

Zurich HomeCare Householder Insurance Plan



Home sweet home. It is the coziest place on earth, so we want to protect it from typhoon or rainstorm damaging our warmest place! **Zurich HomeCare Householder Insurance Plan** offers you a comprehensive home contents insurance for you. We are not just protecting your home or its contents, but also providing 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 HK\$1,250,000
- ✓ **Coverage will not deduct depreciation**
- ✓ Accidental damage cover for **valuables in home** such as jewellery, watches, antiques, etc up to HK\$250,000
- ✓ **Outdoor Property Cover**

Liability care

- ✓ **Owner's, Occupier's and Personal Liability Cover** up to HK\$10,000,000

Pets care

- ✓ **Pet Accommodation** – provides alternative accommodation benefits for your dogs/cats if your home is made uninhabitable

Lifestyle care

- ✓ **Green Living Benefit** extends up to extra 10% of the value of a new replacement of the damaged or lost energy efficient product with "Energy Efficiency Label"

Beyond home protection

- ✓ **24 hour Emergency Assistance Services** with up to HK\$500 protection for plumbing, electrical or locksmith assistance
- ✓ **Meal allowance** – HK\$500 per day and up to HK\$2,500 as a meal allowance to you and your family if your home is made uninhabitable
- ✓ **Feng Shui consultation** following damage to Home – up to HK\$3,000
- ✓ **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 (HK\$)
Basic coverage	
Owner, tenant, occupier, pet owner and personal legal liability - Accidental bodily injury or property damage to third party and legal costs 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	10,000,000
Accidental damage to home contents protection¹ - Covers any accidental loss destruction or damage to your home contents Gross floor area (sq. ft.) 700 or below 750,000 701 to 1,500 1,000,000 1,501 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, lighting 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 as per Sum Insured Loss or damage of home contents during home renovation (renovation period not exceeding 2 months) 100,000 Loss or damage of home contents that are temporarily removed for repair or cleaning 50,000 Cost of temporary accommodation following damage to home 50,000 (1,500 / day) Removal of debris following accidental damage to home 5,000 Unauthorized use of credit cards and cash loss due to burglary at home 5,000 Repair of broken doors, locks and windows due to burglary 5,000 Deterioration of frozen food following damage to the domestic refrigerator 3,000 (1,500 / incident) Burglary harm allowance - if you or your family sustains injury caused by burglars at home² 5,000 Loss of personal belongings in office 2,500 Damage by firemen as per Sum Insured Outdoor property cover 50,000 (2,000 / item) Personal money & belongings on business trips 2,500 Green living cover Extra 10% of Sum Insured Feng shui consultation following damage to home 3,000 Meal allowance following damage to home 2,500 (500 / day) Pet accommodation following damage to home 2,500 	

Coverage	Maximum Benefits (HK\$)
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 Rebuilding cost Professional architect consultation fees 5% of rebuilding cost Removal of debris following property damage 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. 2. Specified personal possessions Note: This covers any specified personal belongings which are worth more than HK\$5,000. 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 2,500 Unauthorized use of credit card 10,000 Replacement cost for loss of personal identification document due to theft 3,000 	As selected The maximum benefit per item is 5,000 or 20% of the sum insured, whichever is lower. As selected

- ¹ The excess under Home Contents Section is the first HK\$250 each and every claim.
- ² Insured persons result in granting of sick leave of not less than 4 consecutive days.
- ³ The age limit for insured persons under worldwide personal accident section is 16 - 64 years old.
- ⁴ The excess under accidental damage to building section is the first HK\$3,000 each and every claim (except fire, lighting and explosion). The excess under landslide and subsidence extension is the first HK\$10,000 or 10% of adjusted loss each and every claim, whichever is greater.
- ⁵ The excess is at least the first HK\$250 each and every claim for the worldwide personal possessions protections.

Premium Table

Gross area (sq. ft.)	Annual Premium (HK\$)	
	Basic Coverage	Building (Optional)
500 or below	650	500
501-700	900	630
701-1,000	1,200	1,020
1,001-1,500	1,650	1,530
1,501-2,000	1,950	2,040
2,001 or above	individual considerations	

Optional Coverage	Annual Premium (HK\$)
Worldwide personal possessions protections	individual considerations

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 a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 100 company². The Group achieved business operating profit of US\$4.9 billion in 2010³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

- ¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2011
- ² In terms of revenue, source: Fortune Global 500, July 2010
- ³ Zurich Annual Report 2010
- ⁴ As of March 2011

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