

Home Insurance
家居保險

Comprehensive coverage
for everyone and
everything in your home
為您的家居財物及摯愛家人
提供周全保障



PROTECTING
GOALS
POWERING
FUTURES

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

我們深信，「家」不只是一個居所，更包括您所關懷愛護的家人，是一個充滿愛與夢想的安樂窩。因此，除保障您的居所外，更應讓同一屋簷下的摯愛享有更安心的生活。

有見及此，我們誠意為您獻上全面的「家居保險」，為您提供以下伸延及升級保障。

計劃重點

周全保障



- 高達港幣1,250,000元的家居財物意外遺失及損毀保障
- 個人法律責任保障高達港幣10,000,000元
- 保障您的戶外財物，包括戶外桌椅、洗衣機及雪櫃 **新增**

保障您的日常生活



- 全球保障您意外損毀的流動電話/平板或手提電腦¹ (賠償最多合共兩次) **升級**
- 全球個人財物、貴重物品及金錢保障 **升級**
- 無論您身在何處，個人意外保障提供全球意外受傷保障 (自選保障)

更多保障



- 保障颱風期間窗戶玻璃損毀高達港幣10,000元
- 提供網上購物保障高達港幣5,000元
- 保障滲漏及因滲漏直接或間接引起的人身損害或財物損失 **升級**
- 如您的家居因意外損失或損毀以致不能居住，提供寵物臨時寄宿費用保障高達每日港幣3,000元 **新增**

環保生活保障



- 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²，置換為至少二級「能源效益標籤產品³」。每件可獲額外賠償高達港幣1,000元

靈活保障切合您的需要

「家居保險」更提供三款不同的保障計劃，以及多款自選保障項目

			
樓宇建築	全球個人財物	個人意外	家庭傭工

**立即為您的安樂窩及摯愛投保「家居保險」，
獲得更周全的保障，讓生活更安心自在！**

¹ 只適用於金計劃及白金計劃。

² 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。

³ 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



陳先生於去年在青衣購買了他人生中的第一個物業。他與新婚妻子居住在一幢13年樓齡的大廈，實用面積為380平方呎。陳先生希望全面保障他的安樂窩，因此他決定投保家居保險金計劃，每年保費為港幣1,240元。

例子一



陳先生於客廳的窗戶玻璃被颱風吹破，因而導致窗戶周圍水浸，牆壁、地板以及附近的電視和音響組合嚴重受損。他的住所需要進行維修，導致暫時不能居住，陳先生因而搬進酒店居住了7天。在這個情況下，家居保險如何保障陳先生？



家居物品 — 港幣68,600元
(牆壁及地板之家居裝修費用為港幣55,000元，電視機*為港幣10,000元及音響組合為港幣3,600元)



颱風期間窗戶玻璃損毀 — 港幣6,200元



臨時居所 — 港幣5,600元
(港幣800元 x 7 天)



環保生活保障 — 港幣1,000元
(*置換一級「能源效益標籤產品」的新電視機)



自負金額: 水損 — 港幣4,020元
(港幣1,000元或損失總值之5%)

總賠償額：港幣77,380元



例子二



陳先生的住所被爆竊，被偷去金錢及貴重物件包括4隻手錶及2隻鑽石戒指。另外，他亦因此而受傷及需要留院5天。在這個情況下，家居保險如何保障陳先生？



貴重物件 — 港幣90,000元
(4隻手錶及2隻鑽石戒指，每件港幣15,000元)



個人金錢 — 港幣2,500元



爆竊/搶劫受傷津貼 — 港幣10,000元



門鎖損毀 — 港幣2,300元



自負金額: 家居財物 — 港幣500元

總賠償額：港幣104,300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）		
	銀計劃	金計劃	白金計劃
1. 家居財物 • 每件、每套或每系列最高賠償額	500,000* 100,000	750,000* 150,000	1,250,000* 200,000
2. 貴重物件 • 每件最高賠償額	家居財物最高 賠償額的1/3 15,000	家居財物最高 賠償額的1/3 15,000	家居財物最高 賠償額的1/3 15,000
3. 珍藏郵票、錢幣或徽章 • 每系列損失的最高賠償額	5,000 1,000	5,000 1,000	5,000 1,000
4. 攝影器材	2,000	2,000	2,000
5. 易碎物品 • 每件最高賠償額	5,000	5,000	5,000
6. 太陽鏡或眼鏡	1,000	1,000	1,000

 家居財物（額外保障）	每年最高賠償額（港幣/元）		
	銀計劃	金計劃	白金計劃
1. 個人物品及貴重物品（全球保障） • 每次事故最高賠償額	10,000 2,500	15,000 2,500	20,000 2,500
2. 個人金錢（全球保障）	2,500	2,500	2,500
3. 信用卡遭盜用（全球保障）	10,000	10,000	10,000
4. 個人文件（全球保障） • 每次事故最高賠償額	1,000 1,000	3,000 1,000	5,000 1,000
5. 體育器材（全球保障）	2,500	2,500	2,500
6. 意外損毀的流動電話/平板或手提電腦（全球保障）  • 每部流動電話/手提電訊設備 • 每部平板或手提電腦 • 每年最高賠償數量	不適用	2,500 5,000 2	2,500 5,000 2
7. 搬遷保障 • 每件最高賠償額	100,000 10,000	100,000 10,000	100,000 10,000
8. 暫時搬遷	50,000	100,000	150,000
9. 臨時居所/租金損失 • 臨時居所費用的每日賠償額 • 寵物臨時寄宿費用的每日賠償額 	50,000 1,500 3,000	50,000 1,500 3,000	50,000 1,500 3,000
10. 臨時寄存保障	50,000	50,000	50,000

保障範圍一覽表

 家居財物（額外保障）	每年最高賠償額（港幣/元）		
	銀計劃	金計劃	白金計劃
11.移民保障 • 每件最高賠償額	50,000 2,500	50,000 2,500	50,000 2,500
12.個人意外保障  升級	50,000	100,000	150,000
13.爆竊/搶劫受傷津貼*	10,000	10,000	10,000
14.門鎖損毀	5,000	5,000	5,000
15.冷藏食品及飲品	5,000	5,000	5,000
16.災場清理費用	10,000	10,000	10,000
17.家傭個人物品	5,000	5,000	5,000
18.家居改動及維修 • 最高工程合約價值	受保 100,000	受保 150,000	受保 200,000
19.颱風期間窗戶玻璃損毀	10,000	10,000	10,000
20.網上購物保障 • 每年最多賠償次數 • 每件最高賠償額 • 每筆訂單之最低貨品價值	5,000 2 1,500 500	5,000 2 1,500 500	5,000 2 1,500 500
21.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		
22.精神科服務保障*	10,000	10,000	10,000
23.戶外財物保障  新增 • 每件最高賠償額	50,000 2,500	50,000 2,500	50,000 2,500
24小時家居緊急支援	包括	包括	包括

* 總限額包括所有額外保障的分項限額

只賠償爆竊/搶劫受傷津貼或精神科服務保障之其中一項

 個人法律責任 (免費附送)	每年最高賠償額（港幣/元）		
	銀計劃	金計劃	白金計劃
個人法律責任 • 每次事故最高賠償額 • 家庭傭工責任保障  新增 • 獨立承辦商進行裝修或維修工程時所引致的法律責任 ▶ 最高工程合約價值	5,000,000 受保 受保 100,000	8,000,000 受保 受保 150,000	10,000,000 受保 受保 200,000

保障範圍一覽表



 自選保障 – 樓宇建築	每年最高賠償額（港幣/元）
您的樓宇建築蒙受任何意外損失或損毀	投保額*
額外保障	
臨時居所/租金損失 - 臨時居所費用的每日最高賠償額 - 寵物臨時寄宿費用的每日賠償額 新增	50,000 1,500 3,000
山泥傾瀉及地陷保障	受保

 自選保障 – 全球個人財物	每年最高賠償額（港幣/元）
在世界任何地方遺失或損毀的個人物品 每件未指明價值物品的最高賠償額	投保額 5,000



 自選保障 – 個人意外 (介乎16 - 70歲)	每年最高賠償額（港幣/元）
意外身亡及永久傷殘	投保額
暫時傷殘 - 每宗事故的每週賠償額 - 最高賠償週數	投保額 每週平均薪金之80% 104
醫療費用	投保額
額外保障	
1. 如果您選擇的意外身亡及永久傷殘保障的投保額達港幣1,000,000元或以上，您的配偶可同時獲得此項保障	100,000
2. 投保港幣10,000元或以上的醫療費用保障，可獲跌打及針灸治療 - 每次最高賠償額 - 每日最高賠償次數	1,500 150 1
3. 住院津貼 - 每週最高賠償額 - 最高賠償週數	500 52
4. 衣服及個人物品損毀保障 每宗意外最高賠償額	2,000
5. 殯儀及殮葬費用	25,000

保障範圍一覽表



 自選保障 – 個人意外 (介乎16 - 70歲)	每年最高賠償額 (港幣/元)
6. 如乘搭公共交通工具時發生意外 或被搶劫導致身亡，可獲發雙倍賠償	高達1,000,000
7. 無索償優惠	意外死亡及永久傷殘投保額每年增加10%，最長可達五年

 自選保障 – 家庭傭工 (保障A)	每年最高賠償額 (港幣/元)
僱員賠償保障 • 每宗意外最高賠償額	100,000,000
醫療及相關費用保障⁴ • 住院醫療費用 • 遣返原居地費用	5,000 3,000

 自選保障 – 家庭傭工 (保障B)	每年最高賠償額 (港幣/元)
僱員賠償保障 • 每宗意外最高賠償額	100,000,000
門診醫療費用⁴ • 每天及每次最高賠償額 • 物理治療、中醫或跌打 ▶ 每日及每次最高賠償額	4,000 200 500 100
手術及住院費用⁴ • 每日的住院及膳食 • 每症的外科手術費用 • 麻醉師費用 • 手術室費用 • 日間手術	30,000 300 10,000 外科手術費用之25% 外科手術費用之12.5% 包括
服務中斷保障⁴ • 每日最高賠償額	6,000 300
牙醫費用⁴ • 每次最高賠償額	1,500 費用的三分之二
個人意外	100,000
遣返原居地費用	20,000
補聘家傭費用	10,000
家傭忠誠責任保障 • 未經授權的電話通話費用	10,000 3,000

保障範圍一覽表

 自選保障 – 家庭傭工（保障B）	每年最高賠償額（港幣/元）
更換及安裝大門門鎖或鐵閘鎖費用	500
家庭成員受虐保障 - 創傷輔導治療費用 ▶每日及每次最高賠償額	10,000 包括 1,000
▶ 自選保障一 延伸手術及住院醫療保障、門診醫療保障及服務中斷保障至心臟病及癌症。	
▶ 自選保障二 除延伸手術及住院醫療保障、門診醫療保障及服務中斷保障至心臟病及癌症外，更可獲額外港幣70,000元之手術及住院醫療費用保障。	

重要事項：

適用於樓宇建築保障

- 樓宇建築的投保額應為投保居所樓宇重建之全數費用（包括固定裝置、裝修、清理費用及專業人士費用）。

適用於全球個人財物保障

- 如欲投保貴重財物如珠寶及手錶，請另行分別列明每項物品的資料及相應的受保價值，並提供收據以證明其價值。對於每件價值低於港幣5,000元的財物，可將其組合為一個項目，這些財物的投保額應視為您每次離開居所外出時攜帶這些財物的最高總額。

適用於個人意外保障

- 自選保障適用於年齡介乎16至70歲，居住於香港的直系親屬。
- 意外身亡及永久傷殘保障為基本保障項目。
- 暫時傷殘保障不適用於自僱人士、家庭主婦及失業人士。
- 暫時傷殘的投保額不得超過受保人每週平均薪金之80%。

適用於家傭保障

- 自選家傭保障適用於年齡介乎16至65歲之外籍家傭。
- 自選保障一及二只適用於保障B。
- 自選保障二只適用於家傭於投保時年齡為45歲以下。
- 14天（保障A/B）及90天（自選保障一/二）等候期適用於醫療及相關費用保障、門診費用、手術及住院費用、服務中斷保障及牙醫費用所提供之保障，每位家傭只可於保單生效等候期完結後始申請索償。

保費一覽表[^]

 家居財物		全年保費（港幣/元）		
建築面積（平方呎）	實用面積（平方呎）	銀計劃	金計劃	白金計劃
500 以下	400 以下	780	1,240	不適用
501 – 700	401 – 560	1,080	1,370	不適用
701 – 1,000	561 – 800	不適用	1,530	2,340
1,001 – 1,500	801 – 1,200	不適用	2,280	2,600
1,501 – 2,000	1,201 – 1,600	不適用	不適用	2,890
2,000 以上	1,600 以上	不適用	不適用	個別報價

 樓宇建築保障	全年保費（港幣/元）
	投保額 x 0.09%

 環球個人財物	全年保費（港幣/元）
	投保額 x 1.5%

 個人意外	全年保費百份比		
職業類別*	第一類	第二類	第三類
意外身亡及永久傷殘 – 以港幣10,000元的賠償額計	0.094%	0.104%	0.18%
暫時傷殘（每宗事故的每週賠償額） – 投保額須為港幣100元的倍數	18%	22%	31%
醫療費用 – 投保額須為港幣100元的倍數	2.2%	2.8%	4.2%

* 職業類別

第一類：從事專業、行政及其他非體力勞動的辦公室工作

第二類：其他非體力勞動的職業

第三類：輕微涉及體力勞動的職業

 家庭傭工	全年保費（港幣/元）			
	保障A	保障B	自選保障一	自選保障二
	414	750	120	250

[^]重要事項：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》中公佈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，本產品小冊子上所列明的保費金額將附加保費徵費。

主要自負金額

自負金額（港幣/元，每次索償）	
家居財物	500
水損事故	
i. 多層大廈	
• 樓齡為30年或以下	1,000或損失總值之5%，以較高者為準
• 樓齡介乎31至40年之間	3,000或損失總值之10%，以較高者為準
• 樓齡介乎41至50年之間	5,000元或損失總值之20%，以較高者為準
• 樓齡介乎51至55年之間	10,000元或損失總值之20%，以較高者為準
ii. 上述 i. 以外情況	按個別情況考慮
搬遷保障	1,000
山泥傾瀉及地陷	10,000或損失總值的10%，以較高者為準
樓宇建築	250
山泥傾瀉及地陷	10,000或損失總值的10%，以較高者為準
全球個人財物	250



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。

At MSIG, a home is more than just a house – it is a place filled with love and dreams and people you really care about. While it is important to protect your shelter, it is even more critical to ensure your loved ones continue to live a carefree lifestyle.

That is why we are introducing the Home Insurance, a comprehensive insurance plan with extended and enhanced coverage.

Plan highlights

Utmost protection



- Home contents cover for accidental loss or damage up to HK\$1,250,000
- Personal liability cover up to HK\$10,000,000
- Covers your outdoor property such as furniture, washing machine and refrigerator **NEW**

Lifestyle caring



- Worldwide protection against accidental damage to your mobile phone, tablet or laptop computer¹ (max. 2 reimbursements/year) **Upgraded**
- Worldwide protection for personal effects, valuables and money **Upgraded**
- Personal accident against unexpected injuries wherever you are (optional cover)

More protection



- Covers accidental breakage of window glass during typhoons for up to HK\$10,000
- Covers online purchased goods protection for up to HK\$5,000
- Covers seepage of water and personal injury or loss of or damage to property directly or indirectly caused by seepage **Upgraded**
- Covers temporary boarding for your pet up to HK\$3,000 per day if your home rendered uninhabitable due to accidental loss or damage **NEW**

Eco Living Coverage



- Provides additional coverage of up to HK\$1,000 per eligible Household Appliances item², which has been totally lost or destroyed or cannot be economically repaired, enabling the replacement of Energy Label Product³ with m Grade 2 recognition under the Mandatory Energy Efficiency Labelling Scheme

Flexible coverage to fit your needs

The Home Insurance offers 3 different plans and a variety of value-added cover options

			
House	Worldwide all risks	Personal accident	Domestic helper

Get Home Insurance today to ensure that you, your loved ones and your home are properly covered every step of the way!

¹ Applicable to Gold Plan and Platinum Plan only.

² Eligible Household Appliances means room air conditioners, refrigerators, washing machines, dehumidifiers, televisions, storage type electric water heaters, gas cookers and gas instantaneous water heaters.

³ 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 bought his first property in Tsing Yi last year. He is newly married and lives with his wife in a 13-year-old building. The saleable floor area of his apartment is 380 sq. ft. As he wants to provide comprehensive protection for his dream home, he decides to take out Home Insurance's Gold Plan option. The annual premium is HK\$1,240.



Scenario 1



The glass in Mr. Chan's living room window is cracked during a powerful typhoon. This leads to severe water damage around the windows and results in damage to wall and floor, as well as the nearby television and audio system. Also, his home requires repair works, rendering it temporarily uninhabitable. As such, Mr. Chan is forced to stay in a hotel for seven days. How will Home Insurance cover Mr. Chan?



Home contents – HK\$68,600
(HK\$55,000 for household repairs to the wall and floor, HK\$10,000 for the television* and HK\$3,600 for audio system)



Breakage of window glass during typhoon – HK\$6,200



Alternative accommodation – HK\$5,600
(HK\$800 x 7 days)



Eco Living Coverage – HK\$1,000
(*Replacing of a new television with a Grade 1 Energy Label Product recognised under the Mandatory Energy Efficiency Labelling Scheme)



Excess: Water damage – HK\$4,020
(HK\$1,000 or 5% of the loss, whichever is the greater)

Total compensation: HK\$77,380



Scenario 2



Cash and valuables, including four watches and two diamond rings, are stolen from Mr. Chan's home during a robbery. Also, Mr. Chan is injured by the robber and which results in hospitalisation for five days. How will Home Insurance cover Mr. Chan?



Valuables – HK\$90,000
(HK\$15,000/item x four watches and two diamond rings)



Personal money – HK\$2,500



Burglary/robbery harm allowance – HK\$10,000



Damaged locks – HK\$2,300



Excess: Contents – HK\$500

Total compensation: HK\$104,300



Benefits at a glance

 Contents (Basic cover)	Maximum Benefits Payable Per Year (HK\$)		
	Silver Plan	Gold Plan	Platinum Plan
1. Home Contents • Limit per item, set or collection	500,000* 100,000	750,000* 150,000	1,250,000* 200,000
2. Valuables • Limit per item	1/3 of Contents limit 15,000	1/3 of Contents limit 15,000	1/3 of Contents limit 15,000
3. Stamps, coins or medals • Limit per collection	5,000 1,000	5,000 1,000	5,000 1,000
4. Photographic equipment	2,000	2,000	2,000
5. Brittle items • Limit per item	5,000	5,000	5,000
6. Sunglasses or eyeglasses	1,000	1,000	1,000

 Contents (Extra benefits)	Maximum Benefits Payable Per Year (HK\$)		
	Silver Plan	Gold Plan	Platinum Plan
1. Worldwide personal effects and valuables • Limit per occurrence	10,000 2,500	15,000 2,500	20,000 2,500
2. Worldwide personal money	2,500	2,500	2,500
3. Unauthorised use of credit cards (worldwide cover)	10,000	10,000	10,000
4. Worldwide loss of personal documents • Limit per occurrence	1,000 1,000	3,000 1,000	5,000 1,000
5. Sports equipment (worldwide cover)	2,500	2,500	2,500
6. Accidental damage to mobile phone/ tablet or laptop computer (worldwide cover)  • Per mobile phone • Per tablet/laptop computer • Maximum no. of reimbursements per year	N/A	2,500 5,000 2	2,500 5,000 2
7. Household removal • Limit per item	100,000 10,000	100,000 10,000	100,000 10,000
8. Temporary removal of contents	50,000	100,000	150,000
9. Alternative accommodation/ loss of rent • Limit per day of alternative accommodation • Limit per day of temporary boarding for your pet 	50,000 1,500 3,000	50,000 1,500 3,000	50,000 1,500 3,000

Benefits at a glance

 Contents (Extra benefits)	Maximum Benefits Payable Per Year (HK\$)		
	Silver Plan	Gold Plan	Platinum Plan
10. Temporary storage of contents	50,000	50,000	50,000
11. Emigration extended cover • Limit per item	50,000 2,500	50,000 2,500	50,000 2,500
12. Fatal accident benefit 	50,000	100,000	150,000
13. Burglary/robbery harm allowance[#]	10,000	10,000	10,000
14. Damaged locks	5,000	5,000	5,000
15. Frozen food and drinks	5,000	5,000	5,000
16. Removal of debris	10,000	10,000	10,000
17. Domestic helper's property	5,000	5,000	5,000
18. Alterations and repairs • Maximum contract value	Covered 100,000	Covered 150,000	Covered 200,000
19. Breakage of window glass during typhoon	10,000	10,000	10,000
20. Online purchased goods protection • Maximum occurrences per year • Limit per item • Minimum value of purchased items per order	5,000 2 1,500 500	5,000 2 1,500 500	5,000 2 1,500 500
21. Eco Living Coverage • Additional cover for each eligible lost or damaged item	1,000 or 10% of the purchase price of the replacing item, whichever is lower		
22. Psychiatric services[#]	10,000	10,000	10,000
23. Outdoor Property Extension  • Limit per item	50,000 2,500	50,000 2,500	50,000 2,500
24-hour home emergency assistance	Included	Included	Included

* Inclusive of all sub-limits under extra benefits and in the aggregate

[#] Either Burglary/robbery harm allowance or Psychiatric services is payable

 Personal Liability (Free cover)	Maximum Benefits Payable Per Year (HK\$)		
	Silver Plan	Gold Plan	Platinum Plan
Personal liability • Limit per occurrence • Domestic Helper Liability  • Independent Contractors' Liability to alteration or repair works ▶ Maximum contract value	5,000,000 Covered Covered 100,000	8,000,000 Covered Covered 150,000	10,000,000 Covered Covered 200,000

Benefits at a glance



 Optional cover - House	Maximum Benefits Payable Per Year (HK\$)
Accidental loss of or damage to the structure of your home	Sum insured *
Extra Benefits	
Alternative accommodation/ loss of rent - Limit per day of alternative accommodation - Limit per day of temporary boarding for your pet NEW	50,000 1,500 3,000

 Optional cover - Worldwide All Risks	Maximum Benefits Payable Per Year (HK\$)
Accidental loss of or damage to valuables or personal effects that happens anywhere in the world	Sum insured
Limit per unspecified item	5,000



 Optional cover - Personal Accident (for age 16 - 70)	Maximum Benefits Payable Per Year (HK\$)
Accidental Death and Permanent Disablement	Sum insured
Temporary Disablement - Weekly limit per injury - Maximum no. of week	Sum insured 80% of average weekly earnings 104
Medical Expenses	Sum insured
Extra benefits	
1. Extended spouse cover if Accidental Death and Permanent Disablement is insured for HK\$1,000,000 or above	100,000
2. Bonesetters & acupuncturist treatment expenses if Medical Expenses is insured for HK\$10,000 or above - Limit per visit - Limit of visit per day	1,500 150 1
3. Hospital confinement allowance - Limit per week - Maximum no. of week	500 52

Benefits at a glance



 Optional cover - Personal Accident (for age 16 - 70)	Maximum Benefits Payable Per Year (HK\$)
4. Clothing and personal effects damage compensation • Limit per event	2,000
5. Funeral and cremation expenses	25,000
6. Double Indemnity for accidents during travelling on a public transport or during a robbery	Up to 1,000,000
7. No claim bonus	10% increase on sum insured for Accidental Death and Permanent Disablement compounding each year over a 5-year period

 Optional cover - Domestic Helper (Cover A)	Maximum Benefits Payable Per Year (HK\$)
Employees' compensation cover • Limit per event	100,000,000
Hospital & related expenses cover⁴ • In-patient medical expenses • Repatriation expenses	5,000 3,000

 Optional cover - Domestic Helper (Cover B)	Maximum Benefits Payable Per Year (HK\$)
Employees' compensation cover • Limit per event	100,000,000
Clinical expenses⁴ • Limit per visit per day • Physiotherapist, Chinese medical practitioner or Bonesetter ▶ Limit per visit per day	4,000 200 500 100
Surgical & hospitalisation expenses⁴ • Room & board charges per day • Surgeon's fees per operation • Anaesthetist fees • Operation theatre charges • Day care surgery	30,000 300 10,000 25% of surgeon's fees 12.5% of surgeon's fees Included
Service interruption⁴ • Limit per day	6,000 300
Dental expenses⁴ • Limit per visit	1,500 2/3 of expenses

Benefits at a glance

 Optional cover - Domestic Helper (Cover B)	Maximum Benefits Payable Per Year (HK\$)
Personal accident	100,000
Repatriation expenses	20,000
Replacement helper	10,000
Fidelity guarantee • Unauthorised telephone calls	10,000 3,000

 Optional cover - Domestic Helper (Cover B)	Maximum Benefits Payable Per Year (HK\$)
Replacement and installation cost of main door lock or metal gate lock	500
Medical protection for abuse of your family • Trauma Counselling Expenses ► Limit per visit per day	10,000 Covered 1,000
► Optional Cover 1 • Extend to cover heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption	
► Optional Cover 2 • Besides to extend to cover cancer and heart disease under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption, PLUS an extra indemnity of HK\$70,000 for Surgical & Hospitalisation Expenses.	

Important notes:

For House section

1. The sum insured of this section should represent the full cost of rebuilding the insured premises (including the costs of fixtures and fittings, renovation, debris removal, professional fees and compliance costs).

For Worldwide All Risk section

1. For valuables such as jewellery and watches, which you would like to insure, please list down each item with full description and respective insured value separately and provide invoice to prove their value. For miscellaneous items valued less than HK\$5,000 each, they can be grouped as one item in which case the sum insured should represent the total value of such properties you are likely to carry away from home at any one time.

For Personal Accident section

1. Optional cover is available for immediate family members aged from 16 to 70 and are living in Hong Kong.
2. Accidental death and permanent disablement benefit is the basic cover.
3. Self-employed individuals, housewives, and the unemployed are not entitled to temporary disablement benefit.
4. Temporary disablement benefit shall not exceed 80% of weekly average earnings of the insured person.

For Domestic Helper section

1. The optional Domestic Helper cover is only available for foreign domestic helper aged from 16 to 65.
2. Optional Cover 1 & 2 are available for Cover B only.
3. The Optional Cover 2 is only available for domestic helpers aged below 45 at the time of enrollment.
4. 14-day (For Cover A/B) and 90-day (for Optional cover 1/2) waiting period from the effective date of the insurance shall be applicable under Hospital & related expenses cover, Clinical expenses, Surgical & Hospitalisation expenses, Service interruption and Dental expenses for each domestic helper during which no benefits shall be payable.

Premium table[^]

 Contents		Annual Premium (HK\$)		
Gross Floor Area (sq.ft.)	Saleable Area (sq.ft.)	Silver Plan	Gold Plan	Platinum Plan
Below 500	Below 400	780	1,240	N/A
501 – 700	401 – 560	1,080	1,370	N/A
701 – 1,000	561 – 800	N/A	1,530	2,340
1,001 – 1,500	801 – 1,200	N/A	2,280	2,600
1,501 – 2,000	1,201 – 1,600	N/A	N/A	2,890
Over 2,000	Over 1,600	N/A	N/A	Special quotation

 House	Annual Premium (HK\$)
	Sum insured x 0.09%

 Worldwide All Risks	Annual Premium (HK\$)
	Sum insured x 1.5%

 Personal Accident	Annual Premium Rate		
	Class 1	Class 2	Class 3
Accidental death and permanent disablement - sum insured must be multiple of HK\$10,000	0.094%	0.104%	0.18%
Temporary disablement (weekly benefit per injury) - sum insured must be multiple of HK\$100	18%	22%	31%
Medical expenses - sum insured must be multiple of HK\$100	2.2%	2.8%	4.2%

* Occupation Class

Class 1: professional, administrative and office duties without manual work

Class 2: other non-manual occupations

Class 3: occupations involving slight manual work

 Domestic Helper	Annual Premium (HK\$)			
	Cover A	Cover B	Optional Cover 1	Optional Cover 2
	414	750	120	250

[^]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 product brochure are subject to levy.

Major excess

Excess for each and every claim (HK\$)	
Contents	500
Water damage	
i. for multi-storey building	
• building age (30 years or below)	1,000 or 5% of loss, whichever is the greater
• building age (31 to 40 years)	3,000 or 10% of loss, whichever is the greater
• building age (41 to 50 years)	5,000 or 20% of loss, whichever is the greater
• building age (51 to 55 years)	10,000 or 20% of loss, whichever is the greater
ii. other than above i.	Case by case
Household removal	1,000
Landslip and subsidence	10,000 or 10% of loss, whichever is greater
House	250
Landslip and subsidence	10,000 or 10% of loss, whichever is greater
Worldwide all risks	250



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