

Premium table

Floor area (Sq Ft) ⁷		Annual premium (HKD)			
Gross floor area	Saleable area	Basic coverage	Optional coverage		
			Building	Worldwide Personal Possessions Personal Fine Art Collection	
500 or below	400 or below	750	500	Individual considerations	
501-700	401-560	900	630		
701-1,000	561-800	1,200	1,020		
1,001-1,500	801-1,200	1,500	1,530		
1,501-2,000	1,201-1,600	1,950	2,040		
2,001-2,500	1,601-2,000	2,350	2,500		
2,501-3,000	2,001-2,400	2,800	3,050		
3,001-3,500	2,401-2,800	3,300	3,600		
3,501 or above	2,801 or above	3,900	4,080		

⁷ Customer can choose either gross floor area or saleable area as the basis for calculation of premium.

Major exclusions :

Unexplained loss, illegal building works; electrical and mechanical breakdown; wear and tear; war; terrorism; radioactive contamination; pollution and contamination, etc.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters. (In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.) Zurich Insurance Company Ltd is the insurance underwriter of this plan and is solely responsible for all coverage and compensation.

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Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

* Source: Insurance Authority, based on gross premiums, 2018.



HomeChoice Insurance Plan Householder Insurance



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HomeChoice Insurance Plan - Householder Insurance

provides your family and even your domestic partner with multiple protection. With **DIY plan**, we offer you flexibility to set the sum insured according to your needs.

With **HomeChoice Insurance Plan - Householder Insurance**, you and your household members can enjoy the following protection:



Liability care

Different legal liabilities (such as damage of public facilities due to bursting of water pipe or fire due to negligence while cooking) exist in daily life and consequences are unpredictable and can be very serious!

- ✓ **Legal Liability coverage up to HKD 10,000,000 with extensive covers.** (Including worldwide personal liability and liability as a home owner, an occupier, a pets owner, a tenant and the home owner's liability in common area)



Lifestyle care

There are a number of free extended benefits to cater to your different lifestyles.

- ✓ Unlimited number of claims within the maximum annual coverage¹
- ✓ Worldwide protection
 - Repair cost for mobile phone, laptop or tablet computers
 - Cover loss incurred by unauthorized use of credit cards due to any loss of personal property (such as mobile phone with payment app installed)
 - Loss of money and replacement of personal documents
- ✓ Home protection
 - Alternative accommodation and meal allowance
 - Feng Shui consultation
 - Outdoor property
- 🏠 **Hassle-free cashless approach for 24-hour Emergency Home Assistance Service**
- ✓ Pets related protection
 - Pets alternative accommodation
 - Pets owner's liability



All-round and flexible insurance

You can take your pick of additional coverages and set your desired sum insured according to your own needs.



You can customize the sum insured of home contents, legal liability coverage, etc.²

- ✓ A variety of value-added optional coverages at your choice:
 - Building
 - Worldwide personal possessions
 - Personal fine art collection

¹ Excluding repair cost for electronic communication products/laptop/tablet computers.

² You can select your preferred sum insured from the preset amount.

Table of benefits

Coverage	Maximum amount (HKD)	
	Standard plan	DIY plan ³
Basic coverage		
Section 1 – Legal Liability	Annual coverage 10,000,000	at your choice
Including worldwide personal liability and liability as a home owner, an occupier, a pets owner, a tenant and the home owner's liability in common area		
Section 2 – Home Contents⁴	Annual coverage	at your choice
Maximum coverage		
Gross floor area (sq. ft.)	Saleable floor area (sq. ft.)	
700 or below	560 or below	750,000
701 to 1,500	561 to 1,200	1,000,000
1,501 or above	1,201 or above	1,250,000
A) Core benefits		
– Home contents	100,000/set	at your choice
– Personal belongings	20,000/set	
– Stamps, coins or medals collection	5,000/set	
– Wine	5,000/item	at your choice
– Valuables	20,000/set	
	(250,000/year)	(Annual coverage at your choice)
B) Extended benefits		
Your home protection		
– Damage by firemen	As per maximum coverage	
– Debris removal	20,000/accident	
– Deterioration of frozen food	5,000/accident	
– Outdoor property	50,000/accident	at your choice ⁵
	(2,500/item)	
– Burglary/Robbery harm allowance	5,000/accident	
– Temporary removal	50,000/accident	
– Moving to a new home	100,000/accident	
– Interior decoration period	100,000/accident	
Alternative accommodation		
– Alternative accommodation total amount	60,000/accident	at your choice ⁴
• Alternative accommodation (daily limit)	3,000	
• Meal allowance (daily limit)	600	
• Alternative accommodation for pets (daily limit)	3,000	
– Feng Shui consultation	3,000/accident	

³ Applicable to online enrollment only and you can select your preferred sum insured from the preset amount.

⁴ For a residence situated in a multistorey building which is aged at 40 years or below, the standard policy excess under Home Contents section is Nil.

⁵ Daily limits of sub items will vary according to the selected total amount for alternative accommodation.

Coverage	Maximum amount (HKD)	
	Standard plan	DIY plan ³
Your worldwide protection		
– Unauthorized use of credit cards	20,000/accident	
– Loss of money	5,000/accident	
– Replacement of personal documents	5,000/accident	
– Repair cost for electronic communication products/laptop or tablet computers (maximum 2 reimbursements per policy year)	2,500 per phone 5,000 per laptop/tablet computer	
Section 3 – Accidental Death	Annual coverage 100,000	
Section 4 – Emergency Assistance Benefits		
24-hour Emergency Home Assistance Service	Hassle-free cashless approach	
– Electrical, plumbing, locksmith assistances	Referral service only	
– Others		
Optional coverage		
Section 5 – Building⁶		
Accidental damage to the building	Based on rebuilding cost	
Extended benefits		
– Debris removal	5% of rebuilding cost/accident	
– Architects' and surveyors' fee	5% of rebuilding cost/accident	
Section 6 – Worldwide Personal Possessions		
Unspecified items	Sum insured at your choice (5,000/set)	
Specified items	Sum insured at your choice	
Section 7 – Personal Fine Art Collection	Sum insured at your choice	

⁶ The standard policy excess applicable to landslide and subsidence under Building section is the first HKD 10,000 or 10% of adjusted loss for each and every claim, whichever is the greater.

🏠 24-hour Emergency Home Assistance Service – Hassle-free cashless approach

	Standard hours	Non-standard Hours
Standard area	Cashless	HKD 800 surcharge
Remote area	HKD 800 surcharge	HKD 1,200 surcharge

24-hour Emergency Home Assistance Service must be rendered by the service provider nominated by Zurich Insurance Company Ltd. The service is only applicable to the first site inspection and repair (not including any material costs) and is subject to service availability.

Standard hours: Technician arrival time: 9 a.m. to 9 p.m., Monday to Sunday except public holidays

Standard area: Hong Kong Island, Kowloon, New Territories and Tung Chung

Remote area: Outlying islands except Tung Chung and restricted areas (including Mai Po, boundary control points and villages of the Frontier Closed Area, etc.)