

Masterpiece®

Unique Selling Points

Masterpiece	Other Home Policies
1. Customised insurance product	1. Packaged insurance product
2. All risk	2. Named perils only
3. Up to 200% sum insured for building cover subject to satisfactory home appraisal	3. As per building sum insured agreed
4. Automatic worldwide coverage for home contents and valuable items insured	4. Premises and/or Singapore coverage only unless specified
5. Zero deductibles for valuable items insured	5. Deductibles as set by Insurer or a percentage of sum insured
6. No depreciation or under insurance penalty clause	6. Depreciation and under insurance penalty clause
7. No exclusion for mysterious disappearance	7. Exclusion for mysterious disappearance
8. No exclusion for negligence	8. Exclusion for negligence