大新保險
DAH SING INSURANCE

SCHEDULE

Original

Insured / Correspondence Address	**Policy Class**
LAM MEI YU	Homesure
FLOOR G,	
51 NAM SHAN	**Policy Number** : 108016HMS
SAI KUNG	**Endorsement Number** : 108016HMS25-0
	Replace Policy No. -
	BBPS22300139
	Policy Issuing Date
	02 December 2025
Other Interested Party/ Hire Purchase/ Mortgagee	- -
Business/ Occupation	-
Period of Insurance	19 December 2025 00:00 to 18 December 2026

Policy Premium

Gross Premium	HKD 1,580.00
IA Levy	HKD 1.58
Premium Payable	HKD 1,581.58

For and on behalf of

Dah Sing Insurance Company Limited

Authorized Signature

Source GEESTAR INSURANCE AGENCY COMPANY LIMITED (A01262)

HMS092024
/opr

Policy No.	108016HMS	Homesure

Name of Insured

LAM MEI YU

Certificate No. :	BBPS22300139
Situation of Risk :	Floor G, 51 NAM SHAN, SAI KUNG
Gross Floor Area :	700
Plan Type :	HOMESURE - PLAN B
Occupied as :	Residential
Ownership :	Owner and Occupier
Construction Class :	Class I
Type of Property :	Village / Detached House
24-hour Guard Services :	No
Year of Building :	1986

Coverage Section		**Sum Insured/ or Limit of Liability**
Section 1 Home Contents	HKD	600,000.00
Section 2 Legal Liability	HKD	6,000,000.00
Section 3 Worldwide Personal Belongings		Covered
Section 4 Building (Re-building Cost)	HKD	As specified below
Section 5 Pet Medical Expenses		Not Applicable

The sum insured of Building covered under this Policy is at HK$20,000,000.00

Subject to the following clauses, endorsements and warranties attached hereto:

Water Damage Excess

Section 1 – Home Contents

The Company shall not be liable for the excess set out below in respect of each and every water damage claim.

- For building age 0 - 30 years (at the date of loss), HKD1,000 or 10% of the adjusted loss (whichever is the greater)
- For building age 31 - 40 years (at the date of loss), HKD5,000 or 10% of the adjusted loss (whichever is the greater)
- For building age 41 - 50 years (at the date of loss), HKD10,000 or 10% of the adjusted loss (whichever is the greater)
- For building age 51 - 60 years (at the date of loss), HKD15,000 or 15% of the adjusted loss (whichever is the greater)

Section 2 – Legal Liability

- For building age 0 - 30 years (at the date of loss), HKD1,000 or 10% of the adjusted loss (whichever is the greater)
- For building age 31 - 40 years (at the date of loss), HKD5,000 or 10% of the adjusted loss (whichever is the greater)
- For building age 41 - 50 years (at the date of loss), HKD10,000 or 10% of the adjusted loss (whichever is the greater)
- For building age 51 - 60 years (at the date of loss), HKD15,000 or 15% of the adjusted loss (whichever is the greater)

Section 4 – Building (Applicable when Building is insured)

- For building age 0 - 30 years (at the date of loss), HKD1,000 or 10% of the adjusted loss (whichever is the greater)
- For building age 31 - 40 years (at the date of loss), HKD5,000 or 10% of the adjusted loss (whichever is the greater)
- For building age 41 - 50 years (at the date of loss), HKD10,000 or 10% of the adjusted loss (whichever is the greater)
- For building age 51 - 60 years (at the date of loss), HKD15,000 or 15% of the adjusted loss (whichever is the greater)

Burglary Excess (Applicable to Village House/Detached House only)

Section 1 – Home Contents

The Company shall not be liable for the first HK$5,000 or 10% of the adjusted loss whichever is greater in respect of each and every burglary claim.

Subject otherwise to the terms conditions and exceptions of the original policy.

** End **

Dah Sing Insurance Company Limited
2703, 27/F Island Place Tower, 510 King's Road, North Point, Hong Kong
T 852 2808 5000 F 852 2598 8008