

Home Deluxe Protection Plan
家全之寶保障計劃

Total home-care protection for your family and property

為您的摯親及家中
財物提供周全保障



MSIG

Insurance
that sees
the heart
in everything

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

(For Macau only)
(只適用於澳門)

"Home is where the heart is" - it is vitally important that your home, family members and property all get the protection they deserve. With this in mind, we are delighted to offer you our one-stop home-care protection cover. Not only will your possessions be fully protected against accidental damage and loss, your loved ones will also be safeguarded against accidents.

Plan highlights

Comprehensive coverage



Customise the sum insured for household contents according to your specific needs



Valuables up to 1/3 of the sum insured on contents, without article limit



Covers household contents against loss or damage caused by fire, flooding, typhoons, burglary or other accidents



Personal Liability cover up to HK\$7,500,000



Optional Family Personal Accident cover up to HK\$400,000



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 two-bedroom apartment in Taipa and now wants to move in with his wife. During the renovation, Mr Cheung purchased new, modern furniture and installed new home and high-end audio appliances. As they want to protect their belongings, he decides to get the Home Deluxe Insurance with a sum insured on Contents of HK\$250,000, the Annual Premium is HK\$1,500 (Household Contents Sum Insured HK\$250,000 x 0.6%), which covers any damage to furniture and household appliances.

Scenario 1

The glass in Mr Cheung'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 Cheung is forced to stay in a hotel for fourteen days.

How will Home Deluxe Insurance cover Mr Cheung?



Household improvements - HK\$60,000



Home contents - HK\$32,000
TV*: HK\$12,000
Audio and video equipment: HK\$20,000



Alternative accommodation due to uninhabitable premises - HK\$11,200
(HK\$800 x 14 days)



Excess caused by Typhoon:
Household contents - HK\$250



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

Total compensation: HK\$103,950

Scenario 2

When Mr Cheung was opening the living room windows, he accidentally pushed the full body mirror, causing it to fall to the floor. As a result, some pieces of the broken mirror fell into his dehumidifier, causing damage.

How will Home Deluxe Insurance cover Mr Cheung?



Home contents - HK\$5,000
• Change of full body mirror: HK\$1,000
• Dehumidifier*: HK\$4,000




Excess caused by accident:
Household contents - HK\$500
(2 items x \$250)




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


Total compensation: HK\$4,900

Benefits at a glance


 Contents (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
1. Accidental loss of or damage to your contents <ul style="list-style-type: none"> No article limit 	Sum Insured
2. Household improvements <ul style="list-style-type: none"> No article limit 	Sum Insured
3. Valuables <ul style="list-style-type: none"> No article limit 	1/3 of Sum Insured on Contents
4. Money and credit card	2,500
5. Audio and Video Equipment	Sum Insured


 Contents (Extra benefits)	Maximum Benefits Payable Per Year (HK\$)
1. Household removal <ul style="list-style-type: none"> No article limit 	Sum Insured
2. Temporary removal of household contents	15% of the Sum Insured
3. Mirrors and glass in furniture	Sum Insured
4. Alternative accommodation / Loss of rent	15% of the Sum Insured
5. Locks and Keys	Up to replacement and installation cost
6. Frozen food and drinks	2,500
7. Fatal accident	50,000
8. Golfers Hole-In-One	2,000
9. 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


NEW


 Personal liability (Free cover)	Maximum Benefits Payable Per Year (HK\$)
1. Any claim against you or your family members in the event of your negligence causing third party injury or property damage <ul style="list-style-type: none"> Extends to contingent contractor's liability for maintenance and home cleaning services with a contract sum of not more than HK\$100,000 	7,500,000

Benefits at a glance

 Personal liability (Free cover)	Maximum Benefits Payable Per Year (HK\$)
2. Owner's liability in common area	1,000,000
3. Tenant's liability	Sum insured on Contents
<ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> Theft or attempted theft provided violent means are used to gain entry or exit 	


 Worldwide personal possession (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
1. Specified Personal Possessions	Sum insured
2. Unspecified Personal Possessions <ul style="list-style-type: none"> Per article 	Sum insured 25% of sum insured or maximum \$5,000


 Building (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
For the structural part of your home including landlord's fixtures and fittings	Sum insured

 Personal Accident* (for aged 16-70) (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
1. Accidental death and permanent disablement <ul style="list-style-type: none"> Per unit of compensation 	25,000
2. Temporary total disablement <ul style="list-style-type: none"> Per unit per week Maximum no. of weeks 	250 104
3. Temporary partial disablement <ul style="list-style-type: none"> Per unit per week Maximum no. of weeks 	65 104
4. Medical expenses <ul style="list-style-type: none"> Per unit 	2,000

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

Benefits at a glance

 Family personal accident (Optional cover)	Maximum Benefits Payable Per Year (HK\$)		
	Age Group		
Coverage	1 - 7	8 - 15	71 - 80
1. Death	50,000	100,000	200,000
2. Permanent disablement	100,000	200,000	400,000
3. Medical expenses • Per accident	5,000	5,000	5,000

 Exclusions	
For all sections	<ul style="list-style-type: none"> • Mobile/portable radio telecommunication equipment e.g. mobile/portable telephones and pagers • Motor vehicles • Any loss or damage caused by: <ul style="list-style-type: none"> ▶ Animals ▶ Inherent fault or defective workmanship, defective material or design ▶ Wear and tear, depreciation, mechanical or electrical defect ▶ Sonic bangs

Important notes:

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 prove its value.


For Building section

1. The sum insured for the building should be the rebuilding value plus redecoration cost.

For Family personal accident section

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

Premium table

 Basic Cover		Annual Premium (HK\$)		
1. Household contents		Sum insured x 0.6%		
2. Personal liability		Free		
Optional Cover				
1. Building		Sum insured x 0.09%		
2. Worldwide personal possessions		Sum insured x 1.5%		
3. Personal accident <ul style="list-style-type: none">• Class 1 – e.g. Admin/clerical<ul style="list-style-type: none">▶ Per unit per person		65		
<ul style="list-style-type: none">• Class 2 – e.g. Commercial travellers, messengers and car drivers<ul style="list-style-type: none">▶ Per unit per person		84		
4. Family personal accident		Age Group		
		1 - 7	8 - 15	71 - 80
<ul style="list-style-type: none">• Per person		185	260	480

Major excess

Household contents	Excess amount (HK\$)
General item	250

Building	Excess amount (HK\$)
General item	250
Landslide and subsidence	5,000 or 10% of adjusted loss, whichever is the greater
Typhoon, storm or flood	1,000

Worldwide personal possession	Excess amount (HK\$)
Unspecified personal possessions	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 [+853 2849 2849](tel:+85328492849) (Mon – Fri, 9:00 - 12:45, 14:00 - 17:45, except public holidays).


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


The above product information is only for reference only. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.


「家是每個人的心之所在」－確保您的家居、家人及財物得到周全保護至為重要。有見及此，我們誠意為您提供一站式家居保障計劃，不單全面守護您的財物免受意外損毀或損失，您摯愛的家人也可獲得意外保障。

計劃特點

全面保障

 自訂家居財物投保額，以全面配合您的個人需要

 貴重物件不設每件物品賠償上限，賠償高達投保額的三分之一

 賠償因火災、水災、颱風、爆竊或其他意外造成的家居財物損失或損毀

 個人法律責任保障高達港幣7,500,000元



 自選家庭意外保障高達港幣400,000元



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



張先生位於氹仔的兩房單位最近完成翻新工程，並計劃與其妻子搬進該單位。在翻新工程期間，張先生購買了全新且現代化風格的家具，並添置了全新的家庭電器和昂貴音響器材。為了保護他們的家居物品，他們決定投保「家全之寶保障計劃」及家居財物的投保額為港幣250,000元，全年保費為1,500港元〔家居財物投保額250,000港元 × 0.6%〕，該計劃涵蓋了傢俱和家庭電器因意外損失或損毀的保障。

例子一

張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，張先生因而搬進酒店居住了14天。

在這個情況下，家全之寶保障計劃如何保障張先生？



家居裝修 — 港幣60,000元



家居財物 — 港幣32,000元

電視*：港幣12,000元

影音設備：港幣20,000元



暫時住所費用（因家居損毀而不能居住）

— 港幣11,200元

（港幣800元 × 14天）



自負金額（因颱風引致）：

家居財物 — 港幣250元



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）

總賠償額：港幣103,950元

例子二

當張先生打開客廳的窗戶時，他一不小心打破了窗戶旁邊的全身鏡。其後，鏡子的碎片落在附近的抽濕機內，令機件損壞。

在這個情況下，家全之寶保障計劃如何保障張先生？



家居財物 — 港幣5,000元

• 更換全身鏡子：港幣1,000元

• 抽濕機*：港幣4,000元



自負金額（因意外引致）：

家居財物 — 港幣500元

（2件物品 × 港幣250）



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4,900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）
1. 意外損失或損毀您的家居物品 • 不設每件物品賠償上限	投保額
2. 家居裝修 • 不設每件物品賠償上限	投保額
3. 貴重物件 • 不設每件物品賠償上限	家居財物投保額的三分之一
4. 金錢及信用卡	2,500
5. 影音設備	投保額

家居財物（額外保障）	每年最高賠償額（港幣/元）
1. 搬遷保障 • 每件合資格的受損物品之額外保障	投保額
2. 暫寄家居物品	投保額的15%
3. 家具中的鏡子及玻璃保障	投保額
4. 暫時住所費用／租金損失	投保額的15%
5. 門鎖或窗鎖	更換及安裝費用
6. 冷藏食品及飲品	2,500
7. 意外身故	50,000
8. 一桿入洞	2,000
9. 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

個人法律責任（免費附送）	每年最高賠償額（港幣/元）
1. 您或家人因疏忽導致第三者受傷或財物損失的法律責任 • 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	7,500,000

保障範圍一覽表

 個人法律責任（免費附送）	每年最高賠償額（港幣/元）
2. 業主在公共地方的法律責任	1,000,000
3. 租客法律責任	家居財物投保額
<ul style="list-style-type: none"> 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洩漏油或水 	家居財物投保額的10%
<ul style="list-style-type: none"> 因竊匪闖入或企圖闖入而造成的暴力破壞 	

 全球個人財物保障（自選保障）	每年最高賠償額（港幣/元）
1. 指定個人財物	投保額
2. 非指定個人財物 <ul style="list-style-type: none"> 每件物品 	投保額 投保額的25%或最多5,000元


 樓宇結構（自選保障）	每年最高賠償額（港幣/元）
保障您居所的結構部份及業主的裝修	投保額

 個人意外*（介乎16-70歲）（自選保障）	每年最高賠償額（港幣/元）
1. 意外身亡及永久傷殘 <ul style="list-style-type: none"> 每個投保單元賠償額 	25,000
2. 暫時完全傷殘 <ul style="list-style-type: none"> 每個投保單元每週賠償額 最多週數 	250 104
3. 暫時局部傷殘 <ul style="list-style-type: none"> 每個投保單元每週賠償額 最多週數 	65 104
4. 醫療費用 <ul style="list-style-type: none"> 每個投保單元 	2,000

*本部份不適用於自僱人士、家庭主婦及失業人士。

保障範圍一覽表

 家庭個人意外（自選保障）	每年最高賠償額（港幣/元）		
	年齡組合		
保障範圍	1 - 7	8 - 15	71 - 80
1. 意外身亡	50,000	100,000	200,000
2. 永久傷殘	100,000	200,000	400,000
3. 醫療費用 • 每次意外	5,000	5,000	5,000

 主要不保項目	
適用於所有部份	<ul style="list-style-type: none">• 流動 / 手提通訊器材，如流動 / 手提電話及傳呼機• 汽車• 因任何以下原因引致的損失：<ul style="list-style-type: none">▶ 動物▶ 固有缺點或不良工藝、物料或設計缺陷▶ 損耗、折舊、機械或電子性的瑕疵▶ 聲震

重要事項：

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。

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。

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。

保費一覽表

基本保障		全年保費（港幣/元）		
1. 家居財物		投保額的0.6%		
2. 個人法律責任		免費附送		
自選保障				
1. 樓宇結構		投保額的0.09%		
2. 全球個人財物保障		投保額的1.5%		
3. 個人意外				
• 第一類 — 如行政／文書工作 ▶ 每人每個投保單元		65		
• 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		84		
4. 家庭個人意外		年齡組合		
		1 - 7	8 - 15	71 - 80
• 每人		185	260	480

主要自負金額

家居物品	自負金額（港幣/元）
一般物品	250

樓宇結構	自負金額（港幣/元）
一般物品	250
山泥傾瀉及地陷	5,000或核實後之損失總值的10%，以較高者為準
暴風、颱風或水浸	1,000

全球個人財物保障	自負金額（港幣/元）
非指定個人財物	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：[+853 2849 2849](tel:+85328492849)（星期一至五，上午9時至下午12時45分及下午2時至下午5時45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。

以上提供之產品資料只供參考，有關保障範圍及承保條款，請參閱保單。

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