

# Premier Home Comprehensive Insurance

- **Comprehensive protection for greater peace of mind**

“Premier Home Comprehensive Insurance” (“the Plan”) presented by Bank of China Group Insurance Company Limited (“BOCG Insurance”) gives you peace of mind. The all-in-one insurance package takes care of you and your family members, giving you comprehensive protection for your home contents, personal belongings, buildings as well as domestic helpers (covering local and/or overseas domestic helpers).

- **Comprehensive coverage of up to HK\$1,000,000**

In case of unexpected events such as fire, explosion, typhoon or other accidents, the Plan provides all risks protection on home contents with coverage up to HK\$1,000,000 against accidental physical loss of or damage to home contents, including electrical appliances, furniture, jewellery and the like.

What’s more, the Plan also covers all complimentary movable home contents provided by the developer, alternative accommodation/loss of rental, home removal, replacement of windows, door locks and keys, and personal accident, etc.

- **Worldwide protection for personal belongings and legal liability**

No matter where you and your family members are, accidental physical loss of or damage to the personal effects will be covered anywhere in the world. In addition, you and your family members will be protected globally against legal liability for personal injury or property damage of a third party caused by your negligence.

- **Replacing old with new**

To protect you and your family members against the loss derived from depreciation of home contents resulting in accidental physical loss or damage, our compensation will be made on the basis of the costs required to replace the accidentally damaged items with new ones.

- **Free new additional coverages**

- As home accidents may increase especially in the typhoon or rainstorm season<sup>1</sup>, BOCG Insurance is pleased to provide an extra 20% coverage for home contents during the period.
- Additional coverages can 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.

- **Buildings Coverage**

You can opt for the Buildings Coverage at the same time or on a stand-alone basis to enhance the protection of your home. In case of any loss resulting from accidental damage to your buildings structure, fixtures and fittings which is/are under the covered perils, the Plan is able to compensate the reinstatement costs for the damaged items.

- **Free 24-hour Home Assistance Hotline service**

In case of emergency at home, our 24-hour Home Assistance Hotline of the Plan can provide you and your family members with free referral services such as electrical assistance, plumbing assistance, 24-hour emergency locksmith assistance, contractor for general repair of household items, baby-sitting/registered nursing, temporary domestic helper and home cleaning/pest control etc.

**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).

## I. HOME CONTENTS COVERAGE<sup>2</sup>

Insured Items and Coverage	Maximum Limit of Indemnity (HK\$)			Excess (HK\$)
	Plan 1	Plan 2	Plan 3	
<b>1. HOME CONTENTS</b> All risks coverage including explosion, fire, burst of water pipe, burglary, malicious damage, flood, typhoon, landslide, subsidence or other accidental damage  ■ Valuables  ■ Brittle Items	<b>300,000</b>  <b>/event</b> (30,000/item)  100,000/year (6,000/item) 5,000/item	<b>600,000</b>  <b>/event</b> (60,000/item)  150,000/year (10,000/item) 8,000/item	<b>1,000,000</b>  <b>/event</b> (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 <b>【item 1 - HOME CONTENTS】</b> and Valuables during the Typhoon or Rainstorm Season <sup>1</sup> shall be adjusted as follows:				
■ Home Contents	360,000/event	720,000/event	1,200,000/event	
■ Valuables	120,000/year	180,000/year	300,000/year	
<b>Extension Coverage to HOME CONTENTS:</b>				
<b>A. Interior Decoration/Refurbishment Works</b> 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>B. Home Removal</b> 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)	1,000
<b>C. Alternative Accommodation/Loss of Rental</b> 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)	--
<b>D. Temporary Removal</b> (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	--
<b>E. Personal Belongings</b> (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
<b>F. Loss of Money</b> Cover loss of money by burglary or robbery at home.	1,500/event	3,500/event	3,500/event	--

<b>G. Replacement of Personal Documents</b> 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	--
<b>H. Unauthorized Use of Credit Card</b> 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	--
<b>I. Replacement of Windows, Door Locks and Keys</b> 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	--
<b>J. Removal of Debris</b> 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	--
<b>K. Frozen Food</b> 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. (Total aggregate amount of claim payable under item 1 – HOME CONTENTS above must not exceed the insured Plan’s maximum limit of indemnity)	1,000/event	2,000/event	3,000/event	200
<b>2. LEGAL LIABILITY</b> 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 <sup>3</sup> <b>Extension Coverage:</b> <b>A.</b> 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>B.</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 (Total aggregate amount of claim payable under item 2 - LEGAL LIABILITY above must not exceed the insured Plan’s maximum limit of indemnity)	<b>5,000,000</b> <b>/event/year</b>  1,000,000 /event/year  200,000 /event/year	<b>6,000,000</b> <b>/event/year</b>  1,000,000 /event/year  400,000 /event/year	<b>10,000,000</b> <b>/event/year</b>  1,000,000 /event/year  600,000 /event/year	--  --  --
<b>3. PERSONAL ACCIDENT</b> Offer compensation if you and/or your family	<b>150,000/year</b> (50,000/person)	<b>200,000/year</b> (100,000/person)	<b>300,000/year</b> (100,000/person)	--

members suffer death or permanent total disablement as a result of fire caused by accident or burglary at home.				
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**Remarks:**

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 COVERAGE<sup>4</sup>** (ITEM II CAN BE ADDED UPON APPLICATION OF ITEM I)

Insured Items and Coverage	Maximum Limit of Indemnity (HK\$)	Excess (HK\$)
<b>4. DOMESTIC HELPER</b> (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.	<b>100,000,000/event</b>	--
<b>5. SUPPLEMENTARY WORLDWIDE PERSONAL BELONGINGS</b> To cater for you and/or your family members’ needs, you can increase your personal belongings coverage under <b>【Extension Coverage to HOME CONTENTS item E】</b> to enjoy adequate protection anywhere in the world. (not applicable to domestic helper)	<b>40,000/year</b>  item limit will be the same as the selected plan under <b>【Extension Coverage to HOME CONTENTS item E - Personal Belongings】</b>	500

**Remarks :**

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

**III. BUILDINGS COVERAGE<sup>5</sup>** (CAN BE INSURED ON STANDALONE BASIS)

Insured Items and Coverage	Maximum Limit of Indemnity (HK\$)	Excess (HK\$)
<b>6. BUILDINGS</b> 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)	<b>As per Sum Insured selected</b>	200
<b>Free Extensions to BUILDINGS<sup>6</sup></b>		
<b>A. Alternative Accommodation/Loss of Rental</b>	<b>20,000/event (800/day)</b>	--
<b>B. Removal of Debris</b>	<b>2,500/event</b>	--
<b>C. Legal Liability</b>	<b>5,000,000/event/year</b>	--
<b>D. Personal Accident</b>	<b>150,000/year (50,000/person)</b>	--

**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.

## PREMIUM TABLE (HK\$)

I. HOME CONTENTS COVERAGE <sup>7</sup>						
Gross floor area of the insured home (in square feet)	Annual Premium			Monthly Premium		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
500 or below	627	741	1,026	55	65	90
501-750	855	1,026	1,368	75	90	120
751-950	1,140	1,311	1,653	100	115	145
951-1,250	1,482	1,653	2,109	130	145	185
1,251-1,500	1,824	2,223	2,679	160	195	235
1,501-2,000	2,166	2,622	3,192	190	230	280
2,001-2,500	2,565	3,135	3,762	225	275	330
Over 2,500	To be advised					

II. HOME CONTENTS OPTIONAL COVERAGE		
Coverage Items	Annual Premium	Monthly Premium
1. <b>DOMESTIC HELPER</b> (EMPLOYEES' COMPENSATION INSURANCE) (premium is calculated on per domestic helper basis and the Insured Domestic Helper must be aged between 18 and 60)		
Premium = Basic Premium + Levy*	171 + Levy*	15 + Levy*
* Levy refers to the Government Levy, Government Terrorism Facility Charge and Employees Compensation Insurer Insolvency Bureau Contribution. Please refer to the proposal form for details of the charges.		
2. <b>SUPPLEMENTARY WORLDWIDE PERSONAL BELONGINGS</b>	513	45

III. BUILDINGS COVERAGE <sup>7</sup> (Minimum Sum Insured HK\$200,000)					
Sum Insured (HK\$)	Annual Premium	Monthly Premium	Sum Insured (HK\$)	Annual Premium	Monthly Premium
200,000	342	30	700,000	1,197	105
300,000	513	45	800,000	1,368	120
400,000	684	60	900,000	1,539	135
500,000	855	75	1,000,000	1,710	150
600,000	1,026	90	Over 1,000,000	To be advised	

### Remarks:

7. If the age of insured location/ premises has exceeded 40 years old, individual quote and/or terms for Home Contents Coverage and Buildings Coverage will be provided.

## PREMIUM PAYMENT METHODS

1. Auto-pay through bank account with Bank of China (Hong Kong) Limited, Nanyang Commercial Bank Limited or Chiyu Banking Corporation Limited (each "the Bank")
  - i. Annual Payment: Please complete the Direct Debit Authorization Form and settle the first year premium with cash or a crossed cheque payable to "Bank of China Group Insurance Company Limited" upon application at any branch of the Bank in HKSAR.
  - ii. Monthly Payment: Please complete the Direct Debit Authorization Form and settle the first 3 months premium

with cash or a crossed cheque payable to “Bank of China Group Insurance Company Limited” upon application at any branch of the Bank in HKSAR.

2. Payment made by credit card

- i. Annual Payment: Please complete the Credit Card Authorization Form to settle the premium upon application at any branch of the Bank in HKSAR. If you choose to settle the premium by BOC Credit Card 12-Month Interest-free Monthly Instalment, please complete the Interest-free Instalment Direct Debit Authorization Form and swipe the card for confirmation upon application.
- ii. Monthly Payment: Please complete the Credit Card Authorization Form upon application at any branch of the Bank in HKSAR. The first premium payment (3 months premium) will be debited from your credit card account by BOCG Insurance..

3. Payment made by cheque (Applicable to Annual payment only)

Please settle the premium with a crossed cheque payable to “Bank of China Group Insurance Company Limited” upon application at any branch of the Bank in HKSAR.

### **AUTO-RENEWAL SERVICE**

Once the enrolment is successful, if you do not receive any notice of amendment on renewal terms by BOCG Insurance before the expiry date of every policy year, you may simply pay the required premium for the following policy year, and your policy will then be renewed automatically with total security.

### **INSTANT APPROVAL AND 15-DAY POLICY REVIEW PERIOD**

If your application is approved instantly and the coverage is confirmed to be in effect, you will receive your policy around 10 working days<sup>8</sup> after BOCG Insurance has received the application. Within 15 days from the confirmation date of the coverage, you can download the terms and conditions, and exclusions of the policy from BOCG Insurance’s website (<http://www.bocgroup.com/bocg-ins/>) and read through the details therein. If the insured items do not meet your needs, you can terminate your policy by giving written notice to BOCG Insurance during this 15-day period (if you have already received the policy, you must return it to BOCG Insurance). If no claim has been made by the insured during the review period, all paid premium will be refunded.

### **MAJOR EXCLUSIONS** (Please refer to policy provisions for detailed exclusions)

Wear and tear; electrical or mechanical breakdown; contact lenses, portable phones, pagers; deliberate or malicious act; war, act of terrorism; damage due to poor construction or lack of maintenance of the Buildings; damage caused by any unexplained or mysterious disappearance and consequential loss; damage caused by water seepage, etc.

#### **Remarks:**

8. Working days means any days (excluding Saturdays, Sundays and Public Holidays) on which banks are open for business in HKSAR.

### **PROCEDURE & NOTES FOR CLAIMING**

1. The insured should give written notice to BOCG Insurance as soon as possible in case of any claims.
2. In case of any burglary / theft / robbery or any similar attempt, please report to the police immediately.
3. The insured and/or his/her family members and/or his/her domestic helper(s) must provide BOCG Insurance with the following information in writing, at his/her own expense, as soon as possible within 30 days after occurrence of the event: description of the event with full particulars, list of damaged/loss items, repair or replacement quote and other relevant documents.
4. Any writ, summons or other legal proceedings issued or commenced against the insured and/or his/her family

- members and/or his/her domestic helper(s) must be immediately sent to BOCG Insurance for processing.
5. The insured and/or his/her family members and/or his/her domestic helper(s) must not commit or pay any claim to a third party without the written consent from BOCG Insurance.
  6. The insured and/or his/her family members and/or his/her domestic helper must not dispose or change any damaged insured items without the written consent from BOCG Insurance.

## **NOTES FOR REVISIONS**

1. The insured Plan under **【I. HOME CONTENTS COVERAGE】** can be revised provided that written notice has been given to BOCG Insurance 30 days before the coming expiry date of the policy. The new Plan and the new premium will be effective only on the first day of the coming policy year.
2. The insured can give written notice to BOCG Insurance anytime to:
  - (a) add or delete the **【II. HOME CONTENTS OPTIONAL COVERAGE】** and/or the **【III. BUILDINGS COVERAGE】** and/or the number of insured domestic helper(s);
  - (b) revise the sum insured under **【III. BUILDINGS COVERAGE】** .

### **Terms & conditions:**

- The Plan is underwritten by BOCG Insurance.
- Bank of China (Hong Kong) Limited, Nanyang Commercial Bank Limited and Chiyu Banking Corporation Limited are the agents of BOCG Insurance.
- BOCG Insurance reserves the sole right to determine whether any application for the Plan is acceptable or not in accordance with the information submitted at the time of application by the insured and/or insured person.
- BOCG Insurance reserves the right to amend or withhold any terms and conditions in respect of the Plan without prior notice.
- This promotional material is 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.
- If there is any discrepancy between the English version and Chinese version of this promotional material, the English version shall prevail.

### **Bank of China (Hong Kong)**

**Personal Customer Hotline: (852) 3988 2388**

**Website: [www.bochk.com](http://www.bochk.com)**

### **Nanyang Commercial Bank Limited**

**Customer Service Hotline: (852) 2622 2633**

**Website: [www.ncb.com.hk](http://www.ncb.com.hk)**

### **Chiyu Banking Corporation Limited**

**Customer Service Hotline: (852) 2843 2773**

**Website: [www.chiyubank.com](http://www.chiyubank.com)**