



5 Risks Every Homeowner Should Know And How To Prevent Them

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Owning a home in Singapore is a significant achievement, but it comes with responsibilities and potential risks. Being aware of these risks and taking proactive measures, including securing appropriate [home insurance in Singapore](#), can safeguard your property and loved ones. Here are five common risks every homeowner should know and how to prevent them.

1. Fire hazards

Fires are a significant concern for homeowners. Common causes include unattended cooking, electrical faults, and the overcharging of devices. According to the [Singapore Civil Defence Force \(SCDF\)'s annual statistics](#), fires involving active mobility devices (AMDs) increased by 21.8% in 2024, totaling 67 cases, up from 55 in 2023. Notably, incidents involving power-assisted bicycle batteries have led to severe home damage and hospitalisations.

Prevention tips:

- **Install smoke detectors:** Ensure they are functional and test them regularly.
- **Maintain electrical appliances:** Regularly check for wear and tear and avoid overloading power outlets.
- **Supervise cooking activities:** Never leave cooking unattended and keep flammable items away from the stove.
- **Avoid overcharging personal mobility devices (PMDs) and batteries:** Use only approved chargers, do not charge overnight, and keep them away from flammable materials.

How home insurance can help

In the unfortunate event of a fire, home insurance can alleviate financial burdens. For instance, [China Taiping Singapore's UniHome Safe](#) offers coverage for building structures, renovations, and household contents, ensuring you can restore your home without incurring significant out-of-pocket expenses. Additionally, for removals of debris under UniHome Safe, you may claim up to S\$2,000 or S\$6,500 depending on the coverage. Furthermore, it offers benefits such as fire extinguishing expenses, with coverage up to S\$47,500, depending on the chosen plan, to assist with costs related to controlling a fire. And in the event your home is damaged, you may receive compensation for the loss of rental or alternative accommodation costs.

2. Water damage

Water damage can result from burst pipes or faulty appliances, leading to structural issues and mold growth. In Singapore's humid climate, such problems can escalate quickly if not addressed.

Prevention tips:

- **Regular inspections:** Check plumbing for signs of leaks or damage.
- **Install water sensors:** Place them near appliances and areas prone to leaks to receive early warnings.

How home insurance can help

Comprehensive home insurance policies cover damages resulting from unforeseen water-related incidents such as bursting or overflowing of water tanks or water leaking from any automatic sprinkler installation etc. China Taiping's UniHome Safe provides coverage for such events, allowing homeowners to repair and replace affected areas and items without financial strain. For instance, the UniHome Safe plan provides coverage for building structures up to S\$250,000, renovations up to \$125,000 and household contents up to S\$100,000, depending on the selected plan. You may also increase the building, renovations and household contents cover to tailor to your needs.

3. Theft and burglary

Despite Singapore's reputation for safety, thefts and burglaries can still occur. Valuable items like electronics, jewellery, and cash are common targets.

Prevention tips:

- **Install security systems:** Check plumbing for signs of leaks or damage.
- **Be discreet:** Avoid displaying valuable items through windows or on social media.

How home insurance can help

In the event of a burglary, home insurance can compensate for stolen or damaged property. China Taiping's UniHome Safe covers household contents, including valuables, ensuring you can recover losses and replace essential items promptly. For valuables, you can claim up to S\$20,000, depending on the selected plan, and for the replacement and repair of the home security system, locks and keys, you may claim up to S\$750.

4. Natural disasters

While Singapore is less prone to natural disasters compared to other regions, it is not entirely immune. Flash floods, for instance, can occur during heavy monsoon seasons, potentially damaging homes, especially those in low-lying areas.

According to [The Straits Times](#), amid the north-east monsoon and record rainfall events over the past few months, flash floods have hit Singapore on at least three occasions. The most recent occurred on the evening of December 29, 2024, when several areas, including Dunearn Road, Bukit Timah Road near King Albert Park, and Balmoral Road, were inundated. Cars were stranded along many of the affected roads, highlighting the impact of extreme weather conditions.

Prevention tips:

- **Elevate electrical outlets:** Position them above potential flood levels.
- **Use water-resistant materials:** Opt for such materials for those living on ground floors.
- **Stay informed:** Monitor weather forecasts and heed advisories from local authorities like the National Environment Agency and Public Utilities Board to prepare for impending adverse weather conditions, especially during the monsoon surge.
- **Ensure proper sealing:** Seal windows and doors to prevent rainwater ingress.
- Purchase a [Motor Insurance](#) plan to provide you with the necessary coverage in the event if your vehicle is damaged from an unfortunate flash flood.

How home insurance can help

Home insurance policies often include coverage for damage caused by natural disasters. With China Taiping's UniHome Safe, homeowners receive compensation for repairs and replacements necessitated by such events.

5. Coverage against personal accidents and personal liabilities

Accidents can happen within the home, leading to injuries for residents or visitors. Such incidents can result in medical expenses or even legal liabilities if guests are involved.

Prevention tips:

- **Maintain clear walkways:** Keep floors free from clutter to prevent trips and falls.
- **Install safety features:** Use grab bars in bathrooms and ensure adequate lighting throughout the home.
- **Educate household members:** Promote safe practices, especially when using potentially hazardous equipment.
- **Purchase a [Personal Accident](#) plan:** China Taiping provides comprehensive 24/7 worldwide coverage including reimbursements of medical expenses resulting from accidents.

How home insurance can help

Comprehensive home insurance plans, like China Taiping's UniHome Safe, offer personal liability coverage. This means that if a guest is injured in your home, the policy can cover legal expenses and compensation claims, protecting you from significant financial liabilities of up to S\$500,000. In addition, UniHome Safe offers 24/7 global personal accident coverage, protecting you and your household from accidental injuries. This includes worldwide personal accident coverage of up to S\$30,000 per adult and S\$10,000 per child (maximum of three children).

The role of home insurance

Despite taking preventive measures, unforeseen events can still occur. This [underscores the importance of home insurance](#), which provides financial protection against damages and losses resulting from various risks. China Taiping offers UniHome Safe, a home insurance plan, designed to provide comprehensive coverage for homeowners in Singapore. Key benefits include:

- **Flexible plan options:** Choose from 1, 3, or 5-year plans, with better savings for multi-year policies.
- **No claim discount (NCD):** Enjoy a 5% NCD at each renewal, up to 20%, when no claim is made.
- **Loss of rental or alternative accommodation compensation:** Receive compensation if your home becomes uninhabitable due to damage.
- **Additional coverage against diseases:** Benefit from coverage against diseases such as bird flu, Dengue fever, and SARS.
- **24/7 global personal accident coverage:** Protection for you and your household against accidental injuries worldwide.

Conclusion

Being aware of potential risks and implementing preventive measures can significantly enhance the safety and security of your home. Additionally, securing a comprehensive home insurance plan, such as [China Taiping's UniHome Safe](#), provides an extra layer of protection, ensuring peace of mind for you and your family