

HOMESURE Household Insurance Plan



大新保險

DAH SING INSURANCE

Together **We Progress and Prosper**

HomeSure Household Insurance Plan

Your home is probably one of your biggest investments. To protect it, Dah Sing Insurance is here to provide you with the best solution – HomeSure Household Insurance Plan (“HomeSure”).

All-round Coverage

- **Contents in your home** including furniture, electric appliances and valuables
- **Contents in the open air of your home** against fire or other natural disasters*
- Free extension for contents in your home during **interior decoration or renovation***
- Optional benefit for **building structure (incl. interior decoration)** and **medical expenses of pet#** at your choice
- Unused and non-refundable expenses (incl. school bus, meal and school activities) of your children due to **school closure** as a result of infectious disease²
- **Loss of personal belongings, Theft of money, replacement cost of personal document and unauthorised use of credit card, cover you anywhere in the world***
- Allowance for sick leave for bodily injury at home due to **burglary or robbery***^Δ
- Legal liability for **accidental bodily injury or property damage of third party** against you as the owner or occupier
- Extra cover for **worldwide legal liability** in a personal capacity*
- Loss of your home contents which are included in your let-out property, against **malicious damage by your tenant**
- **Loss of rent**, as a landlord, for the let-out property become uninhabitable following an insured loss

* Free extra benefits which are only available for Plan B and Plan C.

Pet Medical Expenses is the optional cover available for Plan B & Plan C only.

Benefit Table

Coverage	Maximum Benefit Per Year (HK\$)		
	Plan A	Plan B	Plan C
Home Contents¹ Accidental physical loss of home contents	300,000 (30,000/ item or set)	600,000 (60,000/ item or set)	1,200,000 (120,000/ item or set)
Alternative Accommodation/ Loss of Rent Temporary accommodation or loss of rent if the insured property is rendered uninhabitable due to accidental damage or compulsory quarantine	15,000 (500/day)	30,000 (1,000/day)	60,000 (2,000/day)
Malicious Damage by Tenant Malicious damage to landlord's home contents at the let-out property by tenant	15,000 (1,500/item or set)	30,000 (3,000/item or set)	60,000 (6,000/item or set)
Contents in the Open Air Accidental loss of or damage to home contents in the open air within insured property (except burglary)	N/A	30,000 (3,000/item or set)	60,000 (6,000/item or set)
Valuable Property Loss of or damage to specific valuable property owned by insured person or family members in the insured property	N/A	150,000 (15,000/ item or set)	300,000 (30,000/ item or set)
School Closure Allowance² Unused and irrecoverable expenses (including school buses, meal and school activities) of children due to school closure as a result of the outbreak of infectious disease	N/A	1,000	2,000
Accident at Home^Δ In the event that insured person or family members sustain bodily injury caused by burglars or robbers within the insured property and directly result in <ul style="list-style-type: none"> • Death or Permanent Disablement • Sick Leave Allowance (4 days or more) 	N/A N/A	50,000 3,000 (300/day)	100,000 6,000 (600/day)
Replacement of Locks Cost incurred for the replacement and installation of locks, following damage to locks due to burglary or attempted burglary	N/A	2,000	4,000

Coverage	Maximum Benefit Per Year (HK\$)		
	Plan A	Plan B	Plan C
Damage during Interior Decoration Unforeseen covered accidental damage to home contents during the period of interior decoration or renovation (less than 2 months and the contract sum less than HK\$100,000)	N/A	600,000 (10,000/ item or set)	1,200,000 (10,000/ item or set)
Damage during Relocation Unforeseen sudden accidental damage to home contents while being moved from the insured property to the new permanent residence by a professional transportation company • Home Contents • Valuable Property	N/A N/A N/A	600,000 (6,000/ item or set) (15,000/ item or set)	1,200,000 (12,000/ item or set) (30,000/ item or set)
Temporary Removal Damage to home contents due to insured event while temporarily removed from the insured property for cleaning, repairing or maintenance, to elsewhere in Hong Kong	N/A	30,000 (10,000/ item or set)	60,000 (10,000/ item or set)
Temporary Storage Temporary storage of home contents (max. 30 days) if the insured property is uninhabitable due to an insured event	N/A	60,000	120,000
Removal of Debris Removal of debris of home contents due to accidental damage to home contents	N/A	6,000	12,000
Frozen Food & Drinks Replacing food and drinks which are spoiled in your deep freezer unit due to insured event	N/A	3,000	6,000
Home Assistance Services³ (referral services only)	N/A	Covered	Covered
Legal Liability Owner's / Occupier's liability for accidental bodily injury or property damage of third party	3,000,000	6,000,000	12,000,000
Tenant's Liability	Covered	Covered	Covered
Owner's Liability in Common Area	Covered	Covered	Covered

Coverage	Maximum Benefit Per Year (HK\$)		
	Plan A	Plan B	Plan C
Personal Liability	N/A	Covered	Covered
During Alterations	N/A	Covered	Covered
Worldwide Personal Belongings Accidental loss of or damage to personal belongings anywhere in the world	N/A	15,000 (3,000/item or set)	30,000 (6,000/item or set)
Theft of Money Loss of money due to theft or robbery	N/A	1,500	3,000
Unauthorised Use of Credit Card Accidental loss resulting from unauthorised use of credit cards in the event of theft or robbery	N/A	3,000	6,000
Personal Documents Replacement cost for the loss of or damage to personal documents	N/A	1,000	2,000
Optional Benefit	Maximum Benefit Per Year (HK\$)		
	Plan A	Plan B	Plan C
Building¹ Damage, due to insured event, to the building structure, and the fixtures and interior decoration permanently affixed thereon		5,000,000	
Professionals' Fees Cost incurred in appointing the architects, surveyors and consulting engineers for reinstatement of building		Actual Cost	
Removal of Debris Removal of building debris due to insured peril		Actual Cost	
Malicious Damage by Tenant Malicious damage to landlord's building structure at the let-out property by tenant		250,000	
Pet Medical Expenses Medical expenses of pet due to injury or sickness sustained after the policy effective ⁴	N/A	3,500	
Outpatient Medical Expenses	N/A	300/visit/day	
X-ray and Laboratory Tests	N/A	2,000 (1,000/visit/day)	

1. For landlord whose home is let-out/unoccupied, only loss caused by fire, explosion, lightning, earthquake, typhoon, storm, flood, riot or theft with forcible entry, etc. is covered.
2. Only applicable to the insured person's children aged below 12 and are residing with the insured person at the insured property. School closure must be 7 or more consecutive school days.
3. Only provide referral services on locksmith, pest control, household appliance, home cleaning services, plumbing, and home nursing care, etc.
4. Only applicable to cats and dogs aged below 10, microchipped, licensed under the insured person or family member and living at the insured property. The maximum no. of cats and dogs insured is 3. The waiting period for loss in relation to Pet Medical Expenses is 14 days. A waiting period refers to the first fourteen (14) days from the policy effective date which no benefit is payable.

Excess

Water Damage	HK\$1,000 per loss
Landslip and Subsidence	HK\$10,000 or 10% of loss (whichever is greater) per loss
Other insured incidents	
Home Contents in the Open Air	HK\$2,000 per loss
Home Contents and Personal Belongings	HK\$250 per loss
Portable Computer	HK\$500 per loss
Pet Medical Expenses	
Outpatient Medical Expenses	HK\$100 per visit
X-Ray and Laboratory Test	HK\$500 per visit

Important Notes

- HomeSure is only applicable to the residential property up to 2,000 sq. ft. (Gross Floor Area) and property aged no greater than 30 years. If the residential property to be insured does not fulfill the above condition, please contact Dah Sing Insurance for more information.
- Family members mean spouse, parents, children and relatives who are permanently residing with the insured person at the insured property.

Major Exclusions

- Wear and tear, depreciation
- Any loss and damage occurred or existed before the policy effective date
- Mobile phones and devices with telecommunication function, plants, food & drink (except frozen food), contact lenses, dentures and prostheses, etc.
- Loss or damage when the insured property is unoccupied for more than 30 consecutive days
- Loss of or damage to sports equipment and musical instrument whilst in use
- Water seepage or leakage
- Theft from unattended vehicles
- Loss or liability incurred in connection with any profession, business or employment

Premium Table

Gross Floor Area (Sq. Ft.)	Annual Premium (HK\$)		
	Plan A	Plan B	Plan C
≤ 500	530	680	1,080
501 - 1,000	630	880	1,280
1,001 - 2,000	730	1,080	1,480
Optional Benefit			
Building			
≤ 500	350		
501 - 1,000	700		
1,001 - 2,000	1,050		
Pet Medical Expenses			
Per Pet	N/A	600	

Note : With effective from 1 January 2018, all policyholders of new policies, renewal policies or endorsement issued by Dah Sing Insurance must pay the Insurance Authority Premium Levy and/or other Levy(ies) along with their premium payment. The Insurance Authority Premium levy and/or other Levy(ies) is/are not included in the above premium.

Remarks

- This is only a summary and does not constitute any part of the contract. For full terms, conditions and exclusions of HomeSure, please refer to the policy document.
- Dah Sing Insurance is the insurance underwriter of HomeSure who is solely responsible for all coverage and compensation, and reserves the right of final approval.

Act Now! Contact Us for Enrolment

Dah Sing Insurance Company (1976) Limited

Customer 2808 5000

Services Monday – Friday

Hotline 9:00 am – 5:45 pm
(except Public Holidays)

Fax 2598 8008

Mail 2703, 27/F, Island Place Tower,
510 King's Road, North Point, Hong Kong

Email dsi@dahsing.com

Please provide the following on enrolment:

1. Proposal form
2. Microchip copy of each cat or dog
(for Pet Medical Expenses Cover)

"Dah Sing Insurance" referred to Dah Sing Insurance Company (1976) Limited

Underwritten by

