



You and your family are advised to keep this card for emergency needs.
請您和您的家人保存此卡，以便緊急時致電求助。

ResidenceSurance

The Policy

Please read this policy carefully



Home Assistance Services

家居支援服務



Emergency Assistance Hotline 緊急支援熱線	(852) 2528 9333	Emergency Assistance Hotline 緊急支援熱線	(852) 2528 9333	Emergency Assistance Hotline 緊急支援熱線	(852) 2528 9333
24-Hour Home Assistance Services 24小時家居支援服務： • General claims information 一般索償資料 • Referral services 轉介服務： • 24-hour locksmith 24小時開鎖 • Emergency plumber 緊急水管維修 • Emergency electrician 緊急電器技工 Services are only available in Hong Kong SAR 所有服務只適用於香港特別行政區 Please mark your policy no. for reference: 請填寫保單號碼以作參考：					
24-Hour Home Assistance Services 24小時家居支援服務： • General claims information 一般索償資料 • Referral services 轉介服務： • 24-hour locksmith 24小時開鎖 • Emergency plumber 緊急水管維修 • Emergency electrician 緊急電器技工 Services are only available in Hong Kong SAR 所有服務只適用於香港特別行政區 Please mark your policy no. for reference: 請填寫保單號碼以作參考：					
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Your right to change your mind

If You are not completely satisfied, or our plan’s coverage overlaps with your other existing protection plans coverage or exceed your needs, then please return the policy to us within 30 days. We will cancel this plan and refund any premium you have paid. Otherwise, we will assume you have accepted this plan subject to its terms and conditions.

Your right to cancel the policy is based on the following conditions:

- Your request to cancel must be signed by You and received directly by any HSBC branch or by AXA General Insurance Hong Kong Limited within 30 days of receipt of Your Policy.
- No refund can be made if a claim has already been paid.

Should You have any queries or need further explanation, You may contact Insurance Service Hotline on (852) 2867 8678 (please note that tele-conversations may be recorded to ensure service quality) or write to Us.

AXA General Insurance Hong Kong Limited

Mailing Address: P.O. Box No. 90918 Tsim Sha Tsui Post Office, Kowloon, Hong Kong
Office Address: 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong
Insurance Service Hotline: (852) 2867 8678



Personal Information Collection Statement

AXA General Insurance Hong Kong Limited (referred to hereinafter as the “**Company**”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“**PDPO**”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

Purpose: From time to time it is necessary for the Company to collect your personal data (including credit information and claims history) which may be used, stored, processed, transferred, disclosed or shared by us for purposes (“**Purposes**”), including:

1. offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group (“**our affiliates**”) or our business partners (see “**Use and provision of personal data in direct marketing**” below), and administering, maintaining, managing and operating such products/services;
2. processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
3. providing subsequent services to you, including but not limited to administering the policies issued;
4. any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
5. detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
6. evaluating your financial needs;
7. designing products/services for customers;
8. conducting market research for statistical or other purposes;
9. matching any data held which relates to you from time to time for any of the purposes listed herein;
10. making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
11. conducting identity and/or credit checks and/or debt collection;
12. complying with the laws of any applicable jurisdiction;
13. carrying out other services in connection with the operation of the Company’s business; and
14. other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

1. any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
2. *The Hongkong and Shanghai Banking Corporation Limited (“**HSBC**”) for any of the Purposes and for the following additional bank related purposes: ensuring ongoing credit worthiness of customers, creating and maintaining credit and risk related models, providing the personal data to credit reference agencies for the purposes of conducting credit checks and other directly related purposes, determining the amount of indebtedness owed to or by customers and collection of amounts outstanding from customers and those providing security for customers’ obligations;
3. any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
4. any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
5. credit reference agencies or, in the event of default, debt collection agencies;
6. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
7. any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and
8. the following persons who may collect and use the data only as reasonably necessary to carry out any of the purposes described in paragraphs nos. 2, 3, 4 and 5 of the Purposes specified above: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check data provided against existing data.

For our policy on using your personal data for marketing purposes, please see the section below “**Use and provision of personal data in direct marketing**”.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

Use and provision of personal data in direct marketing: The Company intends to:

1. use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
2. conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
 - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
3. the above products and services may be provided by the Company and/or:
 - a) any of our affiliates;
 - b) third party financial institutions;
 - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in 2. above;
 - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities
4. in addition to marketing the above products and services, the Company also intends to provide the data described in 1. above to all or any of the persons described in 3. above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose;

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on **"Access and correction of personal data"**.

The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

Access and correction of personal data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer

AXA General Insurance Hong Kong Limited

5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

* This is applicable only if you are applying for a product and/or service of, or making a request to, the Company through HSBC as the Company's distribution agent. Your personal data will not be provided to HSBC for any of the Purposes and the additional purposes and for direct marketing by HSBC set out in the paragraphs above if you do not apply for the product and/or service of, or make a request to, the Company through HSBC as the Company's distribution agent.

ResidenceSurance

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This Policy, the Schedule and any Memoranda thereon shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

This Policy is a contract between AXA General Insurance Hong Kong Limited (hereinafter referred to as 'We') and You Our Policyholder.

We will provide insurance in accordance with the terms and conditions set out in this Policy, together with the application form and declaration which You signed.

The definitions used in this Policy are set out in Part 4, titled 'Definitions'.

Part 1 - Coverage

Section 1 – Household Contents

Please refer to the Sum Insured Table found at the back of this Policy for the maximum claim amounts for Plans 1,2,3,4,A and B. Limits apply per item and per event.

Loss or Damage

For Plan 1,2,3 & 4:

We will insure You and Your Family Members against Accidental Loss of or Damage to Household Contents (including Personal Effects), Valuables and Personal Computers in Your Home up to the maximum Sum Insured. For Plan 1, the term "Household Contents" as it appears in Section 1 (including its Additional Cover) shall exclude Fixtures and Fittings installed by a previous owner of the property or the property developer.

For Plan A & B:

We will insure You against Accidental Loss of or Damage to the Household Contents (as Defined) in Your Home up to the maximum Sum Insured for any one claim. The term "Household Contents" as it appears in Part 1 Section 1 for Plan A & Plan B (including Additional Covers: 1.1, 1.4, 1.5, 1.6, 1.7, 1.9, 1.10 and 1.11) excludes the following Defined items: (a) all kinds of Personal Computers, (b) Personal Effects, and (c) Valuables

Basis of Cover

This cover is based on a 'New For Old' basis (i.e. replacement by an item of the same kind with no deduction for wear and tear), and, at Our choice, either a replacement item will be provided, or a Reinstatement Settlement will be paid.

If the new replacement must be of better quality/function than the original lost/damaged item because there is no longer the same or similar model in the market with no better than original quality/function, We allow "claim with betterment" in accordance with Part 2B. Claim Conditions (7) "Claim with Betterment".

The following extra benefit for 'New For Old' replacement of energy saving appliances will be provided by Us:

- i. If the claim relates to replacement of a lost or damaged refrigerator, room cooler, washing machine, electric clothes dryer or electric storage water heater. We will replace the item with an item that bears a "Recognition Type" energy label or an upgraded "Grading Type" energy label of minimum Grade 2 recognized by the Electrical and Mechanical Services Department of the Government of the Hong Kong SAR, provided the additional cost of such replacement does not exceed HKD5,000 per item.

Loss of or damage to selected household appliance	"New for Old" replacement into energy saving household appliance
Energy Grading Saving Level Grade 1	Energy Grading Saving Level Grade 1
Energy Grading Saving Level Grade 2	Energy Grading Saving Level Grade 1
Energy Grading Saving Level Grade 3, 4, 5	Energy Grading Saving Level Grade 2 or 1 if Grade 2 is not available in the Hong Kong market
With "Recognition Type" Energy Saving Label	Similar model bearing a "Recognition Type" energy saving label OR similar specification with a minimum of Grade 2 energy saving label available in the market
Without any energy saving label	Similar specification with a "Recognition Type" energy saving label OR equivalent with a minimum of Grade 2 energy saving label, whichever is available in the Hong Kong market.

Additional Cover

1.1 Contents Away From the Home

We will pay up to the maximum Sum Insured for Accidental Loss of or Damage to the Household Contents temporarily located away from the Home, in Hong Kong, at: (a) work location of the Policyholder and Your Family Members, or (b) any locations owned or rented by the Policyholder, Your Family Members or their relatives (including a Mini-Storage facility) which are lost or damaged as a result of the following causes:

- (a) fire, lightning, explosion, earthquake, riot and civil commotion;
- (b) storm, flood, malicious acts or vandalism, escape of water or oil or collision where the Household Contents are situated in a building at the time of loss;
- (c) theft/burglary:
 - (i) from a building where You or any Family Member temporarily reside or work; or
 - (ii) from any building, provided that force is used to enter the building;
- (d) robbery or theft whilst the Household Contents are being carried or worn.

1.2 Alternative Accommodation (Not applicable to Plan A & Plan B)

We will pay the actual cost up to the maximum Sum Insured of reasonable alternative accommodation due to any of the following events 1.2.1, 1.2.2 and 1.2.3. Our liability under this Additional Cover shall not exceed the maximum Sum Insured specified in the Sum Insured Table in respect of any single loss event. No Excess shall apply to this Additional Cover 1.2.

1.2.1 Due to Accidental Loss of or Damage to the Household Contents

We will pay the actual cost up to the maximum Sum Insured of reasonable alternative accommodation whilst the Home is uninhabitable due to Accidental Loss of or Damage to the Household Contents.

1.2.2 Due to suspension of electricity or water supply for consecutive 24 hours as a result of typhoon signal no.8 (or above) or black rainstorm

We will pay the actual cost up to the maximum Sum Insured of reasonable alternative accommodation up to a maximum of 5 days per Policy Year owing to suspension of electricity or water supply to Your Home for consecutive 24 hours as a result of typhoon signal no.8 (or above) or black rainstorm.

1.2.3 Inaccessibility to Your Home for consecutive 24 hours due to events beyond Your reasonable control

We will pay the actual cost up to the maximum Sum Insured of reasonable alternative accommodation up to a maximum of 5 days per Policy Year owing to the inaccessibility of Your Home for consecutive 24 hours as a result of events beyond Your reasonable control arising from the act of a third party other than You and Your Family Members.

Only one of the benefits: in events 1.2.1, 1.2.2 and 1.2.3 is payable by Us arising out of the same cause.

1.3 Frozen Foods (Not applicable to Plan A & B)

We will pay the cost of replacing frozen food up to the maximum Sum Insured which is spoiled due to the failure of the refrigerator or the deep freeze unit in the Home, provided the failure was not caused by a deliberate act.

1.4 Household Removal

We will pay up to the maximum Sum Insured for Accidental Loss of or Damage to:

- (1) Household Contents and Valuables for Plans 1,2,3 and 4 and
- (2) Household Contents for Plan A and Plan B

occurring during the course of removal by Professional Removers between the Home and any new permanent Home within the Hong Kong SAR but we do not provide cover:

- (a) goods of a perishable nature;
- (b) when the removal period is longer than 7 days;
- (c) Money and/or credit cards;
- (d) china, articles of glass, earthenware and other items of a fragile nature unless they have been packed for removal by the Professional Removers.

1.5 Locks and Keys

We will pay up to the maximum Sum Insured for the replacement of locks and keys securing the Home if they are Accidentally Lost or Damaged. We will pay for the replacement of windows securing the Home which are broken as a result of theft, burglary or robbery.

We will not pay for damage to locks, keys or windows as a result of misuse by You, any Family Member or Domestic Helper in Your employ.

1.6 Storage of Furniture

We will pay up to the maximum Sum Insured for

- (a) Accidental Loss of or Damage to or theft of Household Contents which are temporarily stored (for up to 30 days) in a premises arranged by Professional Removers in conjunction with a household removal.
- (b) the actual cost of temporary storage up to a maximum of 30 days of Household Contents if the Home is uninhabitable due to Accidental Loss of or Damage to the Home or its Household Contents.

No Excess will apply to this additional cover 1.6.

1.7 Interior Decoration/Refurbishment Work (Not applicable to Plan 1)

Notwithstanding Exclusion 4(e) under Section 1, we will pay up to the maximum Sum Insured for the Accidental Loss of or Damage to:

- (a) Household Contents and Valuables for Plans 2, 3 and 4, and
- (b) Household Contents for Plan A and Plan B, during a period of decoration or refurbishment by Renovation Contractors

provided that the period of decoration or refurbishment is no longer than four months. If the period of decoration or refurbishment is longer than four months, cover under this sub-section shall cease after 4 months from the start date of the decoration or refurbishment work.

1.8 New Home (Not applicable to Plan A & Plan B)

In the event of all Family Members moving Home, we will insure You and Your Family Members against Accidental Loss of or Damage to Household Contents and Valuables at the new Home for a period of 2 months from the beginning of the new lease (where You lease the new Home) or from the date of occupation of the new Home (where You own and occupy the new Home) for up to the maximum Sum Insured.

Section 1.7 'Interior Decoration/Refurbishment Work' will also apply to the new Home for a period of up to four months from the beginning of the lease or, from the date of occupation of the new Home.

Insurance at Your original Home address will continue until You have advised Us of the new Home address, at which point coverage will apply to the new Home address.

1.9 Removal of Debris

We will pay up to the maximum Sum Insured, the reasonable costs incurred in the removal of debris of the portion or portions of the Household Contents which have been accidentally damaged or destroyed.

No Excess will apply to this Additional Cover 1.9.

1.10 24-Hour Emergency Inspection Service

A 24-Hour hotline, provided by AXA Assistance, will assist You and Your Family Members in arranging the inspection service from a registered electrician, licensed plumber and locksmith. The maximum amount of the inspection fee payable by Us for this benefit is stated in the Sum Insured Table.

Please call 24-Hour Hotline (852) 2528 9333 (service within the territory of Hong Kong only) and quote Your Policy number.

1.11 24-Hour Home Assistance Services

A 24-Hour hotline, provided by AXA Assistance, will assist You and Your Family Members in arranging any of the following services:

1. Electrician referral
2. Plumber referral
3. Locksmith referral
4. House Call/Dental referral
5. Baby-sitting/Home Nursing referral
6. Pest Control/Cleaning Services referral
7. General repair on household items referral
8. Local Domestic Helper referral & overseas Domestic Helper advisory service*
9. Air-conditioner engineer referral
10. Medical service provider referral
11. Free legal/arbitration referral service for property sale/lease dispute

* Overseas Domestic Helper advisory service in the above means provision of information released by the Labour Department of Hong Kong SAR Government relating to overseas Domestic Helpers.

The hotline service comes to You through AXA Assistance. Upon Your request, AXA Assistance will provide referral information to You on service-providers and their charges. AXA Assistance will also assist You in arranging for a house-call or an appointment, if necessary.

Please call 24-Hour Hotline (852) 2528 9333 (service within the territory of Hong Kong only) and quote Your Policy number.

We will pay the inspection cost up to the Sum Insured in Section 1.10. All the other costs and charges (e.g. material cost) incurred will not be covered under Section 1.10. and 1.11.

Excesses applicable to Section 1

(excluding Additional Cover: 1.2 Alternative Accommodation, 1.6 Storage of Furniture, 1.9 Removal of Debris and 1.10 24-Hour Emergency Inspection Service)

1. Non-water damage Excess per claim:
 - (a) Building age 0 – 50 years: the first HKD500
 - (b) Building age 51 years or above: refer to Policy Schedule
2. Water damage Excess per claim (resulting from any cause other than fire, lightning or explosion):
 - (a) Building age 0 – 40 years: the first HKD1,000
 - (b) Building age 41 – 60 years: the first HKD10,000
 - (c) Building age over 60 years: refer to Policy Schedule

Exclusions applicable to Section 1

This Section does not cover:

1. Theft/Burglary
 - (a) if the Home is unoccupied for more than 30 consecutive days;
 - (b) if the Home or any part of the Home is lent or let;
 - (c) by deception unless deception is used to enter the Home.
2. Malicious damage or vandalism
 - (a) if the Home is unoccupied for more than 30 consecutive days; or
 - (b) by a person lawfully in the Home.

3. Loss of Money (except as under Section 2.1) or credit cards.
4. (a) Where paragraph (b): water damage Excess does not apply, a non-water damage Excess of the first HKD500 or the amount stated in the Policy Schedule, whichever is higher, of each claim (apart from Section 1 Additional Cover 1.2, 1.6, 1.9 and 1.10). The Excess will not contribute towards or erode the claim limits.
- (b) A water damage Excess of the first HKD1,000 or the amount stated in the Policy Schedule, whichever is higher, of each claim resulting from water damage arising from any cause other than fire, lightning and explosion (apart from Section 1 Additional Cover 1.2, 1.6, 1.9 and 1.10). The Excess will not contribute towards or erode the claim limits.
- (c) All the costs and charges incurred in using the service (under Section 1.10 & 1.11) provided by the service providers except for the inspection cost in Section 1.10.
- (d) Any consequential loss or damage arising out of the service provided by the service providers referred by AXA Assistance.
- (e) Accidental Loss of and Damage to any property during a period of decoration or refurbishment by contractors, unless if covered under Section 1 Additional Cover 1.7 Interior Decoration/ Refurbishment Work.

Please also refer to "Exclusions which apply to Sections 1, 2 and 5 set out in Section 2.

Section 2 – Worldwide 'All Risks' (Not applicable to Plan A & Plan B)

Loss or Damage

We will insure up to the maximum Sum Insured, against Accidental Loss of or Damage to Personal Effects, Valuables and Personal Computers belonging to You and Your Family Members occurring anywhere in the world.

Basis of Cover

This insurance cover is based on a 'New For Old' basis (i.e. replacement by an item of the same kind with no deduction for wear and tear), and, at Our choice, either a replacement item will be provided, or a Reinstatement Settlement will be paid.

If the new replacement must be of better quality/function than the original lost/damaged item because there is no longer the same or similar model in the market with no better than original quality/function, We allow "claim with betterment" in accordance with Part 2B Claim Conditions (7) Claim with Betterment.

Additional Cover

2.1 Money

We will pay up to the maximum Sum Insured for the theft or robbery of Money occurring anywhere in the world. We will not cover loss of Money caused by shortages due to error or omission or depreciation in value or the use of counterfeit money.

Theft or robbery must be reported to police within 24 hours of discovery and a police report must be provided to Us.

2.2 Goods in Transit

We will pay up to the maximum Sum Insured for Accidental Loss of or Damage to Personal Effects newly purchased in the Hong Kong SAR or anywhere else in the world whilst in transit to the Home. However, we will not cover

- (a) goods of a perishable nature;
- (b) china, glass, earthenware and other items of fragile nature;
- (c) goods which are in transit other than under a Waybill or Bill of Lading, parcel, post receipt courier or other evidence of sending;
- (d) Valuables.

2.3 Personal Documents

We will pay up to the maximum Sum Insured for the replacement fees or costs of Personal Documents Accidentally Lost or Damaged in the Hong Kong SAR or anywhere else in the world.

Excess applicable to Section 2

No Excess will apply to Additional Cover 2.3 - Personal Documents.

HKD500 or the amount stated in the Policy Schedule, whichever is higher, of each claim.

Exclusions applicable to Section 2

This Section does not cover:

1. Theft/Burglary
 - (a) from any unattended private motor vehicle unless all windows were securely closed and all doors and the boot were locked; or
 - (b) from any open or convertible car or a car with the sun roof opened unless the items were kept in a locked boot; or
 - (c) of any pedal cycle whilst situated away from the Home and not securely locked at the time of loss.
2. Detention, seizure or confiscation by customs or other officials.
3. An Excess of HKD500 or the amount stated in Policy Schedule, whichever is higher, of each claim (apart from Additional Cover 2.3 Personal Documents). The Excess will not contribute towards or erode the claim limits.

Exclusions applicable to Sections 1, 2 and 5

1. Sections 1, 2 and 5 will not cover loss or damage caused by or contributed to by:
 - (a) wear, tear, chipping, scratching or depreciation;
 - (b) moths, woodworm, beetle or other insects and vermin;
 - (c) fungus, rot, damp, rust, corrosion or any other atmospheric or climatic condition;
 - (d) any other gradually operating cause;

- (e) electrical or mechanical breakdown, failure or derangement;
 - (f) misuse or use contrary to manufacturer's instructions, inherent defect or faulty design in materials, plan or specifications;
 - (g) scratching of glass faces on watches or clocks;
 - (h) overwinding of watches or clocks;
 - (i) any process of cleaning, dyeing, alteration, repairing, maintaining, heating, drying, dismantling, washing, renovation or restoring;
 - (j) pets (not applicable to Section 5);
 - (k) defective workmanship;
 - (l) any deliberate act or willful neglect of You or any Family Member.
2. Sections 1, 2 and 5 will not cover loss or damage to:
- (a) motor vehicles, watercraft trailers and their accessories, unless if covered as a specified item;
 - (b) plants, landscaping, living creatures and the like;
 - (c) Fixtures and Fittings under Plan 1 except for those installed by any of the following persons: (i) You or Your Family Members; (ii) landlord of You or Your Family Members if You or Your Family Members are tenants of the Home;
 - (d) Fixtures and Fittings installed by the landlord unless You or Your Family Members are responsible for such items under the tenancy agreement and You or Your Family Members are tenants of the Home;
 - (e) external television and radio antennae, aerials, aerial fittings, domestic satellite dishes and the like;
 - (f) portable/mobile telecommunication equipment, mobile phones, and the like;
 - (g) sports equipment while in use;
 - (h) credit cards, securities, deeds, certificates and documents of any kind unless otherwise specifically insured under this Policy;
 - (i) spectacles, contact or corneal lenses;
 - (j) records, compact discs, video digital discs, recording tapes, computer records, personal digital assistant records and the like;
 - (k) Business Equipment and properties more specially insured under another policy;
 - (l) property contained in or on verandas, balconies, patios, terraces, forecourts, a backyard, a roof and in the open generally.
3. You cannot claim under both Sections 1 and 2 for the same loss or damage of the same item.
4. You cannot claim under both Section 1 and 5, or under both Section 2 and 5, for the same loss or damage of the same item.

Section 3 – Personal Liability (Applicable to Plans 1,2,3,4, A & B)

We will indemnify You and/or any Family Member and/ or Your Domestic Helper up to the maximum Sum Insured against legal liability for:

- (a) accidental injury to any person other than a Family Member or Domestic Helper. Injury shall mean bodily injury and shall include death, disease or illness;
- (b) accidental damage or loss of property but we do not cover property belonging to or under the custody or control of You or any Family Member or Domestic Helper. Property shall mean material property;
- (c) costs and expenses incurred with Our written consent in litigation relating to (a) or (b). These costs and expenses are payable in addition to the maximum claim limit.

In the event that You and/or any Family Member and/ or Your Domestic Helper are covered by more than one ResidenceSurance policy issued by Us, the maximum limit for any one claim during the period of insurance under this Section will be based on the policy which provides the greatest amount of benefit.

Excess applicable to Section 3

Excess applicable per water damage related claim for buildings aged over 40 years: HKD 7,500

Exclusions applicable to Section 3

Claims arising from the following are not covered:

- (a) ownership or occupation as a tenant of any other building, premises or land not being the Home;
- (b) the ownership or use of livestock other than pets;
- (c) the ownership, possession, driving or use (other than use as a passenger having no right of control) of mechanically propelled vehicles (other than wheelchairs), or aircraft or watercraft or drone;
- (d) advice, design, specification given or provided by You in a Professional Capacity or any breach of duty owed by You in a Professional Capacity;
- (e) any fines or penalties;
- (f) injury or death of You or any Family Member or Your Domestic Helper;
- (g) any agreement unless liability would have existed in the absence of such agreement;
- (h) asbestos, or any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

Section 4 – Loss of Rent (Applicable to Plan A and Plan B only)

Please refer to the Sum Insured Table for the maximum Sum Insured. Limits apply per item and per event.

4.1 Uninhabitable Home

We will pay You the actual loss of rent resulting from Accidental Loss of or Damage to the Household Contents at Your Home up to the maximum Sum Insured for any one claim. Provided that:

- (a) You are the landlord of the Home which is occupied by a rent paying tenant at the time of Accidental Loss of or Damage to the Household Contents while these are covered by this Policy; and
- (b) the Home is uninhabitable as a result of Accidental Loss of or Damage to the Household Contents.

Basic Cover

This cover is based on the average rent received by You as the landlord from Your tenant under the tenancy agreement over the 3 months immediately preceding the Accidental Loss of or Damage to the Household Contents at the Home. We will pay up to the maximum Sum Insured the amount of rent on a monthly basis for the period from the time the Home is uninhabitable as a result of Accidental Loss of or Damage to the Household Contents while it is being replaced, rebuilt or repaired, up to a maximum period of 3 months.

4.2 Rental Default

We will pay You the loss of rent up to the maximum Sum Insured if Your tenant (who rents the Home from You) fails to pay the rent in accordance with the tenancy agreement provided court judgment is obtained against the tenant in respect of the outstanding rent and You fail to receive the outstanding rent within 1 month after such court judgment is made.

Excesses applicable to Section 4

Excess per claim applicable to 4.1 Uninhabitable Home: First 2 weeks' rent.

Exclusions applicable to Section 4

You are not covered:

- (a) if the Home has been untenanted for more than 30 consecutive days prior to the time of destruction or damage;
- (b) if the Home or any part of the Home is sub-let;
- (c) if Your legal interest in the Home or Household Contents ceases at the time of the loss, destruction or damage;
- (d) if the tenant continues to pay You the rent despite the destruction or damage;
- (e) if a signed tenancy agreement is not in force at the time of destruction or damage;
- (f) if the loss of rent period is less than one whole month;
- (g) for the first two weeks' rent of each claim under 4.1 Uninhabitable Home;
- (h) if You decide to discontinue letting or renting the Home;
- (i) if the repair or rebuilding has been delayed by You, or any one acting with Your consent or on Your behalf.

Section 5 – Top-up Worldwide 'All Risks' (Optional)

(Only applicable to Plan 3 and Plan 4 with an annual premium mode of payment and only operative if stated in the Policy Schedule).

In addition to coverage provided under Section 2, We provide You a top-up by the amount shown in the Sum Insured table (except that the item limit of Section 2 is topped-up in different ways as mentioned in the following table in this Section).

Please refer to the Sum Insured Table for the maximum Sum Insured. Limits apply per item and per event. The item limit of Section 2 (except item limit of Section 2 Additional Cover) is deleted and replaced by the item limit in Section 5. However, if the benefit payable according to the item limit and Excess of Section 2 would be more than the benefit payable according to the item limit and Excess of Section 5, then the item limit and Excess of Section 2 should apply instead of the item limit and Excess of Section 5.

The following table illustrates the Sum Insured and item limit if You have taken out Section 5.

	Plan 3		Plan 4	
Maximum Sum Insured against Accidental Loss of and or Damage to Personal Effects, Valuables and Personal Computers per event	Section 2 - Worldwide 'All Risks'	Section 5 - Top-up Worldwide 'All Risks' is effected	Section 2 - Worldwide 'All Risks'	Section 5 - Top-up Worldwide 'All Risks' is effected
	20,000	Option 1: 120,000 (i.e. 20,000 + 100,000)	30,000	Option 1: 130,000 (i.e. 30,000 + 100,000)
	20,000	Option 2: 320,000 (i.e. 20,000 + 300,000)	30,000	Option 2: 330,000 (i.e. 30,000 + 300,000)
	20,000	Option 3: 520,000 (i.e. 20,000 + 500,000)	30,000	Option 3: 530,000 (i.e. 30,000 + 500,000)
Item limit	Section 2 - Worldwide 'All Risks'	Section 5 - Top-up Worldwide 'All Risks' is effected	Section 2 - Worldwide 'All Risks'	Section 5 - Top-up Worldwide 'All Risks' is effected
Personal Effects, Valuables and Personal Computers	8,000	Option 1: 30,000	10,000	Option 1: 30,000
		Option 2: 50,000		Option 2: 50,000
		Option 3: 80,000		Option 3: 80,000
Additional Cover				
2.1 Money	3,000	3,000	3,000	3,000
2.2 Goods in Transit	5,000	5,000	5,000	5,000
2.3 Personal Documents	3,000	3,000	3,000	3,000

Loss or Damage

Subject to the terms and conditions under Section 2 – Worldwide ‘All Risks’ – remaining unchanged, we will pay You and Your Family Members up to the additional maximum Sum Insured against Accidental Loss of and Damage to Personal Effects, Valuables, Personal Computers anywhere in the world.

The Floor Area for the Home eligible for option 1 is 376 or above square feet; option 2 is 526 or above square feet and option 3 is 751 or above square feet.

You cannot claim under both Section 1 and 5, or under both Section 2 and 5, for the same loss or damage of the same item.

Subject to the terms and conditions herein, the most we will pay under this Section 5 is:

- (a) For partial losses, the cost of repair or restoration and the resulting percentage by which a damaged item, or any pair or set of which it is part of, has depreciated
- (b) For total losses, the Agreed Value of Specified Items; or the market value of an Unspecified Item on the date of loss, up to the Unspecified Item limit, if the item is lost or damaged beyond economic repair and in either case any expense incurred with Our prior written approval. We may at Our option replace any lost or damaged artwork if it is possible for the artist to remake the item without compromising the value of the work.
- (c) The depreciation must be established by an independent expert agreed by Us.
- (d) The amount payable under the Policy for a Specified Item will be based on the Agreed Value of the item which has been lost or damaged. We will not be liable for more than the Agreed Value of the item.
- (e) For Unspecified Items, the maximum we will pay for any one item, pair or set is the item limit shown in the Sum Insured Table. Under no circumstances will we pay more than the total amount insured for Unspecified Items as shown in the Sum Insured Table.
- (f) Pairs and Sets: We will pay You the Agreed Value of the entire pair or set for a Specified Item or the market value on the date of loss of the entire pair or set for an Unspecified Item, if You surrender the undamaged article(s) of the pair or set to us.

You can make written requests to Us at any time to adjust the Agreed Value of any Specified Items which, subject to Our agreement, You will be subject to a pro-rata refund or addition of premium.

Excess applicable to Section 5

Excess per claim:

- Option 1: HKD5,000 or 10% of the loss whichever is the lower
- Option 2: HKD8,000 or 10% of the loss whichever is the lower
- Option 3: HKD10,000 or 10% of the loss whichever is the lower

If the benefit payable according to the item limit and Excess of Section 2 would be more than the benefit payable according to the item limit and Excess of Section 5, then the item limit and Excess of Section 2 should apply instead of the item limit and Excess of Section 5.

Exclusion applicable to Section 5:

In addition to the exclusions stated in Section 2 (which also apply to Section 5), Section 5 will not cover loss or damage to:

- (a) check-in luggage or baggage;
- (b) any jewellery held by you on behalf of any third party or jewellery business, regardless of any financial interest you may hold;
- (c) jewellery out of safe exceeding HKD200,000 per item, pair or set or in aggregate in each and every loss, unless such property is
 - (i) being worn; or
 - (ii) being carried by hand under personal supervision of You or Your Family Members except Your children; or
 - (iii) deposited in a bank; or
 - (iv) if you are staying at a hotel or motel:
 - either
 - 1. Jewellery must be kept in the principal safe if you are away from the hotel or motel room; or
 - 2. Jewellery must be kept in the room safe when you are in the same hotel or motel room;
- (d) any loss or damage if the Home is left unoccupied for more than 60 consecutive days unless We agree to this with you in writing;
- (e) any loss or damage to pictures, works of art, collections of porcelain and the like in transit unless such items are securely and adequately packed while in transit and if not transported by a professional carrier, then under the custody and control of you or a member of your household or a person appointed by you.

Section 6 – Domestic Helpers (Optional) (Applicable to Plan 1,2,3 and 4)

(This section is operative if so stated in the Policy Schedule)

Please refer to the Sum Insured Table for the maximum Sum Insured. Limits apply per item and per event.

Employees' Compensation

If any Domestic Helper (being employed by You or any of Your Family Members at Your Home) sustains bodily injury or death by accident occurring or disease contracted during the period of insurance and arising out of and in the course of his or her employment by You, We will indemnify You against liability under the Legislation or at common law to pay compensation and claimant's costs and expenses in respect of such injury and will in addition pay all Your legal costs and expenses incurred with Our written consent.

In the event of Your death, We will indemnify Your legal personal representatives in respect of Your liability to pay the compensation described above provided that such personal representatives shall as though they were the Policyholder observe fulfil and be subject to the terms and conditions of this Policy.

If there is any change in the Legislation affecting Your liability, the Policy shall remain in force but Our liability shall be limited to such sums as We would have been liable to pay if Your liability had remained unaltered.
We shall not be liable for:

1. Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
2. Any sum which You would have been entitled to recover from any party but for an agreement between You and such party.
3. Any injury by accident or disease sustained outside the Hong Kong SAR, unless covered by Legislation.
4. Any person who is not an "employee" within the meaning of the Legislation.
5. Any liability arising from Pneumoconiosis or Noise-Induced Deafness.
6. Any late payment surcharge for which You may become liable under the Legislation.

If We are obliged by the Legislation to pay any amount for which We would not otherwise be liable under Section 6 of the Policy You shall repay such amount to Us.

Additional Cover

6.1 Medical Expenses

In the event of accident, disease or sickness sustained by any Domestic Helper in Your employ resulting in hospitalisation of the Domestic Helper in the Hong Kong SAR, we will pay the costs necessarily incurred as a result of such hospitalisation in a general ward inclusive of:

1. The fees of any surgeon, radiologist or other specialist, including their consultants' fees for in-patient and out-patient incurred prior to and after hospitalisation.
2. The cost of drugs or appliances.
3. Maintenance and attendance in hospital or nursing home. The maximum claim for any one accident, disease or sickness resulting in hospitalisation is the Sum Insured as stated in the Sum Insured Table.

Where a claim is made in respect of any recurrence of sickness or effects of an earlier accident which has previously been the subject of a claim under this Section of the Policy, the maximum claim (including all amounts previously paid) is the Sum Insured as stated in the Sum Insured Table.

No medical expenses shall be payable after the Domestic Helper's 65th birthday.

We will not pay medical expenses incurred in respect of:

1. Treatment necessary as a consequence of suicide, attempted suicide, wilfully self-inflicted injury, mental disease, geriatric nursing, the consumption of intoxicating liquor and/or drugs or venereal disease or Acquired Immunodeficiency Syndrome (AIDS), AIDS related complex or infection by Human Immunodeficiency Virus (HIV).
2. Any physical defect or infirmity known to You to exist at the time of application or any operation or treatment pending at the time of application.
3. Any consequence of pregnancy, childbirth, miscarriage, abortion, vasectomy or sterilisation.
4. Cosmetic surgery and associated treatments, normal dental treatment, sight and hearing tests, provision of visual aids, hearing aids or other appliances.
5. Disease or sickness contracted within 14 days from the date this Section becomes effective.

6.2 Repatriation Expenses

Before expiry of the terms of the Domestic Helper in Your employ, We will indemnify You for repatriation expenses of the Domestic Helper to the Domestic Helper's country of origin.

- (a) In the event of the Domestic Helper's death, We will pay up to the maximum Sum Insured for the actual cost of returning the remains.
- (b) In the event of a registered medical practitioner certifying the Domestic Helper to be medically unfit to complete the term of the contract of employment with You, otherwise than by reason of pregnancy or complications therefrom, we will pay up to the maximum Sum Insured for the economy class air fare from the Hong Kong SAR to their country of origin.

6.3 Domestic Helper's Personal Effects

We will cover Accidental Loss of or Damage to the Personal Effects of Domestic Helpers in Your employ under the terms and conditions set out under Section 1 – Household Contents.

The maximum claim is the Sum Insured as stated in the Sum Insured Table.

An Excess of HKD500 of each claim shall apply. The Excess will not contribute towards the claim limit.

Condition under Section 6

Terrorism Clause

In respect of any bodily injury or death by accident or disease directly or indirectly caused by, resulting from or in connection with any act of terrorism or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to any bodily injury or death by accident or disease ("loss due to terrorism"):

- (a) the policy limit of indemnity shall be such amount We actually receives from the Government of the Hong Kong Special Administrative Region of the China ("The Government") pursuant to an Agreement for Provision of Facility dated 1 July, 2002 between the Government and Us under which the Government agreed to make available to Us and other direct insurance companies authorized to underwrite employees' compensation insurance business in Hong Kong a facility to enable them to meet claims under employees' compensation insurance policies in respect of death and injury arising out of an event of terrorism ("the Facility Agreement");

- (b) We will only be required to make payment after it has received from the Government (i) an approval letter confirming that We should settle the claim and (ii) payment under the Facility Agreement;
- (c) for the avoidance of doubt, We shall have no obligation to make payment if for whatever reason it does not receive payment from the Government under the Facility Agreement, whether or not due to the Government's contention that any bodily injury or death by accident or disease does not fall within the scope of the Facility Agreement or Our breach of the Facility Agreement;
- (d) the coverage under this Policy in respect of loss due to terrorism shall not apply to any extended benefits under this Policy above the minimum cover required under the Legislation.

For the purpose of the above an act of terrorism means the use of force or violence or other means or the threat thereof, of any person or persons, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious, or ideological purposes with an intention to influence any government and/or to put the public, or any section of the public, in fear.

If We alleges that any bodily injury or death by accident or disease does not fall within the scope of this clause, the burden of proving the contrary shall be upon You.

In the event any part of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Part 2 – General Provisions (applicable to the whole Policy)

A. General Conditions

1. Prevention of Loss

You and Your Family Members must comply with all statutory obligations and take all reasonable steps to:

- (a) prevent and minimize loss, damage or injury; and
- (b) maintain property in sound condition and good repair.

2. Notification of changes in Your Circumstances

Whilst this Policy is in force You must advise Us in writing of any change in Your occupation of the premises, which includes but is not limited to:

- (a) a change in Your status in the usage of the Home (i.e. whether You are an owner (non-renting out), an occupier, a tenant or a landlord (renting-out),
- (b) any permanent move of You so that You no longer live in the Home or
- (c) any change in circumstances which would increase the possibility of loss or damage or legal liability.

In all of the instances, We reserve the right to adjust premiums and/or revise the terms and conditions of this Policy accordingly.

3. Consideration

This Policy is issued in consideration of the statements contained in the application form and the Policy Schedule and payment of premium when due.

4. Terms and Conditions

Payment of any benefits under this Policy is subject to the Definitions and all other terms and conditions pertinent to the benefit.

5. Entire Contract: Changes

This Policy, including the Policy Schedule, and the endorsements and amendments, if any, will constitute the entire contract between the parties in respect of its content. No change in this Policy shall be valid unless approved by Us and evidenced by endorsement or amendment.

6. Mis-statement or Fraud

Any false statement made by You in the application form or concerning any claim shall result in Our right to repudiate liability under this Policy.

7. Payment of Benefit

Benefits payable under Sections 1, 2, 4 and 5 of this Policy shall be paid to You or as otherwise directed by You in writing. In the absence of any such written direction, accrued benefits unpaid at the time of Your death shall be paid to Your estate. Any release given by You, or any third party to whom You have directed that payment be made, to the Company acknowledging receipt of the benefit paid under this Policy shall be deemed a final and complete discharge of all liability of Us.

8. Legal Action

No action shall be brought to recover under this Policy prior to the expiry of 60 days after written proof of claim has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless commenced within 180 days from the end of the period within which proof of claim is required.

9. Arbitration

Any dispute, controversy, difference or claim arising out of or relating to this Policy, including the existence, validity, interpretation, performance, breach or termination thereof or any dispute regarding non-contractual obligations arising out of or relating to it shall be referred to and finally resolved by arbitration administered by the Hong Kong International Arbitration Centre (HKIAC) under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be Hong Kong law. The seat of arbitration shall be Hong Kong. The number of arbitrators shall be one. The arbitration proceedings shall be conducted in English. If We shall disclaim liability to You for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

10. Interest

No benefit payable under this Policy shall carry interest.

11. Reinstatement

If this Policy is terminated for any reason, acceptance and approval of a subsequent application form by We shall reinstate this Policy. The reinstated policy shall provide benefits only for loss or damage that occurs after the date of reinstatement.

12. Premium, Excesses and other terms and conditions

We reserve the right to amend the premiums or Excesses or other terms and conditions at Our absolute discretion if we renew the Policy, and We will use reasonable endeavours to give a 30 days' written notice of such amendment to the Applicant, at Our absolute discretion, (a) at the Applicant's last known corresponding address by mail or (b) merely by electronic means (such as by email at his last known email address or by SMS message at his last known mobile number) and the change will be effective from the next renewal date of the Policy.

Premium and the manner of payment including whether premium shall be payable on a monthly, yearly basis or otherwise shall be stated in the Policy Schedule. Premium shall be payable on each premium due date by direct debit from Your nominated account.

13. Unpaid Premium

Any unpaid premium may be deducted by Us from any claim payment.

14. Renewal Agreement

- (a) Payment of premium when due will serve to continue coverage under this Policy which will remain in force until the next premium due date.
- (b) This Policy will be renewed automatically upon payment of the due premium unless this Policy is terminated in accordance with Part 2 - C.

15. Effective Date

Cover under this Policy shall commence on the date specified in the Policy Schedule.

16. Law and Jurisdiction

The Laws of the Hong Kong SAR shall govern this Policy. The Courts of the Hong Kong SAR shall have sole and exclusive jurisdiction in respect of all matters, disputes or judicial proceedings arising out of this Policy.

17. Changing Premium Payment Mode

If You give notice in writing to Us to change the premium payment mode of this Policy, such changes shall become effective on the monthly or annual premium due date immediately following the date of Our receipt of the relevant notice. Only the annual premium payment mode is accepted if You have chosen Section 5 (Top-up Worldwide 'All Risks').

18. Changing the Plan

If You give notice in writing to Us to change the plan type or optional benefits of this Policy, subject to Our approval, such change becomes effective on the date approved by Us and the additional premium, or refund premium, if any, shall be calculated on a pro-rata basis. Section 5 (Top-up Worldwide 'All Risks') is applicable to Plan 3 and Plan 4 only.

For any Accidental Loss of or Damage to the insured property that occurred before the effective date of a plan change, the benefits payable in respect of such loss or damage shall not exceed the limit(s) or maximum(s) of benefits applicable prior to the effective date of the plan change.

19. Contracts (Rights of Third Parties) Ordinance

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

20. Applicant's Representation, Warranty and Undertaking

If there is more than one Policyholder, the Applicant hereby represents, warrants and undertakes to Us that: (a) he is duly authorized by all other Policyholder to act for them to apply for, make change to, administer, terminate or review (if necessary) and/or accept service of notice and proceedings in relation to this Policy; and (b) the Applicant is the only person that We needs to communicate with in relation to this Policy, and that We does not need to communicate with other Policyholders. All Policyholders agree with the above representation, warranty and undertaking of the Applicant.

B. Claim Conditions

1. You must advise Us in writing within thirty (30) days after the occurrence of any event likely to lead to a claim. Failure to give notice in the time prescribed shall not invalidate a claim if it can be shown to Our satisfaction that notice has been provided as soon as is reasonably practicable, and in any event within 60 days from the date of such event.
2. For loss or damage claims You must:
 - (a) at Your expense provide Us with all such information and evidence as We may reasonably request;
 - (b) notify the police immediately of any loss by deception, theft, burglary, malicious acts or riot and civil commotion, and provide Us with the police report.
3. For liability claims You must:
 - (a) send to Us any letter, claim writ or summons immediately it is received;
 - (b) advise Us immediately once You have knowledge of any impending prosecution, inquest or fatal injury;
 - (c) not make any admission, offer or promise of payment without Our consent. We shall be entitled if We so desire to take over and conduct in Our name the defence or settlement of any claim or to prosecute in Your name for Our own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. You shall give all such information and assistance as We require.
4. For medical and repatriation expenses claims, You must at Your expense provide Us with all information and evidence reasonably required by Us.
5. If an article which is part of a pair or set is lost or damaged, the measure of the loss shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of the article. However, such loss shall not be construed to mean total loss of the pair or set.
6. If You or Your Family Members are entitled to payment under any other insurance policy (e.g. Your watch could be covered by both Your travel insurance and Your home insurance policies), where there would be an entitlement to claim under this Policy, We will only be liable for amounts not recoverable from such other insurance and will not pay more than Our share. The coverage under this Policy shall apply only as excess and in no event as contributing insurance, and then only after all other insurance has been exhausted.
7. Claim with Betterment (Applicable to Sections 1, 2 and 5)

The "New for Old" cover is subject to the following:

- (a) In determining the value of the lost or damaged item, We will take reference from a new item of the same model or a similar model available in the market at the time of claim with no better quality/function than that of the original lost/damaged item ("No Better-off Items").
- (b) If there is no longer any No Better-off Items in the market due to technology or product advancement; We will take reference from market price of the nearest current model available in the market at the time of claim, and then apply a reduction percentage on the market price proportional to the "betterment" of the current model over the lost or damaged item.
- (c) "Betterment" is the estimated extent expressed in a percentage that shows how much the current model's functionality or quality is better off than that of the model of the lost or damaged item.
- (d) We have the right to determine the amount of "betterment" in such situation in Our absolute discretion.

C. Termination Conditions

1. If You give notice in writing to Us to terminate this Policy, or any optional sections:
 - (a) For monthly payment Policy
Such termination shall become effective on the next premium due date after receipt of the notice by Us.
 - (b) For annual payment Policy
Such termination shall become effective after receipt of the notice by Us.

Annually paid premium will at all times be subject to the Premium Refund Rules upon the termination of this Policy except where this Policy is cancelled within 30 days of the receipt of the Policy, in which case there will be a full refund.

Premium Refund Rules (Applicable to annual payment Policy only):

Upon termination of the Policy, provided no claim has arisen or been made during the current period of insurance, You shall be entitled to a partial refund of the premium paid for that period of insurance as set out below:

Period Covered (not exceeding)	Premium Refund (% of premium paid)
4 months	50%
5 months	40%
6 months	30%
8 months	20%
Over 8 months	0%

2. If We gives notice of termination of the Policy to You, at Our absolute discretion, at Your last known corresponding address by mail, or merely by electronic means (such as email at Your last known email address or SMS message at Your last known mobile number), such termination shall become effective from the next monthly premium due date following the date of such notice being issued for the monthly payment Policy or the seventh day after such notice has been issued for annual payment Policy.
3. In the event of the death of the Policy holder, this Policy shall terminate within 12 months thereof, unless a notice in writing is given by the Family Member as soon as reasonably possible to Us and We, approves, in writing, the continuance of the Policy.
4. If the first premium charged to Your nominated account is not paid, this Policy shall be deemed to have been void from the Effective Date of the Policy.
5. Provided one or more premiums charged to Your nominated account have been paid, non-payment of any subsequent premiums shall terminate the Policy and the insurance provided hereunder as from that premium due date.
6. If premium has been paid for any period beyond the termination date of this Policy, or beyond the termination date of cover in respect of Section 5 (Top-up Worldwide 'All Risks') and/or Section 6 (Domestic Helper), the relevant proportion shall be refunded to Your nominated account. If the premium has not been paid for any period up to date of termination, You shall be liable to Us for the payment of such premium.

Part 3 – General Exclusions (applicable to the whole Policy)

This Policy or any Section added subsequently excludes loss or destruction of or damage to any property or death or bodily injury or medical expenses or any consequential loss or any legal liability directly or indirectly caused by or contributed to or arising from

1. "Damage directly or indirectly caused by or arising from or in consequence of or contributed to by:
 - (a) nuclear weapons material;
 - (b) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this Exclusion 1, combustion shall include any self-sustaining process of nuclear fission;
 - (c) nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss.

2. War and Civil War Exclusion Clause

This insurance does not cover any liability assumed by the insured for loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, popular rising, military rising, insurrection, rebellion, revolution, civil commotion, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

3. Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If We allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this reinsurance the burden of proving the contrary shall be upon You.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

4. Sonic bangs, being:
Pressure waves caused by aircraft and other aerial devices.
5. Any judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Hong Kong SAR.
6. Any loss or damage caused by or resulting from unexplained disappearance.
7. Any wilful, malicious or deliberate act by You, or any Family Member.
8. Any loss or damage to illegal structures, or liability arising out of any illegal structure.
9. Any Accident, loss, damage or liability which occurred before the Policy effective date.
10. **Sanction Limitation and Exclusion Clause**
No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
11. **Property Cyber and Data Exclusion (LMA5401) (Applicable to all sections except Domestic Helpers Section)**
 1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this Policy excludes any:

- 1.1 Cyber Loss;
- 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
3. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

4. Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
5. Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
6. Cyber Incident means:
 - 6.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
 - 6.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
7. System means:
 - 7.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
8. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
12. **Communicable Disease Exclusion (LMA5397) (Applicable to all sections except Domestic Helpers Section)**
 1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
 2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- 2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- 2.3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

13. Nuclear Energy Risk Exclusion (NMA1975a)

This contract of insurance shall exclude Nuclear Energy Risks whether such risks are written directly and/or by way of reinsurance and/or via Pools and/or Associations.

For all purposes of this contract of insurance, Nuclear Energy Risks shall mean all first party and/or third party insurances or reinsurances (other than Workers' Compensation and Employers' Liability) in respect of:

I. All Property, on the site of a nuclear power station.

Nuclear Reactors, reactor buildings and plant and equipment therein on any site other than a nuclear power station.

II. All Property, on any site (including but not limited to the sites referred to in I above) used or having been used for:

- (a) The generation of nuclear energy; or
- (b) The Production, Use or Storage of Nuclear Material.

III. Any other Property eligible for insurance by the relevant local Nuclear Insurance Pool and/or Association but only to the extent of the requirements of that local Pool and/or Association.

IV. The supply of goods and services to any of the sites, described in I to III above, unless such insurances or reinsurances shall exclude the perils of irradiation and contamination by Nuclear Material.

Except as undernoted, Nuclear Energy Risks shall not include:

- (i) Any insurance or reinsurance in respect of the construction or erection or installation or replacement or repair or maintenance or decommissioning of Property as described in I to III above (including contractors' plant and equipment);
- (ii) Any Machinery Breakdown or other Engineering insurance or reinsurance not coming within the scope of (i) above.

Provided always that such insurance or reinsurance shall exclude the perils of irradiation and contamination by Nuclear Material.

However, the above exemption shall not extend to:

1. The provision of any insurance or reinsurance whatsoever in respect of:

- a) Nuclear Material;
- b) Any Property in the High Radioactivity Zone or Area of any Nuclear Installation as from the introduction of Nuclear Material or - for reactor installations - as from fuel loading or first criticality where so agreed with the relevant local Nuclear Insurance Pool and/or Association.

2. The provision of any insurance or reinsurance for the undernoted perils:

- Fire, lightning, explosion;
- Earthquake;
- Aircraft and other aerial devices or articles dropped therefrom;
- Irradiation and radioactive contamination;
- Any other peril insured by the relevant local Nuclear Insurance Pool and/or Association;

in respect of any other Property not specified in 1 above which directly involves the Production, Use or Storage of Nuclear Material as from the introduction of Nuclear Material into such Property.

Definitions

"Nuclear Material" means:

- (i) Nuclear fuel, other than natural uranium and depleted uranium, capable of producing energy by a self-sustaining chain process of nuclear fission outside a Nuclear Reactor, either alone or in combination with some other material; and
- (ii) Radioactive Products or Waste.

"Radioactive Products or Waste" means any radioactive material produced in, or any material made radioactive by exposure to the radiation incidental to the production or utilisation of nuclear fuel, but does not include radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial or industrial purpose.

"Nuclear Installation" means

- (i) Any Nuclear Reactor;
- (ii) Any factory using nuclear fuel for the production of Nuclear Material, or any factory for the processing of Nuclear Material, including any factory for the reprocessing of irradiated nuclear fuel; and
- (iii) Any facility where Nuclear Material is stored, other than storage incidental to the carriage of such material.

"Nuclear Reactor" means any structure containing nuclear fuel in such an arrangement that a self-sustaining chain process of nuclear fission can occur therein without an additional source of neutrons.

"Production, Use or Storage of Nuclear Material" means the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling and disposal of Nuclear Material.

"Property" shall mean all land, buildings, structures, plant, equipment, vehicles, contents (including but not limited to liquids and gases) and all materials of whatever description whether fixed or not.

"High Radioactivity Zone or Area" means:

- (i) For nuclear power stations and Nuclear Reactors, the vessel or structure which immediately contains the core (including its supports and shrouding) and all the contents thereof, the fuel elements, the control rods and the irradiated fuel store; and
- (ii) For non-reactor Nuclear Installations, any area where the level of radioactivity requires the provision of a biological shield.

Part 4 – Definitions

Capitalized words have the following meaning throughout the Policy, unless otherwise specified.

Accidental Loss of and Damage

Physical loss or damage caused by an inevitable, unusual, unforeseen, and unexpected event, which independent of any other cause is the sole and direct cause of the loss and damage. Intentional loss or damage is excluded. The words "Accidentally Lost or Damaged" shall be construed accordingly.

Agreed Value

The value of an item agreed between You and Us for the purposes of this Policy only. We make no representations that this is the value that the item would attain if sold. The Agreed Value should not be relied upon for any purpose except insuring with Us. The Agreed Value of an insured item is shown in the schedule.

Applicant

The Policyholder who applies for this Policy for and on behalf of themselves (and other Policyholders, if any).

Business Equipment

Items which are solely held or used in connection with any profession, business or employment.

Domestic Helper

- (a) a foreign domestic helper who provides full-time, domestic duties at Your Home as stated in a standard employment contract specified by the Immigration Department which is entered into by the helper and You (or any of Your Family Members), with You (or any of Your Family Members, as the case may be) having satisfied all criteria in the Guidebook for the Employment of Domestic Helpers from Abroad and/or relevant guidebooks issued by the Immigration Department from time to time, OR
- (b) a local domestic helper who is an employee of You (or any of Your Family Members) at Your Home whose main duties are mainly in relation to household chores,

PROVIDED THAT the helper does not include anyone:

- (i) who is related to You by blood, or
- (ii) whose main duty is performing the duty of a home nurse, part-time care worker, post-natal care worker, driver, cook, or gardener, or
- (iii) whose monthly salary paid by You (or any of Your Family Members, as the case may be) is HKD10,000 or above."

Electrical Domestic Appliances

Electrical appliances for domestic use which are owned by You and/ or Your Family member, and kept in the Home (such as television, refrigerator, washing machine, boiler, heater, air-conditioner, lighting, built-in or free-standing stove or oven, etc.), whether or not such items are fitted to the wall, ceiling or floor. For a Home rented by You and/or Your Family member as tenant, the term "Electrical Domestic Appliances" also includes electrical appliances of the landlord for domestic use expressly and You or Your Family Members are responsible for such items under the relevant tenancy agreement in respect of the Home.

Excess

The amount of each claim payable by You, for any loss or series of losses arising from one source or cause.

Family Members

Your Spouse, Partner, children (including adopted and foster children) , parents and other relatives permanently living with You in the Home. The term "Partner" means someone with whom You live in a relationship equivalent to marriage, whether of the same or opposite gender.

Floor Area

Floor area includes the Saleable Area, terrace, forecourt, backyard and/or roof of the Home.

Fixtures and Fittings

The interior decoration items that are fitted to and form part of the structure of Your Home including but not limited to doors, windows, wall coverings, bathroom suites, fitted kitchens, fitted wardrobe, fitted cabinets, flooring, and fitted carpets. Fixtures and Fittings does not include Electrical Domestic Appliances.

Home

The residential building, house, apartment or flat solely for domestic use being constructed of bricks, stone and concrete, roofed and situated in the Hong Kong SAR and named in the Policy Schedule. The Floor Area of the Home as stated in the Policy Schedule includes the Saleable Area, terrace, forecourt, backyard and/or roof of the Home.

Household Contents

The following items kept in the Home that are Your property or the property of any Family Member:

1. furniture,
2. Electrical Domestic Appliances,
3. household goods including kitchenware (crocery, cutlery, cooking utensils), bedding, linen, etc,
4. Personal Effects,
5. Fixtures and Fittings installed by or for You and/or Your Family Member or installed by the property developer or previous property owner,
6. Fixtures and Fitting installed by Your landlord unless You or Your Family Members are responsible for such items under the tenancy agreement and You/Your Family Members are the tenant of the home (as further specified in Part 5 Sum Insured table).

Legislation

Hong Kong Employees' Compensation Ordinance.

Mini-Storage

Premises providing separate self-storage cubicles to individuals for storing household goods. The Mini-storage facility must be run by a company lawfully registered in Hong Kong and compliant with the Code of Practice for Fire Safety in Buildings issued by the Buildings Department and all other relevant guidelines as may be amended from time to time.

Money

Bills of exchange, stored value cards, promissory notes, bank or currency notes, coins, cheques, premium bonds, travellers cheques, travel tickets, postal or money orders, postage stamps, national savings stamps or certificates, record or book or similar tokens, luncheon vouchers belonging to You or any Family Member but not Business Equipment. Money is limited to the face value thereof and no amount shall be added for any commemorative, sentimental, antique or rarity value.

Our/We/Us

AXA General Insurance Hong Kong Limited.

Personal Computers

Desktop computers, laptop computers and /or tablet computers of any kind.

Personal Documents

Documents of identity such as identity cards, passports, driving licence belonging to You or any Family Member.

Personal Effects

Articles of personal use that are designed to be either worn, used or carried, including but not limited to clothing, shoes, handbags, backpacks, sports equipment and suitcases. Personal Effects does not include Valuables, Money, mobile phones, Personal Computers or Business Equipment.

Policyholder/You/Your

The person or persons named in the Policy Schedule. The lowercase words "You" and "Your" shall also have the same meaning.

Policy Year

The term "Policy Year" means the period from and including a policy anniversary up to but excluding the next policy anniversary. "Policy anniversary" means the same day and month each year as the policy effective date which is shown in the Policy Schedule.

Principal Safe

A strong lockable cabinet or it may called "Safe Deposit Boxes" managed and operated exclusively by the staff of the hotel reception desk made to protect the guests' Valuables.

Professional Capacity

Any profession, business or employment.

Professional Remover

Experienced packing or moving company registered in Hong Kong. The company provides professional packaging, carton and other moving tools to ensure that the customer's items will not be damaged during removal.

Reinstatement Settlement

The cost of repairing the damaged property or replacing the property if stolen or damaged beyond repair with a new article of the same kind which is of similar but not better quality.

For any claim, the decision to repair or replace a stolen or damaged item rests with Us.

Renovation Contractor

A Renovation Contractor is a person or company that performs decoration or refurbishment work on a contract basis, including but not limited to licensed/registered electricians, plumbers, carpenters, handymen and renovation workers.

Saleable Area

The meaning assigned to it in the Residential Properties (Firsthand Sales) Ordinance, Chapter 621 of Laws of Hong Kong.

Specified Items

Items individually specified in the Policy Schedule or individually listed in a specification held by Us as covered. The capitalized word "Specified" shall be construed accordingly.

Spouse

The same sex or opposite sex spouse legally married according to the law of the country in which the spouse was married.

Sum Insured

The maximum limit of indemnity for each benefit as stated in the respective Sum Insured Tables.

Unspecified Items

Items which are not individually specified in the policy schedule or individually listed in a specification held by Us as covered. The capitalized word "Unspecified" shall be construed accordingly.

Valuables

Jewellery, gold, silver, precious metals, watches, furs, pictures, works of art, collections of porcelain and the like, stamps or coins, medals, manuscripts and antique books belonging to You or any Family Member, but excluding any valuables which are stock or samples of a business.

The term 'Valuables' does not include Business Equipment.

Words and expressions importing the masculine gender include the feminine and neuter genders. Words and expressions in the singular include the plural and words and expressions in the plural include the singular.

Part 5 - Sum Insured Table (HKD)

Section	Owner (non-renting out) / Occupier / Tenant				Landlord (renting out)	
	Plan 1	Plan 2	Plan 3	Plan 4	Plan A	Plan B
	Sum Insured (i.e. Maximum Limit of Indemnity)					
Section 1 - Household Contents	300,000	600,000	1,200,000	2,000,000	100,000	300,000
Household Contents (Including Fixtures & Fittings installed by You/Your Family Member)	300,000 (30,000/item)	600,000 (60,000/item)	1,200,000 (120,000/item)	2,000,000 (200,000/item)	100,000 (5,000/item) This excludes Personal Computers and Personal Effects	300,000 (10,000/item) This excludes Personal Computers and Personal Effects
Sub-limit applicable to Household Contents: Fixtures and Fittings installed by a property developer or previous property owner	Not Covered	300,000 (30,000/item)	600,000 (60,000/item)	1,000,000 (100,000/item)	100,000 (5,000/item)	200,000 (10,000/item)
Valuables	10,000 (2,500/item)	150,000 (5,000/item)	300,000 (10,000/item)	500,000 (20,000/item)	Not Covered	
Landlord's Fixtures and Fittings (when You/Your Family Member are tenants of the Home)	300,000 (30,000/item)	600,000 (60,000/item)	1,200,000 (120,000/item)	2,000,000 (200,000/item)	Not Covered	
Additional Cover						
1.1 Contents away from the Home	25,000 (5,000/item)	600,000 (60,000/item)	1,200,000 (120,000/item)	2,000,000 (200,000/item)	100,000 (5,000/item) This excludes Personal Computers and Personal Effects	300,000 (10,000/item) This excludes Personal Computers and Personal Effects
1.2 Alternative Accommodation 1.2.1 Due to Accidental Loss of or Damage to the Household Contents; OR	15,000 (500/day)	30,000 (1,000/day)	45,000 (1,500/day)	60,000 (2,000/day)	Not Covered	
1.2.2 Due to suspension of electricity or water supply for consecutive 24 hours as a result of typhoon signal no. 8 (or above) or black rainstorm; OR	2,500 (500/day)	5,000 (1,000/day)	7,500 (1,500/day)	10,000 (2,000/day)		
1.2.3 Due to inaccessibility of Your Home for 24 consecutive hours as a result of events beyond Your reasonable control The Limit for 1.2.2 and 1.2.3 are up to 5 days per policy year respectively						
1.3 Frozen Foods spoilage	2,500	2,500			Not Covered	
1.4 Household Removal						
Household Contents	300,000 (30,000/item)	600,000 (60,000/item)	1,200,000 (120,000/item)	2,000,000 (200,000/item)	100,000 (5,000/item) This excludes Personal Computers and Personal Effects	300,000 (10,000/item) This excludes Personal Computers and Personal Effects
Valuables	10,000 (2,500/item)	150,000 (5,000/item)	300,000 (10,000/item)	500,000 (20,000/item)	Not Covered	Not Covered
1.5 Locks & Keys	300,000 (30,000/item)	600,000 (60,000/item)	1,200,000 (120,000/item)	2,000,000 (200,000/item)	100,000 (5,000/item)	300,000 (10,000/item)
1.6 Storage of Furniture (Up to a maximum of 30 days per event)	300,000 (30,000/item)	600,000 (60,000/item)	1,200,000 (120,000/item)	2,000,000 (200,000/item)	100,000 (5,000/item) This excludes Personal Computers and Personal Effects	300,000 (10,000/item) This excludes Personal Computers and Personal Effects
1.7 Accidental Damage or Loss from Interior Decoration /Refurbishment Work	Not Covered	100,000 (10,000/item) max. 4 months	150,000 (15,000/item) max. 4 months	200,000 (20,000/item) max. 4 months	100,000 (10,000/item) max. 4 months	150,000 (15,000/item) max. 4 months

Sum Insured Table (HKD) (Cont.)

Section	Owner (non-renting out) / Occupier / Tenant				Landlord (renting out)	
	Plan 1	Plan 2	Plan 3	Plan 4	Plan A	Plan B
	Sum Insured (i.e. Maximum Limit of Indemnity)					
1.8 New Home						
Household Contents	100,000 (10,000/item)	600,000 (60,000/item)	1,200,000 (120,000/item)	2,000,000 (200,000/item)	Not Covered	
Valuables	2,500 (2,500/item)	150,000 (5,000/item)	300,000 (10,000/item)	500,000 (20,000/item)		
1.9 Removal of Debris	10,000	600,000 (60,000/item)	1,200,000 (120,000/item)	2,000,000 (200,000/item)	100,000 (5,000/item) This excludes Personal Computers and Personal Effects	300,000 (10,000/item) This excludes Personal Computers and Personal Effects
1.10 24 - Hour Emergency Inspection Service (Plumber, Electrician, Locksmith)	1,000/year	2,000/year			2,000/year	
1.11 24 - Hour Home Assistance Services	Free (no limit)					
Excess (Not applicable to Additional Cover: 1.2 Alternative Accommodation, 1.6 Storage of Furniture, 1.9 Removal of Debris and 1.10 24-Hour Emergency Inspection Service)	Non-water damage Excess per claim: Building age 0 - 50 years: the first 500 Building age 51 years or above: refer to Policy Schedule Water damage resulting from any cause other than fire, lightning and explosion Excess per claim: Building age 0 - 40 years: the first 1,000 Building age 41 - 60 years: the first 10,000 Building age over 60 years: refer to policy schedule					
Section 2 - Worldwide 'All Risks' Loss of or damage to Personal Effects, Valuables and Personal Computers anywhere in the world	3,000 (1,500/item)	5,000 (2,500/item)	20,000 (8,000/item)	30,000 (10,000/item)	Not Covered	
Additional Covers						
2.1 Money	1,000	1,000	3,000	3,000		
2.2 Goods in Transit	2,000	2,000	5,000	5,000		
2.3 Personal Documents	1,000	1,000	3,000	3,000		
Excess (Not applicable to Additional Cover 2.3 Personal Documents)	500 per claim	500 per claim	500 per claim	500 per claim		
Section 3 - Personal Liability	10,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000
Excess	Water damage Excess per claim for building age over 40 years: 7,500					
Section 4 - Loss of Rent 4.1 Uninhabitable home as a result of accidental loss of or damage to household contents	Not Covered				45,000 (15,000/month, up to 3 months)	75,000 (25,000/month, up to 3 months)
Excess					First 2 weeks' rent	First 2 weeks' rent
4.2. Rental Default Cover when a tenant does not pay rent under the tenancy agreement within 1 month after the court judgment is obtained					25,000	25,000
Section 5 - Top-up Worldwide 'All Risks' (Optional) (This section is operative if so stated in the Policy Schedule)	Not Covered		Option 1: 100,000 (30,000 / item) Option 2: 300,000 (50,000 / item) Option 3: 500,000 (80,000 / item)		Not Covered	
Excess			Option 1: 5,000 or 10% of the loss whichever is the lower Option 2: 8,000 or 10% of the loss whichever is the lower Option 3: 10,000 or 10% of the loss whichever is the lower			

Sum Insured Table (HKD) (Cont.)

Section	Owner (non-renting out) / Occupier / Tenant				Landlord (renting out)	
	Plan 1	Plan 2	Plan 3	Plan 4	Plan A	Plan B
	Sum Insured (i.e. Maximum Limit of Indemnity)					
Section 6 - Domestic Helper (Optional) (This section is operative if so stated in the Policy Schedule) Liability under Legislation Additional Cover 6.1 Medical Expenses 6.2.1 Cost of returning the remains 6.2.2 Cost of repatriation 6.3 Domestic Helper's Personal Effects	100,000,000/ event 5,000 5,000 5,000 10,000				Not Covered	
Excess	500 per claim (Domestic Helper's Personal Effects)					

Others:

- The "Sum Insured" means the maximum limit of indemnity for each benefit (i.e. maximum amount of money payable per event), except for Section 1.2.2, 1.2.3 and 1.10 The Sum Insured under Section 1.2.2, 1.2.3 and 1.10 means the total amount of money payable for all claims in aggregate per Policy Year.
- The Sum Insured of "Section 1 - Household Contents" is subject to the sub-limit of Sum Insured of "Fixtures and Fittings installed by property developer or previous property owner".
- All the limits of Additional Cover within Section 1 will be part of the Sum Insured of HKD300,000 for Plan 1, HKD600,000 for Plan 2, HKD1,200,000 for Plan 3, HKD2,000,000 for Plan 4, HKD100,000 for Plan A and HKD300,000 for Plan B. These Sum Insured are the respective aggregate limits for all claims per event which are indemnifiable under Section 1 and its Additional Cover for these Plans.
- All the limits of Additional Cover within Section 2 will be part of the Sum Insured of HKD3,000 for Plan 1, HKD5,000 for Plan 2, HKD20,000 for Plan 3 and HKD30,000 for Plan 4. These Sum Insured are the respective aggregate limits for all claims per event which are indemnifiable under Section 2 and its Additional Cover for these Plans.
- If a Policyholder has effected Section 5 - Top-up Worldwide 'All Risks' (Optional) cover, the maximum Sum Insured under Section 2-Worldwide 'All Risks' will be revised as follows:
 - Plan 3 - From HKD20,000 to HKD120,000 (Section 5 - Option 1)
 - From HKD20,000 to HKD320,000 (Section 5 - Option 2)
 - From HKD20,000 to HKD520,000 (Section 5 - Option 3)
 Plan 4 - From HKD30,000 to HKD130,000 (Section 5 - Option 1)
 - From HKD30,000 to HKD330,000 (Section 5 - Option 2)
 - From HKD30,000 to HKD530,000 (Section 5 - Option 3)
 - The item limit of Section 2 (except item limit of Section 2 Additional Cover) is deleted and replaced by the item limit in Section 5. However, if the benefit payable according to the item limit and Excess of Section 2 would be more than the benefit payable according to the item limit and excess of Section 5, then the item limit and Excess of Section 2 should apply instead of the item limit and Excess of Section 5.

Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2867 8678.

Important Notes:

The above policy is underwritten by **AXA General Insurance Hong Kong Limited ("AXA")**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.