

## “Home Contents and Emergency Assistance Protection Plus” Q&A

(Applicable to 1010/CSL customer of designated plan)

**1 How can I enjoy the free “Home Contents and Emergency Assistance Protection Plus”? How to activate the Protection and how long is the Protection Period?**

The Home Contents and Emergency Assistance Protection Plus is only applicable to 1010 individual customers who satisfy the following conditions:

- i) subscribe or re-new to the designated 5G mobile service plan of 24, 30 or 36 months (as the case may be) as designated by 1010 from time to time
- ii) being aged 18 or above;
- iii) being a holder of a valid Hong Kong Special Administrative Region (“**Hong Kong**”) Identity Card; and
- iv) has a valid residential address in Hong Kong

Each Eligible Customer will be issued a confirmation SMS from 1010 within 60 days after activating the Designated 5G Plan. Such Eligible Customer can log in the designated 1010 Service App to obtain the Redemption Code in respect of the Protection Plan during the Commitment Period. The Redemption Code will be used to validate the eligibility of a claim. The insured period of the Protection is 24/30/36 months from the issuance date of the confirmation SMS (subject to the contract period signed by the customer).

**2 If my telecommunication contract is terminated early, will the protection period be affected?**

Yes, the Protection will be terminated upon the earliest occurrence of the following events:

- (i) the Insured Person terminates the Designated 5G Plan;
- (ii) when the Insured Person ceases to be a customer of 1010; or
- (iii) any event of termination set out in the policy provision of the Protection Plan.

**3 Can I continue to enjoy this Protection if I move to a new home?**

Yes, Eligible Customers shall ensure the billing address on the mobile service bill or statement issued by 1010 is up-to-date and is the same as the Insured Person’s Home address. You will be required to show your Redemption Code and mobile service bill or statement when you make a claim to MSIG under the Protection Plan.

**4 I have purchased home insurance already, can I transfer this free "Home Contents and Emergency Assistance Protection Plus" to my relatives and friends?**

No, Eligible Customer shall not transfer or share the Redemption Code with any other person and shall be responsible for keeping the Redemption Code secure and preventing any accidental or unauthorised disclosure and use of the Redemption Code by any unauthorised persons. Only one person can make claims under the Protection Plan with each Redemption Code. Any person who subsequently attempts to make a claim with a Redemption Code that has already been used by another person to make a claim under the Plan will not be able to make any claim under the Protection Plan. None of CSL, HKTIA and MSIG shall be responsible for any accidental or unauthorised disclosure and use of the Redemption Code by any unauthorised persons. None of CSL, HKTIA or MSIG will liable or responsible for providing any compensation to any person in such circumstances.

**5 Can my rented flat be covered?**

Yes, as long as the residential address recorded in your 1010 statement / eBill is the address of your rented flat.

**6 Different types of home can be covered?**

The Protection covers most residences in Hong Kong that are 50 years old or less, with the following conditions fulfilled:

- i. must be a private dwelling, house, apartment or flat solely for domestic use, being constructed of

- bricks, stone and concrete, roofed with concrete.
- ii. must not be a sub-divided flat, sub-let flat, a houseboat nor mobile home.
- iii. must not contain illegal structures or unauthorized building works.

## 7 What are the coverages of the free "Home Contents and Emergency Assistance Protection Plus"?

The Protection covers 2 Sections: Household Contents and Personal Liability Insurance.

"Household Contents" covers loss or damage caused by fire, typhoon, gas explosion, flooding or other unexpected accidents, with an Annual Maximum Limit up to HK\$80,000. This Household Contents Section also covers you as an "Insured Person" or "Insured Person's Family":

- i. who is aged 18 or above, and whose mobile phone, portable telecommunication equipment, tablet or laptop computer is accidentally damaged in the Insured Persons' Home during the Insured Period, with an Annual Maximum Limit up to HK\$2,000 for any one mobile phone/portable telecommunication equipment/ tablet or laptop computer.

Note: Not applicable to any Insured Person's Family who is aged below 18 (at the time of the damage)

- ii. In addition, if your home is uninhabitable to you and your family due to fire or flood and you need to stay at a hotel temporarily, the Annual Maximum benefit payable to you under this benefit will not exceed HK\$2,000 per night and a maximum of 2 nights.

- iii. Furthermore, if your home needs emergency services due to the following emergencies, this benefit also covers the following home assistance services, with an Annual Maximum Limit of HK\$1,000 per claim and maximum of 1 claim. Home Assistance benefit includes:

- Electrical Assistance - the cost of repairing the failure of the main switch installed in your Home.
- Plumbing Assistance - the cost of repairing the clogged water supplies or water draining system and the leaking water pipes (excluding taps) in your Home.
- Locksmith Assistance - the cost of opening the main doors and/or repairing the main door lock if you or your Family are accidentally locked outside your Home.
- Air Conditioner Engineer Assistance - the cost of repairing the air conditioning units installed in your Home in the event of failure (excluding freezing agent or leakage).

"Personal Liability" covers compensation on legal liability of your or your family members\* as tenant or home owner and legal costs up to HK\$2,000,000 incurred from accidents that result in any third party's bodily injury or property damage.

*\* 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 Insured Person's Home.*

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 from 1010. For details, please refer to the policy provisions of the Protection Plan, which are available at [https://www.hktia.com.hk/doc/pdf/HCEAP\\_PP\\_EN\\_ONL.pdf](https://www.hktia.com.hk/doc/pdf/HCEAP_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 entered to 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/HCEAP\\_PP\\_EN\\_ONL.pdf](https://www.hktia.com.hk/doc/pdf/HCEAP_PP_EN_ONL.pdf).

**8 What are the procedures if I need to make a claim?**

In the event of a claim, you must notify MSIG Insurance (Hong Kong) Limited directly within 30 days from the date of the accident. You can submit a claim form <https://forms.msig.com.hk/Forms/ClaimProperty> on MSIG's website. When submitting the claim form, please provide:

- Policy No. 91009471 (under Reward > Home Contents and Emergency Assistance Protection Plus) and,
- Redemption code for confirmation (redemption code can be accessed through 1O1O mobile App) (under Reward > Home Contents and Emergency Assistance Protection Plus) ,
- Proof of residential address is also required, please provide the latest (within 30 days) statement / eBill issued by 1O1O. (Under Bill and Payment > Inside monthly bill history) The address shown on the statement / eBill issued by 1O1O must be the same as the residential address where the incident occurred.

(For the above information, customers can log in to 1O1O mobile App > My Account in the lower right corner of the homepage)

**9 Will my mobile phone, computer and mobile device be protected?**

Yes, the Protection extended to cover accidental damage to mobile phone, portable telecommunication equipment, tablet or laptop computer owned and carried by you or your family members who normally living with you. The Annual Maximum Limit is up to HK\$2,000 for any one mobile phone/portable telecommunication equipment/ tablet or laptop computer.

Note: Not applicable to any Insured Person's Family who is aged below 18 (at the time of the damage)

**10 Will damage caused by typhoons or rainstorms be covered?**

Yes, the Protection covers Household Contents up to HK\$80,000 for loss or damage caused by fire, typhoon, burglary or other unexpected accidents.

**11 Will damage to burst pipes be covered?**

Yes, the Protection covers Household Contents up to HK\$80,000 for loss or damage caused by fire, typhoon, burglary or other unexpected accidents.

**12 Will valuables in home also be protected?**

Yes, the Protection covers Household Contents which includes valuables (e.g. jewellery, watches, photographic equipment) and the item limit per valuable is up to HK\$10,000.

**13 What if I had two 5G contracts with 1O1O at the same time?**

If you subscribe for two Designated 5G Plans during the Promotion Period (starting from 00:00 of 20 Sep 2023 to 23:59 of 31 Jan 2025 (HKT) and satisfy other conditions set out in the Offer Terms and Conditions. Customer will receive two confirmation SMS messages from 1O1O. The customer can log in to the designated mobile App to access each of the two redemption codes according to the instructions of the two SMS messages. This free "Home Contents and Emergency Assistance Protection Plus" is based on each redemption code. If you have two redemption codes, you can enjoy two free "Home Contents and Emergency Assistance Protection Plus". The effective period (the "Insured Period") of each Protection will be started from the issuance date of the relevant confirmation SMS for 24/30/36 months (depending on the contract period of the signed 1O1O contract by the customer).

When you claim by using the first redemption code, but still unable to fully reimburse the monetary loss due to accident, you may provide the second redemption code together at claim, and so on until the total annual maximum limit is exceeded. However, you are not entitled to double recovery for the same loss, so if your loss has been fully reimbursed by using the first redemption code, you cannot claim again for the same loss using the second redemption code.

Remarks: The insured address must be the same and the Redemption Code(s) is/are still under coverage period, in case of using 2 Redemption Codes.