



## Easy HomeCare

### Product Highlights

- Only HK\$420 a year, Bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance") provide a competitive and comprehensive insurance package for you and your family
- Household Contents cover up to a limit as high as HK\$500,000
- Personal Liability Insurance covers up to HK\$5,000,000 as owner and/or occupier of your home or as a private individual anywhere in the world
- All-round protections to household contents inside the home, such as furniture, electrical appliances, etc., including loss or damage arising from fire, flood, bursting pipes, typhoon, theft and other accidents
- Applicable to Home of Net Floor Area up to 1,000 square feet

### Coverage

#### SECTION 1- Household Contents

Your household contents at home are insured for 'All Risks' cover. This 'All Risks' cover protects your contents against accidental loss or damage arising from, including but not limited to, fire, flood, typhoon, explosion or theft, **up to a maximum of HK\$500,000 per year. Maximum limit of the coverage for any one item of your household contents is HK\$100,000.** Valuables, such as jewellery, gold, silver, watches, photographic equipment, furs, musical instruments (except pianos), are covered up to HK\$10,000 per item and with an aggregate maximum of HK\$100,000 per year.

Except the above mentioned coverage, this insurance also provides the following extra benefits:

Item	Benefits	Maximum Limit (HK\$)
1	<b>Window, Door Lock &amp; Key Replacement</b> Replacement of external door locks and keys or broken windows due to burglary or attempted theft.	3,000 per year
2	<b>Temporary Removal</b> Accidental loss of or damage to household contents whilst being temporarily removed from home for renovation, cleaning or repair.	50,000 per year
3	<b>Home Removal</b> Accidental loss of or damage to household contents: a) whilst in transit between current home and new home by professional removers within HK; or b) whilst in temporary storage, for up to 7 days in a furniture depository; or c) whilst at the new home but before occupied as permanent residence up to 2 months (you have to notify bolttech Insurance before your move)	50,000 per year

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Item	Benefits	Maximum Limit (HK\$)
4	<b>Frozen food</b> Cost of replacing spoilt frozen food due to accidental power failure or breakdown of refrigerator.	5,000 per year
5	<b>Removal of Debris</b> Cost of removal of debris of the household contents following loss or damage insured.	10,000 per year
6	<b>Personal Money</b> Accidental loss or theft of money at home.	2,500 per year
7	<b>Domestic Helper's Property</b> Accidental loss of or damage to domestic helper's property at home.	1,000 per item 5,000 per year
8	<b>Tenant's Improvement</b> Accidental loss of or damage to tenant's improvements at home.	100,000 per item
9	<b>Interior Renovation</b> Accidental loss of or damage to household contents during interior renovation by contractors (provided that the renovation period is less than 2 months).	100,000 per year
10	<b>Alternative Accommodation</b> Cost of alternative accommodation when the home becomes uninhabitable as a result of accidental loss or damage.	1,000 per day 50,000 per year
11	<b>Personal Accident</b> Accidental death of Insured or Insured's family members as a result of fire or theft at home.	50,000 per person 200,000 per year

## Section 2 – Personal Liability

**Easy HomeCare** provides worldwide cover of your legal liability up to HK\$5,000,000 against any claim for bodily injury or property damage resulting from the negligence of you or your family members normally living with you. Provided that the legal proceedings is submitted to the Hong Kong court.

- a) as occupier of the home
- b) as owner of the home (including common areas of the building)
- c) as an individual (anywhere in the world)

Cover your legal liability being a Tenant of the home against the damage caused to the structure of the home and landlord's fixtures and fittings.

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## Summary of Coverage

Applicable to Home of Net Floor Area up to 1,000 square feet

Section	Coverage	Limit of Liability (HK\$)
Section 1	Household Contents	500,000
Section 2	Personal Liability	5,000,000

## Insurance Premium

Net Floor Area of Your Home (square feet)	Annual Premium (HK\$)
Up to 1,000 square feet	420

Insurance levy is not included in the above premium

## Insurance Levy Rate Table

Date of Policy Inception	Rate	Cap (HK\$)
From 1 Jan 2018 till 31 Mar 2019	0.040%	2,000
From 1 Apr 2019 till 31 Mar 2020	0.060%	3,000
From 1 Apr 2020 till 31 Mar 2021	0.085%	4,250
From 1 Apr 2021 onwards	0.100%	5,000

Levy collected by the insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit <https://www.bolttechinsurance.hk/en/insurance-levy> or contact: (852) 3123 3344.

## Excess

Excess for Each Claim	
<b>Section 1: Household Contents</b>	<ul style="list-style-type: none"> <li>the first HK\$1,000 of each claim caused by water damage</li> <li>the first HK\$500 of each claim resulting from any other cause</li> </ul>
<b>Section 2: Personal Liability</b>	<ul style="list-style-type: none"> <li>the first HK\$500 of each claim for third party property damage</li> </ul>

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## Major Exclusions

The following is only a summary of the major exclusions. Please refer to the policy for details.

- Loss or damage arising from uninsurable risks such as scratching, wear and tear, mechanical or electrical fault or breakdown, misuse or domestic animals
- Loss of or damage to mobile phones, household contents contained in open areas or on roofs, spectacles, contact lenses, sporting equipment whilst in use, computer system records, aerial devices or satellite dish
- Loss or damage if the home is unoccupied for more than 60 consecutive days
- Personal Liability for travelling out of Hong Kong exceeding 90 consecutive days
- Loss or damage due to war risks, radioactive risks, sonic bangs or any act of terrorism

## Important Notes

### 1. Change in risk

The successful applicant must advise Bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance") of any change in his/ her occupation of or the usage of the home or circumstance which will increase the possibility of loss and pay an additional premium if it is required by bolttech Insurance.

### 2. Renewal Arrangement

Your insurance policy will be renewed automatically yearly on the same term or with any changes as specified in the renewal notice. A renewal notice will be issued at least 30 days before the expiry of the current period of your insurance policy. The renewal notice will specify the amount of the premium for the renewal term and such premium will be charged to your designated credit card account. If you don't want to renew your Policy or any details of your designated credit card account has been changed, please contact bolttech Insurance in writing at least 2 weeks before the expiry of the current period of your insurance policy.

### 3. Mode of Premium Payment

Premium must be paid by a designated credit card account.

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in the Policy, a specimen copy of which will be furnished to you on request to bolttech Insurance.

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