

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



MSIG

Insurance
that sees
the heart
in everything

(For Macau only)
(只適用於澳門)

A Member of MS&AD INSURANCE GROUP

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\$1,000,000
- Personal liability cover up to HK\$5,000,000

Lifestyle caring



- Cover online purchased goods protection for up to HK\$5,000
- Worldwide protection for personal effects, valuables and money (optional cover)
- Personal accident against unexpected injuries wherever you are (optional cover)

More protection



- Covers burglary/robbery harm allowance or psychiatric services¹ for up to HK\$10,000
- Covers household removal for up to HK\$100,000

Eco Living Coverage

NEW



- 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 a minimum 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

		
Building	Personal accident	Worldwide personal possessions

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

¹ Either Burglary/robbery harm allowance or Psychiatric services is payable

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 Taipa last year. He is newly married and lives with his wife in a 13-year-old building. The gross 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 Plan A and optional cover - Building. The Annual premium is HK\$1,930, including Plan A – HK\$1,030 and Building – HK\$900 (Sum insured: HK\$1,000,000 x 0.09%).



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\$13,600
(HK\$10,000 for the television* and HK\$3,600 for audio system)



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



Building - HK\$55,000 (for household repairs to the wall and floor)



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



Excess: Home contents - HK\$1,000 and Alternative accommodation and Building - HK\$6,060 (HK\$1,000 or 10% of the loss, whichever is the greater)

Total compensation: HK\$68,140



Scenario 2



Cash and valuables, including four watches and two diamond rings, were stolen from Mr. Chan's home during a robbery last Christmas. Also, Mr. Chan was injured by the robber and which resulted 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)



Loss of money in burglary happened during public holidays - HK\$2,000



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



Damaged locks – HK\$2,300


Excess: Home contents – HK\$500

Total compensation: HK\$103,800




Benefits at a glance




 Household contents (Basic cover)	Maximum Benefits Payable Per Year (HK\$)		
	Plan A	Plan B	Plan C
1. Household Contents • Limit per item, set or collection	1,000,000* 100,000	750,000* 100,000	500,000* 100,000
2. Valuables • Limit per item	1/3 of Household contents limit 15,000	1/3 of Household contents limit 15,000	1/3 of Household contents limit 15,000
3. Money • Limit per loss	5,000 1,000	5,000 1,000	5,000 1,000




 Household contents (Extra benefits)	Maximum Benefits Payable Per Year (HK\$)		
	Plan A	Plan B	Plan C
1. Alternative accommodation and loss of rent • Limit per day of alternative accommodation	50,000 1,500	50,000 1,500	50,000 1,500
2. Fatal accident benefit	50,000	50,000	50,000
3. Burglary/robbery harm allowance[#]	10,000	10,000	10,000
4. Damaged locks	2,500	2,500	2,500
5. Frozen food and drinks	5,000	5,000	5,000
6. Personal effects in your office	2,500	2,500	2,500
7. Personal money/personal effects on business trips • Limit per occurrence	5,000 2,500	5,000 2,500	5,000 2,500
8. General holidays increment for loss of money during a robbery on general holidays	2,000	2,000	2,000
9. Temporary removal	50,000	50,000	50,000
10. Domestic helper's property	5,000	5,000	5,000
11. Household removal	100,000	100,000	100,000
12. Landslip & subsidence extension	Covered	Covered	Covered
13. Tenant's liability	10% of Household contents limit	10% of Household contents limit	10% of Household contents limit


Benefits at a glance

 Household contents (Extra benefits)	Maximum Benefits Payable Per Year (HK\$)		
	Plan A	Plan B	Plan C
14. Removal of damaged household contents	10,000	10,000	10,000
15. Online purchased goods protection <ul style="list-style-type: none"> 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
16. 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		
17. Psychiatric services*	10,000	10,000	10,000

* 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\$)		
	Plan A	Plan B	Plan C
Personal liability <ul style="list-style-type: none"> Limit per occurrence Independent Contractors' Liability to alteration or repair works <ul style="list-style-type: none"> Maximum contract value Owner's liability in common area 	5,000,000 Covered 100,000 1,000,000	5,000,000 Covered 100,000 1,000,000	5,000,000 Covered 100,000 1,000,000


 Optional cover - Building	Maximum Benefits Payable Per Year (HK\$)		
	Plan A	Plan B	Plan C
Structural part of your home including flooring, walls, ceiling, windows and doors and their subsequent household improvement	Sum insured ^{A1}		
Extra benefits			
Alternative accommodation <ul style="list-style-type: none"> Limit per day of alternative accommodation 		50,000 1,500	
Removal of debris		10,000	
Landslip and subsidence extension		Covered	

Benefits at a glance



 Optional cover - Personal Accident^{B1} (for age 16 - 70)	Maximum Benefits Payable Per Year (HK\$)
Accidental Death and Permanent Disablement^{B2}	Sum insured
Temporary Disablement^{B3} <ul style="list-style-type: none"> Weekly limit per injury Maximum no. of week 	Sum insured ^{B4} 80% of average weekly earnings 104
Medical Expenses	Sum insured
Extra benefits	
1. Funeral and cremation expenses	25,000
2. Extended spouse cover if Accidental Death and Permanent Disablement is insured for HK\$1,000,000 or above	100,000
3. Clothing and personal effects damage compensation <ul style="list-style-type: none"> Limit per event 	2,000
4. Bonesetters & acupuncturist treatment expenses if Medical Expenses is insured for HK\$10,000 or above <ul style="list-style-type: none"> Limit per visit Limit of visit per day 	1,500 150 1
5. Hospital confinement allowance <ul style="list-style-type: none"> Limit per week Maximum no. of week 	500 52
6. No claim bonus	10% increase on sum insured for Accidental Death and Permanent Disablement compounding each year over a 5-year period
7. Double Indemnity for accidents during travelling on a public transport or during a robbery	Up to 1,000,000

Benefits at a glance

 Optional cover - Worldwide Personal Possessions	Maximum Benefits Payable Per Year (HK\$)
Accidental loss of or damage to valuables or personal effects that happens anywhere in the world <ul style="list-style-type: none">• Limit per unspecified item	Sum insured 5,000 ^{C1}
Extra benefit	
1. Money <ul style="list-style-type: none">• Limit per occurrence	2,500
2. Unauthorised use of credit cards <ul style="list-style-type: none">• Limit per occurrence	10,000
3. Sports equipment	2,500
4. Personal documents	1,000

Important notes:

A. For Building section

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


B. For Personal Accident section

1. Optional cover is available for immediate family members aged from 16 to 70 and are living in Macau.
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.


C. For Worldwide Personal Possessions 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.

Premium table

 Household contents		Annual Premium (HK\$)		
Gross Floor Area (sq.ft.)	Saleable Floor Area (sq ft)	Plan A	Plan B	Plan C
Below 500	Below 400	1,030	790	540
501 – 700	401 – 560	1,430	1,090	750
701 – 1,000	561 – 800	1,820	1,390	960
1,001 – 1,500	801 – 1,200	2,430	1,860	1,290
1,501 – 2,000	1,201 – 1,600	2,860	2,190	1,520
Over 2,000	Over 1,600	Special quotation	Special quotation	Special quotation

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

 Personal Accident	Annual Premium Rate		
Occupation class [~]	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

 Worldwide Personal Possessions	Annual Premium (HK\$)
	Sum insured x 1.5%

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 45 years)	5,000 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
Personal liability	
Water damage	3,000
Building	250
Water damage	1,000 or 10% of loss, whichever is greater
Landslip and subsidence	10,000 or 10% of loss, whichever is greater
Worldwide 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 (Mon – Fri, 9:00 - 12:45, 14:00 - 17:45, except public holidays).

If your home or property are damaged, you can file your claim through our **EASY Claims** online platform.

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1,000,000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5,000,000元

保障您的日常生活



- 提供網上購物保障高達港幣5,000元
- 全球個人財物、貴重物品及金錢保障 (自選保障)
- 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



- 提供爆竊/搶劫受傷津貼或精神科服務保障[#]高達港幣10,000元¹
- 搬遷保障高達港幣100,000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	個人意外	全球個人財物

**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 只賠償爆竊/搶劫受傷津貼或精神科服務保障之其中一項

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



陳先生於去年在氹仔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，建築面積為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計劃A，每年保費為港幣1,930元，包括計劃A—港幣1,030元及樓宇建築全險—港幣900元（投保額：港幣1,000,000元 x 0.09%）。

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13,600元
(電視機¹為港幣10,000元及音響組合為港幣3,600元)



臨時居所 – 港幣5,600元
(港幣800元 x 7天)



樓宇建築全險 – 港幣55,000元
(牆壁及地板之家居裝修費用為港幣55,000元)



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



自負金額：家居財物 – 港幣1,000元
臨時居所及樓宇建築全險 – 港幣6,060元
(港幣1,000元或損失總值之10%)

總賠償額：港幣68,140元



例子二



陳先生的住所於去年聖誕節被爆竊，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)



公眾假期期間遭爆竊而導致的金錢損失 – 港幣2,000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103,800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）		
	A計劃	B計劃	C金計劃
1. 家居財物 • 每件、每套或每系列最高賠償額	1,000,000* 100,000	750,000* 100,000	500,000* 100,000
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. 金錢 • 每次事故最高賠償額	5,000 1,000	5,000 1,000	5,000 1,000

 家居財物（額外保障）	每年最高賠償額（港幣/元）		
	A計劃	B計劃	C計劃
1. 臨時居所或租金損失 • 臨時居所費用的每日賠償額	50,000 1,500	50,000 1,500	50,000 1,500
2. 個人意外保障	50,000	50,000	50,000
3. 爆竊/搶劫受傷津貼*	10,000	10,000	10,000
4. 大門鎖及窗鎖損毀	2,500	2,500	2,500
5. 冷藏食品及飲品	5,000	5,000	5,000
6. 辦公室內損失個人物品	2,500	2,500	2,500
7. 海外公幹時遺失個人物品/金錢 • 每次事故最高賠償額	5,000 2,500	5,000 2,500	5,000 2,500
8. 公眾假期期間遭爆竊而導致的金錢損失	2,000	2,000	2,000
9. 暫時搬遷	50,000	50,000	50,000
10. 家傭個人物品	5,000	5,000	5,000
11. 搬遷保障	100,000	100,000	100,000
12. 山泥傾瀉及地陷保障	受保	受保	受保
13. 租客責任	家居財物最高 賠償額的10%	家居財物最高 賠償額的10%	家居財物最高 賠償額的10%
14. 清理損壞家居物品	10,000	10,000	10,000
15. 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

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）		
	A計劃	B計劃	C計劃
16. 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		
17. 精神科服務保障*	10,000	10,000	10,000

* 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）		
	A計劃	B計劃	C計劃
個人法律責任 • 每次事故最高賠償額 • 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 • 業主在公共地方的法律責任	5,000,000 受保 100,000 1,000,000	5,000,000 受保 100,000 1,000,000	5,000,000 受保 100,000 1,000,000

 自選保障 - 樓宇建築全險	每年最高賠償額（港幣/元）
您居所的結構部份，包括地板、牆、天花、門窗及其後有關的裝修工程	投保額 ^{A1}
額外保障	
臨時居所 • 臨時居所費用的每日最高賠償額	50,000 1,500
災場清理費	10,000
山泥傾瀉及地陷保障	受保

保障範圍一覽表



 自選保障 – 個人意外^{B1} (介乎16 - 70歲)	每年最高賠償額 (港幣/元)
意外身亡及永久傷殘^{B2}	投保額
暫時傷殘^{B3} <ul style="list-style-type: none"> • 每宗事故的每週賠償額 • 最高賠償週數 	投保額 ^{B4} 每週平均薪金之80% 104
醫療費用	投保額
額外保障	
1. 殯儀及殮葬費用	25,000
2. 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
3. 衣服及個人物品損毀保障 <ul style="list-style-type: none"> • 每宗意外最高賠償額 	2,000
4. 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 <ul style="list-style-type: none"> • 每次最高賠償額 • 每日最高賠償次數 	1,500 150 1
5. 住院津貼 <ul style="list-style-type: none"> • 每週最高賠償額 • 最高賠償週數 	500 52
6. 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
7. 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

保費一覽表

 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貴重財物及個人物品 <ul style="list-style-type: none">一般個人財物	投保額 5,000 ^{C1}
在世界任何地方遺失或損毀的個人物品	
1. 遺失金錢 <ul style="list-style-type: none">每次事故最高賠償額	2,500
2. 信用卡遭盜用 <ul style="list-style-type: none">每次事故最高賠償額	10,000
3. 運動器材	2,500
4. 個人證件	1,000


重要事項：

- A. 適用於樓宇建築全險保障
 - 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）。
- B. 適用於個人意外保障
 - 自選保障適用於年齡介乎16至70歲，居住於澳門的直系親屬。
 - 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%。
- C. 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。

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）	A計劃	B計劃	C計劃
500 以下	400 以下	1,030	790	540
501 – 700	401 – 560	1,430	1,090	750
701 – 1,000	561 – 800	1,820	1,390	960
1,001 – 1,500	801 – 1,200	2,430	1,860	1,290
1,501 – 2,000	1,201 – 1,600	2,860	2,190	1,520
2,000 以上	1,600 以上	個別報價	個別報價	個別報價

 樓宇建築全險	全年保費（港幣/元）
	投保額 x 0.09%

 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

 全球個人財物	全年保費（港幣/元）
	投保額 x 1.5%

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45年之間	5,000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
個人法律責任	
水損事故	3,000
樓宇建築全險	250
水損事故	1,000或損失總值的10%，以較高者為準
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：[+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。

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