

Premier Home Comprehensive Insurance

I. HOME CONTENTS COVERAGE²

| Insured Items and Coverage | Maximum 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 ■ Valuables ■ Brittle Items | 300,000 /event (30,000/item) 100,000/year (6,000/item) 5,000/item | 600,000 /event (60,000/item) 150,000/year (10,000/item) 8,000/item | 1,000,000 /event (100,000/item) 250,000/year (15,000/item) 10,000/item | Water damage claim: 500 or 10% of loss whichever is higher; Other cause: 500 |
| Maximum Limit of Indemnity under 【item 1 - HOME CONTENTS】 and Valuables during the Typhoon or Rainstorm Season ¹ shall be adjusted as follows: | | | | |
| ■ Home Contents ■ Valuables | 360,000/event 120,000/year | 720,000/event 180,000/year | 1,200,000/event 300,000/year | |
| Extension Coverage to HOME CONTENTS: | | | | |
| A. Interior Decoration/Refurbishment Works Cover accidental physical loss of or damage to home contents during the period of interior decoration or refurbishment work by contractors. Such works must be completed within two (2) consecutive months and the relevant expenses must not be greater than the contract value as specified in each plan. | 60,000 contract value (3,000/item) | 120,000 contract value (6,000/item) | 200,000 contract value (10,000/item) | Water damage claim: 500 or 10% of loss whichever is higher; Other cause: 500 |
| B. Home Removal Cover accidental physical loss of or damage to home contents in the course of removal by professional remover from the home to your new home in HKSAR. | 300,000/event (30,000/item) | 600,000/event (60,000/item) | 1,000,000/event (100,000/item) | |
| C. Alternative Accommodation/Loss of Rental Cover reimbursement of temporary accommodation/ loss of rental income when the home is rendered uninhabitable after an insured accident. | 20,000/event (800/day) | 30,000/event (1,000/day) | 50,000/event (1,500/day) | -- |
| D. Temporary Removal (maximum temporary storage period not exceeding 180 days) 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 HKSAR. | 25,000/event | 50,000/event | 80,000/event | -- |
| E. Personal Belongings (excluding mobile phones, spectacles and cash) Cover accidental physical loss of or damage to you and/or your 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. | 6,000/year (5,000/item) 5,000/year (2,500/item) | 11,000/year (5,500/item) 10,000/year (3,000/item) | 21,000/year (7,000/item) 15,000/year (4,500/item) | 500 500 |
| F. Loss of Money Cover loss of money by burglary or robbery at home. | 1,500/event | 3,500/event | 3,500/event | -- |

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|---|--|---|---|-----|
| G. Replacement of Personal Documents Cover the actual cost or fees necessarily incurred for replacement of the lost or damaged passport, driving license, HKID card or other travelling documents due to burglary or robbery at home. | 1,500/event | 3,500/event | 3,500/event | -- |
| H. Unauthorized Use of Credit Card Cover the loss caused by unauthorized use of credit card(s) due to burglary or robbery at home. | 2,000/event | 3,000/event | 4,000/event | -- |
| I. Replacement of Windows, Door Locks and Keys Cover reasonable cost of replacing damaged windows, door locks and keys due to burglary at home. | 1,500/event | 2,500/event | 3,500/event | -- |
| J. Removal of Debris Cover the cost and expenses necessarily incurred in the removal of debris caused by any insured accident. | 2,500/event | 5,000/event | 8,000/event | -- |
| K. Frozen Food Cover the cost of replacing 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. | 1,000/event | 2,000/event | 3,000/event | 200 |
| (Total aggregate amount of claim payable under item 1 – HOME CONTENTS above must not exceed the insured Plan’s maximum limit of indemnity) | | | | |
| 2. LEGAL LIABILITY Protect against the legal liability occurring at home in the event of you and/or your family members’ negligence, in the following personal capacity causing third-party death, bodily injury or property damage: (i) as private householder occupying the home, or (ii) as owner(s) of the home ³ Extension Coverage: A. Worldwide Personal Liability: be extended to protect against the legal liability in the event of you and/or your family members’ negligence causing third-party death, bodily injury or property damage whilst outside the home or during a temporary visit not exceeding 30 days outside HKSAR. B. Domestic Helper Liability: be extended to protect against the legal liability in the event of your domestic helper’s negligence causing third-party death, bodily injury or property damage during his/her work and in the course of employment | 5,000,000 /event/year | 6,000,000 /event/year | 10,000,000 /event/year | -- |
| | 1,000,000 /event/year | 1,000,000 /event/year | 1,000,000 /event/year | -- |
| | 200,000 /event/year | 400,000 /event/year | 600,000 /event/year | -- |
| (Total aggregate amount of claim payable under item 2 - LEGAL LIABILITY above must not exceed the insured Plan’s maximum limit of indemnity) | | | | |
| 3. PERSONAL ACCIDENT Offer compensation if you and/or your family members suffer death or permanent total disablement as a result of fire caused by accident or burglary at home. | 150,000/year (50,000/person) | 200,000/year (100,000/person) | 300,000/year (100,000/person) | -- |

Remarks:

1. Typhoon or rainstorm season refers to the period from July to September each year and the typhoon or the rainstorm must happen in HKSAR (the proximate cause of claim for loss must be arising from the typhoon or the rainstorm).
2. If the insured home is rented out by the insured:

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 **【item 1 – HOME CONTENTS】** ;
 - (ii) **【Extension Coverage to HOME CONTENTS item C - Loss of Rental and item J – Removal of Debris】** ;
 - (iii) **【Item 2 – LEGAL LIABILITY】** .
3. Extended protection is provided to protect you as owner of the home from 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.

II. HOME CONTENTS OPTIONAL COVERAGE⁴ (ITEM II CAN BE ADDED UPON APPLICATION OF ITEM I)

| Insured Items and Coverage | Maximum Limit of Indemnity (HK\$) | Excess (HK\$) |
|--|--|---------------|
| 4. DOMESTIC HELPER (applicable to local or overseas domestic helper aged from 18 to 60 years old) Cover your liabilities as an employer to your domestic helper against accidents and injuries that arise from work under the Employees’ Compensation Ordinance and Common Law. | 100,000,000/event | -- |
| 5. SUPPLEMENTARY WORLDWIDE PERSONAL BELONGINGS To cater for you and/or your family members’ needs, you can increase your personal belongings coverage under 【Extension Coverage to HOME CONTENTS item E】 to enjoy adequate protection anywhere in the world. (not applicable to domestic helper) | 40,000/year item limit will be the same as the selected plan under 【Extension Coverage to HOME CONTENTS item E - Personal Belongings】 | 500 |

Remarks :

4. Not applicable to the insured home is rented out by the insured.

III. BUILDINGS COVERAGE⁵ (CAN BE INSURED ON STANDALONE BASIS)

| Insured Items and Coverage | Maximum Limit of Indemnity (HK\$) | Excess (HK\$) |
|--|-------------------------------------|---------------|
| 6. BUILDINGS Cover your buildings against accidental physical loss of or damage resulting from fire, typhoon, explosion, burglary, and leakage of sprinkler. (including the charges of the architects and surveyors) | As per Sum Insured selected | 200 |
| Free Extensions to BUILDINGS⁶ | | |
| A. Alternative Accommodation/Loss of Rental | 20,000/event (800/day) | -- |
| B. Removal of Debris | 2,500/event | -- |
| C. Legal Liability | 5,000,000/event/year | -- |
| D. Personal Accident | 150,000/year (50,000/person) | -- |

Remarks:

5. If the insured home is rented out by the insured:
 BOCG Insurance will offer the following Insured Items and Coverage to the “Insured only””, whilst his/her family members are not entitled to any indemnity of the following Insured Item.
 - (i) **【Free Extensions to BUILDINGS item A - Loss of Rental】** ;
 - (ii) **【Free Extensions to BUILDINGS item B – Removal of Debris】** ;
 - (iii) **【Free Extensions to BUILDINGS item C - Legal Liability】** .
6.
 - (i) For detail coverage on **【Free Extensions to BUILDINGS】**, please refer to the same coverage items as shown in **【I. HOME CONTENTS COVERAGE】** ;
 - (ii) **【Free Extensions to BUILDINGS】** benefits are applicable only if **【III. BUILDINGS COVERAGE】** is insured on a standalone basis.