



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

家居至專寶
HomeSafe Protection Insurance



With effect from Dec 2024

HomeSafe Protection Insurance

Nothing is more important than providing a cozy and secure home for your beloved family. That is why you need a comprehensive home protection in case of unexpected incidents such as typhoon, flood, fire, burglary and so forth. What's more? Blue Cross's HomeSafe Protection Insurance safeguards your household contents which are stored in the professional storage facility against damage due to fire or flood, to ensure that your treasured possessions are well taken care of even though they are out of your sight.

We think of different needs you may have by providing solutions to cover your investment property or contents you provided for the tenant's use against accidental loss or damage caused by insured events, which certainly allow you to enjoy a carefree life with our wide-ranging home insurance plans.

Plan Highlights

- ♦ Coverage for household contents up to HK\$1,200,000
- ♦ Your choice of different levels of sum insured according to your needs and budget
- ♦ Extended benefits including Removal of Debris, Interior Alterations or Repair, Money or Unauthorised Use of Credit Cards, Personal Documents, etc.
- ♦ Cash allowance payable to cover household contents stored in professional storage facilities against damages
- ♦ Enjoy worldwide protection on Personal Effects and Personal Liability benefits even when you are away from home
- ♦ Coverage for Public Liability up to HK\$10,000,000
- ♦ 24-hour Home Assistance Service provides free referral services including electrical assistance, baby sitting/nursing, temporary domestic helper, etc.
- ♦ Optional All-risk Coverage for Building and Additional Valuables benefits cater your specific needs
- ♦ Coverage for building age up to 45 years

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
Section 1 – Household Contents			
Sum insured (inclusive of Basic Benefits and Extended Benefits in Section 1)	1,200,000	750,000	500,000
A. Basic Benefits			
Basic Benefits cover below household contents in your home against any accidental loss or damage up to the following maximum benefit limit:			
1. Furniture, furnishings, household appliances, computer, television, home audio and video equipment, piano - Maximum benefit limit per item/set	1,200,000 100,000	750,000 90,000	500,000 75,000
2. Household improvement on walls, ceilings, floors and doors - Maximum benefit limit per item/set	240,000 100,000	150,000 90,000	100,000 75,000
3. Valuables such as diamond, jewellery, watches, works of art, music instruments (except piano), etc. - Maximum benefit limit per item/set	400,000 10,000	250,000 9,000	166,667 7,500
4. Foodstuffs (except frozen food) - Maximum benefit limit per item/set	120,000 10,000	75,000 9,000	50,000 7,500
5. Other household contents - Maximum benefit limit per item/set	1,200,000 10,000	750,000 9,000	500,000 7,500
B. Extended Benefits			
1. Removal of Debris Cost of removal of debris, dismantling or propping of the household contents due to accidental loss or damage.	10% of adjusted loss		
2. Interior Alterations or Repairs Loss of or damage to household contents during interior alterations or repairs (provided that the maximum contract value and contract period not exceeding HK\$50,000 and 2 months respectively).	Subject to the maximum benefit limit of Section 1- Household Contents		

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
3. Replacement of Locks or Windows Replacement and installation cost if windows, door locks and/or keys of the main entrance(s) of home are lost or damage due to burglary or attempted theft.		3,000	
4. Personal Effects (Worldwide) Accidental loss of or damage to personal effects such as handbags, watches, cameras, etc. that brought along by the insured person and insured family anywhere in the world. - Maximum benefit limit per item/set	15,000 6,500	15,000 5,000	15,000 4,500
5. Money or Unauthorised Use of Credit Cards Accidental loss of money or loss resulting from unauthorised use of credit cards belonging to the insured person or insured family due to fire, burglary, robbery or theft in Hong Kong.		2,000	
6. Personal Documents Replacement cost of personal documents belonging to the insured person or insured family as a result of accidental loss in Hong Kong.	2,000	1,800	1,500
7. Household Removal or Temporary Removal Cover the loss of or damage to household contents while they are: a) being moved by professional remover from home to a new permanent residence in Hong Kong (up to 2 days) b) temporarily removed from home for professional cleaning, repair, renovation or maintenance within Hong Kong (up to 14 days) - Maximum benefit limit per item/set		200,000	10,000
8. Storage of Household Contents Cash allowance will be payable if the household contents that stored in a professional storage facility are damaged due to fire, flood, water discharged or overflowing, etc.	10,000	9,000	7,500
9. Frozen Food Replacement cost of frozen food stored in the freezer compartment of the refrigerator which is spoiled due to change in temperature of such freezer by accidental means.		5,000	
10. Domestic Helper's Property Accidental and physical loss of the personal effects of the insured domestic helper due to fire or burglary at home. - Maximum benefit limit per item/set		1,500 500	
C. Additional Benefits			
1. Alternative Accommodation Necessary and reasonable expenses for alternative accommodation incurred if the home becomes uninhabitable due to accidental loss of or damage to household contents. - Maximum benefit limit per day	80,000 1,800	70,000 1,500	60,000 1,200
2. Accidental Death Accidental death of the insured person or insured family within 3 calendar months due to fire or robbery at home. - Maximum benefit limit per family member		400,000 100,000	
3. 24-hour Home Assistance Service Provide services including electrical assistance, plumbing assistance, locksmith assistance, general repair on household items, baby sitting/nursing referral, temporary domestic helper referral, etc.		Included	
Section 2 – Public Liability			
A. Basic Benefits			
1. Property Owner's or Occupier's Liability			
2. Personal Liability (Worldwide) Cover the legal liability to a third party arising from the insured person and/or the insured family (i) as an owner of the home, (ii) as a lawful occupier of the home, or (iii) solely in a personal capacity anywhere in the world that causing: a) accidental death or bodily injury to third party; or b) accidental loss of or damage to third party's property	10,000,000	9,000,000	8,000,000
	Any one accident/any one period of insurance		
B. Extended Benefit			
1. Interior Alterations or Repairs Liability Cover the liability arising from interior alterations or repairs under Section 1 (provided that the maximum contract value and contract period not exceeding HK\$50,000 and 2 months respectively).		1,000,000	
	Any one accident/any one period of insurance		

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
Section 3 – Optional Benefits (Subject to additional premium)			
1. All-risk Coverage for Building Cover the cost to rebuild or repair the building against accidental and physical loss of or damage arising from but not limited to fire, flood, explosion or typhoon.		According to the selected sum insured	
2. Additional Valuables Cover the valuables such as diamond, jewellery, watches, antiques, etc. against accidental and physical loss or damage.	According to the selected sum insured		N/A

Excess (HK\$)

For Building Age of 45 Years or Below*		
For Each and Every Claim	Non-low Rise House	Low Rise House [^]
Applicable to Section 1 – Household Contents and Section 3 – Optional Benefits (All-risk Coverage for Building)		
Loss or damage arising from		
1. Water damage	1,000	1,000 or 10% of adjusted loss, whichever is greater
2. Landslip or subsidence	Nil	10% of adjusted loss
3. Other causes except for fire, lightning or explosion	500	1,000
Applicable to Section 2 – Public Liability		
Third party property damage arising from		
1. Water damage	1,000	1,000 or 10% of adjusted loss, whichever is greater

* For building age over 45 years, excess is subject to quotation.

[^] Low Rise House shall mean house/semi-detached house or village house of not more than 3 storeys (excluding the roof floor).

Annual Premium (HK\$)

	For Building Age of 45 Years or Below		
	Plan A	Plan B	Plan C
Non-low Rise House	1,580	980	680
Low Rise House	2,980	1,980	1,350

Remark: For building age over 45 years, the application will be subject to Blue Cross's approval and rating.

Important Notes

1. The insured premises must be located in Hong Kong.
2. The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made under the policy, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum premium charge of HK\$500 per policy.
3. Blue Cross reserves the right to adjust the premium table from time to time.

Major Exclusions

1. Any loss or damage arising from wear and tear, mildew, mold, moisture, rot, corrosion, rust, gradual deterioration, market depreciation, the action of light or atmosphere and gradually operating causes.
2. Any loss or damage arising from burglary, theft or attempted theft not evidenced by visible marks of force or violence.
3. Any loss or damage arising from breakdown and/or mechanical malfunction of electrical appliances and computer equipment.
4. Any loss or damage when leaving properties behind and unattended.
5. Any loss or damage caused by the wilful act, deliberate act or recklessness of the insured person, the insured family or the insured domestic helper.
6. Any liability arising from fines, penalties, punitive or exemplary damages.
7. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, nationalization, confiscation, requisition, seizure or destruction by the government, municipal, local or any public authority, or any act of terrorism.

Notes

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In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.



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