



# Protecting Home Sweet Home

## Guarding Your Fortress with the Right Insurance Plan

You have just found your dream property and moving in to make it Home Sweet Home. A home is supposed to be a haven of security, comfort and tranquility; but have you spared a thought about what would happen if things go wrong? Imagine the following:

- You return home one day to find your door jammed, your sinks choked, the pipes leaking and a termite infestation;
- You are watching “Transformers” on television when your kitchen explodes because your maid has carelessly left the gas on;
- Your house is forcibly broken into by burglars, and your wife’s Cartier Love Bracelets are missing;
- You wake up on Sunday morning to discover that flood waters have seeped into the ground floor of your 3-storey detached house, and your children are happily swimming in the living room amidst your floating leather sofa sets, teak wood cabinets and water-soaked Hi-Fi system;

Fortunately, there is protection. Home insurance provides the necessary protection for your home, its contents and yourself. But before you rush out to sign up for the first plan that insurance companies can offer, do take time to consider the following before you make your final decision.

## Choose Wisely

With so many choices, it makes sense to talk to professionals who are very familiar with the different types of coverage available to help you select the coverage that best suits your needs.

To know what is most relevant to you, it is advisable that you arrange to meet one of our financial consultants who will assess your needs and take you through the steps of securing the right protection for your home. You can also visit [www.singcapital.com.sg](http://www.singcapital.com.sg) for more information on other innovative products and services we provide.

*Contributed by Alfred Chia BSc, CFP, FChFP, ChFC  
CEO, SingCapital Pte Ltd*