大新保險
DAH SING INSURANCE

同步 更進步

樂加家
家居保障計劃



「樂加家」家居保障計劃

您的家經悉心佈置，甚至是您一生最重要的投資；面對不同的家居意外及風險，大新保險為您提供一個周全的保障方案—「樂加家」家居保障計劃（「樂加家」）。

全面保障

- **室內家居財物**如傢俬、電器及用品、貴重物品等
- **室外家居財物**因火災或天然災禍引致的損失*
- 額外保障家居財物於**裝修或翻新期間因指定意外損毀***
- 家居**樓宇結構（包括室內裝修）及寵物醫療費用#**等自選保障以供選擇
- 津貼因傳染病令**子女學校停課**的相關費用損失，包括校車、膳食及校內課外活動*
- **隨身個人財物損失、金錢被盜、補領個人證件及信用卡盜用等損失，於全球均受保障***
- 因在居所內遭**爆竊或行劫**導致身體損傷而需要休假的津貼*
- 因業主或住客身份，就**第三者意外身體損傷或財物損毀**而須承擔的法律責任
- 額外保障全球性的**個人法律責任***
- 業主出租居所財物**被租客蓄意破壞的損失**
- 業主出租居所因受保意外令租客無法繼續居住而引致的**租金損失**

* 免費額外保障只適用於計劃B及計劃C。

\# 寵物醫療費用為自選保障，只適用於計劃B及計劃C。

保障範圍一覽表

保障項目	每年最高保障額（港幣）		
	計劃A	計劃B	計劃C
家居財物[1] 因意外導致的家居財物損失或損毀	**300,000** （每件或每組30,000）	**600,000** （每件或每組60,000）	**1,200,000** （每件或每組120,000）
臨時居所／租金損失 受保居所因意外損毀致不適合居住，或被強制隔離，所引致的臨時居所費用或業主租金損失	15,000 （每日500）	30,000 （每日1,000）	60,000 （每日2,000）
租客蓄意破壞 業主出租的受保居所遭租客蓄意破壞導致的家居財物損毀	15,000 （每件或每組1,500）	30,000 （每件或每組3,000）	60,000 （每件或每組6,000）
室外家居財物 置於居所範圍內室外露天位置的家居財物，因意外導致損失或損毀（爆竊除外）	不適用	30,000 （每件或每組3,000）	60,000 （每件或每組6,000）
貴重財物 受保人或其家庭成員擁有的指定貴重財物在受保居所內的損失或損毀	不適用	150,000 （每件或每組15,000）	300,000 （每件或每組30,000）
學校停課津貼[2] 子女就讀之學校因傳染病爆發而須停課，已繳付未用的費用（包括校車、膳食及校內課外活動）因不能退回所造成的損失	不適用	1,000	2,000
家居意外 居所內遭爆竊或行劫導致受保人或其家庭成員受傷而直接引致			
• 身亡／永久傷殘	不適用	50,000	100,000
• 身體損傷休假（4天或以上）	不適用	3,000 （每日300）	6,000 （每日600）
更換門鎖 居所遭爆竊或企圖爆竊引致門鎖損毀而須更換和安裝的費用	不適用	2,000	4,000
家居裝修期間損毀 裝修或翻新期內（不超過2個月而總裝修費用不超過港幣100,000元）因不可預見及突發的受保意外導致家居財物損毀	不適用	600,000 （每件或每組10,000）	1,200,000 （每件或每組10,000）

保障項目	每年最高保障額(港幣)		
	計劃A	計劃B	計劃C
搬遷期間損毀 專業搬運公司遷移家居財物往新居時因不可預見及突發的意外引致家居財物的損毀	不適用	600,000	1,200,000
• 家居財物	不適用	（每件或每組6,000）	（每件或每組12,000）
• 貴重財物	不適用	（每件或每組15,000）	（每件或每組30,000）
臨時遷離 家居財物因清潔、修理或維修須臨時遷往香港其他地方時，因受保事故而損毀	不適用	30,000（每件或每組10,000）	60,000（每件或每組10,000）
暫存 居所因受保事故以致不適合居住，而須暫存家居財物於他處的費用(不超過30日)	不適用	60,000	120,000
清理碎礫 因受保事故損毀家居財物而須清理家居財物的碎礫	不適用	6,000	12,000
冷藏食物及飲品 因受保事故令冰箱內的冷凍食品腐壞而須重置	不適用	3,000	6,000
家居支援服務[3] (只限轉介服務)	不適用	適用	適用
法律責任 因業主或住客身份，就第三者意外身體損傷或財物損毀而須承擔的法律責任	3,000,000	6,000,000	12,000,000
租客責任	適用	適用	適用
業主公眾地方責任	適用	適用	適用
個人責任	不適用	適用	適用
家居改動	不適用	適用	適用
全球性個人財物 個人財物在受保人身處世界各地時，因意外遺失或損毀	不適用	15,000（每件或每組3,000）	30,000（每件或每組6,000）

保障項目	每年最高保障額(港幣)		
	計劃A	計劃B	計劃C
金錢被竊 金錢被盜竊或搶劫導致的損失	不適用	1,500	3,000
盜用信用卡 因偷竊或搶劫導致信用卡被盜用的意外損失	不適用	3,000	6,000
個人證件 遺失或損毀個人證件所須的補領費用	不適用	1,000	2,000

自選保障	每年最高保障額(港幣)		
	計劃A	計劃B	計劃C
樓宇[1] 因受保事故導致樓宇損毀，包括建築結構及永久固定的裝置及裝修		5,000,000	
專業顧問費用 僱用建築師、測量師及顧問工程師修復還原樓宇所致的顧問費用		實際費用	
清理碎礫 因受保事件損毀樓宇而須清理樓宇的碎礫		實際費用	
租客蓄意破壞 業主出租的受保居所遭租客蓄意破壞導致的樓宇損毀		250,000	
寵物醫療費用 寵物在保單生效後因受傷或疾病引致的受保醫療費用[4]	不適用	3,500	
• 門診醫療	不適用	（每日最多1次，每次300）	
• X光及化驗	不適用	2,000（每日最多1次，每次1,000）	

1. 如業主出租或空置居所，其保障僅限於由火災、爆炸、閃電、地震、颱風、暴風、洪水、暴動或爆竊等所引致的損失。
2. 只適用於受保人12歲以下同住子女。學校停課須為連續7日或以上的上課日。
3. 只限提供包括開鎖、滅蟲、電器維修、家居清潔、水管維修及看護等轉介服務。
4. 只限10歲以下貓隻或狗隻、已植入晶片、由受保人或其家庭成員領有執照、並於受保居所同住的寵物。受保貓隻及／或狗隻合計最多3隻。寵物醫療費用索償的等侯期為14日。等侯期指由保單生效日起計的首14日，相關的索償將不獲理賠。

自負額

水損	每宗港幣1,000元
山泥傾瀉或地陷	每宗港幣10,000或核實損失之10% （以較高者為準）
其他事故	
• 室外家居財物	每宗港幣2,000元
• 家居財物及個人財物	每宗港幣250元
• 手提電腦	每宗港幣500元
第三者財物損毀	每宗港幣250元
寵物醫療費用	
• 門診醫療	每宗港幣100元
• X光及化驗	每宗港幣500元

重要事項

- 「樂加家」只適用於建築面積不超過3,000呎或實用面積不超過2,400呎，及樓齡不超過30年的住宅物業。如投保物業不符合以上條件，歡迎致電大新保險查詢。
- 家庭成員指與受保人於受保居所永久同住的配偶、父母、子女及親屬。

主要不承保事項

- 自然損耗、磨損及撕裂，或折舊
- 在保險生效前已發生或已存在的損毀及事故
- 手提電話及其他具有通訊功能的設備、植物、食物及飲品（冷藏食物除外）、隱形眼鏡、假牙及義肢等
- 居所連續空置逾30日後由受保事故所引致的財物損失
- 使用中的運動用品及樂器
- 漏水或滲水
- 發生於無人看管的車輛的偷竊
- 與任何職業、商業或傭用用途有關的損失及責任

保費表（港幣）

物業面積（平方呎）		每年保費（港幣）		
建築	**實用**	**計劃A**	**計劃B**	**計劃C**
≤500	≤400	530	680	1,080
501 - 1,000	401 - 800	630	880	1,280
1,001 - 2,000	801 - 1,600	730	1,080	1,480
2,001 - 2,500	1,601 - 2,000	1,130	1,530	1,930
2,501 - 3,000	2,001 - 2,400	1,420	1,820	2,220
自選保障				
樓宇				
≤500	≤400	350		
501 – 1,000	401 – 800	700		
1,001 – 2,000	801 – 1,600	1,050		
2,001 – 2,500	1,601 – 2,000	1,400		
2,501 – 3,000	2,001 – 2,400	1,750		
寵物醫療費用				
每隻寵物		不適用	600	

註： 所有在2018年元旦起，由大新保險發出及生效之新造保單、續保保單或批單的保單持有人，均須於支付保費時繳交保險業監管局保費徵費或／及其他徵費。以上保費不包括保險業監管局保費徵費或／及其他徵費。

注意事項

- 以上資料只供參考，並不構成保險合約的一部份。有關「樂加家」的條款細則及不承保事項，將詳列於保單之內。
- 大新保險為「樂加家」之承保人，全面負責一切保障及賠償事宜，並保留對「樂加家」的最終批核權。

聯絡我們 立即投保

大新保險（1976）有限公司

客戶服務熱線 2808 5000
星期一至五上午9時至下午5時45分
(公眾假期除外)

傳真 2598 8008

郵寄 香港北角英皇道510號港運大廈27樓2703室

電郵 dsi@dahsing.com

投保時請遞交以下資料：

1. 投保表格
2. 每隻投保貓或狗之晶片紀錄副本
   （適用於寵物醫療費用保障）

大新保險
DAH SING INSURANCE

Together We Progress and Prosper

HOMESURE

Household Insurance Plan



HomeSure Household Insurance Plan

Your home is probably one of your biggest investments. To protect it, Dah Sing Insurance is here to provide you with the best solution - HomeSure Household Insurance Plan ("HomeSure").

All-round Coverage

- **Contents in your home** including furniture, electric appliances and valuables
- **Contents in the open air of your home** against fire or other natural disasters*
- Free extension for contents in your home during **interior decoration or renovation***
- Optional benefit for **building structure (incl. interior decoration)** and **medical expenses of pet#** at your choice
- Unused and non-refundable expenses (incl. school bus, meal and school activities) of your children due to **school closure** as a result of infectious disease*
- **Loss of personal belongings, Theft of money, replacement cost of personal document and unauthorised use of credit card, cover you anywhere in the world***
- Allowance for sick leave for bodily injury at home due to **burglary or robbery***
- Legal liability for **accidental bodily injury or property damage of third party** against you as the owner or occupier
- Extra cover for **worldwide legal liability** in a personal capacity*
- Loss of your home contents which are included in your let-out property, against **malicious damage by your tenant**
- **Loss of rent**, as a landlord, for the let-out property become uninhabitable following an insured loss

* Free extra benefits which are only available for Plan B and Plan C.
\# Pet Medical Expenses is the optional cover available for Plan B & Plan C only.

Benefit Table

Coverage	Maximum Benefits Per Year (HK$)		
	Plan A	Plan B	Plan C
Home Contents[1] Accidental physical loss of home contents	**300,000** (30,000/ item or set)	**600,000** (60,000/ item or set)	**1,200,000** (120,000/ item or set)
Alternative Accommodation/ Loss of Rent Temporary accommodation or loss of rent if the insured property is rendered uninhabitable due to accidental damage or compulsory quarantine	15,000 (500/day)	30,000 (1,000/day)	60,000 (2,000/day)
Malicious Damage by Tenant Malicious damage to landlord's home contents at the let-out property by tenant	15,000 (1,500/ item or set)	30,000 (3,000/ item or set)	60,000 (6,000/ item or set)
Contents in the Open Air Accidental loss of or damage to home contents in the open air within insured property (except burglary)	N/A	30,000 (3,000/ item or set)	60,000 (6,000/ item or set)
Valuable Property Loss of or damage to specific valuable property owned by insured person or family members in the insured property	N/A	150,000 (15,000/ item or set)	300,000 (30,000/ item or set)
School Closure Allowance[2] Unused and irrecoverable expenses (including school buses, meal and school activities) of children due to school closure as a result of the outbreak of infectious disease	N/A	1,000	2,000
Accident at Home In the event that insured person or family members sustain bodily injury caused by burglars or robbers within the insured property and directly result in			
• Death or Permanent Disablement	N/A	50,000	100,000
• Sick Leave Allowance (4 days or more)	N/A	3,000 (300/day)	6,000 (600/day)
Replacement of Locks Cost incurred for the replacement and installment of locks, following damage to locks due to burglary or attempted burglary	N/A	2,000	4,000
Damage during Interior Decoration Unforeseen covered accidental damage to home contents during the period of interior decoration or renovation (less than 2 months and the total contract sum less than HK$100,000)	N/A	600,000 (10,000/ item or set)	1,200,000 (10,000/ item or set)

Coverage	Maximum Benefits Per Year (HK$)		
	Plan A	Plan B	Plan C
Damage during Relocation Unforeseen sudden accidental damage to home contents while being moved from the insured property to the new permanent residence by a professional transportation company	**N/A**	**600,000**	**1,200,000**
• Home Contents	N/A	(6,000/ item or set)	(12,000/ item or set)
• Valuable Property	N/A	(15,000/ item or set)	(30,000/ item or set)
Temporary Removal Damage to home contents due to insured event while temporarily removed from the insured property for cleaning, repairing or maintenance, to elsewhere in Hong Kong	N/A	30,000 (10,000/ item or set)	60,000 (10,000/ item or set)
Temporary Storage Temporary storage of home contents (max. 30 days) if the insured property is uninhabitable due to an insured event	N/A	60,000	120,000
Removal of Debris Removal of debris of home contents due to accidental damaged to home contents	N/A	6,000	12,000
Frozen Food & Drinks Replacing food or drinks which are spoiled in your deep freezer unit due to insured event	N/A	3,000	6,000
Home Assistance Services[3] (referral services only)	N/A	Covered	Covered
Legal Liability Owner's / Occupier's liability for accidental bodily injury or property damage of third party	**3,000,000**	**6,000,000**	**12,000,000**
Tenant's Liability	Covered	Covered	Covered
Owner's Liability in Common Area	Covered	Covered	Covered
Personal Liability	N/A	Covered	Covered
During Alterations	N/A	Covered	Covered
Worldwide Personal Belongings Accidental loss of or damage to personal belongings anywhere in the world	**N/A**	**15,000** (3,000/ item or set)	**30,000** (6,000/ item or set)

Coverage	Maximum Benefits Per Year (HK$)		
	Plan A	Plan B	Plan C
Theft of Money Loss of money due to theft or robbery	N/A	1,500	3,000
Unauthorised Use of Credit Card Accidental loss resulting from unauthorized use of credit cards in the event of theft or robbery	N/A	3,000	6,000
Personal Documents Replacement cost for the loss of or damage to personal documents	N/A	1,000	2,000

Optional Benefit	Maximum Benefits Per Year (HK$)		
	Plan A	Plan B	Plan C
Building[1] Damage, due to insured event, to the building structure, and the fixtures and interior decoration permanently affixed thereon		**5,000,000**	
Professionals' Fees Cost incurred in appointing the architects, surveyors and consulting engineers for reinstatement of building		Actual Cost	
Removal of Debris Removal of building debris due to insured peril		Actual Cost	
Malicious Damage by Tenant Malicious damage to landlord's building structure at the let-out property by tenant		250,000	
Pet Medical Expenses Medical expenses of pet due to injury or sickness sustained after the policy effective[4]	**N/A**	**3,500**	
• **Outpatient Medical Expenses**	N/A	300/visit/day	
• **X-Ray and Laboratory Tests**	N/A	2,000 (1,000/visit/day)	

1. For landlord whose home is let-out/unoccupied, only loss caused by fire, explosion, lightning, earthquake, typhoon, storm, flood, riot or theft with forcible entry, etc, is covered.
2. Only applicable to the insured person's children aged below 12 and are residing with the insured person at the insured property. School closure must be 7 or more consecutive school days.
3. Only provide referral services on locksmith, pest control, household appliance, home cleaning services, plumbing, and home nursing care, etc.
4. Only applicable to cats and dogs aged below 10, microchipped, licensed under the insured person or family member and living at the insured property. The maximum no. of cats and dogs insured is 3. The waiting period for loss in relation to Pet Medical Expenses is 14 days. A waiting period refers to the first fourteen (14) days from the policy effective date which no benefit is payable.

Excess

Water Damage	HK$1,000 per loss
Landslip and Subsidence	HK$10,000 or 10% of loss (whichever is greater) per loss
Other insured incidents	
• Home Contents in the Open Air	HK$2,000 per loss
• Home Contents and Personal Belongings	HK$250 per loss
• Portable Computer	HK$500 per loss
Pet Medical Expenses	
• Outpatient Medical Expenses	HK$100 per visit
• X-Ray and Laboratory Test	HK$500 per visit

Important Notes

- HomeSure is only applicable to the residential property up to 3,000 sq. ft. (Gross Floor Area) or 2,400 sq. ft. (Saleable Floor Area) and property aged no greater than 30 years. If the residential property to be insured does not fulfill the above condition, please contact Dah Sing Insurance for more information.
- Family members mean spouse, parents, children and relatives who are permanently residing with the insured person at the insured property.

Major Exclusions

- Wear and tear, depreciation
- Any loss and damage occurred or existed before the policy effective date
- Mobile phones and devices with telecommunication function, plants, food & drink (except frozen food), contact lenses, dentures and prostheses, etc.
- Loss or damage when the insured property is unoccupied for more than 30 consecutive days
- Loss of or damage to sports equipment and musical instrument whilst in use
- Water seepage or leakage
- Theft from unattended vehicles
- Loss or liability incurred in connection with any profession, business or employment

Premium Table (HK$)

Floor Area (Sq. Ft.)		Annual Premium (HK$)		
Gross	Saleable	Plan A	Plan B	Plan C
≤500	≤400	530	680	1,080
501 - 1,000	401 - 800	630	880	1,280
1,001 - 2,000	801 - 1,600	730	1,080	1,480
2,001 - 2,500	1,601 - 2,000	1,130	1,530	1,930
2,501 - 3,000	2,001 - 2,400	1,420	1,820	2,220
Optional Benefit				
Building				
≤500	≤400	350		
501 – 1,000	401 – 800	700		
1,001 – 2,000	801 – 1,600	1,050		
2,001 – 2,500	1,601 – 2,000	1,400		
2,501 – 3,000	2,001 – 2,400	1,750		
Pet Medical Expenses				
Per Pet		N/A	600	

Note: With effective from 1 January 2018, all policyholders of new policies, renewal policies or endorsement issued by Dah Sing Insurance must pay the Insurance Authority Premium Levy and/or other Levy(ies) along with their premium payment. The Insurance Authority Premium levy and/or other Levy(ies) is/are not included in the above premium.

Remarks

- This is only a summary and does not constitute any part of the contract. For full terms, conditions and exclusions of HomeSure, please refer to the policy document.
- Dah Sing Insurance is the insurance underwriter of HomeSure who is solely responsible for all coverage and compensation, and reserves the right of final approval.

Act Now!
Contact Us for Enrolment



Dah Sing Insurance Company (1976) Limited

Customer Services Hotline	2808 5000 Monday - Friday 9:00 am - 5:45 pm (except Public Holidays)
Fax	2598 8008
Mail	2703, 27/F, Island Place Tower, 510 King's Road, North Point, Hong Kong
Email	dsi@dahsing.com

Please provide the following on enrolment:

Dah Sing Insurance Company (1976) Limited

1. Proposal form
2. Microchip copy of each cat or dog
(for Pet Medical Expenses Cover)