Hong Leong Home Insurance

Coverage Outline

Section	Coverage		Maximum Benefit Payable (HK$) Plan 1	Maximum Benefit Payable (HK$) Plan 2	Excess
1	**Household Contents** Against accidental loss of or damage to the Household Contents	/claim	1,000,000	500,000	(i) & (ii)
	• Household Contents (Maximum claim per item)	/item	150,000	75,000	
	• Valuables such as jewelry, watches, antiques (Maximum claim per item)	/claim /item	300,000 15,000	150,000 10,000	
	1.1 Contents Away From the Home (Within HKSAR up to 60 days) • Loss of or damage to the Household Contents temporarily away from the Home due to fire, storm, flood, explosion, vandalism, theft etc.	/claim	100,000	50,000	(i) & (ii)
	1.2 Frozen Food	/claim	3,000	1,500	Nil
	1.3 Alternative Accommodation Home is uninhabitable due to an insured peril	/claim	60,000	30,000	Nil
	(a) Accommodation Expenses				
	Daily limit for family member of 2 or less	/day	1,500	1,000	
	Daily limit for family member of 3 or more	/day	3,000	2,000	
	(b) Daily Cash Allowance (Maximum 15 days)	/day	200	100	
	1.4 Temporary Removal (Within HKSAR up to 7 days) • Accidental loss of or damage to the Household Contents temporarily removed from the home for cleaning, renovation, repair etc.	/claim	100,000	50,000	(i) & (ii)
	1.5 Household Removal (Within HKSAR) Accidental loss of or damage to the Household Contents in the course of removal by professional removal contractors	/claim	1,000,000	500,000	(i) & (ii)
	• Household Contents (Maximum claim per item)	/item	150,000	75,000	
	• Valuables such as jewelry, watches, antiques (Maximum claim per item)	/claim /item	300,000 15,000	150,000 10,000	
	1.6 Locks, Keys and Windows • Replacement costs of locks, keys and windows due to burglary	/claim	3,000	2,000	(i) & (ii)
	1.7 Storage of Furniture (Within HKSAR up to 30 days) • Accidental loss of or damage to the Household Contents stored in professional storage companies due to household removals • Cost of temporary storage of furniture if the Home is uninhabitable due to an insured peril	/claim	100,000	50,000	(i) & (ii)
	1.8 Interior Decoration Period / Refurbishment Work (Maximum 60 days)	/claim	100,000	100,000	(i) & (ii)
	• Loss of or damage to the Household Contents during the decoration period (Maximum claim per item)	/item	10,000	10,000	
	1.9 Removal of debris • Cost of removing from your Home the debris of Household Contents which results from loss or damage	/claim	10,000	5,000	Nil
	1.10 Wine • Accidental loss of or damage to wine at Home	/claim /item	4,000 2,000	2,000 1,000	Nil
	1.11 Pet • Accidental death of cat or dog (Maximum 3 pets within 30 days)	/claim	3,000	1,500	Nil
2	**Worldwide Personal Belongings** • Against accidental loss of or damage to the Personal Effects and Valuables (Maximum claim per item)	/claim /item	20,000 10,000	10,000 5,000	Nil
	2.1 Money	/claim	3,000	2,000	Nil
	2.2 Credit Cards	/claim	10,000	5,000	Nil
	2.3 Sports Equipment	/claim	5,000	2,500	Nil
	2.4 Personal Documents	/claim	3,000	2,000	Nil
3	**Worldwide Personal Liabilities** • Against any legal liability to a third party due to negligence	/claim	10,000,000	5,000,000	Nil

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Section	Coverage		Maximum Benefit Payable (HK$)		Excess
			Plan 1	Plan 2	
4	**Worldwide Personal Accident** Accidental death or injury due to fire, robbery or burglary • Hospital Cash: HK$500/person/day • Funeral Expenses	/claim /person	10,000 20,000	5,000 10,000	Nil Nil
5	**eProtection**				
	5.1 ePurchase Protection • Non-Delivery of goods • Accidental Damage of goods	/claim /claim	5,000 5,000	2,500 2,500	Nil Nil
	5.2 eWallet Protection • Against Unauthorized Transaction of your eWallet	/claim	3,000	1,500	Nil

(i) Excess is the first HK$500 of each and every claim: Only applicable to Section 1 (except under Extensions 1.2, 1.3, 1.9, 1.10 & 1.11).

(ii) Excess is the first HK$800 of each and every claim caused by water damage of any kind: Only applicable to Section 1 (except under Extensions 1.2, 1.3, 1.9, 1.10 & 1.11).

24-hour Home Assistance Service

24-hour Home Assistance Hotline Service to arrange locksmith, plumber, electrician, air-conditioner engineer, pests control, home cleaning, general repair, babysitter, nurse and temporary domestic helper.

A 15-day Policy Review Period, Yours to Enjoy

You can enjoy a 15-day policy review period commencing on the 3rd day from the issue date of the certificate. If for any reason you decide to cancel within this period, simply provide written cancellation notice to us. As long as you have not made any claim, your premium paid will be refunded in full and no administrative fees will be charged.

Optional Item: Domestic Helper Coverage

In addition to the above cover, we will provide coverage for your domestic helper on hospitalization costs, personal accident, personal belongings, and more.

Section	Coverage		Maximum Benefit Payable (HK$)	Excess
6	**Employees' Compensation Ordinance**	/event	100,000,000	Nil
	6.1 Personal Accident • Accidental Death and Permanent Disablement coverage	/claim	50,000	Nil
	6.2 Hospitalization Expenses • Due to accident or sickness	/year	10,000	Nil
	6.3 Repatriation Expenses • Repatriation of remains back to his/her origin in the event of death • Repatriation of domestic helper back to his/her origin in the event of certified medical unfitness	10,000 Economy air fare		Nil
	6.4 Domestic Helper's Personal Effects • Accidental loss or damage within the employer's premises	/claim	10,000	(iii)

(iii) Excess is the first HK$200 of each and every claim: Only applicable to Extension 6.4.

Major Exclusions

War, act of terrorism, radioactive contamination, unoccupied for more than 30 consecutive days, wear and tear, mechanical or electrical breakdown, unlawful acts, legal liability arising from ownership or usage of any motor vehicle or watercraft, contact lens, mobile telephones, sports equipment while in use or unattended properties.

Exclusions for Domestic Helper Coverage

Pre-existing sickness or disease, pregnancy or childbirth, AIDS.

Note: 1. Whenever there is any discrepancy between the English and Chinese version of the above, the English version shall prevail.
2. This leaflet is for reference only. Please refer to the original policy for the exact terms and conditions.

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