HOME DELUXE PROTECTION PLAN
家全之寶保障計劃

A Total Home-Care Protection
一站式家居保障計劃

MSIG | Insurance that sees the heart in everything

A Member of MS&AD INSURANCE GROUP

HOME DELUXE

"Home is where the heart is", as the old saying goes. So, is it not of the utmost importance to ensure that your home, family members and property are all getting the full protection that they deserve?

Family • Property • Home

With this in mind, we are delighted to offer you a one-stop concept in home-care protection. Not only will your possessions be fully protected against accidental damages and losses, your loved ones will also enjoy protection against accidents.

Home Deluxe Protection Plan is specially designed for:

- Those who keep collectible items or valuables at home
- Those who have costly decoration or appliances at home
- Large-sized apartments

With Home Deluxe Protection Plan, you can enjoy:

- ☑ Your own cover limit of HOUSEHOLD CONTENTS COVER to suit your specific needs and a comprehensive HK$7,500,000 PERSONAL LIABILITY COVER
- ☑ Optional FAMILY ACCIDENT COVER of up to HK$400,000 for your children and parents, even if they do not live with you

Highly-acclaimed Claims Service

We will ensure that you receive a speedy and efficient claims service by striving to settle a claim within 5 days after receiving all supporting claims documents.

With Home Deluxe Protection Plan, you will enjoy total Home-Care protections for you and your family.

Benefits at a Glance

	Maximum Benefits Payable Per Year (HK$)
Household Contents (Basic)	
Home Contents	
- any unforeseen accidental physical loss or damage such as by fire, typhoon, gas explosion, flooding, landslip and subsidence or theft	Sum Insured No article limit
- Household Improvements including improvements and betterments on walls, windows, ceiling, floors and doors	Sum Insured No article limit
- Valuables (including jewellery, watch, furs, etc.)	1/3 of the section limit chosen No article limit
- Money and Credit Card	$2,500
- Audio and Video Equipment	Sum Insured
Extra Benefits	
a. Household removal - for loss of or damage to Home Contents during the course of removal by a professional remover	Sum Insured No article limit
b. Temporary removal of Household Contents	15% of the Sum Insured
c. Mirrors and Glass in Furniture	Sum Insured
d. Alternative accommodation / Loss of rent - should your home become uninhabitable due to insured damages	15% of the Sum Insured
e. Locks and Keys - where the keys of such locks have been stolen	Up to replacement and installation cost
f. Frozen food & drinks - if food & drinks in freezer rots due to freezer failure	$2,500
g. Fatal accident - should you or your spouse pass away within 3 months from injury caused by fire or thieves in your home	$50,000
h. Golfers Hole-In-One	$2,000
Personal Liability (Free)	
Any claim against you or your family members in the event of your negligence causing third party injury or property damage	$7,500,000
- It extends to contingent contractor's liability for maintenance and home cleaning services with contract sum of not more than HK$100,000	
Owner's liability in common area	$1,000,000
Tenants' Liability	Sum Insured on Contents
- damages to Home caused by storm or flood, escape of oil or water from any fixed water or fixed heating installation or washing machine	10% of Sum Insured on Contents
- theft or attempted theft provided violent means are used to gain entry or exit	10% of Sum Insured on Contents

Worldwide Personal Possession (Optional) [A1]

Specified Personal Possessions	Sum Insured
Unspecified Personal Possessions	Sum Insured 25% of Sum Insured or maximum $5,000 per article [A2]

Building (Optional)

Buildings	
- for the structural part of your home including landlord's fixtures and fittings	Sum Insured [B1]

Personal Accident* (for aged 16-70) (Optional)

Accidental death and permanent disablement	$25,000 per Unit of Compensation Insured
Temporary total disablement	$250 per unit per week
Temporary partial disablement	$65 per unit per week
Medical expenses	$2,000 per unit

*** Self-employed individuals, housewives, and the unemployed are not entitled to this section.**

Family Personal Accident [C1] (Optional)

Premium Table	Maximum Benefits Payable (HK$)		
Coverage / Age	71-80	8-15	1-7
Death	$200,000	$100,000	$50,000
Permanent Disablement	$400,000	$200,000	$100,000
Medical Expenses (per accident)	$5,000	$5,000	$5,000
Annual Premium Per Person (HK$)	**$480**	**$260**	**$185**

Major Excess

	Excess (HK$)
Household Contents	$250
Building	$250 - Typhoon, storm or flood excess: $1,000 - Landslip and subsidence excess: $5,000 or 10% whichever is greater
Worldwide Personal Possession	Unspecified excess: $250

Premium

	Annual Premium (HK$)
Household Contents	Sum Insured x 0.6%
Personal Liability	Free
Optional Cover	
Building	0.09%
Worldwide Personal Possession	1.5%
Personal Accident	
Occupational Class	
Class 1 - e.g. Admin / Clerical	$65 per unit per person
Class 2 - e.g. Commercial travellers, messengers and car drivers	$84 per unit per person

Important Notes

A. For Worldwide Personal Possession Section

1. **The Sum Insured for unspecified items should represent the maximum possible value of all the property you are likely to carry away from home at any one time.**
2. **For any property exceeding HK$5,000 which you would like to insure, please list down separately in the proposal form and provide invoice to proof its value.**

B. For Building Section

1. **The Sum Insured for the building should be the rebuilding value plus redecoration cost.**

C. For Family Personal Accident Section

1. **Optional cover is available for immediate family members aged from 1 to 15 and 71 to 80, living in Macau.**
2. **For those who are aged 71 to 80, a valid health certificate will be required.**
3. **NO international emergency assistance cover for the insured aged from 1 to 15, or from 71 to 80.**

*** This brochure is only a summary of product features and does not constitute any part of the policy itself. Full details of the policy cover, exclusions and excess imposed for each section can be found in a copy of the Home Deluxe Insurance policy.**

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M4007(CP/03-21/03-21/0K)

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家全之寶保障計劃

顧家的您，當然懂得為家人提供至全面的家居保障。我們明白除了家居財物的保障，對家人的照顧其實更為重要。

家人 • 財物 • 安樂窩

有見及此，我們特意獻上一站式家居保障計劃，不單全面照顧您的財物，更保障到您摯愛的家人。

家全之寶保障計劃，特別為下列情況度身訂造：

- 您家中藏有的貴重物品及收藏品
- 您價值昂貴的家居裝修、佈置及名貴電器
- 您寬敞的家居

家全之寶保障計劃讓您享有以下保障：

☑ 自選的家居保障以及高達港幣7,500,000元的個人法律責任保障。

☑ 無論是您的子女，抑或是上年紀的父母親，縱使他們並非與您同住，家全之寶保障計劃都可特別為他們安排高達港幣400,000元的意外保障。

高效索償服務　享譽業界

倘若有不幸意外發生，我們將致力於收齊索償文件後五天內作出賠償，快捷妥當。

今天，就親身體驗家全之寶保障計劃細意帶給您一家的全面家居保障！

保障範圍一覽表

每年最高賠償額（港幣 / 元）

家居財物（基本保障）

家居財物

- 任何不可預見的意外如火災、颱風、氣體爆炸、水災、山泥傾瀉、地陷或盜竊等所引致的損失	投保額 不設每件物品賠償上限
- 家居修葺包括牆身、窗戶、天花、地板及門	投保額 不設每件物品賠償上限
- 貴重物件（包括珠寶、手錶、皮草等）	投保額的三分一 不設每件物品賠償上限
- 金錢及信用卡	2,500元
- 影音設備	投保額

額外保障

a. 搬遷保障——委託專業搬屋公司遷居的過程中，家居物品因意外而遺失或損壞	投保額 不設每件物品賠償上限
b. 暫寄家居物品——暫時存放於其他地方的家居物品	投保額的15%
c. 家具中的鏡子及玻璃	投保額
d. 暫時住所費用／租金損失——因家居損毀引致不能居住	投保額的15%
e. 門鎖或窗鎖——倘有關門鎖或窗鎖的鑰匙被偷去	更換及安裝費用
f. 冷藏食品及飲品——雪櫃故障而引致冷藏食品及飲品變壞	2,500元
g. 意外身故——您或配偶於家中因火災或盜竊而受傷並於三個月內身故	50,000元
h. 一桿入洞	2,000元

個人法律責任（免費附送）

您或家人因疏忽導致第三者受傷或財物損失的法律責任	7,500,000元
- 此保障伸延至合約總值不超過港幣100,000元的家居裝修、維修或家居清潔所引致的第三者責任	
業主在公共地方的法律責任	1,000,000元
租客法律責任	家居財物投保額
- 因暴風雨或水浸，導致任何固定的供水或發熱裝置或洗衣機泄漏油或水	家居財物投保額的10%
- 因竊匪闖入或企圖闖入而造成的暴力破壞	家居財物投保額的10%

全球個人財物保障（自選保障）[A1]

指定個人財物	投保額
非指定個人財物	投保額 每件物品為投保額的25%或最多5,000元[A2]

樓宇結構（自選保障）

樓宇結構	
- 保障您居所的結構部分及業主的裝修	投保額[B1]

個人意外*（介乎16-70歲）（自選保障）

意外身亡及永久傷殘	每個投保單元賠償額為25,000元
暫時完全傷殘	每個投保單元賠償額為每週250元
暫時局部傷殘	每個投保單元賠償額為每週65元
醫療費用	每個投保單元賠償額為2,000元

*** 本部份不適用於自僱人士、家庭主婦及失業人士**

家庭個人意外部分[C1]（自選保障）

保費一覽表	最高賠償額（港幣 / 元）		
保障範圍 / 年齡	71-80	8-15	1-7
意外身亡	$200,000	$100,000	$50,000
永久傷殘	$400,000	$200,000	$100,000
醫療費用 (每次意外)	$5,000	$5,000	$5,000
每人每年保費（港幣 / 元）	**$480**	**$260**	**$185**

主要自負金額

	自負金額（港幣/元）
家居財物	250元
樓宇結構	250元 - 暴風，颱風或水浸的自負金額為1,000元 - 山泥傾瀉及地陷的自負金額為5,000元或損毀總值的10%（以較高者為準）
全球個人財物保障	非指定個人財物的自負金額為250元

保費一覽表

	全年保費（港幣/元）
家居財物	自選投保額的0.6%
個人法律責任	免費附送
自選保障	
樓宇結構	自選投保額的0.09%
全球個人財物保障	自選投保額的1.5%
個人意外	
職業類別	
第一類 - 如行政 / 文書工作	每人每個投保單元為65元
第二類 - 如外勤人員、信差、職業私家車司機	每人每個投保單元為84元

重要事項

A. 適用於全球個人財物保障
1. 一般個人財物的投保額應為每次外出時攜帶財物的最高總額。
2. 如欲投保任何價值超過港幣5,000元的財物，請在投保書內另行列明，並於投保時提供收據證明。

B. 適用於樓宇結構保障
1. 樓宇結構的投保額應為樓宇重建及重新裝修的費用。

C. 適用於家庭個人意外保障
1. 可保障年齡介乎1至15歲或71至80歲，居住於澳門的直系親屬。
2. 凡年屆71至80歲長者，須出示有效的醫生證明以示其身體健康狀況。
3. 凡1至15歲或71歲至80歲的個人意外保險受保人，其保障範圍不包括國際緊急支援服務。

* **此小冊子概述的保障只供參考之用，並不構成保單的一部分。關於家全之寶保障計劃的詳細保障內容，不受保項目以及自負金額等資料，可參閱保單副本。**