






-  Advance precaution to prevent household risks.
-  Comprehensive coverage for property owners and tenants.
-  Instant quote and application at +852 2844 8888.

## Summary of Coverage

Section 1 - Household Contents	Maximum Indemnity Amount / Limit (HKD)		
	Plan A	Plan B	Plan C
Household Contents	\$500,000 per year	\$1,000,000 per year	\$1,500,000 per year
valuables	\$75,000 per item		
	\$150,000 per year (\$3,000 per item)		
<b>Additional Benefits for Section 1</b>			
1.1 Temporary Removal	\$50,000 any one claim and in aggregate per period of insurance		
1.2 Interior Alteration or Repair	Contract value up to \$30,000 and contract work maximum 2 months		
1.3 Household Removal	\$50,000 any one claim and in aggregate per period of insurance		
1.4 Cover for Your Rent-Out Premises	Any one Item of valuables: \$3,000 (max. \$30,000 per period of insurance)		
	Any one Item other than valuables: \$75,000 (max. \$75,000 per period of insurance)		
1.5 Personal Effects	\$1,500 any one occurrence and in aggregate per period of insurance		
1.6 Money in Home / Credit Cards	\$3,000 any one occurrence and in aggregate per period of insurance		
1.7 Replacement of Locks and Keys	\$2,500 any one claim and in aggregate per period of insurance		
1.8 Frozen Food and Drinks	\$5,000 any one claim and in aggregate per period of insurance		
1.9 Uninhabitable Home Protection - Alternative Accommodation and Storage of Furniture	\$1,500 per day and \$50,000 in aggregate per period of insurance		
1.10 Removal of Debris	\$25,000 any one claim and in aggregate per period of insurance		
1.11 Domestic Helper's Personal Effects	\$1,500 in aggregate per period of insurance		
1.12 Fatal Accident Benefit	\$50,000 per person and \$200,000 in aggregate per period of insurance caused by fire or burglary		
1.13 Burglary / Robbery Injury Cash Allowance	\$5,000 per person and 20,000 in aggregate per period of insurance		
1.14 Landslip and Subsidence	Up to Section 1 Household Contents sum insured		
<b>Section 1 - Excess</b>			
<b>Each and Every Loss</b>			
Water Damage	Building aged up to 30 years or non low-rise house / village house: \$2,000 Building aged over 30 years or low-rise house / village house: \$3,000 or 5% of adjusted loss whichever is the greater		
<b>Interior Alteration or Repair</b>			
Water Damage	\$10,000 or 10% of the adjusted loss, whichever is the greater		
Other loss	\$10,000		
Household Removal	\$1,000		
Landslip and Subsidence	\$10,000 or 10% of the adjusted loss, whichever is the greater		
Other Loss	Building aged up to 30 years or non low-rise house / village house: \$500 Building aged over 30 years or low-rise house / village house: \$1,000		

## Summary of Coverage (Continued)

Section 2 - Worldwide All Risks (Personal Effects)	Maximum Indemnity Amount / Limit (HKD)
Worldwide Personal Effects	\$10,000 per year \$3,000 per item
<b>Additional Benefits for Section 2</b>	
Money	\$3,000 any one occurrence and in aggregate per period of insurance
Unauthorized Use of Credit Cards	\$3,000 any one occurrence and in aggregate per period of insurance
Personal Documents	\$3,000 any one occurrence and in aggregate per period of insurance
<b>Section 2 - Excess</b>	<b>Each and Every Loss - \$500</b>
<b>Section 3 - Legal Liability to Third Party</b>	
	<b>Maximum Indemnity Amount / Limit (HKD)</b>
Legal Liability to Third Party	\$10,000,000 any one accident and in aggregate per period of insurance
<b>Cover also extend to:</b>	
(1) Landlord's / Owner's Liability	As above
(2) Tenant's Liability	As above
(3) Independent Contractor's Liability	As above Contract value up to \$30,000 and contract work maximum 2 months
<b>Section 3 - Excess Only applicable to (3) Independent Contractor's Liability</b>	<b>Each and Every Loss</b>
Water Damage	\$10,000 or 10% of the adjusted loss, whichever is the greater
Other Loss	\$10,000

## Premium Table

Plan A		
Maximum limit per policy year (HKD): \$500,000		
Gross Floor Area (in square feet)	Saleable Floor Area (in square feet)	Annual Premium (HKD)
Less than 500	Less Than 400	\$588
501 - 800	401 - 600	\$788
801 - 1050	601 - 800	\$988
Plan B		
Maximum limit per policy year (HKD): \$1,000,000		
Gross Floor Area (in square feet)	Saleable Floor Area (in square feet)	Annual Premium (HKD)
Less than 500	Less Than 400	\$888
501 - 800	401 - 600	\$1,088
801 - 1,050	601 - 800	\$1,288
1,051 - 1,350	801 - 1,000	\$1,488
1,351 - 1,600	1,001 - 1,200	\$1,688
1,601 - 2,000	1,201 - 1,500	\$1,888
2,001 - 2,500	1,501 - 2,000	\$2,388
Plan C		
Maximum limit per policy year (HKD): \$1,500,000		
Gross Floor Area (in square feet)	Saleable Floor Area (in square feet)	Annual Premium (HKD)
1,051 - 1,350	801 - 1,000	\$1,888
1,351 - 1,600	1,001 - 1,200	\$2,088
1,601 - 2,000	1,201 - 1,500	\$2,288
2,001 - 2,500	1,501 - 2,000	\$2,888

This home insurance is underwritten by Well Link General Insurance Company Limited.

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