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HomeSurance

Total protection for your home contents and valuables

HomeSurance covers your home contents in Macau against loss or damage and further provides cover for your personal belongings should they be lost or stolen anywhere in the world. You are also covered for personal liability you or a member of your family may incur.

Promotional offer*

Monthly payment plan: One month's free cover upon payment of the first two months' premium

* *The promotional offer is not applicable to customers who have cancelled a HomeSurance policy in the last six months and is subject to change by QBE from time to time without prior notice. Please contact any HSBC branch for the prevailing promotional offer. In case of disputes arising out of this promotional offer, our decision shall be final.*

Eligibility

Anyone aged 18 and above.

Benefits	Maximum amount per claim (HKD/MOP)
1. Household Contents	
• Accidental loss of/damage to household belongings ¹	300,000 (50,000 per item)
• Accidental loss of/damage to valuables in your home ¹	100,000 (10,000 per item)
Extra protection	
• Accidental loss of/damage to household contents when temporarily removed from your home for repair/maintenance within Macau SAR ¹	30,000
• Alternative accommodation if your home becomes uninhabitable as a result of loss/damage	20,000
• Damage to household contents by professional removers within Macau SAR ¹	
Household contents	300,000 (50,000 per item)
Valuables	100,000 (10,000 per item)
• Replacement of locks, keys and broken windows due to theft ¹	2,000
• Temporary storage of furniture for up to 30 days if your home becomes uninhabitable as a result of loss/damage ¹	30,000
• Accidental loss of/damage to the home during interior decoration/refurbishment period (no longer than two months) ¹	30,000 (5,000 per item)
2. Worldwide All-Risks Insurance	
• Accident loss of/damage to personal belongings that you and your family take with you while travelling anywhere in the world ²	10,000 (3,000 per item)
Extra protection	
• Loss of Money ²	1,000
• The unauthorized use of your credit cards (excluding use by your family members) ²	2,000
• Accidental loss of/damage to newly purchased goods in transit to your home (excluding perishable goods) ²	2,000
• Replacement of lost/damaged personal documents	1,000
3. Personal Liability Insurance	
• Protection against legal liability if the negligence of yourself or your family results in accidental injury to a third party or damage to third party property	1,000,000

1 The first HKD/MOP3,000 of each claim for water damage claim. The first HKD/MOP200 of each claim for non-water damage claim (apart from Additional Covers "Alternative Accommodation", "Storage of Furniture" and "Interior decoration/refurbishment").

2 The first HKD/MOP500 or the first 10% of the loss whichever is the greater of each claim.

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Premium	Monthly
Gross Floor Area (sq. ft.)	HKD/MOP
500 or less	35
501-700	45
701-1,000	60
1,001-1,500	80
1,501-2,000	105
2,001-2,500	145
2,501-3,000	165

Main policy exclusions

- Loss or damage due to war risks, radioactive contamination or sonic bangs
- Theft or malicious damage if your home is unoccupied for more than 60 consecutive days
- Theft or cash or credit cards from the home
- Theft in your home if any part is let
- Loss of or damage to contact lenses, mobile phones, pagers, sports equipment while in use, records, tapes, laser disc and the like
- Theft from any unattended, convertible or open vehicle
- Nuclear, chemical, biological terrorism

Right to the return policy

If you change your mind about this policy within 15 days, you can return it for cancellation and your premiums will be refunded in full (provided you have not made a claim).

How to apply

Protect everything you hold dear in one convenient policy. Apply for HomeSurance today and receive instant approval!

- Visit any HSBC branch

Frequently asked questions

I already have a Fire insurance policy. Why do I need HomeSurance?

These two policies are different. HomeSurance protects household contents inside the house, such as furniture, electrical appliances, improved fixtures and fittings, etc, and personal belongings that you take when you're out of home.

Fire insurance covers the building structure such as walls, windows, ceiling, floor, pipes and the property's original fixtures and fittings. Fire insurance claims can be made for damage caused by fire and other named perils such as typhoon and landslide, explosion, etc.

Therefore, the covers are complementary. For comprehensive protection you should consider buying both insurance policies.

What will be covered if a water pipe bursts? Will the policy cover my personal liability if the water damages another property such as the apartment downstairs?

In the event of a burst pipe, HomeSurance will cover:

- loss or damage of your household contents;
- cost of reasonable temporary accommodation whilst your home is uninhabitable due to damage of your household contents;
- cost of temporary storage of furniture.

If the pipe is your own improvement to the original fixture and its bursting is caused by accidental damage not specifically excluded under the policy, the relevant repair cost will also be covered.

If the water from the burst pipe damages another property, your personal liability for such damage will also be covered if you are held legally liable for the situation.

Will the interior decoration of my house be covered?

Scenario 1: Interior decoration is provided by developer

- as a landlord - cannot be covered under HomeSurance, it should be covered under your Fire Insurance.
- as a tenant - can be covered under HomeSurance if it is specified under the tenancy agreement that you are responsible for it.

Scenario 2: Interior decoration has been improved by you

- as a landlord or tenant - can be covered under HomeSurance as it is your own improvement.

Scenario 3: Interior decoration is bought from developer at additional cost as a package

Provided that the claimant can furnish evidence to prove such interior decoration was bought from the developer at extra costs:

- as a landlord - can be covered under HomeSurance.
We will regard the decoration, fixture and fitting and furniture paid by additional money as part of your own improvement.

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- as a tenant - can be covered under HomeSurance if it is specified under the tenancy agreement that you are responsible for it.

Most of my electrical appliances are fairly old. Will they be covered?

HomeSurance provides cover for accidental loss of or damage to household contents regardless of whether the insured items are new or old. Regarding the indemnity of the loss, they are covered on a "New For Old" basis, without any deduction for depreciation. If the appliances are stolen or beyond repair, they will be replaced by a new article of the same kind which is of similar but not better quality.

In the event of falling window frame, does HomeSurance cover me?

If someone is injured or their property is damaged by a window frame falling from your home, HomeSurance will indemnify you against your personal liability if you are held legally liable for the situation not being excluded under the policy. The personal liability benefit covers you against liability up to HKD/MOP1,000,000 in the event that the negligence of yourself or your family results in accidental injury to a third party or damage to third party property.

For the damage of the window frame:

- if it is your own improvement and the falling is proved to be an accident not being excluded under the policy, such loss will be covered under HomeSurance;
- if the window is an original fixture, you can make a claim under Fire Insurance provided that the falling is caused by the named perils.

I'm leaving Macau for a few months; will the property and personal belongings in my house be covered?

If your house is unoccupied for 60 consecutive days, no compensation will be paid for loss of household contents due to theft, burglary, malicious damage or vandalism. However, other damages to household contents caused by fire, typhoon, explosion, etc can still be covered.

I'm a landlord as well as a tenant; how can I protect my properties?

You should apply for a HomeSurance policy for each property address regardless whether you own or rent. It is because each policy will only cover the household contents in the corresponding insured property and liability claims arising from the insured property.

What isn't covered under this policy? Are there any excesses for claims?

General policy exclusions:

- Theft or malicious damage if your home is unoccupied for more than 60 consecutive days;
- Theft in your home if any part is let;
- Loss of or damage to spectacles, contact lenses, portable/mobile phones, pagers, records, recording tapes, laser discs, sports equipment while in use, etc;

- Theft from any unattended, convertible or open vehicle;
- Fixtures and fittings except tenants/leasehold/landlord improvements;
- Loss or damage due to wear and tear, moths, woodworm, beetle or other insects and vermin;
- Loss or damage due to fungus, rot, damp, rust, corrosion or any other atmospheric or climatic condition;
- Loss or damage due to misuse or use contrary to manufacturer's instructions;
- Loss or damage due to scratching of glass faces on watches or clocks;
- Loss or damage due to any process of cleaning, dyeing, alteration, repairing, maintaining, renovation or restoring.

Excess where applicable:

1. Household Contents Benefits:

- Water damage claim: The first HKD/MOP3,000 of each claim (apart from Additional Covers "Alternative Accommodation").
- Non-water damage claim: the first HKD/MOP200 of each claim; (apart from Additional Covers "Alternative Accommodation", "Storage of Furniture" and "Interior-decoration/refurbishment").

2. Worldwide "All Risks" Benefits: The first HKD/MOP500 or the first 10% of the loss whichever is the greater of each claim.

How do you determine the value of my possessions when I submit the claim?

The claim payment for loss of contents follows the "New For Old" basis under which any property which is stolen or damaged beyond repair will be replaced with a new article of the same kind which is of similar but not better quality. The cost of repairing any damaged property is also covered. It will be easier to determine the value if you can provide us the purchase invoices, receipts or the repair quotations of the possessions.

If an article which is part of a pair or set is lost or damaged, the measure of loss shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of the article.

Important notes:

Applicant must be HSBC credit card / account holder.

Holder of payment credit card / account must be applicant.

HomeSurance Plan is underwritten by QBE General Insurance (Hong Kong) Limited — Macau Branch ("QBE"). The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered with Autoridade Monetaria de Macau ("AMCM") as an insurance agent in the Macau SAR.

QBE is authorized and regulated by the AMCM to carry on general insurance business in the Macau SAR. QBE is a member of the worldwide QBE Insurance Group.

The information shown above is intended as a general summary for your reference only. Please refer to the policy provisions for the detailed terms and conditions.