

Frequently Asked Questions

1. I already have a Fire insurance policy. Why do I need QBE Home Plus Protection Package?

These two policies are different. QBE Home Plus Protection Package 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 coverage of both insurance offers are complementary. For comprehensive protection, you should consider purchasing both insurance policies.

2. Where can I buy the QBE Home Plus Protection Package plan?

You can subscribe online or apply from HSBC Macau branch. QBE Home Plus Protection Package plan can be found on HSBC Macau's public website under the General Insurance section for your choice.

You may pay for your insurance premium by HSBC issued Visa Credit Card through our digital platform. Or you can submit your application by visiting HSBC and settle the premium via direct debit from your savings/current account from HSBC Macau branch.

3. When will I receive the renewal notice?

You will receive three renewal reminder emails before your policy expires, each containing a link for online payment. The schedule is as follows:

- First reminder: 45 days before the policy expiry date
- Second reminder: 14 days before the policy expiry date
- Final reminder: 7 days before the policy expiry date

4. After I paid the premium, what documentation I should receive?

After payment successful, you will receive the Policy Schedule, Policy Wording, Debit Note and Official Receipt via email.

5. What is not covered under this policy? Are there any excesses for claims?

Major Exclusions:

- Act of Terrorism
- Asbestos
- Electronic Data
- Intentional Damage
- Lawful seizure
- Mobile phones, laptops and electronic tablets unless expressly covered
- Nuclear
- Un-occupancy exceeding 90 consecutive days
- War

Excess where applicable:

(i) Household Contents

Water damage claim:

- Age of Building at 30 or below: the first MOP500 or 10% of loss, whichever is greater.
- Age of Building at 31-40: The first MOP5,000 or 10% of loss, whichever is greater.
- Age of Building at 41-50: the first MOP10,000 or 10% of loss, whichever is greater.

Household removal: the first MOP1,000 or 10% of loss, whichever is greater.

Landslip and subsidence: MOP10,000 or 10% of loss, whichever is greater.

All losses (except as specified): MOP200.

(ii) Building

Water damage claim: the excess same as Household contents as above.

All losses (except as specified): MOP3,000.

(iii) Personal Valuables

Unspecified Personal Valuables: MOP350 per event.

Specified Personal Valuables: MOP500 per event.

6. How do I submit a claim?

Promptly contact any branch of HSBC Macau or send email to us at claims.mac@qbe.com.

7. As a landlord (renting out) of the premises, what am I covered for if I insured the premises with QBE Home Plus Protect Plan?

QBE Home Plus Protection Plan provides all-round protection coverage for a landlord (renting out) and here is summary of cover:

Home Contents: covers Loss or Damage to Your Home Contents which occurs during the Period of Insurance and includes additional covers, for example: theft of credit cards; Pets' accidental death or theft; cost of Emergency and Temporary Accommodation following an Insured Event.

Building: covers Loss or Damage to Your Building which occurs during the Period of Insurance and includes additional covers, for example: architects and professional fees, removal of debris; building alterations, additions or renovations; loss of Rent following an Insured Event.

Liability to Others: your legal liability to others is covered as a Building owner; as a home occupier; and your personal legal liability; 1) for accidental death, 2) bodily injury, or 3) Loss or Damage to property that happens during the Period of Insurance.

Personal Accident: provides compensation for accidental death or loss of eyes, hands or feet.

Subject to details of the terms, conditions, exclusions and limits that apply to all sections.

8. What will be covered if a water pipe bursts in the bathroom?

In the event of a burst pipe in the bathroom, Home Plus will cover:

Example: Residential building aged 31 years (Premier Plan)		
Coverage	Claim Items	Adjusted Claim Amounts (MOP)
Loss or damage of your household contents	Floors, combination cabinets, television and audio system – \$70,000	\$70,000
Cost of reasonable temporary accommodation whilst your home is uninhabitable due to damage of your household contents	Alternative accommodation for 5 days – \$3,000	\$1,500
Cost of emergency storage of home contents (Up to a maximum period of 3 months)	Emergency storage of home contents – \$2,000	\$2,000
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.	Repair cost of the pipe – \$20,000	\$20,000
Excess (Water damage – \$5,000 or 10% of loss, whichever is greater):	Total loss amount – \$93,500	\$9,350
Total Compensation		\$84,150

9. In the event of falling window frame, does Home Plus cover me?

If someone is injured or their property is damaged by a window frame falling from your home, Home Plus Protection Plan will indemnify you against your personal liability if you are held legally liable for the situation not being excluded under the policy.

Example: Residential building aged 11 years (Prestige Plan)		
Coverage	Claim Items	Adjusted Claim Amounts (MOP)
Loss or damage of your household contents	The damaged window frame (if it is your own improvement) – \$6,000	\$6,000
The personal liability benefit covers you against liability up to \$10,000,000 in the event that the negligence of yourself results in accidental injury to a third party or damage to third party property.	The repair cost of the damaged third party's vehicle parked downstairs – \$50,000	\$50,000
Excess (All Losses)	Total loss amount – \$56,000	\$200
Total Compensation		\$55,800

10. What if I am late to pay the premium for policy renewal, will I be able to reinstate the policy?

If payment was not received upon due date, the policy will be cancelled automatically and policy is not able to reinstate.