iHome Insurance
iHome家居保險

Comprehensive protection for what matters most

全方位守護，保障您最珍視的一切

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1,000,000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8,000,000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(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10,000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，置換為至少二級「能源效益標籤產品」*。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	樓宇	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！

* 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。 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iHome家居保險計劃A，每年保費為港幣1,340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，iHome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，iHome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）

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102,800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）	
	計劃 A	計劃 B
1. 家居財物 • 每件、每套或每系列最高賠償額	1,000,000[1] 100,000	750,000[1] 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
3. 家中金錢、珍藏郵票、錢幣或徽章 • 每次金錢損失或每系列最高賠償額	10,000 2,500	10,000 2,500
4. 攝影器材	2,000	2,000
5. 易碎物品 • 每件最高賠償額	5,000	5,000
6. 太陽眼鏡或眼鏡	1,000	1,000

家居財物（額外保障）	每年最高賠償額（港幣/元）	
	計劃 A	計劃 B
1. 搬遷保障 • 每件最高賠償額	100,000 10,000	100,000 10,000
2. 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最高賠償額 新增	50,000 1,500 3,000	50,000 1,500 3,000
3. 暫時搬遷家居物品	50,000	50,000
4. 意外身故 升級	150,000	100,000
5. 盜竊受傷津貼[2]	10,000	10,000
6. 辦公室內損失個人物品	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
8. 家傭物品	5,000	5,000
9. 金錢損失增額保障 • 每次意外最高賠償額	5,000	5,000
10. 門鎖損毀	2,500	2,500
11. 冷藏食品及飲品	5,000	5,000
12. 租客法律責任	為家居財物保障 最高賠償額的10%	為家居財物保障 最高賠償額的10%
13. 清理損壞家居物品費用	10,000	10,000

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）	
	計劃 A	計劃 B
14. 家居改動及維修 • 最高工程合約價值	受保 150,000	受保 150,000
15. 颱風期間窗戶損毀	10,000	10,000
16. 山泥傾瀉及地陷保障	受保	受保
17. 意外損毀的流動電話/平板或手提電腦（全球保障）[3] 升級 • 每部流動電話 • 每部平板或手提電腦 • 每年最高賠償數量	2,500 5,000 2	2,500 5,000 2
18. 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	10,000 2 1,500 500	10,000 2 1,500 500
19. 精神科服務保障[2]	10,000	10,000
20. 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	
21. 戶外財物保障 • 每件最高賠償額 新增	10,000 2,500	10,000 2,500
22. 24小時家居緊急支援	包括	包括

1 總限額包括所有額外保障的分項限額。
2 只賠償爆竊/搶劫受傷津貼或精神科服務保障之其中一項。
3 保障並不適用於在意外發生時年齡為18歲以下之受保人或其家庭成員。

個人法律責任（免費附送）	每年最高賠償額（港幣/元）	
	計劃 A	計劃 B
您、您的家庭成員及家庭傭工因疏忽導致第三者受傷或財物損失的法律責任 升級 **作為業主在居住樓宇範圍之公共地方所招致的法律責任**	8,000,000	8,000,000

保障範圍一覽表

自選保障 — 樓宇建築保障	每年最高賠償額（港幣/元）
樓宇結構- 保障您居所的結構部份，包括地板、牆、天花、門窗及其後有關的裝修工程	投保額
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最高賠償額 新增	50,000 1,500 3,000
災場清理費用	10,000
山泥傾瀉及地陷保障	受保

自選保障 — 全球個人財物保障	每年最高賠償額（港幣/元）
在全球任何地方遺失或損毀的個人物品 • 每件物品最高賠償額（除非特別註明）	投保額 5,000
金錢	2,500
信用卡遭盜用	10,000
個人文件	1,000
體育器材	2,500

自選保障 — 家傭保障 （保障A）	每年最高賠償額（港幣/元）
僱員賠償保障 • 每次事故最高賠償額	100,000,000
醫療及相關費用保障 • 住院醫療費用 • 遣返原居地費用	5,000 3,000

保障範圍一覽表

自選保障 — 家傭保障 （保障B）	每年最高賠償額（港幣/元）
僱員賠償保障 • 每次事故最高賠償額	 100,000,000
門診醫療費用 • 每日及每次最高賠償額 • 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（包括日間手術）	30,000
服務中斷保障 • 每日最高賠償額	6,000 300
牙醫費用 • 每次最高賠償額	1,500 費用的2/3
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	10,000
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

1. 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

1. 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。

適用於家庭傭工保障

1. 可保障年齡介乎16至65歲之外籍家庭傭工
2. 自選保障一及二只適用保障B
3. 自選保障二只適用家庭傭工於投保時年齡為45歲以下
4. 14天（保障A/B）及90天（自選保障 1/2）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，每位家庭傭工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）	計劃 A	計劃 B
500以下	400以下	1,340	1,100
501 – 700	401 – 560	1,740	1,400
701 – 1,000	561 – 800	2,170	1,740
1,001 – 1,500	801 – 1,200	2,780	2,210
1,501 – 2,000	1,201 – 1,600	3,250	2,580
2,000以上	1,600以上	請致電我們的客戶服務熱線 +852 3122 6922	
個人法律責任		免費附送	
24小時家居緊急支援		免費附送	
樓宇結構		所選投保額的0.09%	
全球個人財物		所選投保額的1.5%	

家傭保障	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

主要不承保事項

- 之前發生或已存在的意外、損失、損毀或責任
- 分間或轉租之單位
- 受保單位用作商業或度假屋用途
- 單位無人居住多於連續30天
- 受保單位內存在違例建築物
- 離奇失蹤或無法解釋的損失

^ 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，本產品簡介上所列明的保費金額將需附加保費徵費。

主要自負金額

	自負金額（港幣/元，每次索償）
家居財物	500
水損	
i. 多層大廈	
• 樓齡30年或以下	1,000或索償額的5%，以較高者為準
• 樓齡介乎31-40年之間	3,000或索償額的10%，以較高者為準
• 樓齡介乎41-50年之間	5,000或索償額的20%，以較高者為準
• 樓齡介乎51-55年之間	10,000或索償額的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	3,000
樓宇結構	
水損	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
其他損毀	250
全球個人財物	
一般	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（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。

本小冊子僅為保單摘要，有關的條文細節及不承保項目，請參閱正式保單。

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$8,000,000
- 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 computer (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$10,000
- 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 item, which has been totally lost or destroyed or cannot be economically repaired, enabling the replacement of Energy Label Product with minimum Grade 2 recognition under the Mandatory Energy Efficiency Labelling Scheme*

Flexible coverage to fit your needs

The Home Insurance offers 2 different plans and a variety of valu e-added cover options

House	Worldwide all risks	Building	Domestic helper

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

* Eligible Household Appliances means room air conditioners, refrigerators, washing machines, dehumidifiers, televisions, storage type electric water heaters, gas cookers and gas instantaneous water heaters. 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 Plan A of iHome Insurance. The annual premium is HK$1,340.

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 iHome 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 iHome Insurance cover Mr. Chan?

- Valuables – HK$90,000(HK$15,000/item x four watches and two diamond rings)
- Burglary/robbery harm allowance – HK$10,000
- Damaged locks – HK$2,300
- Excess: Contents – HK$500

Total compensation: HK$102,800

Benefits at a glance

Contents (Basic cover)	Maximum benefits payable per year (HK$)	
	Plan A	Plan B
1. Household contents • Limit per item, set or collection	1,000,000[1] 100,000	750,000[1] 100,000
2. Valuable property at home (such as jewellery, watches etc.) • Limit per item	1/3 of Contents limit 15,000	1/3 of Contents limit 15,000
3. Money, stamps, coins or medals at home • Limit per collection	10,000 2,500	10,000 2,500
4. Photographic equipment	2,000	2,000
5. Brittle items • Limit per item	 5,000	 5,000
6. Sunglasses or eyeglasses	1,000	1,000

Contents (Extra benefits)	Maximum benefits payable per year (HK$)	
	Plan A	Plan B
1. Household removal • Limit per item	100,000 10,000	100,000 10,000
2. 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	50,000 1,500 3,000
3. Temporary removal	50,000	50,000
4. Fatal accident benefit Upgraded	150,000	100,000
5. Burglary/robbery harm allowance[2]	10,000	10,000
6. Loss of personal effects in your office	2,500	2,500
7. Loss of personal effects/money on business trips • Limit per occurrence	5,000 2,500	5,000 2,500
8. Loss or damage to domestic helper's property	5,000	5,000
9. General holidays increment • Limit per accident	 5,000	 5,000
10. Damaged locks	2,500	2,500
11. Frozen food and drinks	5,000	5,000

Benefits at a glance

Contents (Basic cover)	Maximum benefits payable per year (HK$)	
	Plan A	Plan B
12. Tenant's liability	10% of the Household Contents sum insured	10% of the Household Contents sum insured
13. Removal of damaged household contents	10,000	10,000
14. Alterations and repairs • Maximum contract value	Covered 150,000	Covered 150,000
15. Breakage of window glass during typhoon	10,000	10,000
16. Landslip & subsidence extension	Covered	Covered
17. Accidental damage to mobile phone/tablet or laptop computer (Worldwide)[3] Upgraded • Limit per mobile phone • Limit per tablet/laptop computer • Maximum no. of reimbursements per year	2,500 5,000 2	2,500 5,000 2
18. Online purchased goods protection • Maximum occurrences per year • Limit per item • Minimum value of purchase items per order	10,000 2 1,500 500	10,000 2 1,500 500
19. Psychiatric services[2]	10,000	10,000
20. 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	
21. Outdoor property extension NEW • Limit per item	10,000 2,500	10,000 2,500
22. 24-hour home emergency assistance	Included	Included

1. Inclusive of all sub-limits under extra benefits and in the aggregate.
2. Either Burglary/robbery harm allowance or Psychiatric services is payable.
3. Not applicable if you or your family members are below 18 years of age at the time of the damage.

Personal liability (Free cover)	Maximum benefits payable per year (HK$)	
	Plan A	Plan B
Any claim against you, your family members or your domestic helper in the event of your negligence causing third party injury or property damage Upgraded **Your legal liability as the owner in respect of the common parts of the building of which your home forms part**	8,000,000	8,000,000

Benefits at a glance

Optional cover - Building	Maximum benefits payable per year (HK$)
Building - for the structural part of your home including flooring, walls, ceiling, windows and doors and their subsequent household improvements	Sum insured
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
Removal of debris	10,000
Landslip and subsidence extension	Covered

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 • Limit per item unless specified	Sum insured 5,000
Money	2,500
Unauthorised use of credit cards	10,000
Personal documents	1,000
Sports equipment	2,500

Optional cover - Domestic helper (Cover A)	Maximum benefits payable per year (HK$)
Employees' compensation cover • Limit per event	100,000,000
Hospital & related expenses cover • In-patient medical expenses • Repatriation expenses	5,000 3,000

Benefits at a glance

Optional cover - Domestic helper (Cover B)	Maximum benefits payable per year (HK$)
Employees' compensation cover • Limit per event	 100,000,000
Clinical expenses • Limit per visit per day • Physiotherapist, Chinese medical practitioner or Bonesetter ► Limit per visit per day	4,000 200 500 100
Surgical & hospitalisation expenses (include Day care surgery)	30,000
Service interruption • Limit per day	6,000 300
Dental expenses • Limit per visit	1,500 2/3 of expenses
Personal accident	100,000
Repatriation expenses	20,000
Replacement helper	10,000
Fidelity guarantee	10,000
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 ► Extend to cover heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service interruption, PLUS an extra indemnity of HK$70,000 for Surgical & Hospitalisation Expenses.	

Important notes

For building 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 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 $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 domestic helper section

1. It 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 enrolment.
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.)	Plan A	Plan B
Below 500	Below 400	1,340	1,100
501 – 700	401 – 560	1,740	1,400
701 – 1,000	561 – 800	2,170	1,740
1,001 – 1,500	801 – 1,200	2,780	2,210
1,501 – 2,000	1,201 – 1,600	3,250	2,580
Over 2,000	Over 1,600	Please call our customer services hotline at +852 3122 6922	
Personal liability		Free	
24-Hour home emergency assistance		Free	
Building		0.09% on sum insured	
Worldwide personal possessions		1.5% on sum insured	

Domestic helper	Annual premium (HK$)			
	Cover A	Cover B	Optional Cover 1	Optional Cover 2
	414	750	120	250

Major exclusions

- Any accident, loss, damage or liability which occurred or existed
- Sub-divided home or sub-let premises
- Insured premises that is used for business purpose or as a holiday home
- Unoccupied premises for more than 30 consecutive days
- Illegal structure exists in the insured premises
- Mysterious disappearance or unexplained loss

^ 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.

Major excess

	Excess for each and every claim (HK$)
Household 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 i. above	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	
Water damage	1,000 or 10% of loss, whichever is greater
Landslip and subsidence	10,000 or 10% of loss, whichever is greater
Other damage	250
Worldwide personal possessions	
General	250

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