

DESCRIPTION OF COVERAGE:

1. BUILDING

Compensation for loss of or damage to buildings, fixtures and fittings arising from fire, lightning, water damage and other perils.

2. RENOVATIONS / IMPROVEMENTS

Compensation for loss of or damage to renovations, improvements, fixtures and fittings arising from fire, lightning, water damage and other perils. It will also include immovable household items such as built-in cabinets, cupboards and air-conditioning systems.

3. CONTENTS

Compensation for accidental loss or damage to home contents and personal effects in your home. So you're covered against fire, water damage, theft and accidental damage. (Excess: S\$100 each and every claim).

4. VALUABLES

Compensation for accidental loss or damage to valuables which are not insured under contents such as jewellery, watches, photographic equipment and works of art anywhere in Singapore. Items worth over S\$1,000 are to be specifically listed. (Excess: S\$100 each and every claim).

5. PERSONAL LIABILITY

Compensation for third party claims arising from accidental bodily injury and/or damage to property caused by you or your family members, occurring anywhere in the world except USA and Canada.

6. PERSONAL ACCIDENT

Compensation for accidental death or injury to insured, spouse and child(ren) on a 24-hour worldwide basis.

About EQ Insurance

EQ Insurance is a homegrown general insurance provider in Singapore established in February 2007 with expertise in the underwriting of all classes of non-life insurance, including personal and commercial insurance.

The company has a highly experienced and competent management team that is committed to transparency, integrity and excellence in meeting its obligations to its customers.

EQ Insurance prides itself on settling insurance claims quickly and regards every claim as an opportunity to demonstrate its reliability as a service-oriented company.

Call us today:



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Important Note:

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this insurance product are specified in the policy contract.

EQ Insurance



Insurance Made Easy

EQ HomeGUARD

PROTECT YOUR HOME AND FAMILY

Are your home and valuables covered against fire, burglary, flood and other risks?

EQ HomeGUARD is a comprehensive plan that not only insures your home, loved ones and belongings but your pets as well. It is suitable for you as an owner of any condominium, landed private property and even HDB apartment.

Why Choose EQ HomeGuard?

Besides our 3 exciting plans, you have the option to increase the sum insured if you are concerned that the existing coverage may be insufficient.

EQ HomeGUARD provides you with 5 key benefits, making it a cut above the rest.

ALTERNATIVE ACCOMMODATION

Covers additional expenses for either alternative accommodation or loss of rent if your property is uninhabitable.

HOME QUARANTINE ORDER

Pays up to S\$1,400 if you are required to be home quarantined.

PERSONAL / FAMILY THIRD PARTY LIABILITY

Covers for accidental bodily injury or property damage to a third party not only within your home premises, but extended to the whole of Singapore and anywhere in the world (except USA and Canada).

WORLDWIDE PERSONAL ACCIDENT

Pays for any accidental death not only for you, but also your spouse and child(ren) for mishap at home and worldwide.

PEDIGREE PET COVER

Covers for accidental death or theft of your pedigree pets.

Also enjoy 10% loyalty discount upon renewal if there are no claims during the policy period.

Emergency Services Reimbursement

What's more, you will receive up to S\$100 cash back for each emergency service in respect of expenses you have paid to your service providers for Locksmith, Plumbing, Electrical, Air-conditioning Engineer Assistance and Pest Control Services, up to a maximum of S\$500 per policy year.

Coverage

EQ HomeGUARD has 3 basic plans and you have the flexibility to opt for additional and optional cover.

Coverage	Sum Insured (Up to) / Type of plan		
	Silver	Gold	Platinum
1 Building (to be declared)	*Optional		
2 Renovations / Improvements	S\$50,000	S\$100,000	S\$200,000
3 Contents (valuables covered up to 1/3 of sum insured; max. S\$1,000 per item)	S\$25,000	S\$50,000	S\$75,000
4 Valuables (to be declared)	**Optional		
5 Worldwide Personal & Family Liability	S\$500,000	S\$750,000	S\$1,000,000
6 Family Worldwide Accidental Protection	S\$10,000 each (max. of S\$50,000 in the aggregate)		
7 Emergency Home Assistance	Yes	Yes	Yes
Annual premium (before GST)	S\$105	S\$200	S\$295

* S\$3.50 per S\$10,000 sum insured to cover loss of or damage to buildings, fixtures and fittings arising from fire, lightning, water damage and other perils.

** S\$100 per S\$10,000 sum insured to cover accidental loss or damage to valuables and jewellery. Total value should not exceed 50% of contents sum insured.

Extended Coverage

Your coverage gets automatically enhanced to cover the following benefits at no cost.

Summary of Extended Coverage		Maximum Limit
1	Loss of Rent or Alternative Accommodation Expenses	10% of total sum insured under Section 1 and / or Section 2
2	Payment of Conservancy Charges or Management Fees, in the event building is uninhabitable	Up to 3 months or S\$1,000
3	Removal of Debris	10% of total sum insured under Section 1 and / or Section 2
4	Fire Extinguishing Expenses	10% of total sum insured under Section 1 and / or Section 2
5	Household Removal	Section 3 sum insured
6	Loss or Damage to Awnings, Blinds and Signs	S\$3,000
7	Cost of Temporary Protection	S\$2,500
8	Architects', Surveyors' and Legal Fees	10% of Section 1 sum insured
9	Additional Costs in compliance with Statutory Regulations	10% of Section 1 sum insured
10	Cover for contracting buyer up to completion of sale	Section 1 sum insured
11	Continuation of Coverage whilst building is undergoing alterations and repairs	Section 1 sum insured
12	Loss or Damage to domestic servants' property	S\$500
13	Loss or Damage to visitors' personal effects	S\$500
14	Deterioration of frozen food	S\$500
15	Replacement / Repair of home security system, locks and keys following break-in	S\$500
16	Loss of Money	S\$500
17	Cost of Replacement of Title Deeds	S\$1,500
18	Cost of Temporary additional Domestic Help	S\$750
19	Accidental Death / Theft of Pets	S\$500
20	Denial of Access following damage to neighbouring premises	S\$100 per day up to 14 days
21	Home Quarantine Order	S\$100 per day up to 14 days
22	Accidental Breakage of Fixed Glass	Included