

## Premier Home Comprehensive Insurance - FAQs

1. Q : What is “Premier Home Comprehensive Insurance”?  
A : “Premier Home Comprehensive Insurance” (the “Plan”) 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.
  
2. Q : If I already have buildings coverage in a “Fire Insurance” policy, do I still need home contents coverage under the Plan?  
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 under the Plan provides protection for home contents inside the home, such as furniture, electrical appliances, improved fixtures and fittings, etc, as well as personal belongings that are inside the home or taken outside of it.
  
3. Q : Is there a review period for the Plan?  
A : You have 15 days to review your policy. If the insured items and 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 by the insured during that period, all paid premium will be refunded.
  
4. Q : Is there any extra coverage for home contents during the typhoon or rainstorm seasons?  
A : Yes. During the typhoon or rainstorm seasons (i.e. from July to September every year) in Hong Kong SAR, the Plan provides 20% extra coverage for home contents insured.
  
5. 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.
  
6. Q : Will depreciation be taken into account when calculating a claim?  
A : No. Compensation under the Plan 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.

7. Q : If the insured and/or his/her family members 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 there is fire or burglary) or sustain permanent total disablement, as a direct result of fire caused by accident or burglary at home.
8. Q : Can I make a claim if an accident happens at home when I am traveling outside Hong Kong SAR?  
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.
9. 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.
10. Q : Can local or overseas domestic helpers be insured under the Plan? Is there any age limit?  
A : Yes. Local or overseas domestic helpers aged from 18 to 60 can be insured under the Plan.

***Important Note***

***The above FAQs are intended as a general summary of information for reference only. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.***