



## FamilySurance Plus 4.0

### Benefits Table

Household Contents (Basic)	Maximum Benefits Payable (HK\$)
Household Content (any unforeseen sudden accidental physical loss or damage such as by fire, typhoon, gas explosion, flooding, landslip and subsidence or theft)	Plan A - \$1,000,000 Plan B - \$750,000 Plan C - 500,000 \$100,000 per item, set or collection
The maximum cover for Valuables	1/3 of the section limit chosen \$15,000 per item
Money	\$5,000 \$1,000 per loss
Extra Benefits	
a. Household removal-for loss of or damage to Household Contents during the course of removal by a professional remover	\$100,000
b. Alternative accommodation/Loss of rent-should your home become uninhabitable due to insured damages	\$50,000
c. Temporary removal of Household Contents-for repairing or cleaning	\$50,000
d. Fatal accident-should you or your spouse pass away within 3 months from injury caused by fire or burglars in your home	\$50,000
e. Burglary harm allowance-if you or your spouse sustains injury caused by burglars in your home	\$5,000
f. Loss of personal effects in office	\$2,500
g. Loss of personal effects/money on business trips	\$2,500
h. Domestic servant's property	\$5,000
i. General holidays increment-for loss of money in burglary happened during public holidays	\$2,000 per incident
j. Damaged locks-for replacement cost due to burglary	\$2,500
k. Frozen food-if food in freezer rots due to freezer failure	\$5,000
l. Home quarantine allowance-if being confined at home involuntarily in quarantine as declared by the local authority	\$5,000 \$500 x10 days
m. Tenant's liability-for loss of or damage to landlord's property	10% of the section limit

Extra Benefits	Maximum Benefits Payable (HK\$)
<b>Personal Liability (Free)</b>	
Any claim against you or your family members in the event of your negligence causing third party injury or property damage,	\$5,000,000
and it extends to (Contingent contractor's liability) (Owner's liability in common area)	\$1,000,000
<b>24-Hour Home Emergency Assistance (Free)</b>	
<b>Optional Cover</b>	
<b>Building (Optional)</b>	
Building (for the structural part of your home including flooring, walls, ceiling, windows and doors and their subsequent household improvement)	Sum Insured
Alternative accommodation (should your home become uninhabitable due to insured damages)	\$50,000
Removal of debris (after the damage or destruction to your building)	\$10,000

### Premium Table

Household Contents	Annual Premium (HK\$)		
	Plan A	Plan B	Plan C
<b>Gross Floor Area(sq ft)</b>			
Up to 500	\$1,030	\$790	\$540
501 - 700	\$1,430	\$1,090	\$750
701 - 1,000	\$1,820	\$1,390	\$960
1,001 - 1,500	\$2,430	\$1,860	\$1,290
1,501 - 2,000	\$2,860	\$2,190	\$1,520
Over 2,000	Please refer to MSIG or your insurance advisor		
Worldwide Personal Liability	Free		
24-Hour Home Emergency Assistance	Free		
Building	0.09%		

The above product information is for reference only. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.

## Major Exclusions:

- Any items that fall under the definition of "Building" as described below:
  - The structural part of your Home including but not limited to fabric walls and the wallpaint, flooring, doors with frames, windows with frames;
  - Permanent fixtures and fittings including but not limited to skirting, water pipes, electric cables/wiring, fixed glass, sanitary fixtures, fixed or permanently installed on the structural parts of your Home;
  - Outbuildings at your Home used for domestic purposes;
  - Swimming pools, tennis hard courts, garden walls, patios, terraces, hedges, fences, gates, paths and drives, that are forming part of your Home (but not retaining walls, foundations and drains)
- Mobile / portable radio telecommunication equipment e.g. mobile/ portable telephones and pagers
- Any loss or damage caused by:
  - Domestic animals which you own or are in your custody or control;
  - Inherent fault or defective workmanship, defective material or design;
  - Mysterious disappearance or unexplained loss
- Motor vehicles
- Livestock, pets and animals
- Mobile/ portable radio telecommunication equipment e.g. mobile phone
- Wear and tear
- Mechanical breakdown and/ or malfunction of electrical appliances and computer equipment
- Sonic bangs

## Major Excesses:

Items	HK\$
Household Contents	\$250
• Household removal excess	\$1,000
• Landslip and subsidence excess	\$10,000 or 10% whichever is greater
Personal Liability	
• Water damage excess	\$3,000
Building	\$250
• Water damage excess	\$1,000 or 10% whichever is greater
• Landslip and subsidence excess	\$10,000 or 10% whichever is greater

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