

Premier Home Comprehensive Insurance

A cozy home is what we always dream for, we'd dress it up like a child playing with their dolls. Comprehensive Home protection is what you need in case of unexpected events. From covering your household goods, valuables and personal liability, to Building protection and domestic helper's employee compensation. Bank of China Group Insurance Company Limited ("BOCG Insurance") is delighted to present "Premier Home Comprehensive Insurance Plan", offers a wide range of protection schemes, giving you peace of mind and the time to enjoy a care-free life.

All-rounded coverage for your cozy home

All-rounded household coverages of up to HK\$1,200,000, cover the accidental loss and damage to your Home Contents.e.g. in the event of fire, explosion, typhoon, burglary, Malicious Damage by Tenant and other incidents

- Covers furniture, household goods, household improvements, Valuables and all complimentary movable home contents provided by the developer.
- Laptop Computer/Mobile phone Coverage (due to robbery or buglary at home)
- Worldwide Personal Belongings Coverage²
- Infectious Disease Quarantine Cash Allowance²
- Outdoor fixture and fittings²
- Cover accidental physical loss of or damage to the window at Home as a direct result of typhoon and rainstorm from July to October every year
- 24-hours Home Assistant Service
 - Free referral service, including electrical assistance, plumbing assistance, 24-hour emergency locksmith assistance and baby-sitting/registered nursing, etc.

Your personal liability, we are here to protect it!

Legal Liability coverages of up to HK\$10,000,000, covers your legal liability as a homeowner, a resident or a tenant and the home owner's liability in the common part of the building of your home.

Choose as you like!

3 Plan types with value-added choices, just pick and choose our optional benefits upon your needs:

- Employee compensation for Domestic Helper
- Additional Worldwide Personal Belongings Cover, additional coverage
- Building Coverage (can be applied as a stand-alone plan), covers the building structure, fixture and fittings.

I. BASIC BENEFIT¹

Insured Items and Coverage		Limit of Indemnity (HK\$)			Excess (HK\$)
		Plan 1	Plan 2	Plan 3	
1	HOME CONTENTS	400,000/event (40,000/item)	800,000/event (80,000/ item)	1,200,000/event (100,000/ item)	Water damage claim: 500 or 10% of loss whichever is the higher; Other claim: 500
	All risks coverage including explosion, fire, burst of water pipe, Burglary, malicious damage, flood, typhoon, landslide, subsidence or other accidental damage				
	<ul style="list-style-type: none"> ■ Valuables ■ Brittle Items 	120,000/year (6,000/item)	200,000/year (10,000/ item)	300,000/year (20,000/ item)	
	Extension Coverage :				
	A. Window Protection for Typhoon Season	10,000/event	15,000 /event	20,000/event	Water damage claim: 500 or 10% of loss whichever is the higher; Other claim: 500
	Cover accidental physical loss of or damage to the window at Home as a direct result of typhoon and rainstorm during the typhoon or rainstorm season from July to October.				

B. Interior Decoration/ Refurbishment Works Cover accidental physical loss of or damage to Home Contents at Home during the period of interior decoration or refurbishment work by contractors. (less than 2 consecutive months and the contract value shall not exceed as specified.)	150,000 contract value (3,000/ item)	300,000 contract value (6,000/ item)	450,000 contract value (10,000/ item)	Water damage claim: 500 or 10% of loss whichever is the higher; Other claim: 500
C. Home Removal Cover accidental physical loss of or damage to Home Contents are removed by professional remover from home to your new home in Hong Kong.	400,000/event (40,000/ item)	800,000/event (80,000/ item)	1,000,000/event (100,000/ item)	1,000
D. Alternative Accommodation/Loss of Rental Cover the reimbursement of temporary accommodation/ loss of rental income when the Home is rendered uninhabitable after an insured accident incurred.	30,000/event (800/day)	45,000/event (1,500/day)	60,000/event (2,000/day)	--
Extra cover:				
Infectious Disease Quarantine Cash Allowance The Insured and/or Family Members are informed by the HKSAR government to undergo an compulsory quarantine at a designated location outside the Home.	2,800/event (200/day)	4,200/event (300/day)	5,600/event (400/day)	
E. Temporary Removal 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 Hong Kong. (Temporary storage period shall not exceed 90 days)	25,000/event	50,000/event	80,000/event	--
F. Personal Belongings Cover accidental physical loss of or damage to the Insured and/or 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.	10,000/year (5,000/item/set) 5,000/year (2,500/item/set)	18,000/year (6,000/item/set) 10,000/year (3,000/item/set)	28,000/year (7,000/item/set) 15,000/year (4,500/item/set)	500 500
G. Loss of Money or Unauthorized Use of Credit Card Cover loss due to Burglary or robbery at Home. - Money - Unauthorized use of credit card(s)	 1,500/event 2,000/event	 3,500/event 3,000/event	 3,500/event 4,000/event	 -- --
H. Laptop Computers and mobile phone Cover the actual repair and replacement cost or fees of the below items due to robbery or Burglary at Home. - Laptop Computers. - Mobile phone	 3,000/event 2,500/event	 4,000/event 3,500/event	 5,000/event 4,500/event	 1,000 1,000
I. Replacement of Personal Documents Cover the replacement cost or fees of personal documents due to fire, Burglary or robbery at Home.	1,500/event	3,500/event	3,500/event	--

J. Replacement of Windows, Door Locks and Keys Cover reasonable replacement cost of damaged windows, door locks and keys of Home due to Burglary.	2,000/event	3,000/event	3,500/event	--
K. Removal of Debris Cover the cost and expenses incurred in the removal of debris following any insured accident.	3,000/event	6,000/event	8,000/event	--
L. Frozen Food Cover the replacement cost of 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.	2,000/event	3,000/event	4,000/event	200
M. Malicious Damage by tenant Cover malicious damage to landlord's Home Content at the let out property by tenant.	30,000/event (3,000/item/set)	40,000/event (4,000/item/set)	50,000/event (5,000/item/set)	--
N. Outdoor Property Covers the accidental physical loss of or damage to the fixtures and fittings in the open generally located at Home as a direct result of typhoon, rainstorm and lightning.	--	15,000/event (3,000/item/set)	20,000/event (4,000/item/set)	1,500 or 10% of loss whichever is the higher
O. 24-HOUR HOME ASSISTANCE SERVICES Free referral services: - electrical assistance - plumbing assistance, - 24-hour emergency locksmith assistance - contractor for general repair of household items, - baby-sitting/registered nursing - temporary domestic helper - home cleaning/pest control	✓	✓	✓	--
(Total aggregate amount of claim payable under SECTION 1 - HOME CONTENTS above must not exceed the insured Plan's maximum Limit of Indemnity)				
LEGAL LIABILITY Protect against the legal liability of the Insured and/or Family Members as a home owner or a resident, for negligence causing third-party Bodily Injury or property damage at Home.	5,000,000/event/year	7,000,000/event/year	10,000,000/event/year	--
Extension Coverage :				
A. Home Owner's Liability Protect the owner of the Home against 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.	5,000,000/event/year	7,000,000/event/year	10,000,000/event/year	--
B. Worldwide Personal Liability Protect against the legal liability in the event of the Insured and/or Family Members' negligence causing third-party Bodily Injury or property damage whilst outside the Home or during a temporary visit outside HKSAR. (not exceeding 30 days)	1,000,000/event/year	1,000,000/event/year	1,000,000/event/year	--

	C. Domestic Helper Liability	200,000/event/year	400,000/event/year	600,000/event/year	--
	Protect against the legal liability in the event of the Insured's Domestic Helper's negligence causing third-party Bodily Injury or property damage during her work.				
	D. Pet's Owner Liability	20,000/event/year	35,000/event/year	50,000/event/year	--
	Protect against the legal liability in the event of the Insured and/or Family Members' pet(s) causing third-party Bodily Injury at Home or within the common area of the Building.				
	(Total aggregate amount of claim payable under SECTION 2 - LEGAL LIABILITY above must not exceed the insured Plan's maximum Limit of Indemnity)				
3	PERSONAL ACCIDENT Protect the Insured and/or Family Members suffer death or permanent total disablement as a result of fire, robbery, theft or Burglary at Home.	200,000/year (100,000/person)	300,000/year (150,000/person)	400,000/year (200,000/person)	--

I. OPTIONAL BENEFITS (4. DOMESTIC HELPER and/or 5. ADDITIONAL WORLDWIDE PERSONAL BELONGINGS COVER can only be added upon application of 【I. BASIC BENEFIT】)

Insured Items and Coverage		Limit of Indemnity (HK\$)/ Year	Excess(HK\$)
4	DOMESTIC HELPER² Cover your liabilities as an employer to your domestic helper under the Employees' Compensation Ordinance and Common Law.	100,000,000/event	--
5	ADDITIONAL WORLDWIDE PERSONAL BELONGINGS COVER² Provide additional coverage on 【 Extension Coverage to SECTION 1, item F – Personal Belongings 】	50,000/year	500
6	BUILDINGS³ (can be taken out as a stand-alone plan) Cover for accidental physical loss to Buildings	As per Sum Insured selected	3,000 (will be waived if the loss is caused by fire or explosion)
	Extra Benefit⁴: (The 4 items listed below are not applicable if SECTION 1 is insured in this Policy)		
	1. Alternative Accommodation/Loss of Rental	30,000/event (800/day)	--
	2. Removal of Debris	3,000/event	--
	3. Legal Liability	5,000,000/event/year	--
	Protect against the legal liability of the Insured and/or Family Members as a home owner or a resident, for negligence causing third-party Bodily Injury or property damage at Home. Extension Coverage : A. Home Owner's Liability Protect the owner of the Home against 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.	5,000,000/event/year	--

B. Worldwide Personal Liability Protect against the legal liability in the event of the Insured and/or Family Members' negligence causing third-party Bodily Injury or property damage whilst outside the Home or during a temporary visit outside HKSAR. (not exceeding 30 days)	1,000,000/event/year	--
C. Domestic Helper Liability Protect against the legal liability in the event of the Insured's Domestic Helper's negligence causing third-party Bodily Injury or property damage during her work.	200,000/event/year	--
D. Pet's Owner Liability Protect against the legal liability in the event of the Insured and/or Family Members' pet(s) causing third-party Bodily Injury at Home or within the common area of the Building.	20,000/event/year	--
(Total aggregate amount of claim payable under SECTION 3 - Legal Liability above must not exceed the insured Plan's maximum Limit of Indemnity)		
4. Personal Accident Protect the Insured and/or Family Members suffer death or permanent total disablement as a result of fire, robbery, theft or Burglary at Home.	200,000/year (100,000/person)	--

Note:

- If the insured home is rented out by the insured:
BOCG Insurance Company Limited (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 **【BASIC BENEFIT item 1 – HOME CONTENTS】** ;
(ii) **【Extension Coverage to HOME CONTENTS item D - Loss of Rental, item K – Removal of Debris and item M - Malicious Damage by tenant】** ;
(iii) **【BASIC BENEFIT item 2 – LEGAL LIABILITY】** , but not including the extension coverage item B - D
- Not applicable to the insured home is rented out by the insured.
- If the insured home is rented out by the insured :
BOCG Insurance **will not** offer **【Extension Coverage Items B – D under Legal Liability】** and **【Personal Accident】** to the Insured, his/her family members are not entitled to any indemnity of these section.
- This **Extra Benefit** is only applicable if **【II. OPTIONAL BENEFITS - BUILDINGS】** is insured on a standalone basis.

Premium Table^{5 ^} (HK\$)

I. Basic Benefit							
Floor area of the insured home (square feet)		Annual Premium			Monthly Premium		
Gross Floor Area	Salesable Area	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
500 or below	380 or below	684	798	1,026	60	70	90
501-750	381-570	912	1,083	1,425	80	95	125
751-950	571-720	1,197	1,368	1,710	105	120	150
951-1,250	721-950	1,539	1,767	2,166	135	155	190
1,251-1,500	951-1,130	1,881	2,280	2,736	165	200	240
1,501-2,000	1,131-1,500	2,223	2,679	3,249	195	235	285
2,001-2,500	1,501-1,900	2,622	3,192	3,876	230	280	340
Over 2,500	Over 1,900	To be advised					

II. Optional Benefits		
Coverage items	Annual Premium	Monthly Premium
4 DOMESTIC HELPER (EMPLOYEES' COMPENSATION INSURANCE) premium is calculated on per domestic helper basis		
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.		

5	ADDITIONAL WORLDWIDE PERSONAL BELONGINGS COVER	570	50
6	BUILDINGS (Minimum Sum Insured HK\$200,000)		
	Sum Insured (HK\$)	Annual Premium	Monthly Premium
	200,000	342	30
	300,000	513	45
	400,000	684	60
	500,000	855	75
	600,000	1,026	90
	700,000	1,197	105
	800,000	1,368	120
	900,000	1,539	135
	1,000,000	1,710	150
	Over 1,000,000	To be advised	

Note:

5. If the age of insured location/premises has exceeded 40 years old, individual quote and/or terms for I.BASIC BENEFIT and II. OPTIONAL BENEFITS -BUILDINGS will be advised.

^This premium table does not include premium levy which is collected by the Insurance Authority("IA").

The IA will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

Important Notice:

Notes for Application:

1. The insured premises must be located in Hong Kong.
2. If the age of insured location/ premises has exceeded 40 years old, individual quote and/or terms for **【I. BASIC BENEFIT】** and **【II. OPTIONAL BENEFITS - BUILDINGS】** will be advised.
3. Insured domestic helper must be aged between 18 and 60 years old.
4. Monthly payment: No premium and premium levy will be refunded .
5. Annual payment: The policy may be cancelled at any time by the Insured by written notice to BOCG Insurance, BOCG Insurance will collect at least 50% of the paid premium and premium levy. If any claim has arisen, all the paid premium and premium levy will not be refunded.
6. BOCG Insurance reserves the right to adjust the premium table from time to time.

Notes for Revisions:

- The insured Plan under **【I. BASIC BENEFIT】** 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, new premium and premium levy will be effective only on the first day of the coming policy year.
- The insured can give written notice to BOCG Insurance anytime to:
 - add or delete the **【II. OPTIONAL BENEFITS】** and/or the number of insured domestic helper(s);
 - revise the sum insured under **【II. OPTIONAL BENEFITS - BUILDINGS】** .

Notes for Making a Claim:

- The insured should give written notice to BOCG Insurance as soon as possible in case of any claims.
- In case of any burglary/theft /robbery or any similar attempt, please report to the police immediately.
- 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.

- 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.
- 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.
- The insured and/or his/her family members and/or his/her domestic helper must not dispose of or change any damaged insured items without the written consent from BOCG Insurance.

AUTO-RENEWAL SERVICE

Once the enrolment is successful, BOCG Insurance (The Company) will notify you in writing before the expiry date of every policy year. If there are any amendment on renewal terms, The Company shall give you a written notice of such revision specifying the revised Schedule and the Limit of Indemnity Table, the new premium and its effective date. The revised Schedule and the Limit of Indemnity Table and new premium shall take effect on the date specified unless you declines in writing. You may simply pay the required premium and premium levy 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 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.bocgins.com>) 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 premiums and premium levy will be refunded.

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

General exclusions applicable to the Policy

- Wear and tear;
- electrical or mechanical breakdown;
- spectacles, contact lenses, dentures or prostheses;;
- pagers, portable phones(except as defined under - Extension Coverage to I. BASIC BENEFIT – item H. Laptop Computer and mobile phone);
- deliberate or malicious act(except as defined under - Extension Coverage to I. BASIC BENEFIT – item M. Malicious Damage by tenant);
- 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;
- any part of the structure of the Buildings (except as defined under - II. OPTIONAL BENEFITS – 6.BUILDINGS);
- damage caused by water seepage, etc.

Exclusion to Extension Coverage to I. BASIC BENEFIT - item B. Interior Decoration/ Refurbishment Works

- any loss directly or indirectly caused by bursting of water pipes and/or blocking of drainage system;
- any loss or damage directly caused by the workmanship in the decoration works.

Remarks :

- The Plan is underwritten by BOCG Insurance.
- Chiyu Banking Corporation Limited (“agent bank”) is an appointed insurance agent of BOCG Insurance for distribution of the Plan. The Plan is a product of BOCG Insurance but not the agent bank.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the agent bank and the customer out of the selling process or processing of the related transaction, the agent bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Plan should be resolved directly between BOCG Insurance and the customer.
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China .
- BOCG Insurance reserves the sole right to determine whether any application for the Plan is acceptable or reject 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. In case of any dispute, BOCG Insurance reserves the final right on decision. °

- This promotional material is for reference only, The Plan is subject to the formal policy documents and provisions issued by BOCG Insurance. 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.
- This promotion material is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan.
- If there is any discrepancy between the English version and the Chinese version of this promotional material, the English version shall prevail.

Should you require the Chinese version of this leaflet, please call the respective customer service hotline or visit the following website:

Customer Service Hotline : (852) 3187 5100

OR enquire through agent bank

BOCG Insurance Website : www.bocgins.com