

Landlord Protector
住宅出租保障計劃

Protect your assets,
protect your future

保護您的資產
守護您的未來




Insurance
that sees
the heart
in everything

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


We understand that your property is more than just a source of rental income today – it is your future. As a landlord, you want to ensure your property remains in good condition so you can maximise its value and reap the benefits for years to come. As such, we have created our Landlord Protector with these specific needs in mind, and to offer you comprehensive protection for your property assets and future financial arrangements.


Plan highlights

Comprehensive coverage


 Up to HK\$80,000 or 3-month rental income protection from loss of rent


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

 Up to HK\$8,000,000 protection for Property owner's liability

 Up to HK\$400,000 protection for rental property



 An optional building cover is available to protect your building from any unexpected loss or damage

 Protection against accidental loss or damage of contents while alterations or repairs are being made to the insured premises

 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 Cheung recently renovated his three-bedroom apartment in Sai Kung and now wants to rent it out. During the renovation, Mr Cheung purchased new, modern furniture and installed new kitchen and audio appliances. As Mr Cheung wants to protect his belongings, he decides to get the Landlord Protector plan, which covers any damage to household appliances and furniture. As his house has a Saleable Floor Area of 620 sq ft, the annual premium costs HK\$798.

Scenario 1

Mr Cheung rents out his house to the Yip family; they are looking to move into a larger home with their young children. Unfortunately, Mr Yip's five-year-old son left his toy car in his shorts pocket and put them in the wash. This broke the new laundry machine. In addition to this, the children accidentally broke the oven door. Mr Cheung decides to get it fixed.

How does the landlord protector insurance plan cover Mr Cheung?



Repair of laundry machine
- HK\$8,000



Repair of the oven door
- HK\$1,000



Excess: Home Contents
- HK\$1,000
(2 pieces of Home Contents, HK\$500 x 2)

Total compensation: HK\$8,000

Scenario 2

Unfortunately, Mr Cheung's living room windows were unexpectedly broken by the heavy rain during the Black Rainstorm Signal, resulting in flood damage to the house. Apart from the totally damaged furniture and home appliances, including a TV, a sofa, a dining table with 4 chairs, a massage chair and a high-end TV music bar, the wall, the floor and the doors were also damaged.

As a result, Mr Cheung is now required to spend 1.5 months renovating the living room's wall, floor, and windows, rendering the area uninhabitable. This means that Mr Cheung lost the rent for 1.5 months as the Yip family had to move out.

How does the landlord protector insurance plan cover Mr Cheung?



Household improvements on walls, windows, floor and doors
- HK\$50,000



Removal of debris - HK\$10,000



Accidental loss or damaged content
- HK\$38,000
TV*: HK\$8,000
Sofa: HK\$5,000
Dining table with 4 chairs: HK\$5,000
Massage chair: HK\$15,000
High-end TV music bar: HK\$5,000



Eco Living Coverage - HK\$800
(*Replacing of a new TV with a Grade 1 Energy Label Product recognised under the Mandatory Energy Efficiency Labelling Scheme)




Excess: Water Damage - HK\$4,940
(HK\$1,000 or 5% of the loss, whichever is the greater)




Loss of rent due to uninhabitable premises: HK\$13,000
[Monthly rent: HK\$26,000; Rent (1.5 months) - Security Deposit (1 month) = 0.5 month]


Total compensation: HK\$106,860

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 or damage to your contents • Limit per item, set or collection	200,000 15,000	300,000 15,000	400,000 15,000
2. Household improvements	50,000		

 Contents (Extra benefits)	Maximum Benefits Payable Per Year (HK\$)
1. Damaged locks	5,000
2. Removal of debris	10,000
3. Temporary removal of contents	50,000
4. Landslip and subsidence extension	Covered
5. Alterations and repairs contract (contract period not exceeding two months and within maximum contract value of HK\$100,000)	Covered
6. 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

NEW

 Loss of rent (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
1. Loss of rent	\$80,000 or total rent of maximum three months, whichever is the lower
2. If your premises is uninhabitable due to accidental loss of or damage to contents as insured	Covered
3. If access to your premises is prevented by damage to other premises in the vicinity	Covered
4. If your tenant dies from murder or suicide and no one is paying the rent	Covered

Benefits at a glance

 Loss of rent (Basic cover)	Maximum Benefits Payable Per Year (HK\$)		
5. If your tenant fails to pay the rent and you have i) taken legal action ii) obtained court judgement iii) could not receive the payment within one month after the court ruling	20,000		
 Property owner's liability (Free 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.)		
1. Any claim against you as the owner of the insured premises in the event of accident causing third party's bodily injury or property damage • Per occurrence	640 or below	641-800	801-960
	5,000,000	6,000,000	8,000,000
2. Your legal liability as the owner of the insured premises whilst alteration or repair works are carried out at the insured premises. (Contact period not exceeding two months and within maximum contract value of HK\$100,000)	Covered		
 Building¹ (Optional cover)	Maximum Benefits Payable Per Year (HK\$)		
1. Accidental loss of or damage to the structural part of your premises	Sum insured ²		
2. Landslip and subsidence extension - loss of or damage to the structural part of your premises directly caused by landslip or subsidence	Covered		
 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 • 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 sum insured for the Building cover 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)
3. The premises or building to be insured must be for residential use. No industrial or commercial buildings will be covered.
4. 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	798
801-1,000	641-800	1,088
1,001-1,200	801-960	1,388
Over 1,200	Over 960	Special quotation
Optional Cover		
Building		Sum insured x 0.09%

Major excess

Household contents	Excess amount (HK\$)
General items	500
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

Building	Excess amount (HK\$)
Landslide and subsidence	10,000 or 10% of adjusted loss, whichever is the greater
Other causes	250



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.


我們明白您的物業不僅是今天租金收入的來源，更是您的未來。作為業主，您希望確保您的物業能夠保持著良好狀況，以便為您爭取最佳的回報及在將來獲得收益。我們了解您的需要並因此推出住宅出租保障計劃，為您的物業資產和未來的財務安排提供周全的保障。


計劃特點

全面保障


 租金損失保障高達港幣80,000元或最多三個月的租金


 家居裝修保障高達港幣50,000元


 物業業主法律責任保障高達港幣8,000,000元

 出租家居物品保障總賠償額高達港幣400,000元



 提供自選樓宇建築全險保障，保障您的樓宇建築因任何不可預見、突發、意外而遭受實質損失或損毀

 保障於裝修及維修工程進行期間，由意外導致投保居所內的家居物品損失或損毀

 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



張先生位於西貢的三房單位最近完成翻新工程，並計劃出租該單位。在翻新工程期間，張先生購買了全新且現代化風格的傢俱，並添置了全新的廚房電器和音響器材。為了保護他的家居物品，張先生決定投保「住宅出租保障計劃」，該計劃涵蓋了傢俱和家庭電器因意外損失或損毀的保障。張先生的單位實用面積為620平方呎，該計劃的年度保費為798港元。

例子一

葉氏一家正尋找一個更大的單位小孩居住，張先生將單位出租給他們。不幸的是，葉先生5歲的兒子將他的玩具車遺留在褲子口袋裡，並將褲子放進洗衣機清洗，導致洗衣機損壞。此外，葉先生的孩子意外損壞了焗爐的機門。

面對這些意外情況，張先生決定修理這些家庭電器。住宅出租保障計劃如何保障張先生？



維修洗衣機費用 — 港幣8,000元



維修焗爐機門費用 — 港幣1,000元



自負金額：家居物品 — 港幣1,000元
(2件家居物品，港幣500元 x 2)

總賠償額：港幣8,000元

例子二

在黑色暴雨警告訊號期間，張先生客廳的窗戶意外被暴雨損毀，導致單位內發生水浸。除了完全毀的傢俱和家庭電器，包括一台電視、一張沙發、一張餐桌及相連的四張椅子、一張按摩椅和一套高級電視音響播放器外，牆壁、地板及門也遭受了損壞。

因此，張先生現在需要花費1.5個月的時間進行客廳牆壁、地板和窗戶的維修工程，令這個單位無法居住。這意味著葉氏一家需要暫時遷出，而張先生因此失去了1.5個月的租金。住宅出租保障計劃如何保障張先生？



對牆壁、窗戶、地板及門所進行的裝修及改善工程 — 港幣50,000元



災場清理費用 — 港幣10,000元



意外損失或損毀的家居物品 — 港幣38,000元
電視：港幣8,000元
梳化：港幣5,000元
餐桌及相連的4張椅子：港幣5,000元
按摩椅：港幣15,000元
高級電視音響播放器：港幣5,000元



環保生活保障 — 港幣800元
(置換一級「能源效益標籤產品」的新電視)



自負金額：水損 — 港幣4,940元
(港幣1,000元或損失總值之5%)



租金損失：因物業不適合居住 — 港幣13,000元
[每月租金：港幣26,000元；租金(1.5個月)扣除按金(1個月) = 0.5個月]

總賠償額：港幣106,860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	200,000 15,000	300,000 15,000	400,000 15,000
2. 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. 門鎖損毀	5,000
2. 災場清理費用	10,000
3. 暫時搬遷	50,000
4. 山泥傾瀉及地陷保障	受保
5. 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
6. 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


新增

 租金損失 (基本保障)	每年最高賠償額 (港幣/元)
1. 租金損失	80,000或最多三個月的租金，以較低者為準
2. 倘因受保意外引致家居物品損毀而令您的物業不適合居住	受保
3. 如因鄰近的物業受到損毀而令您被禁止進出您的物業	受保
4. 倘您的租客被謀殺或自殺，並且沒有人繳付租金	受保
5. 若您的租客拖欠租金，而您亦同時 i) 採取法律行動；及 ii) 取得法庭判決；及 iii) 於法庭裁判後一個月內仍未取回欠款	20,000

保障範圍一覽表

 物業業主法律責任 (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. 作為業主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	5,000,000	6,000,000	8,000,000
2. 作為業主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		

 樓宇建築¹全險 (自選保障)	每年最高賠償額 (港幣/元)
3. 保障您居所的樓宇結構部份因意外損失或損毀	投保額 ²
4. 山泥傾瀉及地陷保障 — 因山泥傾瀉或地陷對您居所的樓宇結構直接造成的損毀	受保

 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 • 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. 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)。
3. 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。
4. 「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	798
801-1,000	641-800	1,088
1,001-1,200	801-960	1,388
1,200以上	960以上	個別報價

自選保障	
樓宇建築全險	投保額 x 0.09%

主要自負金額

家居物品	自負金額（港幣/元）
一般物品	500
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

樓宇建築	自負金額（港幣/元）
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
其他原因導致損失	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。

[^]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。

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