

Complimentary Work-From-Home Benefit Extensions

With work-from-home (WFH) becoming an increasing part of life, we have put together these WFH benefit extensions with you in mind at no additional cost.

Terms and Conditions

1. The benefits and **services** do not form part of the **policy** and neither shall it be deemed as an offer of **services** by **us**.
2. **You** and **your family members** are eligible for the benefits and **services** until the respective dates indicated under sections 1 and 2, provided **you** hold a valid home insurance **policy** with **us** when utilizing the benefits and **services**.
3. **We** reserve the right to amend or discontinue the benefits and **services** at **our** sole discretion without prior notice. Please refer to www.income.com.sg/home-ultimate-protect-wfh for the latest details.

Benefits and services

Section 1 – Mental Wellness Hotline

1. For your convenience, **we** have arranged with **our assistance provider** to assist **you** or **your family members** in navigating **your** or their mental wellness journey amidst the stresses of working from home.
2. **You** or **your family members** can contact **our assistance provider** at **6801 4567** for complimentary advice on the right resources if **you** or they need someone to talk to when **you** or they face dips in emotional or psychological well-being.
3. This **service** is made available to **you** and **your family members** on a 24/7 basis. **You** can request to speak to **our assistance provider's** in-house doctor from Monday to Friday: 8 am to 8 pm Singapore time (excluding weekends and public holidays). This **service** will end on 31 Dec 2022.
4. **You** or **your family members** may choose to engage the counselors, therapists, or doctors recommended by **our assistance provider** at **your** discretion and cost. **We** will not be responsible nor liable for any loss or damages suffered directly or indirectly by **you, your family members**, or any other party as a result of or in connection with the **services** and subsequent referrals, including any delay in the provision of the **services** and subsequent referrals.

Section 2 – Alternative workstation due to major renovation by neighbours

1. If **your** immediate neighbours unexpectedly do major renovation to their premises, causing **your premise** to be unsuitable to work in and **you** or **your family members** need an alternative workstation, **we** will reimburse **you** for the reasonable cost of renting an alternative workstation in a co-working space while **your** neighbours are undergoing major renovation.
2. **We** will pay up to a maximum of \$100, subject to a limit of \$50 per person.
3. **We** will only pay for one incident of major renovation. This benefit will end on 30 Sep 2022, or when **we**

have paid \$30,000 in total under this benefit across all Home Ultimate Protect policies, whichever comes first.

4. **You** must provide evidence of the notice of renovation and receipts for **us** to reimburse **you**.
5. **We** will not pay for the following:
 - a Claims arising from renovation or construction that:
 - (i) occurs within the first 3 months from the start date of the **policy**;
 - (ii) where renovation has already begun before the start date of the **policy**;
 - (iii) occurs within the first year from the date of completion of the development or project where **your premise** is situated;
 - (iv) are part of any collective maintenance, improvement, or upgrading projects. This includes estate or block upgrading, home improvement programmes, lift upgrading programmes, etc.
 - (v) do not involve demolition of walls, removal of wall/floor finishes, cutting of tiles, or heavy and excessive drilling;
 - (vi) do not have a notice of renovation by HDB, or the MCST, or if landed property, do not have a permit from the Building and Construction Authority or a notice from the renovation contractor.
 - b Expenses or charges for food and drinks, phone calls, printing, faxing, loan or purchase of equipment or accessories;
 - c Any loss or damage arising from illegal acts or breaking any laws, rules, regulations or guidelines set by any relevant authority in Singapore;
 - d Any claim through deliberate or malicious acts by anyone;
 - e Any claim due to **you** or **your family member**'s deliberate, malicious, unlawful or criminal act or failure to act;
 - f Any claim if it is covered under any contract, guarantee or law, HDB town council or management corporation strata title (MCST);
 - g Any claim caused by the order of any public or government authorities; and
 - h Any consequential loss or damage;

Definitions

Assistance provider means an independent company **we** have appointed to provide **you** with the **services**.

Family members means any of **your** family relations who permanently live with **you** at the **premises**.

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

Premises means the residential property which **you** insure under **our policy**.

Services means the advice and referral as described in section 1.

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

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