

樂加家

家居保障計劃



「樂加家」家居保障計劃

您的家經悉心佈置，甚至是您一生最重要的投資；面對不同的家居意外及風險，大新保險為您提供一個週全的保障方案—「樂加家」家居保障計劃（「樂加家」）。

全面保障

- 室內家居財物如傢俬、電器、家庭用品、貴重物品及您添置的固定裝置及設備，及室內裝修等
- 室外家居財物的損失*
- 額外保障家居財物於裝修或翻新期間的損毀*
- 家居樓宇建築結構（包括前業主或發展商放置或遺留，並構成樓宇結構一部份的固定裝置及設備，及室內裝修）及寵物醫療費用*等自選保障以供選擇
- 津貼因子女就讀之學校爆發傳染病而須停課的相關費用損失，包括校車、膳食及校內課外活動*
- 隨身個人財物損失、金錢被盜、補領個人證件及信用卡盜用等損失，於全球均受保障*
- 因在居所內遭爆竊或行劫導致身體損傷而需要休假的津貼*
- 因業主或住客身份，就第三者意外身體損傷或財物損毀而須承擔的法律責任
- 額外保障全球性的個人法律責任*
- 業主出租家居財物被租客蓄意破壞的損失
- 業主出租居所因意外令租客無法繼續居住而引致的租金損失
- 置換能源節約家庭電器可獲額外賠償（因家庭電器損失或損毀）*

* 免費額外保障只適用於計劃B及計劃C。

保障範圍一覽表

保障項目	每年最高保障額 (港幣)		
	計劃A	計劃B	計劃C
家居財物 因意外導致的家居財物損失或損毀	300,000 (每件或 每組 30,000)	600,000 (每件或 每組 60,000)	1,200,000 (每件或 每組 120,000)
• 貴重財物—限額 受保人或其家庭成員擁有的指定貴重財物在受保居所內的損失或損毀	不適用	150,000 (每件或 每組 15,000)	300,000 (每件或 每組 30,000)
臨時居所／租金損失 受保居所因意外損毀致不適合居住，或被強制隔離，所引致的臨時居所費用或業主租金損失	15,000 (每日500)	30,000 (每日1,000)	60,000 (每日2,000)
租客蓄意破壞 業主出租的受保居所遭租客蓄意破壞導致的家居財物損毀	15,000 (每件或 每組 1,500)	30,000 (每件或 每組 3,000)	60,000 (每件或 每組 6,000)
室外家居財物 置於與居所相連的露台、天台、平台、天井、前院、走廊及門廊位置的家居財物，因意外導致損失或損毀(爆竊除外)	不適用	30,000 (每件或 每組 3,000)	60,000 (每件或 每組 6,000)
學校停課津貼¹ 子女就讀之學校爆發傳染病而須停課，已繳付未用的費用(包括校車、膳食及校內課外活動)因不能退回所造成的損失	不適用	1,000	2,000
家居意外 居所內遭爆竊或行劫導致受保人或其家庭成員受傷而直接引致	不適用	50,000	100,000
• 身亡／永久傷殘	不適用	3,000	6,000
• 身體損傷休假 (4天或以上)	不適用	(每日300)	(每日600)
更換門鎖 居所遭爆竊或企圖爆竊引致門鎖損毀而須更換和安裝的費用	不適用	2,000	4,000
家居裝修期間損毀 裝修或翻新期內(不超過2個月而總裝修費用不超過港幣100,000元)因意外導致家居財物、藝術品、陶瓷、樂器等損失或損毀	不適用	600,000 (每件或 每組10,000)	1,200,000 (每件或 每組10,000)

保障項目	每年最高保障額 (港幣)		
	計劃A	計劃B	計劃C
搬遷期間損毀 專業搬運公司遷移家居財物往新居時因意外引致家居財物、藝術品、陶瓷、樂器等等的損失或損毀	不適用	600,000	1,200,000
• 家居財物	不適用	(每件或每組6,000)	(每件或每組12,000)
• 家居財物以外	不適用	(每件或每組15,000)	(每件或每組30,000)
臨時遷離 家居財物因清潔、修理或維修須臨時遷往香港其他地方時，因受保事故而損失或損毀	不適用	30,000 (每件或每組10,000)	60,000 (每件或每組10,000)
暫存 居所因受保事故以致不適合居住，而須暫存家居財物、藝術品、陶瓷、樂器等於他處的费用(不超過30日)	不適用	60,000	120,000
清理碎礫 因受保事故導致家居財物損毀的碎礫清理費用	不適用	6,000	12,000
冷藏食物及飲品 因受保事故令冰箱內的冷凍食品腐壞而須重置	不適用	3,000	6,000
家居支援服務² 當閣下聯絡支援服務商時，支援服務商會提供電力、渠道、鎖匠及家居清潔等於香港的轉介服務	不適用	適用	適用
置換為能源節約家庭電器 當擁有的家庭電器實物損失或損毀，選擇將其置換為附有能源標籤的家庭電器，可獲額外賠償	不適用	5,000	10,000
金錢被竊 於居所內的金錢被盜竊或搶劫導致的損失	不適用	1,500	3,000
盜用信用卡 於居所內因偷竊或搶劫導致信用卡被盜用的意外損失	不適用	3,000	6,000

保障項目	每年最高保障額 (港幣)		
	計劃A	計劃B	計劃C
個人證件 於居所內遺失或損毀個人證件所須的補領費用	不適用	1,000	2,000
法律責任 因業主或住客身份，就第三者意外身體損傷或財物損毀而須承擔的法律責任	3,000,000	6,000,000	12,000,000
租客責任	適用	適用	適用
業主公眾地方責任	適用	適用	適用
個人責任	不適用	適用	適用
家居改動	不適用	適用	適用
太陽能板責任	不適用	適用	適用
全球性個人財物 個人財物在受保居所以外世界各地時，因意外遺失或損毀	不適用	15,000 (每件或每組3,000)	30,000 (每件或每組6,000)
金錢被竊 金錢於居所以外被盜竊或搶劫導致的損失	不適用	1,500	3,000
盜用信用卡 於居所以外因偷竊或搶劫導致信用卡被盜用的意外損失	不適用	3,000	6,000
個人證件 於居所以外遺失或損毀個人證件所須的補領費用	不適用	1,000	2,000
自選保障	每年最高保障額 (港幣)		
	計劃A	計劃B	計劃C
樓宇 因意外導致樓宇損毀，包括建築結構及由前業主或發展商提供的永久固定的裝置及裝修	重建費用 (以20,000,000為限)		
專業顧問費用 僱用建築師、測量師及顧問工程師修復還原樓宇所致的顧問費用	實際費用		
清理碎礫 因受保事故導致樓宇損毀的碎礫清理費用	實際費用		

自選保障	每年最高保障額 (港幣)		
	計劃A	計劃B	計劃C
租客蓄意破壞 業主出租的受保居所遭租客蓄意破壞導致的樓宇損毀		250,000	
寵物醫療費用 寵物在保單生效後因受傷或疾病引致的受保醫療費用 ³	不適用	3,500	
• 門診醫療	不適用 (每日最多1次, 每次300)		
• X光及化驗	不適用 (每日最多1次, 每次1,000)	2,000	

1. 只適用於受保人就讀小學(或相同程度)的同住子女。學校停課須為連續7日或以上的上課日。
2. 只限提供包括開鎖、滅蟲、電器維修、家居清潔、水管維修及看護等轉介服務。
3. 只適用於10歲以下貓隻及狗隻、已植入晶片、由受保人或其家庭成員領有執照、並於受保居所同住的寵物投保,並可續保直至15歲。

自負額

第一節 - 家居財物

水損	樓齡0 – 30年:* 每宗首港幣1,000元或最終賠償金額之10% (以較高者為準) 樓齡31 – 40年:* 每宗首港幣5,000元或最終賠償金額之10% (以較高者為準) 樓齡41 – 50年:* 每宗首港幣10,000元或最終賠償金額之10% (以較高者為準) 樓齡51 – 60年:* 每宗首港幣15,000元或最終賠償金額之15% (以較高者為準)
山泥傾瀉或地陷	每宗首港幣10,000元或最終賠償金額之10% (以較高者為準)

水損、山泥傾瀉或地陷以外

- 家居財物、貴重物品及個人財物	每宗首港幣250元
- 手提電腦	每宗首港幣500元
- 室外家居財物	每宗首港幣2,000元

爆竊 (只適用於村屋或獨立屋)	每宗首港幣5,000元或最終賠償金額之10% (以較高者為準)
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第二節 - 法律責任

水損	樓齡0 – 30年:* 每宗首港幣1,000元或最終賠償金額之10% (以較高者為準) 樓齡31 – 40年:* 每宗首港幣5,000元或最終賠償金額之10% (以較高者為準) 樓齡41 – 50年:* 每宗首港幣10,000元或最終賠償金額之10% (以較高者為準) 樓齡51 – 60年:* 每宗首港幣15,000元或最終賠償金額之15% (以較高者為準)
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水損以外	每宗首港幣250元
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第三節 - 全球性個人財物

手提電腦(包括平板電腦)	每宗首港幣500元
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其他受保物品	每宗首港幣250元
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第四節 - 樓宇

水損	樓齡0 – 30年:* 每宗首港幣1,000元或最終賠償金額之10% (以較高者為準) 樓齡31 – 40年:* 每宗首港幣5,000元或最終賠償金額之10% (以較高者為準) 樓齡41 – 50年:* 每宗首港幣10,000元或最終賠償金額之10% (以較高者為準) 樓齡51 – 60年:* 每宗首港幣15,000元或最終賠償金額之15% (以較高者為準)
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山泥傾瀉或地陷	每宗首港幣10,000元或最終賠償金額之10% (以較高者為準)
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第五節 - 寵物醫療費用

醫療費用	每宗首港幣100元
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X光及化驗費用	每宗首港幣500元
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重要事項

- 「樂加家」只適用於建築面積不超過3,000呎或實用面積不超過2,400呎,及樓齡不超過60年的住宅物業。如投保物業不符合以上條件,歡迎致電大新保險查詢。
- 如受保物業為多層住宅大廈,其必須設有24小時駐守保安。
- 家庭成員指與受保人於受保居所永久同住的配偶、父母、子女及親屬。

主要不承保事項

- 自然損耗、磨損及撕裂,或折舊
- 手提電話及其他具有電話功能的設備、植物、食物及飲品(冷藏食物除外)、隱形眼鏡、假牙及義肢等
- 居所連續空置逾30日後由受保事故所引致的財物損失
- 使用中的運動用品及樂器
- 偷竊發生在無人看管的車輛內
- 從事任何貿易、專業或僱傭活動的責任
- 任何無形物品、數碼虛擬資產、數位貨幣及任何類近的物品。

保費表

樓齡	物業面積 (平方呎)		每年保費 (港幣)		
	建築面積 (平方呎)	實用面積 (平方呎)	計劃A	計劃B	計劃C
≤40	≤500	≤400	530	680	1,080
	501 - 1,000	401 - 800	630	880	1,280
	1,001 - 2,000	801 - 1,600	730	1,080	1,480
	2,001 - 2,500	1,601 - 2,000	1,130	1,530	1,930
	2,501 - 3,000	2,001 - 2,400	1,420	1,820	2,220
41 - 50	≤500	≤400	640	820	1,300
	501 - 1,000	401 - 800	760	1,060	1,540
	1,001 - 2,000	801 - 1,600	880	1,300	1,780
	2,001 - 2,500	1,601 - 2,000	1,360	1,840	2,320
	2,501 - 3,000	2,001 - 2,400	1,710	2,190	2,670
51 - 60	≤ 500	≤ 400	\$770	\$990	\$1,570
	501 - 1,000	401 - 800	\$920	\$1,280	\$1,860
	1,001 - 2,000	801 - 1,600	\$1,060	\$1,570	\$2,150
	2,001 - 2,500	1,601 - 2,000	\$1,640	\$2,220	\$2,800
	2,501 - 3,000	2,001 - 2,400	\$2,060	\$2,640	\$3,220
自選保障					
樓宇					
≤40	≤500	≤400		350	
	501 - 1,000	401 - 800		700	
	1,001 - 2,000	801 - 1,600		1,765	
	2,001 - 2,500	1,601 - 2,000		2,380	
	2,501 - 3,000	2,001 - 2,400		2,850	
41 - 50	≤500	≤400		420	
	501 - 1,000	401 - 800		840	
	1,001 - 2,000	801 - 1,600		2,120	
	2,001 - 2,500	1,601 - 2,000		2,860	
	2,501 - 3,000	2,001 - 2,400		3,420	
51 - 60	≤ 500	≤ 400		\$510	
	501 - 1,000	401 - 800		\$1,020	
	1,001 - 2,000	801 - 1,600		\$2,560	
	2,001 - 2,500	1,601 - 2,000		\$3,460	
	2,501 - 3,000	2,001 - 2,400		\$4,140	
寵物醫療費用					
寵物年齡	0 - 9	一隻貓／狗	不適用	600	
		兩隻貓／狗		1,200	
		三隻貓／狗		1,800	
	10 - 14 (只適用於續保)	一隻貓／狗		900	
		兩隻貓／狗		1,800	
		三隻貓／狗		2,700	

註：所有在2018年元旦起，由大新保險發出及生效之新造保單、續保保單或批單的保單持有人，均須於支付保費時繳交保險業監管局保費徵費或／及其他徵費。以上保費不包括保險業監管局保費徵費或／及其他徵費。

注意事項

- 此產品概覽並不構成保單的一部分。有關條款細則、保障範圍及不保事項，請參閱保單條款。
- 大新保險有限公司（「大新保險」）為大新金融集團有限公司之全資附屬機構，由 1976 年起已為客戶及商業夥伴提供一般保險方案。大新保險獲香港保險業監管局授權經營，提供多元化保險產品及方案。
- 大新保險為「樂加家」家居保障計劃之承保人，全面負責一切保障及賠償事宜，並保留對「樂加家」家居保障計劃的最終批核權。

聯絡我們 立即投保

大新保險有限公司

客戶服務熱線 2808 5000

星期一至五上午9時至下午5時45分
(公眾假期除外)

傳真 2598 8008

郵寄 香港北角英皇道510號港運大廈27樓2703室

電郵 dsi@dahsing.com

投保時請遞交以下資料：

1. 投保表格
2. 每隻投保貓或狗之晶片紀錄副本
(適用於寵物醫療費用保障)

大新銀行有限公司（「大新銀行」）是大新保險之授權持牌保險代理機構及為大新保險分銷保險產品。「樂加家」家居保障計劃是大新保險而非大新銀行的產品，對於大新銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（「合資格爭議」定義請參看金融糾紛調解計劃的金融糾紛調解的中心《職權範圍》），大新銀行須與客戶進行金融糾紛調解計劃程序。

本文提及的服務／產品並不是以歐盟的人士為目標。

HOMESURE

Household Insurance Plan



HomeSure Household Insurance Plan

Your home is probably one of your biggest investments. To protect it, Dah Sing Insurance is here to provide you with the all-round solution - HomeSure Household Insurance Plan ("HomeSure").

All-round Coverage

- **Contents in your home** including furniture, electric appliances, household goods, valuables and fixtures and fittings, and interior decoration furnished by you
- **The loss of contents in the open air of your home***
- Free extension for contents in your home during **interior decoration or renovation***
- Optional benefit for **building structure (incl. fixture and fittings, and interior decoration put in or left behind by ex-property owner or property developer which forming part of the building structure) and medical expenses of pet#** at your choice
- Unused and non-refundable expenses (incl. school bus, meal and school activities) due to **school closure** as a result of infectious disease outbreak at your children studying school*
- **Loss of personal belongings, Theft of money, replacement cost of personal document and unauthorised use of credit card, cover you anywhere in the world***
- Allowance for sick leave for bodily injury at home due to **burglary or robbery***
- Legal liability for **accidental bodily injury or property damage of third party** against you as the owner or occupier
- Extra cover for **worldwide legal liability** in a personal capacity*
- Loss of your home contents which are included in your let-out property, against **malicious damage by your tenant**
- **Loss of rent**, as a landlord, for the let-out property become uninhabitable following an insured loss
- Additional claims for replacement of Energy Saving Equipment (due to loss of or damage to household appliances)*

* Free extra benefits which are only available for Plan B and Plan C.

Pet Medical Expenses is the optional cover available for Plan B & Plan C only.

Benefit Table

Coverage	Maximum Benefits Per Year (HK\$)		
	Plan A	Plan B	Plan C
Home Contents Accidental physical loss of home contents	300,000 (30,000/ item or set)	600,000 (60,000/ item or set)	1,200,000 (120,000/ item or set)
• Valuable Property Loss of or damage to specific valuable property owned by insured person or family members in the insured property	N/A	150,000 (15,000/ item or set)	300,000 (30,000/ item or set)
Alternative Accommodation/ Loss of Rent Temporary accommodation or loss of rent if the insured property is rendered uninhabitable due to accidental damage or compulsory quarantine	15,000 (500/day)	30,000 (1,000/day)	60,000 (2,000/day)
Malicious Damage by Tenant Malicious damage to landlord's home contents at the let-out property by tenant	15,000 (1,500/ item or set)	30,000 (3,000/ item or set)	60,000 (6,000/ item or set)
Contents in the Open Air The loss of or damage to Home Contents happening in the open area attached to Your Home (including balcony, roof floor, terrace, patios, forecourt, verandah and porch) (Burglary is excluded)	N/A	30,000 (3,000/ item or set)	60,000 (6,000/ item or set)
School Closure Allowance¹ Unused and irrecoverable expenses (including school buses, meal and school activities) due to school closure as a result of infectious disease outbreak at your children studying school.	N/A	1,000	2,000
Accident at Home In the event that insured person or family members sustain bodily injury caused by burglars or robbers within the insured property and directly result in			
• Death or Permanent Disablement	N/A	50,000	100,000
• Sick Leave Allowance (4 days or more)	N/A	3,000 (300/day)	6,000 (600/day)
Replacement of Locks Cost incurred for the replacement and installment of locks, following damage to locks due to burglary or attempted burglary	N/A	2,000	4,000

Coverage	Maximum Benefits Per Year (HK\$)		
	Plan A	Plan B	Plan C
Damage during Interior Decoration Accidental loss of or damage to home contents, photographic equipment, works of art, musical instruments and etc. during the period of interior decoration or renovation (less than 2 months and the total contract sum less than HK\$100,000)	N/A	600,000/ (10,000/ item or set)	1,200,000/ (10,000/ item or set)
Damage during Relocation Accidental loss of or damage to home contents, photographic equipment, works of art, musical instruments and etc. while being moved from the insured property to the new permanent residence by a professional transportation company	N/A	600,000	1,200,000
<ul style="list-style-type: none"> • Home Contents • Other than Home Contents 	N/A	(6,000/ item or set)	(12,000/ item or set)
Temporary Removal Loss of or damage to home contents due to insured event while temporarily removed from the insured property for cleaning, repairing or maintenance, to elsewhere in Hong Kong	N/A	30,000 (10,000/ item or set)	60,000 (10,000/ item or set)
Temporary Storage Temporary storage of home contents, photographic equipment, works of art, musical instruments and etc. (max. 30 days) if the insured property is uninhabitable due to an insured event	N/A	60,000	120,000
Removal of Debris Cost of removal of debris of damaged home contents due to insured event	N/A	6,000	12,000
Frozen Food & Drinks Replacing food or drinks which are spoiled in your deep freezer unit due to insured event	N/A	3,000	6,000
Home Assistance Services² The Assistance Services Provider shall provide the electrical, plumbing, locksmith, home cleaning and etc. referral services in Hong Kong when you contact.	N/A	Covered	Covered

Coverage	Maximum Benefits Per Year (HK\$)		
	Plan A	Plan B	Plan C
Replacement of Energy Saving Equipment Additional claims for replacement of energy saving equipment (due to physical loss of or damage to household appliances)	N/A	5,000	10,000
Theft of Money Loss of money due to theft or robbery within the insured property	N/A	1,500	3,000
Unauthorised Use of Credit Card Accidental loss resulting from unauthorized use of credit cards in the event of theft or robbery within the insured property	N/A	3,000	6,000
Personal Documents Replacement cost for the loss of or damage to personal documents within the insured property	N/A	1,000	2,000
Legal Liability Owner's / Occupier's liability for accidental bodily injury or property damage of third party	3,000,000	6,000,000	12,000,000
Tenant's Liability	Covered	Covered	Covered
Owner's Liability in Common Area	Covered	Covered	Covered
Personal Liability	N/A	Covered	Covered
During Alterations	N/A	Covered	Covered
Solar Panel Liability	N/A	Covered	Covered
Worldwide Personal Belongings Accidental loss of or damage to personal belongings outside the insured property	N/A	15,000 (3,000/ item or set)	30,000 (6,000/ item or set)
Theft of Money Loss of money due to theft or robbery outside the insured property	N/A	1,500	3,000
Unauthorised Use of Credit Card Accidental loss resulting from unauthorized use of credit cards in the event of theft or robbery outside the insured property	N/A	3,000	6,000
Personal Documents Replacement cost for the loss of or damage to personal documents outside the insured property	N/A	1,000	2,000

Optional Benefit	Maximum Benefits Per Year (HK\$)		
	Plan A	Plan B	Plan C
Building Damage, due to accident, to the building structure, fixtures and fittings and interior decoration put in or left behind by ex- property owner or property developer	Reinstatement Cost (up to \$20,000,000)		
Professionals' Fees Cost incurred in appointing the architects, surveyors and consulting engineers for reinstatement of building	Actual Cost		
Removal of Debris Removal of building debris due to building damaged by an insured event	Actual Cost		
Malicious Damage by Tenant Malicious damage to landlord's building structure at the let-out property by tenant	250,000		
Pet Medical Expenses Medical expenses of pet due to injury or sickness sustained after the policy effective ³	N/A	3,500	
<ul style="list-style-type: none"> • Outpatient Medical Expenses 	N/A	300/visit/day	
<ul style="list-style-type: none"> • X-Ray and Laboratory Tests 	N/A	2,000 (1,000/visit/day)	

1. Only applicable to the insured person's children studying primary school (or same grade) and are residing with the insured person at the insured property. School closure must be 7 or more consecutive school days.
2. Only provide referral services on locksmith, pest control, household appliance, home cleaning services, plumbing, and home nursing care, etc.
3. Optional Pet Medical Expenses Cover is only applicable to cats and dogs aged below 10 years old on new application and renewable up to 15 years old, who must be microchipped and licensed under the insured person or family member and living at the same insured property.

Excess

Section 1 – Home	
Water Damage	Building age 0 – 30 Years (at date of loss): first HK\$1,000 or 10% of adjusted loss (whichever is greater) per loss Building age 31 – 40 Years (at date of loss): first HK\$5,000 or 10% of adjusted loss (whichever is greater) per loss Building age 41 – 50 Years (at date of loss): first HK\$10,000 or 10% of adjusted loss (whichever is greater) per loss Building age 51 – 60 Years (at date of loss): first HK\$15,000 or 15% of adjusted loss (whichever is greater) per loss
Landslip and Subsidence	first HK\$10,000 or 10% of adjusted loss (whichever is greater) per loss
Other than Water Damage or Landslip and Subsidence	
<ul style="list-style-type: none"> - Home Contents , Valuable Property and Personal Belonging 	first HK\$250 per loss
<ul style="list-style-type: none"> - Portable Computer 	first HK\$500 per loss
<ul style="list-style-type: none"> - Home Contents in the Open Air 	first HK\$2,000 per loss
<ul style="list-style-type: none"> - Burglary (Applicable to Village House or Detached House only) 	first HK\$5,000 or 10% of adjusted loss (whichever is greater) per loss

Section 2 – Legal Liability

Water Damage	Building age 0 – 30 Years (at date of loss): first HK\$1,000 or 10% of adjusted loss (whichever is greater) per loss Building age 31 – 40 Years (at date of loss): first HK\$5,000 or 10% of adjusted loss (whichever is greater) per loss Building age 41 – 50 Years (at date of loss): first HK\$10,000 or 10% of adjusted loss (whichever is greater) per loss Building age 51 – 60 Years (at date of loss): first HK\$15,000 or 15% of adjusted loss (whichever is greater) per loss
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Other than Water Damage first HK\$250 per loss

Section 3 – Worldwide Personal Belongings

Portable Computer (incl. Tablets) first HK\$500 per loss

Other Insured Items first HK\$250 per loss

Section 4 – Building

Water Damage	Building age 0 – 30 Years (at date of loss): first HK\$1,000 or 10% of adjusted loss (whichever is greater) per loss Building age 31 – 40 Years (at date of loss): first HK\$5,000 or 10% of adjusted loss (whichever is greater) per loss Building age 41 – 50 Years (at date of loss): first HK\$10,000 or 10% of adjusted loss (whichever is greater) per loss Building age 51 – 60 Years (at date of loss): first HK\$15,000 or 15% of adjusted loss (whichever is greater) per loss
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Landslip and Subsidence first HK\$10,000 or 10% of adjusted loss (whichever is greater) per loss

Section 5 – Pet Medical Expenses

Outpatient Medical Expenses first HK\$100 per visit

X-ray and Laboratory Test first HK\$500 per visit

Important Notes

- HomeSure is only applicable to the residential property up to 3,000 sq. ft. (Gross Floor Area) or 2,400 sq. ft. (Saleable Floor Area) and property aged no greater than 60 years. If the residential property to be insured does not fulfill the above condition, please contact Dah Sing Insurance for more information.
- There must be an existence of 24-hour security guard if the insured property is a multi-storey building.
- Family members mean spouse, parents, children and relatives who are permanently residing with the insured person at the insured property.

Major Exclusions

- General deterioration, wear and tear, depreciation
- Mobile phones and devices with telephone function, plants, food & drink (except frozen food), contact lenses, dentures and prostheses, etc.
- Loss or damage when the insured property is unoccupied for more than 30 consecutive days
- Loss of or damage to sports equipment and musical instrument whilst in use
- Theft from unattended vehicles
- Liability incurred in connection with the exercise of any trade, profession or employment
- Intangible items, digital virtual assets, digital money and the like

Premium Table

Building Age	Floor Area (sq. ft.)		Annual Premium (HK\$)		
	Gross Floor Area (sq. ft.)	Saleable Floor Area (sq. ft.)	Plan A	Plan B	Plan C
≤40	≤500	≤400	530	680	1,080
	501 - 1,000	401 - 800	630	880	1,280
	1,001 - 2,000	801 - 1,600	730	1,080	1,480
	2,001 - 2,500	1,601 - 2,000	1,130	1,530	1,930
	2,501 - 3,000	2,001 - 2,400	1,420	1,820	2,220
41 - 50	≤500	≤400	640	820	1,300
	501 - 1,000	401 - 800	760	1,060	1,540
	1,001 - 2,000	801 - 1,600	880	1,300	1,780
	2,001 - 2,500	1,601 - 2,000	1,360	1,840	2,320
	2,501 - 3,000	2,001 - 2,400	1,710	2,190	2,670
51 - 60	≤ 500	≤ 400	\$770	\$990	\$1,570
	501 - 1,000	401 - 800	\$920	\$1,280	\$1,860
	1,001 - 2,000	801 - 1,600	\$1,060	\$1,570	\$2,150
	2,001 - 2,500	1,601 - 2,000	\$1,640	\$2,220	\$2,800
	2,501 - 3,000	2,001 - 2,400	\$2,060	\$2,640	\$3,220
Optional Cover					
Building					
≤40	≤500	≤400		350	
	501 - 1,000	401 - 800		700	
	1,001 - 2,000	801 - 1,600		1,765	
	2,001 - 2,500	1,601 - 2,000		2,380	
	2,501 - 3,000	2,001 - 2,400		2,850	
41 - 50	≤500	≤400		420	
	501 - 1,000	401 - 800		840	
	1,001 - 2,000	801 - 1,600		2,120	
	2,001 - 2,500	1,601 - 2,000		2,860	
	2,501 - 3,000	2,001 - 2,400		3,420	
51 - 60	≤ 500	≤ 400		\$510	
	501 - 1,000	401 - 800		\$1,020	
	1,001 - 2,000	801 - 1,600		\$2,560	
	2,001 - 2,500	1,601 - 2,000		\$3,460	
	2,501 - 3,000	2,001 - 2,400		\$4,140	
Pet Medical Expenses					
Age of Pets	0 - 9	1 cat/ dog	N/A	600	
		2 cat(s)/ dog(s)		1,200	
		3 cat(s)/ dog(s)		1,800	
	10 - 14 (For renewal only)	1 cat/ dog		900	
		2 cat(s)/ dog(s)		1,800	
		3 cat(s)/ dog(s)		2,700	

Note: With effective from 1 January 2018, all policyholders of new policies, renewal policies or endorsement issued by Dah Sing Insurance must pay the Insurance Authority Premium Levy and/or other Levy(ies) along with their premium payment. The Insurance Authority Premium levy and/or other Levy(ies) is/are not included in the above premium.

Remarks

- This is only a product summary and does not constitute any part of the contract. For full terms, conditions and exclusions, please refer to the Policy Wording.
- Dah Sing Insurance Company Limited (“Dah Sing Insurance”), a wholly owned subsidiary of Dah Sing Financial Holdings Ltd., has been providing general insurance solutions to our customers and business partners in Hong Kong since 1976. Dah Sing Insurance is authorised and regulated by the Insurance Authority of the Hong Kong, providing a wide range of general insurance products.
- Dah Sing Insurance is the insurance underwriter of “HomeSure” Household Insurance Plan, is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrolment of “HomeSure” Household Insurance Plan.

Act Now! Contact Us for Enrolment

Dah Sing Insurance Company Limited

Customer 2808 5000
Services Monday - Friday
Hotline 9:00 am - 5:45 pm
(except Public Holidays)
Fax 2598 8008
Mail 2703, 27/F, Island Place Tower,
510 King's Road, North Point, Hong Kong
Email dsi@dahsing.com

Please provide the following on enrolment:

Dah Sing Insurance Company Limited

1. Proposal form
2. Microchip copy of each cat or dog
(for Pet Medical Expenses Cover)

Dah Sing Bank, Limited (“Dah Sing Bank”) is the authorised licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. “HomeSure” Household Insurance Plan is the product of Dah Sing Insurance but not the product of Dah Sing Bank. In respect of an eligible dispute (as defined in the terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

The service(s) / product(s) mentioned herein is/are not targeted at customers in the EU.