

Insurance for Your Lifestyle Comfort



The Resilience Planner

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Insurance



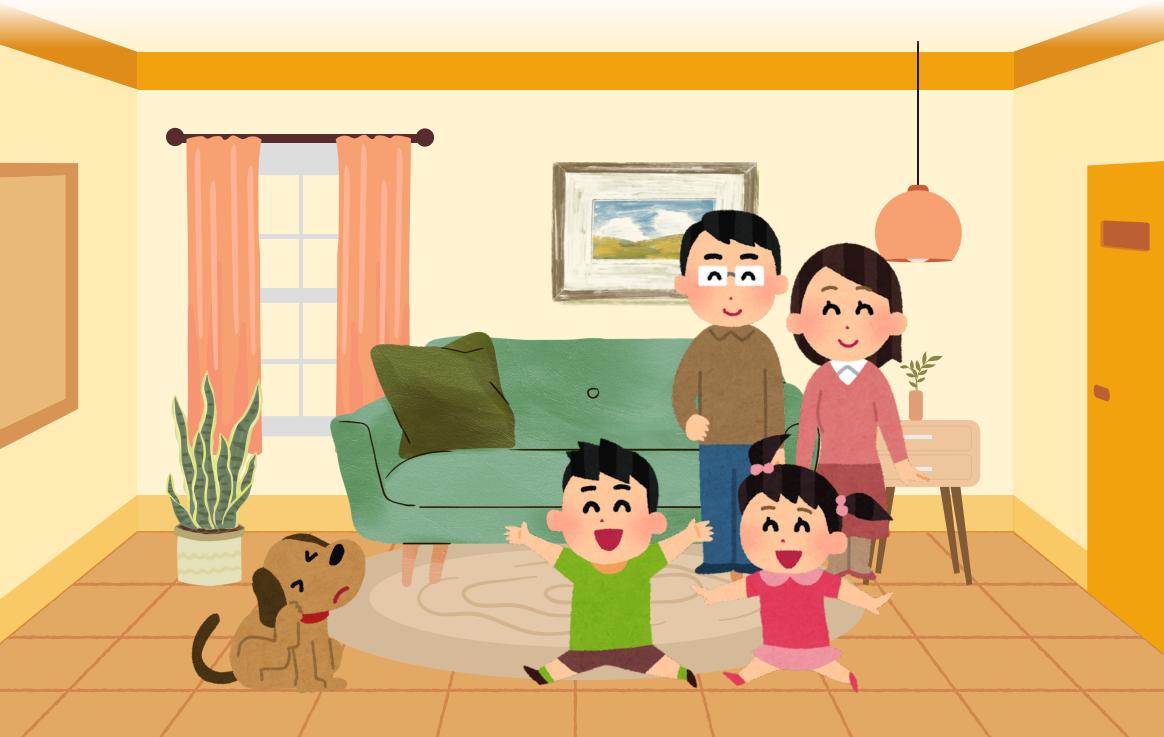
Introduction: Protecting What Brings You Joy

You've worked hard to create a life you love — a beautiful home, a favourite weekend escape, maybe a furry companion or treasured hobby.

Lifestyle insurance isn't about expecting the worst. It's about feeling at ease. Knowing that even if the unexpected happens, your comfort, memories, and peace of mind are protected.

This mini guide introduces a few types of insurance that many overlook — but may matter deeply to you.

"Insurance isn't just about fear — it's about freedom."



Home Insurance

Protecting Your Sanctuary

Whether you're a homeowner or tenant, home insurance covers your contents, renovations, and liability from incidents like fires, burst pipes, or even neighbour disputes.

Many don't realise that HDB fire insurance doesn't cover your renovations or belongings.

Example: "A friend's renovation was delayed due to water leakage from upstairs – but she didn't have a policy to claim repairs."



Check if your home contents and renovation are clearly covered. Not just the structure.

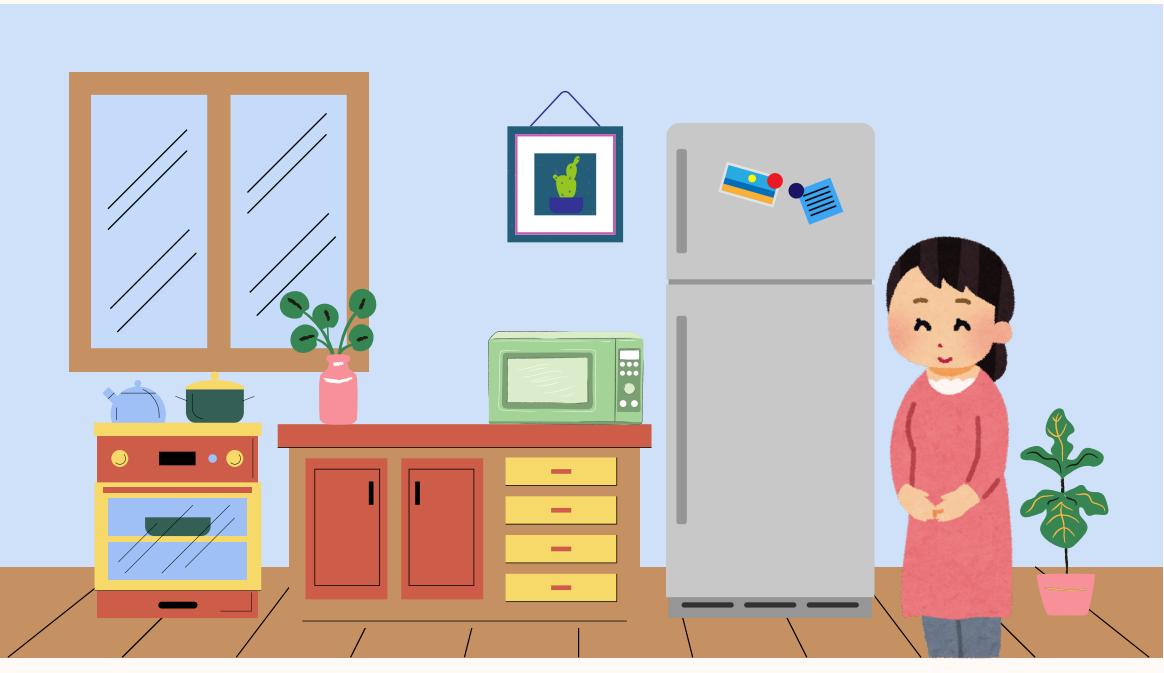


Useful Tips

Tip 1: HDB Fire Insurance only covers the building, not your renovation or furniture. You still need separate home content insurance.

Tip 2: Take photos or a video walk-through of your home once a year — it's useful for claims documentation.

Tip 3: Make sure your policy includes liability coverage in case something from your home (e.g., fire, leakage) affects your neighbours.





Travel Insurance

Your Peace of Mind in Motion

- Travel isn't just about the destination — it's your plans, your luggage, your comfort.
- Covers trip delays, medical emergencies overseas, lost luggage, or even cancelled concerts.
- Example: "I had a client who fell down and had a hip fracture in an accident in Tokyo — and she was so glad her plan reimbursed the medical cost."



Get covered before your plane takes off — not after.



Useful Tips

Tip 1: Buy your travel insurance as soon as you book your trip — that's when trip cancellation coverage starts.



Tip 2: Some plans exclude pre-existing conditions — always check if medical coverage is suitable for your health profile.

Tip 3: Keep your receipts or photos of valuable items packed for easier claims in case of loss or damage.



Even a short getaway deserves full peace of mind.



Personal Accident Insurance

Daily Protection for the Active & Independent

- PA plans pay a lump sum for injuries, fractures, and even death/disability due to accidents – whether you're commuting, exercising, or at home.
- Especially useful for gig workers, freelancers, and families with children.



Unlike life insurance, PA covers accidents only – and kicks in fast.

Especially Great For...



Children



Elderly



Freelancers & Gig Workers

Useful Tips

Tip 1: Personal accident plans are affordable and fast-claiming, often covering minor injuries like fractures and burns.

Tip 2: They're great for kids, active adults, or caregivers — especially those not covered under company benefits.

Tip 3: Some PA plans have weekly income benefits if you can't work after an accident — useful for self-employed clients.

Types of Coverage



Hand Foot
Mouth Disease



Food
Poisoning



Fracture



Fall



Dengue Fever



Covid-19



Mobility Aid

Pet Insurance

Because They're Family Too



- Vet fees can run high for surgeries, chronic illnesses, or emergency care.
- Some plans also cover third-party liability (e.g., dog bites or pet-related damage).



There are now multiple pet insurance options in Singapore – I can help you choose one that fits your lifestyle.

Useful Tips

Tip 1: Choose a plan that covers chronic conditions, not just accidents or one-time treatments.

Tip 2: Policies often require pets to be microchipped and vaccinated – check eligibility before applying.



Tip 3: Some plans now cover third-party liability (e.g., if your dog damages property or bites someone).

Masterpiece Insurance

For the Things That Matter Most

- High-value art, jewellery, watches, collectibles can be insured beyond home content limits.
- Great for creatives, collectors, or those passing on heirlooms.



Preserve your legacy, not just your lifestyle.

Useful Tips

Tip 1: High-value items (e.g., art, watches, handbags) often exceed home contents limits — dedicated coverage gives you full protection.

Tip 2: Ask for a “worldwide all-risk” clause — useful if you travel or lend your items to exhibitions or friends.

Tip 3: Keep valuation certificates updated — insurers require proof of value before issuing or renewing coverage.



What's Next?

- Would you like a digital copy of this guide?
- Want to review your current protection plan?

Drop me a WhatsApp. Let's chat. I'll be happy to walk you through what fits your lifestyle best.

Oh... and by the way, have you taken my **Wealth Season Quiz**?
You can take it here now.



Meet Cammie

Cammie is an architect-turned Financial Resilience Advisor. After recovering from a brain stem tumour, she now helps individuals and families design protection plans aligned with what they value most – their space, their independence, their joy.

As **The Resilience Planner**, she helps align protection with what clients value most. Her mission is to help you protect your lifestyle with grace, clarity, and confidence.

"If it brings you joy, it deserves thoughtful protection."

Services



- Retirement & Investment Planning
- Education Planning
- Insurance & Risk Management
- Estate & Legacy Planning
- Insurance Policy & Investment Portfolio Review

Notes

LET'S GET IN TOUCH



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