



Specimen

XL Insurance

tailorMade Home Insurance

Table of Limit

Please read the **tailorMade Home** Policy wording for full terms and conditions, in conjunction with your specific schedule.

Section A - Building

Additional Cover

New acquisitions of fixtures and fittings	Covered up to 15% of sum insured for Buildings provided notification is received within 90 days
Trace and access (Outside)	Covered up to Building Sum Insured
Trace and access (Inside)	Covered up to Building Sum Insured
Damage to the garden	Covered up to 10% of the sum insured for the Buildings with a maximum of HKD10,000 per tree and plant
Emergency access (during a medical emergency)	Covered up to Building Sum Insured
Additional Expense	
Expert costs	Covered up to 25% of sum insured for the Buildings
Regulatory compliance costs	Covered up to Building Sum Insured
Debris clean up costs	Reasonable and necessary costs
Damage to gates or fences by falling trees or branches	Covered up to HKD50,000 any one incident, but excluding caused by lopping, topping or felling of trees or shrubs
Emergency access repair costs (by the fire brigade, law enforcement officers &/or medical services)	Reasonable and necessary costs

Alternative Accommodation or Loss of Rent

Alternative accommodation / Loss or Rent (Insured unable to recover)	Covered up to 1 year with max. limit 25% of sum insured for the Buildings
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Section B - Contents

Main Cover (Special Limit)

Jewellery	Covered up to HKD150,000
Wine and Collections	Covered up to HKD200,000
Valuables Coins, stamps, medals, gold, silver and plated articles	Covered up to HKD75,000
Money	Covered up to HKD75,000
Vehicles	
- Trailers	Trailers only up to HKD75,000 in all
- Rowing boats, dinghies, sailboards	No special limit, up to Contents Sum Insured for watercraft within 12 feet in length
Contents of students living away from home	up to Contents Sum Insured

Additional Cover

New acquisitions	Covered up to 30% of sum insured for Contents provided notification is received within 90 days
Guests' personal possessions	Covered up to Contents Sum Insured, but exclude Jewellery, Money and Credit Cards
Property in the open	Covered up to HKD150,000
Marquees	Covered up to HKD200,000
Credit cards	Covered up to HKD500,000
Identity fraud expenses	Covered up to HKD250,000
Data replacement	Covered up to HKD100,000
Metered water and domestic heating oil	Covered up to Contents Sum Insured
Freezer contents	Covered up to Contents Sum Insured
Relatives residing in care home	Covered up to HKD150,000
Acquired disability	Covered up to HKD750,000
Fatal injury	Covered up to HKD100,000
Tenant's improvement	Covered up to 10% of Content Sum Insured or specified amount insured shown in the Schedule
Replacement of title deeds, securities, certificates and documents	Covered up to HKD500,000
Pedal cycles	Covered up to Contents Sum Insured
Golf hole-in-one	Covered up to HKD10,000 per hole-in-one, HKD25,000 in total during policy
Business equipment	Covered up to HKD150,000



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Additional Expenses

Debris clean up costs	Reasonable and necessary costs
Emergency access repair costs (by the fire brigade, law enforcement officers &/or medical services)	Reasonable and necessary costs
Transport and storage costs	Covered up to 15% of sum insured for Contents
Replacement of keys and locks	Reasonable and necessary costs
Security upgrade	Covered up to HKD150,000
Alternative Accommodation and Loss of Rent	
Alternative accommodation / Any rent (Insured liable as occupier) or Loss or Rent (Insured unable to recover)	Covered up to 1 year with max. limit 25% of amount Insured for Contents & Collections

Section C - Collection

Main Cover

Specified items	Up to the agreed value stated on the schedule
Single article limit for unspecified items	HKD300,000
Increased market value following death of artist	Covered up to 200% of the agreed value with a maximum of HKD1,500,000

Additional Cover

New acquisitions	Covered up to 30% of sum insured for the Collection provided notification is received within 90 days
Unspecified pairs and sets	Covered up to HKD300,000 per pair and set
Defective title	Covered up to 10% of the total sum insured for the Collection with a maximum of HKD250,000
Restoration, repair or similar processes	Up to item limit Subject to prior written agreement

Additional Expenses

Emergency evacuation	Covered up to 15% of the sum insured of the Collection
Loss prevention and mitigation expenses	Covered up to 10% of the amount claimed up to a maximum of HKD50,000

Section D - Jewellery

Main Cover

Specified items	Up to the agreed value stated on the schedule
Single article limit for unspecified items	HKD150,000

Additional Cover

New acquisitions	Covered up to 30% of sum insured for Jewellery provided notification is received within 90 days
Unspecified pairs and sets	Covered up to HKD150,000 per pair and set
Restoration, repair or similar processes	Up to item limit Subject to prior written agreement

Section E - Personal Liability

Your liability as owner, occupier or tenant	Covered up to the limit stated on the schedule
Your liability as a private individual	Covered up to the limit stated on the schedule
Owner's Liability in Common Area	Covered up to the limit stated on the schedule
Independent Contractor's Liability	Covered up to the limit stated on the schedule (Provided that the Contract not exceed HKD500,000)