

LANDLORD PROTECTOR
住宅出租保障計劃

It's their home, but it's
your asset.

這不但是您租客的家，
更是您的重要資產。



MSIG

Insurance
that sees
the heart
in everything

A Member of

MS&AD INSURANCE GROUP



LANDLORD PROTECTOR

Protect your property assets and your rental income with this innovative insurance plan designed exclusively for Landlords.

A new plan that protects Landlords' property assets and rental income.

As a Landlord you want to safeguard your rental income and make sure that your property remains in good condition so as to maximise its rental value. Your flat is more than a shelter, it is a key investment asset and part of your financial future. That's why MSIG Insurance (Hong Kong) Limited ("MSIG") is introducing '**Landlord Protector**' - a simple and direct insurance plan that has been designed with your specific needs in mind.

As you would expect, '**Landlord Protector**' insures your leased property against loss or damage caused by common risks such as typhoons, fire, water leakage, burglary etc. Most home insurance plans in the market do this although they are focused on owner-occupiers.

But we always try to exceed your expectations and that's why Landlord Protector offers extra benefits that address your additional concerns as a Landlord.

These include:



Additional Protection for loss of rent

All Landlords want to maximise their rental income. But sometimes things may happen that are beyond your control, and which may interrupt your income stream. With Landlord Protector we will protect you from such unexpected loss of rental income if:

- Your tenant intentionally fails to pay the rent*
- Your flat becomes uninhabitable due to accidental damage (e.g. because of a fire), or if access to the flat is prevented by damage to other properties in the vicinity*
- Your tenant passes away as a result of murder or suicide*



HK\$400,000 coverage for your belongings

Sometimes the tenant may accidentally damage your household appliances, furniture, fixtures and fittings, or other items provided by you in the leased property. Under the tenancy agreement, your tenant is already obliged to pay you for such loss or damage. But what if he cannot pay, or refuses to pay? Landlord Protector will make life easier for you by paying directly for loss or damage of this type*.

*See "Benefits at a glance" for even more benefits.

Unique
benefits for
Landlords

For an affordable **annual premium from HK\$798*** you can sleep easy, secure in the knowledge that MSIG is protecting your rental income and your valuable assets, so that you can focus on your financial future!

You can contact your insurance representative or sign up for the Landlord Protector straight away at msig.com.hk.



**Protect your leased
property now**

**Call 3122 6922
or contact your
insurance representative**

*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.

Benefits at a glance

Landlord Protector’s comprehensive benefits, including details of coverage and limits of compensation, are listed below:

		Maximum Benefits Payable Per Year (HK\$)		
Gross Floor Area		800 or below sq.ft.	801-1,000 sq.ft.	1,001-1,200 sq.ft.
1. Contents and Loss of Rent				
1.1 Contents (Basic Cover)		200,000	300,000	400,000
		in the aggregate, inclusive of all sub-limits under Extra Benefits		
-	Accidental loss of or damage to your contents including furniture, fixtures and fittings and household appliances	200,000	300,000	400,000
		(15,000 per item, set or collection)		
-	Household improvements - improvements and betterments on walls, windows, ceiling, floors and doors	50,000		
Extra Benefits				
a.	Damaged locks - replacement and installation costs if windows, gate or external door locks and keys are damaged due to burglary or attempted theft	5,000		
b.	Removal of debris	10,000		
c.	Temporary removal of contents - loss of or damage to contents whilst temporarily removed for cleaning, renovation or repair within Hong Kong	50,000		
d.	Landslip and subsidence extension - loss of or damage to contents directly caused by landslip or subsidence	Covered		
e.	Alterations and repairs - accidental loss of or damage to contents while the insured premises is under alteration or repair	Covered (contract period not exceeding two months and within maximum contract value of 100,000)		
1.2 Loss of Rent (Basic Cover)		80,000 or total rent of maximum three months, whichever is the lower		
We will cover your loss of rent in respect of the following situation:				
a.	If your premises is uninhabitable due to accidental loss of or damage to contents as insured	Covered		
b.	If access to your premises is prevented by damage to other premises in the vicinity			
c.	If your tenant dies as a result of murder or suicide and no one is paying the rent			
d.	If your tenant fails to pay the rent and you have i) taken legal action; and ii) obtained court judgment; and iii) could not receive the payment within one month after the court ruling	20,000		
2. Property Owner's Liability (Free Cover)				
-	Any claim against you as the owner of the insured premises in the event of accident causing third party's bodily injury or property damage	5,000,000 per occurrence	6,000,000 per occurrence	8,000,000 per occurrence
-	Your legal liability as the owner of the insured premises whilst alteration or repair works are carried out at the insured premises	Covered (contract period not exceeding two months and within maximum contract value of 100,000)		
3. Building ¹ (Optional Cover)				
-	Accidental loss of or damage to the structural part of your premises	Sum insured ²		
-	Landslip and subsidence extension - loss of or damage to the structural part of your premises directly caused by landslip or subsidence	Covered		

Important Notes

1. MSIG Insurance (Hong Kong) Limited reserves its right to underwrite buildings over 40 years at its sole discretion.

2. The sum insured for the Building cover should represent the full cost of rebuilding the Insured Address (including the costs of fixtures and fittings, renovation, debris removal, professional fees and compliance costs).

Major Excess for Each and Every Claim (HK\$)	
Contents	<ul style="list-style-type: none">Water damage excess: 1,000 or 5% of loss, whichever is the greaterLandslip and subsidence extension excess: 10,000 or 10% of loss, whichever is the greaterExcess in respect of loss caused by other causes: 500
Property Owner’s Liability	<ul style="list-style-type: none">Water damage excess for third party property damage: 3,000 or 10% of the adjusted loss, whichever is the greater
Building	<ul style="list-style-type: none">Landslip and subsidence extension excess: 10,000 or 10% of loss, whichever is the greaterExcess in respect of loss caused by other causes: 250

Remarks:

1. This brochure is not a policy of insurance. Please refer to the policy for details.

2. In case of discrepancies between the English and Chinese version of this brochure, the English version shall prevail.

保障範圍一覽表

「住宅出租保障計劃」為您提供週全的保障，保障範圍及賠償限額詳列如下：

		每年最高賠償額（港幣 / 元）		
建築面積		800 平方呎或以下	801-1,000 平方呎	1,001-1,200 平方呎
1. 家居物品及租金損失				
1.1 家居物品（基本保障）		200,000	300,000	400,000
		總限額包括基本及額外保障的分項限額		
-	意外損失或損毀傢俱、固定裝置及設備及家庭電器	200,000	300,000	400,000
		（每件、每套或每系列15,000）		
-	家居裝修 — 包括對牆壁、窗戶、天花、地板及門所進行的裝修及改善工程	50,000		
額外保障				
a.	門鎖損毀 — 窗戶、大閘或大門鎖因爆竊或企圖爆竊而引致損毀所需的更換費用	5,000		
b.	災場清理費用	10,000		
c.	暫時搬遷 — 家居物品因進行清潔、翻新或修理而需暫放於其他地方並因意外而遺失或損毀	50,000		
d.	山泥傾瀉及地陷保障 — 因山泥傾瀉或地陷對家居物品直接造成的損毀	受保		
e.	裝修及維修工程 — 保障於裝修及維修工程進行期間，由意外導致投保居所內的家居物品損失或損毀	受保（工程合約期最多為兩個月及工程合約價值最高為100,000）		
1.2 租金損失（基本保障）		80,000或最多三個月的租金，以較低者為準		
我們會就下列情況賠償您的租金損失：				
a.	倘因受保意外引致家居物品損毀而令您的物業不適合居住	受保		
b.	如因鄰近的物業受到損毀而令您被禁止進出您的物業			
c.	倘您的租客被謀殺或自殺，並且沒有人繳付租金			
d.	若您的租客拖欠租金，而您亦同時 i) 採取法律行動；及 ii) 取得法庭判決；及 iii) 於法庭裁判後一個月內仍未取回欠款	20,000		
2. 物業業主法律責任（免費附送）				
-	作為業主的您因意外造成的第三者身體受傷或財物受損所引致的法律責任	5,000,000（每次事故）	6,000,000（每次事故）	8,000,000（每次事故）
-	作為業主的您因承辦商於投保居所內進行裝修及維修工程所引致的法律責任	受保（工程合約期最多為兩個月及工程合約價值最高為100,000）		
3. 樓宇建築 ¹ 全險（自選保障）				
-	保障您居所的樓宇結構部份因意外損失或損毀	投保額 ²		
-	山泥傾瀉及地陷保障 — 因山泥傾瀉或地陷對您居所的樓宇結構直接造成的損毀	受保		

- 重要事項
- 三井住友海上火災保險(香港)有限公司保留承保樓齡超過40年的樓宇之權利。
 - 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、專業人士費用)。

主要自負金額（每次索償以港幣 / 元計算）	
家居物品	<ul style="list-style-type: none">水損事故引致損毀的自負金額: 1,000或損失總值的5%，以較高者為準山泥傾瀉及地陷保障的自負金額: 10,000或損失總值的10%，以較高者為準其他原因導致損失的自負金額: 500
物業業主法律責任	<ul style="list-style-type: none">水損事故引致第三者財物受損的自負金額: 3,000或核實後之損失總值的10%，以較高者為準
樓宇建築	<ul style="list-style-type: none">山泥傾瀉及地陷保障的自負金額: 10,000或損失總值的10%，以較高者為準其他原因導致損失的自負金額: 250

註：1. 本小冊子並非保單。詳情請參閱保單內容。
2. 如此小冊子的英文版本內容與中文版本內容有歧義，將以英文版本為準。



住宅出租保障計劃

專為業主而設的保障計劃，讓您的物業資產和租金收入獲得週全保護。

嶄新計劃 保障業主的物業資產及租金收入

物業不只是居住的地方，更是您一項重要的投資，是您未來財政安排的關鍵部份。作為業主的您，除了要確保租金收入外，當然希望您的物業能時刻保持良好狀況，以提升日後的出租價值。三井住友海上火災保險(香港)有限公司(「三井住友保險」)深知您的需要，特意為您帶來「住宅出租保障計劃」。此簡單直接的保障計劃是針對業主獨特的需要而設，為您的物業資產及未來財政安排帶來週全的保護。

正如您所預料一樣，「住宅出租保障計劃」是保障您的出租物業因常見意外而導致的損失，例如颱風、火災、漏水、爆竊和意外損壞等。

可是，一般的家居保險計劃通常主要因應業主的自住單位而設，而我們卻一直致力超越您的期望，因此「住宅出租保障計劃」特別為有物業收租的業主提供其他額外的保障，以滿足您的特定需要。

當中包括：



租金損失的額外保障

所有業主當然都希望盡量提高租金收入，但世事難料，往往一些無法控制的意外會影響您的收入來源。透過「住宅出租保障計劃」，萬一發生下列意外情況而導致您的租金收入受損，我們都會為您提供保障：

- 不幸遇著租霸，故意不繳付租金*
- 您的出租物業因意外而遭損毀至不能居住(例如火災)，或因附近其他物業受破壞而導致未能進入您的單位*
- 您的租客因被殺或自殺而去世*



高達港幣400,000元 財物保障

您的租客可能會因為疏忽或意外而損壞了出租物業內您所提供的家居電器、傢俬、裝修或其他物品。當然按照租賃合約，您的租客有責任賠償您的損失，但萬一租客無力承擔這些賠償，又或是拒絕賠償，您又可以怎樣？只需透過「住宅出租保障計劃」，便可直接獲得有關損失的賠償*，令您不用費心。

*有關保障範圍詳情請參閱「保障範圍一覽表」。

專為業主而設
的獨特保障

每年保費只需港幣798*元起，三井住友保險將會為你的租金收入和重要資產提供周全的保障，讓你從此安枕無憂，專注於未來的財政安排。

您可聯絡您的保險顧問或登入 msig.com.hk 即時投保「住宅出租保障計劃」。



為您的出租物業 建立週全的保障

請即致電 3122 6922
或聯絡您的保險顧問

*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。

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