



## Zurich LandlordCare Insurance Plan



Investing in rental property is always a good way to protect your financial status and to generate a steady income. Nevertheless, it may also bring you troubles and anxieties by unforeseen circumstances. **Zurich LandlordCare Insurance Plan** eases your mind with its all-round protection.

**Zurich LandlordCare Insurance Plan** offers a comprehensive protection to all landlords, just like you.

### Liability care

- ✓ **Owner liability**  
Owner's Liability Cover up to HKD10,000,000

### Property care

- ✓ Contents Cover - provides up to HKD200,000 coverage to the home contents in your rental property such as house furnishings and electrical equipments
- ✓ Loss or damage of home contents during home renovation (renovation period not exceeding 2 months)

### Rental Care

- ✓ **Loss of rent**  
We compensate your rental loss up to HKD10,000 per month if your property is made uninhabitable (maximum 3 months) due to accidental damages

### 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 home emergency assistance services**  
Household accidents and repair problems do happen and may cause you inconvenience. Therefore, we have set up a comprehensive 24-hour home emergency assistance services to make life easier for you. Simply telephone our hotline for:
  - Plumbing assistance
  - Electrical assistance
  - General repair assistance
  - Emergency house nursing care assistance
  - Household appliance referral
  - Home cleaning referral
  - Pest control referral
  - Baby sitting referral
  - Domestic helper referral

Remark: The above services are on referral or arrangement basis only, except the plumbing or electrical assistance which can be indemnified up to HKD500 per incident.

## Table of Benefits

Coverage	Maximum Benefits (HKD)
<b>Basic coverage</b>	
<b>Owner and personal legal liability</b> - Accidental bodily injury or property damage to third party and legal costs	10,000,000
<b>Accidental damage to home contents protection<sup>1</sup></b> - 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 701 to 1,500   561 to 1,200 1,501 to 2,000   1,201 to 1,600 2,001 or above   1,601 or above	100,000 150,000 200,000 individual considerations
<b>Free extensions<sup>1</sup></b> <ul style="list-style-type: none"> <li>Loss or damage of home contents during home removal</li> <li>Loss or damage of home contents during home renovation (renovation period not exceeding 2 months)</li> <li>Removal of debris following accidental damage to home</li> <li>Damage by firemen as a result of execution of duties</li> <li>Green living cover</li> <li>Loss of Rent</li> </ul>	50,000 100,000 5,000 as per Sum Insured Extra 10% of Sum Insured 10,000/month (max. 3 months)
<b>Emergency assistance services</b> <ul style="list-style-type: none"> <li>Plumbing or electrical assistance</li> <li>Other free referral services such as home nursing care, household appliance repairing, home cleaning and pest control, etc.</li> </ul>	500 / incident Referral service
<b>Optional coverage</b>	
<b>Building</b> - Accidental damage to building protection <sup>2</sup>	Rebuilding cost
<b>Free extensions</b> Sub-limits: <ul style="list-style-type: none"> <li>Landslide and subsidence</li> <li>Professional architect consultation fees</li> <li>Removal of debris following property damage</li> </ul>	Rebuilding cost 5% of rebuilding cost 5% of rebuilding cost

<sup>1</sup> The excess under Home Contents Section is the first HKD250 each and every claim.

<sup>2</sup> The excess under accidental damage to building section is the first HKD3,000 each and every claim (except fire, lighting 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.

## Premium Table

		Annual Premium (HKD)	
Floor Area (Sq Ft) <sup>a</sup>		Basic Coverage	Building (Optional)
Gross Floor Area	Saleable Area		
500 or below	400 or below	520	500
501-700	401-560	520	630
701-1,000	561-800	720	1,020
1,001-1,500	801-1,200	720	1,530
1,501-2,000	1,201-1,600	920	2,040
2,001 or above	1,601 or above	individual considerations	

<sup>a</sup> 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 five general 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 more than 55,000 employees serving customers in more than 170 countries, we aspire to become the best global insurer as measured by our shareholders, customers and employers.

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