

## **“Premier Home Comprehensive Insurance” (Green Mortgage Plan Customer Exclusive Offers)**

[exclusively for BOCHK Green Mortgage Customers]

### ● **Premium Discount Privilege for Green Mortgage Customers**

Bank of China Group Insurance Company Limited ("BOCG Insurance") is delighted to present the “Premier Home Comprehensive Insurance” (Green Mortgage Customer Plan) (“the Insurance Plan”) to green mortgage customers of Bank of China (Hong Kong) Limited (“BOCHK”), which provides a comprehensive protection on home contents, personal belongings, legal liability, giving you and your family peace of mind.

### ● **50% discount on first year premium and 15% discount on renewal premium**

The Insurance Plan provides 50% discount on first year premium and permanently 15% discount on renewal premium (applicable to I. Basic Benefit Plan 1, 2, 3).

### ● **Up to HK\$1,200,000 on Coverage of Home Contents**

The Insurance Plan provides all risk protections with up to HK\$1,200,000 on coverage of Home Contents. The Insurance Plan offers comprehensive protections on accidental physical loss of or damage to home contents, including furnitures, and jewellerys, etc., caused by unexpected events such as fire, explosion, typhoon or other accidents.

What’s more, the Insurance Plan covers all complimentary movable home contents provided by developer, alternative accommodation/loss of rental, home removal, replacement of windows, door locks and keys, and personal accident, etc.

### ● **Worldwide Protection for Personal Belongings and Legal Liability**

No matter where you are, you and your family members can enjoy the worldwide protection of the Insurance Plan for accidental physical loss of or damage to the personal effects. The Insurance Plan also covers worldwide protection to you and/or your family members for legal liability of accidental bodily injury or property damage of a third party.

### ● **Replace Old with New for the Loss of or Damage to Home Contents**

In case you and your family members need to replace the accidentally damaged home contents, the compensation will be made on the basis of the cost required to purchase the new ones with the protection against the loss derived from depreciation of home contents. Deduction for wear and tear and depreciation will apply to clothing and footwear.

### ● **Free Additional Coverage**

- Special “Window Protection for Typhoon Season” from July to October every year<sup>1</sup>.
- Infectious Disease Quarantine Cash Allowance<sup>2</sup> and Outdoor fixture and fittings<sup>2</sup>
- Extend to protect against the legal liability incurred by your domestic helper in the event of her negligence resulting in third-party death, bodily injury or property damage with arising out of and in the course of employment.

### ● **Free 24-hour Home Assistance Hotline Service**

In case of emergency at home, 24-hour Home Assistance Hotline of the Insurance Plan provides you and your family members with 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 controls, etc.

#### **Remarks:**

1. Typhoon or rainstorm season refers to the period from July to October each year, and the typhoon or the rainstorm must happen in HKSAR (the proximate cause of the claim for loss must be arising from the typhoon or the rainstorm).
2. Not applicable to the insured home is rented out by the insured.

## I. BASIC BENEFIT<sup>3</sup>

Insured Items and Coverage		Limit of Indemnity (HK\$)			Excess (HK\$)
		Plan 1	Plan 2	Plan 3	
<b>1</b>	<b>HOME CONTENTS</b> All risks coverage including explosion, fire, burst of water pipe, Burglary, malicious damage, flood, typhoon, landslide, subsidence or other accidental damage <ul style="list-style-type: none"> <li>■ Valuables</li> <li>■ Brittle Items</li> </ul>	<b>400,000/event</b> (40,000/item)	<b>800,000/event</b> (80,000/ item)	<b>1,200,000/event</b> (100,000/ item)	Water damage claim: 500 or 10% of loss whichever is the higher; Other cause: 500
<b>Extension Coverage :</b>					
	<b>A. Window Protection for Typhoon Season</b> Cover accidental physical loss of or damage to the window at Home as a direct result of typhoon and rainstorm during the typhoon or rainstorm season from July to October.	10,000/event	15,000 /event	20,000/event	Water damage claim: 500 or 10% of loss whichever is the higher; Other cause: 500
	<b>B. Interior Decoration/ Refurbishment Works</b> Cover accidental physical loss of or damage to Home Contents at Home during the period of interior decoration or refurbishment work by contractors. (less than 2 consecutive months and the contract value shall not exceed as specified.)	150,000 contract value (3,000/ item)	300,000 contract value (6,000/ item)	450,000 contract value (10,000/ item)	Water damage claim: 500 or 10% of loss whichever is the higher; Other cause: 500
	<b>C. Home Removal</b> Cover accidental physical loss of or damage to Home Contents are removed by professional remover from home to your new home in Hong Kong.	400,000/event (40,000/ item)	800,000/event (80,000/ item)	1,000,000/event (100,000/ item)	1,000
	<b>D. Alternative Accommodation/Loss of Rental</b> Cover the reimbursement of temporary accommodation/ loss of rental income when the Home is rendered uninhabitable after an insured accident incurred.	30,000/event (800/day)	45,000/event (1,500/day)	60,000/event (2,000/day)	--
	<b>Extra cover:</b>				
	<b>Infectious Disease Quarantine Cash Allowance</b> The Insured and/or Family Members are informed by the HKSAR government to undergo an compulsory quarantine at a designated location outside the Home.	2,800/event (200/day)	4,200/event (300/day)	5,600/event (400/day)	
	<b>E. Temporary Removal</b> Cover accidental physical loss of or damage to Home Contents whilst temporarily removed from the Home to any other premises for the purpose of professional cleaning, repair or renovation within Hong Kong. (Temporary storage period shall not	25,000/event	50,000/event	80,000/event	--

	exceed 90 days)				
F.	<b>Personal Belongings</b> Cover accidental physical loss of or damage to the Insured and/or Family Members' Personal Effects and Valuables happened anywhere in the world. Also cover accidental physical loss of or damage to domestic helper's personal effects due to burglary at home.	10,000/year (5,000/item/set)	18,000/year (6,000/item/set)	28,000/year (7,000/item/set)	500
G.	<b>Loss of Money or Unauthorized Use of Credit Card</b> Cover loss due to Burglary or robbery at Home. - Money - Unauthorized use of credit card(s)	5,000/year (2,500/item/set)	10,000/year (3,000/item/set)	15,000/year (4,500/item/set)	500
H.	<b>Laptop Computers and mobile phone</b> Cover the actual repair and replacement cost or fees of the below items due to robbery or Burglary at Home. - Laptop Computers. - Mobile phone	1,500/event 2,000/event	3,500/event 3,000/event	3,500/event 4,000/event	-- --
I.	<b>Replacement of Personal Documents</b> Cover the replacement cost or fees of personal documents due to fire, Burglary or robbery at Home.	3,000/event 2,500/event	4,000/event 3,500/event	5,000/event 4,500/event	1,000 1,000
J.	<b>Replacement of Windows, Door Locks and Keys</b> Cover reasonable replacement cost of damaged windows, door locks and keys of Home due to Burglary.	1,500/event	3,500/event	3,500/event	--
K.	<b>Removal of Debris</b> Cover the cost and expenses incurred in the removal of debris following any insured accident.	2,000/event	3,000/event	3,500/event	--
L.	<b>Frozen Food</b> Cover the replacement cost of food and drinks which are spoiled in the refrigerator as a result of accidental breakdown of the refrigerator and/or accidental failure of electricity supply.	3,000/event	6,000/event	8,000/event	--
M.	<b>Malicious Damage by tenant</b> Cover malicious damage to landlord's Home Content at the let out property by tenant.	2,000/event	3,000/event	4,000/event	200
N.	<b>Outdoor Property</b> Covers the accidental physical loss of or damage to the fixtures and fittings in the open generally located at Home as a direct result of typhoon, rainstorm and lightning.	30,000/event (3,000/item/set)	40,000/event (4,000/item/set)	50,000/event (5,000/item/set)	--
O.	<b>24-HOUR HOME ASSISTANCE SERVICES</b> Free referral services: - electrical assistance - plumbing assistance, - 24-hour emergency locksmith assistance - contractor for general repair of household items, - baby-sitting/registered nursing - temporary domestic helper - home cleaning/pest control	--	15,000/event (3,000/item/set)	20,000/event (4,000/item/set)	1,500 or 10% of loss whichever is the higher
		✓	✓	✓	--

	(Total aggregate amount of claim payable under SECTION 1 - HOME CONTENTS above must not exceed the insured Plan's maximum Limit of Indemnity)				
<b>2</b>	<b>LEGAL LIABILITY</b>	<b>5,000,000/event/year</b>	<b>7,000,000/event/year</b>	<b>10,000,000/event/year</b>	<b>--</b>
	Protect against the legal liability of the Insured and/or Family Members as a home owner or a resident, for negligence causing third-party Bodily Injury or property damage at Home.				
	<b>Extension Coverage :</b>				
	<b>A. Home Owner's Liability</b>	5,000,000/event/year	7,000,000/event/year	10,000,000/event/year	--
	Protect the owner of the Home against any legal liability arising out of the common part of the building of which the home is insured, for negligence caused by the Owner's Corporation and/or Property Management Company of the building and/or the owner of the home.				
	<b>B. Worldwide Personal Liability</b>	1,000,000/event/year	1,000,000/event/year	1,000,000/event/year	--
	Protect against the legal liability in the event of the Insured and/or Family Members' negligence causing third-party Bodily Injury or property damage whilst outside the Home or during a temporary visit outside HKSAR. (not exceeding 30 days)				
	<b>C. Domestic Helper Liability</b>	200,000/event/year	400,000/event/year	600,000/event/year	--
	Protect against the legal liability in the event of the Insured's Domestic Helper's negligence causing third-party Bodily Injury or property damage during her work.				
	<b>D. Pet's Owner Liability</b>	20,000/event/year	35,000/event/year	50,000/event/year	--
	Protect against the legal liability in the event of the Insured and/or Family Members' pet(s) causing third-party Bodily Injury at Home or within the common area of the Building.				
	(Total aggregate amount of claim payable under SECTION 2 - LEGAL LIABILITY above must not exceed the insured Plan's maximum Limit of Indemnity)				
<b>3</b>	<b>PERSONAL ACCIDENT</b>	<b>200,000/year</b>	<b>300,000/year</b>	<b>400,000/year</b>	<b>--</b>
	Protect the Insured and/or Family Members suffer death or permanent total disablement as a result of fire, robbery, theft or Burglary at Home.	(100,000/person)	(150,000/person)	(200,000/person)	

**Remarks:**

3. If the insured home is rented out by the insured:  
BOCG Insurance Company Limited (BOCG Insurance) will offer the following Insured Items and Coverage for the "Insured only", whilst his/her family members are not entitled to any indemnity in this policy.
- (i) The Insured's home contents which are owned and placed in the insured home, excluding valuables and brittle items under **【I.BASIC BENEFIT item 1 – HOME CONTENTS】** ;
- (ii) **【Extension Coverage to HOME CONTENTS item D - Loss of Rental, item K – Removal of Debris and item M - Malicious Damage by tenant】** ;
- (iii) **【I.BASIC BENEFIT item 2 – LEGAL LIABILITY】** , but not including the extension coverage item B - D
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## Premium Table ^ (HK\$)

### I. BASIC BENEFIT

Floor area of the insured home <sup>4</sup> (square feet)		Original Annual Premium			First year Preferential Premium		
Gross Floor Area	Saleable Area	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
500 or below	380 or below	684	798	1,026	342	399	513
501-750	381-570	912	1,083	1,425	456	541.5	712.5
751-950	571-720	1,197	1,368	1,710	598.5	684	855
951-1,250	721-950	1,539	1,767	2,166	769.5	883.5	1,083
1,251-1,500	951-1,130	1,881	2,280	2,736	940.5	1,140	1,368
1,501-2,000	1,131-1,500	2,223	2,679	3,249	1,111.5	1,339.5	1,624.5
2,001-2,500	1,501-1,900	2,622	3,192	3,876	1,311	1,596	1,938
Over 2,500	Over 1,900	To be advised			To be advised		

<sup>4</sup>This premium table does not include premium levy which is collected by the Insurance Authority (“IA”).

The IA will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website [www.ia.org.hk](http://www.ia.org.hk).

### Premium Payment Methods (Annual payment only)

- Auto-pay through bank account with BOCHK  
Please complete the “Direct Debit Authorization Form” and return it to any branch of BOCHK in HKSAR.
- Payment made by credit card  
Please complete the “Credit Card Authorization Form” and return it to any branch of BOCHK in HKSAR.

### Auto-Renewal Service

Once the enrolment is successful, BOCG Insurance (The Company) will notify you in writing before the expiry date of every policy year. If there are any amendment on renewal terms, The Company shall give you a written notice of such revision specifying the revised Schedule and the Limit of Indemnity Table, the new premium and its effective date. The revised Schedule and the Limit of Indemnity Table and new premium shall take effect on the date specified unless you declines in writing. You may simply pay the required premium for the following policy year, and your policy will then be renewed automatically with total security.

### 15-Day Policy Review Period

If your application is approved, you will receive your policy around 10 working days<sup>5</sup> after BOCG Insurance has received the application. Within 15 days from the confirmation date of the coverage, you can download the terms and conditions, and exclusions of the policy from BOCG Insurance’s website (<http://www.bocgins.com>) and read through the details therein. If the insured items do not meet your needs, you can terminate your policy by giving written notice to BOCG Insurance during this 15-day period (if you have already received the policy, you must return it to BOCG Insurance).

### Major Exclusions (Please refer to policy provisions for details)

General exclusions applicable to the Policy

- Wear and tear;
- electrical or mechanical breakdown;
- spectacles, contact lenses, dentures or prostheses;
- pagers, portable phones(except as defined under - Extension Coverage to I. BASIC BENEFITS – item H. Laptop Computer and mobile phone);
- deliberate or malicious act(except as defined under - Extension Coverage to I. BASIC BENEFITS – item M. Malicious

- Damage by tenant);
- war, act of terrorism;
- damage due to poor construction or lack of maintenance of the Buildings;
- damage caused by any unexplained or mysterious disappearance and consequential loss;
- damage caused by water seepage, etc.

Exclusion to Extension Coverage to I. BASIC BENEFITS - item B. Interior Decoration/ Refurbishment Works

- any loss directly or indirectly caused by bursting of water pipes and/or blocking of drainage system;
- any loss or damage directly caused by the workmanship in the decoration works.

**Remarks:**

4. If the age of insured location/ premises exceeds 40 years old, individual quote and/or terms for the Insurance Plan will be provided.
5. Working days means any days (excluding Saturdays, Sundays and Public Holidays) on which banks are open for business in HKSAR.

**Procedures and Notes for Claiming**

- The insured should provide BOCG Insurance with written notice as soon as possible in case of any claims.
- In case of any burglary / theft / robbery or any similar attempt, please report to the police immediately.
- The insured and/or his/her family members and/or his/her domestic helper(s) should provide BOCG Insurance with written notice and the following information within 30 days after occurrence of the accident at his/her own expense : description of the accident with full particulars, list of damaged/loss items, repair/replacement quote and other relevant documents.
- Any writ, summons or other legal proceedings issued or commenced against the insured and/or his/her family members and/or his/her domestic helper(s) should be sent immediately to BOCG Insurance for processing.
- The insured and/or his/her family members and/or his/her domestic helper(s) should not commit or pay any claim to a third party without the written consent from BOCG Insurance.
- The insured and/or his/her family members and/or his/her domestic helper should not dispose or change any damaged insured items without the written consent from BOCG Insurance.

**Notes for Revisions**

- The insured Plan under **【I. BASIC BENEFITS】** can be revised provided that written notice has been given to BOCG Insurance 30 days before the coming expiry date of the policy. The new Insurance Plan, new premium and premium levy will be effective only on the first day of the coming policy year.

**Remarks:**

- The Insurance Plan is underwritten by BOCG Insurance.
- Bank of China (Hong Kong) Limited (“BOCHK”) is the appointed insurance agency of BOCG Insurance for distribution of the Insurance Plan. The Insurance Plan is a product of BOCG Insurance but not BOCHK
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Insurance Plan should be resolved directly between BOCG Insurance and the customer.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by the Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine whether any application for the Insurance Plan is acceptable or reject in accordance with the information submitted at the time of application by the Insured and/or Insured Person.
- BOCG Insurance reserves the right to amend or withhold any terms and conditions in respect of the Insurance Plan without prior notice. In case of any dispute, BOCG Insurance reserves the final right on decision.
- This promotional material is for reference only, The Insurance Plan is subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the Insurance Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.

- This promotion material is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Insurance Plan. For enquiry, please contact the branch staff of BOCHK.
- If there is any discrepancy between the English version and the Chinese version of this promotional material, the English version shall prevail.

**Insurer :**

**Bank of China (Hong Kong)**

**Personal Customer Hotline : (852) 3988 2388**

**Website: [www.bochk.com](http://www.bochk.com)**

