



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

家居尊尚寶  
HomeElite



With effect from July 2024

## HomeElite

Home is inarguably one of your most valuable assets in life. It is worth more than the substantial savings for its purchase or dedication that you committed in making it comfortable. What's more, it is where it brings endless joy, love and treasured memories.

**HomeElite** is your smart choice of home insurance.

It comes in 3 plan levels with premiums based on the size of your home which better fits your needs and budget.

The policy provides comprehensive cover for accidental damage to household contents and even those stored in a professional storage facility.

Whether you are the owner, tenant or occupier of a building apartment or a village house, you will be at home with **HomeElite** which serves to safeguard your most precious things in life.

### Plan Highlights

- ◆ Coverage for **household contents** up to HK\$1,300,000, including furniture, household appliances, household renovation, valuables and more
- ◆ Extended benefits include Interior Alterations or Repairs, Money or Unauthorised Use of Credit Cards, Personal Documents, **Accidental Damage to Mobile Phones, Tablet Computers or Laptop Computers** and more
- ◆ **Cash allowance** covers damage to household contents stored in professional storage facilities
- ◆ **Worldwide protection** on both Personal Effects and Personal Liability
- ◆ Coverage for **Public Liability** up to HK\$10,000,000
- ◆ **24-hour Home Assistance Service** provides free referral services including electrical repair, babysitting/nursing, temporary domestic helper and more
- ◆ 3 optional benefits: Top-up Cover for Public Liability (Basic Benefits) | All-risk Coverage for Building | Additional Valuables
- ◆ Coverage for building age up to **55 years; no excess** for claims for most losses or damages if building aged 45 years or below
- ◆ **Extra Benefit for Green Living** - encourages use of energy efficient household appliances
- ◆ **No Claim Benefit Upgrade** - increases the initial sum insured by up to 10% at policy renewal



## Plan Summary

Plan Level	Plan A	Plan B	Plan C
Cover Period (Period of Insurance)	1 year		
Policyholder	Following person of the insured premises: <ul style="list-style-type: none"> <li>▪ Owner;</li> <li>▪ Owner and occupier; or</li> <li>▪ Tenant/occupier</li> </ul>		
Type of Building where the Insured Premises is Situated	Residential buildings in Hong Kong (either low rise house or non low rise house) with age of 55 years or below <sup>△</sup>		
Area Type of Insured Premises Used in Premium Calculation	Customers can select: <ul style="list-style-type: none"> <li>▪ Gross floor area (sq. ft.); or</li> <li>▪ Saleable floor area (sq. ft.)</li> </ul>		
<b>Major Benefit Items</b>	<b>Maximum Benefit Limit (Sum Insured) per Period of Insurance (HK\$)</b>		

### Section 1 – Household Contents

Include: A. Basic Benefits; and B. Extended Benefits	1,300,000	800,000	600,000
C. Additional Benefits	According to the selected sum insured		

### Section 2 – Public Liability

A. Basic Benefits	10,000,000 Any one accident/any one period of insurance		
B. Extended Benefits	Up to 5,000,000 Any one accident/any one period of insurance		

### Section 3 – Optional Benefits

1. Top-up Cover for Public Liability (Basic Benefits)	10,000,000	5,000,000	-
2. All-risk Coverage for Building	According to the selected sum insured, up to 20,000,000 <sup>▲</sup>		
3. Additional Valuables	According to the selected sum insured		-

<sup>△</sup> For insured premises with building age over 55 years, policy application is subject to Blue Cross' prior quotation and approval.

<sup>▲</sup> Requests for an amount of sum insured exceeding HK\$20,000,000 shall be made to Blue Cross and be subject to Blue Cross' prior quotation and approval.

## Schedule of Benefits

Plan Level	Plan A	Plan B	Plan C
Benefit Items	Maximum Benefit Limit per Period of Insurance (HK\$)		

### Section 1 – Household Contents

<b>Initial Sum Insured</b> Include Section 1A - Basic Benefits and Section 1B - Extended Benefits	<b>1,300,000</b>	<b>800,000</b>	<b>600,000</b>
<b>A. Basic Benefits</b> Cover household contents below at home against any accidental loss or damage			
<b>1. Furniture, Furnishings, Household Appliances, Computer, Television, Home Audio and Video Equipment, Piano</b> Include Extra Benefit for Green Living <sup>#</sup> - per item/per set	100,000	90,000	75,000
<b>2. Household Renovation on Walls, Ceilings, Floors, Doors and Windows</b> - per item/per set	100,000	90,000	75,000
<b>3. Valuables</b> Include diamond, jewellery, watches, works of art, music instruments (except piano), etc. - per item/per set	<b>450,000</b> 10,000	<b>300,000</b> 9,000	<b>200,000</b> 7,500
<b>4. Other Household Contents</b> - per item/per set	10,000	9,000	7,500

<sup>#</sup> In the event that

- (a) a household appliance insurable under the policy is damaged to the extent that it is beyond repair (to be determined at Blue Cross' sole discretion); and
- (b) the insured person and/or the insured family replaces it with a new item which qualifies as a Grade 1 Energy Efficient Product, on top of the original amount payable under Section 1A – Basic Benefits (Furniture, Furnishings, Household Appliances, Computer, Television, Home Audio and Video Equipment, Piano), Blue Cross will pay for an additional 10% of such original amount payable.

## Schedule of Benefits

Plan Level	Plan A	Plan B	Plan C
Benefit Items	Maximum Benefit Limit per Period of Insurance (HK\$)		
B. Extended Benefits			
1. Removal of Debris Cost of removal of debris, dismantling or propping of the household contents due to accidental loss or damage.	10% of the adjusted loss		
2. Interior Alterations or Repairs Loss of or damage to household contents during interior alterations or repairs (provided that the maximum contract value and contract period of the interior alterations or repairs not exceeding HK\$80,000 and 2 months respectively).	According to the maximum benefit limit of Section 1 - Household Contents		
3. Replacement of Locks or Windows Replacement and installation cost if windows, door locks and/or keys of the main entrance(s) of home are lost or damaged due to burglary or attempted theft.	3,000		
4. Personal Effects (Worldwide) Accidental loss of or damage to personal effects such as handbags, watches, cameras, etc. that brought along by the insured person and insured family anywhere in the world.  - per item/per set	20,000  6,500	20,000  5,000	15,000  4,500
5. Money or Unauthorised Use of Credit Cards Accidental loss of money or loss resulting from unauthorised use of credit cards belonging to the insured person or insured family due to fire, burglary, robbery or theft in Hong Kong.	2,000		
6. Personal Documents Replacement cost of personal documents belonging to the insured person or insured family as a result of accidental loss in Hong Kong.	2,000	1,800	1,500
7. Household Removal or Temporary Removal Cover the loss of or damage to household contents while they are: a) being moved by professional remover from home to a new permanent residence in Hong Kong (up to 2 days); or b) temporarily removed from home for professional cleaning, repair, renovation or maintenance within Hong Kong (up to 14 days)  - per item/per set	200,000      10,000		
8. Storage of Household Contents Cash allowance will be payable if the household contents stored in a professional storage facility are damaged due to fire, flood, water discharged or overflowing or leakage from any water system or installation in such facility.	10,000	9,000	7,500
9. Frozen Food Replacement cost of frozen food stored in the freezer compartment of the refrigerator which is spoiled due to change in temperature of such refrigerator or freezer by accidental means.	5,000		
10. Domestic Helper's Property Accidental and physical loss of the personal effects of the insured domestic helper due to fire or burglary at home.  - per item/per set	1,500   500		
11. Accidental Damage to Mobile Phones, Tablet Computers or Laptop Computers (within Hong Kong) Repair or replacement costs against accidental damage to mobile phones, tablet computers (of screen size 7 inches or above measured diagonally) or laptop computers belonging to the insured person or insured family.  - per item/per set	10,000 Max. 2 reimbursements/any one period of insurance   ▪ Mobile phone: 2,500 ▪ Tablet computer or laptop computer: 5,000		

## Schedule of Benefits

Plan Level	Plan A	Plan B	Plan C
Benefit Items	Maximum Benefit Limit per Period of Insurance (HK\$)		
C. Additional Benefits			
1. Alternative Accommodation Necessary and reasonable expenses for alternative accommodation incurred if the home becomes uninhabitable due to accidental loss of or damage to household contents.  - per day	80,000   1,800	70,000   1,500	60,000   1,200
2. Accidental Death Accidental death of the insured person or insured family within 3 calendar months due to fire or robbery at home.  - per family member	400,000   100,000		
3. 24-hour Home Assistance Service Free referral services including electrical repair, plumbing, locksmith, general repair on household items, baby sitting/nursing, temporary domestic helper, etc.	Included		



## Schedule of Benefits

Plan Level	Plan A	Plan B	Plan C
Benefit Items	Maximum Benefit Limit per Period of Insurance (HK\$)		

### Section 2 – Public Liability

#### A. Basic Benefits

**1. (1) Property Owner's Liability or Occupier's Liability, (2) Personal Liability (Worldwide), (3) Pets Owner's Legal Liability, (4) Owner's Liability in Common Area**

Cover the legal liability to a third party arising from the insured person and/or the insured family (1) as an owner of the home or as a lawful occupier of the home, (2) solely in a personal capacity anywhere in the world, (3) as an owner of the pet, or (4) as the part owner of the common parts of the building that causes:

- a) accidental death or bodily injury to third party; or
- b) accidental loss of or damage to third party's property

**(5) Tenant's Liability**

Cover the legal liability as a tenant for the accidental loss of or damage to the building rented and occupied by the insured person and/or the insured family

**(6) Expenses and Legal Costs**

10,000,000  
Any one accident/any one period of insurance

#### B. Extended Benefits

**1. Interior Alterations or Repairs Liability**

Cover the liability arising from interior alterations or repairs under Section 1 – Household Contents (provided that the maximum contract value and contract period of the interior alterations or repairs not exceeding HK\$80,000 and 2 months respectively).

1,000,000  
Any one accident/any one period of insurance

**2. Solar Energy Generation System Liability**

(for Low Rise House only)

Cover the liability to a third party for (i) accidental death or bodily injury to a third party, or (ii) accidental loss of or damage to third party's property arising out of the use of a solar energy generation system owned by the insured property owner or occupier at the insured premises (provided that the insured premises is a low rise house).

5,000,000  
Any one accident/any one period of insurance

### Section 3 – Optional Benefits (subject to additional premium)

<b>1. Top-up Cover for Public Liability (Basic Benefits)</b> Cover the excess of such amount payable under Section A (Basic Benefits) of Section 2 (Public Liability).	10,000,000	5,000,000	-
<b>2. All-risk Coverage for Building</b> Cover the cost to rebuild or repair the building against accidental and physical loss of or damage arising from but not limited to fire, flood, explosion or typhoon.	According to the selected sum insured, up to 20,000,000 <sup>▲</sup>		
<b>3. Additional Valuables</b> Cover the valuables such as diamond, jewellery, watches, works of art, etc. against accidental and physical loss of damage.	According to the selected sum insured		-

<sup>▲</sup> Requests for an amount of sum insured exceeding HK\$20,000,000 shall be made to Blue Cross and be subject to Blue Cross' prior quotation and approval.

## Excess (HK\$)

	Building Age of 45 or Below	Building Age of 46 to 55 <sup>▽</sup>
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### For Each and Every Claim

#### Section 1 – Household Contents

#### Section 3.2 – Optional Benefits (All-risk Coverage for Building)

Loss or damage arising from

1. Water damage	<u>Non low-rise house</u>	3,000 or 10% of the adjusted loss, whichever is greater
	-	
	<u>Low rise house<sup>^</sup></u>	10% of the adjusted loss
	1,000 or 10% of the adjusted loss, whichever is greater	
2. Landslip or subsidence	-	10% of the adjusted loss
3. Fire, lightning or explosion	-	-
4. Other causes	-	1,000

#### Section 2 – Public Liability

#### Section 3.1 – Top-up Cover for Public Liability (Basic Benefits)

Loss or damage arising from

1. Water damage	-	3,000 or 10% of the adjusted loss, whichever is greater
2. Damage by solar energy generation system	-	5,000 or 20% of the adjusted loss, whichever is greater

<sup>▽</sup> For insured premises with building age over 55 years, excess is subject to Blue Cross' prior quotation and approval.

<sup>^</sup> "Low rise house" shall mean house/semi-detached house or village house of not more than 3 storeys (excluding the roof floor).



## Annual Premium Table (HK\$)

### Section 1 – Household Contents

### Section 2 – Public Liability

Building Age of 55 Years or Below <sup>Δ</sup>				
Plan Level		Plan A	Plan B	Plan C
Gross Floor Area (sq. ft.)*	Saleable Floor Area (sq. ft.)*			
500 or below	400 or below	960	672	576
501 - 700	401 - 560	1,260	882	756
701 - 1,000	561 - 800	1,536	1,075	922
1,001 - 1,500	801 - 1,200	2,016	1,411	1,210
1,501 - 2,000	1,201 - 1,600	2,580	1,806	1,548
2,001 - 2,500	1,601 - 2,000	3,096	2,167	1,858
2,501 - 3,500	2,001 - 2,400	3,696	2,587	2,218

<sup>Δ</sup> For insured premises with building age over 55 years, policy application is subject to Blue Cross' prior quotation and approval.

\* Customers can select either the gross floor area or saleable floor area as the basis of premium calculation.

### Section 3 – Optional Benefits

Building Age of 55 Years or Below <sup>Δ</sup>			
Plan Level	Plan A	Plan B	Plan C
1. Top-up for Public Liability (Basic Benefits)	350	250	-
2. All-risk Coverage for Building (% of sum insured)	0.08%		
3. Additional Valuables	Subject to quotation		

<sup>Δ</sup> For insured premises with building age over 55 years, policy application is subject to Blue Cross' prior quotation and approval.

## No Claim Benefit Upgrade<sup>+</sup>

Upon renewal, the initial sum insured under Section 1 – Household Contents will be increased if no claim has been submitted during the respective no claims periods, as specified in the table below, giving you extra protection in the new period of insurance:

No Claim Period Immediately Preceding Policy Renewal	1 year	2 consecutive years or more
Percentage of Initial Sum Insured to be Increased	5%	10%

<sup>+</sup> No Claim Benefit Upgrade only applies to the initial sum insured under Section 1 – Household Contents; the benefit sub-limits of all benefit items under the same section will remain unchanged.

In the event that any benefit under Section 1 – Household Contents paid by Blue Cross after a No Claim Benefit Upgrade has been applied during a period of insurance, the sum insured for the immediately succeeding period of insurance will reset to the initial sum insured (without applying any No Claim Benefit Upgrade).

### Important Notes

1. The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made under the policy, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum premium charge of HK\$500 per policy.
2. Blue Cross reserves the right to adjust the premium table from time to time.

### Major Exclusions

1. Any loss or damage arising from wear and tear, mildew, mold, moisture, rot, corrosion, rust, gradual deterioration, market depreciation, the action of light or atmosphere and gradually operating causes.
2. Any loss or damage arising from burglary, theft or attempted theft not evidenced by visible marks of force or violence.
3. Any loss or damage arising from breakdown and/or mechanical malfunction of electrical appliances and computer equipment.
4. Any loss or damage when leaving properties behind and unattended.
5. Any loss or damage caused by the wilful act, deliberate act or recklessness of the insured person, the insured family or the insured domestic helper.
6. Fines, penalties, punitive or exemplary damages.
7. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government, municipal, local or any public authority, or any act of terrorism.

### Claim Procedure

- ◆ Within 14 days from the occurrence of the event giving rise to a claim under the policy, customers must provide notice of claim to Blue Cross. Customers must furnish Blue Cross with the loss circumstances in writing, all certified information and evidence as Blue Cross may request. Claim form can be downloaded from Blue Cross website.
- ◆ For claim in relation to public liability, written notice of the event giving rise to the legal liability must be given to Blue Cross immediately together with required documents.
- ◆ In case of any event pertaining to fire, burglary, robbery, malicious damage, riot or strike, the insured person must report the loss to the police, building management office and/or any other relevant authorities and Blue Cross immediately and in any event not later than 24 hours after the above loss occurrence.

For details of the claims conditions, please refer to the terms and conditions of the relevant insurance policy.

#### Notes

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Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.