

FEATURES OF EQ HOMEGUARD



Building

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



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.



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. (Minimal excess apply).



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. (Minimal excess apply).



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.



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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tel: (65) 6223 9433
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 or www.lia.org.sg or 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.

January 2024



EQ

HomeGuard

Protect Your Home
and Family

FIRE & INSURED PERILS					
Section	Coverage	Essential	Deluxe	Superior	Flexi
1.	Building (to be declared) - Fire & Insured Perils	Flexi Sum Insured - Optional @ S\$2.73 per S\$10,000 sum insured			
2.	Renovation / Improvements	S\$25,000	S\$50,000	S\$100,000	Flexi Sum Insured @ S\$5.45 per S\$10,000 sum insured
3.	Contents	S\$25,000	S\$50,000	S\$100,000	Flexi Sum Insured @ S\$5.45 per S\$10,000 sum insured
4.	Pedigree Pets - Accidental Death or Theft up to maximum of 3 Pedigree Pets	S\$500	S\$500	S\$500	S\$500
5.	Valuables (to be declared) Total Value should not exceed 35% of the contents sum Insured	Flexi Sum Insured - Optional (A) Unspecified items (Value of any one article not exceeding S\$1,000) (B) Specified items **			@ S\$81.75 per S\$10,000 sum insured
6.	Worldwide Personal & Family Liability	S\$500,000	S\$750,000	S\$1,000,000	(a) S\$250,000 @ S\$16.35 or (b) S\$500,000 @ S\$27.25 or (c) S\$750,000 @ S\$43.60 or (d) S\$1,000,000 @ S\$54.50
7.	Family Worldwide Accidental Protection	S\$10,000 each person up to S\$50,000 in the aggregate (Adult not exceeding 70 years old, child between 1 year to 18 years old)			
8.	Emergency Home Assistance	Yes	Yes	Yes	Yes
Annual Premium (Inclusive of GST) Minimum premium payable is S\$43.60 (Inclusive of GST)		S\$54.50	S\$87.20	S\$141.70	-
**Please provide a list of articles and respective sum insured.		S\$10,000 each person up to S\$50,000 in the aggregate			

ALL RISK					
Section	Coverage	Essential	Deluxe	Superior	Flexi
1.	Building (to be declared) - Fire & Insured Perils	Flexi Sum Insured - Optional @ S\$2.73 per S\$10,000 sum insured			
2.	Renovation / Improvements	S\$25,000	S\$50,000	S\$100,000	Flexi Sum Insured @ S\$6.54 per S\$10,000 sum insured
3.	Contents	S\$25,000	S\$50,000	S\$100,000	Flexi Sum Insured @ S\$32.70 per S\$10,000 sum insured
4.	Pedigree Pets - Accidental Death or Theft up to maximum of 3 Pedigree Pets	S\$500	S\$500	S\$500	S\$500
5.	Valuables (to be declared) Total Value should not exceed 35% of the contents sum Insured Coverage is anywhere within Singapore	Flexi Sum Insured - Optional (A) Unspecified items (Value of any one article not exceeding S\$1,000) (B) Specified items **			@ S\$109.00 per S\$10,000 sum insured
6.	Worldwide Personal & Family Liability	S\$500,000	S\$750,000	S\$1,000,000	(a) S\$250,000 @ S\$16.35 or (b) S\$500,000 @ S\$27.25 or (c) S\$750,000 @ S\$43.60 or (d) S\$1,000,000 @ S\$54.50
7.	Family Worldwide Accidental Protection	S\$10,000 each person up to S\$50,000 in the aggregate (Adult not exceeding 70 years old, child between 1 year to 18 years old)			
8.	Emergency Home Assistance	Yes	Yes	Yes	Yes
Annual Premium (Inclusive of GST) Minimum premium payable is S\$54.50 (Inclusive of GST)		S\$125.35	S\$179.85	S\$277.95	-
**Please provide a list of articles and respective sum insured.					

BENEFITS AT A GLANCE

Are your home and valuables covered againts 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 various 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 **4** 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.



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 PETS COVER

Covers for accidental death or theft of your pedigree pets.

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.