

Tenant Protector
租客家居保障計劃

**It may not be yours to own,
but it is your home,
your priority.**

**打造屬於您的家：即使非您擁有，
卻是您心之所屬**



**PROTECTING
GOALS
POWERING
FUTURES**

A Member of **MS&AD** INSURANCE GROUP

As a tenant, you have built a home in a flat that you do not own. One of the best ways to protect the home you have created is by protecting yourself from the unpleasant surprises that can upset your finances. That's why we have developed 'Tenant Protector' – a simple and direct insurance plan that has been designed with your specific needs in mind.

Plan highlights

Comprehensive coverage



Up to HK\$500,000 protection for home contents



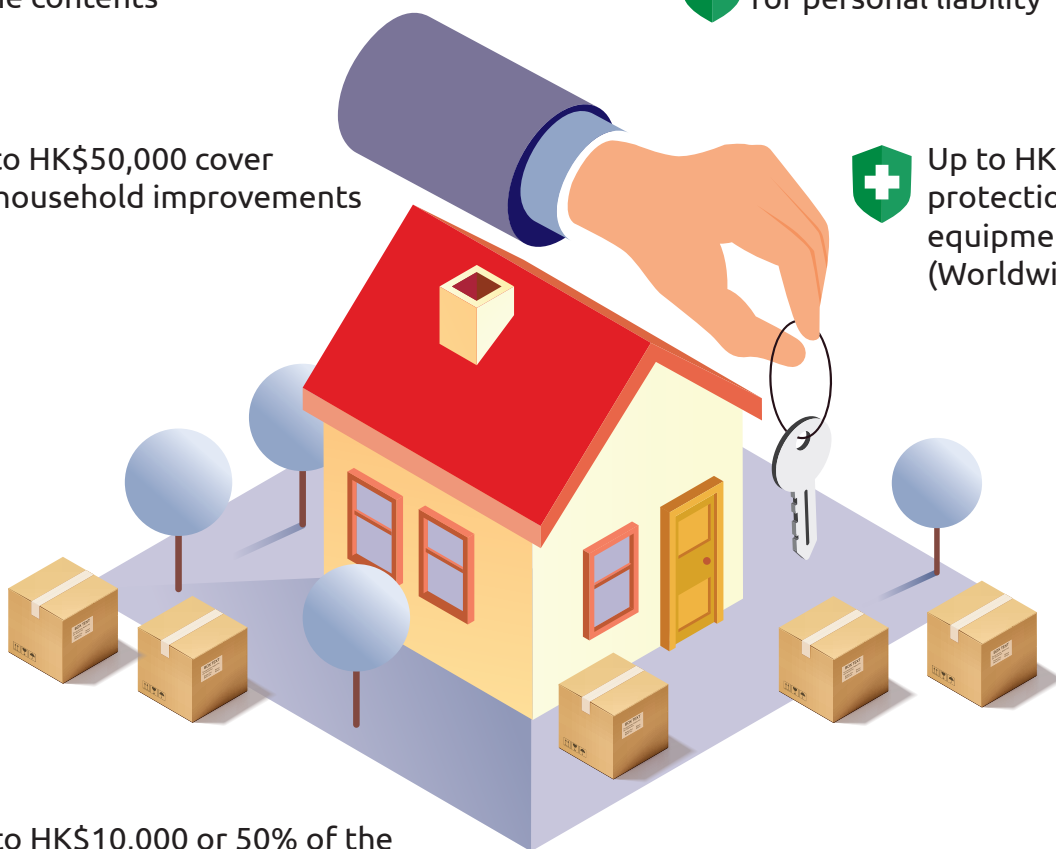
Up to HK\$5,000,000 protection for personal liability



Up to HK\$50,000 cover for household improvements



Up to HK\$2,500 protection for sports equipment (Worldwide cover)



Up to HK\$10,000 or 50% of the security deposit protection amount (whichever is lower) if your landlord goes into bankruptcy



Eco Living Coverage

NEW

- Provides additional coverage of up to HK\$1,000 per eligible Household Appliances item¹, which has been totally lost or destroyed or cannot be economically repaired, enabling the replacement of Energy Label Product² with a minimum Grade 2 recognition under the Mandatory Energy Efficiency Labelling Scheme

¹ Eligible Household Appliances means room air conditioners, refrigerators, washing machines, dehumidifiers, televisions, storage type electric water heaters, gas cookers and gas instantaneous water heaters.

² Energy Label Product means any of the Listed Models of Prescribed Products as defined under the Energy Efficiency (Labelling of Products) Ordinance, Chapter 598 of the Laws of Hong Kong.

Illustrative example



Mr Chan and his wife recently rented a two-bedroom apartment in Sai Ying Pun. They also purchased some new furniture and audio appliances. To protect their belongings, they decided to take out the Tenant Protector insurance plan, which covers any damage to household appliances and furniture. As their apartment has a Saleable Floor Area of 600 sq ft, the annual premium costs HK\$688.

Scenario 1

Mr Chan, a professional tennis player, and Mrs Chan went to Tokyo together for a tennis competition. Unfortunately, while they were away, their home was burgled. The burglars broke into their safe and stole some cash, Mrs Chan's jewellery and Mr Chan's new watch. In addition, the door lock was completely damaged. Furthermore, on their way back from Tokyo, Mr Chan's tennis bag was stolen at Narita international airport.

How does the tenant protector insurance plan cover Mr and Mrs Chan?



Accidental loss of contents - HK\$31,000

Cash: HK\$1,000
Jewellery: HK\$15,000
Watch: HK\$15,000



Repairment of completely damaged door lock - HK\$5,000



Sports equipment (Worldwide cover) - HK\$2,500



Excess: Contents - HK\$1,000
(2 different accidents, HK\$500 x 2)

Total compensation: HK\$37,500

Scenario 2

Mr and Mrs Chan were sleeping when they heard some noise coming from the toilet. Mr Chan woke up to investigate and discovered that the bathroom was overflowing with water. The water flooded the bathroom, causing it to leak into the living room and damaging the wooden floor. In addition, a sofa, a dehumidifier, the walls and the doors were also damaged.

How does the tenant protector insurance plan cover Mr and Mrs Chan?



Accidental loss of or damage to contents - HK\$10,000


Sofa: HK\$6,000
Dehumidifier*: HK\$4,000




Eco Living Coverage - HK\$400
(*Replacing of a new TV with a Grade 1 Energy Label Product recognised under the Mandatory Energy Efficiency Labelling Scheme)


Total compensation: HK\$10,400


Benefits at a glance

 Contents (Basic cover)	Maximum Benefits Payable Per Year (HK\$)		
	Gross Floor Area (sq. ft.)		
	800 or below	801-1,000	1,001-1,200
	Saleable Floor Area (sq. ft.)		
	640 or below	641-800	801-960
1. Accidental loss of or damage to your contents • Limit per item, set or collection	300,000	400,000	500,000
2. Valuable property • Limit per item, set or collection	1/3 of Contents limit 15,000		
3. Money • Money - Limit per occurrence • Stamps, coins, medals - Limit per collection	5,000 1,000 1,000		
4. Others - Limit per item, set or collection	5,000		
5. Household Improvements	50,000		

 Contents (Extra benefits)	Maximum Benefits Payable Per Year (HK\$)
1. Loss of security deposit	10,000 or 50% of the deposit, whichever is lower
2. Alternative accommodation - Limit per day	50,000 1,500
3. Fatal accident benefit	50,000
4. Burglary/Robbery harm allowance	5,000
5. Damaged locks	5,000
6. Removal of debris	10,000
7. Household removal - Limit per item	100,000 10,000
8. Temporary storage of contents	50,000
9. Personal documents	1,000
10. Sports equipment (Worldwide cover)	2,500
11. Landslip and subsidence extension	Covered

Benefits at a glance

 Contents (Extra benefits)	Maximum Benefits Payable Per Year (HK\$)
12. Alterations and repairs (Contract period not exceeding 2 months and within maximum contract value of HK\$100,000)	Covered
<div data-bbox="33 427 89 488">NEW</div> 13. Eco Living Coverage <ul style="list-style-type: none"> • Additional cover for each eligible lost or damaged item 	1,000 or 10% of the purchase price of the replacing item, whichever is lower

<div> Personal liability (Free cover)</div>	Maximum Benefits Payable Per Year (HK\$)		
	Gross Floor Area (sq. ft.)		
	800 or below	801-1,000	1,001-1,200
	Saleable Floor Area (sq. ft.)		
	640 or below	641-800	801-960
1. Any claim against you and your family members in the event of negligence causing loss of or damage to the contents and fixtures and fittings belonging to your landlord <ul style="list-style-type: none">• Per occurrence	3,000,000	4,000,000	5,000,000
2. Your legal liability as tenant in respect of causing third party bodily injury or property damage <ul style="list-style-type: none">• Per occurrence			
3. Worldwide personal liability (other than as tenant) <ul style="list-style-type: none">• Per occurrence			
4. Your legal liability as tenant whilst alteration and repair works are carried out at the insured premises (Contract period not exceeding 2 months and within maximum contract value of HK\$100,000)	Covered		
5. Your legal liability as pet owner <ul style="list-style-type: none">• Cats and dogs only	Covered		

24-hour Home Emergency Assistance (Free cover)	Maximum Benefits Payable Per Year (HK\$)
Offers immediate assistance on referral services if you encounter any problems with your home	Referral services

Benefits at a glance

Exclusions	
For all sections	<ul style="list-style-type: none">• Sub-divided home or sub-let premises• Insured premises that are situated in a building where sub-divided flats are known to exist• Insured premises that are used for business purposes or as a holiday home• Unoccupied premises for more than 30 consecutive days• Illegal structure exists in the insured premises

Important notes:

1. The premises or building to be insured must be less than 40 years of age.
2. The premises or building to be insured must be for residential use. No industrial or commercial buildings will be covered.
3. You and your family must comply with all statutory obligations and take reasonable steps to prevent loss or damage; to maintain any insured property in good condition and sound repair; and to fulfil the requirement of the deed of mutual covenant, any other relevant regulations or statutory instruments relating to the building and your home.
4. The premises to be insured must be your family's and your principal place of residence located in Hong Kong SAR and is not a village house or the likes.
5. An enforceable Tenancy Agreement shall be effective on/before the Policy Commencement Date and agree to present the Tenancy Agreement upon request.

Premium Table[^]

Basic Cover		
Gross Floor Area (sq. ft.)	Saleable Floor Area (sq. ft.)	Annual Premium (HK\$)
800 or below	640 or below	688
801-1,000	641-800	988
1,001-1,200	801-960	1,288
Over 1,200	Over 960	Special quotation

Major excess

Household contents	Excess amount (HK\$)
General items	500
Household removal	1,000
Landslip and subsidence	10,000 or 10% of adjusted loss, whichever is greater
Water damage	1,000 or 5% of adjusted loss, whichever is the greater

Personal liability	Excess amount (HK\$)
Water damage	3,000 or 10% of adjusted loss, whichever is the greater
Landlord's home or contents	10,000



Rest assured about our claims solution

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at [+852 2894 0660](tel:+85228940660) (Mon – Fri, 09:00 – 17:30, except public holidays).

Also, you can submit your claim through our **EASY Claims** online platform anytime, anywhere.

[^] Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this premium table are subject to levy.

In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.

作為租客，您於一個租來的空間打造一個屬於自己的家。保護您努力建立的家居的最佳方法，就是保護自己免受突如其來的情況影響您的財務狀況。我們了解您的需要並因此推出租客家居保障計劃，讓您的家居得到全方面保障。

計劃特點

全面保障

家居物品保障高達
港幣500,000元

個人法律責任保障高達
港幣5,000,000元

家居裝修保障高達
港幣50,000元

體育器材（全球保障）
高達港幣2,500元



因業主破產而未能償還您所支付之
房租按金保障，最高為港幣10,000元或
按金的50%（以較低者為準）

環保生活保障 **新增**

- 已完全損失或損毀或不能在符合經濟效益的情況下進行維修的合資格家用電器物品¹，置換為至少二級「能源效益標籤產品²」。每件可獲額外賠償高達港幣1,000元

¹ 合資格家用電器是指室內空調機、家用雪櫃、洗衣機、抽濕機、電視、儲水式電熱水爐、氣體煮食爐及即熱式氣體熱水爐。

² 能源效益標籤產品是指於《能源效益（產品標籤）條例》（香港法例第 598 章）所訂明之「表列型號」。

說明例子



陳先生和太太最近於西營盤租了一個兩房單位，並添置了一些新的傢俱和音響器材。為了保護他們的家居物品，陳先生決定投保「租客家居保障計劃」，該計劃涵蓋了傢俱和家庭電器因意外損失或損毀的保障。陳先生的單位實用面積為600平方呎，該計劃的年度保費為港幣688港元。

例子一

陳先生是一位職業網球選手，他和陳太太一起前往東京參加網球比賽。在外地途中，他們的住所遭賊人入屋盜竊。賊人強行打開保險箱，偷走了一些現金、陳太太的珠寶和陳先生的新手錶。此外，門鎖也被完全破壞。另外，他和陳太太從東京返港途中，陳先生的網球袋在成田國際機場被人偷去。

租客家居保障計劃如何保障陳先生及陳太太？



意外損失的家居物品

— 港幣31,000元

現金：港幣1,000元

珠寶：港幣15,000元

手錶：港幣15,000元



更換完全損毀的門鎖 — 港幣5,000元



體育器材(全球保障)：港幣2,500元



自負金額：物品 — 港幣1,000元

(2宗不同事故，港幣500元 X 2)

總賠償額：港幣37,500元

例子二

陳先生和陳太太正在睡覺時，突然聽到浴室發出噪音。陳先生趕忙起床調查，發現浴室內水源不斷湧出，不僅導致整個浴室被水浸淹，還流入客廳，嚴重損壞了木質地板。此外，沙發、抽濕機、牆壁和門也受到了損毀。

租客家居保障計劃如何保障陳先生及陳太太？



意外損失或損毀的家居物品

— 港幣1,000元

梳化：港幣6,000元

抽濕機*：港幣4,000元



環保生活保障 — 港幣400元

(*置換一級「能源效益標籤產品」的新抽濕機)

總賠償額：港幣10,400元

保障範圍一覽表

 家居財物（基本保障）	每年最高賠償額（港幣/元）		
	建築面積（平方呎）		
	800或以下	801-1,000	1,001-1,200
	實用面積（平方呎）		
	640或以下	641-800	801-960
1. 意外損失或損毀您的家居物品 • 每件、每套或每系列最高賠償額	300,000	400,000	500,000
2. 貴重物品 • 每件、每套或每系列最高賠償額	家居物品最高賠償額的1/3 15,000		
3. 金錢 • 金錢 - 每宗事故最高賠償額 • 珍藏郵票、錢幣、徽章 - 每系列最高賠償額		5,000 1,000 1,000	
4. 其他 - 每件、每套或每系列最高賠償額		5,000	
5. 家居裝修		50,000	

 家居財物（額外保障）	每年最高賠償額（港幣/元）
1. 按金保障	10,000或按金的50%，以較低者為準
2. 臨時居所 - 每日最高賠償額	50,000 1,500
3. 個人意外保障	50,000
4. 盜竊／搶劫受傷津貼	5,000
5. 門鎖損毀	5,000
6. 災場清理費用	10,000
7. 搬遷保障 - 每件最高賠償額	100,000 10,000
8. 臨時寄存保障	50,000
9. 個人文件	1,000
10. 體育器材（全球保障）	2,500
11. 山泥傾瀉及地陷保障	受保

保障範圍一覽表

新增

家居財物（額外保障）	每年最高賠償額（港幣/元）
12. 裝修及維修工程（工程合約期最多為兩個月及工程合約價值最高為港幣100,000元）	受保
13. 環保生活保障 • 每件合資格的受損物品之額外保障	1,000或被置換物品購入價的10%，以較低者為準

 個人法律責任（免費附送）	每年最高賠償額（港幣/元）		
	建築面積（平方呎）		
	800或以下	801-1,000	1,001-1,200
	實用面積（平方呎）		
	640或以下	641-800	801-960
1. 您或家人因疏忽導致業主的家居物品和固定裝置及設備損失或損毀 • 每次事故	3,000,000	4,000,000	5,000,000
2. 作為租客的您因意外造成的第三者身體受傷或財物受損所引致的法律責任 • 每次事故			
3. 全球個人法律責任（租客身份以外） • 每次事故			
4. 作為租客的您因承辦商於投保居所內進行裝修及維修工程所引致的法律責任 (工程合約期最多為兩個月及工程合約價值最高為港幣100,000元)	受保		
5. 作為寵物主人的法律責任 • 只適用於貓及狗	受保		

24 小時家居緊急支援（免費附送）	每年最高賠償額（港幣/元）
您遇到任何家居問題，我們的緊急支援可為您提供轉介服務	轉介服務

保障範圍一覽表

主要不保項目	
適用於所有部份	<ul style="list-style-type: none">• 分間或轉租之單位• 受保單位位於已知分間單位之大廈• 受保單位用作商業或度假屋用途• 單位無人居住多於連續30天• 受保單位內存在違例建築物

重要事項：

1. 所投保的住所之樓宇樓齡必須少於40年。
2. 所投保的住所之樓宇必須為住宅用途，凡工業及商業大廈均不列入受保範圍。
3. 您及您的家人必須遵從所有法定條例，同時採取所有合理措施以預防遺失及損壞；以及保養及保持任何受保財物的狀態良好，並確保受保的建築物及您的家居符合公契及其他有關係例的法定要求。
4. 所投保的住所必須位於香港特別行政區內，是您及您的家人的主要居所，並且不屬於村屋或類似村屋之建築物。
5. 「受保人」保證在保單生效日或之前備有一份具有效力的「租賃協議」及同意於有需要時提供「租賃協議」以茲證明。

保費一覽表[^]

基本保障		
建築面積（平方呎）	實用面積（平方呎）	全年保費（港幣/元）
800或以下	640或以下	688
801-1,000	641-800	988
1,001-1,200	801-960	1,288
1,200以上	960以上	個別報價

主要自負金額

家居物品	自負金額（港幣/元）
一般物件	500
搬遷保障	1,000
山泥傾瀉及地陷	10,000或核實後之損失總值的10%，以較高者為準
水損	1,000或核實後之損失總值的5%，以較高者為準

個人法律責任	自負金額（港幣/元）
水損	3,000或核實後之損失總值的10%，以較高者為準
業主的家居或所屬家居物品	10,000



貼心的保障及賠償服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由理賠專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。賠償服務熱線：[+852 2894 0660](tel:+85228940660)（星期一至五，上午9時至下午5時30分，公眾假期除外）

您亦可隨時隨地，透過**EASY網上索償系統**申請索償。

[^]收取保費徵費之新規定：保險業監管局（保監局）已於《保險業條例》中公布有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本產品簡介上所列明的保費金額將附加保費徵費。

中、英文版本內容如有歧義，在任何情況下將以英文版本為準。有關保障範圍及承保條款，請參閱保單。

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