

# Home Ultimate Protect

## Complimentary Emergency Home Assistance Services

### Terms and Conditions

1. The **services** do not form part of 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 <b>start date of policy</b>	Complimentary services per <b>accident</b>
4	\$250

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 **your policy**.

**Policy** means the Home Ultimate Protect insurance **you** have purchased covering **your premises**.

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