

# **HOMEGUARD**

## **家居樂**

**LANDLORD (RENTAL PROPERTY)  
COVER**

**業主(出租物業)保險計劃**



## HOMEGUARD – LANDLORD RENTAL PROPERTY COVER

As an individual or company landlord, you may rent out your property to increase financial income. Any accidents like fire, burst of water pipe, theft or flood may cause financial loss and potential legal liability to you. With HomeGuard – Landlord (Rental Property) cover, you will be well protected and enjoy peace of mind.

### ALL-IN-ONE PROTECTION FOR YOU AS LANDLORD

- ✓ Owner and Personal Liability of up to HK\$10,000,000
- ✓ Household contents (including interior decoration) in your property with sum insured of up to HK\$1,000,000
- ✓ Reduce rental loss while your property is uninhabitable after accident
- ✓ Tailor-made cover while you are moving out or while your property is under renovation
- ✓ Replacement cost of windows, external door and front metal gate locks damaged due to burglary or attempted theft
- ✓ Optional Building All Risk Insurance for self-owned mortgaged property
- ✓ 24-hour emergency hotline services for free referral assistance to you or your tenant
- ✓ Wide range of additional and optional cover is available

### EXCLUSIVE RENEWAL DISCOUNT FOR YOU

- ✓ Privileged no claim discount at 5% each year up to a maximum of 20%

Cover / Benefits	Maximum Limited (HK\$)	
Basic cover	Plan I	Plan II
<b>Household Contents</b> Accidental damage due to explosion, fire, burst of water pipe, theft, malicious damage, flood, typhoon, landslide, subsidence and other accidental damage to landlord's household contents  Sub-limits: Valuables belongs to landlord within your property	600,000 / year 30,000 / article Excess: 500 / event	1,000,000 / year 60,000 / article Excess: 500 / event
<b>Free Additional Cover</b>	<b>Plan I</b>	<b>Plan II</b>
<b>Loss of Rent</b> Your rental loss if your rental property is made uninhabitable for minimum 1 month due to accidental damage	50,000 / year (Maximum 3 months)	75,000 / year (Maximum 3 months)
<b>Damaged Locks / Windows</b> Costs incurred for replacement and installation of windows, external door and front metal gate locks damaged due to burglary or attempted theft	2,000 / year	3,000 / year
<b>Temporary Removal</b> Loss of or damage to landlord's household contents temporarily removed elsewhere in Hong Kong for the purpose of professional cleaning, repairing, renovation, etc.	50,000 / year 30,000 / article	70,000 / year 30,000 / article
<b>Owner Liability</b> Protects you as owner from legal liability in respect to third party's bodily injury or property damage resulting from your negligence subject to Hong Kong SAR jurisdiction	5,000,000 / year	10,000,000 / year
<b>Home Renovation</b> Accidental damage to your landlord's household contents during interior decoration / refurbishment period for minor contract with value up to \$100,000	100,000 / year	200,000 / year
<b>Home Assistance Service</b> A 24-hour Home Assistance Hotline Service to assist landlord or tenant in case of an emergency occurred in your property including: 1. Electrical assistance / Plumbing assistance 2. Housecall / Dental referral 3. Baby-sitting / Nursing assistance 4. Hotel room accommodation referral 5. Locksmith assistance	Advisory & referral service only  For Locksmith Assistance 300 / event	Advisory & referral service only  For Locksmith Assistance 300 / event



Cover / Benefits	Maximum Limited (HK\$)	
	Plan I	Plan II
<b>Free Additional Cover</b>		
<b>Household Removal</b> Accidental damage to landlord's household contents in the course of removal between your current home and new permanent home within Hong Kong by professional remover	20,000 / year 2,000 / article Excess: 1,000 / event	50,000 / year 5,000 / article Excess: 1,000 / event
<b>Personal Accident cover during property inspection</b> <b>Death and Permanent Total Disablement</b> Death or Permanent Total Disablement sustained by landlord as a result of fire, theft or attempted theft within your property	100,000 / year	100,000 / year
<b>Burglary / Robbery Injury</b> Medical expenses suffered by landlord due to burglary or robbery whilst at your property (subject to a sick leave period of not less than 3 consecutive days and approved by a registered doctor)	5,000 / year	5,000 / year
<b>Removal of Debris</b> Cost of removal of debris when landlord's household contents are accidentally damaged / destroyed	5,000 / year	5,000 / year
<b>Optional Cover*</b>	<b>Plan I</b>	<b>Plan II</b>
<b>Upgrade Owner Liability Cover</b> Increase limit of liability to \$10,000,000	Premium: 300	Free upgrade
<b>Building All Risks</b> Accidental damage to structure of your property due to explosion, fire, burst of water pipe, theft, malicious damage, flood, typhoon, landslide, subsidence and other accidental damage	1. Sum Insured on re-building cost 2. Premium Rate: 0.1% 3. Minimum premium \$400	

\* All optional cover is not eligible for no claim discount.

Age of building	Water Damage excess per event (HK\$)
30 or below	\$800 or 10% of loss, whichever is greater
Between 31 to 40	\$5,000 or 10% of loss, whichever is greater
Between 41 to 50	\$10,000 or 10% of loss, whichever is greater

Major Exclusions: War, terrorism, existing and deliberate damage, unauthorised building work or illegal structure, water seepage (except damaged by water from burst pipe or rain through openings made in the fabric of the building by the direct force of typhoon or windstorm) and theft or water damage after your home has been unoccupied for 30 consecutive days.

*HomeGuard – Landlord Cover Annual Premium (HK\$)		
Gross Floor Area of Your Home (ft <sup>2</sup> )	Plan I	Plan II
500 or below	730	1,090
501-700	990	1,390
701-1,000	1,280	1,790
1,001-1,500	1,610	2,260
1,501-2,000	1,995	2,750

\*Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> or contact: (852) 2968 1636.

- Minimum Premium of Annual Policy is \$500
- Subject to separate quotation for the gross floor area of your home over 2,000 square feet



## 家居樂 - 業主出租物業保險計劃

作為業主的您，若以個人或公司名義購買物業並作出租用用途，往往連同基本裝修及電器出租給租客，萬一發生火災、爆水管、盜竊及水浸等意外，您的物業及財物將會蒙受損失，您甚至會承擔法律責任。投保宏居保-業主(出租物業)保險計劃，讓您獲得最佳保障，減少租金及其他經濟損失。

### 業主尊享 全面保障

- ✔ 業主法律責任保障高達港幣10,000,000元
- ✔ 出租物業內於屬於業主的家居財物（包括室內裝修）保障高達港幣1,000,000元
- ✔ 租金損失保障，減少意外後因裝修而不能居住期間的經濟損失
- ✔ 全面照顧您搬遷或裝修期間的家居財物保障需要
- ✔ 出租期間因入屋爆竊或意外盜竊而導致更換已損毀大門，鐵閘門鎖或窗戶的費用
- ✔ 若您的樓宇為按揭物業，更可自選樓宇結構「全險」保障
- ✔ 特設24小時支援熱線，妥善安排及轉介各項服務給您或租戶
- ✔ 增設多項附加及自選保障，照顧業主的不同需要

### 續保優惠

- ✔ 尊享無索償折扣，如一年內沒有索償，於續保時即可獲得5%折扣，最高遞增至20%折扣

保障項目 / 承保範圍	最高賠償限額 (港幣/元)	
基本保障	計劃 I	計劃 II
<b>家居財物</b> 物業內屬於業主的家居財物因意外包括爆炸、火災、爆水管、盜竊、惡意破壞、水浸、颱風、山泥傾瀉、下陷及其他意外而導致的損失或損毀	600,000 / 年 30,000 / 項目 自負額： 500 / 次	1,000,000 / 年 60,000 / 項目 自負額： 500 / 次
<b>個別限額：</b> 物業內屬於業主的貴重財物	150,000 / 年 10,000 / 項目	200,000 / 年 12,000 / 項目
附加保障	計劃 I	計劃 II
<b>租金損失</b> 保障您身為業主，因出租物業意外損毀，進行裝修而不能居住期間導致最少一個月之租金收入損失	50,000 / 年 (不超過三個月)	75,000 / 年 (不超過三個月)
<b>門鎖或窗戶損毀賠償</b> 因入屋爆竊或意外盜竊而導致物業大門、鐵閘門鎖或窗戶損毀，而需要更換及安裝之費用	2,000 / 年	3,000 / 年
<b>短暫寄存</b> 物業內屬於業主的家居財物暫存在專業清洗、修理或改裝的地方內，期間因受意外引致之損毀	50,000 / 年 30,000 / 項目	70,000 / 年 30,000 / 項目
<b>業主法律責任保障</b> 保障您身為業主因疏忽而導致第三者身體受傷或財物損毀所需負之法律責任(根據香港特別行政區法例)	5,000,000 / 年	10,000,000 / 年
<b>翻新工程期間的意外損毀</b> 在出租物業內進行價值不超過100,000元的小型裝修或翻新工程，賠償工程期間因意外引致的出租家居財物損毀	100,000 / 年	200,000 / 年
<b>家居支援</b> 特設24小時家居緊急支援熱線服務，助業主和租戶應付緊急事故，包括： 1. 家庭電器維修 / 渠務修理 2. 上門診症、牙醫介紹 3. 褸母、看護服務 4. 酒店住宿 5. 鎖匠服務	提供諮詢及轉介服務  受保物業開鎖費用保障： 300 / 次	提供諮詢及轉介服務  受保物業開鎖費用保障： 300 / 次



保障項目 / 承保範圍	最高賠償限額 (港幣/元)	
附加保障	計劃 I	計劃 II
<b>搬遷</b> 當業主僱用專業搬運工人，由目前受保物業單位搬遷至位於香港境內之另一物業單位時，在搬遷期間因意外引致屬於業主的家居財物損毀	20,000 / 年 2,000 / 項目 自負額： 1,000 / 次	50,000 / 年 5,000 / 項目 自負額： 1,000 / 次
<b>巡視物業期間的個人意外保障</b> 死亡及永久完全傷殘 業主於物業內因火警、盜竊引致之死亡或永久完全傷殘	100,000 / 年	100,000 / 年
<b>因爆竊或搶劫引致受傷賠償</b> 因盜賊於物業內入屋爆竊或搶劫而引致受傷所需之醫療費用 (導致不少於連續三天病假並具註冊醫生證明)	5,000 / 年	5,000 / 年
<b>泥頭清理費用</b> 物業內屬於業主的家居物品因意外損毀或破爛，而需搬運有關殘件之費用	5,000 / 年	5,000 / 年
<b>自選保障*</b>	計劃 I	計劃 II
<b>提升業主法律責任保障</b> 提升至10,000,000元	每年保費300元	免費提升
<b>樓宇結構「全險」保障</b> 保障您的物業結構因爆炸、火災、爆水管、盜竊、惡意破壞、水浸、颱風、山泥傾瀉、下陷及其他意外而導致的損毀	1. 投保額為樓宇的重建費用 2. 折實保費率: 0.1% 3. 最低保費為400元	

\* 所有自選保障項目不設無索償折扣

註：本小冊子只為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。如中文譯本與英文有異，以英文文本為準。

物業樓齡	每次由水引起之損失的自負額(港幣/元)
30年或以下	800元或損失的10% (以較高者為準)
由31至40年	5,000元或損失的10% (以較高者為準)
由41至50年	10,000元或損失的10% (以較高者為準)

主要不受保項目：戰爭、恐怖主義活動、原有及蓄意造成之損毀、僱建或非法建築物、滲水(水管爆裂引起或是因颱風或暴風雨所造成的樓宇缺口而進入的雨水除外)及當樓宇被空置連續多於三十天而被盜竊或水浸所引起的損失。

*家居樂 - 業主保險計劃全年保費 (港幣/元)		
家居建築面積(平方呎)	計劃 I	計劃 II
500或以下	730	1,090
501-700	990	1,390
701-1,000	1,280	1,790
1,001-1,500	1,610	2,260
1,501-2,000	1,995	2,750

\*請注意以上保單保費未計算由保險業監管局收取的保費徵費在內。如欲了解更多保費徵費詳情，請登入<https://donline.alliedworldgroup.com.hk/file/1ALevy.pdf> 或致電我們：(852) 2968 1636。

- 全年計劃最低保費為500元
- 如您的家居建築面積在2,000平方呎以上，需另行報價



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