

HOUSEGUARD

屋主樂

HOME BUILDINGS INSURANCE

樓宇結構保險



HOUSEGUARD

HouseGuard is a comprehensive and flexible insurance plan that covers the structure of your home, garages, outbuildings, walls and fences against loss or damage caused by fire, explosion, and other additional perils which you may select to cover.

BENEFITS	LIMITS (HK\$)
Plan A	
Covers the structure of your home from fire and the following additional Perils: bursting of pipes, overflow of water tanks, sprinkler leakage, impact, explosion, earthquake, riot & strike, malicious damage, aircraft, typhoon, windstorm and flood	Sum Insured as chosen
Optional Cover Additional Perils: Landslip and Subsidence	
Plan B	
Covers Perils under Plan A with Landslip & Subsidence and additional covers as follows:	Sum Insured as chosen
Alternative Accommodation Reimburses alternative accommodation costs or loss of rent if your home is uninhabitable after an insured accident	50,000 (1,500/day)
Personal Liability Indemnifies any claim made against you for bodily injury or property damage for which you may become legally liable as the owner of your home	2,500,000
Death & Permanent Total Disablement Covers for Death & Permanent Total Disablement sustained as a result of fire, theft or attempted theft	100,000
Additional Perils: Theft or Attempted Theft Covers for theft or attempted theft accompanied by actual forcible and violent entry to or exit from premises	Sum Insured as chosen above
Extra Benefit: Free 24-hour Assistance Hotline Service	

Excesses:

- The first HK\$3,000 of each claim due to earthquake, impact, typhoon, windstorm and flood, bursting and overflowing of water tanks, apparatus and pipes.
- The first HK\$10,000 or 10% of each and every loss, whichever is higher, due to landslip and subsidence.

PLAN	PREMIUM RATE (OF SUM INSURED)
Plan A	0.11%
Plan A with Optional Cover	0.1375%
Plan B	0.1485%

*Minimum Premium of this Policy :HK\$500

*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 3333.

屋主樂

「屋主樂」是一個全面及提供廣泛保障的保險計劃，保障您的家居結構、車房、附屬建築物、外牆及籬笆，因火警、爆炸或其他您所選取的災難性因素所引致的損毀。

承保項目	最高賠償限額 (港幣/元)
計劃A	
保障您的家居結構因火警、爆水管、水箱滿瀉、防火花灑漏水、撞擊、爆炸、地震、罷工引致的暴動、惡意毀壞、航空損毀、風災水災所引致之損毀	自選投保額
可供選擇投保項目 附加風險：山泥傾瀉及地面下陷	
計劃B	
除保障計劃A之承保項目和山泥傾瀉及地面下陷之附加風險外，更包括下列保障：	自選投保額
臨時住所 賠償因任何受保原因導致您的家居不能居住，而引致之臨時住所費用或租金損失。	50,000 (每天1,500)
個人責任 保障您以物業擁有人身份，因意外而導致第三者身體損傷或財物損毀的法律責任。	2,500,000
死亡及永久完全傷殘 保障您因火警、盜竊或意圖盜竊而引致之死亡及永久完全傷殘。	100,000
附加風險：盜竊或意圖盜竊 保障以暴力或強行方法闖入或離開您的家居之盜竊或意圖盜竊而引致之損失。	與以上自選投保額相同
額外優惠： 免費24小時支援服務	

自負額：

- 因地雷、撞擊、風災水災、水管爆裂、水箱滿瀉所致的索償，每次索償須自負首港幣3,000元。
- 因山泥傾瀉及地面下陷所引致之損失，每天索償須自負首港幣10,000元或每次損失之10%，以較高金額為準。

計劃	保費率 (以投保額計算)
計劃 A	0.11%
計劃 A 及可供選擇投保項目	0.1375%
計劃 B	0.1485%

*保單最低保費為港幣500元

*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/IALevy.pdf> 或致電我們：(852) 2968 3333。

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。

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