

HOMEEXEC INSURANCE

Cover Summary

BUILDING

Subject to specified exclusions, covers physical loss of physical damage, including fire, water or accidental damage to walls, ceilings and floors of your home, including interior fittings and lifts, fuel tanks, satellite dishes and swimming pools.

Cover Limit

Up to the building's sum insured.

Additional Special Coverages

<i>Garden</i>	Covers the damage caused by fire, lightning, collision, impact, theft, of vandalism to your garden.	Up to HK\$75,000 per year; Up to HK\$7,500 per tree, shrub or plant.
<i>Tracing a Water Leak</i>	Subject to certain conditions, covers the cost of finding the source of a water or heating fuel leakage.	Inside the home—up to the building's sum insured. Outside the home—up to HK\$150,000.
<i>Replacement of Locks</i>	Covers the costs of changing the locks if you lose the keys to your home.	Up to the building's sum insured.

When Your Home Cannot be Lived in

<i>Alternate accommodation or rent owed to you</i>	Covers the reasonable and necessary costs of alternative accommodation, or rent you cannot recover as a landlord, whilst your home cannot be lived in because of loss or damage covered by the policy.	Up to 2 years.
<i>Fees & extra expenses in rebuilding your home</i>	Covers architects, surveyors, and consulting engineer's fees in the rebuilding or repair of the building.	Up to 25% of the costs of repair or rebuilding.
<i>Forced Evacuation</i>	Covers the costs to maintain your normal standard of living if a government authority prohibits you from living in the building due o loss to neighbouring properties which would have covered by the policy.	Up to 48 days.
<i>Fire Department charges</i>	Covers the charges imposed by law or which we agree to if the fire department is called to protect your home against a loss or potential loss which would be covered under the policy.	Up to HK\$10,000

Cover Summary

Buying, Selling or Renting out Your Home

Buying a new home Covers your new home in Hong Kong against fire damage for up to 60 days from the time you have signed the sales & purchase agreement until the completion of the sale or until your new insurance starts, if earlier.

Selling your new home Covers the new buyer for the home you insure with us from the time of signing the binding and final contract until completion of the sale provided the buyer is not covered by any other policy.

Carpets, curtains and appliances Covers physical loss or physical damage when your new home is rented out unfurnished, provided there is no coverage under another policy.

CONTENTS, FINE ART & VALUABLES

Specified Fine Art and Valuables Subject to certain conditions and exclusions, covers physical loss or physical damage on a worldwide basis.

Specified Fine Art and Valuables Items listed individually.

Unspecified Fine Art and Valuables Items not listed individually but covered under a lump sum.

Additional Special Coverage

Home Move within Hong Kong or overseas. Covers your contents, valuables and Fine Art while being moved to your new home in Hong Kong or overseas.

New Possessions New purchases up to 25% of the existing sum insured will be covered from the moment you buy them, if you notify us within 60 days and pay the additional premium.

Pair & Sets Full Payment If any items which have an increased value because they form part of a pair or set are lost or damaged, any payment will take account of the increased value.

Death of the Artist Covers the appreciation in value of Fine Art for up to 6 months due to the death of the artist, where such increased value can be proven.

Defective Title Covers defective title of ownership causing the art item to be returned to its rightful owner after purchase.

Cover Limit

Up to 60 days where you are buying new home.

Up to HK\$75,000.

Up to contents, valuables, and Fine Art sum insured.

Up to specified insured amount for the item.

Up to HK\$75,000 per item, pair or sets for valuables; Up to HK\$200,000 per item, pair or sets for Fine Art.

Up to the Contents, valuables and Fine Art sums insured.

Up to 25% of the sum insured.

Up to 100% increase of the insured value of the Fine Art item, and the increase is allowed up to HK\$1.5M.

Up to HK\$250,000, or 10% of the total sum insured of Fine Art, whichever is less.

Cover Summary

Cover Limit

<i>Hired Marquees</i>	Covers physical loss or physical damage whilst temporarily at your home.	Up to HK\$150,000.
<i>Money</i>	Covers physical loss or physical damage to your cash, cheques, bank drafts, travel tickets, traveller's cheques, current postage stamps, savings certificates, premium bonds or other negotiable documents.	Up to HK\$75,000.
<i>Credit Cards</i>	Covers unauthorised use after lost or stolen	Up to HK\$500,000.
<i>Personal documents and computer data</i>	Where there is covered damage to hardware or machinery, also covers the costs of replacing personal documents or retrieving personal electronic data.	Up to the contents sum insured.
<i>Digital data</i>	Where there is covered damage to hardware or machinery, also covers the costs of replacing or reconstructing digital music, video or photographs.	Up to HK\$50,000.
<i>Domestic heating fuel & metered water</i>	Covers accidental loss of heating fuel or metered water.	Up to the contents sum insured.
<i>Replacement of locks</i>	Covers the costs of changing the lock of your home if you lose the keys.	Up to the contents sum insured.
<i>Identity fraud</i>	Covers legal or communication expenses of defending a claim against you by financial institutions, removing incorrect judgements, challenging a consumer credit rating or witnessing your signature due to the fraudulent use of your identity. Identity fraud connected with your business, profession or occupation is not covered.	Up to HK\$150,000.
<i>Business property</i>	Covers physical loss or physical damage to business supplies, equipment, inventory, books, records, and software of your business at home.	Up to HK\$50,000.
<i>Fire department charge</i>	Covers the charges imposed by law which we agree to if the fire department is called to protect your home against a loss or potential loss which would be covered under this policy.	Up to HK\$10,000.
<i>Golf Hole-in-One</i>	Covers food and drink expenses in your clubhouse following a hole-in-one.	Up to HK\$10,000 per hole-in-one; Up to HK\$25,000 per period of insurance.

When Your Home Cannot be Lived in

<i>Alternative accommodation, rent owed to you or rent you owe</i>	Covers the reasonable and necessary costs of alternative accommodation, or rent you cannot recover as landlord, or rent you have to pay a tenant whilst your home cannot be lived in due to loss or damage covered by this policy.	Up to 2 years.
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Cover Summary

Acquired disability

Subject to the conditions and exclusions, covers the costs of necessary alterations to your home to enable you to live there unassisted if you become permanently physically disabled as a direct result of a sudden and unforeseen accident.

Cover Limit

Up to HK\$400,000.

LIABILITY

Your personal liability

Subject to conditions and exclusions, covers your liability or an accident which causes bodily injury or physical damage to property.

Up to insured limit per accident HK\$60M on a worldwide jurisdiction.

Your liability as owner or occupier of the home

Subject to conditions and exclusions, covers your liability or an accident which causes bodily injury or physical damage to property and which happens in or about your home.

Up to HK\$20M per accident.

Your liability to your employees

Subject to conditions and exclusions, covers your liability or an accident which causes bodily injury or disease to the domestic employees you employ to work for you in Hong Kong plus temporary trips abroad.

Up to HK\$100M per accident.

Major Conditions

You must tell us if your home is, or likely be, unoccupied for 60 days or above. We may then amend the terms of the policy.

Major Exclusions

- Deliberate acts by you.
- Biological or chemical contamination or failure in the gas, water, electricity or telephone supply due to terrorism.
- Liability arising out of the transmission of a computer virus.
- Wear & tear, gradual deterioration, rust or oxidation, warping or shrinkage, rot, fungus or infection.
- Dryness or humidity, exposure to light or extreme temperatures.
- Cleaning, repair, renovation, or restoration to Fine Art.
- Faulty workmanship or design.
- Costs of maintenance or routine decoration.
- Mechanical or electrical faults or breakdown.
- Excess—HK\$2,000 for buildings or contents. Nil for the other covers (unless different excesses are specified in the policy schedule).

Various other exclusions apply. Please refer to the policy provisions for the full list.

When Your Home Cannot be Lived in

General claims assistance and free referral services

- 24-hour locksmith
- Emergency plumber/electrician
- Air-conditioning engineer
- General repairs handyman.