

Home Insurance Summary of Benefits



Basic Cover

Plan	Maximum Amount (HK\$)					
	Occupier			Landlord		
	Basic	Premier	Prestige	Basic	Premier	Prestige
Home Contents						
Damage to Your Home Contents (including Removal and Storage of Debris up to \$10,000; reasonable costs for temporary protection up to \$2,000)	500,000	1,000,000	1,500,000	500,000	1,000,000	1,500,000
Home Contents in the open air	Up to 10% of Your Sum Insured			Up to 10% of Your Sum Insured		
Emergency storage of Home Contents	Up to 3 months' coverage Up to the balance of Your Sum Insured			Up to 3 months' coverage Up to the balance of Your Sum Insured		
Electric motors forming part of Your Home Contents burnt out by Fusion	5,000			5,000		
Home Contents in a safe deposit box at a bank	5,000 1,000 any one loss	5,000 1,000 any one loss	10,000 1,000 any one loss	Not Applicable		
Home Contents temporarily removed to anywhere in Hong Kong up to 90 consecutive days	10% of Your Sum Insured 25,000 any one loss	10% of Your Sum Insured 25,000 any one loss	10% of Your Sum Insured 50,000 any one loss			
Home Contents during transit to Your new place of residence	Up to 15% of Your Sum Insured					
Home Contents at a new situation for up to 28 days from the date You begin to move Your Home Contents	500,000	1,000,000	1,500,000			

Additional Benefits

Home Contents						
Home Contents at your workplace	2,500			Not Applicable		
Loss or Damage to Valuables while at Your Home	400,000 20,000 any one item	400,000 20,000 any one item	500,000 25,000 any one item			
Compensation for medical expenses incurred if You sustain bodily injury caused by burglars, thieves or other persons illegally in Your Building	10,000	10,000	15,000			
Credit Cards - cover for loss as a result of Theft from Your Building	2,500 1,000 any one loss					
Domestic helper's personal effects	10% of Your Sum Insured 2,500 any one item					
Festive Season Increase during the period from 15 December to 25 February within the Period of Insurance	Up to 25% of Your Sum Insured					
Funeral expenses incurred if You die as the direct consequence of Loss or Damage to Your Home Contents or Building	5,000					

Additional Benefits

Plan	Maximum Amount (HK\$)					
	Occupier			Landlord		
	Basic	Premier	Prestige	Basic	Premier	Prestige
Home Contents						
Guests and visitor's effects	1,000	1,000	2,000	Not Applicable		
Keys, lock replacement due to accidentally lost or stolen	2,000	2,000	3,000			
Pets - temporary boarding costs incurred due to Damage to Your Building resulting in unfit for its intended purpose	2,000	2,000	3,000			
Pets - accidental death or Theft by forcible entering into or out of Your Building	2,000					
Spoliation of frozen food due to failure of the electricity supply to or mechanical or electrical breakdown of Your freezer	1,000					
Temporary accommodation if Your Building is uninhabitable caused <ul style="list-style-type: none"> by Loss or Damage to Your Home Contents or Building (up to a maximum of six months) by order of the police, a public or statutory authority until the order is revoked (up to 30 days) by failure of the electricity, gas, water or sewerage services beyond 24 hours (up to 30 days) by Loss or Damage to other property in the immediate vicinity of Your Building 	10% of Your Sum Insured 1,500 per day	10% of Your Sum Insured 1,500 per day	10% of Your Sum Insured 2,500 per day			
Buildings						
Damage to Your Building (including Architects fees, Removal and Storage of Debris up to 5% of Your Sum Insured; Fees paid to Public or Statutory Authority; Reasonable emergency repairs up to \$2,000; Reasonable costs for temporary protection up to \$2,000)	100,000 Unless otherwise specified in Your Schedule			100,000 Unless otherwise specified in Your Schedule		
Damage to Alterations / Additions to Your Building during the construction period	Contract value not exceed 100,000	Contract value not exceed 100,000	Contract value not exceed 200,000	Contract value not exceed 100,000	Contract value not exceed 100,000	Contract value not exceed 200,000

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	Basic	Premier	Prestige	Basic	Premier	Prestige
Buildings						
Electricity, gas, water and similar charges - Excess costs	2,000	2,000	3,000	2,000	2,000	3,000
Electricity, gas, water and similar charges - Unauthorised use	2,000	2,000	3,000	2,000	2,000	3,000
Fire Extinguishing costs and expenses	Actual Cost			Actual Cost		
Modifications to Your Building required if You are physically injured and become a paraplegic or quadriplegic as the direct consequence of Loss or Damage to Your Building	10,000			Not Applicable		
Loss of Rent if Your Building is uninhabitable caused <ul style="list-style-type: none"> by Loss or Damage to Your Building (up to a maximum of six months) by order of the police, a public or statutory authority until the order is revoked (up to 30 days) by failure of the electricity, gas, water or sewerage services beyond 24 hours (up to 30 days) by Loss or Damage to other property in the immediate vicinity of Your Building 	Not Applicable			Maximum 6 months 75,000 or 10% of Your Sum Insured, whichever is the greater	Maximum 6 months 75,000 or 10% of Your Sum Insured, whichever is the greater	Maximum 6 months 100,000 or 10% of Your Sum Insured, whichever is the greater

Optional Cover

Plan	Maximum Amount (HK\$)					
	Occupier			Landlord		
	Basic	Premier	Prestige	Basic	Premier	Prestige
Liability to Others						
Limit of Liability - Home Contents if You become legally responsible to pay compensation for Personal Injury or Property Damage as <ul style="list-style-type: none"> The ownership of Your Home Contents; The occupation of Your Building; Your personal liability arising anywhere in the World; Your liability to Your landlord in respect of any contents, fixtures or fittings left by the landlord in Your Building for use by You 	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
Limit of Liability - Building if You become legally responsible to pay compensation for Personal Injury or Property Damage as the ownership of Your Building	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
Cost of Defending in connection with a claim under this section	Actual cost			Actual cost		
Court Appearance compensation as a witness in connection with a claim under this section	500 per day			500 per day		

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Personal Valuables						
Loss or Damage that occurs anywhere in the World during the Period of Insurance • Unspecified Personal Valuables • Specified Personal Valuables	Plan A 30,000 (5,000 any one item) Plan B 60,000 (15,000 any one item) Plan C 120,000 (30,000 any one item)			Not Applicable		
	As declared for each item or if lesser its intrinsic value					
Personal Accident						
Compensation in the event of You sustaining bodily injury caused solely and directly by fire, burglars, thieves or other persons illegally in Your Building and which, independently of any other cause, results in: • Death • Total and irrecoverable loss of all sight in one or both eyes • Total and permanent loss of the use of one or both hands or feet • Total paralysis	100,000			100,000		
Domestic Employer's Liability						
You are liable under the law to compensate Your domestic helper sustaining bodily injury or death by Accident or Disease contracted during the Period of Insurance within Hong Kong arising out of and in the course of his/her employment with You	100,000,000			Not Applicable		

Remark: This is only a summary. Please refer to the Policy for full terms and conditions. In case of any discrepancy between English and Chinese versions, the English version shall prevail.

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