

BOC Family Comprehensive Protection Plan (Series 1)

Basic Benefit – I. Personal Accident Protection

Insured Items & Coverage	Maximum Benefit (HK\$)	
	(Per insured person)	
	Silver Plan	Gold Plan
<p>1. Personal Accident</p> <ul style="list-style-type: none"> - Death / permanent total disablement / permanent total loss of both limbs or loss of sight of two eyes / permanent total loss of one limb or loss of sight of one eye / major burns (claims are calculated on the basis of burn surface area) resulting from accident - Permanent total loss of hearing of both ears / permanent total loss of speech resulting from accident (Maximum benefit payable for permanent total loss of hearing of both ears and for permanent total loss of speech are 75% and 50% of the specified amount respectively) <p>(Maximum benefit payable for child(ren) is 20% of the specified amount or HK\$300,000, whichever is lower)</p> <p>(This benefit does not apply to insured person who is already being payable under item 2 “Double Indemnity for Accidental Death or Permanent Total Disablement”)</p>	1,000,000/year	2,000,000/year
<p>2. Double Indemnity for Accidental Death or Permanent Total Disablement</p> <p>Accidental death or permanent total disablement resulting from traveling by public transportation or private car (This benefit does not apply to child(ren) or insured persons aged 70 above)</p>	2,000,000/year	4,000,000/year
<p>3. Credit Card Outstanding Balance Protection</p> <p>In the event of an accident causing the insured person’s death, repayment of any outstanding balance payable under the insured person’s credit cards charged to such cards during the period of insurance (This benefit does not apply to child(ren))</p>	20,000/year	30,000/year
<p>4. Medical Expenses</p> <ul style="list-style-type: none"> - Medical expenses incurred for bodily injury caused by accident (including Chinese herbalist and bonesetters treatment expenses, provided that the maximum benefit payable is HK\$150 per day and up to a total of HK\$1,000 per year) - If medical treatment is required for third degree burn of the body following an accident, which is confirmed by a registered medical practitioner, the maximum benefit will be doubled. 	30,000/event	45,000/event
<p>5. Cash Allowance for Health Supplements</p> <p>If the insured person suffers accidental bodily injury and requires in-hospital treatment, cash allowance will be payable from the 8th day of hospital confinement onward (maximum pay up to 5 days per event)</p>	200/day	300/day
<p>6. Home Nursing Expenses</p> <p>If the insured person suffers accidental injury and incurs eligible expenses for qualified nursing care service at the insured person’s home for the period recommended by a registered medical practitioner after being discharged from the hospital, the actual charges for such services will be payable (maximum pay up to 100 days)</p>	300/day	500/day

<p>7. 24-hour Worldwide Emergency Assistance Services (All expenses and services must be pre-approved and directly arranged by the Emergency Assistance Service Company. Please call the 24-hour Emergency Assistance Hotline if assistance is required)</p> <p>7.1 Emergency Medical Assistance Services</p> <p>(a) Emergency medical evacuation or repatriation</p> <p>(b) Compassionate visit (the insured person must be confined in overseas hospital for more than 7 consecutive days) (a return scheduled economy class airline ticket and hotel accommodation of up to HK\$1,200 per day will be provided)</p> <p>(c) Return of unattended child(ren) to HKSAR</p> <p>(d) Return of the insured person to HKSAR after medical treatment</p> <p>(e) Hospital admission deposit guarantee</p> <p>7.2 Hotline Assistance Services (24-hour emergency assistance hotline services including: medical advice, travel information, consulate/ interpreter/lawyer referral, emergency rerouting arrangements and luggage retrieval, etc. For details, please refer to the policy)</p>	<p style="text-align: right;">unlimited</p> <p style="text-align: right;">60,000</p> <p>an one-way scheduled airline ticket (economy class)</p> <p>an one-way scheduled airline ticket (economy class)</p> <p style="text-align: right;">50,000</p> <p style="text-align: center;">-</p>
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Basic Benefit – II. Annual Travel Protection¹

Insured Items & Coverage	Maximum Benefit (HK\$)	
	(Per insured person and per journey)	
	Silver Plan	Gold Plan
<p>1. Personal Accident</p> <p>- Death / permanent total disablement / permanent total loss of both limbs / permanent total loss of sight of two eyes / permanent total loss of one limb and loss of sight of one eye / major burns (claims are calculated on the basis of burn surface area) resulting from accident during the journey</p> <p>- Permanent total loss of one limb or loss of sight of one eye / permanent total loss of speech / permanent total loss of hearing in both ears resulting from accident during the journey (Maximum benefit payable is 50% of the specified amount)</p> <p>(Maximum benefit payable for child(ren) or insured person aged over 70 is HK\$250,000)</p>	1,000,000/year	1,200,000/year
<p>2. Compassionate Death Cash Benefit</p> <p>Death of the insured person caused by accident or sickness occurred during the journey (In the event of death caused by sickness, maximum benefit payable is 40% of the specified amount)</p>	30,000	50,000
<p>3. Medical and Relevant Expenses</p> <p>(a) Medical expenses (including out-patient, surgical and doctor's fee) incurred as a direct result of accidental bodily injury or sickness occurred during the journey (Maximum benefit payable for child(ren) or insured person aged over 70 is HK\$250,000)</p> <p style="padding-left: 20px;">i. Follow-up medical, hospital and treatment expenses incurred in HKSAR within 3 months after the insured person's return from abroad (including bonesetter, Chinese herbalist and acupuncture expenses, provided that the maximum benefit payable is HK\$150 per day and up to a maximum benefit of HK\$2,000 in total)</p> <p style="padding-left: 20px;">ii. Expenses associated with the transport of body after death (In no event shall the total amount payable under item (a) exceed 100% of the corresponding limit in item (a) as stated in the insured plan)</p> <p>(b) Daily hospital cash benefit: for hospital confinement exceeding 24 hours either outside the HKSAR, or immediately return to the HKSAR as a result of bodily injury or sickness occurred during the journey, daily hospital cash will be paid.</p>	<p>1,000,000</p> <p style="padding-left: 20px;">75,000</p> <p style="padding-left: 20px;">100,000</p> <p style="padding-left: 20px;">6,000 (500/day)</p>	<p>1,200,000</p> <p style="padding-left: 20px;">80,000</p> <p style="padding-left: 20px;">100,000</p> <p style="padding-left: 20px;">8,800 (550/day)</p>

<p>4. Baggage and Personal Effects Covers the loss of or damage to the insured person's baggage and personal effects, and extends to cover loss or damage to the insured person's personal notebook computers as a result of theft or robbery as well (Maximum benefit payable is HK\$3,000 for any one article / any one pair of articles)</p>	15,000	20,000
<p>5. Delayed Baggage Emergency purchases of essential items, requisites or clothing upon temporary deprivation of baggage for at least 8 hours from time of arrival at destination abroad for the insured person due to misdirection in delivery or hi-jacking</p>	1,500	3,000
<p>6. Personal Money and Travel Documents Loss of cash or travelers' cheques as a direct result of robbery and cost of replacing air ticket or other travel documents</p>	5,000	6,000
<p>7. Legal Liability Protection against the legal liability for any third party's death, bodily injury or property damage caused by the insured person's negligence</p>	2,500,000	5,000,000
<p>8. Travel Delay / Re-routing If the departure of scheduled flight or sea vessel is delayed for more than 8 hours as a result of strike, industrial action, poor weather or mechanical breakdown, one of the following benefits will be payable to the insured person :</p> <ul style="list-style-type: none"> - cash benefit of HK\$250 will be paid for each 8-hour travel delay; or - additional transportation and accommodation expenses necessarily incurred by the insured person for re-routing 	<p>2,500</p> <p>5,000</p>	<p>3,000</p> <p>6,000</p>
<p>9. Cancellation of Journey Protection for the insured person against the loss of non-refundable deposits or prepaid expenses if the journey has to be cancelled due to</p> <ul style="list-style-type: none"> (a) death, illness or serious accident of the insured person or family members or close business partners; or (b) issuance of Black Alert² for the planned destination by the Government of HKSAR under the "Outbound Travel Alert System"³ 	35,000	50,000
<p>10. Curtailment of Journey</p> <ul style="list-style-type: none"> - If the trip has to be curtailed after its commencement due to <ul style="list-style-type: none"> (a) death, injury, illness or hi-jack occurring to the insured person or the person with whom the insured person is traveling with or family members or close business partners; or (b) issuance of Black Alert for the planned destination by the Government of HKSAR under the "Outbound Travel Alert System"³ the non-refundable prepaid costs on the unused portion of the journey will be reimbursed proportionally to the insured person - One-off cash allowance of HK\$1,000 will be payable in the event of unavoidable curtailment of the planned journey or when the insured person is unavoidably delayed (for more than 8 hours and by means of any kind of transportation vehicle) in the course of a planned journey as stipulated prior to departure due to issuance of Black Alert for the planned destination - Covers additional accommodation expenses necessarily incurred to replace lost travel documents as a result of robbery, burglary or theft during the travel period 	35,000	50,000
<p>11. Loss of Home Contents Loss of or damage to home contents due to burglary occurred at the insured person's unoccupied home whilst the insured person is traveling aboard (maximum HK\$3,000 per item)</p>	10,000	15,000

12. Credit Card Outstanding Balance Protection In the event of accidental death of the insured person during the journey, repayment of the outstanding balance of the credit card for transactions charged to such cards during the journey (This benefit does not apply to child(ren))	4,000	5,000
13. 24-hour Worldwide Emergency Assistance Services (If Basic Benefit I. Personal Accident Protection is insured, this item 13 under Basic Benefit II. Annual Travel Protection is not applicable)	Maximum benefit is the same as in item 7 of Basic Benefit I. Personal Accident Protection	

Note:

- Maximum cover period for each single journey is 60 days.
- Cancellation of Journey benefit will only be payable if Black Alert has not been issued for the planned destination prior to the booking the scheduled journey.
- The Security Bureau of the Government of HKSAR has launched the Outbound Travel Alert (OTA) System which uses amber, red and black signals to differentiate among different levels of risk. This system will cover the countries which are more popular travel destinations for HKSAR residents aiming to help HKSAR residents better understand the risk or threat to personal safety in travelling overseas.

Basic Benefit – III. Home Protection⁴

Insured Items & Coverage	Maximum Limit of Indemnity (HK\$)			
	Silver Value Plan	Gold Value Plan	Silver Plan	Gold Plan
	Only applicable if gross floor area of the home is 750 square feet or below		No limitation on gross floor area of the home ⁵	
1. Home Contents All risks coverage, including explosion, fire, burst of water pipe, burglary, malicious damage, flood, typhoon, landslide, subsidence or other accidental damage (Excess: water damage - HK\$500 or 10% of loss, whichever is higher; others - HK\$ 500) - Valuables - Brittle Items Maximum Limit of Indemnity under 【item 1 - Home Contents】 and Valuables during the typhoon or rainstorm season ⁶ shall be adjusted as follows: - Home Contents - Valuables	600,000/event (60,000/item) 150,000/year (10,000/item) 8,000/item 720,000/event 180,000/year	1,000,000/event (100,000/item) 250,000/year (15,000/item) 10,000/item 1,200,000/event 300,000/year	1,200,000/event (120,000/item) 280,000/year (17,000/item) 12,000/item 1,440,000/event 336,000/year	
Extended Coverage for Home Contents:				
(A) Interior Decoration/Refurbishment Works Covers accidental physical loss of or damage to home contents caused by contractors during the period of interior decoration or refurbishment work. Such decoration or refurbishment works must be completed within two consecutive months and the relevant expenses must not be greater than the maximum contract value as specified in each insured plan (Excess: water damage - HK\$500 or 10% of loss, whichever is higher; others - HK\$ 500)	Maximum contract value: 120,000 (6,000/item)	Maximum contract value: 200,000 (10,000/item)	Maximum contract value: 240,000 (12,000/item)	
(B) Home Contents Removal Covers accidental physical loss of or damage to home contents by professional removers in the course of removal from the home to the new home located in HKSAR (Excess: HK\$1,000)	600,000/event (60,000/item)	1,000,000/event (100,000/item)	1,200,000/event (120,000/item)	
(C) Alternative Accommodation / Loss of Rental Covers reimbursement of temporary accommodation / loss of rental income if the home becomes uninhabitable due to an insured accident	30,000/event (1,000/day)	50,000/event (1,500/day)	60,000/event (1,800/day)	

<p>(D) Temporary Removal (Maximum temporary storage period cannot exceed 180 days)</p> <ul style="list-style-type: none"> - Covers accidental physical loss of or damage to home contents whilst temporarily being removed from the home to any other premises for the purpose of professional cleaning, repair or renovation within HKSAR - In the event of any insured accident happened in the home, protection is extended to cover the moving expenses of home contents whilst in transit from the home to any other temporarily stored premises and returning back home by remover. 	<p>50,000/event</p> <p>2,000/event</p>	<p>80,000/event</p> <p>3,000/event</p>	<p>100,000/event</p> <p>4,000/event</p>
<p>(E) Personal Effects (excluding mobile phones, spectacles and cash)</p> <ul style="list-style-type: none"> - Covers accidental physical loss of or damage to your and/or your family members' personal effects and valuables happened anywhere in the world (Excess: HK\$500) - Covers accidental physical loss of or damage to domestic helper's personal effects due to burglary at the home (Excess: HK\$500) 	<p>15,000/year (6,000/item)</p> <p>10,000/year (3,000/item)</p>	<p>21,000/year (8,000/item)</p> <p>15,000/year (4,500/item)</p>	<p>30,000/year (10,000/item)</p> <p>18,000/year (5,000/item)</p>
<p>(F) Loss of Money Covers loss of money due to burglary or robbery at home</p>	<p>3,500/event</p>	<p>4,000/event</p>	<p>4,500/event</p>
<p>(G) Replacement of Personal Documents Covers the actual cost or fees necessarily incurred for replacement of the lost or damaged personal documents including passport, driving license, HKID card or other travel documents due to burglary or robbery at the home</p>	<p>3,500/event</p>	<p>4,000/event</p>	<p>4,500/event</p>
<p>(H) Unauthorized Use of Credit Card Covers the loss caused by unauthorized use of credit card(s) due to burglary or robbery at the home</p>	<p>3,000/event</p>	<p>4,000/event</p>	<p>5,000/event</p>
<p>(I) Replacement of Windows, Door Locks and Keys Covers reasonable costs of replacing damaged windows, door locks and keys due to burglary at the home</p>	<p>3,000/event</p>	<p>4,000/event</p>	<p>5,000/event</p>
<p>(J) Removal of Debris Covers the actual cost and expenses necessarily incurred in the removal of debris caused by any insured accident</p>	<p>5,000/event</p>	<p>8,000/event</p>	<p>10,000/event</p>
<p>(K) Frozen Food Covers the cost of replacing food and drinks which are spoilt in the refrigerator as a result of accidental breakdown of the refrigerator and/or accidental failure of electricity supply (Excess: HK\$200)</p>	<p>2,500/event</p>	<p>3,000/event</p>	<p>3,500/event</p>
<p>(Total aggregate amount of claim payable under item 1 – Home Contents above shall not exceed the insured plan's maximum limit of indemnity)</p>			

<p>2. Legal Liability</p> <p>Protects against the legal liability occurring at home in the event of your and/or your family members' negligence, in the following personal capacity causing any third party's death, bodily injury or property damage:</p> <p>(a) as private householder occupying the home; or (b) as owner(s) of the home</p> <p><u>Extended Coverage</u></p> <p>(A) Home Owners Liability:</p> <p>(A1) If you are not the owner of the home, protection is extended to protect the owner of the home against legal liability solely arising out of the occupation by you and/or your family members of the home. During the period of insurance, the home must be possessed by the owner, in the name of a company and/or a director of that company and provided to you, as an employee, for accommodation.</p> <p>(A2) Protection is extended to protect the owner of the home against legal liability arising out of the common parts of the building of which the home is insured, caused by the negligence of the Owner's Corporation and/or Property Management Company of the building and/or the owner of the home.</p> <p>(B) Tenant's Liability: protection is extended to protect against the legal liabilities for damages to the rented and occupied home caused by your and/or your family members' negligence in the capacity of tenants.</p> <p>(C) Worldwide Personal Liability: protection is extended to protect against the legal liability for any third party's death, bodily injury or property damage caused by your and/or your family members' negligence whilst outside the home or during a temporary visit of not exceeding 30 days outside HKSAR.</p> <p>(D) Domestic Helper Liability: protection is extended to protect against the legal liability for any third party's death, bodily injury or property damages caused by your domestic helper's negligence arising out of and in the course of employment</p> <p>(Total aggregate amount of claim payable under item 2 - Legal Liability above shall not exceed the insured plan's maximum limit of indemnity)</p>	<p>6,000,000 /event/year</p> <p>6,000,000 /event/year</p> <p>100,000 /event/year</p> <p>1,000,000 /event/year</p> <p>400,000 /event/year</p>	<p>10,000,000 /event/year</p> <p>10,000,000 /event/year</p> <p>200,000 /event/year</p> <p>1,000,000 /event/year</p> <p>600,000 /event/year</p>	<p>12,000,000 /event/year</p> <p>12,000,000 /event/year</p> <p>250,000 /event/year</p> <p>1,000,000 /event/year</p> <p>800,000 /event/year</p>
<p>3. Personal Accident</p> <p>Protect you and/or your family members suffering death or permanent total disablement as result of fire caused by accident or burglary at the home</p> <p>Cash Allowance for Health Supplement Additional Coverage:</p> <p>If you and/or your family members suffer bodily injury as a result of fire caused by accident or burglary at home and hospital treatment is required as a result, cash allowance will be payable from the 8th day of hospital confinement onward, with a maximum pay up to 5 days per event.</p>	<p>200,000/year (100,000/person)</p> <p>200/day</p>	<p>300,000/year (100,000/person)</p> <p>300/day</p>	<p>400,000/year (100,000/person)</p> <p>500/day</p>

<p>4. Domestic Helper Employees' Compensation (Applicable to local and/or overseas domestic helper aged from 18 to 60 years old) Covers your liabilities as an employer to your domestic helper against accidents and injuries arising out of and in the course of employment under the Employees' Compensation Ordinance and Common Law.</p>	<p>100,000,000 /event</p>	<p>100,000,000 /event</p>	<p>100,000,000 /event</p>
<p>5. Free 24-hour Home Assistance Service Hotline Provides free referral services, such as electrical assistance, plumbing assistance, 24-hour emergency locksmith assistance, contractor for general repair of household items, baby-sitting /registered nursing, temporary domestic helper, and home cleaning/pest control.</p>			

Notes:

4. If the insured home is rented out by the insured:
BOCG Insurance will offer the following Insured Items and Coverage to the "insured only", whilst his/her family members are not entitled to any indemnity under this policy:
 - 4.1. The insured's home contents which are owned by the insured and are placed in the insured home, excluding valuables and brittle items under **【Item 1 – Home Contents】** ;
 - 4.2. **【Extended Coverage to Home Contents item (C) - Loss of Rental and item (J) – Removal of Debris】** ;
 - 4.3. **【Item 2 – Legal Liability】** .
5. If the home has a gross floor area that is more than 1,500 square feet, separate quote will be provided.
6. "Typhoon or rainstorm season" means the period from July to September every year. The proximate cause of claim for loss must be due to typhoon or the rainstorm which must occur in HKSAR.