sum Insured means the relevant sum insured for each of the benefits specified in Your Certificate of Insurance or Your Policy. The Sum Insured, or any other amount stated in Your Policy and any claim settlements, include GST.

Tenancy Agreement means the written, signed, stamped and legally enforceable contract between You, acting as the Landlord, and the Tenant; provided always that this contract relates to the Premises.

Tenant(s) means the person named as the Tenant as specified in the Tenancy Agreement. This does not include lodgers or any other paying guests or Domestic Staff.

Terrorism means an act, including but not limited to, the use of or threat of, force or violence by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is committed for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to coerce, influence or intimidate any government and/or the public or any section of the public.

Theft means the unlawful and unauthorised taking of property with the intention to permanently deprive the owner of it.

Total Loss means the condition of the Contents in the Insured property after it is damaged or destroyed being to such an extent that it cannot be repaired to equal its condition prior to the loss and for which We decide to pay You the full Sum Insured for the relevant insured property.

Uninhabitable means loss occurring that renders the Premises to be not safely inhabited and will require a period of time necessary, minimally exceeding twenty-four (24) hours, for the reinstatement of the Premises to be inhabitable.

Valuables mean jewellery, watches, furs, curios, works of art, antiques, stamps or coins collections and other collectable property, manuscripts, medals, items of gold, silver or other precious metals or precious stones.

We, Us and Our means the insurer, Chubb Insurance Singapore Limited (Company Registration Number: 199702449H).

You, Your and Yourself means the Insured Person except where a different definition is provided in the section.

Section 1: Building Cover

BENEFIT

Chubb agrees to indemnify the Insured up to the Sum Insured stated in the Certificate of Insurance for loss or damage to the Building caused by a Defined Event and occurring during the Period of Insurance.

DEFINED EVENTS

1. Fire, explosion, lightning, thunderbolt or subterranean fire

2. Earthquake and volcanic eruption

You are covered for loss or damage caused by earthquake and volcanic eruption. This loss or damage must occur to Your Building and/or Contents.

We will not pay the first SGD \$200 or the first one percent (1%) of the Sum Insured whichever is the lesser.

3. Bursting, leaking, discharging or overflowing of water tank apparatus or pipe

We will pay for loss or damage caused by the bursting, leaking, discharging or overflowing of fixed guttering, fixed tanks, fixed pipes, waterbeds or other fixed apparatus used to hold or carry liquid of any kind.

We will not pay for:

- (a) loss or damage to the fixed guttering, fixed tanks, fixed pipes, waterbeds or other fixed apparatus.
- (b) the first SGD\$50 dollars of each and every loss.
- (c) loss or damage occurring whilst Your Building is left unoccupied for a consecutive period of more than ninety (90) days.

4. Riot and Strike

We will pay for loss or damage directly caused by:

- (a) the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not);
- (b) the willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out;
- (c) the action of any lawfully constituted authority in suppressing or attempting to suppress or in minimizing the consequences of any act mentioned in (a) and (b) above.

We do not pay for:

- (a) damage occasioned through or in consequence, directly or indirectly, of
 - (i) any acts of Terrorism;
 - (ii) civil commotion assuming the proportion of or amounting to popular rising;
- (b) damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation;
- (c) damage occasioned by
 - (i) permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawful constituted authority;
 - (ii) permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building provided that we are not relieved of any liability to the insured in respect of physical damage to the Building occurring before dispossession or during temporary dispossession.

5. Acts of Malicious Damage or Vandalism

Excluding Malicious Damage or Vandalism caused by:

- (a) You, or any person who is living with You at the Premises;

- (b) Any person who entered the Premises with Your consent or the consent of any person who is living with You at the Premises;

provided that cover under Defined Event (4) Riot and Strike is in force and subject to the application of the exclusions under the Defined Event (4) other than exclusion under 4 (a)(iii).

6. Storm, hurricane, cyclone, typhoon or windstorm

We will not pay for:

- (a) the first SGD \$200 or the first one percent (1%) of the Sum Insured whichever is the lesser.
- (b) loss or damage by landslide or subsidence.
- (c) loss or damage to any building in course of construction, reconstruction or repair (unless all outside doors, windows and other openings thereto are complete and protected against such perils), awnings, blinds, signs, external television and radio antennae, aerials, aerial fittings, masts and towers or other outdoor fixtures and fittings including gates and fences.

7. Flood (including overflow of sea) caused by earthquake, volcanic eruption, hurricane, cyclone, typhoon or windstorm

We will not pay for:

- (a) the first SGD \$200 or the first one percent (1%) of the Sum Insured whichever is the lesser.
- (b) loss or damage by landslide or subsidence.

8. Impact

We will pay for loss or damage caused by the impact of:

- (a) any road vehicle; or
- (b) aircraft or space article or article from an aircraft, rocket or satellite; or
- (c) any watercraft not operated by You, member of Your family or Your employee; or
- (d) a falling tree or branch but not when caused by the lopping or felling of trees at the Premises; or
- (e) any animal not belonging to or under the control of the Insured or any member of his/her family normally residing with the Insured; or
- (f) television or radio masts or aerials or antennae that have broken or collapsed but not the damage to the television or radio masts or aerials or antennae.

9. Burglary, robbery, theft

We will pay for Theft, attempted Theft or burglary provided that your Premises is not unoccupied for more than 90 days.

Excluding Theft, attempted Theft or burglary:

- (a) by You or any person who is living with You at the Premises; or
- (b) which is not a result of actual forcible or violent break in.

ADDITIONAL BENEFITS

1. Professional Fees

Cover is extended to architects', surveyors', consulting engineers', legal and other fees necessarily incurred in the reinstatement of the Premises as a result of the Defined Events, but not the costs related to preparing any claim.

Provided that Our liability under this section shall in no case exceed ten percent (10%) of the Building Sum Insured per Period of Insurance.

2. Removal of Debris

Cover is extended to include the costs necessarily incurred to remove debris, dismantle, demolish, shore up, prop up, or temporarily repair a portion or portions of the Building as a result of a Defined Event covered under the Building Section

of this Policy. We will pay You up to but not more than ten percent (10%) of the Building Sum Insured per Period of Insurance, unless agreed otherwise and noted in the Certificate of Insurance.

- (a) Cover is not extended for
 - (i) such costs or expenses which can be recovered under any other Insurance You hold.

3. Public Authorities

Cover is extended to include the cost You incur in reinstating the destroyed or damaged Premises as a result of the Defined Events, which are as a direct result of the necessity of complying with building or other regulations under or framed in pursuance of any ordinance, law, statute or with regulations or bye laws of any municipal/local authority.

The work of reinstatement must commence and be carried out within a reasonable timeframe. Provided always that the work must be completed within twelve (12) months after the destruction or damage. Any longer timeframes must be agreed in writing by Us. The works may be carried out wholly or partially upon another site (if the aforesaid regulations or bye-laws so necessitate) subject to Our liability under this section not increasing as a result of this.

The total amount recoverable under this section of the Policy shall not exceed the Building Sum Insured per Period of Insurance stated in the Certificate of Insurance.

All the conditions of the Policy except insofar as they may be hereby expressly varied, shall apply as if they have been incorporated herein.

- (a) Cover is not extended to include:
 - (i) the cost incurred when notice has been served upon the Insured prior to the Defined Event;
 - (ii) costs incurred in relation to an undamaged Building or portions of the Building;
 - (iii) the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid regulations or bye-laws not arisen;
 - (iv) any costs arising out of capital appreciation (i.e. rate tax duty development or other charge or assessment) which are payable by the owners or in respect of the property thereof by reason of compliance with any of the aforesaid regulations or bye-laws.

CLAUSES APPLICABLE TO THIS SECTION

1. Mortgagee (Chargee) Clause

Section 1: Building Cover shall be effected by the mortgagor under Section 73 of the Building Maintenance and Strata Management Act (Chapter 30C, of Singapore) or any Amendment, Act or Acts passed in substitution (such mortgagor being, for the avoidance of doubt, the Mortgagee as defined in this Policy) for the interest of the Mortgagee.

Any amount payable by Us to the Mortgagee and/or Mortgagor in respect of any loss or damage to the Building shall be paid to the Mortgagee, unless otherwise instructed by the Mortgagee. The Policy shall not be invalidated by any act or neglect of the Mortgagor of the Building nor any foreclosure or other proceedings or notice of sale relating to the Building or by the occupation of the Building for purposes more hazardous than that disclosed to Us, or by the non-occupation thereof, or by any other increase of risk taking place in the Building insured hereunder, which are not excluded under the Policy except for fraud, material non-disclosure or misrepresentation.

Provided that:

- (a) no amount shall be payable by Us to a Mortgagee that is not Bank until such Mortgagee (or any other party) has given written notice to Us of such Mortgagee's rights as a mortgagee or assignee.
- (b) in the event the Mortgagor shall neglect to pay any Premium due under this Policy, the Mortgagee shall on demand pay the same.
- (c) the Mortgagee shall notify Us in writing of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of the Mortgagee and the Mortgagee shall on demand pay the Premium for such increased hazard for the term thereof, failing which this Policy shall become null and void.

It is also agreed that whenever We shall pay the said Mortgagee (or to the Mortgagor respectively, upon instruction from Mortgagee) any sum in respect of loss or damage under this Policy, We will be released of its obligation to make payment of the same loss or damage to the Mortgagor.

And it is further agreed that whenever We shall pay the Mortgagee any sum in respect of loss or damage under this Policy and shall claim that as to the Mortgagor no liability therefor existed, We shall become legally subrogated to all the rights of the Mortgagee to the extent of such payment but not so as to impair the right of the said Mortgagee to recover the full amount of any claim it may have on such Mortgagor or on any party or parties insured hereunder or from any securities or funds available.

Finally, it is agreed that cancellation of this Policy shall not be effected by the Insured except upon prior written consent by the Mortgagee.

2. Automatic Reinstatement

It is understood and declared that in the event of loss or damage by any of the Defined Events insured against to the Premises under this Policy and in the absence of written notice by Us or the Insured to the contrary the amount of insurance cancelled by loss is to be automatically reinstated as from the date of loss. The Insured undertakes to pay such Premium which may be required for such reinstatement from that date.

3. Reinstatement Value

In the event that the Premises is damaged, or destroyed, the basis of calculating the amount payable under this Master Policy, shall be cost of replacing or reinstating on the same site property of the same kind or type as when the Premises was new. Provided always that the cost will not put the Premises at a level deemed by Us to be superior to or more extensive than when new, and subject to the terms and conditions and exclusions of this Master Policy.

4. Non-Invalidation of Contractors

It is hereby agreed that this Policy shall not be invalidated by

- (a) any change of occupancy or increase of risk taking place with respect to the Premises without Your knowledge, provided that You notify Us as soon as You become aware of this change and pay any additional premium We may require in light of the change in risk.
- (b) contractors on the Premises for the purpose of carrying out repairs, minor alterations or other such general activities.

5. Electrical Installation Clause

Loss or damage by fire to the electrical appliances and installation insured by this Policy from or occasioned by over running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity, from whatever cause (lightning included) is covered subject to the terms and conditions of this Policy, but it is expressly understood that no liability exists under this Policy for loss or damage to any electrical machine, apparatus, fixture or fitting, or to any portion of the electrical installation, unless caused by fire or lightning.

6. 85% Average Relief Clause

If at the time of reinstatement the sum representing 85% of the cost which would have been incurred in reinstatement if the whole of the property covered by such item had been destroyed exceeds the Sum Insured thereon at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril hereby insured against, then the Insured shall be considered as being his/her own insurer for the difference between the Sum Insured and the sum representing the cost of reinstatement of the whole of the property and shall bear a rateable proportion of the loss accordingly.

7. Special Co-Insurance

In the event of other policies covering the same loss, We will settle the claim as if this insurance is the only applicable policy and will then proceed to recover from the other insurers.

Section 2: Alternative Accommodation/Loss of Rent

BENEFIT

If Your Premises becomes Uninhabitable as a result of a Defined Event claim covered under Section 1 of this Policy, We will pay You, up to the Sum Insured as set out in the Certificate of Insurance:

- (a) the reasonable cost of temporary alternative accommodation; or
- (b) for the loss of Rent You sustain as the Landlord of the Premises.

Cover is only applicable during the period during which the Building is being reinstated.

We will not cover:

- (a) Consequential loss of any kind.

Section 3: Property Owners Liability

BENEFIT

We will indemnify You for Your legal liability to pay compensation in connection with Your ownership of the Premises in respect of:

- (a) Accidental Death, Accidental Injury and illness of any person not being a member of Your family or household nor at the time of sustaining death or such injury engaged in Your service; and/or
- (b) Accidental loss of or damage to property not belonging to or under the control of You or any person in Your family, household or service.

Provided always that these events must occur during the Period of Insurance and either a judgement has been delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore, or an out of court settlement has been agreed with Our approval.

We will also pay the legal costs and expenses recoverable by any claimant from You and all costs and expenses incurred with our written consent.

Our liability under this section for all sums (including Your legal costs and related expense) will not be more than the limit of liability as stated in the Certificate of Insurance.

In the event of Your death, We will fulfil and be subject to the terms, conditions and exclusions of this Policy insofar as they can apply.

Special Definition

The following definition shall be redefined for this section only:

“You” means the Insured and their Partner.

Exclusions Applicable to Section 3: Property Owners Liability

In addition to the General Exclusions applying to all sections of the policy, We will not cover any liability in respect of:

- (a) Accidental Injury to You or Your Family Members or any person in Your service;
- (b) injury or damage arising out of or incidental to Your profession or Business;
- (c) injury or damage arising out of or incidental to the use of lifts or vehicles;
- (d) liability arising out of any contract which imposes upon the Insured liability which the Insured would not otherwise have been under;
- (e) any claim or loss arising out of the Insured’s business conducted and/or transacted via the internet, intranet, extranet and/or via the Insured’s own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means; or

- (f) any claim and loss based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
- (i) asbestos, or
 - (ii) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

Section 4: Contents Cover

BENEFIT

We will cover You for loss of or damage to Your:

- (a) Contents; or
- (b) Renovations

which are in the Premises and where the loss or damage occurring during the Period of Insurance is caused by:

- (i) any of the Defined Events described in Section 1.

Additional Benefit

- (a) Domestic Staff's Personal Effects

Contents Cover is extended to cover Your Domestic Staff's Personal Effects up to the limit stated in Your Certificate of Insurance.

Special Definition

The following definition shall be redefined for this Section only:

You and Your means the person named as the Insured in the Certificate of Insurance and those persons who reside with the named insured(s) permanently who are any of the following:

- (a) their Partner; or
- (b) any member of the Insured's own family and their Partner's family

Limits of Indemnity

- (a) The maximum that We will pay in respect of loss or damage to Contents shall not exceed the amount stated in the Certificate of Insurance.
- (b) Sub-Limits:
 - (i) Any one item
(excluding furniture, personal computers, audio and video equipment, pianos or organs) : up to SGD \$1,000
 - (ii) Theft : up to SGD \$5,000
 - (iii) Valuables : up to SGD \$5,000

How We settle any valid claim

- (a) We will, where it is determined by Us that the claim is payable under this section, pay You up to the Sum Insured for Contents, taking into account the relevant limits that apply to particular contents.
- (b) Pairs, Sets and Parts

If loss or damage occurs to an item, which is part of a pair, set, system, collection or larger unit, We will only pay the value the item itself has as a proportion of the combined pair, set, system, collection or larger unit. We will not pay any allowance for any special value that the item may have in forming part of a pair, set, system, collection or larger unit or for any reduction in the value of the remaining part or parts.
- (c) We will pay for the damaged portion of fixed coverings to walls, floors and ceilings of the Premises.
- (d) You will need to bear any applicable Excess.

Exclusions Applicable to Section 4: Contents Cover

In addition to the General Exclusions applying to all sections of the policy, We will not pay for loss or damage to Contents:

- (a) left in a motor vehicle or watercraft;
- (b) whilst in transit;
- (c) whilst in transit to or stored in any commercial storage facility or furniture repository;
- (d) whilst in transit to or stored in any exhibition, auctioneers room, museum, art gallery or when being consigned;
- (e) when sent by courier or by post; or
- (f) left in the Open Air.

Please refer to the other general terms, conditions and exclusions of this document and Your Policy as they affect this cover.

Section 5: In Home Personal Accident Cover

For the purpose of this Section “In Home Personal Accident Cover”, the definition You and Your shall include Your Partner, Dependent Child(ren), parent and parent-in-law who reside permanently with You.

Accidental Death Benefit

In the event of Your Accidental Death from an event occurring within the insured Premises, We will pay to your estate the Accidental Death Benefit specified in Your Certificate of Insurance. If the Accidental Death is payable because of a Disappearance, We will only pay if the legal representatives of Your estate give Us a signed undertaking that these amounts will be repaid to Us, if it is later found that You did not die or did not die as a result of an Accidental Injury.

Exclusions Applicable to Section 5: In Home Personal Accident Cover

We will not pay for any accident arising directly or indirectly out of:

- (a) deliberate self-inflicted injury, suicide or, criminal or illegal act; or
- (b) You being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with the Doctor’s advice; or
- (c) You engaging in any professional sport meaning Your livelihood is substantially dependent on income received as a result of Your playing sport; or
- (d) pre-existing medical conditions; or
- (e) illness, disease, bacterial or viral infection, even if contracted by Accident, other than bacterial infection that is the direct result of an Accidental cut or wound or Accidental food poisoning; or
- (f) any condition which is, results from or is a complication of infection with a venereal disease; or
- (g) any condition which is, results from or is a complication of congenital conditions or deformities; or
- (h) any condition which is, results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression; or
- (i) any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage or abortion; or
- (j) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetics or plastic surgery; or
- (k) any treatment for obesity, weight reduction or weight improvement; or
- (l) any nervous and mental conditions or disorder, alcoholism or intoxication, rest cures, sanatoria care or special care of special nursing care; or
- (m) any consequences of, or You taking part in, any war (whether declared or not), invasion, civil war, riot or civil commotion; or

- (n) You engaging in any motor sports as a rider, driver and/or a passenger; or air travel except as a fare-paying passenger in a fully licensed passenger carrying air-craft; or
- (o) You committing any unlawful acts or willful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life; or
- (p) acupuncture treatment; or
- (q) any trade, technical or sporting activity or as crew, all in connection with an aircraft; or
- (r) any kind of race (other than on foot or swimming) or trial of speed or reliability; or
- (s) the deceased being over 70 years of age.

We shall also not be liable if:

- i. You, Your Partner, parent or parent-in-law are below eighteen (18) years of age or above seventy (70) years of age; or
- ii. Your Dependent Child(ren) are below one (1) year of age or above twenty-one (21) years of age at the time of the accident causing the Accidental Injury resulting in Your Accidental Death.
- iii. The Accident causing the Accidental Injury or Accidental Death did not occur within the Premises.

Section 6: General Exclusions

These General Exclusions apply to the whole of Your Policy unless otherwise stated. Your Policy does not cover:

- 6.1** loss or damage to Your property which is caused by, arising from or in anyway connected with:
- (a) wear and tear, rust, corrosion, gradual deterioration and depreciation;
 - (b) mechanical, electrical or electronic breakdown including when caused by any power supply irregularity including power surge except when caused by a Defined Event;
 - (c) mildew and atmospheric or climatic conditions other than by rain sleet and hail;
 - (d) domestic animals living with you;
 - (e) any process of cleaning, repairing, restoring or retouching of any item;
 - (f) any process involving the application of heat or the use of chemicals;
 - (g) Tenants, roomers, boarders or paying guests and their visitors arising from or due to larceny, Theft, Malicious Damage or Vandalism or deliberate or intentional acts;
 - (h) settlement, shrinkage, vibration or expansion in Buildings, foundations, walls or pavements;
 - (i) faulty workmanship, inherent defect, errors or omissions in design, structural defects and faulty design;
 - (j) the roots of trees, shrubs, plants and grass;
 - (k) erosion; and/or
 - (l) mold, mildew, fungi, fungus, wet or dry rot or bacteria.
- 6.2** consequential loss of any kind.
- 6.3** loss or damage or liability arising from the consequences of war, undeclared war, rebellion, civil war, insurrection, revolution, invasion, warlike acts of military forces or personnel, or the destruction or seizure of property for military purposes.
- 6.4** loss or damage or liability caused by the confiscation, destruction or seizure of property by any government or public authority or other authority except when in connection with any riot or civil commotion.
- 6.5** loss or damage or liability caused by or arising from nuclear or radioactive contamination.
- 6.6** loss or damage or liability caused by or in connection with contamination and pollution and the removal of any resultant pollutants and contaminants.

- 6.7** loss or damage to any computer or other equipment or component or system or item which processes, stores, transmits or retrieves data or any part thereof including loss or corruption of data whether tangible or intangible (including but without limitation any information or programmes or software) and whether the property of the Insured or not, where such loss or damage is caused by programming or operator error, virus or similar mechanism or hacking, and consequential loss directly or indirectly caused by or arising from programming or operator error, virus or similar mechanism or hacking. However, this exclusion shall not exclude any claim for subsequent loss or destruction of or damage to any property or consequential loss which itself results from a Defined Event, but only to the extent that such claim would otherwise be insured under this Policy.
- 6.8** loss or damage or liability arising out of the failure or inability of any item, equipment, computer or computer software including but not limited to firmware, data and embedded chips to recognise correctly, to interpret correctly or to process correctly any date or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any date.
- 6.9** loss or damage to Your property when Your building is undergoing any process of construction, demolition, alteration or repair.
- 6.10** loss or damage or liability resulting from or in connection with any error in computer programming or instructions to the computer.
- 6.11** loss or damage or liability when intentionally caused by You or a person acting with Your consent, including losses resulting from the taking or other misappropriation of the Contents or Valuables.
- 6.12** loss or damage caused by or in connection with earth movement caused by landslide, landslide or subsidence, unless such loss or damage occurs as a direct result of one or more of the following listed events:
- (a) Storm, rainwater or wind,
 - (b) earthquake,
 - (c) explosion, or
 - (d) water escaping from fixed pipes or apparatus.
- 6.13** asbestos or asbestos products or any materials containing asbestos in whatever form or quantity.
- 6.14** loss or damage or liability caused by or in connection with Your failure to use all reasonable means to protect and maintain the insured property before, at, or after the time of any loss or damage.
- 6.15** loss, damage, cost or expense of any nature directly or indirectly caused by, resulting from, or in connection with:
- (a) any act of Terrorism; or
 - (b) any action taken in controlling, preventing, suppressing, retaliating against or in any way responding to or relating to an act of Terrorism regardless of any other contributing cause or event.
- 6.16** loss, damage, destruction or liability caused by, arising from or in any way connected with:
- (a) burning whether Accidental or otherwise of forests, bush, prairie, pampas or jungle or the clearing of lands by fire;
 - (b) fermentation natural heating or spontaneous combustion or by undergoing any heating or drying process.

Section 7: General Conditions

These conditions apply to the whole of Your Policy.

7.1 Alteration to Risk

Any alteration to the risk after commencement of Your cover must be notified by You to Us in writing immediately after such change in risk comes to Your notice. Alterations that You must notify Us of include:

- (a) alteration of the Premises;
- (b) the Premises being left unoccupied for a period of more than ninety (90) consecutive days;
- (c) Your interest in any Premises ceasing but not where such cessation is by probate or operation of law;

- (d) where the nature of the occupation of or other circumstances affecting the Premises are changed in such a way to increase any risk insured under this Policy; or
- (e) You being placed into bankruptcy, receivership, administration or liquidation.

If We accept the altered risk, You may need to pay Us any additional Premium which We may require.

7.2 Governing Law and Jurisdiction

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

Subject to the Policy's Dispute Resolution Clause, this Policy shall be subject to the exclusive jurisdiction of the Courts of the Republic of Singapore.

7.3 Geographical Limit of Property Insured

The cover of this Master Policy is restricted to properties within the territory of the Republic of Singapore.

7.4 Indemnity in respect of judgments

Notwithstanding anything contained herein to the contrary it is agreed that the indemnity provided by this Policy shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore.

7.5 Dispute Resolution

Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on You and Us.

If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to our liability under this Policy. In no case shall You seek to recover on this Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of this Policy Assignment.

7.6 Assignment

You must not assign Your cover under this Master Policy or any of Your rights under this Master Policy, without Our prior written consent.

7.7 Cancellation of Your Cover

You may cancel Your cover under this Master Policy at any time in writing to Us enclosing the Mortgagee's written consent. We will refund part of the premium that You have paid on pro-rated basis from the date of cancellation provided no situation has occurred that has or may give rise to a claim. Policies where a discount has been applied will be reviewed on a case by case basis. All cancellations are subject to a non-refundable minimum premium of SGD \$35 + GST.

We may cancel Your cover by giving the Mortgagee and You thirty (30) days' notice in writing sent to the last known address, unless any change in Applicable Law requires us to withdraw Your Policy or cover sooner, in which case we shall be entitled to withdraw Your Policy or cover by the timeframe as prescribed by such Applicable Law. We will refund part of the premium that You have paid on pro-rated basis from the date of cancellation.

7.8 Conditions Precedent To Our Liability

Our liability for any benefit under this Policy is conditional upon:

- (a) the truth of the statements and information as provided to Us by You; and
- (b) the due observance and fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by You.

7.9 Contribution

If at the time of damage or loss to Your Premises or any part thereof, there be any other insurance effected by or on behalf of You covering any of the Premises damaged or lost, Our liability shall be limited to Our rateable proportion of such damage or loss.

If any such other insurance is expressed to cover any of Your Premises, but is subject to any provision whereby it is excluded from ranking concurrently with this Policy whether in whole or in part or from contributing rateably to the damage or loss, Our liability will be limited to such proportion of the damage or loss as the sum insured bears to the value of the Premises.

Please note this General Condition 7.9 applies to all sections of the policy excluding Section 1: Building Cover.

7.10 Changes in Policy

No change in this Policy will be valid unless agreed to in writing by Us. The requirements of any section of the Policy may not be deemed to be waived unless We agree to waive them in writing.

Any changes, amendments or variations to Your Policy, and any changes to the applicable Premium will be notified by Us to You at least thirty (30) days in advance of them taking effect.

If you are not agreeable to the changes, amendments or variations proposed to Your Policy, You may exercise Your right to cancel the Policy in accordance with Clause 7.7.

7.11 Declaration of Individual Cover

Under this Master Policy, We will automatically provide insurance to each Insured Person under the Policy subject to the following:-

- (a) the Insured has a mortgage loan from the Mortgagee.
- (b) the Mortgagee will declare to Us details of each property to be insured within thirty (30) days from the commencement of the required coverage.
- (c) declarations will be made on the prescribed form to be agreed between Us and the Mortgagee.

7.12 Errors & Omissions

Cover under this Policy shall not be invalidated by the Insured having inadvertently omitted to state any fact material to be known for estimating the risk or by any error in reporting values. In the event any inadvertent omission or error comes to the attention of the Insured, such fact shall be reported and premium adjusted in accordance with the revised values.

7.13 Exclusion Of Rights Under The Contracts (Right of Third Parties) Act

Save as otherwise expressly permitted in this Master Policy, a person who is not a party to this Master Policy arrangement shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

7.14 Excess

The Mortgagor must pay the amount of any applicable Excess shown in the Certificate of Insurance or in this Policy in respect of each claim the Mortgagor makes under the Policy.

7.15 Inspection and Salvage

If You make a claim, We may inspect the property or item. While We have no obligation to take possession of any damaged property or item, We reserve the right to do so.

We are entitled to obtain and retain any property or items that are salvaged or recovered after it pays a claim by replacing or paying to replace such property or items. We may sell the property or items and keep the proceeds.

7.16 Interpretation

This Policy and the Certificate of Insurance with attaching sections and any amendments or endorsements shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the Certificate of Insurance shall bear such specific meaning wherever it may appear.

7.17 Misdescription

Cover under this Policy shall not be prejudiced by any misdescription of occupancy or alteration of occupancy provided that notice is given to Us immediately upon the Insured becoming aware of such misdescription or alteration and the Insured pays such additional premium as may be required.

7.18 Minimum Premium

Unless otherwise agreed by Us,

- (a) every certificate of Insurance issued is subject to a non-refundable minimum premium of SGD \$35 + GST.

7.19 No Control

Cover under this Policy shall not be prejudiced by the failure of the Insured to comply with any of the warranties or conditions endorsed hereon in any portion of the Premises insured over which the Insured has no control.

7.20 Nomination of Beneficiary Exclusion

The nomination of beneficiary/beneficiaries under Sections 49L and 49M of the Insurance Act (Cap.142) for the purpose of disposition or payment of policy moneys under this Policy shall not be permitted.

Policy moneys shall be paid out in accordance with the Policy terms and conditions, subject to Exclusions.

7.21 Notice Of Trust Or Assignment And Third Party Rights

We shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Master Policy.

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

7.22 Payment of Benefits Upon Death

Upon the death of the Insured, all benefits which are payable to the Insured under this Policy shall be made to the estate of such person.

7.23 Payment before Cover Warranty - Applicable to Individual Policyholders

- (a) The total Premium due must be paid to and actually received in full by Us or the intermediary through whom the Policy was effected ('the intermediary') on or before the Commencement Date of coverage under the Policy, renewal certificate, cover note and/or endorsement.
- (b) If the total premium is not paid and received in full by Us or the intermediary on or before the Commencement Date, the Policy, renewal certificate, cover note and/or endorsement shall be deemed to be cancelled immediately, and no benefits shall be payable by Us. Any payment received thereafter shall have no effect whatsoever on the deemed cancellation.
- (c) This 'Payment Before Cover Warranty' provision shall prevail over any inconsistent terms (if any) in the Policy.
- (d) You may return the policy document to Chubb or the intermediary within the Free Look Period if You decide to cancel the cover during the Free Look Period. In such an event, You will receive a full refund of the Premium paid to Us provided that no claim has been made under the insurance.

7.24 Policy Reinstatement after Partial Loss

When We pay a claim under Your Policy for partial loss or damage to the Contents, the Sum Insured will be reduced by the loss amount for each and every claim and shall not exceed the Sum Insured of the Contents. We may at Our option reinstate the Sum Insured and reserve the right to charge an additional premium.

7.25 Personal Data Protection

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for the purposes

stated in Chubb's Purpose Statement, including administering policies taken out with Us, handling claims and customer services. Copies of our Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

You may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

7.26 Policy Alterations

We have the right to amend, change, revise or re-issue this Master Policy at any time by giving thirty (30) days' notice to the Mortgagee.

7.27 Renewal of Your Policy

If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 7.7. If no such notice has been given by either party, Your payment of the annual Premium on each renewal will result in a policy with the same terms and conditions automatically coming into existence from the date of that renewal.

7.28 Reasonable Care

You must:

- (a) take all reasonable measures to maintain all property insured under this Policy in sound condition;
- (b) take all reasonable precautions to prevent or minimise loss, damage, destruction, liability, compensation, cost or expense covered by this Policy; and
- (c) comply with all obligations and regulations imposed by any authority.

7.29 Reduction of Sum Insured

In the event of any loss or damage covered by this Master Policy the Sum Insured in respect of the lost or damaged Premises or any part thereof shall be reduced by the amount paid or payable.

7.30 Subrogation

If We make a payment under this Policy, We are subrogated to all Your rights of contribution, indemnity or recovery. You must not surrender any right to or settle any claim for contribution, indemnity or recovery without Our prior written consent. You must do all things and execute all documents to enable Us to sue or pursue in Your name for such contribution, indemnity or recovery.

Where You have agreed with another person or company (who would otherwise be liable to compensate You for any loss or damage which is covered by the contract of insurance) that You will not seek to recover such loss or damage from that person, We will not cover You, to the extent permitted by law, for such loss or damage.

7.31 Sanctions Exclusions Applicable to this Policy

- (a) This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.
- (b) Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

7.32 Termination of the Master Policy Arrangement

By giving three (3) months' notice in writing to Your last known address either Us or the Mortgagee may terminate the agreement by which Your Certificate of Insurance is issued under this Master Policy. In the event of the aforementioned termination all in force Certificates of Insurance shall remain valid until the expiry of the current Period of Insurance unless agreed otherwise by all relevant stakeholders/parties.

7.33 Total loss

If We pay Your claim for a Total Loss then the cover provided under this Policy will end.

7.34 Unoccupied Property

The covers provided by this Policy shall cease if Your Premises is left unoccupied for a period exceeding ninety (90) consecutive days, unless You have informed Us of this fact and obtained Our written agreement for this Policy to continue beyond that period.

7.35 Warranty

Every warranty to which the Premises or any item thereof is or may be made subject will apply from the time the warranty attaches and continue to be in force during the whole currency of this Policy. Non compliance with any warranty will be a bar to any claim in respect of such property, provided that whenever this Policy is renewed a claim in respect of damage occurring during the renewal period will not be barred by reason of a warranty not having been complied with at any time before commencement of such period.

Section 8: Claims

Claims Conditions Applicable To All Sections

What You must do:

On the happening of any loss or damage or injury which could lead to a claim, You must, at Your own expense:

- take all reasonable precautions to prevent further loss or damage or injury;
- immediately inform Us at the contact details listed at the beginning section of this Master Policy Wording under: How to make a claim;
- immediately inform the police if any property insured under this Policy is lost, stolen or of the occurrence of Malicious Damage or Vandalism;
- take all reasonable precautions to recover lost or stolen property and minimise the claim;
- not dispose of any damaged property without Our consent;
- not arrange for the repair or replacement of any property insured under this Policy, in connection with any claim, without Our consent;
- complete and lodge a claim form within sixty (60) days with all necessary supporting documentation (to be obtained at Your own expense) that We may reasonably require for the investigation and verification of the claim including but not limited to:
 - full written details of the loss or damage or injury;
 - any relevant receipts, certificates and other proofs of ownership;
 - all valuations relating to lost or damaged property;
 - all court issued documents including any statement of claim, summons, initiating process, cross claim, or third-party notice;
 - all property inspection reports and inventories if the claim involves Malicious Damage, Vandalism or theft;
 - reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage; and
 - all medical and other certificates and evidence required by Us that is reasonably required to assess the claim;

- not admit liability for, or offer to agree to settle, any claim brought against You without Our prior written consent; and
- assist Us in the defence of any claim brought against You.

Section 9: Warranties

9.1 Construction of Building

You warrant that the:

- (a) Premises are constructed of brick, stone, concrete or reinforced concrete.
- (b) Roofs, floors and staircases are built of non-combustible materials and/or timber.

9.2 Manufacture or Storage of Goods

You warrant that no part of the Premises is used for the manufacture, deposit or storage of goods in connection with any trade or business.

9.3 Vacant Buildings

You warrant that when the Premises is left unoccupied, all doors, windows and/or other openings are closed and secured at all times to prevent unauthorised entrance by any unauthorised person.

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About Chubb in Singapore

Chubb is a world leader in insurance. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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