



POLICY TERMS AND CONDITIONS

PERSONAL PROPERTY

AIG COMPLIMENTARY HOME CONTENTS INSURANCE

A. Our Contract

The AIG Complimentary Home Contents Insurance is a complimentary insurance plan offers to registered members of Policyholder's BHG x AIG Complimentary Home Contents Insurance program.

Coverage under the AIG Complimentary Home Contents Insurance is only offered to registered members of the Policyholder's BHG x AIG Complimentary Home Contents Insurance program who have opted in to being covered under this Policy and shall be automatically terminated in the event of deletion and/or termination of their membership accounts.

The following is a description of the policy (Master Policy Number: 7240013564) held by BHG (SINGAPORE) PTE LTD ("BHG"), the Policyholder, at 230 Victoria Street #03-01 Bugis Junction Towers, Singapore 188024 for the benefit of the registered members of the Policyholder's BHG x AIG Complimentary Home Contents Insurance program who have opted into to being covered under this Policy.

The policy of insurance is underwritten and issued by AIG Asia Pacific Insurance Pte. Ltd. ("AIG"), 78 Shenton Way #09-16 AIG Building Singapore 079120.

The coverage provided under this Policy:

- is complimentary;
- can be changed from time to time or discontinued altogether following a decision by AIG; and
- is available in accordance with the terms of BHG's policy with AIG.

BHG members who take up coverage under the AIG Complimentary Home Contents Insurance can make claims on their own behalf with AIG as Insured Persons under this Policy within the relevant Terms, Condition and Exclusions as set out below.

B. Summary of Benefits

Coverage	Sum Assured (S\$)
Household Contents	5,000 per risk location
Complimentary AIG HomeCare Services	150

C. Policy Coverage

Household Contents

We will cover the Insured Person for any loss or damage to Household Contents within the confines of the Insured Person's Residence caused by fire. An Excess of S\$200 is applicable for every claim or series of claims.

Our total liability in respect of loss or damage as a result of fire during the Effective Period shall not exceed the Household Contents Sum Insured as specified in Part B.

Notwithstanding the above, We will cover:

- any loss or damage to Jewellery and furs, for up to S\$1,000 per article and no more than 30% of the Household Contents Sum Insured as specified in Part B. For the avoidance of doubt, the Excess of S\$200 for every claim or series of claims remains payable; and
- any loss or damage to works of art, paintings, fine glassware and crystal, tapestries, antiques and other collectible property, for up to S\$200 per article and no more than 5% of the Household Contents Sum Insured as specified in Part B. For the avoidance of doubt, the Excess of S\$200 for every claim or series of claims remains payable.



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We will not cover:

- any loss or damage to manuscripts, plans, drawings, designs, patterns, models or moulds;
- any loss or damage to securities or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, or computer systems records; and/or
- any loss or damage to Household Contents left outside the confines of the Insured Person's Residence.

Complimentary AIG HomeCare Services

Provided that the Services are obtained via Our Home Assistance Provider, the Insured Person is entitled to the complimentary Services up to the following limits provided in the table below:

Number of repairs for each Effective Period	Complimentary service amount limit per incident
1	\$150

The following Services are available to the Insured Person 24/7, including weekends and public holidays. The Insured Person can arrange for the Services by contacting Our Home Assistance Provider through our hotline at 6419 3008.

For the avoidance of doubt, in the event the cost of the Services exceeds \$150, any amount in excess of \$150 will be payable by the Insured Person directly to the repairer.

The Insured Person may choose to engage the repairer recommended by Our Home Assistance Provider at his/her discretion. We will not be responsible nor liable for any loss or damage suffered directly or indirectly by the Insured Person or any other party as a result of or in connection with the Services, including any delay in the provision of the Services.

1. Complimentary Emergency Home Assistance Services

a. Emergency Electrical Assistance

If the following electrical problems occur within the Insured Person's Residence:

- Blackout or power failure due to lightning and circuit overload;
- Burnt fuse inside Earth Leakage Circuit Breaker ("ELCB") as a result of circuit overload; or
- Malfunction / failure of wall switch;

Our Home Assistance Provider will arrange for an electrician to attend to and rectify the issue.

This service does not include:

- Changing of bulbs;
- Short-circuit due to faulty or non-approved appliances and adapters;
- Replacement of parts on the ELCB;
- Air pumps of any ponds and aquariums;
- Generator of fountains; and/or
- Any outdoor lightings, appliances and electrical supply.

There shall be a waiting period of 2 weeks from the commencement date of the Effective Period before the Insured Person can utilize this emergency electrical assistance service.

b. Locksmith

If the Insured Person is Accidentally locked out of his/her Residence and is without any means whatsoever to obtain access into his/her Residence, Our Home Assistance Provider will arrange for a locksmith to attend to the Insured Person.

This service does not include:

- Gaining access to any locked bedroom unless a child below the age of 3 years old is Accidentally locked alone in it;
- Unlocking any automatic gate for car entrance (unless this is also the only way for the Insured Person to enter his/her Residence);
- Unlocking any cupboards, drawers, letterboxes, garages and storerooms;
- Gaining access to any unoccupied or vacant properties; and/or
- Unlocking any safes.

c. Pest Control

If there is an infestation of bees, termites and/or rats in the Insured Person's Residence, Our Home Assistance Provider



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will arrange for a contractor and/or a pest exterminator to inspect his/her Residence and/or arrange for emergency counter-measures to be effected.

This service does not include:

- a. Infestation of mosquitoes, cockroaches, spiders, ants, lizards, snakes, centipedes or any other insects and/or pests; and
- b. Recurring termite infestations.

There shall be a waiting period of 2 weeks from the commencement date of the Effective Period before the Insured Person can utilize this pest control service.

d. Plumber

If there is an Accidental clog or choke of a water supply system, drainage system or leaking Water Pipe(s) within the Insured Person's Residence, such as:

- i. bursting of or leaking Water Pipes;
- ii. clogged sinks, Water Pipes, and toilet bowls; and/or
- iii. broken or leaking cistern, water taps or faucets

Our Home Assistance Provider will arrange for a plumber to attend to the Insured Person and rectify the issue.

We do not cover:

- a. the cost of hacking and reinstating underground Water Pipes or concealed Water Pipes within walls or ceilings;
- b. the cost of any replacement parts including but not limited to; silicon sealing, washer, flushing handle, tap, shower head, ball and cock system in the flushing cistern and/or
- c. any repairs to any roof or ceiling which may have been damaged by water leakage

There shall be a waiting period of 2 weeks from the commencement date of the Effective Period before the Insured Person can utilize this plumber service.

e. Emergency Air-Conditioner Repair

If an air-conditioner within the Insured Person's Residence is non-operational, as a result of the following:

- i. Air-conditioner unable to be switched on (provided that the battery of the air-conditioner remote control and the air-conditioner electrical switch have been checked);
- ii. Faulty compressor motor or fan of air-conditioner as a result of mechanical malfunction;
- iii. Gas leak; and/or
- iv. Water leakage;

Our Home Assistance Provider will arrange for a repairer to undertake the repairs.

This service does not include:

- a. Repairs and/or servicing to rectify a noisy air-conditioner vent or faulty ventilation duct;
- b. Repairs and/or servicing necessitated by lack of maintenance and/or servicing of the air-conditioner; and/or
- c. Subsidy of an irreparable compressor due to life span expiry of the unit.

There shall be a waiting period of 2 weeks from the commencement date of the Effective Period before the Insured Person can utilize this emergency air-conditioner repair.

D. Policy Exclusions

1. General Exclusions

We will not cover for:

- (a) losses occurring outside the Policy Period;
- (b) losses occurring outside the Effective Period;
- (c) loss or damage due to wear and tear;
- (d) loss or damage due to an act of God;
- (e) any loss or damage due to the order of any government, public authority or customs officials; and/or
- (f) any loss or damage relating to or arising out of any construction, reconstruction, renovation, repair, reinstatement, or decorations within the Residence.

2. Negligence, Wilful, Criminal or Fraudulent Act

We will not cover the Insured Person or his/her Immediate Family for any loss, damage or liability which in any way



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is due to:

- negligence, wilful, criminal or fraudulent acts on the Insured Person's part; or
- negligence, wilful, criminal or fraudulent act of the Insured Person's relatives, Immediate Family, employer, employees, legal representatives, Domestic Worker, house-/room-mates, tenant(s) or anyone who is authorised to gain access to the Insured Person's Residence.

3. War and Terrorism

We will not cover any loss damage, injury or liability directly or indirectly caused or contributed to by:

- war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or popular uprising, or usurpation of power; or
- any Act of Terrorism and any action taken in controlling, preventing, suppressing or in any other way relating to any Act of Terrorism.

4. Nuclear Risks

We will not cover any loss, damage, injury or liability directly or indirectly caused or contributed to by:

- ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission; or
- the use of any nuclear weapons material.

5. State of Emergency

Any loss, damage or other contingency happening during the existence of a state of emergency as declared by the local authorities (whether physical or otherwise) which is occasioned by or through or in consequence directly or indirectly of any of the said occurrences except to the extent that the Insured Person shall prove that such loss, damage or other contingency happened independently of the existence of the state of emergency as declared by the local authorities.

E. Policy Conditions

1. Geographical Coverage

This Policy coverage is limited to loss or damage occurring within the Insured Person's Residence within Singapore unless otherwise stated in Part C of this Policy.

2. Governing Law

This Policy is governed by the laws of Singapore.

3. Burden of Proof

If We allege that by reason of any of the exclusions under Part D above, any loss, damage, injury or liability is not covered by this Policy, the burden of proving the contrary shall be on the Insured Person.

4. Duty of Disclosure

Any fraud, mis-statement or concealment in respect of this insurance or of any claim hereunder shall render this Policy null and void and any benefit due hereunder shall be or become forfeited.

5. Duty of Care

The Insured Person and his/her Immediate Family must take all reasonable precautions to reduce or remove any risk of loss, damage or liability and keep the subject matter of insurance in good condition.

6. Pair and Set

Where an item lost or damaged forms part of a pair or set, We will not pay more than the value of any particular part which may be lost or damaged nor more than a proportionate value that the lost or damaged item bears to the value of the pair or set.

Our payment will exclude any special value which such item may have as a pair or set.

6. Exclusion of Third Party Rights

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

7. Economic Sanctions

The Insurer will not be liable to provide any coverage or make any payment under this Policy if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.



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8. Confiscation or Detention by Government Authorities

Any loss (whether temporary or permanent) of the Insured Person's and/or the Insured Person's Immediate Family's property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or any premises, vehicle or thing containing the same by any government authorities.

7. Due Diligence

You and the Insured Person will observe, comply and fulfill the terms, provisions, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with. If You or the Insured Person fails to observe, comply with or fulfill any of the terms, provisions, conditions and endorsements of this Policy, We are not liable to make any payment under this Policy.

8. Claims Notification

In the event of an occurrence that may lead to a claim under this Policy:

- The Insured Person or his/her Immediate Family must take necessary measures to prevent and avoid further loss or damage;
- The Insured Person must give immediate written notice to Us of the occurrence in any case no later than seven (7) days' after the occurrence of any event which may give rise to a claim;
- The Insured Person and/or the Insured Person's Immediate Family must not make any admissions, offers, promises or payment, or conduct any negotiations, without Our prior written consent;
- The Insured Person will deliver to Us within thirty (30) days after the receipt of a claim form from Us, such details and written proof as may be required under such claim form or by Us from time to time, including but not limited to documents evidencing that he/she was ordinarily residing in the Residence at the time of occurrence of an event giving rise to a claim under this Policy; and
- The Insured Person must notify and forward to Us every letter, claim, demand, Writ of Summons and process which is received in connection with the claim immediately on receipt. The Insured Person will also notify Us immediately of any impending prosecution, inquests, court proceedings or offers of settlement.

9. Claims Procedures

To make a claim on the Complimentary AIG Home Contents Insurance, the Insured Person shall

- a) Call Our hotline 6419 3000 to notify Us of the claim;
- b) Complete the Personal Lines General Claims Form available [here](#);
- c) Prepare the required documents for claim submission – We may contact the Insured Person for additional documents and information; and
- d) Submit the completed claim form and relevant supporting documents by mail to AIG Asia Pacific Insurance Pte. Ltd situated at 78 Shenton Way, AIG Building, #09-16, Singapore 079120.

To activate the Emergency Home Assistance Services, the Insured Person or his/her Immediate Family shall contact Our Home Assistance Provider through our hotline at 6419 3008.

- a) The Services are only provided to the Insured Person or his/her Immediate Family at the Residence where the Insured Person ordinarily resides in.
- b) Insured Person or his/her Immediate Family will need to provide details to verify their identity and share proof of their location of residence to obtain the Services. Information requested may include, but is not limited to, name, unique mobile phone number, BHG membership number, and proof of residential address.
- c) If, at any point after the Home Assistance Provider personnel has arrived to assist the Insured Person or his/her Immediate Family, it is determined that the Insured Person does not stay at the location provided, the Insured Person shall bear the cost of the Services and in the event service is declined, the Insured Person shall bear the reasonable charges of the Home Assistance Provider including but not limited to the transportation costs of the Home Assistance Provider personnel.

10. Conduct of Proceedings

We may take over and conduct in the Insured Person's name or the name of any other person covered under this Policy, any defence or settlement of any claim made against the Insured Person or such person and pursue in the Insured Person's name or the name of such person, for Our own benefit, against anyone responsible for any claim paid by Us.

Anyone covered under this Policy shall give Us all information and assistance as We may require. We shall have full discretion in the conduct of any proceedings and/or on how We settle a claim.

11. To Whom Payment of Proceeds Made

Any payment made to the Insured Person pursuant to a claim under this Policy will be an effectual discharge of Our liability for that claim.



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12. Basis of Settlement

The settlement of any claim under this Policy shall be either on (i) an indemnity basis or (ii) replacement as new for old. A deduction, determined at our sole discretion, may be made for wear and tear and loss of value depending on the age of the item. For the avoidance of doubt, in the absence of an original receipt, the value of the item shall be determined at our sole discretion.

We will, at Our sole discretion, decide whether to reinstate or pay for the cost of repairs. We will pay up to the maximum limit specified in the Policy schedule for the cost of repairs following a partial damage or replacement as new following total loss or damage.

13. Subrogation

No admission, offer, promise or payment shall be made by the Insured Person and/or the Insured Person's Immediate Family without Our written consent and We shall be entitled if We so desire to take over and conduct in the Insured Person's and/or the Insured Person's Immediate Family's name the defence of any claim or prosecution or to prosecute in the Insured Person's and/or the Insured Person's Immediate Family's name for Our benefit any claim for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any proceedings in the settlement of any claim. The Insured Person and/or the Insured Person's Immediate Family shall at Our request promptly give all such information and assistance as We may require.

14. Fraud

If the Insured Person makes any claim under this Policy which is in any respect fraudulent or if You, the Insured Person, his/her Immediate Family or anyone acting on behalf of any of these parties uses any fraudulent means or devices to obtain any benefit under this Policy, all benefits under this Policy will be forfeited.

15. Cancellation

This Policy may be terminated by 30 days' notice in writing at the request of the Policyholder. This Policy shall be deemed to be cancelled upon the date of expiry of 30 days' from the date of receipt of the notice in writing by Us from You.

We may cancel this Policy by sending 30 day's notice in writing to You at Your last address known to Us. The Policy shall be deemed to be cancelled upon the date of expiry of 30 days from the date of posting of the notice.

16. Duplication of Cover and Other Insurance Cover

If multiple Insured Persons ordinarily reside in, own and/or rent the same dwelling place, our limit under this Policy shall be \$5,000.00 per risk location.

If the Insured Person and/or his/her Immediate Family has insurance providing the same or similar cover, We will only pay the Insured Person Our proportion of the cover limit of the Insured Person's claim based on the total number of policies covering such claim against the proportion of the cover limit of the other insurer(s) subject always to the limit under this Policy and any other policy(ies) the Insured Person has with Us.

17. Dealing with Disputes

Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator.

18. Waiver of Rights

If We reject liability for any claim made under this Policy and it is not referred to arbitration within 12 months from the date of Our rejection, it shall be deemed that the Insured Person has accepted Our rejection of the Insured Person's claim and the Insured Person has waived all his/her rights with respect to such a claim.

19. Premium Warranty Clause

A. Notwithstanding anything herein contained but subject to sub-clause B below, any premium due must be paid and actually received in full by Us within 60 days from date of invoice.

B. In the event that any premium due is not paid and actually received in full by Us within the 60-day period referred to above:

- (a) the cover under the Policy is automatically terminated immediately after the expiry of the said 60-day period;
- (b) the automatic termination of the Policy shall be without prejudice to any liability incurred within the said 60-day period; and
- (c) We shall be entitled to a pro-rata time on risk premium.

20. Validity of Remainder of Policy

In the event that any portion of this Policy is found to be invalid or unenforceable, the remainder of this Policy will remain valid, in full force and effect.

21. Data Use

The Insured Person and/or the Policyholder has/have agreed and consented that We may collect, use and process the Insured Person's and/or the Policyholder's personal information (whether obtained in this application form or otherwise obtained) and disclose such information (whether in or outside of Singapore) to the following:

- (a) Our group companies;
- (b) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners;
- (c) brokers, Your and/or the Insured Person's authorized agents or representative, legal process participants and their advisors, other financial institutions;
- (d) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purpose stated in Our Data Privacy Policy which include:
 - Processing, underwriting, administering and managing Your and/or the Insured Person's relationship with Us;
 - Audit, compliance, investigation and inspection purposes and handling regulatory governmental enquiries;
 - Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
 - Managing Our infrastructure and business operations; and
 - Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at <https://www.aig.sg/privacy>.

If the Insured Person has not opted out, the Insured Person has also consented to Us, Our group companies, service providers and business partners using, processing and disclosing the Insured's Person's personal information to:

- (a) Enroll the Insured Person in contests, prize draws and similar promotions;
- (b) Contact the Insured Person to market other insurance, and/or Our group companies and /or Our business partners' financial products and / or services.

If the Insured Person and/or the Policyholder has any questions about Our collection, use and disclosure of personal information, the Insured Person and/or the Policyholder may contact Our Data Protection Officer at singaporedataprotectionofficer@aig.com

22. Insurance Act 1966

This Policy is issued in Singapore and is subject to the Insurance Act 1966.

When You applied for this Policy and/or when the Insured Person opted to be covered under this Policy, a declaration made by You and/or the Insured Person at that time that You and/or the Insured Person are ordinarily resident in Singapore must satisfy any one of the following descriptions of being treated as "ordinarily resident in Singapore":

- The Insured Person is a citizen of Singapore, unless the Insured Person has resided outside Singapore continuously for 5 or more years before the application date of the Policy and are not currently residing in Singapore;
- The Insured Person is a permanent resident, unless the Insured Person has resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy;
- The Insured Person has a work pass or permit required under the Employment of Foreign Manpower Act 1990, unless the Insured Person has resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy; or
- The Insured Person has a pass or permit required under the Immigration Act 1959 that has duration longer than 90 days and the Insured Person has resided in Singapore continuously for at least 90 days in the 12 months before the application date of the Policy.

If the Insured Person does not satisfy any one of the above definitions of being "ordinarily resident in Singapore", You and/or the Insured Person must notify Us immediately.



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23. Written Notice

Every notice or communication to be made under this Policy shall be given in writing to Us.

24. Currency

All benefits payable under this Policy will be in Singapore dollars. When a claim is made by the Insured Person for losses incurred in a foreign currency, We will pay the Insured Person in Singapore dollars based on the prevailing currency exchange rate as determined by Us.

25. Assignment

No assignment of interest under this Policy will be binding upon Us. We do not assume any responsibility for the validity of any assignment.

26. Compliance with Policy Provisions

The due observance and fulfillment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of Your and/or the Insured Person's knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. Failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this Policy.

27. Entire Contract

This Policy, policy schedule and where applicable certificate of insurance, hold cover letter/cover note, Endorsement, declaration and any other statements in writing will be read together as one contract. In the event of a conflict, the terms, conditions or provisions of this Policy will prevail. No agent has the authority to change or waive any provisions of the insurance. No change of provisions will be valid unless approved by Us and such approval will be endorsed onto this Policy.

F. Policy Definitions

Any word or expression which has a specific meaning has the same meaning whenever that word or expression is used in this Policy, policy schedule, and where applicable certificate of insurance, hold cover letter/cover note and Endorsement.

Accident means a sudden, unforeseen and fortuitous event.

Accidental means a loss or damage occurring due to an Accident.

Act of Terrorism means an act which may or may not involve the use or threat of use of force or violence by any person or group of persons. This is regardless of whether any person or group is acting alone or on behalf or in connection with any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Domestic Worker means any house, stable or garden servant or motor car driver, employed in or in connection with the domestic services of any private premises as defined under the Employment Act 1968.

Effective Period shall mean the period of 6 months as stated in the confirmation email from Us, received by the Insured Person.

Emergency Home Assistance Services or Services means the scope of services as described under Complimentary Emergency Home Assistance Services.

Endorsement means a change to information of this Policy and/or the cover We provide. The endorsement which applies to this Policy will be shown in a schedule.

Excess means the amount shown in the Policy or certificate of insurance which the Insured Person must pay for every claim or series of claims.

Home Assistance Provider means an independent contractor We have appointed to assist You to search for repairer(s) to provide the Insured Person with the Services at the Insured Person's Residence.

Household Contents means movable furniture, domestic appliances, clothing and personal belongings that belong to the Insured Person, his/her Immediate Family and/or the Insured Person's Domestic Worker permanently residing with the Insured Person but excludes deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash and currency notes.



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Immediate Family means any individual ordinarily residing in the Insured Person's Residence and who is related to the Insured Person's by blood, through marriage or through adoption under any written law, including co-owners and Domestic Worker(s).

Insured Person means a member of BHG's BHG x AIG Complimentary Home Contents Insurance program who has opted in to be covered under this Policy and whose coverage has commenced at the time of occurrence of an event covered under the terms of this Policy. Commencement of cover must be evidenced by a confirmation email from Us. For the purposes of this Policy, any BHG members whose details have not been provided to Us shall not be considered an Insured Person.

Jewellery means personal ornaments made of gold, silver, jewel or other precious metal and watches.

Policy means the Application Form, policy terms and conditions, policy schedule and, where applicable, certificate of insurance, hold cover letter/cover note and Endorsement to this Policy.

Policyholder means BHG (Singapore) BHG (SINGAPORE) PTE LTD whose registered address is at 230 Victoria Street #03-01 Bugis Junction Towers, Singapore 188024

Policy Period shall mean the period from 1 February 2024 until 30 September 2025 unless Policy have been cancelled earlier or premium is not paid.

Residence means the dwelling place that the Insured Person owns or rents where the Insured Person ordinarily resides in at the time of occurrence of an event giving rise to a claim under this Policy, as evidenced by the following documentation: (i) National Identity Registration Card; (ii) Tenancy Agreement; or (iii) utility bills for the three months leading up to the event giving rise to a claim. If the Insured Person's dwelling place is a landed property, the location of risk will be within the boundary walls, gates and fences of the landed property.

Water Pipes means rigid pipes that are found within the Insured Person's Residence, frequently made of polyvinyl chloride (PVC/uPVC), ductile iron, polyethylene, or copper, and which carry water to and within the Insured Person's Residence.

We/Us/Our means AIG Asia Pacific Insurance Pte. Ltd.

You/Your means the Policyholder in this Policy.

IMPORTANT NOTICE

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).