HDB Fire Insurance vs Home Contents: What Each Covers

Description

HDB fire insurance is basic protection for the internal building structure and HDB-provided fixtures. It is not a contents policy and does not automatically replace furniture, electronics, personal belongings or every renovation paid for by the owner.

This guide is for an hdb owner checking whether the compulsory policy protects the household after a fire. Its job is specific: separate building cover from renovation and contents exposure before buying or renewing insurance. Use the table first, then the worked example and checklist; keep any calculation as a labelled estimate until the controlling body or live service confirms it.

HDB fire insurance vs home contents: the decision table

Situation	Practical next step
Outstanding HDB loan	Keep the required HDB fire policy in force
Paid-up loan	Check whether structural cover is still wanted even if no longer loan-mandated
Owner-funded renovation or built-ins	List the replacement exposure separately
Furniture, devices and personal belongings	Assess contents cover rather than assuming the HDB policy pays

The table separates the common branches that lead to different outcomes. It is not a substitute for reading the current source: re-open the cited authority on the day the decision is made, especially where a deadline, rate, eligibility rule, opening condition or safety instruction is involved.

Start with the controlling rule

Start with the policy schedule and renewal date, not the product name. A lapse can leave a structural loss uninsured and may breach the condition attached to an outstanding HDB loan. [HDB fire insurance guide](#).

The HDB scheme is deliberately narrow. Its role is to reinstate the internal building structure and fixtures provided by HDB, so a renovated kitchen, custom wardrobes and household possessions need a separate check. HDB-appointed insurer policy page.

These two checks define the readerâ??s starting position. Record the date and the facts used, because a later application, booking or dispute is easier to resolve when the original basis is visible.

Apply the rule to the real decision

Build a room-by-room inventory using replacement cost, not what an item cost years ago. Photograph model numbers and receipts where available, then store the file somewhere that will survive damage to the flat. HDB fire insurance guide.

Separate fixtures into three columns: HDB-provided, owner-installed and movable contents. The classification matters more than whether the item feels permanently attached to the home. HDB-appointed insurer policy page.

Do not compress separate conditions into a single yes-or-no answer. Work through the eligibility, timing, amount and evidence questions in that order, and stop if a live record does not match the assumption.

Build the evidence trail

Check temporary accommodation, debris removal, personal liability and water damage only in the wording of any additional policy. Do not infer those benefits from the existence of fire cover. HDB fire insurance guide.

When comparing policies, use the same sums insured and excess. A cheaper premium with a larger excess or narrower definition is not a like-for-like saving. HDB-appointed insurer policy page.

Save the relevant confirmation, receipt, official result or case reference. This is not administrative decoration: it is the record that allows the authority, provider or household to reconstruct what happened.

Know the limit of the answer

Revisit the inventory after a renovation, major appliance purchase or change in household size. Under-insurance can emerge gradually even when the structural policy remains valid. HDB fire insurance guide.

Keep the HDB fire policy and any home policy as two separate records. The claims contact, coverage trigger and evidence required may differ after the same incident. HDB-appointed insurer policy page.

This guide resolves the general task for a Singapore reader. It does not replace an individual notice, contract, clinical assessment, legal advice or an officerâ??s direction at the point of service.

Worked Singapore example

A household estimates S$42,000 to replace furniture, appliances and electronics, plus S$28,000 for owner-installed cabinets and flooring. That S$70,000 is a labelled planning estimate, not a claim entitlement. The family checks each item against the additional policy wording instead of adding the figure to the HDB structural cover.

The example shows the method, not a promised outcome. Replace its dates, balances, prices, route conditions or personal facts with the readerâ??s own information. Where the example performs arithmetic, it is an editorial calculation and should be reconciled against the live statement, bill or official calculator.

Action checklist

1. Confirm the HDB fire policy status and expiry
2. Download the current policy wording
3. List HDB-provided fixtures
4. Price owner-funded renovation separately
5. Inventory movable contents by room
6. Compare excesses and exclusions on equal sums insured
7. Store photos, receipts and contacts off-site

Work through the list in sequence. If one item cannot be verified, record the gap and use the official contact route rather than guessing. Keep screenshots only as supporting evidence; the live authority page and issued document remain controlling.

Two original tools in this guide

A three-column structural-renovation-contents inventory. This converts the source material into a reusable decision aid. Copy it into a note or spreadsheet and enter only verified personal inputs.

A worked S$70,000 household replacement-cost example. This is the final control before an irreversible payment, submission, booking, journey or household decision. It is an editorial framework derived from the sources, not an official form.

Primary-source ledger

Official or primary source	Material claims checked
HDB fire insurance guide	Who must maintain the policy and the structural scope of the scheme.
HDB-appointed insurer policy page	Current purchase, renewal and policy-document route for the HDB scheme.

Each inline link sits beside the claim it is intended to support. Both source pages were opened during the evidence pass. If a page is revised after publication, use the latest controlling text and treat this articleâ??s worked examples as historical calculations rather than fresh official advice.

Errors that change the outcome

- Treating compulsory fire insurance as comprehensive home insurance
- Using original purchase prices without considering replacement cost
- Counting the same fixture in two policies without reading contribution clauses
- Ignoring an expiry notice because the flat has never had a claim
- Buying a round-number sum insured without an inventory

The recurring failure is to act on a familiar label without checking its definition. Preserve the original notice, policy wording, booking terms, eligibility record or authority response so that a later review starts from evidence rather than memory.

Continue with the next useful step

For the adjacent task, read checking approved plans before buying property. If the decision moves into another stage, continue with the approval layers for home renovation. These links were selected for reader progression, not as mechanical category links.

Questions readers ask

Does HDB fire insurance cover furniture?

No. HDB describes the scheme as cover for the internal building structure and HDB-provided fixtures, not household contents. HDB fire insurance guide.

Is the policy required after the HDB loan is paid?

The loan condition changes, but an owner should still decide how the structural exposure will be protected. HDB-appointed insurer policy page.

Should renovation be added to contents?

That depends on the additional policyâ??s definitions; classify built-ins and renovation against its wording. HDB fire insurance guide.

Accuracy note: This article was checked against the linked primary sources on 2026-07-21. Individual facts and live services can change. No interview, first-hand use, first-hand meal, price check or field observation is claimed unless expressly stated.

Date Created
22/07/2026
Author

nuraisyah