

FortuneSafe Home Insurance

Protect your home and the belongings you care about with comprehensive home insurance

Key Features

- Personal Liability Cover protects you, your family members and your domestic helper against any legal liability for third-party injury or property damage, up to HK\$10,000,000
- All Risks Home Contents Protection up to HK\$1,000,000 per year
- Covers specified valuable properties up to HK\$20,000 per item, with an aggregate limit of one-third of the household contents sum insured per year

Plan Highlights

- Worldwide coverage for accidental damage to mobile phone, tablet or laptop computer up to HK\$5,000 per item
- Covers breakage of window glass during typhoon
- Covers seepage of water and personal injury or loss of or damage to property directly or indirectly caused by seepage
- Covers your outdoor property such as furniture, washing machine and refrigerator up to HK\$50,000 per year
- Covers temporary boarding for your pet up to HK\$3,000 per day if your home rendered uninhabitable due to accidental loss or damage
- Fatal accident benefit coverage limit up to HK\$100,000 for Plan A / Plan B
- Optional building coverage is available for Plan A / Plan B

Benefits at a glance

Household Contents (Basics)	Maximum Benefits Payable Per Year (HK\$)		
	Plan A	Plan B	Plan C
1. Household contents • Limit per item, set or collection	1,000,000 ¹ 100,000	600,000 ¹ 100,000	300,000 ¹ 50,000
2. Valuable property • Limit per item	1/3 of Contents limit 20,000	1/3 of Contents limit 10,000	1/3 of Contents limit 5,000
3. Personal Effects • Limit per item	20,000	10,000	Not applicable ²
4. Money, stamps, coins or medals at home • Limit per loss for money or per collection	5,000 5,000	5,000 5,000	Not applicable
5. Photographic equipment	2,000	2,000	Not applicable
6. Brittle items • Limit per item	5,000	5,000	Not applicable
7. Sunglasses or eyeglasses	1,000	1,000	Not applicable

¹ Inclusive of all sub-limits under Extra Benefits and in the aggregate

² Please refer to the Maximum Benefits Payable under Worldwide Personal Possessions (Free cover)

Household Contents (Extra Benefits)	Maximum Benefits Payable Per Year (HK\$)		
	Plan A	Plan B	Plan C
1. Household removal • Limit per item	100,000 10,000	50,000 10,000	Not applicable
2. Alternative accommodation • Limit per day for alternative accommodation • Limit per day for meal allowance • Limit per day for temporary boarding for your pet	100,000 1,500 500 3,000	Not applicable	Not applicable
3. Temporary removal	50,000	Not applicable	Not applicable
4. Fatal accident benefit	100,000	100,000	Not applicable
5. Frozen food and drinks	5,000	2,500	Not applicable
6. Tenant's liability	10% of the Household Contents sum insured	10% of the Household Contents sum insured	10% of the Household Contents sum insured
7. Removal of damaged household contents	10,000	5,000	Not applicable
8. Alterations and repairs • Maximum contract value	Covered 150,000	Covered 100,000	Not applicable
9. Landslip & subsidence extension	Covered	Covered	Covered
10. Accidental damage to mobile phone/tablet or laptop computer (Worldwide)³ • Limit per mobile phone / tablet / laptop computer per year	5,000	2,500	Not applicable
11. Outdoor Property Extension • Limit per item	50,000 2,500	10,000 2,500	Not applicable
12. Home emergency assistance • Limit per claim per year	Included 1,000	Included 1,000	Included 1,000

³ Not applicable if you or your family members are below 18 years of age at the time of the damage

Personal Liability (Free cover)	Maximum Benefits Payable Per Year (HK\$)		
	Plan A	Plan B	Plan C
Any claim against you, your family members or your domestic helper in the event of your negligence causing third party injury or property damage	10,000,000	8,000,000	3,000,000
Your legal liability as the owner in respect of the common parts of the building of which your home forms part			

Worldwide Personal Possessions (Free cover)	Maximum Benefits Payable Per Year (HK\$)		
	Plan A	Plan B	Plan C
Accidental loss of or damage to valuables or personal effects that happens anywhere in the world • Limit per item unless specified	10,000 5,000	10,000 5,000	3,000 1,000
Money	5,000	1,000	Not applicable
Unauthorised use of credit cards	20,000	Not applicable	Not applicable
Personal documents	5,000	Not applicable	Not applicable

Optional Cover – Worldwide Personal Possessions	Maximum Benefits Payable Per Year (HK\$)		
	Plan A	Plan B	Plan C
Accidental loss of or damage to valuables or personal effects that happens anywhere in the world <ul style="list-style-type: none"> Specified limit per item 	Sum Insured ^{A1}	Sum Insured ^{A1}	Not applicable

Optional Cover – Building	Maximum Benefits Payable Per Year (HK\$)		
	Plan A	Plan B	Plan C
Building - for the structural part of your home including flooring, walls, ceiling, windows and doors and their subsequent household improvements	Sum Insured ^{B1}	Sum Insured ^{B1}	Not applicable
Alternative accommodation			
<ul style="list-style-type: none"> Limit per day for alternative accommodation Limit per day for meal allowance Limit per day for temporary boarding for your pet 	50,000		
	1,500	Not applicable	Not applicable
	500		
	3,000		
Removal of debris	10,000	10,000	Not applicable
Professional Fees	10,000	10,000	Not applicable
Landslip and subsidence extension	Covered	Covered	Not applicable

Important Notes

- A. For Worldwide Personal Possessions Section
 - 1. For valuables such as jewellery and watches, which you would like to insure, please list down each item with full description and respective insured value separately and provide invoice to prove their value. For miscellaneous items valued less than \$5,000 each, they can be grouped as one item in which case the sum insured should represent the total value of such properties you are likely to carry away from home at any one time.
- B. For Building Section
 - 1. The sum insured of this section should represent the full cost of rebuilding the insured premises (including the costs of fixtures and fittings, renovation, debris removal, professional fees and compliance costs).

Premium Table^

Household Contents		Premium (HK\$)							
Gross Floor Area (sq. ft.)	Saleable Area (sq. ft.)	Plan A		Plan B		Plan C			
		Annual	Monthly*	Annual	Monthly*	Annual	Monthly*		
Below 500	Below 400	1,140	95	876	73	708	59		
501 - 700	401 – 560	1,476	123	1,116	93				
701 - 1,000	561 – 800	1,836	153	1,380	115				
1,001 – 1,500	801 – 1,200	2,364	197	1,764	147				
1,501 - 2,000	1,201 – 1,600	2,760	230	2,064	172				
2,001 – 2,500	1,601 – 2,000	3,252	271	2,580	215				
2,501 – 3,000	2,001 – 2,400	3,840	320	3,048	254				
Over 3,000	Over 2,400	Please call MSIG Hotline at 3122 6880							
Personal Liability		Free							
Home Emergency Assistance		Free							
Building		0.09% on sum insured				Not applicable			
Worldwide Personal Possessions		1.5% on sum insured				Not applicable			

[^] Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product factsheet are subject to levy.

*Monthly Premium is calculated from Annual Premium divided by 12 months and round up to the nearest dollar for illustration only. The actual Monthly Premium including levy will be stated on the policy schedule.

Major Exclusions

All Sections	<ul style="list-style-type: none"> • Any accident, loss, damage or liability which occurred or existed • Sub-divided home or sub-let premises • Insured premises that is situated in a building where sub-divided flats are known to exist • Insured premises that is used for business purpose or as a holiday home • Unoccupied premises for more than 30 consecutive days • Illegal structure exists in the insured premises
Household Contents Section	<ul style="list-style-type: none"> • Contents on roof or in the open generally • Any loss or damage caused by: <ul style="list-style-type: none"> a. Domestic animals which you own or are in your custody or control b. Inherent fault or defective workmanship, defective material or design c. Mysterious disappearance or unexplained loss d. Disappearance/loss of any item (unless following a forcible and violent entry to or exit from your Home which has been reported to the police authority in person within 24 hours of discovery) e. Theft by authorised person entered to your home f. Mechanical breakdown and/or malfunction of electrical appliances and computer equipment g. Wear and tear, inadequate maintenance h. Sonic bangs i. Atmospheric or climatic conditions, action of light j. Deterioration of food or drinks (unless specifically provided under extra benefits) • Motor vehicles • Livestock, pets and animals • Any items also covered under Worldwide Personal Possessions/Building section

Major Excess

	Excess for each and every claim (HK\$)
Household Contents	
i. for multi-storey building	Nil
ii. for village house / detached house	Burglary Excess: 5,000 or 10% of loss, whichever is the greater
Water damage	
For multi-storey building, village house / detached house	
• building age: 40 years or below	Nil
• building age: 41 - 50 years	3,000 or 10% of loss, whichever is the greater
• building age: 51 years or above	5,000 or 10% of loss, whichever is the greater
Landslip and subsidence	10,000 or 10% of loss, whichever is greater
Personal Liability	
Water damage	
For multi-storey building, village house / detached house	

• building age: 40 years or below	Nil
• building age: 41 - 50 years	3,000 or 10% of loss, whichever is the greater
• building age: 51 years or above	5,000 or 10% of loss, whichever is the greater
Other damage	
For multi-storey building, village house / detached house	
• building age: 40 years or below	Nil
• building age: 41 - 50 years	3,000
• building age: 51 years or above	5,000
Worldwide Personal Possessions	
General	250
Building	
Landslip and subsidence	10,000 or 10% of loss, whichever is greater

In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail. The above product information is for reference only. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.

*For enquiries, please call **MSIG Hotline 3122 6880** during office hours for more details.

Office hours: Monday to Friday: 9am to 5:30pm (except public holidays).