

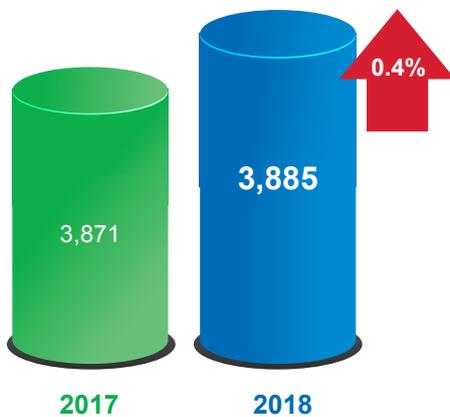


Home is your safe haven, a place where you hold dearly. It is where we feel love, secure and comfortable. Safeguarding the home is securing happiness for your loved ones.

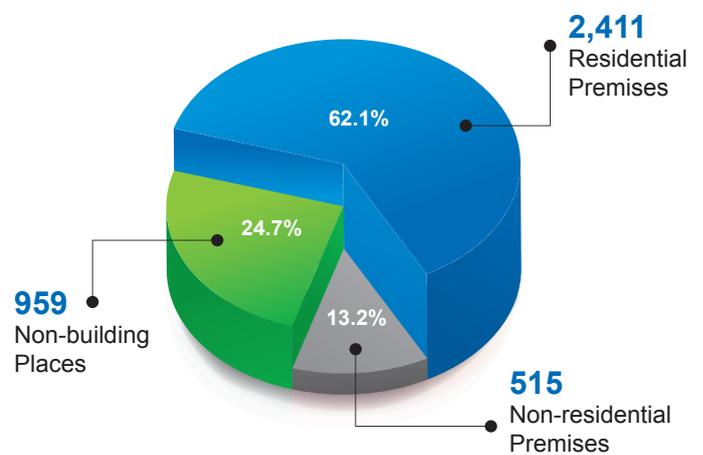
Is your home adequately-covered from unforeseen events?



Total Fire Calls



Breakdown of Fire Calls



Fire Incident Statistics 2018

According to the statistics released by the Singapore Civil Defence Force - out of all the fires that broke out in Singapore in 2018, around 62.1% occurred within residential premises. Many hazards in the house can cause a disaster, such as, cooking oil or wine that was placed too close to the stove, overloaded power socket and others. We may often take our home safety for granted. Any unfortunate events may happen to anyone's home.

Many people have the wrong perception that their home is fully covered as long as they have the Fire Insurance mandated by HDB. However, this is not the case. There are two types of insurance for your home - Fire Insurance and Home Content Insurance.



What is Fire Insurance?

Since 1994, all HDB flat owners with an existing HDB or bank housing loan are required to purchase a mandatory Fire Insurance. For condominium, the Management Corporation Strata Title ("MCST") will put in place a Fire Insurance policy on behalf of all the home owners, with premiums automatically included in the monthly maintenance fees. Hence, most of the Singaporean's home owners are covered with Fire Insurance.

However, the Fire Insurance coverages for both HDB and condominiums are limited. The HDB Fire Insurance only covers the cost of reinstating damaged internal building structures and does not include home contents such as furniture, renovations and personal belongings. Similarly, the Fire Insurance by MCST only covers the building and common areas. Any personal belongings and valuables in the house such as TV set, built-in cabinet, sofa, renovation, fixtures and fittings will not be covered.

What is Home Content Insurance?



Home Content Insurance provides full coverage for your home - in the unfortunate event of fire, flood or housebreaking, Home Content Insurance covers not only your financial loss for damaged furniture, renovation, fixtures and fittings, and electronic appliances. It provides the necessary financial assistance for you and your family. China Taiping Insurance Singapore's **UniHome Safe** provides emergency cash allowance, cost of removals of debris, cost of alternative accommodation and other benefits.

Besides safeguarding your home, **UniHome Safe** also provides additional non-home coverage for you and your loved ones in the event of SARS, bird flu and Dengue Fever, as well as 24/7 worldwide personal accident coverage.

If your home has valuable items such as antiques and jewellery, it is highly recommended to purchase a separate insurance policy to protect them. The policy should essentially cover the similar value of your prized possessions.

Is Home Content Insurance Expensive?

Some home owners may have the misconception that Home Content Insurance is very expensive. On the contrary, the premium is relatively low as compared to the value of the property. With as little as S\$89.60/year (excluding GST) for a 5-year **UniHome Safe "Bliss" plan**, it takes care of any unforeseen events that may happen to your home including personal accident, SARS and Dengue Fever.

UniHome Safe allows you to enjoy greater savings upon renewal and further rewards you when no claims are made. Enjoy a 5% No Claim Discount at each renewal (capped at 20%).

Find out more about UniHome Safe here -

<https://www.sg.cntaiping.com/personals/landing-protection/protection/unihome-safe.html>

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