

Masterpiece®

CHUBB®

Masterpiece®

Policy Wording

CHUBB®

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Introduction

Introduction

This is Your Chubb Masterpiece Policy. Together with Your Declarations page, it explains Your coverages and other conditions of Your insurance in detail. The coverages that apply to Your Policy are detailed in Your Declarations page.

This Policy is a contract between You and Us. Please read Your Policy carefully and keep it in a safe place.

Agreement

We agree to provide the insurance described in this Policy in consideration for payment of Your premium and compliance with the Policy conditions.

Definitions

In this Policy, We use words in their plain English meaning.

Words with special meanings are defined in the part of the Policy where they are used. The few defined terms used throughout the Policy are defined here:

You and **Your** mean the person named in the Declarations page, and a spouse (legal or de facto) who lives with that person.

We, Our and **Us** mean Chubb Insurance Singapore Limited.

Family member means any person who lives with You, who is:

- i. Your relative;
- ii. under 25 and in Your care; or
- iii. under 25 and in Your relative's care;
- iv. Your domestic worker (as defined in the Employment Act Cap. 91 of the Republic of Singapore); or
- v. a student under 25 who is a resident of Your household and in Your care who is temporarily away at school.

Policy means Your entire Masterpiece Policy, including the Declarations page.

Declarations Page means the most recent Declarations page We issued to You, including any subsequent coverage updates.

Occurrence means a loss or accident or damage or a series of losses, accidents or damages arising out of any one event to which this insurance applies occurring within the Policy period, irrespective of the number of claims. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

Business means any employment, trade, occupation or profession.

Policy Conditions

Policy Conditions

This part of Your Masterpiece Policy explains the conditions that apply to Your Policy.

General Conditions

These conditions apply to this Policy in general and to each coverage in it.

Policy period

The effective dates of Your Policy are shown in the Declarations page. Those dates begin at 12:01 a.m. standard time at the mailing address shown. Each renewal period shall be for a similar term.

All coverages on this Policy apply only to occurrences that take place while this Policy is in effect.

Renewals

We may offer to continue this Policy for renewal periods, at the premiums and under the Policy provisions in effect at the date of renewal. We can do this by mailing You a bill for the premium to the address shown in the Declarations page, along with any changes in the Policy provisions or amounts of coverage.

You may accept Our offer by paying the required premium on or before the starting date of each renewal period.

Transfer of rights

If We make a payment under this Policy, We will assume any recovery rights a covered person has in connection with that loss, to the extent We have paid for the loss.

All of Your rights of recovery will become Our rights to the extent of any payment

We make under this Policy. A covered person will do everything necessary to secure such rights; and do nothing after a loss to prejudice such rights. However,

You may waive any rights of recovery from another person or organisation for a covered loss in writing before the loss occurs.

Disclosure reminder

We would remind You that You must disclose to Us, fully and faithfully, the facts You know or ought to know, otherwise You may not receive any benefit from this Policy.

Additions, alterations or renovations

Your duty of disclosure also arises at the time You inform Us of any additions, alterations or renovations to Your house or other permanent structures. You must disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision whether to accept the increased risk of the insurance and, if so, on what terms. If You fail to comply with Your duty of disclosure, We may be entitled to reduce Our liability under Your Policy in respect of a claim or We may cancel the Policy or do both.

Application of coverage

Coverage applies separately to each covered person. However, this provision does not increase the amount of coverage for any one occurrence.

Duplicate coverage

If a loss is covered under more than one part of this Policy, We will pay You under the part giving You the most coverage, but not under more than one part. However,

when both Valuable Articles Coverage and Deluxe Contents Coverage are shown in the Declarations page, and a loss is covered under both parts, Your amount of coverage will equal the combined total of both Deluxe Contents and Valuable Articles limits subject to the Contents Special Limits and Policy provisions. In no event will We make duplicate payments.

Assignment

You cannot transfer Your interest in this Policy to anyone else unless We agree in writing to the transfer.

Policy changes

This Policy can be changed only by a written amendment that only We can issue.

Bankruptcy or insolvency We will meet all Our obligations under this Policy regardless of whether You, Your estate, or anyone else or his or her estate becomes bankrupt or insolvent.

In case of death

In the event of Your death, We cover Your legal representative or any person having proper temporary custody of Your property until a legal representative is appointed and qualified, but only with respect to Your premises and other property covered under this Policy at the time of death. We will also cover any member of Your household who is a covered person at the time of death.

Liberalisation

We may extend or broaden the coverage provided by this Policy. If We do this during the Policy period or within 60 days before it begins, without increasing the premium, then the extended or broadened coverage will apply to occurrences after the effective date of the extended or broadened coverage.

Conforming to law

If any provision of this Policy conflicts with the laws of the Republic of Singapore, this Policy is amended to conform to those laws.

Conforming to trade sanction laws

General Exclusion section

Any loss or expenses with respect to Cuba or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

Definition section

Specially Designated List means names of a person, entities, groups, corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

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 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 GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Personal Data Protection Consent

You have 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 of Singapore, for administering policies taken out with Us, customer services and to allow Us and/or Our business partners to perform marketing and related activities, until We receive Your written instruction to the contrary. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to this Policy. A copy of Our Personal Data Protection Policy can be found at www.chubb.com/sg-privacy and You deemed to have read the same.

You will 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.

Liability Conditions

These conditions apply to all liability coverages in this Policy.

Other insurance

If at the time of an occurrence under this Policy there is any other insurance covering the same loss, damage, accident or liability or any part thereof, We will only pay Our rateable proportion of the claim. This special condition does not apply to the accidental death and dismemberment loss.

Your duties after a loss

In case of an accident or occurrence, the covered person shall perform the following duties that apply:

Notification

You must notify Us or Your agent or broker as soon as possible.

Assistance

You must provide Us with all available information. This includes any court papers or other documents which help Us in the event that We defend You.

Cooperation

You must cooperate with Us fully in any legal defence. This may include any association by Us with the covered person in defence of a claim reasonably likely to involve Us.

Admission of liability

You must not make any admission of liability or any payments unless We agree or incur any expense other than for first aid.

Appeals

If a covered person or any primary insurer does not appeal against a judgement for covered damages, We may choose to do so. We will then become responsible for all expenses, taxable costs and interest arising out of the appeal. However, the sum insured for damages will not be increased.

Property Conditions

These conditions apply to all coverages for damage to property.

Other insurance

If at the time of an occurrence under this Policy there is any other insurance covering the same loss, damage, accident or liability or any part thereof, We will only pay Our rateable proportion of the claim. This special condition does not apply to the accidental death and dismemberment loss.

Strata units

If there is other insurance in the name of the management corporation or strata title association covering the same property covered by Us, Our coverage shall be in excess of the other insurance.

Your duties after a loss

If You have a loss this Policy may cover, You must perform these duties:

Notification

You must immediately notify Us or Your agent or broker of Your loss. In case of theft or accident, You must also notify the police or similar competent authority.

Protect property

You must protect Your property from further loss or damage, and make any repairs that are necessary to protect the property. Keep an accurate record of Your expenses. We will pay the reasonable costs of protecting the property from further damage. This will not increase the sum insured that applies.

Prepare an inventory

At Our request You must prepare and submit to Us an inventory of damaged or lost personal property, describing the property in full. It should show in detail the amount insured under this Policy and actual amount of the loss. Attach bills, receipts and other documents to support Your inventory.

Display property

You must show Us the damaged property when We ask.

Proof of loss

You must submit to Us, within 60 days after We request, Your signed, sworn proof of loss providing all information and documentation We request such as the cause of loss, inventories, receipts, repair estimates and other similar records.

Insurable interest

We will not pay for any loss to property in which You or a family member does not have an insurable interest at the time of the loss.

If more than one person has an insurable interest in covered property, We will not pay for an amount greater than Your interest, up to the amount of coverage that applies.

Abandoning Property

You cannot abandon any property to Us unless We agree to accept it, or to a third party unless We agree.

Carrier and bailees

We will not make any payments under this Policy to the benefit of any carrier or other bailee of damaged or lost property.

Special Conditions

In the event of conflict with any other conditions of Your Policy, these conditions supersede.

Payment before cover warranty

By virtue of this warranty, this Policy shall not be in force unless the total premium due is paid to Us (or cover warranty the intermediary through whom this Policy was effected) on or before the date of inception of this Policy.

Notwithstanding anything herein contained, 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 of the coverage under this Policy or renewal certificate, cover note or endorsement to this Policy.

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 this Policy or renewal certificate, cover note or endorsement to this Policy shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect as cover never attached on this Policy or renewal certificate, cover note or endorsement to this Policy.

Should there be extenuating circumstances resulting in non-payment of any premium, and thereby a breach of this warranty, We will consider and review the circumstances of each case-based on its own merits.

Right to return Policy

In the event You are not satisfied with the Policy for any reason, it may be returned to Us for annulment within fourteen (14) days upon receipt of the Policy by You.

In such event, this Policy shall be deemed to have been void from the effective date of insurance and we shall not be liable in respect of any claim occurring prior to the return of this Policy.

Contracts (Rights of Third Parties) Act 2001

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

Legal action against Us

You agree not to bring legal action against Us unless You have first complied with all conditions of this Policy. For property, You also agree to bring any action against Us within two years after a loss occurs, but not until 30 days after proof of loss has been submitted to Us and the amount of loss has been determined.

For liability, You also agree not to bring any action against Us until the amount of damages You are legally obligated to pay has been finally determined after an actual trial or appeal, if any, or by a written agreement between You, Us and the claimant. No person or organisation has any right under this Policy to bring Us into any action to determine the liability of a covered person.

Alteration of risk: additions, alterations or renovations

It is a condition of this Policy that You inform Us of additions, alterations or renovations to Your house or other permanent structures at the beginning of and at the completion of the construction. On receiving that notification We may adjust the coverage for Your house or other permanent structure based on the construction cost information You provide. If You do not notify Us of the additions, alterations or renovations, or You provide Us with insufficient or incorrect information, We may be entitled to reduce Our liability under this Policy.

Appraisals

If You or We fail to agree on the amount of loss, You and We may agree on the selection of an independent appraiser in order to reach a mutual agreement. You and We will share the expenses incurred equally and every effort will be made to reach an agreement within a reasonable time. However, We do not waive Our rights under this Policy by agreeing to an appraisal.

Mortgagee or loss payee

If a mortgagee or loss payee is named in this Policy, any loss payable will be paid to the mortgagee or loss payee and You, as interests appear. If more than one mortgagee or loss payee is named, the order of payment will be the same as the order of precedence of the mortgagees.

If We deny Your claim, that denial will not apply to a valid claim of the mortgagee or loss payee, if the mortgagee or loss payee:

- pays any premium due under this Policy on demand if You have neglected to pay the premium;
- submits a signed, sworn statement of loss within 60 days after receiving notice from Us of Your failure to do so.

Policy conditions relating to appraisals and payment of property claims apply to the mortgagee and loss payee.

If this Policy is cancelled or not renewed by Us the mortgagee or loss payee will be notified, in writing, at least 3 days before the date cancellation takes effect. If We pay the mortgagee or loss payee for any loss and deny payment to You then:

- We are subrogated to all the rights of the mortgagee or loss payee granted under the mortgage on the property; or
- at Our option, We may pay to the mortgagee or loss payee the whole principal on the mortgage plus any accrued interest. In this event We will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.

Subrogation will not impair the right of the mortgagee or loss payee to recover the full amount under the mortgagee's or loss payee's claim.

Non-renewal

If We decline to renew all or part of this Policy, We will mail a notice of non-renewal to the agent or broker shown in Your Declarations page, or to the address shown in the Declarations page, at least 14 days before the Policy ends. Our right to decline to renew applies to each coverage or limit in this Policy.

Your cancellation

You may cancel this Policy or any part of it at any time by returning it to Us or notifying Us in writing of the future date that the cancellation is to take effect.

Our cancellation

We may cancel this Policy or any part of it under the following conditions. Our right to cancel applies to each coverage or limit in this Policy.

Utmost good faith

We may cancel any part of this Policy where You have failed to comply with the duty of utmost good faith.

Duty of disclosure

We may cancel any part of this Policy where You have failed to comply with the duty of disclosure at the time when this Policy was entered into or renewed.

Misrepresentation

We may cancel any part of this Policy where You made a misrepresentation to Us during the negotiations for this Policy.

Non-compliance

We may cancel any part of this Policy where You have failed to comply with a provision of this Policy.

Non payment

We may cancel any part of this Policy where You have failed to pay the premium.

Fraudulent claim

We may cancel any part of this Policy where You have made a fraudulent claim under this Policy or any other policy of insurance (whether with Us or another insurer) that provided cover during any part of the period during which this Policy of insurance provides cover.

Acts or omission

We may cancel any part of this Policy where You have failed to notify Us of any specific act or omission where such notification is required under the terms of this Policy.

Procedure

To cancel this Policy or any part of it, We must notify You in writing. This notice may be delivered or mailed to You at the mailing address shown in the Declarations page. This notice will include the date the cancellation is to take effect.

Refund

In the event of cancellation by You or by Us, We will refund any unearned premium on the effective date of cancellation, or as soon as possible afterwards. The unearned premium will be computed pro rata for the unexpired term for each part of this Policy.

Terrorism exclusion

We do not cover any loss caused by terrorism or any consequences of terrorism regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. We also do not cover any loss caused by efforts to prevent, terminate, counter, retaliate against or respond to terrorism. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Terrorism exclusion supersedes the Nuclear or radiation hazard exclusion.

Terrorism means any actual, attempted, or threatened act, or any preparation for such act, by any person, group, organisation or government (in law or in fact) that:

- is declared by any governmental authority (in law or in fact) to involve terrorism or terroristic conduct; or
- appears to be intended to:
 - influence, intimidate, destabilise, coerce or retaliate against any government (in law or in fact) or civilian population;
 - disrupt any segment of any economy or infrastructure;
 - advance any political, religious or ideological cause or objective among a general population; or
 - express, or express opposition to, a philosophy or ideology.

Deluxe House Coverage



Deluxe House Coverage

This part of Your Masterpiece Policy provides You with coverage against physical loss or damage to Your house subject to the terms, conditions and exclusions stated in the Policy.

Exclusions to this coverage are described in Exclusions.

Definitions

Covered loss means the physical loss or damage to Your House or other property covered under this part of Your Policy subject to the terms, conditions and exclusions in this Policy.

House means the main dwelling and attached buildings including underground services supplying the main dwelling and attached buildings, at each location named in your coverage summary.

Reconstruction Cost means the amount required at the time of loss to repair or rebuild the House, whichever is less, at the same location with the same design, quality of materials and workmanship which existed before the loss. This includes fees and associated costs. Reconstruction Cost does not include payment for the excavation, replacement or stabilisation of land under or around Your House. We will not pay for any fees incurred in preparing or furthering any claim under this Policy.

Fees and associated costs means architects', surveyors and legal fees necessarily incurred to repair, replace or rebuild Your House.

How We Will Pay Your Claim

Sum Insured

The sum insured for each House for each occurrence is shown in the Declarations page. We may change this amount to the value of the property determined by valuation. The premium will be adjusted in accordance with Our standard rating. To help You and Us agree on the appropriate sum insured, We may, but are not obligated to, conduct appraisals of Your House and other permanent structures.

Deductible

A deductible listed in the Declarations page applies to each occurrence but it does not apply to a covered loss of more than \$50,000 unless the vacant house deductible of 5% as listed below applies.

Vacant house deductible

If the house has been empty of all unfixured furnishings and all contents for more than 60 consecutive days at the time of a covered loss, and You did not notify Us it would be vacant, the deductible will be increased to 5% of the sum insured (unless it is already 5% or greater). An additional premium will be charged on a vacant house, effective the date it becomes vacant.

If an Occurrence gives rise to a Covered loss under both the Deluxe House Coverage and the Deluxe Contents Coverage, We will only apply one Deductible to the loss. If the Deluxe House Coverage Deductible and the Deluxe Contents Coverage Deductible are different, We will apply the greater of the Deductibles to the loss.

Payment basis

Your Declarations page indicates the payment basis for each House.

Extended replacement cost

If the payment basis is extended replacement cost, We will pay the reconstruction cost up to 200% of the sum insured shown in the Declarations page.

Verified replacement cost

If the payment basis is verified replacement cost, We will pay the reconstruction cost up to the sum insured shown in the Declarations page whether or not You actually repair or rebuild Your House.

Your Duty

It is Your duty to maintain an appropriate sum insured and to advise Us of any additions, alterations or renovations to Your house or other permanent structures.

- Extended replacement and verified replacement cost are provided on the condition that You maintain at least the sum insured for Your House as previously agreed to, including any adjustments by Us based on appraisals, revaluations and annual adjustments for inflation.
- If you do not repair, replace or rebuild Your House or other permanent structure at the same location, the payment basis will be replacement cost.
- If at any time:
 - You are newly constructing Your House or another permanent structure; or
 - You are constructing additions, alterations, or renovations to Your House or another permanent structure that results in Your living out of the House during any part of the construction, or such that a House rented to others cannot reasonably be lived in during any part of the construction; or
 - the reconstruction cost of additions, alterations, or renovations to Your House is at least \$200,000 or more than 10% of the sum insured for the House, whichever is less; or
 - the reconstruction cost of additions, alterations, or renovations to Your other permanent structure is at least \$200,000 or more than 10% of the sum insured for the house, whichever is less,

Your payment basis for Your House or other permanent structures will be verified replacement cost. Verified replacement cost will remain Your payment basis until construction is completed.

- If you have a partial loss to Your House and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, We will only pay the reconstruction cost less depreciation unless You are prevented from repairing or replacing the lost or damaged property due to inaction of the local council or authority or such like which is beyond Your control.
- If You cannot repair, replace or rebuild Your home because Your primary mortgagee or its assignees has recalled Your mortgage, We will pay the reconstruction cost up to the sum insured shown in the Declarations page for Your House, minus what is due to the mortgagee. And We will pay the first legal mortgagee what is due to him.

Extra Coverages

These coverages are included in Your Deluxe House Coverage and are in addition to the sum insured for Your House unless stated otherwise or an exclusion applies. The deductible applies to Extra Coverages unless stated otherwise.

Other permanent structures

We cover other permanent structures on the grounds of Your House. For a covered loss to these structures, We will pay up to a total of 20% of the House sum insured for the location at which a covered loss to these structures occurs, plus any additional amount of coverage shown in the Declarations page for “other permanent structures” at this location. The same payment basis applies to other permanent structures as to the House itself.

Additional living expense

Under certain conditions (described below), when Your House or other permanent structure cannot be lived in because of a covered loss to Your House or other permanent structure, or if applicable, its contents, We cover the expenses detailed below. There is no deductible for this coverage.

Extra living expenses

If a covered loss makes Your House or other permanent structure uninhabitable, We cover the reasonable increase in Your normal living expenses that is necessary to maintain Your household’s usual standard of living. We cover this increase for the reasonable amount of time it should take to restore Your House or other permanent structure to a habitable condition or if You or members of Your household permanently relocate, the shortest amount of time required to settle elsewhere. However, if You are newly constructing Your House or other permanent structure or constructing additions, alterations, or renovations to Your House or other permanent structure at the time of a covered loss, We only cover the increase in Your normal living expenses incurred by You for the reasonable amount of time required to restore the House or other permanent structure to the condition it was in prior to the covered loss. This period of time is not limited by the expiration of this Policy.

Extra boarding expenses for pets

If You are entitled to a benefit payable under the extra living expenses section and You have pets that are not permitted to stay with You under the terms and conditions of Your temporary accommodation, We will pay for the reasonable expenses incurred to board Your pets in alternative accommodation for the time You are receiving the extra living expenses up to a maximum of \$30,000.

Fair rental value

If a covered loss makes a part of Your House or other permanent structure which You usually rent to others uninhabitable, We cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. This period of time is not limited by the expiration of this Policy.

Forced evacuation

If Your House cannot be lived in because a government authority prohibits you from occupying it, We cover any increase in Your living expenses that is necessary to maintain Your household’s normal standard of living. We also cover any loss in fair rental value if Your House is normally held for rent. We cover these forced evacuation expenses for up to 30 days, even if the Policy period ends during that time. We do not cover loss due to cancellation of a lease or agreement.

Evacuation boarding expenses for pets

If You are entitled to a benefit payable under the forced evacuation expenses section and You have pets that are not permitted to stay with You under the terms and conditions of Your temporary accommodation, We will pay for the reasonable expenses incurred to board Your pets in alternative accommodation for a maximum period of 90 days up to a maximum of \$2,500.

Emergency clothing and essential purchases

If You or a family member are not able to access Your House, We will pay up to a maximum \$5,000 for essential replacement clothing and toiletry items You or a family member need to purchase as a result of a covered forced evacuation loss.

Water detection expenses

We will reimburse You for the reasonable expense You incur, up to \$1,000, to install a Water leak detection and control system following a covered water damage loss to Your Residence within the Policy Period. This cover applies only if:

- the amount of the covered water damage loss is \$10,000 or more prior to the application of the Deductible;
- the covered water damage loss is caused by a leak or break in a plumbing, heating or air conditioning system; and
- the installation of a Water leak detection and control system was the first time such a system was installed in Your Residence.

There is no Deductible for this cover.

These payments do not increase the amount of cover for Your Additions and Alterations at Your Residence.

Water leak detection and control system means a system in Your Residence that monitors:

- areas containing plumbing devices, appliances and other outlets for a water leak and if detected, closes the main water supply pipe; or
- unusual water flow patterns or unexpected interior water overflow and if detected, closes the main water supply pipe.

Land

If there is a covered loss to Your House or other permanent structure and the related repair or rebuilding requires excavation, replacement or stabilisation of land under or around Your House or other permanent structure, We will also pay up to 10% of the amount of the covered loss to Your House or other permanent structure for the excavation, replacement or stabilisation of the land.

Landscaping

We cover trees, shrubs, plants and lawns at Your House against the perils of fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft and loss caused by a vehicle or aircraft.

We will pay up to a total of 5% of the sum insured shown in the Declarations page for the House at which the loss occurs, but not more than \$5,000 for any one tree, shrub or plant. If Your payment basis is extended replacement cost, the 5% is applied to the increased amount of coverage.

This extra coverage applies only if You begin to repair or replace the lost or damaged property within 180 days of the date of loss.

Tree removal

Unless covered elsewhere under this Policy, We will pay the reasonable expenses You incur up to a total of \$5,000 for each occurrence to remove trees which have fallen, or trees threatening to fall and cause damage to Your House or neighbouring premises, due to wind, hail, sleet or the weight of ice or snow, fire, lightning, explosion, riot or civil commotion, earthquake or malicious mischief. These payments apply only to fallen trees, or trees threatening to fall and cause damage, at a location shown in the Declarations page. This extra coverage applies only if You begin to repair or replace the lost or damaged property within 180 days of the date of loss. There is no deductible for this coverage.

Lock replacement

If the keys to Your House are lost or stolen, We will pay the cost of replacing the locks. In addition, if the keys which are lost or stolen contain an electronic unlocking device to Your car on the same key ring which is lost or stolen at the same time, We will pay the cost of replacing the electronic unlocking device up to a maximum of \$5,000.

You must notify Us in writing within 72 hours of discovering this loss. There is no deductible for this coverage.

Debris removal

Unless covered elsewhere under this Policy, We cover the reasonable expenses You incur made necessary by a covered loss to demolish damaged covered property, if necessary, and to remove debris of the covered loss including the property that caused a covered loss up to 30% of the sum insured for Your house shown in the Declarations page.

Emergency repairs

After a covered loss, We cover the reasonable expenses You incur for necessary emergency repairs made solely to protect Your House or other permanent structure against further covered damage. These payments do not increase the sum insured for Your House or other permanent structures.

Modification costs

We cover You or a family member for the necessary expenses, up to a maximum of \$50,000, to make modifications to Your House, so that You may remain in Your House, if You or a family member is permanently disabled as the result of an accident during the Policy period.

Permanently disabled means:

- permanent physical severance at or above both ankles or permanent total loss of use of both legs or feet;
- permanent physical severance at or above both wrists or permanent total loss of use of both arms or hands; or
- total and irrevocable loss of sight in both eyes.

Construction works and materials

We will cover the works, building materials and construction supplies owned by You at each location listed in the Declarations page for use in the construction, addition, alteration or renovation of Your House or other permanent structure up to 10% of the sum insured for the House or \$200,000, whichever is less. If the cost of the building work exceeds this amount You must notify Us before the building works begin and it is Our decision whether to accept the increased risk of the insurance and, if so, on what terms.

These payments apply only to a covered loss, and they do not increase the sum insured for Your House or other permanent structures.

Rebuilding to code

After a covered loss, We cover the necessary cost of conforming to any law or to any ordinance that requires or regulates:

- the repair, replacement, or rebuilding or demolition of the damaged portion of Your House or other permanent structures made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of Your House or other permanent structure necessary to complete the repair, replacement or rebuilding of the damaged portion of Your House or other permanent structure; or
- the demolition of the undamaged portion of Your House or other permanent structure when Your House or other permanent structure must be totally demolished.

If You do not repair Your House or other permanent structures or rebuild it at the same location, this coverage does not apply. However, We do provide coverage if it is determined that Your House or other permanent structure must be relocated due to zoning or land use regulations of the local government.

Mortgage discharge

We will pay the reasonable legal costs to discharge Your mortgage if Your claim is for a total loss under this Policy up to a maximum of \$5,000.

Mould remediation expenses

We provide coverage for mould remediation expenses You incur, made necessary by a covered water damage loss to Your House, other permanent structure, or to contents if Deluxe Contents Coverage is provided under Your Policy. For each occurrence, We will pay up to a total of \$25,000, plus any additional amount of coverage shown in the Declarations page for mould remediation expenses at this location. This coverage applies only to the portion of the House, other permanent structure or contents, which directly sustained the covered water damage loss. These payments do not increase the sum insured for Your House, other permanent structure or contents.

Mould remediation means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality for mould;
- testing the surfaces and materials of Your House, other permanent structure or contents for mould;
- developing a mould remediation plan; and
- implementing a mould remediation plan including the clean-up, removal, containment, treatment, or disposal of mould.

Mould remediation also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mould; and
- repairing or replacing covered property damaged or removed solely due to mould.

We also provide coverage for temporary relocation expenses You incur, made necessary by mould remediation. For each occurrence, We will pay up to 20% of the total amount of mould remediation expense coverage. There is no deductible for temporary relocation expenses.

Temporary relocation expenses means:

- the reasonable increase in Your normal living expenses that is necessary to maintain Your household's usual standard of living for the reasonable amount of time required to complete mould remediation; and
- the fair rental value of that part of Your House rented or held for rental, for the reasonable amount of time required to complete mould remediation, during the period of time it is usually rented.

Contents means personal property You or a family member owns or possesses covered by Us.

Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these. We will not make any additional payments for mould remediation expenses or temporary relocation expenses under any other Extra Coverages. The amount of coverage for mould remediation expenses and temporary relocation expenses is the most We will pay for the sum of all mould remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the Policy period.

Unlimited trace and access

If water, gas or oil escapes from Your household heating, cooking or water system, We cover the cost of removing and replacing any part of Your House or other permanent structure necessary to repair Your household heating, cooking or water system. We do not cover loss or damage to the household heating, cooking or water system itself.

Exclusions

These exclusions apply to Your Deluxe House Coverage, including the Extra Coverages, unless stated otherwise. The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril.

Wear and tear

We do not cover any loss caused by wear and tear, gradual deterioration, fading, rust, corrosion, bacteria, dry or wet rot, warping, insects or vermin. We do insure subsequent covered loss unless another exclusion applies.

Fungi and mould

We do not provide coverage for the presence of mould, however caused, or any loss caused by mould, other than as provided under the Extra Coverages, "Mould remediation expenses". But We do cover mould resulting from fire or lightning unless another exclusion applies. Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

Inherent vice and breakdown

We do not cover any loss caused by inherent vice, latent defect or mechanical breakdown if:

- You were aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into; or
- a reasonable person in the circumstances could be expected to have been aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into.

We do cover any damage to household electrical motors provided there is actual burning out of the motor and provided the burning out is not caused by lack of proper maintenance. We do insure subsequent covered loss unless another exclusion applies.

Contamination

We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do We cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A pollutant is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. A contaminant is an impurity resulting from the mixture of a substance with a foreign substance. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals

We do not cover any loss caused by vermin, insects, or rodents. We do insure subsequent covered loss unless another exclusion applies.

Structural movement

We do not cover any loss caused by settling, cracking, shrinking, bulging or expansion. But We do insure subsequent covered loss unless another exclusion applies.

Special rules for escaping water

If any of the causes of loss previously described in the exclusions for wear and tear, fungi and mould, inherent vice and breakdown, contamination, loss by animals or structural movement cause water to escape from within a household appliance, swimming pool or plumbing, heating or air conditioning system, We cover the loss caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for wear and tear, fungi and mould, inherent vice and breakdown, contamination, loss by animals or structural movement. This coverage also includes the cost of tearing out and replacing any part of the house or other permanent structure necessary to repair the appliance, swimming pool, or system. But We do not cover loss to the appliance, swimming pool, or system itself.

Freezing damage to outside structures

We do not cover losses caused by freezing, thawing, ice or snow even if the ice or snow is driven by wind to any fence, arbor, footpath, patio, landing or step, septic system, swimming pool or hot tub including their installed equipment, footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of Your house or other permanent structure, retaining wall, bulkhead, pier, wharf, dock or bridge.

But We do insure subsequent covered loss unless another exclusion applies.

However, this exclusion does not apply to insured locations within the Republic of Singapore.

Failure to protect

We do not cover any loss or damage caused by Your failure to use all reasonable means to protect property before, at, or after the time of a loss.

Intentional acts

We do not cover any loss caused intentionally by a person named in the Declarations page, that person's spouse, a family member or a person who lives with You. We also do not cover any loss caused intentionally by a person acting under the direction or instruction of a person named in the Declarations page, that person's spouse, a family member, or a person who lives with You.

But We do provide coverage for You or a family member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one which is done deliberately with conscious design. However, this exclusion shall not apply when the loss is caused by an intentional act committed for the purpose of preventing personal injury or property damage or eliminating danger to persons or property.

Faulty planning, construction or maintenance

We do not cover any loss caused by the faulty acts, errors or omissions of You or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property.

But We do insure subsequent covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. "Construction or maintenance" includes grading, compacting, materials, workmanship, and parts or equipment used for construction, repair or maintenance.

Dampness or temperature

We do not cover any loss caused by air dampness or temperature extremes or condensation unless the loss or damage is directly caused by rain, snow, sleet or hail.

Earth movement

We do not cover any loss caused by earth movement from any cause including volcanic eruptions, landslides, mudflows and the sinking, rising or shifting of land unless caused directly by earthquake. We do insure subsequent covered loss due to fire, explosion, theft or glass breakage unless another exclusion applies. However, this exclusion does not apply to losses arising from earthquake, volcanic eruption, subsidence and/or landslip resulting solely from flood, provided the insured location is within the Republic of Singapore.

Acts of war

We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this acts of war exclusion supersedes the nuclear, biological, chemical or radiation hazard exclusion.

Nuclear, biological, chemical or radiation hazard

We do not cover any loss caused by nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused. But We do insure subsequent covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Deluxe Contents Coverage



Deluxe Contents Coverage

This part of Your Masterpiece Policy provides You with coverage against physical loss or damage to Your contents anywhere in the world subject to the terms, conditions and exclusions stated in the Policy.

Definitions

Contents means personal property You or a family member owns or possesses. Contents include carpets and curtains.

Covered loss is the physical loss or damage to Your contents or other property covered under this part of Your Policy subject to the terms conditions and exclusions in this Policy.

Replacement cost means the full cost to replace the contents without deduction for depreciation or the amount required to repair the damage, whichever is less, up to the sum insured.

Your Residence means Your residence with Deluxe Contents Coverage listed in Your Declarations page.

How We Will Pay Your Claim

Sum Insured

The sum insured for each house for each occurrence is shown in the Declarations page. You agree that We may change this amount when valuations are conducted and when the Policy is renewed, to reflect current costs and values. The premium will be adjusted in accordance with Our standard rating.

Payment basis

The payment basis for contents is Replacement Cost. For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At Your Residence

If the covered loss takes place at Your Residence, We will pay up to the contents sum insured at that residence, for each occurrence.

Away from Your Residence

If the covered loss takes place away from any residence You own or live at, for each occurrence We will choose the location which is most favourable to You as the single listed location on which the payment is to be made.

Regardless of the number of policies providing You with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At a residence not listed in this policy

If the covered loss takes place at a residence You own or live at that does not have contents coverage listed in this Policy, We will pay up to 10% of the highest amount of contents coverage in this Policy, for each occurrence. However, contents in a newly acquired principal residence are not subject to this limitation, for the 60 days immediately after You begin to move Your contents there.

We will choose as the single listed location on which the payment is to be made, the location which is most favourable to You.

Regardless of the number of policies providing You with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Deductible

A deductible listed in the Declarations page applies to each occurrence. But it does not apply to a covered loss of more than \$50,000.

If an Occurrence gives rise to a Covered loss under both the Deluxe House Coverage and the Deluxe Contents Coverage, We will only apply one Deductible to the loss. If the Deluxe House Coverage Deductible and the Deluxe Contents Coverage Deductible are different, We will apply the greater of the Deductibles to the loss.

Pairs, sets and parts

For covered loss or damage to a pair or set, or to part of a larger unit, We will pay whichever of the following is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if You agree to surrender the undamaged article(s) of the pair, set or parts to Us and We agree to accept them, We will pay You the full replacement cost of the entire pair, set or parts.

Special limits

For a covered loss to each category of contents listed below, We will not pay more than the amounts shown. These special limits do not increase the sum insured for Your Contents or on any item covered elsewhere in this Policy.

Item	Special Limit (\$)
Legal tender , travellers cheques, bank notes, stored value cards, bullion, gold, silver platinum or tokens	5,000
Securities , accounts (other than accounts covered under Extra Coverages - "Account Funds"), deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports of tickets. However, when this property is located in a bank vault or bank safe deposit box rented in the name of You or a family member having authorised access, Your full contents coverage away from Your Residence will apply for a covered loss.	10,000
Watercraft , including boats, canoes, rafts and jet skis and their furnishings, equipment and outboard motors	2,000
Jewellery , watches or precious and semi-precious stones, whether set or unset that are lost, misplaced or stolen	25,000
Furs that are lost, misplaced or stolen	10,000

Item	Special Limit (\$)
Items of precious metals including silverware, tableware, trays, trophies and similar household articles, other than jewellery, which are made of gold, gold-plate, silver, silver-plate, pewter or platinum	30,000
Fine Arts including private collections of paintings, etchings, pictures, tapestries, rugs, art glass windows, other bona fide works of art (for example, statues, antiques, rare books and manuscripts, porcelains, rare glass, crystal, and other items of historical value or artistic merit)	30,000
Wine - an alcoholic or non-alcoholic beverage produced by the fermentation of grapes at a commercial winery	30,000
Collectible stamps , coins and medals However when this property is located in a bank vault or bank safe deposit box rented in the name of You or a family member having authorised access, Your full contents coverage away from Your Residence will apply for a covered loss.	15,000

Extra Coverages

These coverages are included in Your Deluxe Contents Coverage and are in addition to the sum insured for Your Contents unless stated otherwise or an exclusion applies. The deductible applies to Extra Coverages unless stated otherwise.

Business property

We will pay up to \$50,000 for a covered loss to business property You own or possess of an Incidental business conducted from the location listed in the Declarations page.

Business property means furniture, supplies, equipment, inventory; books, records; and electronic data processing property used to conduct Your business.

Incidental business is a business activity which must:

- not yield gross revenues in excess of \$25,000 in any one year, other than the management of one's own personal investments;
- have no employees subject to workers' compensation or other similar disability laws; and
- conform to the laws of the Republic of Singapore.

Newly acquired items

We cover Your newly acquired contents for 25% of the highest amount of Deluxe Contents Coverage as listed in the Declarations page but you must request cover for the newly acquired contents within 90 days after you acquire them and pay Us the additional premium from the date acquired. We reserve the right not to insure the newly acquired contents after the 90th day.

Data replacement

We cover Your personal data stored on computer software which You own or possess. We will pay up to \$10,000 for the replacement or recreation by an external professional person or body of that personal data as a result of a covered loss or Computer virus.

Computer virus means an illegal or malicious entry into electronic data processing property which results in functions that distort, corrupt or manipulate the electronic data processing property.

Endangered property

Covered contents removed from Your Residence because the residence is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the sum insured for Your contents.

Food spoilage

We cover food while contained in a refrigerator or freezer which spoils due to changes in, or extremes of, temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or

- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence You own or live at. This payment does not increase the sum insured for Your Contents. For a covered loss to food, We will not pay more than \$10,000.

Contents of a relative-in-care

We will pay up to \$10,000 for a covered loss to contents a relative-in-care owns or possesses and usually keeps at a residential care facility.

This coverage applies to a covered loss occurring at the facility where the relative-in-care resides. The amount of coverage is the most we will pay for each occurrence regardless of the number of relatives-in-care residing in the same unit in the facility. The payment basis for contents of a relative-in-care is replacement cost. Our payment is subject to a \$500 deductible.

The same special limits apply to the contents of a relative-in-care as to your contents with the following exceptions:

Item	Special Limit (\$)
Legal tender , travellers cheques, bank notes, stored value cards, bullion, gold, silver platinum or tokens	500
Jewellery , watches or precious and semi-precious stones, whether set or unset that are lost, misplaced or stolen	1,500

Guest property

We cover personal property of Your guests or relatives while it is in any house listed in the Declaration page, occupied by You or a family member.

The following Extra Coverages apply only at a residence listed in the Declarations page where You are a tenant or a condominium unit owner:

Additions and Alterations

We cover Your building additions, alterations, fixtures, improvements, installations or items of real property that You own or are responsible to insure at Your Residence. This includes breakage of glass or safety glazing material in the building or a door or window. We also cover any other structure at Your Residence that is owned by You or available for Your exclusive use and which You are required to insure. But the loss must be for that part of Your unit in which You have an insurable interest.

For a covered loss to these items, We will pay up to 25% of the contents sum insured plus any higher amount listed in the Declarations page for Additions and Alterations. The same payment basis applies to Additions and Alterations as to contents. However, if You have a covered loss to Additions and Alterations and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, We will only pay the reconstruction cost less depreciation.

Unlimited trace and access

If water, gas or oil escapes from Your household heating, cooking or water system, We cover the cost of removing and replacing any part of Your House or other permanent structure necessary to repair Your household heating, cooking or water system. We do not cover loss or damage to the household heating, cooking or water system itself.

Additional living expense

Under certain conditions (described below), when Your Residence cannot be lived in because of a covered loss to Your Residence, or if applicable, its Contents, We cover the expenses detailed below. There is no deductible for this coverage.

Extra living expenses

If a covered loss makes Your Residence uninhabitable, We cover the reasonable increase in Your normal living expenses that is necessary to maintain Your household's usual standard of living. We cover this increase for the reasonable amount of time it should take to restore Your residence to a habitable condition or if You or members of your household permanently relocate, the shortest amount of time required to settle elsewhere. However, if You are newly constructing Your Residence or constructing additions, alterations, or renovations to Your Residence at the time of a covered loss, We only cover the increase in Your normal living expenses incurred by You for the reasonable amount of time required to restore the residence to the condition it was in prior to the covered loss. This period of time is not limited by the expiration of this Policy.

Extra boarding expenses for pets

If You are entitled to a benefit payable under the extra living expenses section and You have pets that are not permitted to stay with You under the terms and conditions of Your temporary accommodation, We will pay for the reasonable expenses incurred to board Your pets in alternative accommodation for the time you are receiving the extra living expenses up to a maximum of \$30,000.

Fair rental value

If a covered loss makes a part of Your Residence which You usually rent to others uninhabitable, We cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. This period of time is not limited by the expiration of this Policy.

Forced evacuation

If Your House cannot be lived in because a government authority prohibits you from occupying it, We cover any increase in Your living expenses that is necessary to maintain Your household's normal standard of living. We also cover any loss in fair rental value if Your House is normally held for rent. We cover these forced evacuation expenses for up to 30 days, even if the Policy period ends during that time. We do not cover loss due to cancellation of a lease or agreement.

Evacuation boarding expenses for pets

If You are entitled to a benefit payable under the forced evacuation expenses section and You have pets that are not permitted to stay with You under the terms and conditions of Your temporary accommodation, We will pay for the reasonable expenses incurred to board Your pets in alternative accommodation for a maximum period of 90 days up to a maximum of \$2,500.

Emergency clothing and essential purchases

If You or a family member are not able to access Your Residence, We will pay up to a maximum \$5,000 for essential replacement clothing and toiletry items You or a family member need to purchase as a result of a covered forced evacuation loss.

Pedigree pets

We will pay up to \$2,000 for the accidental death or theft of Your pedigree dog or cat which normally resides with You in Your Residence. This coverage applies only if the accidental death or theft occurred within the Republic of Singapore. Proof of pedigree and ownership are required in the event of a claim.

Common Area Cover

If You are a condominium unit owner, We will pay up to \$50,000 for any one occurrence for Your share of any extraordinary payments or special levies charged against all strata title owners for common property or area loss or damages during the Policy period, which are in excess of Your management corporation or strata insurance. The common property or area loss or damages must be a result of a covered loss to property or as a result of liability that would be covered under this Policy. We will not pay any deductible amount that You are expected to pay under Your management corporation or strata insurance. There is no deductible for this coverage.

Landscaping

We cover Your trees, shrubs, plants and lawns at Your Residence against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft and loss caused by a vehicle or aircraft.

We will pay up to a total of 5% of the contents sum insured at the location at which the loss occurs, but not more than \$5,000 for any one tree, shrub or plant.

This extra coverage applies only if You begin to repair or replace the lost or damaged property within 180 days of the date of loss.

Tree removal

Unless covered elsewhere under this Policy, We will pay the reasonable expenses You incur up to a total of \$5,000 for each occurrence to remove trees which have fallen, or trees threatening to fall and cause damage to Your Residence or neighbouring premises, due to wind, hail, sleet or the weight of ice or snow, fire, lightning, explosion, riot or civil commotion, earthquake or malicious mischief. These payments apply only to fallen trees, or trees threatening to fall and cause damage, at a location shown in the Declarations page.

This extra coverage applies only if You begin to repair or replace the lost or damaged property within 180 days of the date of loss. There is no deductible for this coverage.

Lock replacement

If the keys to Your Residence are lost or stolen, We will pay the cost of replacing the locks. In addition, if the keys which are lost or stolen contain an electronic unlocking device to Your car on the same key ring which is lost or stolen at the same time, We will pay the cost of replacing the electronic unlocking device up to a maximum of \$5,000. There is no deductible for this coverage.

You must notify Us in writing within 72 hours of discovering this loss.

Debris removal

Unless covered elsewhere under this Policy, We cover the reasonable expenses You incur made necessary by a covered loss to demolish damaged covered property, if necessary, and to remove debris of the covered loss including the property that caused a covered loss up to 30% of the sum insured shown in the Declarations page.

Emergency repairs

After a covered loss, We cover the reasonable expenses You incur for necessary emergency repairs made solely to protect Your Residence against further covered damage. These payments do not increase the sum insured for Your Residence.

Modification costs

We cover You or a family member for the necessary expenses, up to a maximum of \$50,000, to make modifications to Your Residence, if permitted under the terms and conditions of Your agreement, so that You may remain in Your Residence, if You or a family member is permanently disabled as the result of an accident during the Policy period.

Permanently disabled means:

- permanent physical severance at or above both ankles or permanent total loss of use of both legs or feet;
- permanent physical severance at or above both wrists or permanent total loss of use of both arms or hands; or
- total and irrevocable loss of sight in both eyes.

Construction works and materials

We will cover the works, building materials and construction supplies owned by You and located on the grounds of Your Residence intended for use in its construction, addition, alteration or renovation up to 25% of the contents sum insured or \$200,000, whichever is less. If the cost of the building work exceeds this amount, You must notify Us before the building works begin and it is Our decision whether to accept the increased risk of the insurance and, if so, on what terms. These payments apply only to a covered loss, and they do not increase the sum insured for Your Residence.

Rebuilding to code

After a covered loss, We cover the necessary cost of conforming to any law or to any ordinance that requires or regulates:

- the repair, replacement, or rebuilding or demolition of the damaged portion of Your additions and alterations made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of Your additions and alterations necessary to complete the repair, replacement or rebuilding of the damaged portion of
- Your Residence or other permanent structure; or
- the demolition of the undamaged portion of Your additions and alterations when Your Residence must be totally demolished.

Mortgage discharge

We will pay the reasonable legal costs to discharge Your mortgage if Your claim is for a total loss under this Policy up to a maximum of \$5,000.

Mould remediation expenses

We provide coverage for mould remediation expenses You incur, made necessary by a covered water damage loss to Your Residence. For each occurrence, We will pay up to a total of \$25,000, plus any additional amount of coverage shown in the Declarations page for mould remediation expenses at this location. This coverage applies only to the portion of Your contents or additions and alterations, which directly sustained the covered water damage loss. These payments do not increase the sum insured for Your Residence.

Mould remediation means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality for mould;
- testing the surfaces and materials of Your additions and alterations or contents for mould;
- developing a mould remediation plan; and
- implementing a mould remediation plan including the clean-up, removal, containment, treatment, or disposal of mould.

Mould remediation also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mould; and
- repairing or replacing covered property damaged or removed solely due to mould.

We also provide coverage for temporary relocation expenses You incur, made necessary by mould remediation. For each occurrence, We will pay up to 20% of the total amount of mould remediation expense coverage. There is no deductible for temporary relocation expenses.

Temporary relocation expenses means:

- the reasonable increase in Your normal living expenses that is necessary to maintain Your household's usual standard of living for the reasonable amount of time required to complete mould remediation; and
- the fair rental value of that part of Your Residence rented or held for rental, for the reasonable amount of time required to complete mould remediation, during the period of time it is usually rented.

Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

We will not make any additional payments for mould remediation expenses or temporary relocation expenses under any other Extra Coverages. The amount of coverage for mould remediation expenses and temporary relocation expenses is the most We will pay for the sum of all mould remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the Policy period.

Water detection expenses

We will reimburse You for the reasonable expense You incur, up to \$1,000, to install a Water leak detection and control system following a covered water damage loss to Your Residence within the Policy Period. This cover applies only if:

- the amount of the covered water damage loss is \$10,000 or more prior to the application of the Deductible;
- the covered water damage loss is caused by a leak or break in a plumbing, heating or air conditioning system; and
- the installation of a Water leak detection and control system was the first time such a system was installed in Your Residence.

There is no Deductible for this cover.

These payments do not increase the amount of cover for Your Additions and Alterations at Your Residence.

Water leak detection and control system means a system in Your Residence that monitors:

- areas containing plumbing devices, appliances and other outlets for a water leak and if detected, closes the main water supply pipe; or
- unusual water flow patterns or unexpected interior water overflow and if detected, closes the main water supply pipe.

Exclusions

These exclusions apply to Your Deluxe Contents Coverage, including the Extra Coverages, unless stated otherwise. The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril.

Wear and tear

We do not cover any loss caused by wear and tear, gradual deterioration, fading, rust, corrosion, bacteria, fungi, mould, dry or wet rot, warping, insects or vermin. We do insure subsequent covered loss unless another exclusion applies.

Fungi and mould

We do not provide coverage for the presence of mould, however caused, or any loss caused by mould. But We do cover mould resulting from fire or lightning unless another exclusion applies. Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

Inherent vice and breakdown

We do not cover any loss caused by inherent vice, latent defect or mechanical breakdown if:

- i. You were aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into; or
- ii. a reasonable person in the circumstances could be expected to have been aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into.

We do cover any damage to household electrical motors provided there is actual burning out of the motor and provided the burning out is not caused by lack of proper maintenance. We do insure subsequent covered loss unless another exclusion applies.

Contamination

We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do We cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A pollutant is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. A contaminant is an impurity resulting from the mixture of a substance with a foreign substance. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals

We do not cover any loss caused by vermin, insects or rodents. But We do insure subsequent covered loss unless another exclusion applies.

Special rules for escaping water

If any of the causes of loss previously described in the exclusions for wear and tear, fungi and mould, inherent vice and breakdown, contamination or loss by animals cause water to escape from within a household appliance, swimming pool or plumbing, heating or air conditioning system, We cover the loss caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for wear and tear, fungi and mould, inherent vice and breakdown, contamination or loss by animals. This coverage also includes the cost of tearing out and replacing any part of the house or other permanent structure necessary to repair the appliance, swimming pool, or system. But We do not cover loss to the appliance, swimming pool, or system itself.

Business property

We do not cover any loss to business furnishings, supplies, equipment or inventory unless it is business property covered as an Extra Coverage.

Computer error

We do not cover any cost to correct a malfunction, error or deficiency in programming or instructions to a computer or in the computer itself.

Tenant property

We do not cover any loss to property of roomers, boarders, or other tenants.

Motorised land vehicles

We do not cover any loss to a motorised land vehicle. But We do cover decommissioned motorised land vehicles in storage at Your Residence, unregistered motorised land vehicles used solely on and to service the residence, unregistered motorised land vehicles used to assist the disabled and golf carts.

Theft of certain electronic equipment from a motorised land vehicle

We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;

- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas;

from a motorised land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Repairs and renovations

We do not cover loss or damage caused by repairing, restoring, retouching, refinishing or renovating contents except jewellery, watches and furs. But We do insure subsequent covered loss unless another exclusion applies.

Watercraft accidents

We do not cover any loss caused by the sinking, swamping, stranding, or collision of a watercraft or its trailer, equipment, or outboard motor. But we do cover collision of a watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature

We do not cover any loss caused by air dampness or temperature extremes or condensation unless the loss or damage is directly caused by rain, snow, sleet or hail except for as provided in the Extra Coverages “Food spoilage” above.

Confiscation

We do not cover any loss caused by the confiscation, destruction or seizure of property by any government or public authority.

Loss to animals

We do not cover any loss, damage or injury of or to animals, birds or fish except as described in Extra Coverages.

Aircraft

We do not cover any loss to an aircraft or aircraft parts.

Intentional acts

We do not cover any loss caused intentionally by a person named in the Declarations page, that person’s spouse, a family member or a person who lives with You. We also do not cover any loss caused intentionally by a person acting under the direction or instruction of a person named in the Declarations page, that person’s spouse, a family member, or a person who lives with You.

But we do provide coverage for You or a family member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one done deliberately with conscious design. However, this exclusion shall not apply when the loss is caused by an intentional act committed for the purpose of preventing personal injury or property damage or eliminating danger to persons or property.

Misappropriation

We do not cover any loss caused by the stealing, theft, taking or other misappropriation by or under the direction of a person named in the Declarations page, that person’s spouse, a family member, or a person who lives with You. This exclusion does not apply to the stealing, theft, taking or other misappropriation by Your guests or tenants, unless the misappropriation was at the direction or instruction of a person named in the Declarations page, that person’s spouse, a family member, or a person who lives with You.

Faulty planning, construction or maintenance

We do not cover any loss caused by the faulty acts, errors or omissions of You or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But We do insure subsequent covered loss unless another exclusion applies. “Planning” includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. “Construction or maintenance” includes grading, compacting, materials, workmanship, and parts or equipment used for construction, repair or maintenance.

Failure to Protect

We do not cover any loss or damage caused by Your failure to use all reasonable means to protect property before, at, or after the time of a loss.

Acts of war

We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this acts of war exclusion supersedes the nuclear, biological, chemical or radiation hazard exclusion.

Nuclear, biological, chemical or radiation hazard

We do not cover any loss caused by nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused. But We do insure subsequent covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

International Transit

We do not cover any loss incurred above \$20,000 for each occurrence during international transit while Your contents are in the custody of a common carrier.

International transit means any shipment of Your contents by or onboard any conveyance, vessel, aircraft, vehicle or train to and/or from the Republic of Singapore and any foreign country. In addition the loading and unloading of Your contents to and from such conveyance, vessel, aircraft, vehicle or train or while the property is held in temporary storage during such transit, shall be considered part of international transit when the final destination is located outside of the Republic of Singapore.

This exclusion does not apply to contents which accompany You or a family member as a personal baggage during international travel.

Valuable Articles Coverage



Valuable Articles Coverage

This part of Your Masterpiece Policy provides You with coverage against physical loss or damage to Your valuable articles anywhere in the world subject to the terms, conditions and exclusions stated in the Policy.

Definitions

Valuable Article means personal property You own or possess for which an amount of coverage is shown in the Valuable Articles section of Your Declarations page.

Covered loss is the physical loss or damage to Your valuable articles subject to the terms, conditions and exclusions in this Policy.

How We Will Pay Your Claim

Sum insured

The sum insured for each category of valuable articles and for each itemised article is shown in Your Declarations page.

Itemised articles

For a Covered loss to an article listed in Your Coverage Summary of itemised articles, We will pay as follows:

Total loss

If the itemised article is lost or totally destroyed, We will pay the Sum insured for that article. When We pay for a total loss, the salvage becomes Our property.

Total loss extended Replacement Cost cover for Fine arts

If, after a Covered loss, the Sum insured for an Itemised article of Fine arts is:

- less than the market value; and
- can be proven by a professional valuation dated within the three (3) year period immediately prior to the Covered loss,

We will pay the market value as at the time immediately before the loss, up to 150% of the Sum insured for that Itemised article of Fine arts or the Sum insured plus an additional \$250,000, whichever is the lesser amount.

Total loss extended Replacement Cost cover for all other categories of Valuable Articles

If, after a Covered loss, the Sum insured for an Itemised article is:

- less than the market value; and
- can be proven by a professional valuation dated within the two (2) year period immediately prior to the Covered loss,

We will pay the market value as at the time immediately before the loss for that Itemised article, up to the Sum insured as shown in Your Coverage Summary for that category of Valuable Articles Coverage.

Partial loss

- restoration cover

If the Itemised article is partially lost or damaged, We will pay the cost to restore the Itemised article without deduction for wear and tear to its condition immediately before the loss up to the Sum insured for that Itemised article.

- when an Itemised article cannot be restored

If the Itemised article cannot be fully restored to its condition and market value immediately before the loss, We will pay the restoration costs, if restoration is attempted, plus any loss of market value up to the Sum insured for that Itemised article. However, if that Itemised article was professionally valued within the three (3) year period immediately prior to the Covered loss, the maximum amount We will pay for Fine arts is the market value immediately before the loss, up to 150% of the Sum insured for that Itemised article of Fine arts or the Sum insured plus an additional amount of \$250,000, whichever is the lesser amount.

The maximum amount We will pay for an Itemised article of all other categories of Valuable Articles, if that Itemised article was professionally valued within the two (2) year period immediately prior to the Covered loss, is the market value immediately before the loss for that Itemised article, up to the Sum insured as shown in Your Coverage Summary for that category of Valuable Articles Coverage.

In-vault jewellery

Itemised jewellery described in the Coverage Summary as “in-vault” must be kept in a bank vault. There is no coverage for these items while they are out of a vault, unless We agree in advance to cover them.

In-safe jewellery

Itemised jewellery described in the Coverage Summary as “in-safe” must be kept in a safe at the Residence listed in the Coverage Summary shown as having “in-safe” jewellery. There is no coverage for these items while they are out of a safe, unless We agree in advance to cover them.

Blanket coverage

For a covered loss to valuable articles with blanket coverage, We will pay the amount required to repair or replace the property, whichever is less, without deduction for depreciation. If the restored value is less than the market value immediately prior to the loss, We will pay the difference. But We will not pay more than the amount of blanket coverage for that category listed in your Declarations page and We will not pay more than the blanket limit per item for loss to any one article.

The following valuable articles are eligible for blanket coverage:

Item	Definition
Jewellery	Articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals or alloys. This also includes costume jewellery and watches.
Fine arts	Private collections of paintings, etchings, pictures, tapestries, rugs, art glass windows, other bona fide works of art (for example, statues, antiques, rare books and manuscripts, porcelains, rare glass, crystal, and other items of historical value or artistic merit).
Furs	Garments made of, trimmed in or consisting principally of fur.
Silverware	Sterling silver, gold, pewter or plated ware, including tableware, trays, trophies and similar household articles other than jewellery.

Item	Definition
Stamps & coins	Stamps and/or coins contained in an individually owned stamp and/or coin collection and not owned by dealers or auctioneers. This includes other philatelic property, including books, pages and mountings; and other numismatic property including coin albums, containers, frames, cards and display cabinets used with Your collection.
Musical instruments	Musical instruments and equipment.
Cameras	Cameras, projection machines, films and related equipment.
Wine	An alcoholic or non-alcoholic beverage produced by the fermentation of grapes at a commercial winery. The maximum amount We will pay for a covered loss to wine at any location other than the locations(s) shown on the Declarations page is 20% of the Sum insured for wine or \$50,000, whichever is less.
Collectibles	Private collections of rare, unique or novel articles of personal interest (for example dolls, guns, model trains) including memorabilia.

Our Option

When We pay for a total loss, We may keep all or part of the damaged property.

Recoveries

If We pay for a covered loss to property and We recover that property, We agree to offer You an opportunity to buy it back. We will offer it to You at no higher an amount than We paid to You for that property.

Pairs, sets and parts

Jewellery and fine arts only

For a covered loss to a pair or set, or to part of a larger unit: If You agree to surrender the undamaged article(s) of the pair, set or unit to Us, We will pay You the full replacement cost of the entire pair, set or unit, subject to the applicable amount of coverage for that pair, set or unit. If the remaining pieces or parts are not surrendered, it is considered a partial loss as previously defined in “Itemised articles”.

All other valuable articles

For a covered loss to a pair or set or to part of a larger unit, We will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it;
- the cost to make up the difference between its market value before and after the loss; or
- the amount of coverage for that pair, set or unit.

However, if You agree to surrender the undamaged article(s) of the pair, set or unit to Us and We agree to accept, We will pay You the full replacement cost of the entire pair, set or unit, subject to the applicable amount of coverage for that pair, set or unit.

Replacement cost is the amount required to repair or replace the pair, set or unit, whichever is less.

Extra Coverages

These coverages are included in Your Valuable Articles Coverage and are in addition to the Sum insured for Your Valuable Articles unless stated otherwise in Your policy or an exclusion applies.

Newly acquired valuable articles

For some categories of valuable articles, We automatically cover newly acquired articles that You own if You already have Itemised articles shown in the Declarations page in that category. The amount of coverage for these articles is described below.

Fine arts

We cover Your newly acquired fine arts for 25% of Your total itemised coverage for fine arts. But You must request coverage for the newly acquired fine arts within 90 days after You acquire them, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired articles after the 90th day.

Jewellery, furs, cameras and musical instruments

We cover Your newly acquired jewellery, furs, cameras and musical instruments for 25% of Your total itemised coverage in the same category, up to \$100,000 for each category. But You must request coverage for these newly acquired articles within 90 days after You acquire them, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired articles after the 90th day.

Fine art expenses

As described below, We pay for expenses You incur for defective title and works in progress. These extra coverages apply only if an amount of coverage for fine art, either blanket or itemised, is shown in Your Declarations page.

Defective title

We will pay for reasonable legal costs You incur due to claims made against You for lack of title or defective title to a fine art covered under this Policy, of which You were not aware, up to \$100,000 with prior notice to Us before incurring any fees or expenses. The most We will pay for all claims for defective title or lack of title during the Policy period regardless of the number of claims or the number of articles is \$100,000. This coverage only applies to claims made against You and reported to Us during the Policy period. This coverage does not apply to defective title or lack of title to a fine art, including legal costs incurred:

- that were known by You prior to taking possession of the article, or could have been discovered by You by making reasonable and proper inquiries as to the article's provenance before receiving it;
- to an article that has been sold;
- to any debt incurred by You from a pledge or lien on the article; or
- arising from Your bankruptcy, insolvency, receivership, liquidation or other financial restructuring or difficulties.

Fine Art works in progress

We cover uncompleted works of art by an artist commissioned by You that are damaged or destroyed by a peril that would be covered under this Policy prior to completion or which cannot be completed by the artist due to the artist's death. We will pay for the costs You incurred for the materials or supplies for the artist and the contracted costs for labour up to \$100,000 but not more than the amount of non-recoverable deposits or the full commission price if prepaid. This is the most We will pay regardless of the number of policies providing You with coverage for fine art issued by a direct or indirect subsidiary of the Chubb Corporation.

Jewellery works in progress

If an amount of coverage for itemised Jewellery is shown in Your Coverage Summary, We cover uncompleted items of Jewellery by a jeweller or designer commissioned by You that are damaged or destroyed by a peril that would be covered under this Policy prior to completion or which cannot be completed by the jeweller or designer due to the death of the jeweller or designer. We will pay for the costs You incurred for the materials or supplies and the contracted costs for labour up to \$25,000 but not more than the amount of non-recoverable deposits or the full commission price if prepaid. This is the most We will pay regardless of the number of policies providing You with coverage for Jewellery.

Exclusions

These exclusions apply to Your Valuable Articles Coverage, including the Extra Coverages, unless stated otherwise. The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril.

Musical and photographic articles used for profit

We do not cover any loss to musical instruments, cameras or equipment related to musical instruments or cameras used for profit, except in an incidental business activity that does not have gross revenues of \$5,000 or more in any year and conforms to the laws of the Republic of Singapore.

Intentional acts

We do not cover any loss caused intentionally by a person named in the Declarations page, that person's spouse, a family member or a person who lives with You. We also do not cover any loss caused intentionally by a person acting under the direction or instruction of a person named in the Declarations page, that person's spouse, a family member, or a person who lives with You.

But We do provide coverage for You or a family member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one done deliberately with conscious design. However, this exclusion shall not apply when the loss is caused by an intentional act committed for the purpose of preventing personal injury or property damage or eliminating danger to persons or property.

Misappropriation

We do not cover any loss caused by the stealing, theft, taking or other misappropriation by or under the direction of a person named in the Declarations page, that person's spouse, a family member, or a person who lives with You. This exclusion does not apply to the stealing, theft, taking or other misappropriation by Your guests or tenants, unless the misappropriation was at the direction or instruction of a person named in the Declarations page, that person's spouse, a family member, or a person who lives with You.

Wear and tear

We do not cover any loss caused by wear and tear, gradual deterioration, fading, rust, corrosion, bacteria, dry or wet rot, warping, insects or vermin. We do insure subsequent covered loss unless another exclusion applies.

Fungi and mould

We do not provide coverage for the presence of mould, however caused, or any loss caused by mould. But We do cover mould resulting from fire or lightning unless another exclusion applies. Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

Inherent vice and breakdown

We do not cover any loss caused by inherent vice, latent defect or mechanical breakdown if:

- i. You were aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into; or
- ii. a reasonable person in the circumstances could be expected to have been aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into.

We do cover any damage to household electrical motors provided there is actual burning out of the motor and provided the burning out is not caused by lack of proper maintenance. We do insure subsequent covered loss unless another exclusion applies.

Computer error

We do not cover any cost to correct an error or deficiency in computer programming or instructions to a computer.

Acts of war

We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this acts of war exclusion supersedes the nuclear, biological, chemical or radiation hazard exclusion.

Nuclear, biological, chemical or radiation hazard

We do not cover any loss caused by nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused. But We do insure subsequent covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Special exclusions for fine arts

We do not cover these losses for fine arts:

- damage caused by repairing, restoring or retouching; and
- any loss to property at a showground or at the premises of a national or international exhibition, unless We agree in advance to cover the fine arts.

Special exclusions for stamps and coins

We do not cover these losses for stamps or coins:

- creasing, denting, scratching, tearing, thinning, colour transfer, dampness, extreme temperature or gradual deterioration;
- damage caused from handling or being worked on; or
- disappearance of an individual stamp, coin, or other such item that is insured as part of a collection unless it is mounted in a volume and the page is also lost.

Special exclusion for wine

We do not cover any loss to covered wine caused by extreme temperature, gradual deterioration or spoilage. This exclusion applies to both itemised and blanket Wine coverage.

We do cover Wine which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; and
- mechanical or electrical breakdown of climate control equipment.

International Transit

We do not cover any loss incurred above \$20,000 for each occurrence during international transit while Your contents are in the custody of a common carrier.

International transit means any shipment of Your contents by or onboard any conveyance, vessel, aircraft, vehicle or train to and/or from the Republic of Singapore and any foreign country. In addition the loading and unloading of Your contents to and from such conveyance, vessel, aircraft, vehicle or train or while the property is held in temporary storage during such transit, shall be considered part of international transit when the final destination is located outside of the Republic of Singapore.

This exclusion does not apply to contents which accompany You or a family member as a personal baggage during international travel.

Special Coverage - Wine Provision



Special Coverage – Wine Provision

Vintner Wine Part 1 of 3

Vintner wine means an alcoholic or non-alcoholic beverage produced by the fermentation of grapes at a commercial winery. Wine coverage is limited to the wine containers and their contents and storage units, climate control systems, wine cellar furnishings and accessories, all associated with the wine.

Coverage for wine is included in the “Other” class in the Valuable Articles section of the Coverage Summary. The amount and description of your coverage for wine is shown under Itemised Articles.

Vintner Wine Part 2 of 3

Blanket coverage is provided as described in Valuable Articles Coverage, unless stated otherwise. The blanket limit per individual item of covered property is \$1,000. The maximum amount we will pay for a covered loss to wine at any location other than the location(s) shown on the Coverage Summary is 20% of the amount of coverage for wine or \$50,000, whichever is less. There is a \$500 deductible for each occurrence; however, we will waive this deductible for covered losses of more than \$50,000.

Vintner Wine Part 3 of 3

Under Valuable Articles Coverage, the exclusion for gradual or sudden loss is amended to add the following:

We do not cover any loss to covered wine caused by spoilage. However, we do cover loss to wine caused by change in temperature or temperature extremes due to loss of utility service or premises power supply, or mechanical or electrical breakdown of climate control equipment.

Personal Liability Coverage



Personal Liability Coverage

This part of Your Masterpiece Policy provides You with personal liability coverage for which You or a family member may be legally responsible anywhere in the world subject to the terms, conditions and exclusions stated in the Policy.

Definitions

The following words used in this coverage part have the special meaning defined here.

Bodily injury means physical bodily harm, (including sickness or disease or death that results from it), required care and loss of services.

Covered person means:

- You or a family member;
- any person or organisation with respect to their legal responsibility for covered acts or omissions of You or a family member; or
- any combination of the above.

Damages means the sum that is paid or is payable to satisfy a claim settled by Us or resolved by judicial procedure or by a compromise We agree to in writing.

Personal injury means the following injuries, and resulting death:

- bodily injury;
- shock, mental anguish or mental injury;
- false arrest, false imprisonment or wrongful detention;
- wrongful entry or eviction;
- malicious prosecution or humiliation; and
- libel, slander, defamation of character or invasion of privacy.

Property damage means physical injury to or destruction of tangible property, including the subsequent loss of its use.

Tangible property includes the cost of recreating or replacing stocks, bonds, deeds, mortgages, bank deposits, and similar instruments, but does not include the value represented by such instruments.

Registered vehicle means any motorised land vehicle not described in unregistered vehicle.

Unregistered vehicle means:

- any motorised land vehicle not designed for or required to be registered for use on public roads;
- any motorised land vehicle which is decommissioned at Your residence;
- any motorised land vehicle used primarily on and to service a residence premises shown in the Declarations page;
- any motorised land vehicle used to assist the disabled that is not designed for or required to be registered for use on public roads; or
- golf carts not registered for use on public roads.

How We Will Pay Your Claim

Limit of Liability

The sum insured for liability is shown in the Declarations page. We will pay on Your behalf up to that amount for covered Damages from any one occurrence, regardless of how many claims, homes, watercraft or people are involved in the occurrence.

Any costs We pay for legal expenses (see Defence coverages) are in addition to the sum insured for liability.

Defence coverages

We will defend a Covered person against any suit seeking covered Damages for personal injury or property damage. We provide this defence at Our own expense, with counsel of Our choice, even if the suit is groundless, false or fraudulent. We may investigate, negotiate and settle any such claim or suit at Our discretion.

As part of Our investigation, defence, negotiation or settlement We will pay:

- all premiums on appeal bonds required in any suit We defend;
- all premiums on bonds to release attachments for any amount up to the amount of coverage (but We are not obligated to apply for or furnish any bond);
- all expenses incurred by Us;
- all costs taxed against a Covered person;
- all interest accruing after a judgment is entered in a suit We defend on only that part of the judgment We are responsible for paying. We will not pay interest accruing after We have paid the judgment up to the sum insured;
- all prejudgment interest awarded against a Covered person on that part of the judgment We pay or offer to pay. We will not pay any prejudgment interest based on the period of time after We make an offer to pay the sum insured;
- all earnings lost by each Covered person at Our request, up to \$500 a day, to a total of \$20,000;
- other reasonable expenses incurred by a Covered person at Our request; and
- the cost of bail bonds required of a Covered person because of a covered loss.

In jurisdictions where We may be prevented by local law from carrying out these defence coverages, We will pay only those defence expenses that We agree in writing to pay and that are incurred by You.

Extra Coverages

These coverages are included in Your Personal Liability Coverage and are in addition to the sum insured for damages and defence costs unless stated otherwise.

Damage to the property of others

We cover the replacement cost of other people's property, up to \$15,000 for each occurrence, if the property is damaged or destroyed by a Covered person, irrespective of legal liability.

Replacement cost is the amount required to repair or replace other people's property, whichever is less.

Credit cards, forgery and counterfeiting

We cover up to a total of \$30,000:

- a Covered person's legal obligation resulting from loss or theft of a credit card, bank card, debit card or their account numbers issued to You or a family member, provided that all the terms for using the card are complied with;
- a Covered person's legal obligation resulting from loss caused by theft or unauthorised use of a credit card, bank card, debit card or their account numbers issued to You or a family member when used electronically, including use on the internet, provided that all the terms for using the card are complied with;
- loss to a Covered person caused by forgery or alteration of any cheque or negotiable instrument; or
- loss caused by a Covered person's acceptance in good faith of any counterfeit paper currency.

Unauthorised use means use of a credit card, bank card, debit card or their account numbers without permission from You or a family member.

Unauthorised use does not mean use of a credit card, bank card, debit card or their account numbers:

- in excess of the amount authorised by You or a family member; or
- by a person or entity with unlimited use of a credit card, bank card, debit card or their account numbers issued to You or a family member.

We provide Defence coverages for any claim or suit seeking covered Damages against a Covered person for loss, theft, or unauthorised use of a credit card, bank card, debit card or their account numbers. We have the option to defend a claim or suit against a Covered person (or against a bank, with respect to this coverage) for forgery or counterfeiting. Our obligation to defend any suit seeking covered Damages ends when Our payment under this coverage equals \$30,000.

If You have a loss under the credit cards, forgery and counterfeiting coverage of this Policy, You must:

- notify Us or Your broker of Your loss;
- in case of theft You must notify the police or similar competent authority;
- notify the credit card service company or the issuing bank;
- include evidence or an affidavit supporting Your claim, including the amount of and cause of the loss in any statement You prepare at Our request;
- submit to an examination under oath, as often as We may reasonably require You, family members and other members of Your household to do so;
- upon Our request submit a signed description of the circumstances surrounding a loss and Your interest in it; and
- produce all records and documents We request and permit Us to make copies.

This coverage does not apply to losses covered under Identity fraud.**Identity fraud**

We cover Your or a family member's identity fraud expenses, up to a maximum of \$75,000 for each identity fraud occurrence. A \$500 deductible applies to each and every claim.

Identity fraud means the act of knowingly transferring or using, without lawful authority, Your or a family member's means of identity which constitutes a violation of law or a crime under any government's law or local law.

Identity fraud occurrence means any act or series of acts of identity fraud by a person or group commencing in the Policy period.

Identity fraud expenses means:

- costs for notarising affidavits or similar documents for law enforcement agencies, financial institutions or similar credit grantors and credit agencies;
- costs of sending certified mail to law enforcement agencies, financial institutions or similar credit grantors and credit agencies;

- loan application fees for re-applying for loan(s) due to the rejection of the original application because the lender received incorrect credit information;
- telephone expenses for calls for businesses, law enforcement agencies, financial institutions or similar credit grantors and credit agencies;
- earnings lost by You or a family member as a result of time off work to complete fraud affidavits, meet with law enforcement agencies, credit agencies, merchants or legal counsel, up to \$250 a day, to a total of \$10,000;
- reasonable attorney expenses incurred with prior notice to Us for:
 - the defence of You or a family member against any suit(s) by businesses or their collection agencies;
 - the removal of any criminal or civil judgements wrongly entered against You or a family member; and
 - any challenge to the information in Your or a family member's consumer credit report.

However, identity fraud expenses does not include expenses incurred due to any fraudulent, dishonest or criminal act by You or a family member or any person acting with You or a family member, or by any authorised representative of You or a family member, whether acting alone or in collusion with others.

In addition to the duties described in Policy Terms You or a family member shall notify an applicable law enforcement agency.

This cover does not apply to losses covered under Credit cards, forgery, and counterfeiting.

Golfers' cover

We cover You or a family member for the following expenses whilst playing golf or participating in any activity at a golf club, anywhere in the world, unless stated otherwise or an exclusion applies:

Third Party Damage

We cover all property damage to another person's property caused by a Covered person, irrespective of legal liability; and

Personal Accident

In the event that You or a family member suffers bodily injury whilst playing golf which results in their:

- death;
- loss of limb(s); or
- loss of eye(s).

We will pay You or a family member, or in the event of death their estate, \$25,000 (or less for a minor if limited by law).

We will not pay more than \$25,000 for any one occurrence. Death, loss of limb(s), or loss of eye(s) must occur within 12 months of the date of the occurrence.

Loss of limb(s) means:

- in the case of a lower limb, permanent physical severance at or above the ankle or permanent total loss of use of an entire leg or foot; or
- in the case of an upper limb, permanent physical severance at or above the wrist or permanent total loss of use of an entire arm or hand.

Loss of eye(s) means total and irrevocable loss of sight in one or both eyes.

Hole in one

We cover up to \$1,000 in the event of a hole in one achieved by You or a family member during an official competition round. Your scorecard and certification from Your club or match secretary must be submitted. No deductible applies to this coverage.

Fungi and mould

We cover damages a Covered person is legally obligated to pay, up to \$100,000 for each occurrence, for bodily injury or property damage arising out of mould.

Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

These payments do not increase the amount of Personal Liability Coverage.

Exclusions

These exclusions apply to Your Personal Liability Coverage, including the Extra Coverages, unless stated otherwise.

Motorised land vehicles

We do not cover any damages arising out of the ownership, possession or use of any motorised land vehicle. This includes any trailers or watercraft being towed by or carried on any registered vehicle.

This exclusion does not apply to decommissioned motorised land vehicles in storage at Your Residence, to unregistered motorised land vehicles used solely on and to service the residence, to unregistered motorised land vehicles used to assist the disabled, to unregistered golf carts or to quad bikes and motorcycles with an engine capacity of less than 51cc used within the grounds of a residence listed in the Declarations page and not registered for road use.

Aircraft

We do not cover any damages arising out of the ownership, possession or use of any aircraft. But We do cover damages arising out of the use of an aircraft charter by You with paid crew, not owned by You or any entity in which You have an ownership interest or leasehold interest. We do not cover any property damages to aircraft rented to, owned by, or in the care, custody or control of a Covered person.

Large watercraft

We do not cover any damages arising out of the ownership, possession, use or towing of any watercraft 8 metres or longer or with more than 50 horsepower owned or controlled, directly or indirectly, by a Covered person, or any watercraft furnished or rented to a Covered person for longer than 30 days. But We do cover watercraft being stored, unless another exclusion applies.

Racing

We do not cover any damages arising out of the participation in or practice for competitive racing of any motorised land vehicle, watercraft or aircraft. This exclusion does not apply to sailboat racing even if the sailboat is equipped with an auxiliary motor.

Non-permitted use

We do not cover any person who uses a motorised land vehicle, watercraft or aircraft without permission from You or a family member.

Permitted use

We do not cover any damages arising from any Covered person permitting the use of a motorised land vehicle, watercraft or aircraft by any person.

Contamination

We do not cover any damages arising out of the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do We cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A pollutant is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. A contaminant is an impurity resulting from the mixture of a substance with a foreign substance. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

Domestic employees

We do not cover any damages or compensation a Covered person is legally obligated to pay for bodily injury to a domestic employee of a residence shown in the Declarations page under this section, including any domestic worker (as defined in the Employment Act Cap. 91 of the Republic of Singapore). Nor do we cover any damages or compensation a Covered person is legally obligated to provide under any workers' compensation or other similar laws.

Director's liability

We do not cover any damages for any Covered person's actions or failure to act as an officer or member of a board of directors of any corporation or organisation. However, We do cover such damages if You or a family member is:

- an officer or member of a board of directors of a management corporation or strata title association; or
- not compensated as an officer or member of a board of directors of a not-for-profit corporation or organisation;

unless another exclusion applies.

Covered person's property

We do not cover any person for property damage to property owned by any Covered person.

Property in Your care

We do not cover any person for property damage to property of others rented to, occupied by, used by or in the care of any Covered person, to the extent that the Covered person is required by contract to provide insurance. But We do cover such damages for loss caused by fire, smoke or explosion unless another exclusion applies.

Discrimination

We do not cover any damages arising out of discrimination due to age, race, colour, sex, creed, national origin or any other discrimination.

Molestation, misconduct or abuse

We do not cover any damages arising out of any actual, alleged or threatened sexual molestation; sexual misconduct or harassment or abuse.

Intentional acts

We do not cover any damages arising out of an act intended by any Covered person to cause personal injury or property damage, even if the injury or damage is of a different degree or type than actually intended or expected. But We do cover such damages if the act was reasonably intended to protect people or property unless another exclusion applies. An intentional act is one which is done deliberately with conscious design.

Business pursuits

We do not cover any damages arising out of a Covered person's business pursuits, investment or other profit seeking activities. But We do cover damages arising out of volunteer work for an organised and registered charitable, religious or community group, a residential investment property, an incidental business away from home, an incidental business at home unless another exclusion applies.

Residential investment property

is limited to the rental or holding for rental to be used as a residence of a strata title unit or apartment owned by You, a strata title unit or apartment rented to You, a one or two family dwelling owned by You or a three or four family dwelling owned and occupied by You. We provide this coverage only for premises listed in the Declarations page unless the rental or holding for rental is for:

- a residence of Yours that is occasionally rented and that is used exclusively as a residence; or
- part of a residence of Yours by one or two roomers or boarders; or
- part of a residence of Yours as an office, school, studio or private garage.

Incidental business away from home is a self-employed sales activity, or a self-employed business activity normally undertaken by persons under the age of 18 such as newspaper delivery, babysitting, caddying and lawn care. Any of these activities must:

- not yield gross revenues in excess of \$10,000 in any year;
- have no employees subject to workers' compensation or other similar disability laws; and
- conform to the laws of the Republic of Singapore.

Incidental business at home is a business activity, conducted in whole or in part on the residence premises which must:

- not yield gross revenues in excess of \$25,000 in any year, except for the business activity of managing one's own personal investment, regardless of where the revenues are produced;
- have no employees subject to workers' compensation or other similar disability laws; and
- conform to the laws of Republic of Singapore.

Public office

We do not cover any damages arising out of a Covered person's pursuit or holding of an elected public office period. But We do cover such damages for You or a family member if:

- the annual compensation of the office, whether accepted or not, does not exceed \$20,000; and
- the hours required to perform the duties of the office do not exceed an annual average of 20 hours work per week during the Policy period.

Financial guarantees

We do not cover any damages for any Covered person's financial guarantee of the financial performance of any Covered person, other individual or organisation.

Professional services

We do not cover any damages for any Covered person's performing or failure to perform professional services or for professional services for which any Covered person is legally responsible or licensed.

Contractual liability

We do not cover any damages arising from contracts or agreements unless liability for such damages would have existed without the agreement.

Personal injury to a Covered person

We do not cover any damages for personal injury for any Covered person or their dependents where the ultimate beneficiary is the offending party or defendant. We also do not cover any damages for personal injury for which You or a family member can be held legally liable, in any way, to a spouse, a family member, a person who lives with You, or a person named in the Declarations page. We also do not cover any damages for personal injury for which a spouse, a family member, a person who lives with You, or a person named in the Declarations page can be held legally liable, in any way, to You or a family member.

Illness

We do not cover damages resulting from any illness, sickness or disease transmitted intentionally or unintentionally by a Covered person to anyone, or any consequence resulting from that illness, sickness or disease. We also do not cover any damages for personal injury resulting from the fear of contracting any illness, sickness or disease, or any consequence resulting from the fear of contracting any illness, sickness or disease.

Fungi and mould

We do not cover any actual or alleged damages arising from mould, the fear of mould or any consequences resulting from mould or the fear of mould, other than as provided under the Extra Coverages, fungi and mould.

Mould means fungi, mould, mould spores, mycotoxins and the scents and other by-products of any of these.

Failure to supervise

We do not cover any actual or alleged damages arising from:

- any entrustment of property;
- the failure to supervise or the negligent supervision of any person; or
- any parental or ownership liability

which arises in or arises from a criminal act.

Liability for the acts of others

We do not cover any person for damages arising from:

- any entrustment of property;
- the failure to supervise or the negligent supervision of any person; or
- any parental or ownership liability.

This exclusion applies only to damages arising out of the ownership, maintenance or use of any motorised land vehicle, watercraft 8 metres or longer or with more than 50 engine rated horsepower or aircraft.

Acts of war

We do not cover any damages caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this acts of war exclusion supersedes the nuclear, biological, chemical or radiation hazard exclusion.

Nuclear, biological, chemical or radiation hazard

We do not cover any damages arising from nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused. But We do insure subsequent covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. 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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Chubb. Insured.[™]

Masterpiece® Policy Wording, Singapore. Published 12/2021.

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