



MSIG Insurance (Hong Kong) Limited
9/F 1111 King's Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555, Fax +852 2890 5741
msig.com.hk

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

iHome Insurance

Protect your home and the belongings you love with comprehensive home insurance

Key Features

- All Risks Home Contents Protection up to HK\$1,000,000 per year
- Covers specified valuable properties of up to HK\$15,000 per item with an aggregate limit of 1/3 of the household contents sum insured per year
- Personal Liability Cover protects you, your family members and your domestic helper against legal liability to a third-party injury or property damage of up to HK\$8,000,000

Plan Highlights

- Worldwide cover against accidental damage to mobile phone/tablet or laptop computer (max. 2 reimbursements / year)
- Covers breakage of window glass during typhoon for up to HK\$10,000
- Covers non-delivery or accidental damage of goods purchased online 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
- Covers your outdoor property such as furniture, washing machine and refrigerator
- Covers temporary boarding for your pet up to HK\$3,000 per day if your home rendered uninhabitable due to accidental loss or damage
- Increase coverage limit of fatal accident benefit for up to HK\$150,000
- Provide optional building cover
- Eco Living Coverage
 - 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

Benefits at a glance





Household Contents (Basics)	Maximum Benefits Payable Per Year (HK\$)	
	Plan A	Plan B
1. Household contents <ul style="list-style-type: none">• Limit per item, set or collection	1,000,000 ³ 100,000	750,000 ³ 100,000
2. Valuable property at home (such as jewellery, watches etc.) <ul style="list-style-type: none">• 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 <ul style="list-style-type: none">• Limit per loss for money or per collection	10,000 2,500	10,000 2,500
4. Photographic equipment	2,000	2,000
5. Brittle items <ul style="list-style-type: none">• Limit per item	5,000	5,000
6. Sunglasses or eyeglasses	1,000	1,000

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.

³ Inclusive of all sub-limits under Extra Benefits and in the aggregate

Benefits at a glance

Household 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 for alternative accommodation • Limit per day for temporary boarding for your pet 	50,000 1,500 3,000	50,000 1,500 3,000
3. Temporary removal	50,000	50,000
4. Fatal accident benefit 	150,000	100,000
5. Burglary/robbery harm allowance ⁴	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
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) ⁵  • 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 ⁴	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  • Limit per item	10,000 2,500	10,000 2,500
22. 24-hour home emergency assistance	Included	Included

⁴ Either Burglary/robbery harm allowance or Psychiatric services is payable

⁵ Not applicable if you or your family members are below 18 years of age at the time of the damage

Benefits at a glance

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	8,000,000	8,000,000
Your legal liability as the owner in respect of the common parts of the building of which your home forms part		

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 ^{A1}	
Alternative accommodation/loss of rent	50,000	
<ul style="list-style-type: none"> Limit per day for alternative accommodation Limit per day for temporary boarding for your pet 	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	Sum Insured ^{A1}	
<ul style="list-style-type: none"> Limit per item unless specified^{B1} 	5,000	
Money	2,500	
Unauthorised use of credit cards	10,000	
Personal documents	1,000	
Sports equipment	2,500	

Optional Cover – Domestic Helper ^{C1} (Cover A)	Maximum Benefits Payable Per Year (HK\$)	
Employees' compensation cover	100,000,000	
<ul style="list-style-type: none"> Limit per event 		
Hospital & related expenses cover ^{C4}	5,000	3,000
<ul style="list-style-type: none"> In-patient medical expenses Repatriation expenses 		

Benefits at a glance

Optional Cover – Domestic Helper ^{C1} (Cover B)	Maximum Benefits Payable Per Year (HK\$)
Employees' compensation cover <ul style="list-style-type: none"> Limit per event 	100,000,000
Clinical expenses^{C4} <ul style="list-style-type: none"> Limit per visit per day Physiotherapist, Chinese medical practitioner or Bonesetter Limit per visit per day 	4,000 200 500 100
Surgical & hospitalisation expenses^{C4} (include Day care surgery)	30,000
Service interruption <ul style="list-style-type: none"> Limit per day 	6,000 300
Dental expenses^{C4} <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> Trauma Counselling Expenses Limit per visit per day 	10,000 Covered 1,000
Optional Cover 1^{C2&4} <ul style="list-style-type: none"> Extend to cover heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service interruption 	
Optional Cover 2^{C2-4} <ul style="list-style-type: none"> 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 <p>A. For Building Section</p> <ol style="list-style-type: none"> 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). <p>B. For Worldwide Personal Possessions Section</p> <ol style="list-style-type: none"> 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. <p>C. For Domestic Helper Section</p> <ol style="list-style-type: none"> It is only available for foreign domestic helper aged from 16 to 65 Optional Cover 1 & 2 are available for Cover B only The Optional Cover 2 is only available for domestic helpers aged below 45 at the time of enrolment 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[^]

Household Contents		Annual Premium (HK\$)	
Gross Floor Area (sq.f.t)	Saleable Area (sq.f.t)	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 - 1500	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

[^] 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 product factsheet are subject to levy.

Major Exclusions

All Sections	<ul style="list-style-type: none"> Any accident, loss, damage or liability which occurred or existed Sub-divided home or sub-let premises Insured premises that is situated in a building where sub-divided flats are known to exist 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
Household Contents Section	<ul style="list-style-type: none"> Any loss or damage caused by: <ol style="list-style-type: none"> Domestic animals which you own or are in your custody or control Inherent fault or defective workmanship, defective material or design Mysterious disappearance or unexplained loss Disappearance/loss of any item (unless following a forcible and violent entry to or exit from your Home which has been reported to the police authority in person within 24 hours of discovery) Theft by authorised person entered to your home Mechanical breakdown and/or malfunction of electrical appliances and computer equipment Wear and tear, inadequate maintenance Sonic bangs Atmospheric or climatic conditions, action of light Deterioration of food or drinks (unless specifically provided under extra benefits) Motor vehicles Livestock, pets and animals Any items also covered under Worldwide Personal Possessions/Building section

Major Exclusions (Con't)

Domestic Helper Section	<ul style="list-style-type: none"> • Pre-existing ailments • Rest-cure or physical check-up • Nervous or mental disease or disorder, venereal disease, congenital anomalies and deformities, infertility, sterilization, heart disease or cancer • Cosmetic or plastic surgery (unless to correct an injury for which this section covers) • Any expense related to apparatus to correct visual acuity or refractive error, contact lenses, glasses or hearing aids and prosthesis • Any cost arising from procurement or use of special braces, implants, appliances or equipment including but not limited to wheelchairs and crutches • Dental treatment (unless such treatment is for emergency and caused by Bodily Injury to the sound natural teeth) • Dentures, crown, or bridges • Vaccinations, immunisation, injections or preventive medication • Repatriation or transportation of mortal remains originating outside Hong Kong (applicable to Domestic Helper Cover B - Item 7 Repatriation Expenses and Item 8 Replacement Helper Expenses) • Bodily Injury occurring outside the rest days (applicable to Domestic Helper Cover B - Item 6 Personal Accident Benefits) • Bodily Injury sustained outside Hong Kong (applicable to Domestic Helper Cover B - Item 6 Personal Accident Benefits)
--------------------------------	--

Major Excess

	Excess for each and every claim (HK\$)
Household Contents	500
Water damage	
i. for multi-storey building	
<ul style="list-style-type: none"> • building age: 30 years or below 	1,000 or 5% of loss, whichever is the greater
<ul style="list-style-type: none"> • building age: 31 - 40 years 	3,000 or 10% of loss, whichever is the greater
<ul style="list-style-type: none"> • building age: 41 - 50 years 	5,000 or 20% of loss, whichever is the greater
<ul style="list-style-type: none"> • building age: 51 - 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

iHome Insurance is only available for online purchase.

In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail. The above product information is for reference only. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.