



HomeChoice Insurance Plan Landlord Insurance



Investing in rental property is a good way to protect your wealth and to generate a steady income. Nevertheless, it may also bring you troubles and anxieties by unforeseen circumstances. **HomeChoice Insurance Plan – Landlord Insurance** eases your mind with its multiple protections.

HomeChoice Insurance Plan – Landlord Insurance offers multiple protections to all landlords, just like you.



Liability care

✓ Owner's Legal Liability and Owner's Liability in Common Area

Legal Liability coverage up to HKD 10,000,000 to protect you as a landlord against compensation which you will become liable should any accidents happen at your property or in the common area



Property care

✓ Loss of Rent

Compensates your rental loss up to HKD 20,000 per month for a maximum of six months, if:

- your home is made uninhabitable by an insured cause; or
- there is any outstanding rent unpaid by your tenant (subject to certain policy terms and conditions)

✓ Home Contents

Provides up to HKD 250,000 coverage to the home contents owned by you in your rental property such as furniture, fixtures, fittings and interior decoration



Offer you emergency support

✓ 24-hour Emergency Home Assistance Service

We provide a comprehensive 24-hour Emergency Home Assistance Service to make life easier for you and your tenant. As a valued-added benefit, "Hassle-free cashless approach" is now available. The service includes:

- Plumbing assistance
- Electrical assistance
- Locksmith assistance



Support green initiatives

- ✓ Cover emerging green risks of "Solar PV system"
- ✓ Provide recycling referral service to encourage green lifestyle
- ✓ Provide liability cover arising from "Solar PV system" and electric vehicle (EV) charging facilities

Table of benefits

Coverage	Maximum amount (HKD)
Basic coverage	
Section 1 – Legal Liability Legal liability as a home owner and home owner's liability in common area	Annual coverage 10,000,000
Section 2 – Home Contents¹ Maximum coverage	Annual coverage 250,000
A) Core benefit – Home contents	100,000/set
B) Extended benefits Your property protection	
– Damage by firemen	250,000/year
– Debris removal	20,000/accident
– Outdoor property	50,000/accident (2,500 /item)
– Temporary removal	50,000/accident
– Interior decoration period	100,000/accident
Your loss of rent	
(a) When your home is made uninhabitable by an insured cause, or	20,000 per month Maximum indemnity period: six months
(b) When your tenant has not paid the rent according to the terms and conditions as written in the "Tenancy Agreement", provided that you have (i) taken legal action against your tenant; and (ii) obtained court judgement against your tenant on the outstanding rent; and (iii) failed to receive the outstanding rent within one month after the court judgment is handed down.	
Section 3 – Emergency Assistance Benefits 24-hour Emergency Home Assistance Service	Hassle-free cashless approach
– Electrical, plumbing, locksmith assistances	
Optional coverage	
Section 4 – Building² Accidental damage to the building	Based on rebuilding cost
Extended benefits	
– Debris removal	5% of rebuilding cost/accident
– Architects' and surveyors' fee	5% of rebuilding cost/accident

24-hour Emergency Home Assistance Service – Hassle-free cashless approach

	Standard hours	Non-standard hours
Standard area	Cashless	HKD 800 surcharge
Remote area	HKD 800 surcharge	HKD 1,200 surcharge

24-hour Emergency Home Assistance Service must be rendered by the service provider nominated by Zurich Insurance Company Ltd. The service is only applicable to the first site inspection and repair (not including any material costs) and is subject to service availability.

Standard hours: Technician arrival time: 9 a.m. to 9 p.m., Monday to Sunday except public holidays

Standard area : Hong Kong Island, Kowloon, New Territories and Tung Chung

Remote area : Outlying islands except Tung Chung and restricted areas (including Mai Po, boundary control points and villages of the Frontier Closed Area, etc.)

24-Hour Emergency Home Assistance Service Hotline : +852 28863977

Premium table

Floor area (Sq Ft) ³		Annual premium (HKD)	
Gross floor area	Saleable area	Basic coverage	Optional coverage – Building
500 or below	400 or below	840	690
501-700	401-560	1,044	870
701-1,000	561-800	1,260	1,408
1,001-1,500	801-1,200	1,537	2,112
1,501-2,000	1,201-1,600	1,645	2,698
2,001-2,500	1,601-2,000	1,967	3,306
2,501-3,000	2,001-2,400	2,278	4,034
3,001-3,500	2,401-2,800	2,657	4,761
3,501 or above	2,801 or above	3,105	5,396

Annual Premium (HKD)

Optional extension of personal legal liability coverage to:

Car park space	414
Car park charger for electric cars	966

Please scan the QR code to contact our claims team for arrangement of recycling service.



Footnotes

- For a residence situated in a multistorey building which is aged at 40 years or below, the standard policy excess under Home Contents section is Nil.
- The standard policy excess applicable to landslide and subsidence under Building section is the first HKD 10,000 or 10% of adjusted loss for each and every claim, whichever is the greater.
- Customer can choose either gross floor area or saleable area as the basis for calculation of premium.

Major exclusions :

Unexplained loss, illegal building works; electrical and mechanical breakdown; wear and tear; war; terrorism; radioactive contamination; pollution and contamination, etc.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters. Zurich Insurance Company Ltd is the insurance underwriter of this plan and is solely responsible for all coverage and compensation.

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market¹. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2021, based on gross premium.

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