

ALLIANZ FIRE PROTECT SUMMARY OF BENEFITS

This is not the insurance policy and is intended to be a general summary for reference only. Details of the coverage, definitions, terms and conditions are contained in your Policy Schedule and in the Master Policy as agreed between Standard Chartered Bank (Singapore) Limited ("Bank") and Allianz Global Corporate & Specialty SE Singapore Branch ("Allianz").

Coverage / Benefits Schedule

You are insured for one or more of the following Sections. Please refer to your Policy Schedule for the applicable Sections.

Section	Cover	Limit of Liability	Excess
I	Loss Or Damage To The Residential Building	Sum Insured	
	(1) Fire, Lightning, Thunderbolt or Subterranean Fire.		
	(2) Explosion.		
	(3) Aircraft		
	(4) Water Tank, Apparatus or Pipe		SG\$ 100
	(5) Theft accompanied by actual forcible and violent breaking		
	(6) Impact by Road Vehicle		
	(7) Earthquake or Volcanic Eruption		SG\$ 200
	(8) Hurricane, Cyclone, Typhoon, Windstorm and Flood		SG\$ 200
	(9) Riot & Strike		
	(10) Malicious Damage		
	(11) Sprinkler Leakage		
	(12) Landslip and Subsidence cover		SG\$ 10,000
	(13) Smoke Damage		SG\$ 200
(14) Spontaneous Combustion			

The following II & III will not be applicable to HDB property type

II	Additional Expense Of Alternative Accommodation Or Loss Of Rent	Up to 10% of Sum Insured	
III	Liability To The Public	SG\$ 500,000	

Important Notes:

- The mortgage fire insurance plan is underwritten by Allianz. Allianz reserves the right of final approval and is solely responsible for all coverage and compensation hereunder.
- The policy will be renewed automatically and premium debited from the mortgage loan repayment account on an annual basis. Policy effective date is stated in the Policy Schedule as advised by the Bank.
- The Bank will propose either the Mortgage Loan Amount or Reinstatement Value as the Sum Insured of the property. The Insured may opt for a Sum Insured of their choice with valid proof on the Reinstatement Value of the property insured, subjected to the approval of the Bank.
- The Insured may request for cancellation of the policy at any time and premium adjusted on the basis of Allianz retaining the customary short term premium. Allianz will undertake the advice of the Bank prior to any cancellation.