



Section 3 Personal and Family Liability	Insures against third party claims for bodily injury or property damage caused by the Insured or his family while living in the insured premises. Cover includes legal costs and expenses incurred with our written consent. The coverage is provided anywhere in Singapore and is subject to Singapore jurisdiction.
Section 4 Personal Accident	Compensation for accidental death or injury to Insured, spouse and their children. The coverage is provided worldwide on a 24-hour basis.
Section 5 Emergency Home Assistance	In the event of an emergency at home, the Policy pays up to S\$100 per event for emergency repairs and services (e.g. locksmith, electrical, plumbing, air-conditioning, pest control, etc) arranged through Liberty Helpline at (+65) 6636 1131 (24 hours). Up to 2 events per Policy period.

Summary of Extended Coverage	<ul style="list-style-type: none"> • Loss or damage to domestic servants' property • Loss or damage to visitors' personal effects • Deterioration of food and drinks following breakdown of refrigerator • Cost of temporary additional domestic help following accident at home • Loss or damage to contents whilst in the open but within building boundary • Payment of conservancy charges or management fees in event building is uninhabitable • Denial of access following damage to neighboring premises • Compensation following imposition of Home Quarantine Order by Public Authorities • Accidental death/theft of pedigree pet • Cost of removal of debris • Fire extinguishing expenses • Loss of rent or additional expenses for alternative accommodation when building is uninhabitable • Loss or damage to contents caused by professional movers during home removal • Loss or damage to awning, blinds and signs • Replacement/repair of home security system, locks and keys following break-in • Replacement of title deeds • Architects', surveyors' and legal fees • Capital additions • Cost of temporary protection • Additional costs in compliance with statutory regulations • Cover for contracting buyer up to completion of sale • Continuation of coverage whilst building is undergoing alterations and repairs
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About Us

Liberty Insurance Pte Ltd

Liberty Insurance is a leading general insurer championing responsible living and behavior in Singapore. In offering a full range of both personal and commercial insurance products, Liberty Insurance enables the protection and security of one's personal and commercial property, assets and legal liabilities. At Liberty Insurance Singapore, we are responsible to help you live safer, more secure lives.

Liberty Insurance Singapore is a 100% owned strategic business unit of Liberty Mutual Insurance Group. Headquartered in Boston, Liberty Mutual Insurance Group, a diversified global insurer, ranks 78th on the Fortune 100 list of largest U.S. corporations based on 2014 revenue. As of 31 December 2014, Liberty Mutual Insurance Group had US\$124.3 billion in consolidated assets, US\$104 billion in consolidated liabilities and US\$39.6 billion in annual consolidated revenue. Liberty Mutual Insurance Group operates with a global view across five continents and employs more than 50,000 employees in approximately 900 offices throughout the world.

AAS Insurance Agency Pte Ltd

AAS Insurance Agency (AAS-IA) is a wholly-owned subsidiary of the Automobile Association of Singapore (AA Singapore). AAS-IA provides a wide range of insurance products covering not only motor cars, but also travel, personal accident, home contents, as well as other personal lines. AA Singapore has been serving the needs of the local motoring community since 1907. Its comprehensive suite of benefits and privileges for members include 24-hour roadside assistance services, technical and motoring services and lifestyle offerings. Affiliated to the Federation International de l'Automobile (FIA), AA members can expect motoring convenience and peace of mind wherever they drive, outside Singapore.

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Safeguarding
Your Most Precious Investment.
Your Home

AA HomeCare Plus

We know how important your home is to you

Singapore is a beautiful and safe place that many locals and foreigners have chosen to call home despite the high cost of living. It is undeniable that setting up home here is expensive whether or not you own the property you live in.

Having worked hard to be a homeowner, and it is only natural that you would want to protect it well against any unforeseen accidents.

Let AA HomeCare *Plus* protect your family and your home, its fixtures, fittings, renovations and contents against loss or damage from such accidents. It is a specially designed policy that combines a comprehensive set of insurance covers under one affordable package.

Benefits at a Glance

- Combines various classes of insurance under one policy
- Easy to arrange
- Competitive premium terms
- First loss basis
- No Claim Discount
 - 10% of the gross premium for the first renewal
 - 15% of the gross premium for the second renewal onwards

Summary of Benefits

Description of Benefits	Sum Insured		
	Plan A	Plan B	Plan C
Section 1 Building and/or Renovations and Improvements	S\$50,000	S\$100,000	S\$200,000
Section 2 Contents (Excess: Please refer to Policy Wordings)	S\$15,000	S\$40,000	S\$50,000
Section 3 Personal and Family Liability (Any One Accident/Unlimited Any One Period)	S\$500,000	S\$500,000	S\$500,000
Food & Beverage Extension (Any One Accident/Aggregate)	S\$100,000	S\$100,000	S\$100,000
Section 4 Personal Accident (S\$10,000 per person, maximum S\$50,000 per Policy)	S\$50,000	S\$50,000	S\$50,000
Section 5 Emergency Home Assistance (S\$100 per Event, maximum 2 Events)	S\$200	S\$200	S\$200

- Sections 1 and 2 of the Policy are on First Loss Basis
- Definition of First Loss Basis: Total compensation payable for loss/damage due to an insured peril will be up to the total insured value regardless of actual values of the lost/damaged items
- Premises situated on road level or basement is subject to an excess of S\$2,500 each and every loss in respect of flood claims

Premiums

	Plan A	Plan B	Plan C
Standard Premium	S\$74.90	S\$128.40	S\$192.60
10% AA Member Discount	S\$7.49	S\$12.84	S\$19.26
Final Premium Payable	S\$67.41	S\$115.56	S\$173.34

Premiums above inclusive of prevailing GST.

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

Notes

<p>Section 1 Building including Renovations and Improvements (Fire & Extraneous Perils)</p>	<p>Insures against loss of or damage to renovations, improvements, fixtures and fittings caused by</p> <ul style="list-style-type: none"> • Fire, lightning, explosion • Earthquake, volcanic eruption • Bursting or overflowing of domestic water tanks and pipes (in excess of S\$200) • Flood, windstorm, typhoon (in excess of S\$500) • Burglary, malicious damage • Strikes, riots, civil commotion • Impact by aircraft or other aerial devices, falling trees, road vehicles • Landslip and/or subsidence due to flood (in excess of S\$10,000 or 10% claim amount, whichever is higher) • Accidental breakage of fixed glass on doors, windows, partitions, cabinets, or walls <p>Other covers, following a claim:</p> <ul style="list-style-type: none"> • Costs of removal of debris • Fire extinguishment cost • Loss of rent/cost of alternative accommodation if building is made uninhabitable
<p>Section 2 Contents (All Risks)</p>	<p>Insures on an All Risks basis against accidental loss of or damage to home contents and personal effects in the home including:</p> <ul style="list-style-type: none"> • Deterioration of food and drinks in freezer due to its breakdown • Damage to contents in the course of removal • Cost of preparation of new title deed for the insured property • Cost of replacement or repair of home security system, lock/keys following a break-in • Loss or damage to visitors' and domestic servants' personal effects • Cost of temporary domestic help following accident at home • Accidental death/theft of pedigree pets • Conservancy or management fees if building is made uninhabitable • Compensation for denial of access to home • Compensation following Home Quarantine Order