

PRIME HOME PROTECTION PLAN



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A Total Home-Care Protection for Your Family and Property



PRIME HOME Protection Plan

"Home is where the heart is", as the old saying goes. So, is it not of the utmost importance to ensure that your home, family members, and property are all getting the full protection that they deserve?

FAMILY • PROPERTY • HOME

With this in mind, we are delighted to offer you a one-stop concept in home-care protection. Not only will your possessions be fully protected against accidental damages and losses, your loved ones will also enjoy protection against accidents.

With PRIME HOME Protection Plan, you can enjoy:

- ✓ Comprehensive HK\$500,000 HOME CONTENTS COVER and HK\$5,000,000 PERSONAL LIABILITY COVER
- ✓ Optional FAMILY ACCIDENT COVER of up to HK\$400,000 for your children and parents, even if they do not live with you
- ✓ A FREE 24-Hour Home Emergency Assistance service which offers you an efficient support when needed

HIGHLY-ACCLAIMED CLAIMS SERVICE

We will ensure that you receive a speedy and efficient claims service by striving to settle a claim within 5 days after receiving all supporting claims documents.

With PRIME HOME Protection Plan, you will enjoy total peace of mind.

Benefits at a Glance

Maximum Benefits Payable Per Year (HK\$)

Home Contents (Basic)

Home Contents	
– any unforeseen accidental physical loss or damage such as by fire, typhoon, gas explosion, flooding, landslip and subsidence or theft	\$500,000 \$100,000 per item, set or collection
– Household Improvements including improvements and betterments on walls, windows, ceiling, floors and doors	Sum Insured of Home Contents Section
– Valuables (includes jewellery, watches, digital cameras/videos, furs, etc.)	\$166,666 \$15,000 per item
– Money	\$5,000 in aggregate \$1,000 per loss
Extra Benefits	
a. Loss of personal effects in office	\$2,500
b. Loss of personal effects/money on business trips	\$2,500
c. Temporary removal of Home Contents – for repairing, cleaning or renovation	\$50,000
d. Household removal - for loss of or damage to Home Contents during the course of removal by a professional remover	\$100,000
e. Alternative accommodation – should your home become uninhabitable due to insured damages	\$50,000 in aggregate \$1,500 per day
f. One month's cover on personal effect whilst in a hotel pending emigration	\$50,000
g. Burglary harm allowance – if you or your spouse sustains injury caused by burglars in your home	\$5,000
h. Fatal accident – should you or your spouse pass away within 3 months from injury caused by fire or thieves in your home	\$50,000
i. Removal of debris	\$10,000
j. Damaged locks – for replacement cost due to burglary or attempted theft	\$2,500
k. Frozen food & drinks – if food & drinks in freezer rots due to freezer failure	\$5,000
l. Domestic servant's property	\$5,000

Personal Liability (Free)

Any claim against you or your family members in the event of your negligence causing third party injury or property damage	\$5,000,000
– It extends to contingent contractor's liability for maintenance and home cleaning services with contract value of not more than HK\$100,000	
Tenant's liability	\$5,000,000
Owner's liability in common area	\$1,000,000

24-Hour Home Emergency Assistance (Free)

Offers immediate assistance on referral services if you encounter any problems with your home.

Worldwide All Risks (Optional)

Accidental physical loss of or damage to – valuables and personal effects that happens anywhere in the world, including jewellery, watches, digital cameras or videos and furs	Sum Insured ^{A1} <i>\$5,000 per item unless specified^{A2}</i>
Extra Benefits	
a. Money	\$2,500
b. Unauthorised use of credit cards	\$10,000
c. Sports equipment	\$2,500
d. Personal documents	\$1,000

House (Optional)

Building – for the structural part of your home including landlord's fixtures and fittings.	Sum Insured ^{B1}
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Personal Accident (for age 16-70^{C1}) (Optional)

Accidental death and permanent disablement ^{C2}	Sum Insured
Temporary disablement ^{C3} – for being unable to attend to usual occupation temporarily	Sum Insured ^{C4} (weekly benefit)
Medical expenses	Sum Insured
Extra Benefits	
a. Extended spouse cover – cover your spouse as well if you choose the cover for accidental death and permanent disablement for \$1,000,000 or above	\$100,000
b. Bonesetters & acupuncturists treatment (applied to those who have taken out Medical Expenses Benefit for \$10,000 or above)	\$1,500 in aggregate <i>\$150 per consultation per day</i>
c. Hospital confinement allowance	\$500 per week up to 52 weeks
d. Clothing and personal effects for the damage or loss during accident	\$2,000
e. Funeral and cremation expenses	\$25,000
f. Double indemnity	\$1,000,000
g. No claim bonus – the no claim bonus you are enjoying can be transferred to us from your current insurer, subject to our scale	10% increase on Sum Insured per annum up to 5 years

Family Personal Accident^{D1} (Optional)

		Maximum Benefits Payable (HK\$)		
Coverage	Age	71 – 80	8 – 15	1 – 7
	Death		\$200,000	\$100,000
Permanent Disablement		\$400,000	\$200,000	\$100,000
Medical Expenses (per accident)		\$5,000	\$5,000	\$5,000

Domestic Servants (Optional)

Plan A	Employees' compensation cover	\$100,000,000
	In-patient medical expenses	\$5,000
	Repatriation expenses	\$3,000
Plan B	Employees' compensation cover	\$100,000,000
	Clinical expenses	\$3,000

In-patient medical expenses	\$30,000
Service interruption	\$6,000
Dental expenses	\$1,500
Personal accident	\$100,000
Repatriation expenses	\$20,000
Replacement servant	\$3,000
Fidelity guarantee	\$10,000
Lock replacement expenses	\$500

Important Notes

A. For Worldwide All Risks Section

1. The Sum Insured for unspecified items should represent the maximum possible value of all the property you are likely to carry away from home at any one time.
2. For any property exceeding HK\$5,000 which you would like to insure, please list down separately in the proposal form and provide invoice to proof its value.

B. For House Section

1. The Sum Insured for the building should be the rebuilding value.

C. For Personal Accident Section

1. Optional cover is available for immediate family members aged from 16 to 70, living in Hong Kong.
2. Accidental Death and Permanent Disablement Benefits are the basic cover.
3. Self-employed individuals, housewives, and the unemployed are not entitled to Temporary Disablement Benefit.
4. Please do not insure the Temporary Disablement Benefits with the limit exceeding your average weekly earnings.

D. For Family Personal Accident

1. Optional cover is available for immediate family members aged from 1 to 15, or 71 – 80, living in Hong Kong.
2. For those who are aged 71 – 80, valid health certificate will be required.
3. NO international emergency assistance cover for the insured aged from 1 to 15, or from 71 to 80.

Major Excess

	Excess (HK\$)
Home Contents	\$250 – Water damage excess: \$1,000 or 5% of loss, whichever is greater – Household removal excess: \$1,000 – Landslip and subsidence excess: \$10,000 or 10% of loss, whichever is greater
House	\$250 – Landslip and subsidence excess: \$10,000 or 10% of loss, whichever is greater
Worldwide All Risks	\$250

Premium

	Annual Premium (HK\$)		
Home Contents [^]			
Gross Floor Area (sq ft)			
below 500	\$800		
501 – 700	\$1,130		
701 – 1,000	\$1,450		
1,001 – 1,500	\$1,800		
1,501 – 2,000	\$2,170		
over 2,000	Please contact your insurance advisor		
Personal Liability	Free		
24-Hour Home Emergency Assistance	Free		
Optional covers			
House	0.09% of the sum insured		
Worldwide All Risks	1.5% of the sum insured		
Personal Accident			
Occupational Class*	Class 1	Class 2	Class 3
Accidental Death & Permanent Disablement (for every \$10,000 compensation in an injury)	\$9.4	\$10.4	\$18.0
Temporary Disablement (for every \$100 weekly payment)	\$18.0	\$22.0	\$31.0
Medical Expenses (for every \$100 compensation in an injury)	\$2.2	\$2.8	\$4.2
Family Personal Accident	Aged 71 - 80	Aged 8 - 15	Aged 1 - 7
	\$480	\$260	\$185
Domestic Servants	Plan A – \$414	Plan B – \$750	

[^] The premium of Home Contents Section is subject to changes in the sum insured. Please contact your insurance advisor for details.

* Occupational Class
Class 1: professional, administrative and office duties without manual work
Class 2: other non-manual occupations
Class 3: occupations involving slight manual work

This brochure is only a summary of product features and does not constitute any part of the policy itself. Full details of the policy cover, exclusions and excess imposed for each section can be found in a copy of the PRIME HOME Insurance Policy. Ask your insurance advisor for details.

To find out more, please contact your insurance advisor.

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PRIME HOME保障計劃

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摯親・財物
把您的家照顧得細意週到



PRIME HOME保障計劃

顧家的您，當然懂得為家人提供至全面的家居保障。我們明白除了家居財物的保障，對家人的照顧其實更為重要。

家人・財物・安樂窩

有見及此，我們特意獻上一站式家居保障計劃，不單全面照顧您的財物，更保障到您摯愛的家人。

PRIME HOME保障計劃讓您享有以下保障：

- 高達港幣500,000元的全面家居財物保障及港幣5,000,000元個人法律責任保障。
- 無論是您的子女，抑或是上年紀的父母親，縱使他們並非與您同住，PRIME HOME保障計劃都可特別為他們安排高達港幣400,000元的意外保障。
- 免費24小時家居緊急支援服務，讓您在緊急時得到快捷的協助。

高效索償服務 享譽業界

倘若有不幸意外發生，我們將致力於收齊索償文件後五天內作出賠償，快捷妥當。

今天，就親身體驗PRIME HOME保障計劃細意帶給您一家的全面家居保障！

保障範圍一覽表

每年最高賠償額(港幣/元)

家居財物(基本保障)

家居財物	
- 任何不可預見的意外如火災、颱風、氣體爆炸、水災、山泥傾瀉、地陷或盜竊等所引致的損失	總限額500,000元 每件、每套或 每系列100,000元
- 家居修葺包括牆身、窗戶、天花、地板及門	家居財物之投保額
- 貴重物件 (包括珠寶、手錶、數碼相機/攝錄機、皮草等)	166,666元 每件15,000元
- 金錢	總限額5,000元 每項損失1,000元
額外保障	
a. 辦公室內損失個人物品	2,500元
b. 海外公幹時遺失個人物品/金錢	2,500元
c. 暫寄家居物品 — 因維修、清潔或裝修而將家居物品暫放於其他地方	50,000元
d. 搬遷保障 — 委託專業搬屋公司遷居的過程中，家居物品因意外而遺失或損壞	100,000元
e. 暫時住所費用 — 因家居損毀不能居住	總限額50,000元 每天1,500元
f. 因移民前需入住酒店的個人財物保障 (可長達一個月)	50,000元
g. 盜竊受傷津貼 — 您或配偶於家中因爆竊而受傷	5,000元
h. 意外身故 — 您或配偶於家中因火災或盜竊而受傷並於三個月內身故	50,000元
i. 清除瓦礫	10,000元
j. 門鎖或窗鎖 — 門窗因爆竊而引致損毀所需的換鎖費用	2,500元
k. 冷藏食品及飲品變壞 — 雪櫃故障而引致冷藏食品及飲品變壞	5,000元
l. 家傭物品	5,000元

個人法律責任(免費附送)

您或家人因疏忽導致第三者受傷或財物損失的法律責任	5,000,000元
- 此保障伸延至合約總值不超過港幣100,000元的家居裝修、維修或家居清潔所引致的第三者責任	
租客法律責任	5,000,000元
業主在公共地方的法律責任	1,000,000元

24小時家居緊急支援(免費附送)

若您遇到任何家居問題，我們的緊急支援可為您提供轉介服務

全球個人財物全險（自選保障）

意外損失	所選投保額 ^{A1}
– 在世界任何地方遺失或損毀的個人物品，包括珠寶、手錶、數碼相機或攝錄機及皮草	除指明外，每項損失5,000元 ^{A2}
額外保障	
a. 遺失金錢	2,500元
b. 信用卡遭盜用	10,000元
c. 運動器材	2,500元
d. 個人證件	1,000元

樓宇結構（自選保障）

樓宇結構	所選投保額 ^{B1}
– 保障您居所的結構部份及業主的裝修	

個人意外（介乎16 - 70歲^{C1}）（自選保障）

意外身亡及永久傷殘 ^{C2}	所選投保額
暫時傷殘 ^{C3}	所選投保額 ^{C4}
– 指暫時不能從事慣常的職業	(賠償以每週形式支付)
醫療費用	所選投保額
額外保障	
a. 配偶額外保障 — 如果您選擇的意外身亡及永久傷殘保障的投保額達1,000,000元或以上，您的配偶可同時享有該項保障	100,000元
b. 跌打及針灸治療 (須投保\$10,000或以上的醫療費用)	總限額1,500元 每天及每次求診150元
c. 住院津貼	每週500元， 最長可達52星期
d. 衣服及個人物品因意外而損毀或遺失	2,000元
e. 殯儀及殮葬費用	25,000元
f. 雙倍賠償	1,000,000元
g. 無索償優惠 — 您可將在現有保險公司所享有的無索償優惠轉至本公司，優惠額以本公司的比率計算為準	投保額每年增加10%，最長可達五年

家庭個人意外^{D1}（自選保障）

		最高賠償額 (港幣 / 元)		
投保額	年齡	71 - 80	8 - 15	1 - 7
意外身亡		200,000元	100,000元	50,000元
永久傷殘		400,000元	200,000元	100,000元
醫療費用 (每次意外)		5,000元	5,000元	5,000元

家傭（自選保障）

A計劃	僱員賠償保障	100,000,000元
	住院醫療費用	5,000元
	送返原居地費用	3,000元
B計劃	僱員賠償保障	100,000,000元
	門診醫療費用	3,000元
	住院醫療費用	30,000元
	家傭因住院而導致服務中斷	6,000元
	牙醫費用	1,500元
	個人意外	100,000元
	送返原居地費用	20,000元
	補聘家傭	3,000元
	忠誠保障	10,000元
	更換門鎖費用	500元

重要事項

A. 適用於全球個人財物全險保障

- 非指定個人財物的投保額應為每次外出時攜帶財物的最高總額。
- 如欲投保任何價值超過港幣5,000元的財物，請在投保書內另行列明，並於投保時提供收據證明。

B. 適用於樓宇結構保障

- 樓宇結構的投保額應為樓宇重建的費用。

C. 適用於個人意外保障

- 可保障年齡介乎16至70歲，居住於香港的直系親屬。
- 意外身亡及永久傷殘保障為基本保障項目。
- 暫時傷殘保障不適用於自僱人士、家庭主婦及失業人士。
- 暫時傷殘保障的投保額不可超越您每星期的平均收入。

D. 適用於家庭個人意外保障

- 可自選年齡介乎1至15歲或71至80歲，居住於香港的直系親屬的個人意外保障。
- 凡年屆71至80歲長者，須出示有效的醫生證明以示其身體健康狀況。
- 凡1至15歲或71至80歲的個人意外保險受保人，其保障範圍不包括國際緊急支援服務。

主要自負金額

	自負金額 (港幣 / 元)
家居財物	250元 – 水損事故的自負金額為1,000元或損失總值的5% (以較高者為準) – 搬遷保障的自負金額為1,000元 – 山泥傾瀉及地陷的自負金額為10,000元或損失總值的10% (以較高者為準)
樓宇結構	250元 – 山泥傾瀉及地陷的自負金額為10,000元或損失總值的10% (以較高者為準)
全球個人財物全險	250元

保費一覽表

	全年保費 (港幣 / 元)		
家居財物 [^]			
樓宇建築面積 (平方呎)			
500以內	800元		
501 - 700	1,130元		
701 - 1,000	1,450元		
1,001 - 1,500	1,800元		
1,501 - 2,000	2,170元		
2,000以上	請向您的保險顧問查詢		
個人法律責任	免費附送		
24小時家居緊急支援	免費附送		
自選保障			
樓宇結構	所選投保額的0.09%		
全球個人財物全險	所選投保額的1.5%		
個人意外			
職業類別*	第一類	第二類	第三類
意外身亡及永久傷殘 (以每宗事故10,000元的賠償額計)	9.4元	10.4元	18.0元
暫時傷殘 (以每週100元的賠償額計)	18.0元	22.0元	31.0元
醫療費用 (以每宗事故100元的賠償額計)	2.2元	2.8元	4.2元
家庭個人意外	71 - 80歲	8 - 15歲	1 - 7歲
	480元	260元	185元
家傭	A計劃 – 414元	B計劃 – 750元	

[^] 家居財物保障之保費會因應投保額而有所不同。請聯絡您的保險顧問查詢。

* 職業類別

- 第一類：從事專業、行政及其他非體力勞動的辦公室工作
- 第二類：其他非體力勞動的職業
- 第三類：輕微涉及體力勞動的職業

此小冊子概述的保障只供參考之用，並不構成保單的一部分。關於PRIME HOME保障計劃的詳細保障內容，不受保項目以及自負金額等資料，可參閱保單副本。請向您的保險顧問查詢。

如閣下對本計劃感興趣，請向您的保險顧問查詢。

三井住友海上火災保險（香港）有限公司

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