

## Hong Leong Home Building Insurance

### Coverage Outline

Coverage		Maximum Benefit Payable (HK\$)
<b>Building occupied as dwelling</b>	Against accidental physical loss, destruction or damage to the Building  Extension: 1. Landslip and Subsidence Clause 2. Removal of Debris Clause (Limit: 5% of Sum Insured or HK\$100,000 whichever is the less) 3. Architects', Surveyors' and Consulting Engineers' Fee Clause (Limit: 5% of Sum Insured or HK\$100,000 whichever is the less)  Excess: 1. HK\$1,000 for each and every claim except loss caused by fire, lightning and explosion 2. HK\$10,000 or 10% of loss or damage whichever is the greater for each and every claim caused by Landslip or Subsidence	Up to the Sum Insured you have selected, or the rebuilding cost, whichever is the less

### Major Exclusions

War, act of terrorism, radioactive contamination, pollution, wear and tear, mechanical or electrical breakdown, seepage of water, unexplained loss, illegal structure, defective workmanship.

Note: 1. The minimum premium per annum is HK\$300. We will collect from you levies payable to the IA along with the premium payments.

2. Applicant must be the property owner.

3. Whenever there is any discrepancy between the English and Chinese version of the above, the English version shall prevail.

4. This leaflet is for reference only. Please refer to the original policy for the exact terms and conditions.