

Home Contents, Emergency Assistance and Helper Protection Plus

Home is a place filled with your love for the people you care about most of all. While looking after your home is paramount, it's just as important to protect your belongings and liability so you and your family can continue living your lives the way you want to.

(Underwritten by MSIG Insurance (Hong Kong) Limited and distributed & arranged by Club Care)

For Designated Customer Only

Household Contents[^]

Multiple coverages to protect your¹ home² from unforeseen mishaps, like fires, typhoons, burglary or other unexpected accidents for up to HK\$80,000*.



**Furniture, home appliances
and valuables**



Alternative hotel accommodation
Due to home fire or flood



**Accidental damage to
mobile devices[#]**
Including mobile phone, tablet or laptop



**Home assistance
services reimbursement**
Such as electrical and plumbing assistance

Personal Liability[^]

Compensation on legal liability of your or your family members³ and legal costs up to HK\$2,000,000* incurred from accidents that result in any third party's bodily injury or property damage.

Personal Accident[^]

Personal Accident cover up to HK\$150,000* for death and permanent disablement

Domestic Servant[^]

Compensation on domestic servant clinical expenses up to HK\$2,400* including physiotherapist and chinese medical practitioner

* Subject to the Annual Maximum Limit of each coverage, summary of which is shown in this Leaflet. For details of the Annual Maximum Limits, please visit <https://www.hktia.com.hk/en/individual/household/home-contents-emergency-helper-plus>

[^] For details of the Protection Plan and details of the exclusions of this Protection Plan, please visit <https://www.hktia.com.hk/en/individual/household/home-contents-emergency-helper-plus>.

For a summary of exclusions of this Protection Plan, please refer to the footnote 5 of this leaflet.

For details of this promotion, please refer to the offer terms and condition, please visit https://www.hktia.com.hk/doc/pdf/HCEAHPP_TNC_EN_ONL.pdf.

Benefits Table ^a	Annual Maximum Limit (HK\$)
1. Household Contents Section[^]	80,000
Accidental loss of or damage to the home contents against fire, typhoon, gas explosion, flooding and other accident The maximum coverages for below items are:	
i) Furniture or home appliances (e.g. leather sofa, hi-fi)	80,000 per item
ii) Valuables (e.g. jewellery, watches, photographic equipment)	10,000 per item
a) Extend to cover accidental damage to mobile phone, tablet or laptop computer [#]	2,000 (up to one device)
b) Alternative hotel accommodation due to home fire or flood	4,000 (2,000/night, up to 2 nights)
c) Home Assistance Services (reimbursement only)	up to one claim
i) Electrical Assistance ii) Plumbing Assistance iii) Locksmith Assistance iv) Air Conditioner Engineer Assistance	1,000
<i>Max. five (5) articles for each claim & Max. three (3) claims for each Insured Person's Home for each period of 12 months during the Insured Period under Section 1.</i>	
2. Personal Liability Section[^]	
a) Tenant's Liability Extension [^]	2,000,000
b) Owner's Liability in Common Area Extension [^]	
3. Personal Accident Section⁺⁺	
Personal accident for insured person (Death and Permanent Disablement)	150,000
4. Domestic Servant Section[^]	2,400
a) Clinical Expenses	2,400
- Limit per visit per day	200
b) Physiotherapist, Chinese medical practitioner or Bonesetter	500
- Limit per visit per day	100

[#] This benefit is not applicable to any Insured Person's Family who is aged below 18 at the time of the damage.

^{*} Subject to the annual maximum limit of each coverage, summary of which is shown in this Leaflet. For details of the Annual Maximum Limits, please visit

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⁺ Beneficiary must be the Estate of the Insured Person

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Home Contents, Emergency Assistance and Helper Protection Plus (the "Protection Plan") is underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG"), distributed and arranged by Club Care. MSIG is a general insurer authorized and regulated by the Insurance Authority of the HKSAR. Club Care is a service brand operated by HKT Financial Services (IA) Limited ("HKTIA"). HKTIA, being registered licensed insurance agency under the Insurance Authority of Hong Kong ("IA") (Licensed Insurance Agency License No.: FA2474), also acts as an appointed licensed insurance agency for MSIG to distribute and arrange for the insurance products and provide related services. HKTIA's role is limited to arranging certain insurance policies of MSIG (including the Protection Plan) and Club Care/HKTIA shall not be responsible for any matters in relation to the provision of such insurance products (including the Protection Plan). The Protection Plan is product and obligations of MSIG and not of Club Care/HKTIA. To the extent permissible by law, HKTIA shall not be liable to any person for the use of any of the above information. The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy may contain Terms and Conditions which are not detailed in the above. If there is any discrepancy between the information contained in the above and the Terms and Conditions of the policy, the Terms and Conditions of the policy shall prevail. For the relevant Terms and Conditions and details of the exclusions, please refer to the relevant policy https://www.hktia.com.hk/doc/pdf/HCEAHPP_PP_EN_ONL.pdf or contact Club Care Customer Service at 82090098. In the event of any disputes, the decision of HKTIA and MSIG shall be final and conclusive. HKTIA and MSIG reserve the right to change these terms and conditions at any time without prior notice. For any inconsistency or conflict between English and Chinese language versions of this material, the English version shall prevail.

1. For the purpose of the Protection Plan, "Insured Person" means a person who presents a designated unique redemption code. Please refer to the relevant offer terms and conditions and the policy provisions of the Protection Plan.
2. "Home" means the premises in Hong Kong stated as the home or residential address of the Insured Person on the designated mobile service bill or statement (whether in paper or electronic form) issued to the Insured Person within 30 days prior to or from the date on which a cause for a claim by the Insured Person under the Protection Plan accrues. In addition, the 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.
3. For the purpose of the Protection Plan, "Insured Person's Family" means the Insured Person's spouse, children, parents and relatives normally living with Insured Person at Home.
4. "Domestic Servant" means the domestic servant(s) who is legally employed by the Insured Person or Insured Person's Family for working at the Insured Person's Home and is eligible for and covered by the insurance provided in this Policy. If the Domestic Servant has any other insurance in force or is entitled to indemnity from any other source in respect of the same accident, illness or expense, MSIG shall not be liable under this section except for any eligible clinical expenses beyond the amount payable under other insurance. All clinical expenses incurred by the Domestic Servant must first be claimed under other insurance. The amount of eligible clinical expenses that is not reimbursed by other insurance, shall be payable under this section as a secondary insurance up to the total maximum amount stated above.
5. The Protection Plan does not cover, amongst other things, the following:
 - (i) any accident, loss, damage or liability which occurred or existed before the Insured Period. ("Insured Period" means the duration of the coverage of the Protection Plan, beginning from the date on which the Insured Person receives a confirmation SMS in relation to the Protection Plan, and ending 24 / 30 / 36 months (subject to the contract period of designated service plan signed by the customer) from the Confirmation or subject to any early termination conditions. For details, please refer to the policy provisions of the Protection Plan, please visit https://www.hktia.com.hk/doc/pdf/HCEAHPP_PP_EN_ONL.pdf;
 - (ii) unoccupied premises for more than 30 consecutive days;
 - (iii) contents on roof or in the open generally;
 - (iv) any loss or damage caused by:
 - (a) domestic animals which you own or are in your custody or control;
 - (b) inherent fault or defective workmanship, defective material or design;
 - (c) mysterious disappearance or unexplained loss; and
 - (d) disappearance / loss of any item (unless following a forcible and violent entry to or exit from your Home which has been reported to the policy authority in person within 24 hours of discovery);
 - (e) theft by authorized person who entered your Home;
 - (f) mechanical breakdown and / or malfunction of electrical appliances and computer equipment;
 - (g) wear and tear, inadequate maintenance; and
 - (h) seepage of water (unless caused by typhoon, windstorm or rainstorm).

For details of the exclusions of the Protection Plan, please refer to the policy provisions of the Protection Plan, please visit https://www.hktia.com.hk/doc/pdf/HCEAHPP_PP_EN_ONL.pdf.

When a claim is submitted, the Insured Person is required to submit the information and documents as may be required by MSIG, including but not limited to the following:

- (i) the "Redemption Code" (an unique redemption code in respect of the Protection Plan made available to the Insured Person); and
- (ii) the service bill or statement of designated service outlined in the applicable Promotion Terms & Conditions.

For details of the claims process of submitting any claims in relation to the Protection Plan, please refer to the policy provisions of the Protection Plan, please visit https://www.hktia.com.hk/doc/pdf/HCEAHPP_PP_EN_ONL.pdf.

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