

A photograph of a family of three—a father, mother, and young daughter—crouching on a grassy lawn in a park. The father is on the left, the mother is on the right, and the daughter is in the center, looking up at them with a joyful expression. They are all wearing light blue long-sleeved shirts and blue jeans. The background shows a blurred house and greenery.

# EQ

## HomeGUARDPLUS

**Contemporary Protection  
meets Peace of Mind**

# BENEFITS AT A GLANCE

Welcome to EQ HomeGuard *Plus*, where contemporary protection meets peace of mind. Your home is more than just bricks and mortar - it's where memories are made, and dreams are nurtured. In our commitment to safeguarding, we're here to safeguard your cherished moments from life's unexpected twists.

## WHY CHOOSE EQ HOMEGUARD *PLUS*

EQ HomeGuard *Plus* offers extensive coverage, providing a reliable safety net for you, your loved ones, your belongings and even your pets. Whether you own a condominium, a landed private property or an HDB apartment, EQ HomeGuard *Plus* is meticulously designed to deliver comprehensive protection tailored to your specific needs.

Benefit from our first loss basis coverage, offering cost-effective and targeted protection against specific risks, without the worry of underinsurance penalties for your contents. Our diverse range of plans cater to your unique needs, offering the flexibility to enhance your coverage as necessary. Plus, enjoy specialized coverage options, including protection for Electric Vehicle charging equipment, guaranteeing that your modern lifestyle remains fully safeguarded.



### ALTERNATIVE ACCOMMODATION

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



### WORLDWIDE PERSONAL & FAMILY 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).



### FAMILY WORLDWIDE ACCIDENTAL PROTECTION

Pays for any accidental death not only for you, but also your spouse and child(ren) whether the mishap occurs at home or anywhere in the world.



### PEDIGREE PETS COVER



Provides coverage for accidental death or theft of your pedigree pets caused by forcible and violent entry.




### EMERGENCY HOME ASSISTANCE Enhanced

Offers 24 hours assistance for home-related emergencies, including Locksmith, Plumbing, Electrical, Air Conditioner Engineer and Pest Control services.

# EQ HOMEGUARD *PLUS*

Section	Coverage	Sum Insured (Up To)			
		Essential	Deluxe	Superior	Top-Up Sum Insured (Only Applicable For Superior Plan)
1	Building*	Not Covered Unless Included			
2	Renovations / Improvements* Service and Conservancy - Charges - Sub-limit : S\$1,000	S\$25,000	S\$50,000	S\$100,000	S\$5.45 per S\$10,000 sum insured (total sum insured not exceeding S\$500,000)
3	 Contents* (First Loss Basis) Deterioration of Food and Drink - Sub-limit : S\$500 Legal Documents - Sub-limit : S\$1,500 Loss of Money - Sub-limit : S\$500 Excess : S\$100 each and every loss	S\$25,000	S\$50,000	S\$100,000	S\$6.54 per S\$10,000 sum insured (total sum insured not exceeding S\$200,000)
	Pedigree Pets Accidental Death or Theft caused by forcible and violent entry (Dogs and Cats only)	S\$500			
4	Valuables*	Not Covered Unless Included			
5	Worldwide Personal & Family Liability	S\$500,000	S\$750,000	S\$1,000,000	(a) S\$500,000 @ S\$27.25 (b) S\$1,000,000 @ S\$54.50 (total sum insured not exceeding S\$2,000,000)
6	Family Worldwide Accidental Protection (You, your spouse or children aged between one (1) and eighteen (18) years)	S\$10,000 each person up to S\$50,000 in the aggregate			
7	Emergency Home Assistance - 24 hours Helpline Locksmith Assistance, Plumbing Assistance, Electrical Assistance, Air-Conditioner Engineer Assistance, Pest Control Assistance (up to 3 events)	Included			
8	 Electric Vehicle Charging Equipment*	Not Covered Unless Included			
	Basic Cover Premium (Inclusive of 9% GST)	S\$65.40	S\$109.00	S\$163.50	

Note : \*Fire & Insured Perils

Section	Optional Cover	Sum Insured
1	Buildings*	S\$2.725 per S\$10,000 sum insured (Total sum insured not exceeding S\$2,500,000)
4	Valuables*	S\$81.75 per S\$10,000 sum insured (Total sum insured not exceeding 35% of the Contents sum insured)  Please provide a list of articles and their respective sum insured if you have any item that exceeds sum insured \$1,000
8	 Electric Vehicle Charging Equipment*	S\$21.80 per S\$1,000 sum insured (Total sum insured not exceeding S\$10,000)

# FEATURES OF EQ HOMEGUARD *PLUS*



## **Building** *(Optional)*

Compensation for loss or damage to buildings, fixtures and fittings arising from fire, lightning, water damage and other Insured Peril(s).



## **Renovations / Improvements**

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



## **Contents (First Loss Basis)** NEW

Compensation for loss or damage to home contents and personal effects in your home. So you're covered against fire, water damage and theft. (Minimal excess apply).



## **Valuables** *(Optional)*

Compensation for 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. (Minimal excess apply).



## **Worldwide Personal & Family 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.



## **Family Worldwide Accidental Protection**

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



## **Electric Vehicle Charging Equipment** *(Optional)* NEW

Compensation for loss or damage to Electric Vehicle Charging Equipment (must be registered with LTA) arising from fire, lightning, water damage and other Insured Peril(s).

# 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.

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[www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)  
reg no. 1978-00490-N

**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 benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the Company or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**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.

