

Stand by You through the COVID-19 Pandemic Free Additional 'Cleaning and Sanitising Benefit' for Home Contents Insurance Customers

At AXA, we always put our customers first and are committed to standing by you as a trusted business partner.

In light of the ongoing outbreak of COVID-19, we take another step to safeguard our customers. During the period from 28 March 2022 to 31 August 2022, we offer additional 'Cleaning and Sanitising Benefit' to designated home contents insurance customers, for free.

Details of the Cleaning and Sanitising Benefit

Coverage Period: 28 March 2022 to 31 August 2022 (both dates inclusive)

Eligible Policy

In force policy of AXA's home contents insurance plans, including:

- Aon Home Care
- Family Protection Plan
- Marsh Home Insurance
- SmartHome Essential
- SmartHome Optimum
- SmartHome Plus
- Supreme Home – Executive Plan
- Supreme Home Package
- Executive Staff Insurance
- HomeSurance
- HomeSurance (Government Home Ownership Scheme and Tenants Purchase Scheme)
- HomeSurancePlus
- HomeSurance Super
- HSBC Premier – Home Contents
- Personal Insurance Package
- ResidenceSurance

Benefit

As the policyholder of an Eligible Policy, if you or anyone living with you at the insured address is tested positive for COVID-19 during the Coverage Period, we will reimburse your home cleaning and sanitising expense up to HKD800.

Terms and Conditions

1. The Benefit is provided by AXA General Insurance Hong Kong Limited ('AXA')
2. This document serves as an endorsement to your policy.
3. The Benefit is only payable if you or anyone living with you at the insured address is tested positive for COVID-19 during the Coverage Period. No Benefit will be payable if the COVID-19 case is diagnosed before and/or after the Coverage Period.
4. The cleaning and sanitising service must be carried out by a professional cleaning company at the insured address as stated in the Eligible Policy.
5. The related claims must be submitted within 1 month from the date of COVID-19 case is diagnosed by providing the following documents
 - a. COVID-19 test report issued by a hospital, a registered doctor or a Community Tests Centre, or isolation order/quarantine order issued by HKSAR Government after registration at HKSAR Government Rapid Antigen Test Positive online registration platform: <http://www.chp.gov.hk/ratp> with complete document upload, for the person residing at the insured address
 - b. Address proof
 - c. Receipt of the cleaning and sanitising service for the insured address (with address and scope of the service stated)
6. The Benefit can only be claimed once for the same insured address, regardless of the number of COVID-19 cases and the number of Eligible Policies underwritten by AXA.
7. The Benefit will not be applicable for any new, renewed, replacement or re-instated policy underwritten by AXA for the same insured address, if you have claimed this Benefit once.
8. AXA reserves the right to alter or terminate the Benefit (in whole or in part) and/or amend the relevant terms and conditions of the Benefit at any time without prior notice. Any application under the Benefit previously approved will not be affected by subsequent alteration or termination of the Benefit and/or amendments to its terms and conditions.
9. In case of any dispute arising from the Benefit, AXA's decision shall be final and conclusive.
10. These terms and conditions are subject to prevailing regulatory requirements.
11. These terms and conditions are governed by and will be construed in accordance with the laws of Hong Kong Special Administrative Region.
12. No person or entity other than the policyholder and AXA will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce and enjoy the benefit of any of the provisions of these terms and conditions.
13. If there is any inconsistency between the English version and Chinese version of this document, the English version shall prevail.