

PROPOSAL FORM - HomeGUARD

Important Notice to the Proposer

Statement pursuant to Section 25(5) of the Insurance Act (Cap.142) (or any subsequent amendments thereof) - You are to disclose in this Proposal Form, fully and faithfully, all the facts which you know or ought to know in respect of the risk proposed, otherwise the policy issued hereafter may be void.

Agent / Broker		Code	Period of Insurance From: _____ To: _____		
Particulars of Proposer:					
Full Name:			Marital Status:		
Address:			Postal Code:		
Contact No: (O) (M) (H)	Email:				
Occupation:	NRIC / Passport No:	Date of Birth:			
Details of Your Home:					
Location of Risk (if different from above):			Postal Code:		
Type of Dwelling: <input type="checkbox"/> HDB <input type="checkbox"/> Apartment <input type="checkbox"/> Condominium <input type="checkbox"/> Terrace <input type="checkbox"/> Semi-detached <input type="checkbox"/> Detached <input type="checkbox"/> Others, please specify: _____					
Is the Building: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Tenant Occupied <input type="checkbox"/> Others, please specify: _____					
Mortgagee (Bank or Finance Company): _____					
Choice of Plan / Coverage:					
For basic plans (please tick)		<input type="checkbox"/> Silver	<input type="checkbox"/> Gold	<input type="checkbox"/> Platinum	
For HDB Apartments, Condominium and Landed Private Property, where insurances for the Building are already arranged through HDB Fire Insurance Scheme or the Management Corporations, you do not need to take up additional coverage for the building.					
Section	Coverage	Sum Insured (Up to)			
		Silver	Gold	Platinum	
1	Building (to be declared)	Optional			
2	Renovation / Improvements	S\$50,000	S\$100,000	S\$200,000	
3	Contents	S\$25,000	S\$50,000	S\$75,000	
4	Valuables (to be declared)	Optional			
5	Worldwide Personal & Family Liability	S\$500,000	S\$750,000	S\$1,000,000	
6	Family Worldwide Accidental Protection	S\$10,000 each person up to S\$50,000 in the aggregate			
7	Emergency Home Assistance	Yes	Yes	Yes	
Annual Premium (Before GST)		S\$105	S\$200	S\$295	
<input type="checkbox"/> For Flexible / Additional or Optional Coverage (please specify the amount to be insured)					
Coverage	Sum Insured (S\$)	Premium Rate (Before GST)	Annual Premium (S\$)		
1. Building		S\$3.50 per S\$10,000 sum insured			
2. Renovation / Improvements		S\$3.50 per S\$10,000 sum insured			
3. Contents		S\$25 per S\$10,000 sum insured			
4. Valuables & Jewellery - Total value should not exceed 50% of contents sum insured - Coverage is anywhere within Singapore	A) Unspecified Items*	S\$100 per S\$10,000 sum insured			
	B) Specified Items**				

*Value of any one article not exceeding S\$1000

**Please provide a list of articles and the respective sum insured to be insured.



Your Premium:

(a) Basic Plan Premium: S\$ _____	(b) Flexible / Additional or Optional Cover: S\$ _____	Total Premium Payable: S\$ _____ <small>(a + b + 7% GST)</small>
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Minimum premium payable is S\$50 (before GST)
For flexible plan, enjoy FREE Family Worldwide Accidental Protection, Emergency Home Assistance and S\$500,000 sum insured for Worldwide Personal & Family Liability, if you take up 2 Sections from Section 1 to 4 and premium payable is S\$105 (before GST) and above

General Information:

i. Have you suffered any losses (whether insured or uninsured) under any of the covers provided under the Policy? Yes No

ii. Has your proposal or renewal for home insurance ever been declined, withdrawn or required to impose special terms? Yes No

If "Yes", please give details: _____

Premium Payment

I would like to pay my premium by:

Cash

Cheque payable to "EQ Insurance Company Limited" Bank / Cheque No.: _____

Notes:

- This insurance is for the Building constructed of brick, stone and concrete, roofed with tiles, slates or concrete.
- The sum insured for Sections 1, 2, 3 & 4 for Building and Renovations/ Improvements must be based on Reinstatement Cost and for Contents/ Valuables on Replacement Costs, without allowance for wear, tear and depreciation, otherwise any claim settlement will be proportionately reduced.
- Valuables insured under Section 3 (Contents) are subject to maximum S\$1000 per item, and total value of valuables is not to exceed one third of sum insured thereof.
- An excess of S\$100 is applicable for all claims arising from accidental damage.
- If you have made any claim in the last three years, please advise us in writing with details of the claim.
- You will enjoy a 10% loyalty discount if you continue to insure with us on 1st renewal and subsequent 2 renewals, if there were no claims during the preceding year(s).

Declaration:

I do hereby declare and warrant that the answers / information given above in every respect are true and correct and I have not withheld any information likely to affect the acceptance of this proposal and I agree that this Proposal & Declaration shall be the basis of the Contract between the Company and myself and I further agree to accept the Company's Policy subject to the terms, exclusions and conditions to be expressed therein, endorsed thereon or attached thereto.

Signature of Proposer

Date

For Official Use:

Accepted By: _____

Date: _____