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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 of up to HK\$100,000 for each item, set or collection with a maximum benefit of HK\$1,000,000 per year
- Cover specified valuable properties of up to HK\$15,000 per item, set or collection with an aggregate limit of 1/3 of the household contents sum insured per year
- Personal Liability Cover protects you and your family against any legal liability to a third-party injury or property damage of up to HK\$8,000,000

Plan Highlights

- Cover accidental loss of or damage to household improvement for up to HK\$100,000
- Cover accidental damage to mobile phone/tablet or laptop computer for up to HK\$2,000
- Cover breakage of window glass during typhoon for up to HK\$10,000
- Increased non-delivery or accidental damage of goods purchased online for up to HK\$10,000
- Extended fatal accident benefit to cover your family members
- Increased personal liability cover to HK\$8,000,000 and removed sub-limit of owner's liability in common area
- Provide optional building cover

NEW

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 Table	Maximum Benefits Payable (HK\$)
Household Contents (Basics)	
Household Contents (any unforeseen sudden accidental physical loss or damage such as by fire, typhoon, gas explosion, flooding, landslide and subsidence or theft)	Plan A - \$1,000,000* Plan B - \$750,000* 100,000 per item, set or collection
Valuable Property at home (such as jewellery, watches etc.)	1/3 of the Household Contents sum insured (15,000 per item)
Household improvements	10% of the Household Contents sum insured or 100,000 (whichever is the lesser)
Money, stamps, coins or medals at home (such as cash, cheques, travel ticket etc.)	5,000 (1,000 per loss for money or per collection)
Photographic equipment (such as camera or portable video camera or its accessories/ ancillary equipment)	2,000
Brittle items (such as articles of glass, china, earthenware, crystal or bottles of wine/ liquor etc.)	5,000 per piece, set, collection or bottle
Sunglasses or eyeglasses	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.

Household Contents (Extra Benefits)	
1. Household removal – cover loss of or damage to Household Contents during home removal by a professional remover	100,000 (10,000 per item)
2. Alternative accommodation/loss of rent – if your home becomes uninhabitable due to an insured damage	50,000 (1,500 per day for alternative accommodation)
3. Temporary removal – cover loss of or damage to Household Contents that are temporarily removed for repairing, cleaning or renovation	50,000
4. Fatal accident benefit – if you or your family members pass away within 3 months from injury caused by fire or burglars in your home	50,000
5. Burglary/robbery harm allowance# - if you or your family members sustain injury caused by burglars in your home	10,000
6. Loss of personal effects in your office	2,500
7. Loss of personal effects/money on business trips	5,000 (2,500 per occurrence)
8. Loss or damage to domestic helper's property	5,000
9. General holidays increment – cover accidental loss of money at home during public holidays	Increased to 2,000 per accident
10. Damaged locks – replacement and installation cost if lock(s) of windows, gate or external door are damaged due to burglary or attempted theft	2,500
11. Frozen food and drinks – if food and drinks are spoilt in the freezer due to freezer failure	5,000
12. Tenant's liability - cover loss or damage to landlord's property due to insured damages	10% of the Household Contents sum insured
13. Removal of damaged household contents	10,000
14. Alterations and repairs- loss of or damage to contents while alteration or repair works are carried out at your home (contract period not exceeding two months)	Covered (maximum contract value of 150,000)
15. Breakage of window glass during typhoon	10,000
16. Landslip & subsidence extension - if loss or damage is caused to your home directly by landslip or subsidence	Covered
17. Accidental damage to mobile phone/tablet or laptop computer (this benefit is not applicable if you or your family members are below 18 years of age at the time of the damage)	2,000 (1 device in aggregate)
18. Online purchased goods protection – for non-delivery or accidental damage upon delivery of goods (the value of purchased items must be at least HK\$500 per order)	10,000 (2 occurrences in aggregate and 1,500 per item)
19. Psychiatric services# - if you or your family members diagnosed to be suffering from post-traumatic stress disorder by a physician as a direct result of kidnapping, abduction, home invasion or mugging	10,000
20. 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
Personal Liability (Free)	
- Any claim against you or your family members in the event of your negligence causing third party injury or property damage	8,000,000
- Your legal liability as the owner in respect of the common parts of the building of which your home forms part	
- Your legal liability whilst alteration or repair works are carried out at your home	Covered (maximum contract value of 150,000)
24-Hour Home Emergency Assistance (Free)	

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

Either Burglary/robbery harm allowance or Psychiatric services is payable

NEW

Optional Cover	
Building	
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 – if your home is uninhabitable due to an insured loss or damage	50,000 (1,500 per day for alternative accommodation)
Removal of debris - cover the cost of removal of debris following accidental damage to your building	10,000
Landslip and subsidence extension – if loss or damage is caused to your home directly by landslip or subsidence	Covered
Worldwide Personal Possessions	
Accidental loss of or damage to valuables or personal effects that happens anywhere in the world, including jewellery and watches	Sum Insured (5,000 per item unless specified ^{B1})
Money	2,500
Unauthorised use of credit cards	10,000
Personal documents	1,000
Sports equipment	2,500
Domestic Helper^{C1}	
Cover A	
Employees' compensation cover	100,000,000
Hospital & related expenses cover ^{C4} - In-patient medical expenses - Repatriation expenses	5,000 3,000
Cover B	
Employees' compensation cover	100,000,000
Clinical expenses ^{C4} - Physiotherapist, Chinese medical practitioner or Bonesetter	4,000 (200 per visit per day) 500 (100 per visit per day)
Surgical & hospitalisation expenses ^{C4} (include Day care surgery)	30,000
Service interruption ^{C4}	6,000 (300 per day)
Optional Cover 1^{C2&4} - Extend to cover heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service interruption	

Benefits Table	Maximum Benefits Payable (HK\$)
Domestic Helper^{C1}	
Cover B	
Dental expenses ^{C4}	2/3 of expenses, up to 1,500
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	10,000 (1,000 per day per visit)
Optional Cover 2^{C2-4} - 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 Note	
<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 [^]		Annual Premium (HK\$)	
Household Contents			
Gross Floor Area (sq.ft.)		Plan A	Plan B
Up to 500		1,340	1,100
501 - 700		1,740	1,400
701 - 1,000		2,170	1,740
1,001 - 1500		2,780	2,210
1,501 - 2,000		3,250	2,580
Over 2,000	Please call our Customer Services Hotline at 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			
	Cover A	Cover B	Optional Cover 1
	414	750	120
			Optional Cover 2
			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

For all Sections

- 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

For Household Contents Section

- Contents on roof or in the open generally
- Any loss or damage caused by:
 - a. Domestic animals which you own or are in your custody or control
 - b. Inherent fault or defective workmanship, defective material or design
 - c. Mysterious disappearance or unexplained loss
 - d. 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)
 - e. Theft by authorised person entered to your home
 - f. Mechanical breakdown and/or malfunction of electrical appliances and computer equipment
 - g. Wear and tear, inadequate maintenance
 - h. Sonic bangs
 - i. Atmospheric or climatic conditions, action of light
 - j. Seepage of water (unless caused by typhoon, windstorm or rainstorm)
 - k. 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

For Domestic Helper Section

- 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	
General	500
Water damage	
i) for multi-storey building	
a) building age: 30 years or below	1,000 or 5% of loss, whichever is the greater
b) building age: 31 - 40 years	3,000 or 10% of loss, whichever is the greater
c) building age: 41 - 50 years	5,000 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.