

Home Protector
家居保險計劃

Comprehensive coverage
for everything and
everyone of your home
為您的家居財物及摯愛
家人提供周全保障



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Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

Home Protector

At MSIG, a home is more than just a house – it is a place filled with love and dreams and people you really care about. While it is important to protect your shelter, it is even more important to ensure your loved ones continue to have a carefree lifestyle.

That is why we are introducing the **Home Protector**, a comprehensive insurance plan with a three-pronged approach.

Utmost protection for your home contents

Increased Sum Insured for Contents Cover – for accidental loss or damage up to HK\$1,250,000[#]

Extended geographical coverage

- i. Worldwide Personal Effects and Money – personal belongings and money are safeguarded from unfortunate events like theft anywhere in the world
- ii. Personal Accident Coverage (optional cover) – against unexpected injuries wherever you are

Wide ranging protection against accidental risk

- i. Alterations and repairs – protection from any loss of or damage to home contents whilst alteration or repair works with a contract value up to a maximum of HK\$200,000[#] are carried out at your home
- ii. Temporary Storage of Contents – covers any loss or damage to home contents for up to HK\$50,000 during the temporary storage in a depository for the first 30 days

[#] **Applicable to Platinum Plan only. Please refer to the benefits table for more details.**

The Home Protector offers 3 different plans based on gross floor area and provides a range of optional coverage, such as personal accident, domestic helper and much more. Get Home Protector today to ensure that you, your loved ones and your home will be properly covered every step of the way!

Benefits at a Glance	Maximum Benefits Payable Per Year (HK\$)		
	Silver Plan	Gold Plan	Platinum Plan
Contents (Basic Cover)			
Home Contents	500,000* (100,000 per item, set or collection)	750,000* (150,000 per item, set or collection)	1,250,000* (200,000 per item, set or collection)
- Any unforeseen accidental loss or damage such as by fire, typhoon, gas explosion, flooding, landslip and subsidence or theft			
- Valuables such as jewellery, watches, digital cameras/videos, furs, etc.	1/3 of sum insured of Contents (15,000 per item)		
- Household improvements including improvements and betterments on walls, windows, ceiling, floors and doors	Sum insured of Contents		
Extra Benefits			
1. Worldwide personal effects	5,000 (2,500 per occurrence)		
2. Worldwide personal money	2,500		
3. Unauthorised use of credit cards (Worldwide cover)	10,000		
4. Worldwide loss of personal documents	1,000		
5. Sports equipment (Worldwide cover)	2,500		
6. Household removal - for loss of or damage to home contents during the course of removal by a professional remover	100,000 (10,000 per item)		
7. Temporary removal of contents - for loss of or damage to home contents if they are removed for repairing, cleaning or renovation	50,000	100,000	150,000
8. Alternative accommodation - if your home becomes uninhabitable due to insured damages	50,000 (1,500 per day)		
9. Temporary storage of contents - for loss of or damage to home contents during temporary storage in a furniture depository within Hong Kong for up to 30 days	50,000		
10. Emigration cover - up to one month's cover on personal effect whilst in a hotel or alternative accommodation pending emigration	50,000 (2,500 per item)		
11. Fatal accident benefit - if you or your family members passes away within 3 months from injury caused in your home by fire or thieves	50,000		
12. Burglary/robbery harm allowance - if you or your family members sustains injury caused by burglars or robbers in your home with 4 or more consecutive days of sick leave granted by a doctor	5,000		
13. Damaged locks - replacement and installation cost if windows, gate or external door locks are damaged due to burglary or attempted theft	5,000		
14. Frozen food and drinks - if food & drinks in the freezer rot due to the freezer failure	5,000		
15. Removal of debris	10,000		
16. Domestic servant's property	5,000		
17. Alteration and repairs (for contract period not exceeding two months)	Covered (maximum contract value of 100,000)	Covered (maximum contract value of 150,000)	Covered (maximum contract value of 200,000)
Personal Liability (Free Cover)			
- Any claim against you or your family members in the event of your negligence causing third party injury or property damage	5,000,000 (maximum contract value of 100,000)	8,000,000 (maximum contract value of 150,000)	10,000,000 (maximum contract value of 200,000)
- Your legal liability as the owner of your home whilst alteration or repair works are carried out at home			
1. Your legal liability as tenant arising out of or in connection with damage caused by fire, explosion, storm and typhoon	Sum insured of Personal Liability		
2. Your legal liability as owner in respect of common parts of the building of which your home forms part	1,000,000		
24-hour Home Emergency Assistance (Free Cover)			
- Offers immediate assistance on referral services if you encounter any problems with your home	Referral service		
Optional Covers	Maximum Benefits Payable Per Year (HK\$ regardless of plan levels)		
House			
- For the structural part of your home including landlord's fixtures and fittings	Sum insured ¹		
1. Loss of rent - if your house is uninhabitable due to accidental loss or damage insured	50,000 or 15% of sum insured of House, whichever is the lesser		
2. Landslip and subsidence extension - if loss or damage is caused to your house directly by landslip or subsidence of the site	Covered		
Worldwide All Risks			
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 ² (5,000 per item unless specified ²)		

* Inclusive of all sub-limits under Extra Benefits and in the aggregate



Optional Covers	Maximum Benefits Payable Per Year (HK\$ regardless of plan levels)
Personal Accident (for age 16 - 70)¹	
Accidental Death and Permanent Disablement ²	Sum insured
Temporary Disablement ³ - If temporarily unable to attend to usual occupation	Sum insured ⁴ (weekly benefit per injury)
Medical expenses	Sum insured
Extra benefits	
1. Extended Spouse Cover - cover your spouse as well if you choose the cover for accidental death and permanent disablement for HK\$1,000,000 or above	100,000
2. Bonesetters & acupuncturist treatment expenses - applicable to insured person who has taken out Medical Expenses Benefit for HK\$10,000 or above	1,500 (150 per consultation per day)
3. Hospital confinement allowance	500 per week (up to 52 weeks)
4. Clothing and personal effects for the damage or loss during accident	2,000
5. Funeral and cremation expenses	25,000
6. Double Indemnity	1,000,000
7. No claim bonus - if you are currently enjoying a no claim bonus from your current insurer, it can be transferred to MSIG according to our scale	10% increase on sum insured for Accidental Death and Permanent Disablement compounding each year over a 5-year period
Family Personal Accident^{1,1-3}	
	Age 71-80 Age 8-15 Age 1-7
Death	200,000 100,000 50,000
Permanent disablement	400,000 200,000 100,000
Medical Expenses	5,000 per accident

Domestic Servants		Maximum Benefits Payable (HK\$)	
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 (150 per visit per day)	
	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	

Premium table [^]	Silver Plan		Gold Plan		Platinum Plan
Gross floor area (Sq. ft.)	Below 500	501 - 700	701 - 1,000	1,001 - 1,500	1,501 - 2,000
Annual Premium (HK\$)	780	1,080	1,450	2,200	2,800
Sum Insured for Contents (HK\$)	500,000		750,000		1,250,000
Personal liability	Free				
24-hour home emergency assistance	Free				
Optional Covers	Annual Premium (HK\$)				
House	Sum insured x 0.09%				
Worldwide All Risks	Sum insured x 1.5%				
Personal Accident	Annual Premium Rate				
Occupational class**	Class 1		Class 2		Class 3
Accidental Death and Permanent Disablement - sum insured must be multiple of HK\$10,000	0.094%		0.104%		0.18%
Temporary Disablement (weekly benefit per injury) - sum insured must be multiple of HK\$100	18%		22%		31%
Medical Expenses - sum insured must be multiple of HK\$100	2.2%		2.8%		4.2%
Family Personal Accident	Annual Premium (HK\$)				
Age Group	Age 71-80		Age 8-15		Age 1-7
	480		260		185
Domestic servants	Annual Premium (HK\$)				
Plan	Plan A		Plan B		
	414		750		

**** 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

Important Notes

A. For House Section

- The sum insured of this section should represent the full cost of rebuilding the Insured Address (including the costs of fixtures and fittings, renovation, debris removal, professional fees and compliance costs).

B. For Worldwide All Risks Section

- 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.
- 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 prove its value.

C. For Personal Accident Section

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

D. For Family Personal Accident Section

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

~Important Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this Product brochure are subject to levy.

Major Excess

Contents	Excess for each and every claim (HK\$)
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

Remarks :

- This brochure is not a policy of insurance. Please refer to the policy for details.
- In case of discrepancies between the English and Chinese version of this brochure, the English version shall prevail.

Be Assured of our Claims Solution

We understand that you may feel worried when an incident is likely to happen. With our Claims Services Hotline, you can now clear your uncertainties with the instant and one-on-one advice from our claims experts.

Claims Services Hotline: (852) 2894 0660
(Mon - Fri, 09:00 - 17:30, except Public Holidays)



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家居保險計劃

我們深信，家所指的並不只是居住的地方，更包括您所關懷愛護的家人，是一個充滿愛與夢想的安樂窩。因此，當要保障您的居所之餘，更應讓同一屋簷下的摯愛享有更周全安心的生活。

有見及此，我們誠意為您獻上更全面的「家居保險計劃」，其涵蓋以下三大特點：

更周全家居財物保障

特高賠償額 — 高達港幣1,250,000元#的家居財物意外遺失及損毀保障

更廣闊地域保障範圍

- i. 全球個人財物及金錢保障 — 無論一家人身處何地，即使不幸被偷竊，同樣獲享周全的財物保障
- ii. 個人意外保障（自選保障） — 提供全球性意外受傷保障

更廣泛意外風險保障

- i. 家居裝修及維修 — 倘您的居所需要進行裝修及維修工程，而該工程合約價值為港幣200,000元或以下#，您仍可享有周全的家居財物保障
- ii. 臨時寄存保障 — 保障家居物品於儲存倉短暫寄存的首30天內所受到之損失或損毀，保障額高達港幣50,000元

以白金計劃為參考。詳情請參閱保障範圍一覽表。

「家居保險計劃」更因應不同居所的建築面積，提供三款不同保障額的保障計劃，以及多款額外自選保障項目，如個人意外、家傭等。

事不宜遲，立即為您的安樂窩及摯愛親人投保「家居保險計劃」，尊享更周全的保障，讓生活更安心自在！

保障範圍一覽表	每年最高賠償額 (港幣/元)		
	銀計劃	金計劃	白金計劃
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* (每件、每套或每系列100,000)	總限額750,000* (每件、每套或每系列150,000)	總限額1,250,000* (每件、每套或每系列200,000)
- 貴重物件如珠寶、手錶、數碼相機 / 攝錄機、皮草等	家居財物最高賠償額的1/3 (每件15,000)		
- 家居裝修包括牆身、窗戶、天花、地板及門	家居財物的最高賠償額		
額外保障			
1. 個人物品 (全球保障)	5,000 (每次事故2,500)		
2. 個人金錢 (全球保障)	2,500		
3. 信用卡遭盜用 (全球保障)	10,000		
4. 個人文件 (全球保障)	1,000		
5. 體育器材 (全球保障)	2,500		
6. 搬遷保障 — 在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 (每件10,000)		
7. 暫時搬遷 — 家居物品因進行清潔、修理或翻新而需暫放於其他地方並因意外而遺失或損毀	50,000	100,000	150,000
8. 臨時居所 — 因家居損毀而不能居住	50,000 (每日1,500)		
9. 臨時寄存保障 — 家居物品被暫寄在香港境內的儲存倉，就意外受損或遺失提供最多30日的保障	50,000		
10. 移民保障 — 移民前入住酒店期間的個人財物保障 (可長達一個月)	50,000 (每件 2,500)		
11. 個人意外保障 — 您或家人於家中因火災或盜竊而受傷，並於三個月內身故	50,000		
12. 盜竊/ 搶劫受傷津貼 — 您或家人於家中因爆竊或搶劫而受傷，並獲醫生證明簽發連續四日病假或以上	5,000		
13. 門鎖損毀 — 窗戶、大閘或門鎖因爆竊或企圖盜竊而引致損毀所需的更換費用	5,000		
14. 冷藏食品及飲品 — 因雪櫃故障而引致冷藏食品及飲品變壞	5,000		
15. 災場清理費用	10,000		
16. 家傭個人物品	5,000		
17. 家居裝修及維修 (合約期最多為兩個月)	受保 (工程合約價值最高為100,000)	受保 (工程合約價值最高為150,000)	受保 (工程合約價值最高為200,000)
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 - 作為業主的您因承辦商於您的居所內進行裝修及維修工程所引致的法律責任	5,000,000 (工程合約價值最高為100,000)	8,000,000 (工程合約價值最高為150,000)	10,000,000 (工程合約價值最高為200,000)
1. 租客法律責任 — 由火災、氣體爆炸、風暴及颱風所引致的法律責任	個人法律責任的最高賠償額		
2. 業主在公共地方的法律責任 — 在居住樓宇範圍內之公共地方所招致的法律責任	1,000,000		
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	轉介服務		

自選保障	每年最高賠償額 (以港幣/元計算，適用於所有計劃)
樓宇建築全險	
- 保障您居所的樓宇結構部份，包括大業主提供的固定裝置及設備	投保額 ^{A1}
1. 租金損失 — 因受保意外引致的損毀令物業不適合居住	50,000或樓宇建築投保額的15%，以較低者為準
2. 山泥傾瀉及地陷保障 — 由山泥傾瀉或地陷對樓宇直接造成的損毀	受保
全球個人財物	
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	投保額 ^{B1} (除非特別註明，否則每件物品 5,000 ^{B2})

* 總限額包括所有額外保障的分項限額



自選保障	每年最高賠償額 (港幣/元, 不限計劃)		
個人意外 (介乎16 - 70歲) ^{C1}			
意外身亡及永久傷殘 ^{C2}	投保額		
暫時傷殘 ^{C3} - 指暫時不能從事慣常的職業	投保額 ^{C4} (每宗事故的每週賠償額)		
醫療費用	投保額		
額外保障			
1. 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港幣1,000,000元或以上, 您的配偶可同時享有該項保障	100,000		
2. 跌打及針灸治療 — 須投保港幣10,000元或以上的醫療費用保障	1,500 (每天及每次求診150)		
3. 住院津貼	每週500 (最長可達52星期)		
4. 衣服及個人物品因意外而損毀或遺失	2,000		
5. 殯儀及殮葬費用	25,000		
6. 雙倍賠償	1,000,000		
7. 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 ^{D1-3}	71-80歲	8-15歲	1-7歲
意外身亡	200,000	100,000	50,000
永久傷殘	400,000	200,000	100,000
醫療費用	每次意外5,000		

A 計劃 僱員賠償保障		B 計劃 僱員賠償保障	
最高賠償額 (港幣/元)		最高賠償額 (港幣/元)	
僱員賠償保障	100,000,000	僱員賠償保障	100,000,000
住院醫療費用	5,000	門診醫療費用	3,000 (每天及每次求診150)
遣返原居地費用	3,000	住院醫療費用	30,000
		家傭因住院而導致服務中斷	6,000
		牙醫費用	1,500
		個人意外	100,000
		遣返原居地費用	20,000
		補聘家傭	3,000
		忠誠保障	10,000
		更換大門門鎖或鐵閘鎖之費用	500

保費一覽表 [^]	銀計劃		金計劃		白金計劃
樓宇建築面積 (平方呎)	500 以下	501-700	701-1,000	1,001-1,500	1,501-2,000
全年保費 (港幣/元)	780	1,080	1,450	2,200	2,800
家居財物賠償額 (港幣/元)	500,000		750,000		1,250,000
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	全年保費 (港幣/元)				
樓宇建築全險	投保額 x 0.09%				
全球個人財物	投保額 x 1.5%				
個人意外	全年保費百分比				
職業類別 ^{**}	第一類	第二類	第三類		
意外身亡及永久傷殘 - 以每宗事故港幣10,000元的賠償額計	0.094%	0.104%	0.18%		
暫時傷殘 (每宗事故的每週賠償額) - 投保額須為港幣100元的倍數	18%	22%	31%		
醫療費用 - 投保額須為港幣100元的倍數	2.2%	2.8%	4.2%		
家庭個人意外	全年保費 (港幣/元)				
年齡	71-80歲	8-15歲	1-7歲		
	480	260	185		
家傭	全年保費 (港幣/元)				
計劃	A 計劃		B 計劃		
	414		750		

** 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

重要事項

- A. 適用於樓宇建築全險保障
- 樓宇建築的投保額應為投保居所樓宇重建之全數費用 (包括固定裝置、裝修、清理費用及專業人士費用)。
- B. 適用於全球個人財物保障
- 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。
- 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。
 - 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。

[^]重要事項: 收取保費徵費之新規定 - 保險業監管局 (保監局) 已於《保險業條例》中公佈有關收取保費徵費的新規定, 並於2018年1月1日正式生效。因此, 本產品小冊子上所列明的保費金額將附加保費徵費。

主要自負金額

	自負金額 (港幣/元, 每次索償)
家居財物全險	250 - 水損事故的自負金額為1,000或損失總值的5%, 以較高者為準 - 搬遷保障自負金額為1,000 - 山泥傾瀉及地陷的自負金額為10,000或損失總值的10%, 以較高者為準
樓宇建築全險	250 - 山泥傾瀉及地陷的自負金額為10,000或損失總值的10%, 以較高者為準
全球個人財物	250

註:

- 本小冊子並非保單。詳情請參閱保單內容。
- 如此小冊子的英文版本與中文版本內容有歧義, 將以英文版本為準。

貼心的保障及賠償服務

我們明白意料之外的事情往往令人憂慮不安, 因此我們特設「賠償服務熱線」, 由我們的賠償部專員即時為您解答各項查詢, 提供最適切的保障及賠償建議, 解除您所面對的徬徨和焦慮。

賠償服務熱線:

(852) 2894 0660

(星期一至五, 上午9時至下午5時30分, 公眾假期除外)

