

Premier Home Comprehensive Insurance

1. Q: How much should I insure for my home contents and building structure?
A: Generally speaking, the sum insured for home contents should cover the replacement costs of home contents; while the sum insured for the building structure should be calculated based on the rebuilding cost of the buildings.
2. Q: Can I apply for my local or foreign domestic helpers? Is there any age limit?
A: Yes, you can apply for both local or foreign domestic helpers, Insured domestic helper must be aged between 18 and 60 years old.
3. Q: What can I do if I found that the coverage does not fit my needs once I received the Policy?
A: You have 15 days "Policy Review Period". If the coverage do not meet your needs, you can terminate your policy by giving a written notice to BOCG Insurance within 15 days from the confirmation date of the policy. If no claim has been made during that period, all paid premium will be refunded.
4. Q: Can an expatriate employee (non-Hong Kong permanent resident status) apply for their Home Content Coverage or Building Coverage?
A: Yes. But the application must be signed in Hong Kong as a valid legal document.
5. Q: What is "Premier Home Comprehensive Insurance"?
A: "Premier Home Comprehensive Insurance" is an all-in-one home insurance policy providing coverage for your home contents, personal liability and personal accident. You can opt for additional coverage for domestic helper, supplementary worldwide personal belongings and buildings.

6. Q: If I already have buildings coverage in a 'Fire Insurance' policy, do I still need the "Home Contents Coverage"?
- A: These two policies are different. Buildings coverage provided in a 'Fire Insurance' policy only covers the building structure such as walls, windows, ceiling, floor, pipes and the property's original fixtures and fittings. Buildings coverage claims can be made for damage caused by fire and other named perils. "Home Contents Coverage" provides protection for home contents inside the home, such as furniture, Household goods, improved fixtures and fittings, etc, as well as personal belongings that are inside the home or taken outside of it.
7. Q: If my home floor are damaged by seepage of water, which was caused by a burst pipe, will it be covered?
- A: Yes. We cover home contents damaged by overflowing water due to burst pipes, and water seepage through cracks formed as the building's structure was damaged by the direct force of typhoons or windstorms.
8. Q: Will complimentary home contents (such as washing machine, refrigerator, dishwasher etc.) provided by the developer in a new flat be covered?
- A: Yes. All complimentary movable home contents such as air-conditioner, washing machine, refrigerator and dishwasher, etc, will be covered. However, fixtures such as floor or kitchen cabinets, etc are excluded.
9. Q: If my family members and/or I sustain bodily injury as a result of accident or burglary at home, will there be any compensation?
- A: Compensation will only be made in the event that the insured and/or his/her family members suffer death (within 3 calendar months from the date of when the accident occurred) or sustain permanent total disablement, as a direct result of fire caused by fire, theft, robbery or burglary at home.
10. Q: If my domestic helper causes damage to third party properties or injures a third party after working hours, can I be covered?
- A: No, only if the domestic helper causes the damage or the injury which is arising from negligence during working hour.

11. Q: Will depreciation be taken into account when a claim is being processed?
- A: No. Compensation will be made on the basis of the costs required to replace the home contents as a result of accidental physical damage or loss with new ones. The insured is therefore protected against any financial loss resulting from depreciation of home contents.
12. Q: If an accident happens at home when I am traveling outside Hong Kong SAR, am I covered?
- A: Yes. However, if your home is left unoccupied for more than 60 consecutive days, no compensation will be made for losses of or damages to home contents unless such losses or damages are caused by fire, lightning, explosion, earthquake, typhoon, windstorm, bursting of pipes or flood.