

Complimentary Emergency Home Assistance Services

Terms and Conditions

1. The **services** do not form part of the **policy** (the “Policy”) and neither shall it be deemed as an offer of **services** by **us**.
2. **You** are eligible for the **services** provided **you** hold a valid home insurance **Policy** with **us**, during the provisions of the **services**.
3. **We** reserve the right to amend or discontinue the **services** at **our** sole discretion without prior notice.
4. For your convenience, **we** have arranged with **our emergency home assistance provider** to assist **you** to search for suitable repairer(s) to provide the **services** if there is an **accident** at **your premises**.
5. **You** can contact **our emergency home assistance provider** 24/7; including weekends and public holidays at **6338 0233** for the complimentary repairs.
6. Provided that the **services** are obtained via **our emergency home assistance provider**, **you** are entitled to the complimentary **services** up to the following limits provided in the table below:

Number of repairs for each 12-month period from start date of policy	Complimentary services per accident
4	\$300

7. **You** must pay for the costs and expenses of the **services** beyond the scope and limits of the **services** offered on a complimentary basis under these terms.
8. **You** may choose to engage the repairer recommended by **our emergency home assistance provider** at **your** discretion. **We** will not be responsible nor liable for any loss or damages suffered directly or indirectly by **you** or any other party as a result of or in connection with the **services**, including any delay in the provision of the **services**.

Definitions

Accident or **accidental** means a sudden, unexpected event which happens during the **period of insurance** which must be the only cause of property damage.

Emergency home assistance provider means an independent company **we** have appointed to assist you to search for repairer(s) to provide **you** with the **services** at **your premises**.

Emergency home assistance services or **services** means the scope of services as described in the table below.

Period of insurance means the period of cover under **the Policy**.

Policy means the following insurance policies and plans **you** have purchased:

- Home Ultimate Protect; or
- HomeSecure

Premises means the residential property which **you** insure under **the Policy**. This does not include shared areas as described in **our** definition of building in the **Policy**.

We, us and **our** means Income Insurance Limited.

You or your means the policyholder who has purchased the **Policy**.

Services	Scope of services	What the services do not cover
Emergency Plumbing Assistance	<p>If there is an accidental clog or choke of a water supply system, drainage system or leaking water pipe(s) in your premises such as:</p> <ol style="list-style-type: none"> 1 Broken or leaking water pipes, including concealed water pipes within the walls of toilets or kitchens; 2 Clogged sinks, water pipes, and toilet bowls; or 3 Broken or leaking cistern, water traps or faucets <p>Our emergency home assistance provider will arrange for a plumber to repair the choke or leak.</p>	<p>This service also does not cover the following.</p> <ol style="list-style-type: none"> 1 Leaking taps which require a replacement of washers 2 Water leaking from ceiling 3 Leaking gas stove or water heater 4 Cost of replacement parts which need to be replaced as a consequence of natural wear and tear and/or gradual deterioration 5 Hacking and reinstating concealed water pipes within the walls of toilets or kitchens 6 Cost of repairs to underground water supply pipes
Emergency Electrician Assistance	<p>If the following electrical problems occur accidentally in your premises.</p> <ol style="list-style-type: none"> 1 Blackout due to lightning and circuit overload; 2 Repair of burnt fuse inside Main Electrical Circuit Board (ECLB) as a result of circuit overload; or 3 Malfunction of power supply socket <p>Our emergency home assistance provider will arrange for an electrician to attend to and rectify the problem.</p>	<p>This service also does not cover the following.</p> <ol style="list-style-type: none"> 1 Failure or malfunction of electrical appliances (e.g. televisions, refrigerators, ovens, water heaters)
Emergency Locksmith Assistance	<p>If you are unable to access your premises or bedroom because you are locked out accidentally.</p> <p>Our emergency home assistance provider will arrange for a locksmith to attend to and rectify the problem.</p>	<p>This service also does not cover the following.</p> <ol style="list-style-type: none"> 1 Inability to access your premises or bedroom when the premise or bedroom is lent or rented out.
Emergency Pest Control Assistance	<p>If there is a pest infestation in your premises by bees, wasps, hornets, termites, rats, and snakes, after at least 30 days from the start date of the policy, our emergency home assistance provider will arrange for a pest controller to rectify the problem.</p>	<p>This service also does not cover the following.</p> <ol style="list-style-type: none"> 1 Recurring termite infestation
Emergency Air-conditioner Repair Assistance	<p>If the following occur to the air-conditioner within your premise:</p> <ol style="list-style-type: none"> 1 Air-conditioner cannot be switched on even after the remote control battery and electrical switch have been checked and changed where necessary; 2 Faulty compressor motor or fan of air-conditioner as a result of mechanical malfunction; or 3 Gas leak <p>Our emergency home assistance provider will arrange for a repairer to attend to and rectify the problem, provided that the air-conditioning units have been serviced within the last 6 months.</p>	<p>This service also does not cover the following.</p> <ol style="list-style-type: none"> 1 Noisy air-conditioning vent or faulty ventilation duct. 2 Air-conditioning that is not cold, leaking or producing odour due to lack of servicing. 3 Subsidy of an irreparable compressor due to life span expiry of the unit.