



好顧家

保障計劃



摯親 • 財物
把您的家照顧得細意週到

「好顧家」保障計劃

顧家的您，當然懂得為家人提供至全面的家居保障。我們明白除了家居財物的保障，對家人的照顧其實更為重要。

家人 • 財物 • 安樂窩

有見及此，我們特意獻上嶄新的一站式家居保障計劃，不單全面照顧您的財物，更保障到您摯愛的家人。另外，此計劃亦可為您及家人提供保障，並送您專業家居清潔服務。

「好顧家」保障計劃讓您享有以下保障：

- 高達港幣500,000元的全面家居財物保障及港幣5,000,000元個人法律責任保障。
- 無論是您的子女，抑或是上年紀的父母親，縱使他們並非與您同住，「好顧家」保障計劃都可特別為他們安排高達港幣400,000元的意外保障。
- 免費滅蟲、消毒或除塵蟎服務。

高效索償服務 享譽業界

倘若有不幸意外發生，我們將致力於收齊索償文件後五天內作出賠償，快捷妥當。

今天，就親身體驗「好顧家」保障計劃細意帶給您一家的全面家居保障！

保障範圍一覽表

每年最高賠償額 (港幣/元)

家居財物 (基本保障)

家居財物	
- 任何不可預見的意外如火災、颱風、氣體爆炸、水災、山泥傾瀉、地陷或盜竊等所引致的損失	總限額500,000元 每件、每套或 每系列100,000元
- 家居修葺包括牆身、窗戶、天花、地板及門	500,000元
- 貴重物件 (包括珠寶、手錶、數碼相機 / 攝錄機、皮草等)	166,666元 每件15,000元
- 金錢	總限額5,000元 每項損失1,000元
額外保障	
a. 辦公室內損失個人物品	2,500元
b. 海外公幹時遺失個人物品 / 金錢	2,500元
c. 暫寄家居物品 — 因維修、清潔或裝修而將家居物品暫放於其他地方	50,000元
d. 搬遷保障 — 委託專業搬屋公司遷居的過程中，家居物品因意外而遺失或損壞	100,000元
e. 暫時住所費用 — 因家居損毀不能居住	總限額50,000元 每天1,500元
f. 因移民前需入住酒店的個人財物保障 (可長達一個月)	50,000元
g. 盜竊受傷津貼 — 您或配偶於家中因爆竊而受傷	5,000元
h. 意外身故 — 您或配偶於家中因火災或盜竊而受傷並於三個月內身故	50,000元
i. 清除瓦礫	10,000元
j. 門鎖或窗鎖 — 門窗因爆竊而引致損毀所需的換鎖費用	2,500元
k. 冷藏食品及飲品變壞 — 雪櫃故障而引致冷藏食品及飲品變壞	5,000元
l. 家備物品	5,000元

個人法律責任 (免費附送)

您或家人因疏忽導致第三者受傷或財物損失的法律責任 - 此保障伸延至合約總值不超過港幣100,000元的家居裝修、維修或家居清潔所引致的第三者責任	5,000,000元
租客法律責任	5,000,000元
業主在公共地方的法律責任	1,000,000元

24小時家居緊急支援 (免費附送)

全球個人財物全險（自選保障）	
意外損失 <div>– 在世界任何地方遺失或損毀的個人物品，包括珠寶、手錶、數碼相機或攝錄機及皮草</div>	所選投保額 ^{A1} <div>除指明外，每項損失5,000元^{A2}</div>
額外保障	
a. 遺失金錢	2,500元
b. 信用卡遭盜用	10,000元
c. 運動器材	2,500元
d. 個人證件	1,000元

樓宇結構（自選保障）

樓宇結構 <div>– 保障您居所的結構部份及業主的裝修</div>	所選投保額 ^{B1}
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個人意外（介乎16 - 70歲^{C1}）（自選保障）

意外身亡及永久傷殘^{C2}	所選投保額
暫時傷殘^{C3} <div>– 指暫時不能從事慣常的職業</div>	所選投保額 ^{C4} <div>(賠償以每週形式支付)</div>
醫療費用	所選投保額
額外保障	
a. 配偶額外保障 — 如果您選擇的意外身亡及永久傷殘保障的投保額達1,000,000元或以上，您的配偶可同時享有該項保障	100,000元
b. 跌打及針灸治療（須投保\$10,000或以上的醫療費用）	總限額1,500元 每天及每次求診150元
c. 住院津貼	每週500元， 最長可達52星期
d. 衣服及個人物品因意外而損毀或遺失	2,000元
e. 殯儀及殮葬費用	25,000元
f. 雙倍賠償	1,000,000元
g. 無索償優惠 — 您可將在現有保險公司所享有的無索償優惠轉至本公司，優惠額以本公司的比率計算為準	投保額每年增加10%，最長可達五年

家庭個人意外^{D1}（自選保障）

保費一覽表	最高賠償額（港幣 / 元）			
投保額	年齡	71 - 80	8 - 15	1 - 7
意外身亡		200,000元	100,000元	50,000元
永久傷殘		400,000元	200,000元	100,000元
醫療費用（每次意外）		5,000元	5,000元	5,000元
每人每年保費（港幣 / 元）		480元	260元	185元

家傭（自選保障）

A計劃	僱員賠償保障 <div>住院醫療費用</div> 送返原居地費用	100,000,000元
		5,000元
		3,000元
B計劃	僱員賠償保障 <div>門診醫療費用</div> 住院醫療費用	100,000,000元
		3,000元
		30,000元
	家傭因住院而導致服務中斷	6,000元
	牙醫費用	1,500元
	個人意外	100,000元
	送返原居地費用	20,000元
	補聘家傭	3,000元
	忠誠保障	10,000元
	更換門鎖費用	500元

免費專業家居清潔服務（選擇其中一項）

	原價（港幣/元）
<ul style="list-style-type: none">家居滅蟲服務（室內及室外）<div>服務包括：蟻螂、黑蟻 / 黃絲蟻、蝨、銀魚、蚊、飛蟲</div>服務不包括：白蟻、老鼠、壁虎、蛇、青蛙、雀鳥	750元 – 1,400元
<ul style="list-style-type: none">家居消毒服務（只限室內範圍）<div>服務包括：全屋內及屋內冷氣風口進行空間消毒</div>服務不包括：任何清潔	750元 – 1,400元
<ul style="list-style-type: none">除塵蟎服務（只限室內範圍及總數不超過5件布藝物件）<div>服務包括：清除在布藝床墊、布藝沙發、地毯的塵蟎及其他細菌</div>服務不包括：非布藝床墊、沙發及地毯	750元 – 1,400元

重要事項

- A. 適用於全球個人財物全險保障**
- 非指定個人財物的投保額應為每次外出時攜帶財物的最高總額。
 - 如欲投保任何價值超過港幣5,000元的財物，請在投保書內另行列明，並於投保時提供收據證明。
- B. 適用於樓宇結構保障**
- 樓宇結構的投保額應為樓宇重建的費用。
- C. 適用於個人意外保障**
- 可保障年齡介乎16至70歲，居住於香港的直系親屬。
 - 意外身亡及永久傷殘保障為基本保障項目。
 - 暫時傷殘保障不適用於自僱人士、家庭主婦及失業人士。
 - 暫時傷殘保障的投保額不可超越您每星期的平均收入。
- D. 適用於家庭個人意外保障**
- 可自選年齡介乎1至15歲或71至80歲，居住於香港的直系親屬的個人意外保障。
 - 凡年屆71至80歲長者，須出示有效的醫生證明以示其身體健康狀況。
 - 凡1至15歲或71至80歲的個人意外保險受保人，其保障範圍不包括國際緊急支援服務。
- E. 適用於專業家居清潔服務**
- 一切與家居清潔服務有關的產品、服務及資訊，是由MSIG Insurance (Hong Kong) Limited (以下簡稱「MSIG保險」) 委託之獨立承辦商直接負責提供，所有有關的法律責任及義務均由該公司負責。
 - 客戶就以上所有服務均享有7天保用期。

主要自負金額

	自負金額（港幣 / 元）
家居財物	250元 <ul style="list-style-type: none">– 因水漬引致損毀的自負金額為1,000元 – 搬遷保障自負金額為1,000元 – 山泥傾瀉及地陷的自負金額為10,000元或損毀總值的10%（以較高者為準）
樓宇結構	250元 <ul style="list-style-type: none">– 山泥傾瀉及地陷的自負金額為10,000元或損毀總值的10%（以較高者為準）
全球個人財物全險	250元

保費一覽表

	全年保費（港幣 / 元）			
家居財物				
樓宇建築面積（平方呎）				
500以內			800元	
501 - 700			1,130元	
701 - 1,000			1,450元	
1,001 - 1,500			1,800元	
1,501 - 2,000			2,170元	
2,000以上			請向MSIG保險或您的保險顧問查詢	
個人法律責任			免費附送	
24小時家居緊急支援			免費附送	
自選保障				
樓宇結構			所選投保額的0.09%	
全球個人財物全險			所選投保額的1.5%	
個人意外				
職業類別*	第一類	第二類	第三類	
意外身亡及永久傷殘 <div>(以每宗事故10,000元的賠償額計)</div>	9.4元	10.4元	18.0元	
暫時傷殘 (以每周100元的賠償額計)	18.0元	22.0元	31.0元	
醫療費用 (以每宗事故100元的賠償額計)	2.2元	2.8元	4.2元	
家傭	A計劃 – 414元	B計劃 – 750元		
家居清潔自選項目：				
家居滅蟲服務或		免費		
家居消毒服務或		免費		
除塵蟎服務		免費		

* 職業類別

第一類：從事專業、行政及其他非體力勞動的辦公室工作

第二類：其他非體力勞動的職業

第三類：輕微涉及體力勞動的職業

如閣下對本計劃感興趣，請向您的保險顧問查詢。亦可致電
MSIG保險熱線：**3122 6922**或瀏覽**www.msig.com.hk**

* 此小冊子概述的保障只供參考之用，並不構成保單的一部分。關於家居保障計劃的詳細保障內容，不受保項目以及自負金額等資料，可參閱保單副本。請向您的保險顧問查詢，或瀏覽**www.msig.com.hk**

關於MSIG保險香港業務

MSIG Insurance (Hong Kong) Limited (以下簡稱「MSIG保險」) 是三井住友海上火災保險株式會社——亞洲區其中一家最大的一般保險公司的全資附屬公司。MSIG保險早於1855年開展業務網絡，在香港已有逾一百五十年歷史，一直為客戶提供多元化的一般保險方案及產品。MSIG保險經過多年來不斷的轉變和進步，現擁有亞洲區內其中一個覆蓋範圍最廣的分銷渠道及最龐大的一般保險網絡。

MSIG Insurance (Hong Kong) Limited

香港辦事處

香港太古城英皇道1111號太古城中心第一期9樓

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澳門分公司

澳門南灣大馬路693號大華大廈13樓A – B座

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網址：www.msig.com.hk

詳情請致電 (852) 3122 6922 (香港) / (853) 2892 3329 (澳門) 或
您的保險代理 / 經紀：



Loving Home Protection Plan



A Total Home-Care Protection for Your Family and Property

LOVING HOME

"Home is where the heart is", as the old saying goes. So, is it not of the utmost importance to ensure that your home, family members, and property are all getting the full protection that they deserve?

FAMILY • PROPERTY • HOME

With this in mind, we are delighted to offer you a new one-stop concept in home-care protection. Not only will your possessions be fully protected against accidental damages and losses, your loved ones will also enjoy protection against accidents. It will even safeguard your comfort and health by helping prevent mishaps from occurring in the first place.

With the new Loving Home Protection Plan, you can enjoy:

- Comprehensive HK\$500,000 HOME CONTENTS COVER and HK\$5,000,000 PERSONAL LIABILITY COVER
- Optional FAMILY ACCIDENT COVER of up to HK\$400,000 for your children and parents, even if they do not live with you
- A FREE home pest control, disinfection or dust mites removal service

HIGHLY-ACCLAIMED CLAIMS SERVICE

We will ensure that you receive a speedy and efficient claims service by striving to settle a claim within 5 days after receiving all supporting claims documents.

With Loving Home Protection Plan, you will enjoy total peace of mind.

Benefits at a Glance

Maximum Benefits Payable Per Year (HK\$)

Home Contents (Basic)

Home Contents	
– any unforeseen accidental physical loss or damage such as by fire, typhoon, gas explosion, flooding, landslip and subsidence or theft	\$500,000 \$100,000 per item, set or collection
– Household Improvements including improvements and betterments on walls, windows, ceiling, floors and doors	Sum Insured
– Valuables (includes jewellery, watches, digital cameras/videos, furs, etc.)	1/3 of the section limit chosen \$15,000 per item
– Money	\$5,000 in aggregate \$1,000 per loss
Extra Benefits	
a. Loss of personal effects in office	\$2,500
b. Loss of personal effects/money on business trips	\$2,500
c. Temporary removal of Home Contents – for repairing, cleaning or renovation	\$50,000
d. Household removal - for loss of or damage to Home Contents during the course of removal by a professional remover	\$100,000
e. Alternative accommodation – should your home become uninhabitable due to insured damages	\$50,000 in aggregate \$1,500 per day
f. One month's cover on personal effect whilst in a hotel pending emigration	\$50,000
g. Burglary harm allowance – if you or your spouse sustains injury caused by burglars in your home	\$5,000
h. Fatal accident – should you or your spouse pass away within 3 months from injury caused by fire or thieves in your home	\$50,000
i. Removal of debris	\$10,000
j. Damaged locks – for replacement cost due to burglary or attempted theft	\$2,500
k. Frozen food & drinks – if food & drinks in freezer rots due to freezer failure	\$5,000
l. Domestic servant's property	\$5,000

Personal Liability (Free)

Any claim against you or your family members in the event of your negligence causing third party injury or property damage	\$5,000,000
– It extends to contingent contractor's liability for maintenance and home cleaning services with contract value of not more than HK\$100,000	
Tenant's liability	\$5,000,000
Owner's liability in common area	\$1,000,000

24-Hour Home Emergency Assistance (Free)

Worldwide All Risks (Optional)

Accidental physical loss of or damage to – valuables and personal effects that happens anywhere in the world, including jewellery, watches, digital cameras or videos and furs	Sum Insured ^{A1} \$5,000 per item unless specified ^{A2}
Extra Benefits	
a. Money	\$2,500
b. Unauthorised use of credit cards	\$10,000
c. Sports equipment	\$2,500
d. Personal documents	\$1,000

House (Optional)

Building – for the structural part of your home including landlord's fixtures and fittings.	Sum Insured ^{B1}
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Personal Accident (for age 16-70^{C1}) (Optional)

Accidental death and permanent disablement ^{C2}	Sum Insured
Temporary disablement ^{C3} – for being unable to attend to usual occupation temporarily	Sum Insured ^{C4} (weekly benefit)
Medical expenses	Sum Insured
Extra Benefits	
a. Extended spouse cover – cover your spouse as well if you choose the cover for accidental death and permanent disablement for \$1,000,000 or above	\$100,000
b. Bonesetters & acupuncturists treatment (applied to those who have taken out Medical Expenses Benefit for \$10,000 or above)	\$1,500 in aggregate \$150 per consultation per day
c. Hospital confinement allowance	\$500 per week up to 52 weeks
d. Clothing and personal effects for the damage or loss during accident	\$2,000
e. Funeral and cremation expenses	\$25,000
f. Double indemnity	\$1,000,000
g. No claim bonus – the no claim bonus you are enjoying can be transferred to us from your current insurer, subject to our scale	10% increase on Sum Insured per annum up to 5 years

Family Personal Accident ^{D1} (Optional)

Premium Table	Maximum Benefits Payable (HK\$)			
Coverage	Age	71 – 80	8 – 15	1 – 7
Death		\$200,000	\$100,000	\$50,000
Permanent Disablement		\$400,000	\$200,000	\$100,000
Medical Expenses (AOA)		\$5,000	\$5,000	\$5,000
Annual Premium Per Person (HK\$)		\$480	\$260	\$185

Domestic Servants (Optional)

Plan A	Employees' compensation cover	\$100,000,000
	In-patient medical expenses	\$5,000
	Repatriation expenses	\$3,000
Plan B	Employee's compensation cover	\$100,000,000
	Clinical expenses	\$3,000

In-patient medical expenses	\$30,000
Service interruption	\$6,000
Dental expenses	\$1,500
Personal accident	\$100,000
Repatriation expenses	\$20,000
Replacement servant	\$3,000
Fidelity guarantee	\$10,000
Lock replacement expenses	\$500

Free Professional Home Cleaning Service

(Please choose 1 option only)

	Original (HK\$)
<ul style="list-style-type: none"> General Pest Control Service (both indoor and outdoor) Services include: cockroaches, ants, fleas, silverfish, mosquitoes and flies control Services exclude: termites, rodents, lizards, snakes, frogs and birds control 	\$750 – \$1,400
<ul style="list-style-type: none"> Disinfection Service (indoor area only) Services include: disinfection for indoor area and indoor air-conditioners: – by application of 3M hospital grade disinfectant – cold mist disinfection service Services exclude: cleaning in any type 	\$750 – \$1,400
<ul style="list-style-type: none"> Dust Mites Removal Service (indoor area and 5 items only) Services include: to clear and kill dust mites and their dropping on fabric upholstery, mattresses and carpet Services exclude: non-fabric upholstery, mattress or carpet 	\$750 – \$1,400

Important Notes

A. For Worldwide All Risks Section

- The Sum Insured for unspecified items should represent the maximum possible value of all the property you are likely to carry away from home at any one time.
- For any property exceeding HK\$5,000 which you would like to insure, please list down separately in the proposal form and provide invoice to proof its value.

B. For House Section

- The Sum Insured for the building should be the rebuilding value.

C. For Personal Accident Section

- Optional cover is available for immediate family members aged from 16 to 70, living in Hong Kong.
- Accidental Death and Permanent Disablement Benefits are the basic cover.
- Self-employed individuals, housewives, and the unemployed are not entitled to Temporary Disablement Benefit.
- Please do not insure the Temporary Disablement Benefits with the limit exceeding your average weekly earnings.

D. For Family Personal Accident

- Optional cover is available for immediate family members aged from 1 to 15, or 71 – 80, living in Hong Kong.
- For those who are aged 71 – 80, valid health certificate will be required.
- NO international emergency assistance cover for the insured aged from 1 to 15, or from 71 to 80.

E. For Professional Home Cleaning Service Options

- MSIG Insurance (Hong Kong) Limited (hereunder called "MSIG") has commissioned an independent contractor to conduct the professional home cleaning services for our new home policy holders. The contractor is solely liable and fully responsible for its services and quality standard.
- You can enjoy a 7-day warranty period for all of the above services.

Major Excess

	Excess (HK\$)
Home Contents	\$250 – Water Damage excess: \$1,000 – Household removal excess: \$1,000 – Landslip and Subsidence excess: \$10,000 or 10% whichever is greater
House	\$250 – Landslip and subsidence excess: \$10,000 or 10% whichever is greater
Worldwide All Risks	\$250

Premium

	Annual Premium (HK\$)		
Home Contents			
Gross Floor Area (sq ft)			
below 500	\$800		
501 – 700	\$1,130		
701 – 1,000	\$1,450		
1,001 – 1,500	\$1,800		
1,501 – 2,000	\$2,170		
over 2,000	Please contact MSIG or your insurance advisor		
Personal Liability	Free		
24-Hour Home Emergency Assistance	Free		
Optional cover			
House	0.09%		
Worldwide All Risks	1.5%		
Personal Accident			
Occupational Class*	Class 1	Class 2	Class 3
Accidental Death & Permanent Disablement (for every \$10,000 compensation in an injury)	\$9.4	\$10.4	\$18.0
Temporary Disablement (for every \$100 weekly payment)	\$18.0	\$22.0	\$31.0
Medical Expenses (for every \$100 compensation in an injury)	\$2.2	\$2.8	\$4.2
Domestic Servants	Plan A – \$414	Plan B – \$750	
Home Cleaning Service Options:			
General Pest Control or	Free		
Disinfection Service or	Free		
Dust Mites Removal Service	Free		

* Occupational Class

Class 1: refers to professional, administrative and office duties without manual work

Class 2: refers to other non-manual occupations

Class 3: refers to occupations involving slight manual work

To find out more, please contact your insurance advisor.
You can also call MSIG hotline at **3122 6922** or visit
www.msig.com.hk

* This brochure is only a summary of product features and does not constitute any part of the policy itself. Full details of the policy cover, exclusions and excess imposed for each section can be found in a copy of the Home Insurance policy. Ask your insurance advisor for details or visit **www.msig.com.hk**

About MSIG Insurance (Hong Kong) Limited

MSIG Insurance (Hong Kong) Limited ("MSIG") is a wholly-owned subsidiary of Mitsui Sumitomo Insurance Co Limited, one of the largest general insurers in Asia. MSIG's network of operations date as far back as 1855 and we have been providing general insurance solutions and products to our customers in Hong Kong for more than 150 years. Having journeyed through various phases of changes and growth, we now have one of the most extensive distribution channels and largest general insurance networks in Asia.

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