

inGuardian Home Insurance Plan – Landlord Insurance



Investing in rental property is a good way to protect your wealth and to generate a steady income. Nevertheless, it may also bring you troubles and anxieties by unforeseen circumstances. **inGuardian Home Insurance Plan – Landlord Insurance** eases your mind with its multiple protections.

Liability care

Owner's Legal Liability and Owner's Liability in Common Area

Legal Liability coverage up to HKD 10,000,000 to protect you as a landlord against compensation which you will become liable should any accidents happen at your property or in the common area

Property care

Loss of Rent

Compensates your rental loss up to HKD 20,000 per month for a maximum of six months, if:

- your home is made uninhabitable by an insured cause; or
- there is any outstanding rent unpaid by your tenant (subject to certain policy terms and conditions)

Home Contents

Provides up to HKD 250,000 coverage to the home contents owned by you in your rental property such as furniture, fixtures, fittings and interior decoration

Offer you emergency support

24-hour Emergency Home Assistance Service

We provide a comprehensive 24-hour Emergency Home Assistance Service to make life easier for you and your tenant. As a valued-added benefit, "Hassle-free cashless approach" is now available. The service includes:

- Plumbing assistance
- Electrical assistance
- Locksmith assistance

Support green initiatives

- Cover emerging green risks of "Solar PV system"
- Provide recycling referral service to encourage green lifestyle
- Provide liability cover arising from "Solar PV system" and electric vehicle (EV) charging facilities

Table of benefits

Section	Coverage	Maximum amount (HKD)
Basic coverage		
1.	Legal Liability Legal liability as a home owner and home owner's liability in common area	Annual coverage 10,000,000
2.	Home Contents¹ – Maximum coverage	Annual coverage 250,000
	A) Core benefits	
	– Home contents	100,000 per set
	B) Extended benefits	
	Your property protection	
	– Damage by firemen	250,000 per year
	– Debris removal	20,000 per accident
	– Outdoor property	50,000 per accident (2,500/item)
	– Temporary removal	50,000 per accident
	– Interior decoration period	100,000 per accident
	Your loss of rent	
	a) When your home is made uninhabitable by an insured cause, or	
	b) When your tenant has not paid the rent according to the terms and conditions as written in the "Tenancy Agreement", provided that you have	
	(i) taken legal action against your tenant; and	20,000 per month
	(ii) obtained court judgement against your tenant on the outstanding rent; and	Maximum indemnity period: six months
	(iii) failed to receive the outstanding rent within one month after the court judgment is handed down	
3.	Emergency Assistance Benefits – 24-hour Emergency Home Assistance Service	
	– Electrical, plumbing, locksmith assistances	Hassle-free cashless approach
Optional coverage		
4.	Building²	
	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

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) ³		Annual premium (HKD)	
Gross floor area	Saleable area	Basic coverage	Optional coverage – Building
500 or below	400 or below	700	575
501-700	401-560	870	725
701-1,000	561-800	1,050	1,173
1,001-1,500	801-1,200	1,280	1,760
1,501-2,000	1,201-1,600	1,430	2,346
2,001-2,500	1,601-2,000	1,710	2,875
2,501-3,000	2,001-2,400	1,980	3,508
3,001-3,500	2,401-2,800	2,310	4,140
3,501 or above	2,801 or above	2,700	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. 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.
2. 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.
3. 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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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 2022, based on gross premium.

Distributed by



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