



GREAT Home Protect

Safeguard your home with our all-rounded protection

Protect your home and what matters to your family, from the unexpected

Your home is your sanctuary — where precious memories are made, and valuable assets reside. With GREAT Home Protect, you can protect your home, your family and even your valuable assets from unexpected events.

This plan provides extensive all-risks coverage to protect your building, renovations and even household contents. Additionally, you will not be penalised for under-insuring your home as the policy pays out on a first loss basis.

Rest assured knowing that the 24/7 Emergency Home Assistance is available when in need of emergency services such as plumbing, electrical and pest control. So, you can relax with a home that's well-protected.



Why GREAT Home Protect



Enhanced all risk coverage with first loss protection

Your home coverage comes with our first loss assurance to provide up to the maximum sum insured in an event of a covered loss or damage to your renovation and home contents. There is no penalty for under-insuring your home.



Up to S\$25,000 additional coverage with green home benefit

In case of a covered loss, our green home benefit provides up to S\$25,000 coverage for solar panels, and up to S\$10,000 for Electric Vehicle (EV) Charger. As part of Great Eastern's Sustainability efforts, you can enjoy a 5% green discount on your premiums*.



24/7 Emergency Home Assistance

Be protected when in need of emergency services such as locksmith, plumbing, electrical, air conditioner repairs, pest control services, up to 2 events per policy year.

Start a conversation with your Great Eastern financial representative today and find out more.



SCAN
FOR
MORE

*Subject to green discount eligibility.

GREAT Home Protect at a glance

Sections	Coverages	GREAT Home Protect		
		Premier	Superior	Standard (Tenant)
1	Building and renovation <div>first loss basis</div>	S\$150,000	S\$50,000	Not covered
2	Contents <div>first loss basis</div>	S\$50,000	S\$25,000	S\$40,000
	<div><div>•</div>Valuables -overall limit</div>	35% of section 2 sum insured		
	<div><div>•</div>All other valuable items (per item)</div>	S\$5,000	S\$2,000	S\$2,000
	<div><div>•</div>Laptops and computers (in total)</div>	S\$3,000	S\$2,000	S\$2,000
	<div><div>•</div>Mobile phones (in total)</div>	S\$2,000	S\$1,000	S\$1,000
	<div><div>•</div>Wines and collectibles (in total) - fire & theft only</div>	S\$2,000	Not covered	Not covered
3	Worldwide personal liability	S\$1,000,000	S\$500,000	S\$500,000
4	Family personal accident	S\$10,000 per person		
5	Green home benefits <div><div>•</div>Green home -build back greener (Includes landscaping for landed property)</div>	Extra cover up to 10% more sum insured for sections 1 & 2		
	<div><div>•</div>Solar panel</div>	Up to S\$25,000	Not covered	Not covered
	<div><div>•</div>EV charger for landed property</div>	Up to S\$10,000	Not covered	Not covered
6	Emergency home assistance <div><div>•</div>For locksmith, plumbing, electrical, air con, pest control services</div>	S\$150 per event, 2 events per policy year		
7	Additional benefits			
	Service and conservancy charges	S\$1,000	S\$1,000	Not covered
	Emergency entry	S\$1,000	S\$1,000	Not covered
	Professional fees	S\$20,000	S\$10,000	Not covered
	Deterioration of food or drinks	S\$1,500	S\$1,000	S\$1,000
	Emergency cash allowance	S\$2,000	S\$1,000	S\$1,000
	Household removal	S\$10,000	S\$5,000	S\$5,000
	Legal documents	S\$1,500	S\$1,000	S\$1,000
	Loss of money	S\$2,000	S\$1,000	S\$1,000
	Cats and dogs cover <div><div>•</div>Loss of cat or dog</div>	S\$1,000	S\$500	S\$500
	<div><div>•</div>Injury to cat or dog</div>	S\$100	S\$50	S\$50
	Alternative accommodation or loss of rent	S\$25,000	S\$15,000	S\$15,000
	Fire extinguishment expenses	S\$2,500	S\$2,500	S\$2,500
	Removal of debris	10% of loss up to S\$15,000	10% of loss up to S\$10,000	10% of loss up to S\$10,000
	Replacement of locks and keys	S\$2,000	S\$1,000	S\$1,000
Green discount		5%		
2-Year discount		10%		

Here's how GREAT Home Protect provides coverage for your home



John

38 years old purchases **GREAT Home Protect** with building and renovation sum insured of S\$50,000 which pays out on a **first loss basis**.

One day, a fire erupted in his kitchen and he managed to extinguish the fire quickly. The incident caused some damages, requiring him to spend S\$80,000 to rebuild his kitchen and replace his damaged appliances.



Cost to rebuild his kitchen:
S\$80,000

Scenario 1

If the house is insured with **GREAT Home Protect with first loss protection**

As his home coverage is based on **first loss protection**, the claimable amount of S\$50,000 is 100% of the sum insured.

Sum insured: S\$50,000

Reinstatement cost: S\$80,000

Claim payout: S\$50,000



Total benefits illustrated payable under **GREAT Home Protect: S\$50,000**

Scenario 2

If the house is insured with other home insurance plan with an average loss protection

As his home coverage is based on **average loss protection**, the payout will be reduced proportionately due to the penalty imposed for under-insurance. The claimable amount will be S\$31,250.

Sum insured: S\$50,000

Reinstatement cost: S\$80,000

Claim payout: $\frac{\text{Sum insured}}{\text{Reinstatement cost}} \times \text{Sum insured}$

Claim payout: S\$31,250

Important Notes

This brochure is for general information only. It is not a contract of insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.

This policy is subject to the Premium Before Cover Warranty Clause, which requires the premium to be paid and received on or before the inception date of the policy.

Protected up to specified limits by SDIC.

GREAT Home Protect is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

Information correct as at 8 January 2025.

Reach for Great

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