

# Splendor Deluxe Property and Home Insurance Plan

## - Benefit & Premium Tables

### BENEFITS TABLE

Coverage	Maximum benefits (HKD)
<b>Section A – Home Protection</b>	
<b>A.1 Valuable property</b>	
Protect valuable property (e.g., jewelleries, watches, curios, furs and photographic equipment) and personal possessions belonging to you or your family against accidental loss or damage anywhere in the world	50,000 per item/set and 300,000 in total per incident
Sub-limits:	
<ul style="list-style-type: none"> <li>Portable electronic devices (e.g., mobile phones, portable computers, PDAs and portable audio &amp; video equipments)</li> </ul>	10,000 per item/set
<ul style="list-style-type: none"> <li>Wine</li> </ul>	5,000 per bottle and 30,000 in total per incident
<b>A.2 Household contents</b>	
Cover against accidental loss of or damage to household contents at your home	3,000,000 per incident and per policy year
Sub-limits:	
<ul style="list-style-type: none"> <li>Furniture and domestic appliances</li> </ul>	300,000 per item/set
<ul style="list-style-type: none"> <li>Valuable property</li> </ul>	50,000 per item/set and 500,000 in total per incident
<ul style="list-style-type: none"> <li>Money</li> </ul>	30,000 in total per incident
<ul style="list-style-type: none"> <li>Wine</li> </ul>	5,000 per bottle and 30,000 in total per incident
<ul style="list-style-type: none"> <li>Stamps, coins or medals collection</li> </ul>	10,000 in total per incident
<ul style="list-style-type: none"> <li>Personal computer</li> </ul>	10,000 per item/set
<ul style="list-style-type: none"> <li>Portable electronic devices</li> </ul>	10,000 per item/set
<ul style="list-style-type: none"> <li>Other contents</li> </ul>	50,000 per item/set
<b>A.3 Additional covers</b>	
<b>Extra protection to your home</b>	
<ul style="list-style-type: none"> <li>Alternative accommodation – extra rental expenses for an alternate accommodation when your home is uninhabitable due to accidental loss or damage of your home contents</li> </ul>	100,000 per month and 300,000 in total per incident
<ul style="list-style-type: none"> <li>Temporary removal – your home contents are protected against accidental loss or damage while temporarily removed from your home for cleaning, repair, renovation, etc.</li> </ul>	100,000 per incident

<ul style="list-style-type: none"> <li>Home removal – cover for accidental loss of or damage to your home contents while being moved by professional furniture removers to your new home</li> </ul>	3,000,000 per incident
<ul style="list-style-type: none"> <li>New home protection – cover extended to the home contents at your new home for 2 weeks from the first time of occupation</li> </ul>	3,000,000 per incident
<ul style="list-style-type: none"> <li>Landlord's fixtures and fittings – cover for accidental loss of or damage to landlord's ceiling, floors, walls, doors, kitchen cabinets, etc.</li> </ul>	200,000 per incident
<ul style="list-style-type: none"> <li>Interior decoration or renovation – cover for accidental loss of or damage to contract work and materials during the home decoration or renovation for a period not exceeding 2 months</li> </ul>	10,000 per item/set and 100,000 in total per incident
<ul style="list-style-type: none"> <li>Outdoor property – your home contents are protected against accidental loss or damage while in the open within the boundaries of the land belonging to your home</li> </ul>	5,000 per item/set and 30,000 in total per incident
<ul style="list-style-type: none"> <li>Fragile items – cover for accidental breakage of fragile items (e.g., crystals, china, statues, sculptures, etc.) in your home</li> </ul>	5,000 per item/set and 200,000 in total per incident
<ul style="list-style-type: none"> <li>Food and drink deterioration – reimburse for the cost of food and drink that is inedible due to accidental breakdown of your refrigerator</li> </ul>	10,000 per incident
<ul style="list-style-type: none"> <li>Removal of debris – cover for the cost of cleaning and removing the debris of the contents following damage by an insured accident</li> </ul>	150,000 per incident
<ul style="list-style-type: none"> <li>Replacement cost of doors, windows, locks and keys – cover for the cost of repairing damaged doors, windows and their locks and keys due to burglary. Coverage also provided for replacing door locks or metal gate locks if the keys are lost</li> </ul>	15,000 per incident
<ul style="list-style-type: none"> <li>Replacement cost of title deeds – reimburse for the cost of replacing the damaged or missing titled deeds while kept at your home or even in a bank in Hong Kong</li> </ul>	50,000 per incident
<ul style="list-style-type: none"> <li>Business property – cover for accidental loss of or damage to property with a business nature in your home</li> </ul>	5,000 per incident
<ul style="list-style-type: none"> <li>Undamaged items – cover extended to the necessarily associated cost incurred for repairing undamaged items due to an insured accident</li> </ul>	5,000 per policy year
<ul style="list-style-type: none"> <li>Pest control fees – reimburse for the costs incurred for pest control or prevention services within the first 3 months following loss of or damage to home contents caused by water</li> </ul>	3,000 per policy year
<b>Extra protection to you and your family</b>	
<ul style="list-style-type: none"> <li>Valuable property kept in bank vault</li> </ul>	30,000 per item/set and 200,000 in total per incident
<ul style="list-style-type: none"> <li>Loss of money anywhere in the world by you or your family members</li> </ul>	10,000 per policy year
<ul style="list-style-type: none"> <li>Replacement cost of personal document – reimburse for the cost of replacing personal documents including Hong Kong Identity Cards, credit cards, driving licenses, passports, Home Return Permit, staff cards or residents cards belonging to you or your family members which are accidentally lost or damaged anywhere in the world</li> </ul>	10,000 in total per incident

<ul style="list-style-type: none"> <li>Unauthorized use of credit cards – covers the financial loss followed by the unauthorized use of credit cards belonging to you or your family members</li> </ul>	10,000 per incident
<ul style="list-style-type: none"> <li>Psychiatric services fees – cover for the psychiatric costs incurred by you or your family members following a traumatic accident happened within 12 months</li> </ul>	1,000 per visit per day and 10,000 per policy year
<b>Section B – Legal Liability Protection</b>	
Cover for compensation and litigation expenses against legal liability as an owner, tenant or occupier of the premises and pet owner in respect of bodily injury to third party or damage to third party property. Personal liability is also provided to all members of household anywhere in Hong Kong or elsewhere in overseas travelling	10,000,000 per incident
<b>Section C – Lifestyle Protection</b>	
<ul style="list-style-type: none"> <li>Green living cover – cover up to extra 10% of the value of a same new one of the damaged or lost energy efficient product when you choose to replace it with a improved quality one if the damage is beyond economical repair</li> </ul>	300,000 per item/set
<ul style="list-style-type: none"> <li>Accidental death or disablement of pets – a compassionate cash will be compensated to you in the event of your dog or cat being injured in an accident and death or loss of sight or limb resulting therefrom</li> </ul>	4,000 per policy year
<ul style="list-style-type: none"> <li>Food poisoning – cover for the medical expenses incurred due to taking contaminated food or drink at any restaurants in Hong Kong</li> </ul>	5,000 per incident (300 per visit per day and 900 per insured person)
<ul style="list-style-type: none"> <li>Missed event cover – reimbursement of ticket costs paid in advance by your or your family's credit card in the event of unable to attend an overseas sports, music or entertainment event due to death, serious injury or illness, witness summons, jury service or compulsory quarantine</li> </ul>	10,000 per policy year
<ul style="list-style-type: none"> <li>Newly purchased property in transit – cover for accidental physical loss of or damage to newly purchased property in transit to your home</li> </ul>	10,000 per incident
<b>Section D – Home Assistances Services</b>	
<ul style="list-style-type: none"> <li>Locksmith, plumbing, electrical or air-conditioner engineering assistance</li> </ul>	800 per incident
<ul style="list-style-type: none"> <li>Other assistance services such as household appliance repairing, home cleaning and pest control</li> </ul>	Referral only
<b>Optional Cover</b>	
<b>Section E – Building Protection</b>	
Coverage against accidental physical loss of or damage to the insured building. Cover is extended to loss or damage caused by landslip and subsidence	Rebuilding cost
Free extensions:	
<ul style="list-style-type: none"> <li>Professional architect consultation fees</li> </ul>	5% of rebuilding cost
<ul style="list-style-type: none"> <li>Removal of debris following property damage</li> </ul>	5% of rebuilding cost

**Remarks:****For Section A – Home Protection**

- If you prefer a larger sum insured for this section, a tailored plan can be arranged to suit your individual needs. Please contact Zurich for quotation.
- If any of your possessions or household contents exceeding the benefits amount in the coverage table, you may select to insure the item(s) separately on a specified basis under our Fine Art & Specie coverage.

**Major Excess**

<b>Section A – Home Protection</b>	
A.1 Valuable property	The first HKD1,000 or 10% of adjusted loss for each and every claim, whichever is greater
A.2 Household contents & A.3 Additional covers	The first HKD1,000 of adjusted loss for each and every claim For water damage, the first HKD2,000 or 10% of adjusted loss for each and every claim, whichever is greater
<b>Section E – Building Protection</b>	
	The first HKD3,000 of adjusted loss for each and every claim (except fire, lightning and explosion) For damage caused by landslip and subsidence, the first HKD10,000 or 10% of adjusted loss for each and every claim, whichever is greater

**PREMIUM TABLE**

Gross area (sq. ft.)	Saleable area (sq. ft.)	Annual premium (HKD)
900 – 1,300	720 – 1,040	12,000
1,301 – 2,000	1,041 – 1,600	13,000
2,001 – 3,300	1,601 – 2,640	15,000
3,301 – 4,500	2,641 – 3,600	17,000
Above 4,500	Above 3,600	Individual underwriting
<b>Optional Cover</b>		
<b>Building Protection</b>	Individual underwriting	

This coverage table 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)