

inGuardian Home Insurance Plan – Householder Insurance



inGuardian Home Insurance Plan – Householder Insurance provides your family and even your domestic partner with multiple protection. With DIY plan, the plan offers you flexibility to set the sum insured according to your needs.

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

Section	Coverage	Maximum amount (HKD)	
		Standard plan	DIY plan ⁴
Basic coverage			
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
2.	Home Contents²	Annual coverage	at your choice
	Maximum coverage		
	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 per set	at your choice
	- Personal belongings	20,000 per set	
	- Stamps, coins or medals collection	5,000 per set	
	- Wine	5,000 per item	at your choice
	- Valuables	20,000 per set	
		250,000 per year	Annual coverage at your choice
	B) Extended benefits		
	Your home protection		
	- Damage by firemen	As per maximum coverage	
	- Debris removal	20,000 per accident	
	- Deterioration of frozen food	5,000 per accident	
	- Outdoor property	50,000 per accident (2,500/item)	at your choice
	- Burglary/Robbery harm allowance	5,000 per accident	
	- Temporary removal	50,000 per accident	
	- Moving to a new home	100,000 per accident	
	- Interior decoration period	100,000 per accident	
	Alternative accommodation		
	- Alternative accommodation total amount	60,000 per 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 per accident	
	Your worldwide protection		
	- Unauthorized use of credit cards	20,000 per accident	
	- Loss of money	5,000 per accident	
	- Replacement of personal documents	5,000 per accident	
	- Repair cost for electronic communication products/laptop or tablet computers (maximum 2 reimbursements per policy year) 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.	2,500 per phone 5,000 per laptop/tablet computer	
3.	Accidental Death	Annual coverage 100,000	
4.	Emergency Assistance Benefits – 24-hour Emergency Home Assistance Service		
	- Electrical, plumbing, locksmith assistances	Hassle-free cashless approach	
	- Others	Referral service only	
Optional coverage			
5.	Building⁶		
	Accidental damage to the building	Based on rebuilding cost	
	Extended benefits		
	- Debris removal	5% of rebuilding cost per accident	
	- Architects' and surveyors' fee	5% of rebuilding cost per accident	
6.	Worldwide Personal Possessions		
	Unspecified items	Sum insured at your choice (5,000 per set)	
	Specified items	Sum insured at your choice	
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 Zurich's claims team for arrangement of recycling service.



Easy enrollment

Act now! Simply login inMotion App for instant enrolment and immediate policy approval.

Please call **2287 6788** for more details.

Remarks

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.

Important notes

1. Zurich Insurance Company Ltd. is the insurance underwriter of the policy, and is solely responsible for all coverage and compensation. Zurich Insurance Company Ltd. is not a subsidiary or an affiliate of China CITIC Bank International Ltd.
2. China CITIC Bank International Ltd. having registered as a licensed insurance agency with the Insurance Authority, is an appointed licensed insurance agency of Zurich Insurance Company Ltd.
3. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between China CITIC Bank International Ltd. and the customer out of the selling process or processing of the related transaction, China CITIC Bank International Ltd. is required to enter into a Financial Dispute Resolution Scheme process with the customer.

How to make a claim?

Things unexpected could happen in daily life, if you need to make a claim for your loss or accident, Zurich is here to help! With online services, your claims experience can be as smooth and effortless as possible.

To learn more on claims procedure and required supporting documents, please visit <https://www.zurich.com.hk/en/make-a-claim/property-insurance> to get all the information you need.

While through Zurich's "eClaim" online platform, you can submit a claim easily and conveniently. Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the processing time can be shortened by up to two working days comparing to submission by post/email.

Please note that if you need to claim for your journey, report your claim to us in 30 days.

For claims enquiries, please visit <https://www.zurich.com.hk/contactclaims> for making a reservation, Zurich will get in touch shortly.



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¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2022, based on gross premium.

Distributed by



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