

Premier Home Comprehensive Insurance

I. BASIC BENEFIT¹

Insured Items and Coverage	Limit of Indemnity (HK\$)			Excess (HK\$)
	Plan 1	Plan 2	Plan 3	
1 HOME CONTENTS All risks coverage including explosion, fire, burst of water pipe, Burglary, malicious damage, flood, typhoon, landslide, subsidence or other accidental damage <ul style="list-style-type: none"> ■ Valuables ■ Brittle Items 	400,000/event (40,000/item)	800,000/event (80,000/ item)	1,200,000/event (100,000/ item)	Water damage claim: 500 or 10% of loss whichever is the higher; Other claim: 500
Extension Coverage :				
A. Window Protection for Typhoon Season Cover accidental physical loss of or damage to the window at Home as a direct result of typhoon and rainstorm during the typhoon or rainstorm season from July to October.	10,000/event	15,000 /event	20,000/event	Water damage claim: 500 or 10% of loss whichever is the higher; Other claim: 500
B. Interior Decoration/ Refurbishment Works Cover accidental physical loss of or damage to Home Contents at Home during the period of interior decoration or refurbishment work by contractors. (less than 2 consecutive months and the contract value shall not exceed as specified.)	150,000 contract value (3,000/ item)	300,000 contract value (6,000/ item)	450,000 contract value (10,000/ item)	Water damage claim: 500 or 10% of loss whichever is the higher; Other claim: 500
C. Home Removal Cover accidental physical loss of or damage to Home Contents are removed by professional remover from home to your new home in Hong Kong.	400,000/event (40,000/ item)	800,000/event (80,000/ item)	1,000,000/event (100,000/ item)	1,000
D. Alternative Accommodation/Loss of Rental Cover the reimbursement of temporary accommodation/ loss of rental income when the Home is rendered uninhabitable after an insured accident incurred.	30,000/event (800/day)	45,000/event (1,500/day)	60,000/event (2,000/day)	--
Extra cover:				
Infectious Disease Quarantine Cash Allowance The Insured and/or Family Members are informed by the HKSAR government to undergo a compulsory quarantine at a designated location outside the Home.	2,800/event (200/day)	4,200/event (300/day)	5,600/event (400/day)	
E. Temporary Removal Cover accidental physical loss of or damage to Home Contents whilst temporarily removed from the Home to any other premises for the purpose of professional cleaning, repair or renovation within Hong Kong. (Temporary storage period	25,000/event	50,000/event	80,000/event	--

shall not exceed 90 days)				
F. Personal Belongings	10,000/year (5,000/item/set)	18,000/year (6,000/item/set)	28,000/year (7,000/item/set)	500
Cover accidental physical loss of or damage to the Insured and/or Family Members' Personal Effects and Valuables happened anywhere in the world. Also cover accidental physical loss of or damage to domestic helper's personal effects due to burglary at home.	5,000/year (2,500/item/set)	10,000/year (3,000/item/set)	15,000/year (4,500/item/set)	500
G. Loss of Money or Unauthorized Use of Credit Card				
Cover loss due to Burglary or robbery at Home. - Money - Unauthorized use of credit card(s)	1,500/event 2,000/event	3,500/event 3,000/event	3,500/event 4,000/event	-- --
H. Laptop Computers and mobile phone				
Cover the actual repair and replacement cost or fees of the below items due to robbery or Burglary at Home. - Laptop Computers. - Mobile phone	3,000/event 2,500/event	4,000/event 3,500/event	5,000/event 4,500/event	1,000 1,000
I. Replacement of Personal Documents	1,500/event	3,500/event	3,500/event	--
Cover the replacement cost or fees of personal documents due to fire, Burglary or robbery at Home.				
J. Replacement of Windows, Door Locks and Keys	2,000/event	3,000/event	3,500/event	--
Cover reasonable replacement cost of damaged windows, door locks and keys of Home due to Burglary.				
K. Removal of Debris	3,000/event	6,000/event	8,000/event	--
Cover the cost and expenses incurred in the removal of debris following any insured accident.				
L. Frozen Food	2,000/event	3,000/event	4,000/event	200
Cover the replacement cost of food and drinks which are spoilt in the refrigerator as a result of accidental breakdown of the refrigerator and/or accidental failure of electricity supply.				
M. Malicious Damage by tenant	30,000/event (3,000/item/set)	40,000/event (4,000/item/set)	50,000/event (5,000/item/set)	--
Cover malicious damage to landlord's Home Content at the let out property by tenant.				
N. Outdoor Property	--	15,000/event (3,000/item/set)	20,000/event (4,000/item/set)	1,500 or 10% of loss whichever is the higher
Covers the accidental physical loss of or damage to the fixtures and fittings in the open generally located at Home as a direct result of typhoon, rainstorm and lightning.				
O. 24-HOUR HOME ASSISTANCE SERVICES	✓	✓	✓	--
Free referral services: - electrical assistance - plumbing assistance, - 24-hour emergency locksmith assistance - contractor for general repair of household items, - baby-sitting/registered nursing - temporary domestic helper - home cleaning/pest control				

	(Total aggregate amount of claim payable under SECTION 1 - HOME CONTENTS above must not exceed the insured Plan's maximum Limit of Indemnity)				
2	LEGAL LIABILITY	5,000,000/event/year	7,000,000/event/year	10,000,000/event/year	--
	Protect against the legal liability of the Insured and/or Family Members as a home owner or a resident, for negligence causing third-party Bodily Injury or property damage at Home.				
	Extension Coverage :				
	A. Home Owner's Liability	5,000,000/event/year	7,000,000/event/year	10,000,000/event/year	--
	Protect the owner of the Home against any legal liability arising out of the common part of the building of which the home is insured, for negligence caused by the Owner's Corporation and/or Property Management Company of the building and/or the owner of the home.				
	B. Worldwide Personal Liability	1,000,000/event/year	1,000,000/event/year	1,000,000/event/year	--
	Protect against the legal liability in the event of the Insured and/or Family Members' negligence causing third-party Bodily Injury or property damage whilst outside the Home or during a temporary visit outside HKSAR. (not exceeding 30 days)				
	C. Domestic Helper Liability	200,000/event/year	400,000/event/year	600,000/event/year	--
	Protect against the legal liability in the event of the Insured's Domestic Helper's negligence causing third-party Bodily Injury or property damage during her work.				
	D. Pet's Owner Liability	20,000/event/year	35,000/event/year	50,000/event/year	--
	Protect against the legal liability in the event of the Insured and/or Family Members' pet(s) causing third-party Bodily Injury at Home or within the common area of the Building.				
	(Total aggregate amount of claim payable under SECTION 2 - LEGAL LIABILITY above must not exceed the insured Plan's maximum Limit of Indemnity)				
3	PERSONAL ACCIDENT	200,000/year	300,000/year	400,000/year	--
	Protect the Insured and/or Family Members suffer death or permanent total disablement as a result of fire, robbery, theft or Burglary at Home.	(100,000/person)	(150,000/person)	(200,000/person)	

II. OPTIONAL BENEFITS (4. DOMESTIC HELPER and/or 5. ADDITIONAL WORLDWIDE PERSONAL BELONGINGS COVER can only be added upon application of 【I. BASIC BENEFIT】)

Insured Items and Coverage		Limit of Indemnity (HK\$)/ Year	Excess(HK\$)
4	DOMESTIC HELPER² Cover your liabilities as an employer to your domestic helper under the Employees' Compensation Ordinance and Common Law.	100,000,000/event	--
5	ADDITIONAL WORLDWIDE PERSONAL BELONGINGS COVER² Provide additional coverage on 【 Extension Coverage to SECTION 1, item F – Personal Belongings 】	50,000/year	500

6	BUILDINGS³ (can be taken out as a stand-alone plan) Cover for accidental physical loss to Buildings	As per Sum Insured selected	3,000 (will be waived if the loss is caused by fire or explosion)
	Extra Benefit⁴: (The 4 items listed below are not applicable if SECTION 1 is insured in this Policy)		
	1. Alternative Accommodation/Loss of Rental	30,000/event (800/day)	--
	2. Removal of Debris	3,000/event	--
	3. Legal Liability Protect against the legal liability of the Insured and/or Family Members as a home owner or a resident, for negligence causing third-party Bodily Injury or property damage at Home. Extension Coverage : A. Home Owner's Liability Protect the owner of the Home against any legal liability arising out of the common part of the building of which the home is insured, for negligence caused by the Owner's Corporation and/or Property Management Company of the building and/or the owner of the home. B. Worldwide Personal Liability Protect against the legal liability in the event of the Insured and/or Family Members' negligence causing third-party Bodily Injury or property damage whilst outside the Home or during a temporary visit outside HKSAR. (not exceeding 30 days) C. Domestic Helper Liability Protect against the legal liability in the event of the Insured's Domestic Helper's negligence causing third-party Bodily Injury or property damage during her work. D. Pet's Owner Liability Protect against the legal liability in the event of the Insured and/or Family Members' pet(s) causing third-party Bodily Injury at Home or within the common area of the Building. (Total aggregate amount of claim payable under SECTION 3 - Legal Liability above must not exceed the insured Plan's maximum Limit of Indemnity)	5,000,000/event/year 1,000,000/event/year 200,000/event/year 20,000/event/year	-- -- -- --
	4. Personal Accident Protect the Insured and/or Family Members suffer death or permanent total disablement as a result of fire, robbery, theft or Burglary at Home.	200,000/year (100,000/person)	--

Note:

1. If the insured home is rented out by the insured:
BOCG Insurance Company Limited (BOCG Insurance) will offer the following Insured Items and Coverage for the "Insured only", whilst his/her family members are not entitled to any indemnity in this policy.
 - (i) The Insured's home contents which are owned and placed in the insured home, excluding valuables and brittle items under **【I.BASIC BENEFIT item 1 – HOME CONTENTS】** ;
 - (ii) **【Extension Coverage to HOME CONTENTS item D - Loss of Rental, item K – Removal of Debris and item M - Malicious Damage by tenant】** ;
 - (iii) **【I.BASIC BENEFIT item 2 – LEGAL LIABILITY】** , but not including the extension coverage item B - D
2. Not applicable to the insured home is rented out by the insured.
3. If the insured home is rented out by the insured :
BOCG Insurance **will not** offer **【Extension Coverage Items B – D under Legal Liability】** and **【Personal Accident】** to the Insured, his/her family members are not entitled to any indemnity of these section.
4. This **Extra Benefit** is only applicable if **【II. OPTIONAL BENEFITS - BUILDINGS】** is insured on a standalone basis.