

## 免費「Club Care家居保障」推廣

(HKTIA及其關聯公司 (包括但不限於 CSL Mobile Limited、Hong Kong Telecommunications (HKT) Limited 及 Now TV Limited) 的指定客戶及/或會員)

### 常見問題

問題	答案						
<p>Q1 誰合符資格獲得此保障計劃？如何啓動保障計劃？保障期是多久？</p>	<p>此推廣有兩個家居保障計劃：「家居物品及緊急支援尊尚保障」及「家居物品、緊急支援及家傭尊尚保障」（每項為「保障計劃」）。</p> <p>此保障計劃只適用於HKTIA或其關聯公司 (包括但不限於 CSL Mobile Limited、Hong Kong Telecommunications (HKT) Limited 及 Now TV Limited) 之指定客戶及/或會員，並收到保障計劃的 Club Care 指定兌換號碼(「兌換號碼」)及須符合以下條件(「合資格客戶」)：</p> <ol style="list-style-type: none"> <li>於推廣期內簽訂或續約及啓動 HKTIA 或其相關關聯公司的指定服務計劃或增值服務* (「指定服務計劃」) 為享有相關保障計劃免費保障之條件；</li> <li>個人客戶而年齡必須為 18歲或以上；</li> <li>持有有效香港特別行政區(「香港」)身份證；及</li> <li>現居於香港並擁有符合保單條款中條款及細則之條件的住宅地址(「住宅地址」)</li> </ol> <p>(合稱「合資格條件」)</p> <p>*相關指定服務計劃受條款及細則約束，請參閱HKTIA之關聯公司的相關服務條款及細則。</p> <p>合資格客戶會獲得指定服務計劃的服務供應商(定義見下文)發出一個確認短訊(「確認」)。合資格客戶可於指定服務計劃的承諾期內，登入服務供應商指定的手機應用程式索取相關保障計劃的兌換號碼(「兌換」)。</p> <p>合資格客戶只會在符合所有合資格條件及獲發兌換號碼後成為並被視作此保障計劃的受保人(此「受保人」)。申請索償時，合資格客戶可以此兌換號碼用作核實資格。此保障計劃會於兌換號碼發出日起開始提供保障，服務供應商的指定手機應用程式會列出保障期，或因出現免費「Club Care 家居保障」推廣條款及細則或保單文件列明的情況而提早終止，保障詳情請參閱保單條款、產品小冊子及相關條款和條件(「保單文件」)以及保障摘要表。</p>						
<p>Q2 如有查詢，有什麼聯絡方法？</p>	<p>有關CSL/HKT/Now TV指定服務計劃、兌換號碼、確認短訊之查詢，請聯絡相關指定服務計劃的服務供應商。</p> <p>有關保險推廣、保險產品、索償程序及任何保險相關產品或服務之查詢，請聯絡Club Care 客戶服務部。</p> <p>Club Care 客戶服務熱線: +852 8209 0098 服務時間：星期一至五，上午9時至晚上6時(公眾假期除外)</p>						
<p>Q3 我獲得的是哪一個家居保障計劃？</p>	<p>此推廣有兩個家居保障計劃：「家居物品、緊急支援及家傭尊尚保障」及「家居物品及緊急支援尊尚保障」（每項為「保障計劃」）。您所享的保障計劃依照您所簽訂的指定服務計劃(定義見下文)而定，並會顯示於相關服務供應商的指定手機應用程式中。</p>						
<p>Q4 此保障計劃提供什麼保障？</p>	<table border="1"> <thead> <tr> <th data-bbox="580 1778 852 1816">保障計劃</th> <th data-bbox="857 1778 1508 1816">主要保障</th> </tr> </thead> <tbody> <tr> <td data-bbox="580 1823 852 1973">免費「家居物品及緊急支援尊尚保障」</td> <td data-bbox="857 1823 1508 1973"> <ul style="list-style-type: none"> <li>個人法律責任保險每年最高HK2,000,000</li> <li>家居物品保障每年最高HK80,000：                             <ul style="list-style-type: none"> <li>家具、家電及貴重物品，如珠寶、手錶和攝影器材</li> <li>手機、平板電腦和筆記本電腦的意外損壞</li> <li>因家中火災或水災而需要的酒店住宿費用</li> </ul> </li> </ul> </td> </tr> <tr> <td data-bbox="580 1980 852 2040">免費「家居物品、緊急支援及家傭尊尚保障」</td> <td data-bbox="857 1980 1508 2040">詳見常見問題第26條</td> </tr> </tbody> </table> <p>有關保障詳情，請參閱相關保單條款及保障摘要表。</p>	保障計劃	主要保障	免費「家居物品及緊急支援尊尚保障」	<ul style="list-style-type: none"> <li>個人法律責任保險每年最高HK2,000,000</li> <li>家居物品保障每年最高HK80,000：                             <ul style="list-style-type: none"> <li>家具、家電及貴重物品，如珠寶、手錶和攝影器材</li> <li>手機、平板電腦和筆記本電腦的意外損壞</li> <li>因家中火災或水災而需要的酒店住宿費用</li> </ul> </li> </ul>	免費「家居物品、緊急支援及家傭尊尚保障」	詳見常見問題第26條
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### 常見問題

問題	答案
Q5 指定服務計劃如提早終止，會否影響相關保障計劃的保障期？	會，此保障計劃會因出現以下情況而提早終止： (i) 受保人終止指定服務計劃； (ii) 當受保人不再是HKTIA之關聯公司之客戶； (iii) 受保人死亡；或 (iv) 在此保障計劃下之保單條款內所定下的終止事項。
Q6 受保人搬家後，仍可享有此保障計劃嗎？	可以。只要受保人的新居符合保障計劃的保單條款，並且受保人已指示服務供應商更改指定服務計劃帳單 / 結單上(「地址證明」)列明之住宅地址(書面或電子版) 或指定服務計劃的安裝地址，新家將成為保障計劃下的受保地址(「受保人住宅地址」)。
Q7 如受保人已有家居保險，可否將此保障計劃轉讓他人？	不可以。此保障計劃只適用於相關合資格客戶，保障計劃的權益及兌換號碼不能轉讓至其他人。
Q8 如受保人住在租賃單位，是否受到保障計劃的保障？	可以。只要受保人所住的租賃單位符合保障計劃的保單條款，並且受保人已指示服務供應商更改指定服務計劃帳單 / 結單上上列明之住宅地址或指定服務計劃的安裝地址為所住的租賃單位，其租賃單位將成為保障計劃下的受保人住宅地址。
Q9 此保障計劃下的受保人住宅地址需符合哪些條件？	須符合以下條件： (i) 必須以磚頭、石頭及混凝土建築、蓋有混凝土屋頂之建築物及只作居住用途的住宅、獨立房屋、寓所或單位，及其之樓齡為50年或以下； (ii) 必須不是分租或轉租房屋、船屋或移動房屋；及 (iii) 必須沒有任何違例或違規建築物或結構。 詳情請參閱保單文件。如這些常見問題與保單文件之間有任何不一致之處，一概以保單文件為準。
Q10 如何提出索償？	如已確實發生或可能發生索償事件，受保人必須儘快並根據保障計劃提出索償理由之日起30天內以書面通知MSIG。受保人可於MSIG網頁 ( <a href="https://forms.msig.com.hk/Forms/ClaimProperty">https://forms.msig.com.hk/Forms/ClaimProperty</a> ) 提交索償表格及以下資料/文件： (i) 保單編號； (ii) 指定應用程式上兌換號碼的截圖以作核實； (iii) 列有受保人住宅地址或指定服務計劃的安裝地址的地址證明(於索償發生前或後30天內由服務供應商向保障計劃的受保人發出)；及 (iv) MSIG要求的任何文件或資料。  您可於星期一至五，上午9時至晚上6時 (公眾假期除外) 致電+852 8209 0098向Club Care查詢或參閱MSIG索償程序 <a href="https://www.hktia.com.hk/doc/pdf/HCEAP_CLAIMS_ZH_ONL.pdf">https://www.hktia.com.hk/doc/pdf/HCEAP_CLAIMS_ZH_ONL.pdf</a> 。

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### 常見問題

問題	答案
Q11 如合資格客戶同時有超過一個指定服務計劃？	<p>如果您在推廣期內簽訂了多於一個指定服務計劃，並符合推廣條款和細則中列出的其他條件，您將收到來自服務供應商の確認短訊。您可以根據短訊中的列出的方法，登入指定的手機應用程式查看兌換號碼。</p> <p>每個兌換號碼可保障一個住宅地址。如果您有多個兌換號碼，您可以選擇保障一個或不同的住宅地址，前提是住宅地址符合保單文件中的所有條件，才有資格獲得保障。</p> <p>當您向MSIG提交索償時，請提供與該家居地址索償相關的所有有效兌換號碼，MSIG將告知賠償金額。在同一家居地址發生的同一事件，其賠償金額受詳細條款細則約束，未必會單純地因重複保障而累計。如有進一步查詢，請聯絡MSIG。</p>
Q12 家居物品保障會涵蓋我的手機、電腦及行動裝置嗎？	會，家居物品保障涵蓋手機、平板電腦和筆記本電腦的意外損壞。有關保障額，請參閱相關保單條款及保障摘要表。
Q13 會保障因颱風或暴雨而造成的損毀嗎？	會，家居物品保障涵蓋因颱風或暴雨而造成的意外損毀。有關保障額，請參閱相關保單條款及保障摘要表。
Q14 會保障因爆水管而造成的損毀嗎？	會，家居物品保障涵蓋因爆水管而造成的意外損毀。損壞水管的修理費用將根據家居支援保障下每年度最高限額進行賠償。有關保障額，請參閱相關保單條款及保障摘要表。
Q15 家中的貴重物品也會受保障嗎？	會，家居物品保障涵蓋珠寶、手錶和攝影器材等貴重物品在「受保人住所」中蒙受意外損失或損毀。有關保障額，請參閱相關保單條款及保障摘要表。
Q16 如我需要就家居按揭申請而購買家居火險，請問此保障計劃是否適用？	不適用，此保障計劃並不是火險。
Q17 家居裝修期間是否也會受保障？	家居裝修期間不會提供家居物品保障及個人法律責任保險。
Q18 有關傢俬、電腦和貴重財物的保障，需要保留收據證明嗎？	需要，建議保留傢俬、電腦和貴重財物的收據作為證明，以加快理賠過程。
Q19 因颱風導致大樹倒塌或飛起的物件而令家居財物或窗戶損毀會受保嗎？	會，家居物品保障涵蓋因颱風而造成的意外損毀，但窗戶不在保險範圍內(如窗戶曾經更換除外)。有關保障額，請參閱相關保單條款及保障摘要表。
Q20 因颱風造成外牆滲水的改善工程會受保嗎？如是，保障額是多少？	不會，此保障計劃保障家居物品因意外而造成的損失或損毀，但外牆不在保險範圍內。有關保障額，請參閱相關保單條款及保障摘要表。

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### 常見問題

問題	答案
Q21 保障計劃會否為有違規建築物或結構的建築物提供保障？	不會。保障計劃不會為任何有違例或違規建築物或結構的建築物提供保障。
Q22 如果我的居所樓齡已超過50年，是否不受保障？	「受保人住所」須符合以下條件：(i) 必須以磚頭、石頭及混凝土建築、蓋有混凝土屋頂之建築物及只作居住用途的住宅、獨立房屋、寓所或單位，及其之樓齡為50年或以下；(ii) 必須不是分租或轉租房屋、船屋或移動房屋；及(iii) 必須沒有任何違例或違規建築物或結構。
Q23 受保家庭成員需要有地址證明嗎？	是的，受保家庭成員需要於索償時提供住址證明。
Q24 如何釐定固有缺陷或不良工藝物料或設計缺陷？	固有缺陷或不良工藝物料或設計缺陷將根據受保人提供的索償資料釐定。
Q25 如因香港以外地區所購買的家電而產生的意外會受保嗎？	會，如因香港以外地區所購買的家電而產生的意外會受到保障。
<b>以下常見問題只適用於「家居物品、緊急支援及家傭尊尚保障」</b>	
Q26 免費「家居物品、緊急支援及家傭尊尚保障」涵蓋哪些保障？	<p>免費「家居物品、緊急支援及家傭尊尚保障」涵蓋以下保障：</p> <ul style="list-style-type: none"> <li>• 個人法律責任保險每年最高HK2,000,000</li> <li>• 家居物品保障每年最高HK80,000</li> <li>• 家傭門診費用保障每年最高HK2,400 (包括物理治療和中醫治療)</li> <li>• 個人意外保障每年最高HK150,000</li> </ul> <p>家居物品保障的保障範圍包括：</p> <ul style="list-style-type: none"> <li>• 家具、家電及貴重物品，如珠寶、手錶和攝影器材</li> <li>• 手機、平板電腦和筆記本電腦的意外損壞</li> <li>• 因家中火災或水災而需要的酒店住宿費用</li> </ul> <p>有關保障額詳情，請參閱相關保單條款及保障摘要表。</p>
Q27 家傭本來已有一份保險，是否可以擁有雙重保障？	家居物品、緊急支援及家傭尊尚保障提供家傭門診保障，如家傭已經有另一份保單提供門診保障，則家傭必須先索償原有保單門診保障，餘額可在本保障計劃再提出索償，最高賠償額為此保障所列。
Q28 家傭門診保障包括牙醫嗎？	家傭門診保障並不包括牙醫。
Q29 如保障期間轉換家傭，新的家傭是否仍受此保障計劃的保障？如是，我需要登記或帶同證明文件通知保險公司及/或Club Care嗎？	如保障期間轉換家傭，新的家傭仍受此家居物品、緊急支援及家傭尊尚保障計劃的保障。您只需於索償時提供有關住址證明及僱用證明，詳見常見問題第32條。

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### 常見問題

問題	答案
<p>以下常見問題只適用於「家居物品、緊急支援及家傭尊尚保障」</p>	
<p>Q30 如果家傭嚴重受傷、患病或身亡而送返原居地，由另行僱用新家傭而產生的各項合理及必需之額外費用會否受到保障？</p>	<p>家居物品、緊急支援及家傭尊尚保障只提供家傭門診費用保障。 如家傭嚴重受傷、患病或身亡而送返原居地，另行僱用新家傭而產生的各項額外費用是不會受到保障的。</p>
<p>Q31 擁有這個家居保障是否不用購買家傭的醫療保險？</p>	<p>家居物品、緊急支援及家傭尊尚保障只提供家傭門診費用保障。如有需要建議您為您的家傭購買一份合適的家傭保障。</p> <p>有關保障額，請參閱相關保單條款及保障摘要表。</p>
<p>Q32 就家傭門診保障索償時，受保人需要提交什麼證明文件？</p>	<p>索償時請提供以下文件：</p> <ul style="list-style-type: none"> <li>• 保單編號；</li> <li>• 指定應用程式上兌換號碼的截圖以作核實；</li> <li>• 列有受保人住宅地址/指定服務計劃的安裝地址的地址證明(於索償發生前或後30天內由服務供應商向保障計劃的受保人發出)；</li> <li>• 家傭受僱地址證明(受保住宅地址/指定服務計劃的安裝地址和家傭受僱地址亦必須相同)；</li> <li>• 醫療費用收據；</li> <li>• 其他保險公司未報銷的合格費用金額證明(如有)；及</li> <li>• 物理治療需提供轉介信。</li> </ul>
<p>Q33 就家傭門診保障索償時，僱用證明上的地址需要和受保人住址證明上的地址相同嗎？</p>	<p>是的，家傭受僱地址證明上的地址必須和受保人住址證明(住宅地址/指定服務計劃的安裝地址)上的地址相同。</p>

#### 免責條款:

有關保障計劃的所有資訊均由MSIG提供。保障計劃受相關條款和條件及各自的保單文件約束。上述資訊僅供參考，並不包含所有條款和條件。如這些常見問題與保單文件之間有任何不一致之處，一概以保單文件為準。

## Complimentary “Club Care Home Protection” Promotion

(For selected customers and/ or members of HKTIA and its affiliated companies (including but not limited to CSL Mobile Limited, Hong Kong Telecommunications (HKT) Limited and Now TV Limited only)

### Frequently Asked Question

Question	Answer
<p>Q1 <b>Who is eligible for the protection plan? How do I activate the protection plan and how long is the coverage period?</b></p>	<p>There are TWO types of home protection plans under this Promotion: <b>“Home Contents and Emergency Assistance Protection Plus”</b> and <b>“Home Contents, Emergency Assistance and Helper Protection Plus”</b> (each a <b>“Protection Plan”</b>).</p> <p>This Protection Plan is only applicable to selected customers and/ or members of HKTIA and its affiliated companies (including but not limited to CSL Mobile Limited, Hong Kong Telecommunications (HKT) Limited and Now TV Limited) who have received a Club Care designated redemption code for the Protection Plan (<b>“Redemption Code”</b>) and satisfy the following conditions (<b>“Eligible Customers”</b>):</p> <ul style="list-style-type: none"> <li>(a) subscribe to or renew and activate designated service plan or program or designated value-added service or program* (the <b>“Designated Service Plan”</b>) as designated by HKTIA, or HKTIA’s relevant affiliated company(s) as a condition for enjoying the complimentary Protection Plan, during the Promotion Period;</li> <li>(b) being an individual aged 18 or above;</li> <li>(c) being a holder of valid Hong Kong Special Administrative Region (<b>“Hong Kong”</b>) Identity Card; and</li> <li>(d) residing in Hong Kong with a valid residential address, that satisfies the requirements under the terms and conditions of the policy provisions (<b>“Home Address”</b>)</li> </ul> <p>(together, the <b>“Eligibility Criteria”</b>).</p> <p>*Terms and conditions apply on the relevant Designated Service Plan. Please refer to the relevant terms and conditions of HKTIA’s relevant affiliated company(s) in respect of the relevant service.</p> <p>Eligible Customers will be issued a confirmation SMS (the <b>“Confirmation”</b>) from respective service provider (<b>“Service Provider”</b>) of Designated Service Plan and he/she can log in the designated App of Service Provider to obtain the Redemption Code of the relevant Protection Plan during the commitment period of Designated Service Plan (the <b>“Redemption”</b>).</p> <p>Eligible Customer shall only become and be considered as an insured person of the Protection Plan (the <b>“Insured Person”</b>) after he/she satisfies all Eligibility Criteria and has been issued with a Redemption Code. Eligible Customer can use the Redemption Code to validate his/her eligibility of this Protection Plan for claim application. The coverage period of Protection Plan shall commence on the issuance date of the Redemption Code, and is set out in the designated App of Service Provider, subject to early termination upon the occurrence of any termination events as set out in the Complimentary Club Care Home Protection Terms and Conditions and Policy Documents. Details on protection please refer to the policy provisions, the product brochure and the related terms and conditions (the <b>“Policy Documents”</b>) and the summary of coverage table.</p>
<p>Q2 <b>What are the contact points for enquiries?</b></p>	<p>For enquiries about the CSL/HKT/NowTV designated service plan, redemption code, confirmation SMS, please contact the service provider of relevant designated service plan.</p> <p>For enquiries about insurance promotion, insurance plan, claims procedures and any insurance-related products or services, please contact Club Care Customer Service.</p> <p>Club Care Customer Service Hotline: +852 8209 0098 Service Hour: 9:00am - 6:00pm Monday - Friday (Except Public Holidays)</p>

## Complimentary “Club Care Home Protection” Promotion

(For selected customers and/ or members of HKTIA and its affiliated companies (including but not limited to CSL Mobile Limited, Hong Kong Telecommunications (HKT) Limited and Now TV Limited only)

### Frequently Asked Question

Question	Answer						
<p>Q3 Which home protection plan will I be entitled to?</p>	<p>There are TWO types of home protection plans under this Promotion: “<b>Home Contents, Emergency Assistance and Helper Protection Plus</b>” and “<b>Home Contents and Emergency Assistance Protection Plus</b>” (each a “<b>Protection Plan</b>”). The Protection Plan you enjoy depends on the Designated Service Plan (as defined below) subscribed and would be set out in the designated App of respective service provider.</p>						
<p>Q4 What is the coverage of this Protection Plan?</p>	<p>The coverage is subject to the Protection Plan you are entitled to.</p> <table border="1" data-bbox="587 734 1501 1106"> <thead> <tr> <th data-bbox="587 734 858 768">Protection Plan</th> <th data-bbox="863 734 1501 768">Major Benefits</th> </tr> </thead> <tbody> <tr> <td data-bbox="587 775 858 994"> <p><b>Complimentary "Home Contents and Emergency Assistance Protection Plus"</b></p> </td> <td data-bbox="863 775 1501 994"> <ul style="list-style-type: none"> <li>• Personal Liability up to HK\$2,000,000 per year</li> <li>• Household Contents Protection up to HK\$80,000 per year:                             <ul style="list-style-type: none"> <li>- Furniture, home appliances, and valuables such as jewelry, watches, and photographic equipment</li> <li>- Accidental damage to mobile devices including mobile phones, tablets, and laptops</li> <li>- Alternative hotel accommodation due to home fire or flood</li> </ul> </li> </ul> </td> </tr> <tr> <td data-bbox="587 1001 858 1106"> <p><b>Complimentary "Home Contents, Emergency Assistance and Helper Protection Plus"</b></p> </td> <td data-bbox="863 1001 1501 1106"> <p>Please refer to FAQ Question Number 26.</p> </td> </tr> </tbody> </table> <p>For details, please refer to the relevant policy provisions and the summary of coverage table.</p>	Protection Plan	Major Benefits	<p><b>Complimentary "Home Contents and Emergency Assistance Protection Plus"</b></p>	<ul style="list-style-type: none"> <li>• Personal Liability up to HK\$2,000,000 per year</li> <li>• Household Contents Protection up to HK\$80,000 per year:                             <ul style="list-style-type: none"> <li>- Furniture, home appliances, and valuables such as jewelry, watches, and photographic equipment</li> <li>- Accidental damage to mobile devices including mobile phones, tablets, and laptops</li> <li>- Alternative hotel accommodation due to home fire or flood</li> </ul> </li> </ul>	<p><b>Complimentary "Home Contents, Emergency Assistance and Helper Protection Plus"</b></p>	<p>Please refer to FAQ Question Number 26.</p>
Protection Plan	Major Benefits						
<p><b>Complimentary "Home Contents and Emergency Assistance Protection Plus"</b></p>	<ul style="list-style-type: none"> <li>• Personal Liability up to HK\$2,000,000 per year</li> <li>• Household Contents Protection up to HK\$80,000 per year:                             <ul style="list-style-type: none"> <li>- Furniture, home appliances, and valuables such as jewelry, watches, and photographic equipment</li> <li>- Accidental damage to mobile devices including mobile phones, tablets, and laptops</li> <li>- Alternative hotel accommodation due to home fire or flood</li> </ul> </li> </ul>						
<p><b>Complimentary "Home Contents, Emergency Assistance and Helper Protection Plus"</b></p>	<p>Please refer to FAQ Question Number 26.</p>						
<p>Q5 Will the early termination of the Designated Service Plan affect the coverage period of the corresponding Protection Plan?</p>	<p>Yes. The Protection Plan will be terminated upon the earliest occurrence of the following events:</p> <ul style="list-style-type: none"> <li>(i) the Insured Person terminates the Designated Service Plan;</li> <li>(ii) when the Insured Person ceases to be a customer of HKTIA's affiliated companies;</li> <li>(iii) the death of the Insured Person; or</li> <li>(iv) any event of termination set out in the policy provisions of the Protection Plan.</li> </ul>						
<p>Q6 Can Insured Person continue to enjoy this Protection Plan if he/she moves to a new home?</p>	<p>Yes. The new home address of the Insured Person will become the insured person's home address (“<b>Insured Person's Home Address</b>”) under the Protection Plan, given that the new home has fulfilled the conditions of policy provisions of the Protection Plan and the Insured Person has successfully instructed Service Provider to update the address on the service bill (either paper or electronic), statement of the Designated Service Plan or the installation address of the Designated Service Plan (“<b>Address Proof</b>”).</p>						
<p>Q7 Insured Person has an existing home insurance plan. Can he/she transfer this Protection Plan to someone else?</p>	<p>No. The Protection Plan is only applicable to the corresponding Eligible Customer. The entitlement of this Protection Plan and Redemption Code cannot be transferred nor shared with any other person(s).</p>						

## Complimentary “Club Care Home Protection” Promotion

(For selected customers and/ or members of HKTIA and its affiliated companies (including but not limited to CSL Mobile Limited, Hong Kong Telecommunications (HKT) Limited and Now TV Limited only)

### Frequently Asked Question

Question	Answer
<p>Q8 <b>If Insured Person lives in a rented flat, is it covered by the Protection Plan?</b></p>	<p>Yes. The rented flat lived by the Insured Person will become the Insured Person’s Home Address under the Protection Plan, given that the rented flat has fulfilled the conditions of Policy Provisions of the Protection Plan and Insured Person instructed Service Provider to update the address of the rented flat on the service bill (either paper or electronic), statement of the Designated Service Plan or the installation address of Designated Service Plan.</p>
<p>Q9 <b>What are the conditions of an Insured Person’s home under this Protection Plan?</b></p>	<p>It should fulfill the following conditions:</p> <ul style="list-style-type: none"> <li>(i) must be a private dwelling, house, apartment or flat solely for domestic use, being constructed of bricks, stone and concrete, roofed with concrete, and is aged 50 years or below;</li> <li>(ii) must not be a sub-divided flat, sub-let flat, a houseboat nor mobile home; and</li> <li>(iii) must not contain illegal structures or unauthorized building works.</li> </ul> <p>You should refer to the Policy Documents for details. In the case of any inconsistency between these FAQs and the Policy Documents, the Policy Documents shall prevail.</p>
<p>Q10 <b>How to make a claim?</b></p>	<p>When a claim occurs or is likely to occur, Insured Person must advise MSIG in writing as soon as possible and within 30 days from the date on which a cause for a claim by the Insured Person under this Protection Plan accrues. Insured Person can submit a claim form together with the following information/document on MSIG’s website <a href="https://forms.msig.com.hk/Forms/ClaimProperty">https://forms.msig.com.hk/Forms/ClaimProperty</a>:</p> <ul style="list-style-type: none"> <li>(i) Policy No.;</li> <li>(ii) Screen shot of Redemption Code on designated App for validation;</li> <li>(iii) Address Proof (issued within 30 days prior to or from the date on which a cause for a claim by the Insured Person under this Protection Plan accrues) containing the Insured Person’s Home Address or the installation address of Designated Service Plan; and</li> <li>(iv) Any other documents or information requested by MSIG.</li> </ul> <p>You may also contact Club Care on +852 8209 0098 during Monday - Friday (Except Public Holidays) 9:00 am - 6:00 pm for any enquiries or refer to the MSIG Claim Procedure <a href="https://www.hktia.com.hk/doc/pdf/HCEAP_CLAIMS_EN_ONL.pdf">https://www.hktia.com.hk/doc/pdf/HCEAP_CLAIMS_EN_ONL.pdf</a>.</p>
<p>Q11 <b>What if Eligible Customer has more than one Designated Service Plan at the same time?</b></p>	<p>If you subscribed for more than one Designated Service Plan during the promotion period and satisfy all the conditions set out in the Promotion Terms and Conditions, you will receive confirmation SMS messages from Service Provider(s). You can log in to the designated App(s) to view the Redemption Codes according to the instructions set out in the SMS messages.</p> <p>Each Redemption Code can be used by one Eligible Customer for one Home Address only. If you have multiple Redemption Codes, you would be entitled to multiple Protection Plans which allow you to cover either one Home Address or different Home Addresses, provided that the home address satisfies all the conditions in the Policy Documents to be eligible for coverage.</p> <p>When you submit a claim to MSIG, please provide all your valid Redemption Codes associated with Home Address where the claim arises and MSIG will advise on the amount of compensation. The amount of compensation for the same accident which occurred at the same Home Address is subject to specific terms and conditions and may not simply be cumulated due to multiple coverages. For further questions, please reach out to MSIG directly.</p>

## Complimentary “Club Care Home Protection” Promotion

(For selected customers and/ or members of HKTIA and its affiliated companies (including but not limited to CSL Mobile Limited, Hong Kong Telecommunications (HKT) Limited and Now TV Limited only)

### Frequently Asked Question

Question	Answer
Q12 <b>Does the household contents protection cover my mobile phone, computer and mobile device?</b>	Yes, the household contents protection covers accidental damage to mobile phones, tablets, and laptops. For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.
Q13 <b>Will damage caused by typhoons or rainstorms be covered?</b>	Yes, accidental damage caused by typhoons or rainstorms is covered under the household contents protection. For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.
Q14 <b>Will damage caused by burst pipes be covered?</b>	Yes, accidental damage caused by burst pipes is covered under the household contents protection. The repair cost of the damaged pipes will be compensated up to the annual maximum limit of the policy under Home Assistance benefit. For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.
Q15 <b>Will valuables in home also be protected?</b>	Yes, accidental loss or damage of valuables such as jewelry, watches, and photographic equipment while in Insured Person’s Home are covered under the household contents protection. For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.
Q16 <b>If I need to purchase home fire insurance for the purpose of home mortgage, is this Protection Plan applicable?</b>	Not applicable. This Protection Plan is not a fire insurance.
Q17 <b>Will the home be covered during renovation?</b>	Coverage of Home Content Section and Personal Liability Section is not available during home renovation.
Q18 <b>For the coverage of furniture, computers and valuable items, is it necessary to keep receipts as proof?</b>	Yes, it is advisable to keep receipts as a proof for the coverage of furniture, computers, and valuable items in order to speed up the claim process.
Q19 <b>Will damage to home property or windows caused by fallen trees or flying objects due to a typhoon be covered?</b>	Yes, accidental damage to household contents caused by typhoon is covered under the household contents protection but no coverage is available for windows (unless the windows has been replaced). For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.
Q20 <b>Will improvement works for water seepage on exterior walls caused by a typhoon be covered? If so, what is the coverage amount?</b>	No, this Protection Plan covers accidental loss or damage to household contents but no coverage is available for exterior walls. For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.

## Complimentary “Club Care Home Protection” Promotion

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### Frequently Asked Question

Question	Answer
Q21 <b>Will the Protection Plan covers any building with unauthorized building works, constructions or structures?</b>	No. This Protection Plan does not cover any building with illegal structures or unauthorized building works.
Q22 <b>If my residence is over 50 years old, is it not covered?</b>	Coverable Home must: (i) be the private dwelling, house, apartment or flat solely for domestic use, being constructed of bricks, stone and concrete, roofed with concrete, and is aged 50 years or below; (ii) not be a sub-divided flat, sub-let flat, a houseboat nor mobile home; and (iii) not contain illegal structures or unauthorized building works.
Q23 <b>Do insured family members need to have proof of address?</b>	Yes, insured family members are required to provide the Address Proof upon claims.
Q24 <b>How is inherent defect or poor workmanship or material or design defect determined?</b>	Inherent defect or poor workmanship or material or design defect is determined based on the proof of claims provided by insured person.
Q25 <b>Will accidents caused by electrical appliances purchased outside Hong Kong be covered?</b>	Yes, accidents caused by electrical appliances purchased outside Hong Kong will be covered.
<b>Below FAQs are only applicable to “Home Contents, Emergency Assistance and Helper Protection Plus”</b>	
Q26 <b>What are the coverages under complimentary "Home Contents, Emergency Assistance and Helper Protection Plus"?</b>	<p>The complimentary "Home Contents, Emergency Assistance and Helper Protection Plus" covers the following:</p> <ul style="list-style-type: none"> <li>• Personal Liability up to HK\$2,000,000 per year</li> <li>• Household Contents Protection up to HK\$80,000 per year</li> <li>• Clinical expenses for domestic helper up to HK\$2,400 per year, including Physiotherapist and Chinese medical practitioner</li> <li>• Personal Accident up to HK\$150,000 per year</li> </ul> <p>Household Contents Protection includes:</p> <ul style="list-style-type: none"> <li>• Furniture, home appliances, and valuables such as jewelry, watches, and photographic equipment</li> <li>• Accidental damage to mobile devices including mobile phones, tablets, and laptops</li> <li>• Alternative hotel accommodation due to home fire or flood</li> </ul> <p>For detailed coverage amount, please refer to the relevant policy provisions and the summary of coverage table.</p>
Q27 <b>If the domestic helper already has an insurance policy, can they have double coverage?</b>	The Home Contents, Emergency Assistance and Helper Protection Plus provides clinical expenses for the domestic helper. If the domestic helper already has another policy that offers outpatient coverage, the helper must first be claimed under the existing policy first, followed by making claim as a secondary insurance up to the total maximum amount under this Protection Plan.
Q28 <b>Does the outpatient coverage for the domestic helper include dental care?</b>	No, the outpatient coverage for the domestic helper does not include dental care.

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### Frequently Asked Question

#### Question

#### Answer

Below FAQs are only applicable to “Home Contents, Emergency Assistance and Helper Protection Plus”

Q29	<p><b>If there is any change of domestic helper during coverage period, will the new domestic helper being covered by this Protection Plan? If so, do I have to register or inform the insurer and/or Club Care with any supporting documents?</b></p>	<p>If there is a change of domestic helper during the coverage period, the new helper will be covered by Home Contents, Emergency Assistance and Helper Protection Plus. You are required to provide relevant Address Proof and hiring proof upon claims submission, in which you may refer to FAQ Question number 32.</p>
Q30	<p><b>If the domestic helper is seriously injured, ill, or deceased and needs to be sent back to their home country, will the reasonable and necessary additional costs for hiring a new domestic helper be covered?</b></p>	<p>The Home Contents, Emergency Assistance and Helper Protection Plus covers clinical expenses for domestic helper only.</p> <p>Additional costs for hiring a new domestic helper will not be covered if the current helper is seriously injured, ill or deceased.</p>
Q31	<p><b>Does having this home insurance mean I don't need to purchase medical insurance for the domestic helper?</b></p>	<p>The Home Contents, Emergency Assistance and Helper Protection Plus covers clinical expenses for domestic helper only. We recommend that you purchase a suitable domestic helper insurance for your helper if necessary.</p> <p>For the coverage amount, please refer to the relevant policy provisions and the summary of coverage table.</p>
Q32	<p><b>When claiming outpatient coverage for domestic helpers, what proof documents does the insured person need to submit?</b></p>	<p>Please provide the following documents when making a claim:</p> <ul style="list-style-type: none"> <li>• Policy No. ;</li> <li>• Screen shot of Redemption Code on designated App for validation ;</li> <li>• Address Proof (issued within 30 days prior to or from the date on which a cause for a claim by the Insured Person under this Protection Plan accrues.) containing the Insured Person's Home Address/ installation address of the Designated Service Plan ;</li> <li>• Proof of working address of domestic helper (The working address of domestic helper must be the same as Insured Person's Home Address Proof / installation address of the Designated Service Plan) ;</li> <li>• Receipts of medical expenses ;</li> <li>• Proof of the amount of eligible expenses that is not reimbursed by other insurance (if any) ; and</li> <li>• Referral letter is required for physiotherapy</li> </ul>
Q33	<p><b>When claiming outpatient coverage for domestic helpers, does the address on the hiring proof need to be the same as the address on the insured person's Address Proof?</b></p>	<p>Yes, the address on the domestic helper's employment address proof must be the same as the address on the insured person's residential address proof (Home Address / installation address of the Designated Service Plan).</p>

#### Disclaimer :

All information in respect of the Protection Plans are provided by MSIG. The Protection Plans are subject to related terms and conditions and respective Policy Documents. The above mentioned information is for reference only and does not contain the full terms and conditions. In the event of any inconsistencies between these FAQs and the Policy Documents, the Policy Documents will prevail.