



AIG Landlord Insurance

**Rent your dream home
without paying a deposit.**



A Win-Win Insurance Policy for Tenants and Landlords

What if you could skip the hefty security deposit when you move into your rental home, and instead simply protect your home (and your landlord's property)?

AIG's Landlord Insurance is a new hassle-free policy that does just that.

Here's how it works:

Purchase an AIG Landlord Insurance policy at a cost that is merely a fraction of your monthly rent – significantly less than the two-months' rent security deposit typically required to secure a lease.

That's it. You're ready to move in.

Additional benefits

Not only will you avoid the hefty security deposit, you'll also be insured against hazards such as fire, smoke, flooding, and theft by violent and forcible entry. Furthermore, if no claims are made, you will receive a 20% rebate on the premium paid at the end of the policy term.

Here's an Illustration:



No More Security Deposit. No More Disputes.

One of the key benefits of AIG Landlord Insurance comes on moving day. When its time to move out, you don't have to worry about not getting your deposit back for any reason.

FAQ

What is the difference between me (as a tenant) giving the landlord a security deposit versus me taking up this policy for the landlord?

When you pay a security deposit directly to the landlord, your money is locked in for the lease duration. With this policy, your money is not locked in for the lease duration, allowing better cash flow for yourself. The landlord enjoys peace of mind as the policy also covers the landlord's contents, fixtures and fittings in the event of a fire or flood.

What information is required at the time of application?

Personal details of the landlord, tenant and occupier, insured risk location (tenanted unit), monthly rental amount and tenancy period.

I am a tenant, how do I know if I am eligible for this policy?

Currently, only Singaporeans, permanent residents of Singapore and the following passholders are eligible to purchase this policy: Employment Pass, EntrePass and Personalized Employment Pass.

Can I purchase AIG Landlord Insurance if I sublet a room / rent a room only?

We currently only offer the policy for whole unit rentals.

For more information on AIG Landlord Insurance, visit www.srx.com.sg



In partnership with:



This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.com.sg, www.gia.com.sg or www.sdic.org.sg)