

Home Plus Protection Package

KEY FEATURES HIGHLIGHT

- ✓ Home Contents coverage up to MOP1,500,000
- ✓ Liability to Others coverage up to MOP10,000,000
- ✓ No Claims Premium Discount up to 20%

BENEFIT AT A GLANCE

Policy Section		Maximum Limit (MOP)			Maximum Limit (MOP)		
		Tenant / Owner (Self-occupied)			Landlord (Renting out)		
Home Contents		Basic	Premier	Prestige	Basic	Premier	Prestige
Loss or Damage to household contents		500,000	1,000,000	1,500,000	500,000	1,000,000	1,500,000
Home Contents in the open air		10% Sum Insured			10% Sum Insure		
Home Contents temporarily removed within Macau		25,000	50,000	75,000			
Home Contents during transit to new home		15% Sum Insured					
Home Contents at a new situation		500,000	1,000,000	1,500,000			
Loss or Damage to valuables at situation		400,000	400,000	500,000			
Domestic Helpers' personal effects		10% Sum Insured					
Pets' temporary boarding		2,000	2,000	3,000			
Pets' accidental death or theft		2,000					
Temporary accommodation		10% Sum Insured					
Buildings		Basic	Premier	Prestige	Basic	Premier	Prestige
Loss or Damage to Buildings		100,000			100,000		
Rent (maximum 6 months)					75,000 or 10% Sum Insured whichever greater		
Liability to Others		Basic	Premier	Prestige	Basic	Premier	Prestige
Third Party Liability		5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
Personal Valuables		Basic	Premier	Prestige	Basic	Premier	Prestige
Unspecified Personal Valuables	• Plan A	5,000 per item or 30,000 per year					
	• Plan B	15,000 per item or 60,000 per year					
	• Plan C	30,000 per item or 120,000 per year					
Specified Personal Valuables		As Declared					
Personal Accident		Basic	Premier	Prestige	Basic	Premier	Prestige
Bodily Injury in case fire, burglars, thieves at Home		100,000			100,000		

ANNUAL PREMIUM (MOP)

ANNUAL PREMIUM (MOP)

Policy Section		Tenant / Owner (Self-occupied)			Landlord (Renting out)		
Home Contents		Basic	Premier	Prestige	Basic	Premier	Prestige
Gross Floor Area (Square Feet)	• Less than or equal to 500	641	754	1,265	641	754	1,265
	• 501 – 700	885	1,041	1,697	885	1,041	1,697
	• 701 – 1,000	1,125	1,323	2,180	1,125	1,323	2,180
	• 1,001 – 1,500	1,447	1,702	2,709	1,447	1,702	2,709
	• 1,501 – 2,000	1,755	2,065	3,387	1,755	2,065	3,387
	• 2,001 – 2,500	2,049	2,410	3,956	2,049	2,410	3,956
	• 2,501 – 3,000	2,224	2,617	4,163	2,224	2,617	4,163
	• Greater than 3,000	Negotiable			Negotiable		
Buildings		Basic	Premier	Prestige	Basic	Premier	Prestige
Sum Insured of 100,000		Free			Free		
Additional Sum Insured of 100,000		92			92		
Liability to Others		Basic	Premier	Prestige	Basic	Premier	Prestige
Sum Insured of 5,000,000		Free	Free	Free	Free	Free	Free
Sum Insured of 10,000,000		288	288		288	288	
Personal Valuables		Basic	Premier	Prestige	Basic	Premier	Prestige
Unspecified Personal Valuables:		575 1,104 2,070 1.56%					
• Plan A							
• Plan B							
• Plan C							
Specified Personal Valuables:							
Personal Accident		Basic	Premier	Prestige	Basic	Premier	Prestige
Sum Insured of 100,000		Free			Free		

EXCESS

Water Damage	Home Contents	Buildings
• Age of Building at 30 or below	500 or 10% of loss, whichever is greater	
• Age of Building at 31 – 40	5,000 or 10% of loss, whichever is greater	
• Age of Building at 41 – 50	10,000 or 10% of loss, whichever is greater	
• Household removal	1,000 or 10% of loss, whichever is greater	
• Landslip and subsidence	10,000 or 10% of loss, whichever is greater	
• All losses (except as specified)	200	3,000
Personal Valuables	Unspecified Personal Valuables	Specified Personal Valuables
Loss or Damage	350 per event	500 per event

NO CLAIMS PREMIUM DISCOUNT (NOT APPLICABLE TO PERSONAL VALUABLES & PERSONAL ACCIDENT)

Number of years of claim-free policy (consecutive)	Premium Discount
1	5%
2	10%
3	15%
4 or more	20%

ELIGIBILITY CRITERIA FOR INSURED PREMISES

- The age of the insured premises must not exceed 50 years.
- The insured premises must be built of concrete, stone or brick and/or cement.
- The insured premises must be properly renovated, and the water pipes must be replaced.
- The insured premises must have no structural problems, whether declared or suspended by the government authority.
- The insured premises must be for residential use only. No industrial or commercial buildings will not be covered.
- The insured premises must not be situated on ground floor. No under ground floor or any kind of roof/rooftop will be covered.

This Fact Sheet is a summary only. Please refer to the Policy Wording for full terms and conditions.