

HEMSÄKER FAQ



1 HEMSÄKER? What is it?

IKEA wants you to feel safe at home with HEMSÄKER, a home insurance product in partnership with Etiqa Insurance Pte Ltd ("Etiqa") to protect your home contents, renovation and your family. With HEMSÄKER we bring to you an insurance that is affordable and can easily be purchased online. Plus, IKEA FAMILY members get 1000 bonus points for every year without a claim.

2 Why is IKEA into insurance?

Creating a better everyday life for the many people is our vision. A safe and better home is part of that. While there are already many existing solutions on the market, we saw the need to create an offer that is comprehensive, affordable and easily accessible for the many people.

We do not advise on any insurance product or matter related thereto. This new insurance product is brought to Singapore to help create a better everyday life with protection at a price so low that many people will be able to afford it.

3 If my home is covered under HDB Fire Insurance, can I still sign up for HEMSÄKER?

Definitely! HDB Fire Insurance only covers the building structure, fixtures and fittings of your home. HEMSÄKER will complement HDB Fire Insurance that does not cover your belongings such as home contents and renovations.

4 If my home is covered by bank mortgage, or MCST fire Insurance, can I still sign up for HEMSÄKER?

Generally fire insurance under bank mortgage and MCST fire insurance protect the building structure, but not your belongings. This is a common misunderstanding that homeowners have.

5 I rent a HDB flat, can I sign up for HEMSÄKER?

HEMSÄKER is one simple and comprehensive plan for tenant, landlord or owners that wish to insure their residential properties of HDB flats, private apartments, condominiums or landed houses.

6 What are the circumstances where my Renovation and Contents will be covered?

You are covered for the following Insured Events/Perils: fire, lightning, thunderbolt, domestic explosion; being hit by a third party object; theft or attempted theft accompanied by forcible entry; bursting or overflowing of domestic water tanks or pipes in your home; any natural disaster; riot, strike or malicious act by others. The complete list of insured events can be found within the Policy Wording on [insurance.ikea.sg](https://www.insurance.ikea.sg)

7 Does HEMSÄKER cover damage as a result of water seepage or leakage?

Yes, subject to the root cause and your property has not been left unoccupied for more than 60 days before the damage take place.



8 What happens if a fire in my home damaged my neighbour's home and injured my neighbours?

Fret not! You are covered for personal legal liability and Etiqa will help you to compensate your neighbour for disability, loss or damage of property, legal cost and expenses up to the sum insured limit.

9 I am planning to sell/move out from my house before the policy expired. Do I get a refund?

HEMSÄKER can move with you. Just update your information in Etiqa TiqConnect Customer Portal or contact the Customer Care Centre directly.

However, if you really want to cancel your policy, we will refund 100% of your premium if the cancellation is made within the first 14-day of the free-look period, only if no claim has been made. Beyond the free-look period, you still get a pro-rated refund based on the balance period of the unused coverage. However, if a claim had been made at any point in time during the contract period, we are not able to provide a refund.

10 Are rugs, mats and floorings covered?

These items are considered part of Home Contents, which has a coverage limit of up to \$50,000.

11 Am I insured during construction, renovations, alterations or repairs?

Please disclose in advance the details of any construction, renovation, alterations or repairs to your building where the estimated value of that work is more than \$50,000. Unless the insurer agrees in writing, you won't be covered during the course of any such work of this scale and your policy may be cancelled.

12 Who should I inform if I want to make changes to my policy?

Few ways to do this, you can call or WhatsApp Etiqa Customer Care Centre at 6887 8777 or email customer.service@etiqa.com.sg. Alternatively, you can also log on to Etiqa's 24-hr TiqConnect Customer Portal: <http://www.etiqa.com.sg/about-tiqconnect>

13 Who can I talk to more on this product and how do I make a claim?

For more enquiry, you may contact Etiqa Customer Care Centre via Phone Call or WhatsApp at 6887 8777. Please submit your claims online or download the PDF claim form from Etiqa's website.

14 What documents will I receive after successfully buying HEMSÄKER?

You will receive an email from Etiqa with a password protected Certificate of Insurance. You can also download HEMSÄKER Home Insurance Policy Wording from Etiqa's website.

15 My HEMSÄKER home content insurance is approaching its annual expiry date, what should I do to renew it?

You will receive an email from Etiqa with a link to renew it in three (3) simple steps,

- (i) input your HEMSÄKER Policy no.,
- (ii) verify your Policy Details, and
- (iii) complete payment by entering your credit card details.

In case your Policy Details have changed, you have the flexibility to do so when you're renewing.



16 I haven't made any claim during the twelve (12) months coverage of my HEMSÄKER home content insurance, how and when will I receive my No Claims Bonus of 1000 IKEA Family points?

If you have purchased HEMSÄKER **before 03 January 2023**, you're eligible to receive No Claims Bonus of 1000 IKEA Family points! This will be automatically credited to your IKEA Family membership account sixty (60) days after your policy expires.

If you have purchased HEMSÄKER **on or after 03 January 2023**, the No Claims Bonus will not be applicable for you.

Not yet an IKEA Family member? Sign up for free: ikea.sg/renewalbonus

17 What are the additional perks that I can enjoy as an IKEA Family member?

Starting from 03 January 2023, as long as you renew your HEMSÄKER for another year, you will receive 1000 IKEA Family points (worth \$10) to offset your purchases at any IKEA Singapore stores. This makes HEMSÄKER even more affordable!

The 1000 IKEA Family points will be automatically credited to your IKEA Family membership account sixty (60) days after you have renewed your policy.

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18 I did not enter my IKEA Family membership number during purchase. How can I update it now?

You can log on to Etiqua's 24-hr TiqConnect Customer Portal: <http://www.etiqua.com.sg/about-tiqconnect> to perform the update of your IKEA Family membership number.