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This FAQ is available in English only.

1) Why do I still need HomeGuard home contents insurance if I already have home building insurance?

Home building insurance and home contents insurance serve different protection purposes.

Our HomeGuard home contents insurance provides "All Risks" protection for household contents including interior decoration, furniture, electrical appliances and clothing, etc; whereas a home building insurance covers the building structure such as walls, windows, ceiling, floor and the original landlord's fixtures and fittings.

2) If I am the tenant (not the landlord) of the insured home, can I purchase the HomeGuard insurance plan?

Yes. HomeGuard is designed for both tenants and owners. It protects your household contents and personal effects against loss or damage due to fire, typhoon, explosion, theft, burst pipe and other mishaps.

The plan also includes personal liability coverage, protecting you as the owner or occupier of the insured home against any claim for bodily injury or property damage resulting from your own and/or your family members' negligence.

In addition, your personal belongings are covered locally and worldwide during temporary visits not exceeding 60 consecutive days for each visit. For policy limits and details of coverage, please refer to Benefits Cover.

3) Do I need to decide the sum insured for my household contents under HomeGuard?

No. Each HomeGuard plan comes with a pre-set sum insured. Your premium is calculated based on the size of your home, and you can check the premium through the online Instant Premium Calculator.

4) Will my coverage be affected if my home is unoccupied for some time?

Yes. Under the policy terms, loss or damage caused by theft or water leakage is not covered if your Home is left unoccupied for over 30 consecutive days. Other nature of loss or damage is still covered under the policy.

5) Do I need to notify Allied World for any alteration / repair work at the insured home?

Yes. You must notify us immediately if any alteration / repair work could materially affect the insurance. Any alteration, addition or repair work by a contractor shall materially increase the likelihood of risks. The insurance shall not be prejudiced provided that the total contract value does not exceed HK\$100,000. If it exceeds this amount, you must notify us before the work begins and obtain our consent.

Note: *This document is for reference only and does not constitute any part of the policy itself. Actual coverage is subject to the terms and conditions of the actual policy issued. Please refer to the Policy Wordings for full terms and conditions of the policy. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.*