

Keep your home and possessions safe under one roof.

FORWARD  Your Protection



Keep your home and family safe from the unexpected. With Sompō's HomeBLISS insurance, be assured that your assets, belongings and even pets are protected. That's our promise.

Your home is your sanctuary. Whether you're a homeowner, landlord or tenant, HomeBLISS can tailor your coverage to suit your needs.

KEY FEATURES

- ▶ Enjoy 10% Loyalty Discount on renewal.
- ▶ Auto-renewal of policy via GIRO payment of annual premiums.
- ▶ All risks cover for building available now.
- ▶ Covers smoke damage from cooking unit.
- ▶ Covers expenses for Tracing and Assessing of Water Seepage.
- ▶ Reimbursement for home cleaning expenses following an Infectious Disease Outbreak including Influenza (H1N1), SARS, Avian Flu and more.
- ▶ Cash relief if your home is rendered uninhabitable for 5 days or more.
- ▶ Mobility Enhancement expenses to modify your home if you and/or your family members suffers permanent disability.

To view full coverage details and apply online, visit www.cimbbank.com.sg/homebliss

SPECIAL FEATURES

- ▶ 24-Hour home emergency assistance services with reimbursement for selected services.
- ▶ Worldwide family personal liability extends to cover property owner's liability and tenant's liability.
- ▶ Personal accident for you, your spouse and child(ren).

- ▶ Identity fraud cover for legal expenses worldwide.
- ▶ Up to 100% waiver of penalty for under-insurance:
 - Non-landed properties under Solution A - 100% waiver
 - All others - 15% relief

WHAT HOME BLISS OFFERS

Worldwide Family Personal Liability for You and Your Family up to S\$750,000

You will be protected against legal liability to third parties, for example, medical expenses for a guest who sustains injuries from a slip and fall in your wet kitchen floor, or your licensed pet dog bites a passer-by. If you are a landlord, we extend to cover your legal liability as a property owner. If you are a tenant, we extend to cover your legal liability to the landlord's property up to S\$100,000, subject to an excess of S\$100 for each and every claim.

Personal Accident Cover for You and Your Loved Ones Up to S\$20,000

Home accidents can happen, especially with children around. You, your spouse and children will be insured against accidental death and permanent disablement within your home premises. We will pay extra hospitalisation allowance for you and your spouse.

24-Hour Emergency Home Assistance Hotline

Faced with a home emergency situation? Do not panic, help is just a phone call away! Plus, we pay up to S\$100 per event for assistance services rendered for (1) Locksmith (2) Plumbing (3) Electrical (4) Air-Conditioning Engineer (5) Pest Control.

You can also receive referral help and advice for:

- Medical Help
Telephone First Aid, Non-Emergency House Call Doctor.
- Household Help
Home Cleaning Services, Television Repair, Domestic Pet Care, Temporary Domestic Help.

Cover for Your Pet Dog

We pay you up to S\$500 in the event of Theft or Accidental Death of your licensed pet dog within your home premises.

OPTIONAL COVERS*

Worldwide Family Personal Liability

You can opt to increase sum insured to S\$1,000,000 for any one accident or in the aggregate.

Worldwide Personal Effects Cover

Protect your personal effects worn or carried out of your home, such as jewellery, watches and camera equipment. Unless otherwise stated, an excess of S\$100 for each and every loss is applicable.

Under this Cover, you may insure for:

- a) Unspecified Articles – You do not need to specify or individually itemise the items to be insured. We will pay you up to S\$1,000 for loss or damage to any one article.
- b) Specified Articles – Each item has to be individually itemised together with the amount to be insured (representing the full value of the item). For articles exceeding S\$2,500, proof of purchase, receipts or valuations are required. Cover for mobile phones, portable computers/diaries and similar items can be referred to our office for further underwriting consideration.

Rent Protection

Be reimbursed for your loss of rental up to S\$2,500 per month for 2 months if:

- Your tenant defaults on rent payment; or
- Your property remains untenanted following a murder/suicide event.

Compensation starts from the 3rd month after occurrence of event.

*Refer to the Benefits Table for premium rates.

CHOOSING YOUR HOMEBLISS COVERAGE

We believe in giving you the choice of coverage for your Building and Contents.

STANDARD HOME COVER	ENHANCED HOME COVER
Includes Fire Cover and Insured Perils	Includes "All Risks" Cover: <ul style="list-style-type: none">• Loss or damage caused by Fire and Insured Peril• Accidental loss subject to S\$100 excess for each claim

Building shall mean building structure, renovations, fixtures and fittings (including those belonging to the landlord) of the Insured. Dwellings include garages, outbuildings, hard courts, in-ground pools, drive paths, patios, terrace, landscaping and the walls, gates and fences around pertaining thereto and which is built of brick, stone or concrete and roofed with concrete slates tiles and/or other incombustible materials excluding foundations and drains.

Contents shall mean any movable household items and personal effects belonging to the Insured and/or members of his/her family including those belonging to the landlord for which the Insured is responsible.

- It excludes money, deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, stamps, documents of any kind, manuscript, medals, motor vehicles and accessories, pedal cycles, contact lenses, hearing aids and livestock, or property owned or held in trust in connection with any business profession or trade.
- The total value of jewellery, watches, antiques, paintings, furs, works of art, curios, stamps or coin collection, items of gold, silver or other precious metals and other collectible properties belonging to you or your family should not exceed one-third of the Contents sum insured in the aggregate and S\$2,500 per article.
- For valuable items exceeding S\$2,500 per article, please furnish receipts or valuations to our office for separate quotations.

Insured Perils shall mean the following:

- Fire, lightning, thunderbolt or subterranean fire, explosion.
- Damage by aircraft or other aerial devices dropped therefrom, falling television or radio antennae, falling trees, or impact by road vehicles.
- Bursting or overflowing of a domestic water tank, apparatus or pipe.
- Theft by actual forcible or violent entry.
- Earthquake or volcanic eruption, hurricane, cyclone, typhoon or windstorm.
- Riots, civil commotion, strikes, or malicious damage.
- Subsidence or landslip caused by flooding only, but excluding the first S\$10,000 or 10% of claim cost, whichever is greater.
- Smoke damage.

For landlords or tenants who wish to insure their property or rented accommodation, and for other enquiries, please call Sompo Insurance at (65) 6461 6222 or email cimb-query@sompo.com.sg.

BENEFITS AT A GLANCE

SECTION: BASIC BENEFITS		SOLUTION A HOMEOWNERS & LANDLORDS (RENTING OUT FURNISHED HOMES)		
		COSY	SERENE	LUXURY
1.	Building, Renovations, Fixtures & Fittings	S\$80,000	S\$120,000	S\$200,000
2.	Contents	S\$20,000	S\$40,000	S\$60,000
3.	Worldwide Family Personal Liability		S\$750,000	
4.	Personal Accident Within the Insured Dwelling <ul style="list-style-type: none"> Death and Permanent Disablement <ul style="list-style-type: none"> For Insured and Spouse For Unlimited Number of Children Hospital Allowance for Insured and Spouse 		S\$20,000 each S\$5,000 each S\$250 each	
5.	24-Hour Emergency Home Assistance Service <ul style="list-style-type: none"> Locksmith • Plumbing • Electrical • Air Conditioning Engineer • Pest Control Medical and Household Referral Services 		Up to S\$100 reimbursement per event	
6.	Pet Dog Cover		S\$500	
FREE EXTENSION COVERS/TYPE OF COVER (The limits form part of the Total Sum Insured for the respective sections)		STANDARD (Insured Perils)		ENHANCED (All Risks)
a.	Capital Additions Clause		10% of Section 1	
b.	Cash Relief if Your Home is Rendered Uninhabitable for 5 Days or More		S\$750	
c.	Cost of Replacement for Locks and Keys		S\$750	
d.	Damage to Awnings, Blinds and Signs		S\$5,000	
e.	Damage to Security System		S\$500	
f.	Fire Extinguishing Expenses		10% of Section 1 & 2	
g.	Home Cleaning Expenses Following Infectious Disease Outbreak Specified in Policy		S\$500	
h.	Loss of Rent and/or Additional Expense of Alternative Accommodation		S\$10,000 per month up to 10% of Section 1 & 2 or S\$50,000 per policy	
i.	Mobility Enhancement		10% of Section 1 or up to S\$5,000	
j.	Professional Fees		10% of Section 1	
k.	Public Authorities Clause		10% of Section 1	
l.	Removal of Debris		10% of Section 1 & 2	
m.	Minor Repairs & Alterations Clause (Workmen Clause)		Policy Limits	
n.	Identity Fraud Expenses	10% of Section 2 or up to S\$2,500	10% of Section 2 or up to S\$7,500	
o.	Accidental Breakage of Fixed Glass		Replacement cost	
p.	Cost of Replacement of Title Deeds		S\$750	
q.	Conservancy Charges Up to a Maximum of 3 Months		10% of Section 1 or up to S\$1,000	
r.	Expenses for Tracing and Assessing of Water Seepage (For Building < 20 Years Old)		S\$5,000 (20% Co-insurance, min S\$100)	
s.	Contents Temporarily Removed From Home to Anywhere in Singapore	N.A.	15% of Section 2 (Max S\$500 per Article)	
t.	Loss or Damage to Domestic Servant's Property		S\$1,000	
u.	Visitor's Personal Effects		S\$500	
v.	Loss of Personal Money, ATM/Credit Cards From Insured Perils		S\$1,000	
w.	Deterioration of Food and Drinks in Refrigerator		S\$200	
x.	Household Removal by Professional Movers		S\$1,500	
PREMIUM PER ANNUM (S\$) (Inclusive of GST)		STANDARD (Insured Perils)		ENHANCED (All Risks)
Basic Premium for Solution A		Cosy	S\$96.30	S\$119.84
		Serene	S\$165.85	S\$212.93
		Luxury	S\$249.31	S\$319.93
Building, Renovations, Fixtures & Fittings			S\$0.428 per S\$1,000	S\$0.642 per S\$1,000
Contents			S\$2.675 per S\$1,000	S\$3.745 per S\$1,000



HomeBLISS Application

Intermediary's Name/Code: _____

Important Notice:

- Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Application Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- Please note that this insurance is subject to the premium being paid and received in full by the Company, Sompo Insurance Singapore Pte. Ltd. (hereinafter called "Sompo Insurance") (a) before the inception date where the Policy is issued to an Individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.
- The liability of the Company does not commence until this Application is accepted and the premium is paid in accordance with clause 2 above.

APPLICANT'S PARTICULARS

Name: _____

NRIC/FIN No.: _____ Date of Birth (DD/MM/YYYY): _____

Gender: Male Female Nationality: _____

Marital Status: Single Married Widowed Divorced

Residential Address (Please do not provide a P.O. Box address): _____

Postal Code: _____

Tel No.: _____ (HP) _____ (H) _____ (O)

Email: _____

DETAILS OF PROPERTY TO BE INSURED

Location (if different form above): _____

Type of Property: HDB Flat Terrace Semi-Detached
 Bungalow Private/Executive Condominium

Details of policies covering similar risks (if any): _____

CHOICE OF PLAN/COVERAGE (PLEASE TICK)

Period of Insurance (DD/MM/YYYY): From _____ To _____

1. Select the Plan Cosy Serene Luxury

2. Type of Cover Standard Home Enhance Home

	TOP-UP AMOUNT	RATE PER ANNUM (Inclusive of GST)
Building	S\$ _____	Standard: 0.0428% Enhanced: 0.0642%
Contents	S\$ _____	Standard: 0.2675% Enhanced: 0.3745%

3. Optional Covers (Please tick where applicable and indicate the sum to be insured)

Worldwide Family Personal Liability up to S\$1,000,000	<input type="checkbox"/>	S\$32.10
Worldwide Personal Effects Cover* - Unspecified Articles (Max. S\$10,000)	<input type="checkbox"/>	2.41% ^

Please state total value of unspecified personal effects to be insured. Limit of S\$1,000 for any article.

- Specified Articles _____ 1.3375% ^ (Minimum)

Please describe and list each article with corresponding amount to be insured. Proof of purchase/receipt/valuation to be furnished for articles exceeding S\$2,500.

Rent Protector _____ S\$80.25

*Total Value should not exceed 50% of Contents Sum Insured. *Rate/Excess subject to underwriting.

DECLARATION IF VALUABLES > S\$2,500 FOR CONTENTS COVER

Description _____ Sum Insured (S\$)* _____

*Please attach receipts or valuations for items > S\$2,500 per article.

DECLARATION OF SPECIFIED ARTICLES FOR WORLDWIDE PERSONAL EFFECTS COVER

Description _____ Sum Insured (S\$)* _____

*Please attach receipts or valuations for items > S\$2,500 per article.

PREMIUM CALCULATION

Basic Premium for Selected Solution: S\$ _____

Plus Total Premium for Top-ups &/or Optional Covers: S\$ _____

Total Premium Payable (inclusive of GST): S\$ _____

DECLARATION

I/We declare that:

- the building is constructed of brick, stone or concrete and roofed with concrete slate tiles and/or other incombustible materials and in respect of the risk to be covered no loss, damage or liability has arisen within the last twelve (12) months.
- in respect of the risk to be insured, no previous insurer has refused to give cover, renew or impose any special terms.
- premise to be insured is not unoccupied or used as a worker's living quarters.
- I/we acknowledge and agree (in case of corporate policy, I/we represent that I/we have obtained the consent of the individuals in relation to this policy) that CIMB Bank Berhad (collectively "CIMB") and Sompo Insurance may collect, use, disclose and/or process my/our personal data (in case of corporate policy, personal data of individuals in relation to this policy) in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in CIMB and Sompo Insurance's Privacy Policy (including the provision of protection, services related to this insurance policy, screening activities in accordance with legal/regulatory obligations/risk management procedures). This may include disclosure to CIMB and Sompo Insurance's business partners, intermediaries, third party service providers and industry associations. CIMB's Privacy Policy can be found at www.cimb.com.sg. Sompo Insurance's Privacy Policy can be found at www.sompo.com.sg.
- I/we consent to receive marketing and promotional information from CIMB and Sompo Insurance (e.g. via email, mail, SMS, etc.). I/we understand that I/we can withdraw or manage my/our consent to receive marketing and promotional information at www.cimb.com.sg and/or www.sompo.com.sg.

Strictly Private and Confidential

6. I am/we are aware of and agree to abide by the Policy terms, conditions and exclusions and confirm that the information given in this application/form is true, accurate and complete.

PLEASE CHARGE S\$ _____ TO MY VISA/MASTERCARD* (*Please circle one)

Where a third party credit card is used, I/we declare that the cardholder has authorised and consented to such use.

CARD NO.: [] [] [] [] - [] [] [] [] - [] [] [] [] - [] [] [] [] EXPIRY DATE: [] [] - [] []

I/WE ENCLOSE A CHEQUE FOR S\$ _____

BANK/CHEQUE NO.: _____
MADE PAYABLE TO SOMPO INSURANCE SINGAPORE PTE. LTD.



Signature of applicant on behalf of person(s) to be insured

Date: _____

Important Note

- This information is not a contract of insurance and is intended for general circulation only. Full details of the precise terms, conditions and exclusions of this plan are provided in the Policy. Please visit www.sompo.com.sg/FAQ for a specimen copy of the Policy Wording.
- 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 visit www.sompo.com.sg/FAQ or GIA/LIA or SDIC website (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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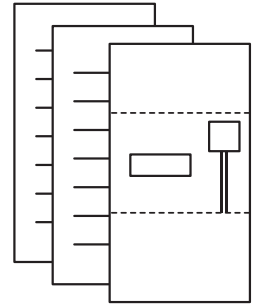
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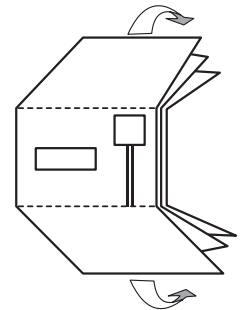
HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)

1.



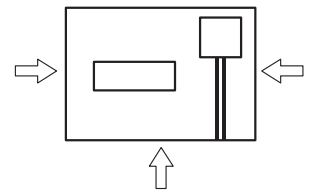
Place documents together with the BRE.

2.



Fold inwards along the dotted lines as indicated.

3.



Seal along edges with clear tape (do not staple).
Drop sealed envelope into post box.

Business Reply Service
Permit No. 08582



SOMPO INSURANCE SINGAPORE PTE. LTD.
(Bancassurance department)
50 Raffles Place
#05-01/06 Singapore Land Tower
Singapore 048623

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