



安盛

SmartHome Plus

# Safeguard your beloved home



Product brochure

# Sum Insured Table

Summary of Benefits	Owner (self-occupied)/ Occupier/Tenant		Landlord (renting out)	
	Plan A	Plan B	Plan C	Plan D
	Maximum Limit Per Policy Year (HKD)		Maximum Limit Per Policy Year (HKD)	
Core Benefits				
Section 1 - Home Contents				
Your Furniture, Fixtures and Fittings, Electrical Domestic Appliances and Personal Effects	Refer to "Home Contents Sum Insured by Area Table"		Refer to "Home Contents Sum Insured by Area Table"	
Valuables	600,000 or 1/3 of home contents sum insured, whichever is lesser		Not applicable	
per item	5,000	10,000		
Desktop Computer per item	3,000	5,000		
	One item per policy year			
Additional Benefits for Section 1				
1.1 Alterations or Repairs	Cover		Cover	
Cover for loss of or damage to your home contents while your home is under alteration or repair				
maximum contract value	100,000	200,000	100,000	200,000
1.2 Alternative Accommodation			Not applicable	
a. Temporary accommodation while your home is uninhabitable due to accidental loss of or damage to your home contents	Not applicable	90,000 1,500 per day		
b. Typhoon Shelter Temporary accommodation and meal allowance if water supply or electricity supply or service of all elevators reaching your home is suspended for over 6 consecutive hours due to typhoon signal no.8 or above or black rainstorm signal		7,500		
accommodation		1,000 per day (max. 5 days)		
meal allowance (cannot be reimbursed without accommodation)		500 per day (max. 5 days)		

Sum Insured Table (Cont.)

Summary of Benefits	Owner (self-occupied)/ Occupier/Tenant		Landlord (renting out)		
	Plan A	Plan B	Plan C	Plan D	
	Maximum Limit Per Policy Year (HKD)		Maximum Limit Per Policy Year (HKD)		
1.3 Architects', Surveyors' and Consulting Engineers' Fees	5% of the home contents sum insured		5% of the home contents sum insured		
1.4 Automatic Reinstatement of Home Contents Sum Insured	Applicable		Applicable		
1.5 Brittle Items	3,000	5,000	Not applicable		
1.6 Unauthorised Use of Credit Cards	3,000	5,000	Not applicable		
1.7 Domestic Helper's Personal Effects	per helper	5,000	Not applicable		
	per item	1,000			
1.8 Frozen Food	5,000	6,000	Not applicable		
1.9 Household Removal	Cover		Cover		
	per item	10,000	12,000	10,000	12,000
1.10 Landslip and Subsidence	Cover		Cover		
1.11 Locks Replacement Locks, Keys and Windows Replacement following a Theft or Burglary	3,000	5,000	3,000	5,000	
1.12 Money	1,000	2,000	Not applicable		
1.13 Personal Accident			Not applicable		
Insured person aged over 18 TO under 70	20,000	30,000			
Insured person aged 18 or under 18 OR aged 70 or over 70	10,000	15,000			
Loyalty reward after first policy year					
Insured person aged over 18 TO under 70	40,000	60,000			
Insured person aged 18 or under 18 OR aged 70 or over 70	20,000	30,000			
1.14 Property in Your Custody	50,000	50,000	Not applicable		
	per item	10,000			
1.15 Removal of Debris	10% of the adjusted loss		10% of the adjusted loss		

### Sum Insured Table (Cont.)

Summary of Benefits	Owner (self-occupied)/ Occupier/Tenant		Landlord (renting out)	
	Plan A	Plan B	Plan C	Plan D
	Maximum Limit Per Policy Year (HKD)		Maximum Limit Per Policy Year (HKD)	
1.16 Replacement Cost of Credit Cards or Personal Documents	1,000	2,000	Not Applicable	
1.17 Temporary Removal	Not applicable	30,000	Not applicable	30,000
per item		8,000		8,000
1.18 Outdoor Furniture, Ornaments, Statues and other Similar Items that are usually in the Open	50,000		50,000	
per item	5,000		5,000	
1.19 24-Hour Home Assistance Hotline Service	Free		Free	
1) Electrician referral 2) Plumber referral 3) Locksmith referral 4) House call or dental referral 5) Baby-sitting or home nursing referral 6) Pest control or cleaning services referral 7) General repair on household items referral 8) Local domestic helper referral and overseas domestic helper advisory service 9) Air-conditioner engineer referral 10) Medical service provider referral 11) Free legal or arbitration referral service for property sale or lease dispute				
Excess for Section 1				
Desktop computer	500		Not applicable	
Brittle item	500		Not applicable	
Landslip and subsidence	10,000 or 10% of loss, whichever is greater		10,000 or 10% of loss, whichever is greater	
Water damage	Refer to policy schedule		Refer to policy schedule	

### Sum Insured Table (Cont.)

Summary of Benefits	Owner (self-occupied)/ Occupier/Tenant		Landlord (renting out)	
	Plan A	Plan B	Plan C	Plan D
	Maximum Limit Per Policy Year (HKD)		Maximum Limit Per Policy Year (HKD)	
Section 2 - Liability to Third Party	10,000,000		10,000,000	
Additional Benefits for Section 2				
2.1 Tenant’s Liability to the Building Rented (applicable if You are a Tenant)	Cover		Not applicable	
2.2 Independent Contractor’s Liability	Cover		Cover	
<i>maximum contract value</i>	<i>100,000</i>	<i>200,000</i>	<i>100,000</i>	<i>200,000</i>
Excess for Section 2	Refer to policy schedule		Refer to policy schedule	
Section 3 - Loss of Rent				
Loss of rent (up to 3 months)	Not applicable		45,000	75,000
per month			15,000	25,000
Excess for Section 3			First 2 weeks	
Optional Benefits				
Section 4 - Worldwide Personal Belongings	20,000			
Valuables per item	3,000		Not applicable	
Money	1,000			
Unauthorised use of credit cards	3,000			
Replacement cost of personal documents	1,000			
	Cannot be claimed under both Section 1 and Section 4			
Section 5 - Fixtures & Fittings by Ex-property Owner or Property Developer				
a. HKD200,000	Applicable		Applicable	
b. HKD500,000				
c. HKD1,000,000			Not applicable	Applicable
Excess for Section 5	Same as Excess for Section 1 - Home Contents		Same as Excess for Section 1 - Home Contents	

### Sum Insured Table (Cont.)

Summary of Benefits	Owner (self-occupied)/ Occupier/Tenant		Landlord (renting out)	
	Plan A	Plan B	Plan C	Plan D
	Maximum Limit Per Policy Year (HKD)		Maximum Limit Per Policy Year (HKD)	
Section 6 - Liability to Third Party Top Up				
a. Upgrade Section 2 - Liability to Third Party to HKD15,000,000 in total	Applicable		Applicable	
b. Upgrade Section 2 - Liability to Third Party to HKD20,000,000 in total				
Excess for Section 6	Same as Excess for Section 2 - Liability to Third Party		Same as Excess for Section 2 - Liability to Third Party	
Section 7 - Building Insurance	Reinstatement cost up to 200,000,000		Reinstatement cost up to 200,000,000	
Removal of debris	5% of reinstatement cost		5% of reinstatement cost	
Architects', surveyors', consulting engineers', legal and other fees	5% of reinstatement cost		5% of reinstatement cost	
Additional cost of reinstating the buildings	Cover		Cover	
Landslip and subsidence	Cover		Cover	
Excess for Section 7				
Landslip and subsidence	10,000 or 10% of loss, whichever is greater		10,000 or 10% of loss, whichever is greater	
Water damage	Refer to policy schedule		Refer to policy schedule	
Section 8 - Loss of Rent Top Up				
HKD120,000 in total, HKD40,000 per month (maximum 3 months)	Not applicable		Applicable	
Excess for Section 8			First 2 weeks	

# Home Contents Sum Insured by Area Table

Gross Floor Area (Square Feet)	Saleable Area (Square Feet)	Owner (self-occupied)/ Occupier/Tenant		Landlord (renting out)	
		Plan A	Plan B	Plan C	Plan D
Apartment					
500 or below	400 or below	600,000 (45,000 per item)	1,200,000 (90,000 per item)	200,000 (10,000 per item)	400,000 (15,000 per item)
501 - 700	401 - 560	600,000 (45,000 per item)	1,200,000 (90,000 per item)	200,000 (10,000 per item)	400,000 (15,000 per item)
701 – 900	561 - 720	800,000 (60,000 per item)	1,200,000 (90,000 per item)	200,000 (10,000 per item)	400,000 (15,000 per item)
901 - 1,200	721 - 960	800,000 (60,000 per item)	1,200,000 (90,000 per item)	200,000 (10,000 per item)	400,000 (15,000 per item)
1,201 - 1,500	961 – 1,200	1,100,000 (100,000 per item)	1,500,000 (150,000 per item)	300,000 (15,000 per item)	600,000 (20,000 per item)
1,501 - 2,000	1,201 – 1,600	1,100,000 (100,000 per item)	1,500,000 (150,000 per item)	300,000 (15,000 per item)	600,000 (20,000 per item)
2,001 - 2,500	1,601 – 2,000	1,200,000 (120,000 per item)	1,600,000 (150,000 per item)	Refer to underwriting	
2,501 - 3,000	2,001 – 2,400	1,200,000 (120,000 per item)	1,600,000 (150,000 per item)		
3,001 - 5,000	2,401 – 4,000	1,200,000 (120,000 per item)	1,600,000 (150,000 per item)		
House					
1,200 or below	960 or below	1,000,000 (100,000 per item)	1,600,000 (150,000 per item)	300,000 (15,000 per item)	600,000 (20,000 per item)
1,201 – 2,000	961 – 1,600	1,200,000 (120,000 per item)	1,600,000 (150,000 per item)	500,000 (20,000 per item)	1,000,000 (50,000 per item)
2,001 – 3,000	1,601 – 2,400	1,200,000 (120,000 per item)	1,600,000 (150,000 per item)	Not applicable	Refer to underwriting
3,001 – 5,000	2,401 – 4,000	1,200,000 (120,000 per item)	1,600,000 (150,000 per item)		

## Major exclusions

As you may know, every insurance plan has its limits and SmartHome Plus has no exception. The following is a summary of the key exclusions that we will not pay for

- Uninsurable risks such as wear and tear, scratching, corrosion, mechanical or electrical breakdown
- Loss of or damage if your home is unoccupied for a period exceeding 30 consecutive days
- Any illegal structures of the home
- Theft in your home should any part be sub-let and/or sub-divided
- Unexplained or mysterious disappearance
- Loss of or damage to contact lenses, mobile phones and smart watch
- Loss of or damage to equipment used in connection with business or employment
- Loss of or damage to sports equipment while in use
- Intentional vandalism or damage by a person lawfully in your home
- Loss of or damage due to war, invasion act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion
- Loss or damage due to IT/cyber risk
- Loss or damage due to pollution and contamination

For complete information on the exclusions, please refer to the policy wording.

### Remarks:

All amounts are in Hong Kong Dollars.

The above information is a general summary for reference only and not a complete description of the applicable terms and conditions. You may request a specimen of the policy wording to understand the terms and conditions of all the benefits and exclusions. The information has been translated into Chinese. If there is any inconsistency between the English version and the Chinese version, the English version shall prevail.

<sup>^</sup> Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit [axa.com.hk/ia-levy](http://axa.com.hk/ia-levy) or contact AXA at (852) 2523 3061.





## SmartHome Plus Product Brochure

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