

Premier Homesafe Insurance Plan

**Enjoy a domestic life
with peace of mind**



After a hectic day, there's no place like home where you can truly enjoy a peaceful moment. Yet, events such as typhoon, fire or burglary are unforeseeable and may cause loss or damage to your precious asset. To protect the contents and valuables at your home from these accidents and to put your family at ease, taking out a home insurance plan is one of the most effective options.

China CITIC Bank International and Zurich Insurance Company Ltd are pleased to present you the "Premier Homesafe Insurance Plan", with coverage including valuables at home such as jewellery, watches, antiques etc. Coverage also extends to plumbing, electrical and locksmith assistance, you and your family are free from worry.

Benefits Table

Coverage	Maximum Benefits (HKD)
Legal liability <ol style="list-style-type: none"> Owner, tenant, occupier, pet owner and personal legal liability <ul style="list-style-type: none"> Accidental bodily injury or property damage to third party and legal costs Free extensions <ul style="list-style-type: none"> Owner's liability for accident happened in common area of the building Your domestic helper's liability while working for you and your family 	10,000,000
Home content¹ <ul style="list-style-type: none"> Covers any accidental loss destruction or damage to your home contents Sub-limits: <ul style="list-style-type: none"> Valuables (such as jewelleries, furs, watches, antiques, etc.) Including accidental loss, destruction or damage to your electronic communication products like tablets at your home caused by fire, lightning or by a burglary or attempted burglary 	1,250,000 250,000 in total (20,000/item)
Other content	100,000/item
Free extensions <ul style="list-style-type: none"> Loss or damage of home contents during home removal Loss or damage of home contents during home renovation (renovation period not exceeding two months) Loss or damage of home contents that are temporarily removed for repair or cleaning Cost of temporary accommodation following damage to home Cost of removal of debris following accidental damage to home Loss resulting from unauthorized use of credit cards and cash loss due to burglary at home Cost of repair of broken doors, locks and windows due to burglary Cost of deterioration of frozen food following damage to the domestic refrigerator 	1,250,000 100,000 50,000 50,000 (1,500/day) 5,000 5,000 5,000 3,000 (1,500/incident)

Coverage	Maximum Benefits (HKD)
<ul style="list-style-type: none"> Burglary harm allowance - if you or your family sustain injury caused by burglars at home² Loss of personal belongings in office Damage by firemen Outdoor property cover Loss of personal money & belongings on business trips Green living cover Cost of feng shui consultation following damage to home Meal allowance following damage to home Cost of pet accommodation following damage to home 	5,000 2,500 1,250,000 50,000 (2,000/item) 2,500 Extra 10% of Sum Insured 3,000 2,500 (500/day) 2,500
Accidental death <ul style="list-style-type: none"> Worldwide personal accidental death protection³ 	100,000
Emergency assistance benefits <ul style="list-style-type: none"> Plumbing, electrical or locksmith assistance Other free referral services such as home nursing care, household appliance repairing, home cleaning and pest control, etc. 	500/incident
Worldwide personal possession protections¹ <ol style="list-style-type: none"> Unspecified personal possessions Accidental loss destruction or damage to personal belongings Sub-limit: This covers the belongings you normally wear and carry, e.g. eyeglasses, pen, camera, portable AV equipment, etc. Submission of valuation or sales receipt is not required for enrollment. Specified personal possessions Sub-limits: <ul style="list-style-type: none"> Theft of money Unauthorized use of credit card Replacement cost for loss of personal identification document due to theft or robbery 	20,000 (4,000/item) 2,500 10,000 3,000

- Notes:**
- The excess under Home content section and Worldwide personal possession protections section is the first HKD 250 of each and every claim.
 - Provided that insured persons' injury results in granting of sick leave of not less than four consecutive days.
 - The age limit for insured persons in respect of a Accidental death section is 16-64 years old.

Premium Table

Floor area (sq. ft)*		Monthly premium (HKD)	Annual premium (HKD)
Gross floor area	Saleable area		
500 or below	400 or below	109	1,300
501-700	401-560	130	1,550
701-1,000	561-800	150	1,800
1,001-1,500	801-1,200	171	2,050
1,501-2,000	1,201-1,600	188	2,250

* Amount of premium payable will be determined on the basis of the calculation method selected and the corresponding floor area.

Easy Claims

Simply follow below claims procedure to submit claims.

- Inform Zurich after the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form along with all necessary documents to Zurich.

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.

Major exclusions:

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

Remarks:

- This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions of Premier Homesafe Insurance Plan ("this Plan"), please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision in respect of this Plan.
- Zurich Insurance Company Ltd is the insurance underwriter of this Plan, and is solely responsible for all coverage and compensation of this Plan. 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.
- Zurich Insurance Company Ltd is not a subsidiary or an affiliate of China CITIC Bank International Limited.
- This insurance application will not be in force until it has been accepted by Zurich Insurance Company Ltd and the premium has been paid.
- In case of any discrepancy between English and Chinese versions of the above information, the English version shall prevail.

Important Note:

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 Limited and the customer out of the selling process or processing of the related transaction, China CITIC Bank International Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between Zurich Insurance Company Ltd and the customer directly.

Act now!

For more details, please visit any of our branches or call **2287 6788**.

 www.cncbinternational.com

Distributed by



China CITIC Bank International Limited
61-65 Des Voeux Road Central, Hong Kong
Tel: +852 3603 6633 Fax: +852 3603 4000
Website: www.cncbinternational.com

Underwritten by



Zurich Insurance Company Ltd
(a company incorporated in Switzerland with limited liability)
25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong
Telephone: +852 2968 2288 Website: www.zurich.com.hk