








## Benefits at a glance

 <b>Contents (Basic cover)</b>	Maximum Benefits Payable Per Year (HK\$)		
	Silver Plan	Gold Plan	Platinum Plan
<b>1. Home Contents</b> • Limit per item, set or collection	500,000* 100,000	750,000* 150,000	1,250,000* 200,000
<b>2. Valuables</b> • Limit per item	1/3 of Contents limit 15,000	1/3 of Contents limit 15,000	1/3 of Contents limit 15,000
<b>3. Stamps, coins or medals</b> • Limit per collection	5,000 1,000	5,000 1,000	5,000 1,000
<b>4. Photographic equipment</b>	2,000	2,000	2,000
<b>5. Brittle items</b> • Limit per item	5,000	5,000	5,000
<b>6. Sunglasses or eyeglasses</b>	1,000	1,000	1,000

 <b>Contents (Extra benefits)</b>	Maximum Benefits Payable Per Year (HK\$)		
	Silver Plan	Gold Plan	Platinum Plan
<b>1. Worldwide personal effects and valuables</b> • Limit per occurrence	10,000 2,500	15,000 2,500	20,000 2,500
<b>2. Worldwide personal money</b>	2,500	2,500	2,500
<b>3. Unauthorised use of credit cards (worldwide cover)</b>	10,000	10,000	10,000
<b>4. Worldwide loss of personal documents</b> • Limit per occurrence	1,000 1,000	3,000 1,000	5,000 1,000
<b>5. Sports equipment (worldwide cover)</b>	2,500	2,500	2,500
<b>6. Accidental damage to mobile phone/ tablet or laptop computer (worldwide cover)</b>  • Per mobile phone • Per tablet/laptop computer • Maximum no. of reimbursements per year	N/A	2,500 5,000 2	2,500 5,000 2
<b>7. Household removal</b> • Limit per item	100,000 10,000	100,000 10,000	100,000 10,000
<b>8. Temporary removal of contents</b>	50,000	100,000	150,000
<b>9. Alternative accommodation/ loss of rent</b> • Limit per day of alternative accommodation • Limit per day of temporary boarding for your pet 	50,000 1,500 3,000	50,000 1,500 3,000	50,000 1,500 3,000

## Benefits at a glance

 <b>Contents (Extra benefits)</b>	Maximum Benefits Payable Per Year (HK\$)		
	Silver Plan	Gold Plan	Platinum Plan
<b>10. Temporary storage of contents</b>	50,000	50,000	50,000
<b>11. Emigration extended cover</b> • Limit per item	50,000 2,500	50,000 2,500	50,000 2,500
<b>12. Fatal accident benefit</b> 	50,000	100,000	150,000
<b>13. Burglary/robbery harm allowance<sup>#</sup></b>	10,000	10,000	10,000
<b>14. Damaged locks</b>	5,000	5,000	5,000
<b>15. Frozen food and drinks</b>	5,000	5,000	5,000
<b>16. Removal of debris</b>	10,000	10,000	10,000
<b>17. Domestic helper's property</b>	5,000	5,000	5,000
<b>18. Alterations and repairs</b> • Maximum contract value	Covered 100,000	Covered 150,000	Covered 200,000
<b>19. Breakage of window glass during typhoon</b>	10,000	10,000	10,000
<b>20. Online purchased goods protection</b> • 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
<b>21. Eco Living Coverage</b> • Additional cover for each eligible lost or damaged item	1,000 or 10% of the purchase price of the replacing item, whichever is lower		
<b>22. Psychiatric services<sup>#</sup></b>	10,000	10,000	10,000
<b>23. Outdoor Property Extension</b> 	50,000 2,500	50,000 2,500	50,000 2,500
<b>24-hour home emergency assistance</b>	Included	Included	Included


\* Inclusive of all sub-limits under extra benefits and in the aggregate

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

 <b>Personal Liability (Free cover)</b>	Maximum Benefits Payable Per Year (HK\$)		
	Silver Plan	Gold Plan	Platinum Plan
<b>Personal liability</b> • Limit per occurrence • Domestic Helper Liability  • Independent Contractors' Liability to alteration or repair works ▶ Maximum contract value	5,000,000 Covered Covered 100,000	8,000,000 Covered Covered 150,000	10,000,000 Covered Covered 200,000


## Benefits at a glance



 <b>Optional cover - House</b>	<b>Maximum Benefits Payable Per Year (HK\$)</b>
<b>Accidental loss of or damage to the structure of your home</b>	Sum insured *
<b>Extra Benefits</b>	
<b>Alternative accommodation/ loss of rent</b> <ul style="list-style-type: none"> <li>• Limit per day of alternative accommodation</li> <li>• Limit per day of temporary boarding for your pet <span style="color: red; font-weight: bold; border: 1px solid red; border-radius: 50%; padding: 2px;">NEW</span></li> </ul>	50,000 1,500 3,000


 <b>Optional cover - Worldwide All Risks</b>	<b>Maximum Benefits Payable Per Year (HK\$)</b>
<b>Accidental loss of or damage to valuables or personal effects that happens anywhere in the world</b> <ul style="list-style-type: none"> <li>• Limit per unspecified item</li> </ul>	Sum insured 5,000





 <b>Optional cover - Personal Accident (for age 16 - 70)</b>	<b>Maximum Benefits Payable Per Year (HK\$)</b>
<b>Accidental Death and Permanent Disablement</b>	Sum insured
<b>Temporary Disablement</b> <ul style="list-style-type: none"> <li>• Weekly limit per injury</li> <li>• Maximum no. of week</li> </ul>	Sum insured 80% of average weekly earnings 104
<b>Medical Expenses</b>	Sum insured
<b>Extra benefits</b>	
<b>1. Extended spouse cover if Accidental Death and Permanent Disablement is insured for HK\$1,000,000 or above</b>	100,000
<b>2. Bonesetters &amp; acupuncturist treatment expenses if Medical Expenses is insured for HK\$10,000 or above</b> <ul style="list-style-type: none"> <li>• Limit per visit</li> <li>• Limit of visit per day</li> </ul>	1,500 150 1
<b>3. Hospital confinement allowance</b> <ul style="list-style-type: none"> <li>• Limit per week</li> <li>• Maximum no. of week</li> </ul>	500 52

## Benefits at a glance





 <b>Optional cover - Personal Accident (for age 16 - 70)</b>	<b>Maximum Benefits Payable Per Year (HK\$)</b>
<b>4. Clothing and personal effects damage compensation</b> • Limit per event	2,000
<b>5. Funeral and cremation expenses</b>	25,000
<b>6. Double Indemnity for accidents during travelling on a public transport or during a robbery</b>	Up to 1,000,000
<b>7. No claim bonus</b>	10% increase on sum insured for Accidental Death and Permanent Disablement compounding each year over a 5-year period

 <b>Optional cover - Domestic Helper (Cover A)</b>	<b>Maximum Benefits Payable Per Year (HK\$)</b>
<b>Employees' compensation cover</b> • Limit per event	100,000,000
<b>Hospital &amp; related expenses cover<sup>4</sup></b> • In-patient medical expenses • Repatriation expenses	5,000 3,000

 <b>Optional cover - Domestic Helper (Cover B)</b>	<b>Maximum Benefits Payable Per Year (HK\$)</b>
<b>Employees' compensation cover</b> • Limit per event	100,000,000
<b>Clinical expenses<sup>4</sup></b> • Limit per visit per day • Physiotherapist, Chinese medical practitioner or Bonesetter ▶ Limit per visit per day	4,000 200 500 100
<b>Surgical &amp; hospitalisation expenses<sup>4</sup></b> • Room & board charges per day • Surgeon's fees per operation • Anaesthetist fees • Operation theatre charges • Day care surgery	30,000 300 10,000 25% of surgeon's fees 12.5% of surgeon's fees Included
<b>Service interruption<sup>4</sup></b> • Limit per day	6,000 300
<b>Dental expenses<sup>4</sup></b> • Limit per visit	1,500 2/3 of expenses

## Benefits at a glance

 <b>Optional cover - Domestic Helper (Cover B)</b>	<b>Maximum Benefits Payable Per Year (HK\$)</b>
<b>Personal accident</b>	100,000
<b>Repatriation expenses</b>	20,000
<b>Replacement helper</b>	10,000
<b>Fidelity guarantee</b> • Unauthorised telephone calls	10,000 3,000

 <b>Optional cover - Domestic Helper (Cover B)</b>	<b>Maximum Benefits Payable Per Year (HK\$)</b>
<b>Replacement and installation cost of main door lock or metal gate lock</b>	500
<b>Medical protection for abuse of your family</b> • Trauma Counselling Expenses ▶ Limit per visit per day	10,000 Covered 1,000
<p>▶ <b>Optional Cover 1</b></p> <ul style="list-style-type: none"> <li>• Extend to cover heart disease and cancer under Surgical &amp; Hospitalisation Expenses, Clinical Expenses and Service Interruption</li> </ul>	
<p>▶ <b>Optional Cover 2</b></p> <ul style="list-style-type: none"> <li>• Besides to extend to cover cancer and heart disease under Surgical &amp; Hospitalisation Expenses, Clinical Expenses and Service Interruption, PLUS an extra indemnity of HK\$70,000 for Surgical &amp; Hospitalisation Expenses.</li> </ul>	

### Important notes:

#### For House 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 All Risk 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.

#### For Personal Accident section

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

#### For Domestic Helper section

1. The optional Domestic Helper cover 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 enrollment.
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.

## 保障範圍一覽表

 <b>家居財物 (基本保障)</b>	每年最高賠償額 (港幣/元)		
	銀計劃	金計劃	白金計劃
<b>1. 家居財物</b> • 每件、每套或每系列最高賠償額	500,000* 100,000	750,000* 150,000	1,250,000* 200,000
<b>2. 貴重物件</b> • 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
<b>3. 珍藏郵票、錢幣或徽章</b> • 每系列損失的最高賠償額	5,000 1,000	5,000 1,000	5,000 1,000
<b>4. 攝影器材</b>	2,000	2,000	2,000
<b>5. 易碎物品</b> • 每件最高賠償額	5,000	5,000	5,000
<b>6. 太陽鏡或眼鏡</b>	1,000	1,000	1,000

 <b>家居財物 (額外保障)</b>	每年最高賠償額 (港幣/元)		
	銀計劃	金計劃	白金計劃
<b>1. 個人物品及貴重物品 (全球保障)</b> • 每次事故最高賠償額	10,000 2,500	15,000 2,500	20,000 2,500
<b>2. 個人金錢 (全球保障)</b>	2,500	2,500	2,500
<b>3. 信用卡遭盜用 (全球保障)</b>	10,000	10,000	10,000
<b>4. 個人文件 (全球保障)</b> • 每次事故最高賠償額	1,000 1,000	3,000 1,000	5,000 1,000
<b>5. 體育器材 (全球保障)</b>	2,500	2,500	2,500
<b>6. 意外損毀的流動電話/平板或手提電腦 (全球保障)</b>  • 每部流動電話/手提電訊設備 • 每部平板或手提電腦 • 每年最高賠償數量	不適用	2,500 5,000 2	2,500 5,000 2
<b>7. 搬遷保障</b> • 每件最高賠償額	100,000 10,000	100,000 10,000	100,000 10,000
<b>8. 暫時搬遷</b>	50,000	100,000	150,000
<b>9. 臨時居所/租金損失</b> • 臨時居所費用的每日賠償額 • 寵物臨時寄宿費用的每日賠償額 	50,000 1,500 3,000	50,000 1,500 3,000	50,000 1,500 3,000
<b>10. 臨時寄存保障</b>	50,000	50,000	50,000

## 保障範圍一覽表

 <b>家居財物 (額外保障)</b>	每年最高賠償額 (港幣/元)		
	銀計劃	金計劃	白金計劃
<b>11. 移民保障</b> • 每件最高賠償額	50,000 2,500	50,000 2,500	50,000 2,500
<b>12. 個人意外保障</b> 	50,000	100,000	150,000
<b>13. 爆竊/搶劫受傷津貼*</b>	10,000	10,000	10,000
<b>14. 門鎖損毀</b>	5,000	5,000	5,000
<b>15. 冷藏食品及飲品</b>	5,000	5,000	5,000
<b>16. 災場清理費用</b>	10,000	10,000	10,000
<b>17. 家傭個人物品</b>	5,000	5,000	5,000
<b>18. 家居改動及維修</b> • 最高工程合約價值	受保 100,000	受保 150,000	受保 200,000
<b>19. 颱風期間窗戶玻璃損毀</b>	10,000	10,000	10,000
<b>20. 網上購物保障</b> • 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
<b>21. 環保生活保障</b> • 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		
<b>22. 精神科服務保障*</b>	10,000	10,000	10,000
<b>23. 戶外財物保障</b>  • 每件最高賠償額	50,000 2,500	50,000 2,500	50,000 2,500
<b>24小時家居緊急支援</b>	包括	包括	包括

\* 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

 <b>個人法律責任 (免費附送)</b>	每年最高賠償額 (港幣/元)		
	銀計劃	金計劃	白金計劃
<b>個人法律責任</b> • 每次事故最高賠償額 • 家庭傭工責任保障  • 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	5,000,000 受保  受保 100,000	8,000,000 受保  受保 150,000	10,000,000 受保  受保 200,000

## 保障範圍一覽表

 自選保障 – 樓宇建築	每年最高賠償額 (港幣/元)
您的樓宇建築蒙受任何意外損失或損毀	投保額*
額外保障	
<b>臨時居所/租金損失</b> <ul style="list-style-type: none"> <li>臨時居所費用的每日最高賠償額</li> <li>寵物臨時寄宿費用的每日賠償額 <span style="color:red">●</span> <small>新增</small></li> </ul>	50,000 1,500 3,000
山泥傾瀉及地陷保障	受保


 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個人物品 <ul style="list-style-type: none"> <li>每件未指明價值物品的最高賠償額</li> </ul>	投保額 5,000

 自選保障 – 個人意外 (介乎16 - 70歲)	每年最高賠償額 (港幣/元)
意外身亡及永久傷殘	投保額
<b>暫時傷殘</b> <ul style="list-style-type: none"> <li>每宗事故的每週賠償額</li> <li>最高賠償週數</li> </ul>	投保額 每週平均薪金之80% 104
醫療費用	投保額
額外保障	
<b>1. 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</b>	100,000
<b>2. 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</b> <ul style="list-style-type: none"> <li>每次最高賠償額</li> <li>每日最高賠償次數</li> </ul>	1,500 150 1
<b>3. 住院津貼</b> <ul style="list-style-type: none"> <li>每週最高賠償額</li> <li>最高賠償週數</li> </ul>	500 52
<b>4. 衣服及個人物品損毀保障</b> <ul style="list-style-type: none"> <li>每宗意外最高賠償額</li> </ul>	2,000
<b>5. 殯儀及殮葬費用</b>	25,000



## 保障範圍一覽表



 <b>自選保障 – 個人意外 (介乎16 - 70歲)</b>	<b>每年最高賠償額 (港幣/元)</b>
<b>6. 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</b>	高達1,000,000
<b>7. 無索償優惠</b>	意外死亡及永久傷殘投保額每年增加10%，最長可達五年

 <b>自選保障 – 家庭傭工 (保障A)</b>	<b>每年最高賠償額 (港幣/元)</b>
<b>僱員賠償保障</b> • 每宗意外最高賠償額	100,000,000
<b>醫療及相關費用保障<sup>4</sup></b> • 住院醫療費用 • 遣返原居地費用	5,000 3,000

 <b>自選保障 – 家庭傭工 (保障B)</b>	<b>每年最高賠償額 (港幣/元)</b>
<b>僱員賠償保障</b> • 每宗意外最高賠償額	100,000,000
<b>門診醫療費用<sup>4</sup></b> • 每天及每次最高賠償額 • 物理治療、中醫或跌打 ▶ 每日及每次最高賠償額	4,000 200 500 100
<b>手術及住院費用<sup>4</sup></b> • 每日的住院及膳食 • 每症的外科手術費用 • 麻醉師費用 • 手術室費用 • 日間手術	30,000 300 10,000 外科手術費用之25% 外科手術費用之12.5% 包括
<b>服務中斷保障<sup>4</sup></b> • 每日最高賠償額	6,000 300
<b>牙醫費用<sup>4</sup></b> • 每次最高賠償額	1,500 費用的三分之二
<b>個人意外</b>	100,000
<b>遣返原居地費用</b>	20,000
<b>補聘家傭費用</b>	10,000
<b>家傭忠誠責任保障</b> • 未經授權的電話通話費用	10,000 3,000

## 保障範圍一覽表

 自選保障 – 家庭傭工 (保障B)	每年最高賠償額 (港幣/元)
更換及安裝大門門鎖或鐵閘鎖費用	500
<b>家庭成員受虐保障</b> <ul style="list-style-type: none"><li>• 創傷輔導治療費用</li><li>▶ 每日及每次最高賠償額</li></ul>	10,000 包括 1,000
<b>▶ 自選保障一</b> <ul style="list-style-type: none"><li>• 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。</li></ul>	
<b>▶ 自選保障二</b> <ul style="list-style-type: none"><li>• 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。</li></ul>	

### 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。

#### 適用於個人意外保障

1. 自選保障適用於年齡介乎16至70歲，居住於香港的直系親屬。
2. 意外身亡及永久傷殘保障為基本保障項目。
3. 暫時傷殘保障不適用於自僱人士、家庭主婦及失業人士。
4. 暫時傷殘的投保額不得超過受保人每週平均薪金之80%。

#### 適用於家傭保障

1. 自選家傭保障適用於年齡介乎16至65歲之外籍家傭。
2. 自選保障一及二只適用於保障B。
3. 自選保障二只適用於家傭於投保時年齡為45歲以下。
4. 14天（保障A/B）及90天（自選保障一/二）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，每位家傭只可於保單生效等候期完結後始申請索償。