



Zurich HomeCare Householder Insurance Plan



Zurich HomeCare Householder Insurance Plan offers you a comprehensive home contents insurance. We are protecting your home and its contents to provide you complete peace of mind.

With **Zurich HomeCare Householder Insurance Plan**, you and your family can enjoy the following protection:

Property care

- ✓ **Sum Insured for Contents Insurance increases according to the gross floor area** of your home up to HKD1,250,000
- ✓ **Coverage will not deduct depreciation**
- ✓ Accidental damage cover for **valuables in home** such as jewellery, watches, antiques, etc up to HKD250,000
- ✓ **Outdoor Property Cover**

Liability care

- ✓ **Owner's, Occupier's and Personal Liability Cover** up to HKD10,000,000

Pets care

- ✓ **Pet Accommodation** – provides reimbursement of pet accommodation expenses if your home is made uninhabitable

Lifestyle care

- ✓ **Green Living Benefit** – when you need to replace a product marked with the “Energy Efficiency Label” due to accidental loss or damage, our Green Living Benefit will reimburse you up to 110% of the value of the lost or damaged product

Beyond home protection

- ✓ **24 hour Emergency Assistance Services** with up to HKD500 protection for plumbing, electrical or locksmith assistance
- ✓ **Meal allowance** – HKD500 per day and up to HKD2,500 as a meal allowance to you and your family if your home is made uninhabitable
- ✓ **Feng Shui consultation** following damage to Home – up to HKD3,000
- ✓ **Increase maximum benefit at special dates** (Lunar New Year, Christmas and wedding day of you or your family members) by 10%

Table of Benefits

Coverage	Maximum Benefits (HKD)
Basic coverage	
Owner, tenant, occupier, pet owner and personal legal liability - Accidental bodily injury or property damage to third party and legal costs	10,000,000
Free extensions - Owner's liability in common area of the building of which your home forms part - Your domestic helper's liability while working for you and your family	
Accidental damage to home contents protection¹ - Covers any accidental loss destruction or damage to your home contents Gross floor area (sq. ft.) Saleable area (sq. ft.) 700 or below 560 or below 750,000 701 to 1,500 561 to 1,200 1,000,000 1,501 or above 1,201 or above 1,250,000 - Sub-limits : Valuables (such as jewellerys, furs, watches, antiques etc) 250,000 in total (20,000 / item) - Including accidental loss, destruction or damage to your electronic communication products like tablets at your home caused by fire, lightning or by a burglary or attempted burglary	
Other Contents	100,000 / item
Free extensions¹ <ul style="list-style-type: none"> Loss or damage of home contents during home removal Loss or damage of home contents during home renovation (renovation period not exceeding 2 months) Loss or damage of home contents that are temporarily removed for repair or cleaning Cost of temporary accommodation following damage to home Cost of removal of debris following accidental damage to home Loss resulting from unauthorized use of credit cards and cash loss due to burglary at home Cost of repair of broken doors, locks and windows due to burglary Cost of deterioration of frozen food following damage to the domestic refrigerator Burglary harm allowance - if you or your family sustains injury caused by burglars at home² Loss of personal belongings in office Damage by firemen Outdoor property cover Personal money & belongings on business trips Green living cover Cost of Feng Shui consultation following damage to home Cost of meal allowance following damage to home Cost of pet accommodation following damage to home 	as per Sum Insured 100,000 50,000 50,000 (1,500 / day) 5,000 5,000 5,000 3,000 (1,500 / incident) 5,000 2,500 as per Sum Insured 50,000 (2,000 / item) 2,500 Extra 10% of Sum Insured 3,000 2,500 (500 / day) 2,500

Coverage	Maximum Benefits (HKD)
Worldwide personal accident protection <ul style="list-style-type: none"> Accidental death³ 	100,000
Emergency assistance services <ul style="list-style-type: none"> Plumbing, electrical or locksmith assistance Other free referral services such as home nursing care, household appliance repairing, home cleaning and pest control, etc. 	500 / incident
Optional coverage	
Building⁴ - Accidental damage to building protection	Rebuilding cost
Free extensions Sub-limits: <ul style="list-style-type: none"> Landslide and subsidence Professional architect consultation fees Removal of debris following property damage 	Rebuilding cost 5% of rebuilding cost 5% of rebuilding cost
Worldwide personal possessions protections⁵ 1. Unspecified personal possessions Sub-limit: This covers the belongings you normally wear and carry, e.g. eyeglasses, pen, camera, portable AV equipment, etc. It is not required to submit any valuation or sales receipt.	As selected The maximum benefit per item is 5,000 or 20% of the sum insured, whichever is lower.
2. Specified personal possessions Note: This covers any specified personal belongings which are worth more than HKD5,000. The sum insured can be determined based on the value of the personal belongings. It is required to give the description, sum insured and attach a valuation or sales receipt of each item to be insured. Sub-limits: <ul style="list-style-type: none"> Theft of money Unauthorized use of credit card Replacement cost for loss of personal identification document due to theft 	As selected 2,500 10,000 3,000

¹ The excess under Home Contents Section is the first HKD250 of each and every claim.

² Provided that Insured persons' injury results in granting of sick leave of not less than 4 consecutive days.

³ The age limit for insured persons in respect of the worldwide personal accident protection section is 16 - 64 years old.

⁴ The excess under accidental damage to building section is the first HKD3,000 each and every claim (except fire, lightning and explosion). The excess under landslide and subsidence extension is the first HKD10,000 or 10% of adjusted loss each and every claim, whichever is greater.

⁵ The excess is at least the first HKD250 each and every claim for the worldwide personal possessions protections.

Premium Table

		Annual Premium (HKD)	
Floor Area (Sq Ft) [#]		Basic Coverage	Building (Optional)
Gross Floor Area	Saleable Area		
500 or below	400 or below	650	500
501-700	401-560	900	630
701-1,000	561-800	1,200	1,020
1,001-1,500	801-1,200	1,650	1,530
1,501-2,000	1,201-1,600	1,950	2,040
2,001 or above	1,601 or above	individual considerations	

Optional Coverage	Annual Premium (HKD)
Worldwide personal possessions protections	individual considerations

[#] Amount of premium payable will be determined on the basis of the calculation method selected and the corresponding floor area.

Major Exclusions :

Unexplained loss, illegal building works; electrical and mechanical breakdown; wear and tear; war; terrorism; radioactive contamination; nuclear; pollution contamination.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top 10 insurers in Hong Kong.

Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With over 60,000 employees serving customers in more than 170 countries, our ambition is to become the best global insurer as measured by our shareholders, customers and employees.

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「居安保」 住戶保險計劃



面對風災、雨災的威脅，我們自當防患未然。蘇黎世「居安保」住戶保險計劃為您提供至全面的家居保障。

「居安保」住戶保險計劃為您及您的家人提供以下保障：

照顧您的財物

- ✓ 家居財物之**最高保障額隨家居呎數遞增，最高保障額高達 1,250,000 港元**
- ✓ 所有賠償均不會扣減折舊
- ✓ **貴重財物保障**（如珠寶首飾、手錶、古董等）高達 250,000 港元
- ✓ 室外家居財物保障

關注您的個人責任

- ✓ 業主、住戶及個人責任保障高達 10,000,000 港元

照顧您心愛的寵物

- ✓ **寵物臨時居所保障** – 若您的居所因意外損毀而不能居住，將可獲賠償您的寵物貓、狗之臨時居所費用

關心您的生活態度

- ✓ **綠色生活保障** – 當您需要更換因意外損毀或損失的「能源效益標籤電器」時，我們的綠色生活保障會按該「能源效益標籤電器」之價值的 110% 作為賠償上限

超越家居保障

- ✓ **24 小時家居緊急支援服務**（水電維修及開鎖服務最高賠償額為 500 港元）
- ✓ 若您的居所因意外損毀而不能居住，為您及您的家人提供每日高達 500 港元之**膳食津貼**（最高賠償為 2,500 港元）
- ✓ 居所因意外損毀而不能居住，若須查詢**風水顧問**的意見，有關之風水顧問保障高達 3,000 港元
- ✓ 在特別日子如農曆新年、聖誕節及家庭成員新婚日，為您的家居財物保障提升 10% 最高賠償額

保障表

保障範圍	最高保障額 (港元)
基本保障	
身為業主、租客、佔用人或寵物主人及個人法律責任 - 因疏忽而導致第三者身體受傷或財物損失所招致的法律責任及有關訴訟費用	10,000,000
免費附加保障	
- 作為業主在大廈公眾地方所發生之意外而須負上之法律責任	
- 您的家備於工作期間所發生之意外而須負上之法律責任	
家居財物意外損毀保障¹	
- 家居財物意外損毀保障 建築面積 (平方呎) 實用面積 (平方呎) 700 或以下 560 或以下 701 - 1,500 561 - 1,200 1,501 或以上 1,201 或以上	750,000 1,000,000 1,250,000
- 個別限額：	
貴重財物 (例如珠寶首飾、皮革、手錶、古董等)	總額 250,000 (每件 20,000)
- 包括於家中因火災、閃電、爆竊或意圖盜竊所引致之電子通訊產品，如平板電腦等之意外損毀	
其他財物	每件 100,000
免費附加保障¹	
• 搬遷時家居財物意外損毀保障	視乎保障額
• 裝修期內家居財物意外損毀保障 (裝修期不超過兩個月)	100,000
• 財物暫時搬離家作維修或清潔期間意外損毀保障	50,000
• 意外後安排臨時居所費用	50,000 (每日 1,500)
• 意外後清理災場費用	5,000
• 因家居爆竊而信用卡被盜用及金錢損失	5,000
• 修理因爆竊而損壞之門、門鎖及窗之費用	5,000
• 雪櫃損壞導致冷藏食物腐壞之損失	3,000 (每次 1,500)
• 投保人或其家屬於家中因被爆竊而受傷，可享現金賠償津貼 ²	5,000
• 個人物品在辦公室損毀	2,500
• 消防員導致之損毀	視乎保障額
• 室外家居財物保障	50,000 (每件 2,000)
• 於商務旅途中意外遺失金錢或財物	2,500
• 綠色生活保障	額外 10% 保障額
• 居所因意外損毀而不能居住所引致之風水顧問費用	3,000
• 居所因意外損毀而不能居住所引致之膳食費用	2,500 (每日 500)
• 居所因意外損毀而不能居住所引致之寵物臨時居所費用	2,500

保障範圍	最高保障額 (港元)
全球人身意外保障 • 意外死亡 ³	100,000
家居緊急支援服務 • 水電維修及開鎖服務 • 其他免費轉介服務如緊急電召看護、電器維修、家居清潔及滅蟲等	每次 500
自選保障	
樓宇⁴ - 樓宇結構意外損毀保障	樓宇重建費用
免費附加保障：	
個別限額：	
• 地陷及山泥傾瀉	樓宇重建費用
• 專業建築顧問費用	樓宇重建費用之 5%
• 意外後清理災場費用	樓宇重建費用之 5%
全球私人財物保障⁵	
1. 一般個人財物保障	
個別限額：	自選保額
保障範圍例如眼鏡、金筆、相機或手提影音器材等隨身個人財物，投保時毋須呈交任何估價書或收據	每件 5,000 或投保額的 20%，以較低者為準。
2. 指定受保財物保障	
註：凡價值超過 5,000 港元的隨身個人財物均可投保；投保額可按財物的價值而釐定，投保時須呈交每項投保財物的名稱、投保額及附上估價書或收據	自選保額
個別限額：	
• 因遇劫導致金錢損失	2,500
• 因遇劫導致信用卡被盜用	10,000
• 遇劫後補領個人身份證明文件費用	3,000

¹ 家居財物意外損毀保障範圍的自負額為每宗賠償的首 250 港元。

² 受保人須獲予至少連續 4 天病假。

³ 全球人身意外保障範圍的受保人年齡限於 16 - 64 歲。

⁴ 樓宇結構意外損毀保障範圍的自負額為每宗賠償的首 3,000 港元 (火災、閃電及爆炸除外)。地陷及山泥傾瀉附加保障的自負額為每宗賠償的首 10,000 港元或損失額的 10%，以較高者為準。

⁵ 全球私人財物保障範圍的自負額為每宗賠償的首 250 港元起。

保費表

		每年保費 (港元)	
單位面積 (平方呎) ^a		基本保障	樓宇結構意外損毀保障 (自選保障)
建築面積	實用面積		
500 或以下	400 或以下	650	500
501-700	401-560	900	630
701-1,000	561 - 800	1,200	1,020
1,001-1,500	801 - 1,200	1,650	1,530
1,501-2,000	1,201 - 1,600	1,950	2,040
2,001 或以上	1,601 或以上	個別計算	

自選保障	每年保費 (港元)
全球私人財物保障	個別計算

^a 保費將根據所選擇計算方法之單位面積計算。

主要不承保事項：

無法解釋的損失，違例僱建、機件故障、自然損耗、戰爭、恐怖活動、核能輻射、污染等。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，我們保留最終批核及決定權。(如中文譯本與英文有異，以英文本為準。)

關於蘇黎世

蘇黎世保險 (香港) 是蘇黎世保險集團轄下之機構，竭誠為個人及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於 1961 年，至今已成為本港十大保險公司之一。

蘇黎世保險集團是一家全球領先的多險種保險供應商，其全球網絡的分支機構和辦事處遍及歐洲、北美洲、拉丁美洲、亞太和中東等地區。集團成立於 1872 年，總部設立於瑞士的蘇黎世。集團有逾 60,000 名員工在 170 多個國家為客戶提供服務。我們矢志成為我們的股東、客戶和員工眼中全球最佳的保險公司。

蘇黎世保險有限公司

(於瑞士註冊成立之公司)

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