



HomeChoice Insurance Plan Householder Insurance



HomeChoice Insurance Plan - Householder Insurance provides your family and even your domestic partner with multiple protection. With **DIY plan**, we offer you flexibility to set the sum insured according to your needs.

With **HomeChoice Insurance Plan - Householder Insurance**, you and your household members can enjoy the following protection:



Liability care

Different legal liabilities (such as damage of public facilities due to bursting of water pipe or fire due to negligence while cooking) exist in daily life and consequences are unpredictable and can be very serious!

- ✓ **Legal Liability coverage up to HKD 10,000,000 with extensive covers.** (Including worldwide personal liability and liability as a home owner, an occupier, a pets owner, a tenant and the home owner's liability in common area)



Lifestyle care

There are a number of free extended benefits to cater to your different lifestyles.

- ✓ Unlimited number of claims within the maximum annual coverage¹
- ✓ Worldwide protection
 - Repair cost for mobile phone, electronic communication products, laptop or tablet computers
 - Cover loss incurred by unauthorized use of credit cards due to any loss of personal property (such as mobile phone with payment app installed)
 - Loss of money and replacement of personal documents
- ✓ Home protection
 - Alternative accommodation and meal allowance
 - Feng Shui consultation
 - Outdoor property
 - Zero excess for home content section²
- 🚑 **Hassle-free cashless approach for 24-hour Emergency Home Assistance Service**
- ✓ Pets related protection
 - Pets alternative accommodation
 - Pets owner's liability



All-round and flexible insurance

You can take your pick of additional coverages and set your desired sum insured according to your own needs.



- ✓ **You can customize the sum insured of home contents, legal liability coverage, etc.³**
- ✓ A variety of value-added optional coverages at your choice:
 - Building
 - Worldwide personal possessions
 - Personal fine art collection



Support green initiatives

- ✓ Cover emerging green risks of "Solar PV system"
- ✓ Provide recycling referral service to encourage green lifestyle
- ✓ Reward you with additional benefit for adopting green lifestyle
- ✓ Provide liability cover arising from "Solar PV system" and electric vehicle (EV) charging facilities

Table of benefits

Coverage	Maximum amount (HKD)	
	Standard plan	DIY plan ⁴
Basic coverage		
Section 1 – Legal Liability		
Including worldwide personal liability and liability as a home owner, an occupier, a pets owner, a tenant and the home owner's liability in common area	Annual coverage 10,000,000	at your choice
Section 2 – Home Contents²		
Maximum coverage	Annual coverage	at your choice
Gross floor area (sq. ft)	Saleable floor area (sq. ft)	
700 or below	560 or below	750,000
701 to 1,500	561 to 1,200	1,000,000
1,501 or above	1,201 or above	1,250,000
A) Core benefits		
- Home contents	100,000/set	at your choice
- Personal belongings	20,000/set	
- Stamps, coins or medals collection	5,000/set	
- Wine	5,000/item	at your choice
- Valuables	20,000/set	
	(250,000/year)	(Annual coverage at your choice)
B) Extended benefits		
Your home protection		
- Damage by firemen	As per maximum coverage	
- Debris removal	20,000/accident	
- Deterioration of frozen food	5,000/accident	
- Outdoor property	50,000/accident (2,500/item)	at your choice
- Burglary/Robbery harm allowance	5,000/accident	
- Temporary removal	50,000/accident	
- Moving to a new home	100,000/accident	
- Interior decoration period	100,000/accident	

Coverage	Maximum amount (HKD)	
	Standard plan	DIY plan ⁴
Alternative accommodation		
– Alternative accommodation total amount	60,000/accident	at your choice ⁵
• Alternative accommodation (daily limit)	3,000	
• Meal allowance (daily limit)	600	
• Alternative accommodation for pets (daily limit)	3,000	
– Feng Shui consultation	3,000/accident	
Your worldwide protection		
– Unauthorized use of credit cards	20,000/accident	
– Loss of money	5,000/accident	
– Replacement of personal documents	5,000/accident	
– Repair cost for electronic communication products/laptop or tablet computers (maximum 2 reimbursements per policy year)	2,500 per phone 5,000 per laptop/tablet computer	
Zurich will grant maximum one additional reimbursement as stated in above when you used the recycling service of home electric appliances, desktop computers, laptop computers or electronic communication products by Zurich's recognized or designated service provider in policy year.		
Section 3 – Accidental Death	Annual coverage 100,000	
Section 4 – Emergency Assistance Benefits		
24-hour Emergency Home Assistance Service		
– Electrical, plumbing, locksmith assistances	Hassle-free cashless approach	
– Others	Referral service only	
Optional coverage		
Section 5 – Building⁶		
Accidental damage to the building	Based on rebuilding cost	
Extended benefits		
– Debris removal	5% of rebuilding cost/accident	
– Architects' and surveyors' fee	5% of rebuilding cost/accident	
Section 6 – Worldwide Personal Possessions		
Unspecified items	Sum insured at your choice (5,000/set)	
Specified items	Sum insured at your choice	
Section 7 – Personal Fine Art Collection	Sum insured at your choice	

24-hour Emergency Home Assistance Service – Hassle-free cashless approach

	Standard hours	Non-standard Hours
Standard area	Cashless	HKD 800 surcharge
Remote area	HKD 800 surcharge	HKD 1,200 surcharge

24-hour Emergency Home Assistance Service must be rendered by the service provider nominated by Zurich Insurance Company Ltd. The service is only applicable to the first site inspection and repair (not including any material costs) and is subject to service availability.

Standard hours: Technician arrival time: 9 a.m. to 9 p.m., Monday to Sunday except public holidays

Standard area: Hong Kong Island, Kowloon, New Territories and Tung Chung

Remote area: Outlying islands except Tung Chung and restricted areas (including Mai Po, boundary control points and villages of the Frontier Closed Area, etc.)

24-Hour Emergency Home Assistance Service Hotline: +852 28863977

Premium table

Floor area (Sq Ft) ⁷		Annual premium (HKD)			
Gross floor area	Saleable area	Basic coverage	Optional coverage		
			Building	Worldwide Personal Possessions	Personal Fine Art Collection
500 or below	400 or below	870	575	Individual considerations	
501-700	401-560	1,050	725		
701-1,000	561-800	1,390	1,173		
1,001-1,500	801-1,200	1,740	1,760		
1,501-2,000	1,201-1,600	2,150	2,346		
2,001-2,500	1,601-2,000	2,580	2,875		
2,501-3,000	2,001-2,400	3,080	3,508		
3,001-3,500	2,401-2,800	3,630	4,140		
3,501 or above	2,801 or above	4,290	4,692		

Annual Premium (HKD)

Optional extension of personal legal liability coverage to:

Car park space	345
Car park charger for electric cars	805

Please scan the QR code to contact our claims team for arrangement of recycling service.



Footnotes

- 1 Excluding repair cost for electronic communication products/laptop/tablet computers.
- 2 For a residence situated in a multistorey building which is aged at 40 years or below, the standard policy excess under Home Contents section is Nil.
- 3 You can select your preferred sum insured from the preset amount.
- 4 Applicable to online enrollment only and you can select your preferred sum insured from the preset amount.
- 5 Daily limits of sub items will vary according to the selected total amount for alternative accommodation.
- 6 The standard policy excess applicable to landslide and subsidence under Building section is the first HKD 10,000 or 10% of adjusted loss for each and every claim, whichever is the greater.
- 7 Customer can choose either gross floor area or saleable area as the basis for calculation of premium.

Major exclusions:

Unexplained loss, illegal building works; electrical and mechanical breakdown; wear and tear; war, terrorism; radioactive contamination; pollution and contamination, etc.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters. (In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.) Zurich Insurance Company Ltd is the insurance underwriter of this plan and is solely responsible for all coverage and compensation.

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market¹. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2021, based on gross premium.

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