

Comprehensive coverage for everything and everyone of your home 為您的家居財物及摯愛 家人提供周全保障



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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.



Insurance
that sees
the heart
in everything

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

Home Protector 2.0

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 important to ensure your loved ones continue to have a carefree lifestyle.

That is why we are introducing the Home Protector 2.0, a comprehensive insurance plan with extended and enhanced coverage.

Utmost protection for your home contents

Increased sum insured for contents cover – for accidental loss or damage up to HK\$1,250,000[#]

More intimate protection

- i. Cover accidental damage to mobile phone / tablet or laptop computer for up to HK\$2,000*
- ii. Cover accidental breakage of window glass during typhoon for up to HK\$10,000

Extended geographical coverage

- i. Worldwide personal effects, valuables and money are safeguarded from unfortunate events like theft anywhere in the world
- ii. Personal accident coverage (optional cover) – against unexpected injuries wherever you are

Wide ranging protection against accidental risk

- i. Alterations and repairs – protection from any loss of or damage to home contents whilst alteration or repair works are carried out at your home
- ii. Temporary storage of contents – covers any loss of or damage to home contents for up to HK\$50,000 during the temporary storage in a depository for the first 30 days

[#] **Applicable to Platinum Plan only. Please refer to the benefits table for more details.**

^{*} **Cover one device only; applicable to Gold Plan and Platinum Plan only.**

The Home Protector 2.0 offers 3 different plans and a range of optional coverage, such as personal accident, domestic helper and much more. Get Home Protector 2.0 today to ensure that you, your loved ones and your home will be properly covered every step of the way!

Benefits at a glance		Maximum benefits payable per year (HK\$)		
		Silver Plan	Gold Plan	Platinum Plan
Contents (basic cover)				
Home contents (including household improvements and betterments on walls, windows, ceiling, floors and doors)		500,000* (100,000 per item, set or collection)	750,000* (150,000 per item, set or collection)	1,250,000* (200,000 per item, set or collection)
- Any unforeseen accidental loss or damage such as by fire, typhoon, gas explosion, flooding, landslide and subsidence or theft		1/3 of the benefit limit chosen on Contents (15,000 per item)		
- Valuables such as jewellery and watches		5,000 (1,000 per collection)		
- Stamps, coins or medals		2,000		
- Photographic equipment, such as camera or portable video camera or its accessories/ ancillary equipment		\$5,000 per item, bottle		
- Brittle items, such as articles of glass, china, earthenware, crystal or bottles of wine/ liquor		1,000		
- Sunglasses or eyeglasses				
Extra benefits				
1. Worldwide personal effects and valuables		10,000 (2,500 per occurrence)	15,000 (2,500 per occurrence)	20,000 (2,500 per occurrence)
2. Worldwide personal money		2,500		
3. Unauthorised use of credit cards (worldwide cover)		10,000		
4. Worldwide loss of personal documents		1,000 (1,000 per occurrence)	3,000 (1,000 per occurrence)	5,000 (1,000 per occurrence)
5. Sports equipment (worldwide cover)		2,500		
6. Accidental damage to mobile phone/ tablet or laptop computer		Not applicable	2,000 (one device in aggregate)	
7. Household removal – for loss of or damage to home contents during the course of removal by a professional remover		100,000 (10,000 per item)		
8. Temporary removal of contents – for loss of or damage to home contents if they are removed for repairing, cleaning or renovation		50,000	100,000	150,000
9. Alternative accommodation/ loss of rent – if your home becomes uninhabitable due to an insured damage		50,000 (1,500 per day for the cost of alternative accommodation)		
10. Temporary storage of contents – for loss of or damage to home contents during temporary storage in a furniture depository within Hong Kong for up to 30 days		50,000		
11. Emigration cover – up to one month’s cover on personal effect whilst in a hotel or alternative accommodation pending emigration		50,000 (2,500 per item)		
12. Fatal accident benefit – if you or your family members passes away within 3 months from an injury caused in your home by fire or thieves		50,000		
13. Burglary/ robbery harm allowance – if you or your family members sustain injury caused by burglars or robbers in your home resulting in 4 or more consecutive days’ of sick leave granted by a doctor		5,000		
14. Damaged locks – replacement and installation cost if lock(s) of windows, gate or external door are damaged due to burglary or attempted theft		5,000		
15. Frozen food and drinks – if food & drinks are spoilt in the freezer due to the freezer failure		5,000		
16. Removal of debris – costs incurred to remove debris of damaged properties following an insured loss		10,000		
17. Domestic helper’s property		5,000		
18. 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 and exterior works do not exceed 20% of the total contract value)		Covered (maximum contract value of 100,000)	Covered (maximum contract value of 150,000)	Covered (maximum contract value of 200,000)
19. Breakage of window glass during typhoon		10,000		
20. Home quarantine allowance – if you or your family are confined in (a) your home or (b) quarantine camps or hotel appointed by local authority in quarantine, as a result of the building or any person living in the building where your home located is in quarantine as declared by the local authority		7,000 (500 per day and up to 14 days)		
Personal liability (free cover)		Limit of liability (per occurrence)		
- Any claim against you or your family members in the event of your negligence causing third party injury or property damage		5,000,000	8,000,000	10,000,000
- Your legal liability as a tenant in respect of loss of or damage to landlord’s property in your custody caused by fire, explosion, storm or typhoon				
- 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 100,000)	Covered (maximum contract value of 150,000)	Covered (maximum contract value of 200,000)
24-hour home emergency assistance (free cover)				
- Immediate referral assistance if you encounter any problems with your home		Referral service		
		Maximum benefits payable per year (HK\$)		
Optional covers				
House				
- Accidental loss of or damage to your house		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)		
- Landslip and subsidence extension – if loss or damage is caused to your home directly by landslide or subsidence		Covered		
Worldwide all risks				
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})		

Optional covers				Maximum benefits payable per year (HK\$)								
Personal accident (for age 16 - 70) ^{C1}												
Accidental death and permanent disablement ^{C2}				Sum insured								
Temporary disablement ^{C3} - Insure up to 80% of your average weekly earnings to be paid as weekly benefit if an accident prevents you entirely from engaging in your usual occupation for up to 104 weeks.				Sum insured ^{C4} (weekly benefit per injury)								
Medical expenses				Sum insured								
Extra benefits												
1. Extended spouse cover - cover your spouse as well if you choose the cover for accidental death and permanent disablement for HK\$1,000,000 or above				100,000								
2. Bonesetters & acupuncturist treatment expenses - applicable to insured person who has taken out Medical expenses benefit for HK\$10,000 or above				1,500 (150 per consultation per day)								
3. Hospital confinement allowance				500 per week (up to 52 weeks)								
4. Loss of or damage to clothing and/or personal effects during an accident resulting in bodily injury				2,000								
5. Funeral and cremation expenses				25,000								
6. Double indemnity - death benefit will be doubled if an accident occurs whilst you are travelling on a public transport conveyance, e.g. airplane, bus, train, ferry, taxi or during a robbery				Up to 1,000,000								
7. No claim bonus – if you are currently enjoying a no claim bonus from your current insurer, it can be transferred to MSIG according to our scale				10% increase on sum insured for accidental death and permanent disablement compounding each year over a 5-year period								
Family personal accident ^{D1-3}				Age 71-80		Age 8-15		Age 1-7				
Death				200,000		100,000		50,000				
Permanent disablement				400,000		200,000		100,000				
Medical expenses								5,000 per accident				
Domestic helper ^{E1}				Maximum benefits payable (HK\$)								
Cover A Employees' compensation cover				100,000,000								
Hospital & related expenses cover ^{E4} - In-patient medical expenses - Repatriation expenses				5,000 3,000								
Cover B Employees' compensation cover				100,000,000		Optional cover 1 ^{E2, E4} - Extend to cover heart disease and cancer under surgical & hospitalisation expenses, clinical expenses and service interruption						
Clinical expenses ^{E4} - Physiotherapist, Chinese medical practitioner or bonesetter				4,000 (200 per visit per day) 500 (100 per visit per day)								
Surgical & hospitalisation expenses ^{E4} (include Day Care Surgery)				30,000		Optional cover 2 ^{E2-4} - Besides to extend to cover cancer and heart disease under surgical & hospitalisation expenses, clinical expenses and service interruption, plus an extra indemnity of HK\$70,000 for surgical & hospitalisation expenses.						
Service interruption ^{E4}				6,000 (300 per day)								
Dental expenses ^{E4}				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								
Premium table [^]				Silver Plan						Gold Plan		Platinum Plan
Gross floor area (sq. ft.)				Below 500	501 – 700	Below 500	501 – 700	701 – 1,000	1,001 – 1,500	701 – 1,000	1,001 – 1,500	1,501 – 2,000
Saleable floor area (sq.ft.)				Below 400	401 – 560	Below 400	401 – 560	561 – 800	801 – 1,200	561 - 800	801 – 1,200	1,201 – 1,600
Annual premium (HK\$)				780	1,080	1,240	1,370	1,530	2,280	2,340	2,600	2,890
Sum Insured for contents (HK\$)				500,000		750,000		1,250,000				
Personal liability								Free				
24-hour home emergency assistance								Free				
Optional covers				Annual premium (HK\$)								
House				Sum insured x 0.09%								
Worldwide all risks				Sum insured x 1.5%								
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 ^{C4} (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%
Family personal accident				Annual premium (HK\$)								
Age group				Age 71-80				Age 8-15				Age 1-7
				480				260				185
Domestic helper				Annual premium (HK\$)								
				Cover A		Cover B		Optional cover 1				Optional cover 2
				414		750		120				250

**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

- Important notes
- A. For house section

 - 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).
- B. For worldwide all risks section

 - 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.
- C. For personal accident section

 - Optional cover is available for immediate family members aged from 16 to 70 and are living in Hong Kong.
 - Accidental death and permanent disablement benefit is the basic cover.
 - Self-employed individuals, housewives, and the unemployed are not entitled to temporary disablement benefit.
 - Temporary disablement benefit shall not exceed 80% of weekly average earnings of the insured person.
- D. For family personal accident section

 - Optional cover is available for immediate family members aged from 1 to 15, or 71 to 80 and are living in Hong Kong.
 - For those who are aged 71 to 80, valid health certificate will be required.
 - NO international emergency assistance cover for the insured aged from 1 to 15, or from 71 to 80.
- E. For domestic helper section:

 - The optional domestic helper cover 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 enrollment
 - 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.

^Important note: 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 brochure are subject to levy.

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 50 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
House	250
Landslip and subsidence	10,000 or 10% of loss, whichever is greater
Worldwide all risks	250

- Remarks :
- This brochure is not a policy of insurance. Please refer to the policy for details.
 - In case of discrepancies between the English and Chinese version of this brochure, the English version shall prevail.

Be assured of 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 with the instant and one-on-one advice from our claims experts.

Claims services hotline: (852) 2894 0660
 (Mon – Fri, 09:00 – 17:30, except public holidays)

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msig.com.hk



家居保險計劃2.0

我們深信，家所指的並不只是居住的地方，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，當要保障您的居所之餘，更應讓同一屋簷下的摯愛享有更周全安心的生活。

有見及此，我們誠意為您獻上更全面的「家居保險計劃2.0」，其涵蓋以下伸延及擴大的保障：

更周全家居財物保障

特高賠償額 — 高達港幣1,250,000元*的家居財物意外遺失及損毀保障

更貼心保障

- 保障流動電話 / 平板或手提電腦因意外損毀，保障額高達港幣2,000元*
- 保障颱風期間窗戶玻璃損毀高達港幣10,000元

更廣闊地域保障範圍

- 全球個人財物、貴重物品及金錢保障 — 無論一家人身處何地，即使不幸被偷竊，同樣獲享周全的保障
- 個人意外保障（自選保障）— 提供全球性意外受傷保障

更廣泛意外風險保障

- 家居裝修及維修 — 倘您的居所需要進行裝修及維修工程，您仍可享有周全的家居財物保障
- 臨時寄存保障 — 保障家居物品於儲存倉短暫寄存的首30天內所受到之損失或損毀，保障額高達港幣50,000元

* 以白金計劃為參考。詳情請參閱保障範圍一覽表。

* 只保障一部；只適用於金計劃及白金計劃。

「家居保險計劃2.0」更提供三款不同保障額的保障計劃，以及多款額外自選保障項目，如個人意外、家庭傭工等。

事不宜遲，立即為您的安樂窩及摯愛親人投保「家居保險計劃2.0」，尊享更周全的保障，讓生活更安心自在！



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保障範圍一覽表	每年最高賠償額（港幣/元）		
	銀計劃	金計劃	白金計劃
家居財物（基本保障）			
家居財物（包括牆壁、窗戶、天花板、地板及門戶的家居裝修和改善工作。）	總限額500,000* （每件、每套或每系列100,000）	總限額750,000* （每件、每套或每系列150,000）	總限額1,250,000* （每件、每套或每系列200,000）
- 任何不可預見的意外如火災、颱風、氣體爆炸、水災、山泥傾瀉、地陷或盜竊等所引致的損失	已選擇之家居財物最高賠償額的1/3 (每件15,000)		
- 貴重物件如珠寶及手錶	5,000 (每系列為1,000)		
- 珍藏郵票、錢幣或徽章	2,000		
- 攝影器材，如相機或攝錄機或其配件/輔助器材	每件或每瓶 5,000		
- 易碎物品如玻璃器皿、瓷器、陶器或水晶或酒	1,000		
- 太陽鏡或眼鏡			
額外保障			
1. 個人物品及貴重物品（全球保障）	10,000 (每次事故2,500)	15,000 (每次事故2,500)	20,000 (每次事故2,500)
2. 個人金錢（全球保障）	2,500		
3. 信用卡遭盜用（全球保障）	10,000		
4. 個人文件（全球保障）	1,000 (每次事故1,000)	3,000 (每次事故1,000)	5,000 (每次事故1,000)
5. 體育器材（全球保障）	2,500		
6. 意外損毀的流動電話 / 平板或手提電腦	不適用	2,000 (每保險期為一部)	
7. 搬遷保障 — 在委託專業搬屋公司遷居的過程中，家居物品因意外而遺失或損壞	100,000 (每件10,000)		
8. 暫時搬遷 — 家居物品因進行清潔、修理或翻新而需暫放於其他地方並因意外而遺失或損毀	50,000	100,000	150,000
9. 臨時居所 / 租金損失 — 因家居損毀而不能居住	50,000 (臨時居所費用為每日1,500)		
10. 臨時寄存保障 — 家居物品被暫寄在香港境內的儲存倉，就意外受損或遺失提供最多30日的保障	50,000		
11. 移民保障 — 移民前入住酒店期間的個人財物保障 (可長達一個月)	50,000 (每件2,500)		
12. 個人意外保障 — 您或家人於家中因火災或盜竊而受傷，並於三個月內身故	50,000		
13. 盜竊 / 搶劫受傷津貼 — 您或家人於家中因爆竊或搶劫而受傷，並獲醫生證明簽發連續四日病假或以上	5,000		
14. 門鎖損毀 — 窗戶、大閘或門戶之鎖因爆竊或企圖盜竊而引致損毀所需的更換費用	5,000		
15. 冷藏食品及飲品 — 因雪櫃故障而引致冷藏食品及飲品變壞	5,000		
16. 災場清理費用 — 保障受保範圍內因住所受損後而需廢物清理的費用	10,000		
17. 家庭傭工個人物品	5,000		
18. 家居改動及維修 — 於家居進行改動或維修工程時，家居財物因而遺失或損壞 (合約期最多為兩個月及外牆工作為工程合約價值最高的20%)	受保 (工程合約價值最高為100,000)	受保 (工程合約價值最高為150,000)	受保 (工程合約價值最高為200,000)
19. 颱風期間窗戶損毀	10,000		
20. 家居檢疫津貼 — 如您的樓宇或居住在此樓宇的任何人需要被隔離，因此您或您的家庭成員亦被隔離於(a)您的家居或(b)政府當局指定的隔離營或酒店	7,000 (每日500元及最高14天)		
個人法律責任（免費附送）			
最高賠償額 (每次事故)			
- 您或家人因疏忽導致第三者受傷或財物損失的法律責任	5,000,000	8,000,000	10,000,000
- 作為租客的您並因您的監護下，由火災、氣體爆炸、風暴或颱風導致業主之財物遺失或損毀所引致之法律責任			
- 作為業主在居住樓宇範圍內之公共地方所招致的法律責任	受保 (工程合約價值最高為100,000)	受保 (工程合約價值最高為150,000)	受保 (工程合約價值最高為200,000)
- 於您的居所進行裝修或維修工程時所引致的法律責任			
24小時家居緊急支援（免費附送）			
- 若您遇到任何家居問題，我們的緊急支援可為您提供轉介服務	轉介服務		
自選保障			
每年最高賠償額（港幣/元）			
樓宇建築			
- 您的樓宇建築蒙受任何意外損失或損毀	投保額 ^{A1}		
- 臨時居所 / 租金損失 — 因受保意外引致之損失或損毀令居所不適合居住	50,000（臨時居所費用為每日1,500）		
- 山泥傾瀉及地陷保障 — 由山泥傾瀉或地陷對您的居所直接造成的損毀	受保		
全球個人財物			
在世界任何地方遺失或損毀的個人物品，包括珠寶及手錶	投保額（除非特別註明，否則每件物品 5,000 ^{B1} ）		

* 總限額包括所有額外保障的分項限額

自選保障	最高賠償額（港幣/元）
個人意外（介乎16 - 70歲）^{C1}	
意外身亡及永久傷殘 ^{C2}	投保額
暫時傷殘 ^{C3} — 若因意外導致暫時不能工作，在該期間內將可根據每週的薪金（最高投保額為每週平均收入的80%）獲得定額賠償，最長可獲104週	投保額 ^{C4} （每宗事故的每週賠償額）
醫療費用	投保額

額外保障	
1. 配偶額外保障 — 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，您的配偶可同時享有該項保障	100,000
2. 跌打及針灸治療 — 須投保港幣10,000元或以上的醫療費用保障	1,500（每天及每次求診150）
3. 住院津貼	每週500（最長可達52星期）
4. 在意外中因身體受傷導致衣服及/或個人物品遺失或損毀	2,000
5. 殯儀及殮葬費用	25,000
6. 雙倍賠償 — 如您在乘搭公共交通工具時發生意外(例如：飛機、巴士、火車、渡輪、計程車)或被搶劫導致身亡，可獲發雙倍賠償	高達1,000,000
7. 無索償優惠 — 您可將在現有保險公司所享有的無索償優惠轉至本公司，優惠額以本公司的比率計算為準	意外死亡及永久傷殘投保額每年增加10%，最長可達五年

家庭個人意外^{D1-3}	71-80歲	8-15歲	1-7歲
意外身亡	200,000	100,000	50,000
永久傷殘	400,000	200,000	100,000
醫療費用	每次意外5,000		

	最高賠償額（港幣/元）	
保障 A 僱員賠償保障	100,000,000	
醫療及相關費用保障 ^{E4} - 住院醫療費用 - 遣返原居地費用	5,000 3,000	
保障 B 僱員賠償保障	100,000,000	自選保障一 ^{E2, E4} • 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。
門診醫療費用 ^{E4} - 物理治療、中醫或跌打	4,000 (每天及每次求診200) 500 (每天及每次100)	
手術及住院費用 ^{E4} (包括日間手術)	30,000	
服務中斷保障 ^{E4}	6,000 (每天300元)	
牙醫費用 ^{E4}	費用的三分之二，最高1,500	#自選保障二 ^{E2-4} • 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。
個人意外	100,000	
遣返原居地費用	20,000	
補聘家庭傭工費用	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	10,000 每天及每次1,000	

保費一覽表 [^]	銀計劃		金計劃				白金計劃		
樓宇建築面積（平方呎）	500 以下	501-700	500 以下	501-700	701-1,000	1,001-1,500	701-1,000	1,001-1,500	1,501-2,000
樓宇實用面積（平方呎）	400 以下	401-560	400 以下	401-560	561-800	801-1,200	561-800	801-1,200	1,201-1,600
全年保費（港幣/元）	780	1,080	1,240	1,370	1,530	2,280	2,340	2,600	2,890
家居財物賠償額（港幣/元）	500,000		750,000				1,250,000		
個人法律責任			免費附送						
24小時家居緊急支援			免費附送						
自選保障	全年保費（港幣/元）								
樓宇建築保障	投保額 x 0.09%								
全球個人財物	投保額 x 1.5%								
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 ^{C4} （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%		

家庭個人意外		全年保費（港幣/元）			
年齡		71-80歲	8-15歲	1-7歲	
		480	260	185	
家庭傭工		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

**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

- 重要事項**
- A. 適用於樓宇建築保障
- 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。
- C. 適用於個人意外保障
- 可保障年齡介乎16至70歲，居住於香港的直系親屬。
 - 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%。
- D. 適用於家庭個人意外保障
- 可自選年齡介乎1至15歲或71至80歲，居住於香港的直系親屬的個人意外保障。
 - 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。
 - 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。
- E. 適用於家庭傭工保障
- 可保障年齡介乎16至65歲之外籍家庭傭工
 - 自選保障1及2只適用保障B
 - 自選保障2只適用家庭傭工於投保時年齡為45歲以下
 - 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。

[^]重要事項：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，本產品小冊子上所列明的保費金額將附加保費徵費。

主要自負金額

	自負金額（港幣/元，每次索償）
家居財物	500
水損事故	
i. 多層大廈	
- 樓齡為30年或以下	1,000元或損失總值之5%，以較高者為準；
- 樓齡介乎31至40年之間	3,000元或損失總值之10%，以較高者為準；
- 樓齡介乎41至50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
樓宇建築	250
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

- 註：
- 本小冊子並非保單。詳情請參閱保單內容。
 - 如此小冊子的英文版本與中文版本內容有歧義，將以英文版本為準。

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，因此我們特設「賠償服務熱線」，由我們的賠償部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)