

HOMEGR8 ESSENTIAL

Everything you need to protect home sweet home



There's no place like home for home is where the heart is. It's your personal sanctuary and your most important asset, but it's also where you build a life with the people you cherish, surrounded by the things you care about. That's why protecting your home is essential.

HomeGR8 Essential covers you for loss or damage to your Building, Renovation and Home Contents due to Fire or Insured Perils. And there is no penalty for underinsuring and cover up to the maximum sum insured.

On top of that, HomeGR8 Essential offers coverage when you're travelling, giving you the peace of mind for worldwide personal liability coverage of up to S\$500,000.

Protect the essentials. Get HomeGR8 Essential today.

A home insurance that covers the essentials and more



Optional Benefits

Building coverage at S\$3 per annum for every S\$10,000 Sum Insured

Enjoy coverage of your building at an affordable price.

Worldwide Personal Effects

Extend coverage against any unforeseen loss of personal belongings such as jewellery, watches, camera equipment etc that you may be wearing or carrying outside your home.

Family Personal Accident

Choose 24/7 worldwide Personal Accident coverage for you and your family of up to total sum insured of S\$130,000 for complete peace of mind. Your family is also covered for hospitalisation allowance of up to S\$350 (S\$25 per day up to 14 days) and medical expenses up to S\$500 in the event of an accident, per policy year.

Benefits at a glance

COVERAGE	Sum Insured (per annum)		
	HomeOwners	Tenants	Landlords
1. Renovation			
Renovations including fixtures and fittings (on first loss basis)	S\$50,000	Not Covered	S\$175,000
2. Contents			
Contents (on first loss basis)	S\$25,000	S\$35,000	Not Covered
3. Personal Liability			
Worldwide Personal Liability	S\$500,000	S\$500,000	S\$500,000

Additional Benefits	
Applicable to Section 1 and/or 4	
Breakeage of Fixed Glass (Renovation and/or Building)	S\$5,000
Capital Additions	10% Sum Insured of Section 1 and/or 4
Conservancy Charges	S\$1,000
Emergency Entry	S\$1,000
Professional Fees	S\$10,000
Applicable to Section 2	
Breakeage of Fixed Glass and Mirrors	S\$5,000
Deterioration of food and drinks in refrigerator	S\$750
Emergency Cash Allowance	S\$1,000
Household Removal by Professional Movers	S\$5,000
Legal Documents	S\$1,000
Loss of Money	S\$1,000
Loss of Pet Dog or Cat	S\$500
Temporary Removal of Contents	S\$5,000
Applicable to Section 1 and/or 2 and/or 4	
Alternative Accommodation/ Loss of Rent	S\$15,000
Fire Extinguishing Cost	S\$2,500
Home Quarantine Allowance	S\$100 daily, maximum up to 14 days
Removal of Debris	5% of Loss, up to S\$20,000
Replacement of Locks and Keys	S\$750
Robbery of Cash Withdrawn at ATM	S\$300

Annual Premium (including 7% GST)	S\$58.86
Premium for 3 Years after 15% discount (including 7% GST)	S\$176.59 S\$150.09

15% OFF
for 3-Year Plan

Premium Payable

A) PREMIUM FOR HOMEGR8 ESSENTIAL	HomeOwners	Tenants	Landlords
Refer to your benefits at a glance for the list of coverage and extended benefits.			
Annual Premium (including 7% GST)	<input type="checkbox"/> S\$58.86	<input type="checkbox"/> S\$58.86	<input type="checkbox"/> S\$58.86
Premium for 3 Years (including 7% GST)	<input type="checkbox"/> S\$176.59 S\$150.09	<input type="checkbox"/> S\$176.59 S\$150.09	<input type="checkbox"/> S\$176.59 S\$150.09

B) OPTIONAL COVERAGE	1-Year		3-Year	
	Additional Sum Insured	Rate	Premium	Premium
Additional Coverage Required				
1. Renovation	S\$ _____	0.03%	S\$ _____	0.0765% S\$ _____
2. Contents	S\$ _____	0.15%	S\$ _____	0.3825% S\$ _____
3. Personal Liability	S\$500,000	S\$30	S\$ _____	S\$76.50 S\$ _____
4. Building	S\$ _____	0.03%	S\$ _____	0.0765% S\$ _____
5. Worldwide Personal Effect (Applicable if Contents cover is taken up. Articles exceeding S\$2,000 must be accompanied by receipts/valuations)	S\$ _____	1.25%	S\$ _____	3.1875% S\$ _____
6. Family Personal Accident				
- Insured	S\$50,000			
- Spouse	S\$50,000			
- Child (up to 3 Children)	S\$10,000 each Child			
- Home Quarantine Order	S\$25 daily per person and up to S\$500 each per period of insurance	S\$62.50	S\$ _____	S\$159.38 S\$ _____
- Hospital Allowance up to maximum 14 days	S\$25 daily per person, maximum 14 days			
- Medical Expenses up to	S\$500			
(B) Additional Premium		S\$ _____		S\$ _____
(C) 7% GST for (B)		S\$ _____		S\$ _____
(D) Total Premium (A + B + C)		S\$ _____		S\$ _____

HomeGR8 Essential, coverage for everything that's essential to you

Contact your representative for the comfort of knowing that your home and family can be best protected.

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Important Notes:

- This brochure is for general information only. It is not a contract of insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.
 - This policy is subject to the Premium Before Cover Warranty Clause, which requires the premium to be paid and received on or before the inception date of the policy.
 - This plan is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
 - HomeGR8 Essential is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.
- Information correct as at 1 March 2018.

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