

## Frequently Asked Questions

### **1. What is Complimentary Home Contents Insurance?**

Complimentary Home Contents Insurance is a 12-months home contents coverage up to \$5,000 offered exclusively to Geneco's PowerUp Rewards. Complimentary Home Contents Insurance is underwritten by HL Assurance Pte Ltd.

### **2. How much do I need to pay for Complimentary Home Contents Insurance?**

There is no additional or hidden charges it is complimentary for 12 months. Your coverage will terminate automatically at the end of the 12-month period with no further action required from you.

### **3. Will I receive any official documents?**

You will receive an email confirmation with the policy wordings from HL Assurance once your policy is effective.

## **Coverage and Benefits**

### **1. What does Complimentary Home Contents Insurance cover?**

This Complimentary Home Contents Insurance covers for renovations, fixtures & fittings and household contents, up to \$5,000 in the event of the happening of any of the insured perils.

Renovations, fixtures and fittings refer to improvement and addition within your home such as flooring, built-in wardrobes that does not include any permanent fixtures or fittings that were originally part of the home.

Household contents refer to any moveable household item in the home such as Sofa, Television and Refrigerator.

Please refer to the Policy Wordings for specific terms and conditions.

### **2. If my billing address and premise address are different, which address will be the property to be insured?**

Your service address will be the insured property.

### **3. Can I change the insured property under my Complimentary Home Contents Insurance to my billing address?**

We will not be able to change the insured property to your billing address.

### **4. During the policy coverage period, can I change the insured property under my Complimentary Home Contents Insurance to my new service address if I move house?**

Yes, you may change the insured property to your new service address as long as you are within the policy coverage period.

## **5. What is the difference between my existing home insurance plan and Complimentary Home Contents Insurance?**

Most homeowners typically have basic fire insurance insured under HDB Fire Insurance Policy or Management Corporation Strata Title Cover (MCST) for private homes. Such insurance covers only the internal building structure and fixtures & fittings based on the original standards of HDB flat or developer. All renovations, fixtures & fittings installed by you, household contents and personal effects are not covered.

This Complimentary Home Contents Insurance provides coverage for your renovations, fixtures & fittings and household contents.

## **6. If I am already enrolled in a home contents insurance plan, wouldn't it be a duplicate coverage?**

If you are enrolled in another of Home Contents Insurance policy, we will cover you based on the first policy issued. Otherwise, you can claim on the excess which is not covered under your other home insurance policy.

### **Others**

#### **1. If I need enhanced coverage, can I upgrade my plan?**

Yes, you have the option to upgrade to HL Assurance Home Protect360 at additional premium payable that includes Complimentary Home Concierge Services on Electrician, Locksmith, Plumber, Pest Control and Air-Con Repair.

#### **2. If I want to find out more, who can I ask?**

You may contact HL Assurance at 6702 0202 (9am to 6pm, Mon to Fri) or email [service@hlas.com.sg](mailto:service@hlas.com.sg)

Our customer care officer will follow up with you to further understand your needs. Visit our website at [www.hlas.com.sg](http://www.hlas.com.sg) to learn more on our product offerings for home contents insurance.