

## Home Protect360

### Frequently Asked Questions

**Q: Who is eligible for Home Protect360 Insurance?**

A: The House Owner and/or Tenant occupying the insured premises.

**Q: Why should I enrol for Home Protect360 Insurance?**

A: This is a comprehensive insurance! It covers Household Contents, Renovation, Fixtures and Fittings, Fixed Glass and Mirror by Accidental Loss or Damage, Loss of Money whilst kept in drawers or safes, Replacement of Locks & Keys and/or Loss due to Spoilage of Food and Drinks.

Please refer to the Policy Wording for full details.

**Q: Following household content' damage arising from fire, can I claim for the Removal of Debris?**

A: Yes, you can claim the expenses incurred on the Removal of Debris, dismantling or demolishing, shoring up or propping the property, up to the sum insured.

**Q: Can I claim for the loss of my jewellery?**

A: Yes, we have enhanced our cover on Valuables under Section 1 and Optional Cover Section 10. Please refer to the Summary of Benefits for their respective coverage.

**Q: Can I claims if my television insured under this policy accidentally fell and damaged?**

A: Yes, you can be assured that your home contents will be replaced or reimbursed.

**Q: How do I make a claim for my home contents?**

A: You can submit the [claim form](#), along with the supporting documents by fax at 6224 1923 or email at [claims@hlas.com.sg](mailto:claims@hlas.com.sg). Alternatively, you can post it to HL Assurance office at 11 Keppel Road #11-01 ABI Plaza Singapore 089057.

**Q: What are the Terms and Condition for Home Protect360?**

A: You can find out more about our Terms and Conditions for Home Protect360 [here](#).



Home Protect360 is underwritten by HL Assurance Pte. Ltd. ("HL Assurance") and distributed by HL Bank Singapore ("HL Bank"). It is not an obligation of, deposit in or guaranteed by HL Bank. This is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy wordings and will be sent to you upon acceptance of your application by HL Assurance.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HL Assurance or visit the [General Insurance Association](#) or [SDIC](#) websites.