



ALLIANZ HOME PROTECT

FREQUENTLY ASKED QUESTIONS (FAQ)



Q1: Can I Purchase Allianz Home Protect If I Am Not A Singaporean?

Yes, you may purchase the policy provided the premises to be insured are located in Singapore.

Q2: What Are The Eligibility Criteria To Purchase Allianz Home Protect? If I Am A Tenant Of The Property, Can I Purchase The Plan?

Yes, as long as the premises to be insured are located in Singapore, you can purchase Allianz Home Protect. Tenants renting residential premises in Singapore can also purchase this plan.

Q3: How Long Does The Policy Run For (i.e. Auto-renewal Every Year)? Can I Cancel The Policy?

The policy automatically renews until a notice of cancellation is received. Yes, you can cancel the policy at any time by informing Allianz at CustomerService@allianz.com.sg or **1800 222 1818** with your full name, NRIC and policy details.

Q4: Are The Contents Covered When My Home Is Unoccupied?

Loss or damage caused by theft will not be covered for any period over 90 days that the home is unoccupied. Loss or damage caused by sprinkler leakage will not be covered for any period over 30 days that the customer's home is unoccupied. All other losses occurring while the home is unoccupied are covered.

Q5: Are Jewellery Covered By This Policy?

Valuables such as jewellery, watches and furs are covered in this policy, up to a limit per item and limit per event, dependent on the your chosen plan.

Q6: If My Personal Belongings Are Lost Or Damaged Overseas, Is This Covered?

If you purchase the Worldwide All Risk option, this covers loss or damage to your personal belongings occurring anywhere in the world. This is subject to a limit specified in your Policy Schedule.

Q7: I Have Just Bought A New Home And It Is Mandatory To Take Up Fire Insurance Either Through The Bank Or Through The Hdb Fire Insurance Scheme. How Does Allianz Home Protect Complement This Plan?

The cover effected under the HDB Fire Policy or your Mortgage Fire Insurance usually relates to the building structures, permanent fixtures and fittings only. Any household improvements, home contents and personal belongings may not be covered. Allianz Home Protect provides this cover plus optional covers such as Home Appliance Accidental Protection and Worldwide All Risk.

Q8: If I Have Just Moved To A New Home But I Have Already Purchased Allianz Home Protect, What Happens To My Policy?

Each policy is tied to a specific home. In the event you change homes, you will need to inform Allianz as soon as possible.

Q9: Does The Policy Have Any Excess Clause?

Certain benefits such as Alternative Accommodation, Window/Door replacement, Home Contracting works and Emergency Cash Allowance do not have an excess. For other benefits, the first S\$100 of every claim will be paid for by the Customer, except in respect of Water damage (S\$200 or 5% of loss, whichever greater), household removal (S\$250) and landslip & subsidence (S\$10,000 or 10% of loss, whichever greater). Please refer to the Policy Wording for more information.

Q10: How Do I Make A Claim?

You can contact the Claims Department at Claims@allianz.sg or **1800 222 1818** as soon as possible and complete a Claim form to assist the claim process. Written proof of the accident such as police report, invoices and all supporting documents must be furnished as proof of claim.

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