

Fubon Home Content Insurance Plan



Fubon Bank is joining hands with Zurich Insurance to launch a comprehensive home insurance plan — Fubon Home Contents Insurance Plan — for you and your friends to give your home all-in-one protection. Apart from home contents protection, this plan includes worldwide protection, 24-hour emergency services and legal liability protection to save you and your family from shouldering any legal compensation.

Enroll now! You can receive \$100 supermarket coupon for annual mode payment or the 4th month premium fee for monthly mode payment.

Benefits table

Coverage	Maximum benefits (HK\$)	
	Plan 1	Plan 2
1. Home contents protection ¹	500,000	1,000,000
Individual items		
• Money	1,500	1,500
• Furniture or domestic appliance	50,000	100,000
• Personal property or possessions	50,000 per item/set	100,000 per item/set
• Stamps, coins or medals collection	5,000 in total	5,000 in total
• Valuable property	150,000 (10,000 per item/set)	150,000 (10,000 per item/set)
Free extensions		
• Temporary Removal	50,000	100,000
• Home Removal	100,000 (20,000 per item)	200,000 (20,000 per item)
• Alternative Accommodation	50,000 (1,500 per day)	100,000 (1,500 per day)
• Landlord's Fixtures and Fittings	3,000	3,000
• Food Deterioration	2,500	5,000
• Removal of Debris	15,000	30,000
• Replacement Cost of Personal Document	2,500	5,000
• Replacement Cost of Door Lock or Metal Gate Lock	2,500	5,000
• Interior Decoration or Renovation	100,000 (5,000 per item)	200,000 (5,000 per item)
• Food Poisoning (HK\$300 per visit per day & max. HK\$900 per accident per person for Outpatient cover)	3,000	5,000
• Open Area	3,000	3,000
2. Worldwide protection ²		
• Personal Possessions (Per item, set or collection limit)	5,000 (2,500 per item/ set)	10,000 (5,000 per item/ set)
• Replacement Cost of Personal Documents	1,500	1,500
• Unauthorized Use of Credit Cards	2,500	2,500
• Loss of Money	1,500	1,500
3. Legal liability protection ³	5,000,000	5,000,000
4. 24-hour home emergency assistance services		
• Locksmith service	500	500
• 24-hour free referral service (e.g. plumber, electrician, air-conditioner, engineer and others)	--	--

Premium table

Gross area (sq. ft.)	Monthly premium (HK\$)	
	Plan 1	Plan 2
500 or below	65	82
501 – 700	89	112
701 – 900	132	164
901 – 1,200	175	199
1,201 – 1,500	188	222
1,501 – 2,000	217	257
2,001 - 2,500	N/A	290
2,501 - 3,000	N/A	330

Notes :

1. The excess for home contents and its free extensions is the first HK\$250 of each and every claim; the first HK\$500 or 5% of adjusted loss of each and every claim for water damage, whichever is greater.
2. The excess for worldwide protection is the first HK\$250 of each and every claim.
3. i) The excess for personal legal liability is: the first HK\$500 or 5% of adjusted loss of each and every claim for water damage, whichever is greater; ii) legal liability arising during home renovation will not be covered.

Major exclusions of this policy:

Illegal building works, electrical and mechanical breakdown, wear and tear, war, terrorism, radioactive contamination, nuclear, pollution contamination, etc.

Remarks:

- This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions, please refer to the policy.
- Zurich Insurance Company Limited is the insurance underwriter of Fubon Home Protection Plan, and its solely responsible for all coverage and compensation under this policy.
- Zurich Insurance Company Limited is not a subsidiary or an affiliate of Fubon Bank.

Enrollment Hotline: 2903 9470
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