

Proposal Form

HomeCare

www.libertyinsurance.com.sg

Please complete all sections to facilitate the processing of your application.

Statement pursuant to Section 25(5) Cap. 142 of the Insurance Act or any subsequent amendments thereof. You are to disclose in the proposal form fully and faithfully all facts which you know or ought to know, otherwise the Policy issued hereunder may be void.

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Name of Producer & Pr	oducer Code:						
Particulars of Prop	oser						
Name of Proposer:				NRIC/FIN No.:			
Mailing Address:				_			
				_ Pc	stal Code	()
Date of Birth:		Contact No.:		Od	ccupation:		
Email:				-			
Details of Premises	S			_			
Address of Premises to	be Insured:						
				_ Pc	stal Code	()
Type of Premises:							
□ Apartment	☐ Condo	ominium	Detached			Others:	
□ Semi-Detached	☐ Terrac	ce	☐ HDB				
Mortgagee (if to be Nan Policy):	ned in the	Name of Land	lord (if to be Named in	the	Policy):		
Is the Premises:							
□ Owner Occupied	☐ Tenar	nt Occupied	Others (please	spe	cify):		
Any incurred and/or rep	oorted claims f	or the past thre	ee (3) years?		Yes		No
Has any insurance (for part to a breach of pren					Yes		No
If the answer to any of the	e above is Yes,	please provide	details:	_			
Selection of Plan							
Period of Insurance:							
From		To					
Type of Plan:		☐ Plan A	□ Plan B		Plan C		Top-Up Plan (from Plan C)

Annual premiums above include prevailing GST.

S\$74.90

S\$128.40

S\$192.60

S\$

Name of Proposer:			
Top-Up Plan			
Coverage	Top-Up Rate	Top-Up Sum Insured	Annual Premium
□ Section 1: Building and/or Renovations and Improvements	0.0535%	S\$	S\$
□ Section 2: Contents (Excess: S\$100 each and every loss except for Fire, Lightning and Burglary)	0.2568%	S\$	S\$
□ Section 3: Personal and Family Liability (Any One Accident/ Unlimited Any One Period)	S\$26.75 for every S\$500,000	S\$	S\$
Total Annual Pr	emium including p	revailing GST (7%):	S\$
Mode of Payment			
□ Cash □ VISA □ MasterCard	☐ Check	Bank:	No.:
Please cross your check and make payable to "LIBERTY INS Kindly indicate (1) Name of Proposer; (2) Contact No.; (3) Na			back of your check.
For Credit Card Payment			
Name of Cardholder (as shown on card):			
		□ VISA	■ MasterCard
Credit Card No.:		Expiry Date:	CVV:
		M M / Y Y	
I hereby authorize Liberty Insurance Pte Ltd to debit my Cred	it Card account spec	cified above.	

IMPORTANT NOTES:

· The liability of the Company does not commence until this Proposal has been accepted by the Company.

PAYMENT BEFORE COVER WARRANTY (INDIVIDUAL)

Please note that the total premium must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date of the coverage, failing which the Policy shall be deemed to be automatically canceled and no benefits whatsoever shall be payable by the Company.

PERSONAL DATA PROTECTION

Liberty Insurance Pte Ltd ("Liberty") takes the responsibilities under Singapore's Personal Data Protection Act 2012 (the "PDPA") seriously. We also recognize the importance of the personal data you have entrusted to us and believe it is our responsibility to properly manage, protect and process your personal data.

The personal data which Liberty collect from you in this application, that was previously collected and/or in the future, may be collected, used, disclosed and/or processed for one or more of the following purposes:

- a) considering whether to provide you with the insurance you applied for. This includes Liberty considering your application for a policy with Liberty and another Insurer considering your application (whether now or in the future) for a policy with that Insurer ("Insurer" means any insurer or company operating insurance business in Singapore)
- b) processing your application for underwriting and insurance. This includes dealing with your application with Liberty and any other application that you may make (whether now or in the future) with another Insurer
- administering and/or managing your relationship, account and/or policy with Liberty including but not limited to renewing or reinstating your policy, accounting and dealing with or collection or refund of any outstanding amounts due from/to you

PERSONAL DATA PROTECTION

- d) processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims, under your policy or policies, whether such policy is issued by Liberty or another Insurer
- e) carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by Liberty, whether for this policy with Liberty or a policy with another Insurer
- f) carrying out your instructions or responding to any enquiries by you
- g) conducting research, analysis and development activities (including but not limited to data analytics, surveys (such as insurance survey, customer service survey, branding survey), branding campaign, product and service development and/or profiling) to improve Liberty's services or products and/or to enhance the product or service for your benefit
- h) dealing in any matters relating to the services and/or products which you are entitled to under this policy and/or dealing in any matters relating to this policy, which you are applying for or have applied. This includes but is not limited to contacting you or communicating with you via phone/voice call, text message and/or fax message, email and/or postal mail for the purposes of administering and/or managing your contractual relationship with us such as but not limited to communicating with you on matters related to your policy with us. You acknowledge and agree that such communication by us could be by way of the mailing of correspondence, documents or notices to you, which could involve disclosure of certain personal data about you to bring about delivery of the same as well as on the external cover of envelopes/mail packages
- investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matter relating to your policy or policies, whether such policy is issued by us or another Insurer, and whether or not there is any suspicion of the aforementioned
- j) storing, hosting, backing up (whether for disaster recovery or otherwise) of your personal data, whether within or outside Singapore; and/or
- k) complying with applicable law in administering and managing your relationship with Liberty
- I) Any other purposes which we notify you of at the time of obtaining your consent

(collectively the "Purposes")

Liberty may/will also be collecting from sources other than yourself, personal data about you, for one or more of the above Purposes, and thereafter using, disclosing and/or processing such personal data for one or more of the above Purposes.

You also consent that any other Insurer may/can collect from Liberty (and that Liberty may disclose to them), use, disclose (including disclose to Liberty) and/or process your personal data for one or more of the above Purposes.

Your personal data may/will be disclosed by Liberty and/or any of the other Insurers to third parties, whether located within or outside Singapore, for one or more of the above Purposes, as such third parties, would be processing your personal data for one or more of the above Purposes. In this regard, you hereby acknowledge, agree and consent that Liberty may/are permitted to disclose your personal data to such third parties (whether located within or outside Singapore) for one or more of the above Purposes and for the said third parties to subsequently collect, use, disclose and/or process your personal data for or more of the above Purposes including engaging and disclosing to their third party service providers or agents (whether sited in or outside of Singapore) to do so, and the aforementioned collection, use, disclosure and processing activities and permissions in this sub-clause apply to these third party service providers or agents and any third party service providers or agents they in turn engage and so on. Without limiting the generality of the foregoing, such third parties include:

- a) Liberty's associated or affiliated organizations or related corporations
- any of Liberty's agents, contractors or third party service providers who process your personal data on Liberty's behalf
 including but not limited to those which provide administrative or other services to Liberty such as mailing houses,
 telecommunication companies, information technology companies, data storage or hosting companies, data centres,
 disaster recovery service providers, banks
- c) lawyers/law firms, legal process participants and their advisors
- d) any third party in connection with any proposed or actual reorganization, merger, sale, joint venture, assignment, transfer or other disposition or all or any portion of Liberty's business, assets or stock (including in connection with any bankruptcy or similar proceedings); and/or
- e) third parties to whom disclosure by Liberty is for one or more of the Purposes and such third parties would in turn be collecting and processing your personal data for one or more of the Purposes



Na	ame of Proposer:
_	
	ERSONAL DATA PROTECTION
	We have read and I/we accept the terms of Liberty's Data Protection Policy at www.libertyinsurance.com.sg/data-otection-policy/ .
DE	ECLARATION
I/V	Ve do hereby declare and warrant that:
b)	All information provided by me/us in connection with this application is true, accurate and complete I/We understand that any inaccurate, incomplete or false information given or any omission of information required, may at Liberty Insurance Pte Ltd's ("Liberty", the "Company") discretion, render this application invalid I/We agree that this application and declaration shall be the basis of the contract between Liberty and myself I/We undertake to pay any difference arising from a discrepancy in the NCD declared, failing which the policy shall be
•	canceled by the Company I/We agree to accept the Company's policy subject to the terms, exclusions and conditions to be expressed therein,
-,	endorsed thereon or attached thereto
f)	I/We agree to inform if there is any change in any of the details I have provided to Liberty in this application. I understand and agree that it is my sole responsibility to inform and update Liberty of any changes to my personal information. I hereby agree to indemnify and absolve Liberty of any liability arising out of any use and/or disclosure by Liberty of any inaccurate or incomplete information due to my failure to update Liberty promptly of any changes to my personal information
g)	accurate and complete. I/we warrant that I/we have obtained consent from the 3rd Party Individuals (or if lacking in legal capacity, his/her legal representatives, guardians or parents as the case may be) for Liberty to collect, use and disclose his/her personal data for the above purposes and on the terms in this document, and as if the said data are about me/us. I/We will inform Liberty of any changes to the data as soon as practicable.
h)	I/We have read and agree to the above, including as to how my personal data may/will be collected, used, disclosed and processed by Liberty and others as stated above
Da	ate: Signature of Proposer

	-	Plan A	Plan B	Plan C	Top-Up Plan	(from Plan C)
Description of Benefits		Sum Insured	Sum Insured	Sum Insured	Top-Up Rates	Maximum Sum Insured Limit
Section 1	Building &/or Renovations and Improvements	S\$50,000	S\$100,000	S\$200,000	0.0535%	S\$3,500,000
Section 2	Contents (Excess: S\$100 each and every loss except for Fire, Lightning and Burglary)	S\$15,000	S\$40,000	S\$50,000	0.2568%	S\$500,000
Section 3	Personal and Family Liability (Any One Accident/ Unlimited Any One Period)	S\$500,000	S\$500,000	S\$500,000	S\$26.75 for every S\$500,000	S\$1,000,000
	Food & Beverage Extension (Any One Accident/ Aggregate)	S\$100,000	S\$100,000	S\$100,000	N.A.	N.A.
Section 4	Personal Accident (S\$10,000 per person maximum S\$50,000 per Policy)	S\$50,000	S\$50,000	S\$50,000	N.A.	N.A.
Section 5	Emergency Home Assistance (\$\$100 per Event maximum 2 Events)	S\$200	S\$200	S\$200	N.A.	N.A.
	Annual Premium	S\$74.90	S\$128.40	S\$192.60		

- 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 above include prevailing GST.

Name of Pr	oposer:	
Section 1:	Building including Renovations and Improvements (Fire & Extraneous Perils)	Insures against loss of or damage to renovations, improvements, fixtures and fittings caused by Fire, lightning, explosion Earthquake, volcanic eruption Bursting or overflowing of domestic water tanks and pipes (in excess of \$\$200) Flood, windstorm, typhoon (in excess of \$\$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 \$\$10,000 or 10% claim amount, whichever is higher) Accidental breakage of fixed glass on doors, windows, partitions, cabinets, or walls Other cover, following a claim: Costs of removal of debris Fire extinguishment cost Loss of rent/cost of alternative accommodation if building is made uninhabitable
Section 2	Contents (All Risks)	Insures on an All Risks basis against accidental loss of or damage to home contents and personal effects in the home including: 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
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 insure 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, airconditioning, pest control, etc) arranged through Liberty Helpline at (+65) 6636 1131 (24 hours). Up to 2 events per Policy period.
Summary o	of Extended Coverage	 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 inhabitable 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

Summary of Extended Coverage • 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 breakin • 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