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SmartHome Plus

Safeguard your beloved home



® **Sun Flower Insurance Brokers Limited**

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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

Product brochure

Highlight of benefits



Comprehensive solutions to fit with different needs

- Protects your home contents as well as your liability to third party
- Covers interior decorations put in by you under core benefits, and those put in by ex-property owner or property developer under optional benefits
- Offers various plans and options tailored for self-occupied owners, occupiers, tenants and landlords (renting out)
- Covers apartments, houses in estate with gate and 24-hour security, non-estate houses and village houses



Home contents, fixtures and fittings, and buildings

Home contents are referring to

- Furniture, desktop computers, laptop computers, tablet computers, valuables, clothing and bags
- Electrical domestic appliances whether or not fitted to the wall, ceiling or floor, such as television, refrigerator, washing machine, boiler, heater, air-conditioner, lighting, built-in or free-standing stove and oven
- Fixtures and fittings put in by you

Fixtures and fittings are referring to

- Interior decorations such as doors, windows, wall coverings, bathroom suites, kitchens, wardrobe, cabinets, flooring and carpets that are fitted to and form part of the structure of your home

Buildings are referring to

- Structure of your property such as walls, roof and floor
- Fixtures and fittings put in by ex-property owner or property developer

They are covered under different sections

Home contents	Section 1 - home contents
Fixtures and fittings put in by you	Section 1 - home contents
Fixtures and fittings put in by ex-property owner or property developer	Section 5 - fixtures and fittings by ex-property owner or property developer (optional benefit) OR Section 7 - building insurance (optional benefit)
Buildings	Section 7 - building insurance (optional benefit)



Alternative accommodations or loss of rent

- Covers temporary accommodation and meal allowance in case a tropical cyclone warning signal no. 8 or above, or a black rainstorm signal that caused service suspension of water, electricity or elevator for reaching your home for more than 6 consecutive hours
- Covers temporary accommodation due to accidental damage to your home contents which makes the home uninhabitable temporarily
- Covers your loss of rent as a landlord due to accidental damage to your home contents which makes the home uninhabitable temporarily



Protection for valuables

- Covers accidental loss or damage of valuables at home, with limit per item up to HKD20,000 under a pre-set plan and can be increased by paying an additional premium
- With the optional benefit, you can also cover valuables on a worldwide basis
- Valuables include jewellery, watches, furs, articles of precious metals such as gold or silver, cameras, works of art and antiques



Liability to third party

- Covers you, your family members living with you and your domestic helpers
- Covers any of the aforementioned persons' liability to a third party for personal injury or property damage caused by an accident
- Covers owner's liability in common area in case of need
- Basic annual limit is HKD10,000,000, with options to increase up to HKD20,000,000



Free 24-hour home assistance hotline service

- Offers 24-hour service to assist you to arrange emergency service including electrician, plumber, locksmith and pest control
- Offers legal or arbitration referral service for property sale or lease dispute

Sum Insured Table

Summary of Benefits	Owner (self-occupied)/ Occupier/Tenant			Landlord (renting out)						
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5					
	Maximum Limit Per Policy Year (HKD)			Maximum Limit Per Policy Year (HKD)						
Core Benefits										
Section 1 - Home Contents										
Your Furniture, Fixtures and Fittings, Electrical Domestic Appliances and Personal Effects	Refer to "Home Contents Sum Insured by Area Table"			Refer to "Home Contents Sum Insured by Area Table"						
Valuables	600,000 or 1/3 of home contents sum insured, whichever is lesser			Not applicable						
per item	15,000	18,000	20,000							
Computer	3,000	5,000	5,000							
Desktop computer per item	3,000	5,000	5,000							
Laptop computer per item	3,000	5,000	5,000							
Tablet computer per item	1,000	2,000	2,000							
	Up to one item of desktop, laptop or tablet computer per policy year									
Additional Benefits for Section 1										
1.1 Alterations or Repairs	Cover			Cover						
Cover for loss of or damage to your home contents while your home is under alteration or repair										
<i>maximum contract value</i>	100,000	200,000	200,000	200,000	200,000					
1.2 Alternative Accommodation	Not applicable			Not applicable						
a. Temporary accommodation while your home is uninhabitable due to accidental loss of or damage to your home contents						90,000 1,500 per day				
b. Typhoon Shelter Temporary accommodation and meal allowance if water supply or electricity supply or service of all elevators reaching your home is suspended for over 6 consecutive hours due to typhoon signal no. 8 or above or black rainstorm signal						7,500			10,000	
accommodation						1,000 per day (max. 5 days)		1,500 per day (max. 5 days)		
meal allowance (cannot be reimbursed without accommodation)	500 per day (max. 5 days)		500 per day (max. 5 days)							

Sum Insured Table (Cont.)

Summary of Benefits	Owner (self-occupied)/ Occupier/Tenant			Landlord (renting out)		
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	
	Maximum Limit Per Policy Year (HKD)			Maximum Limit Per Policy Year (HKD)		
1.3 Architects', Surveyors' and Consulting Engineers' Fees	5% of the home contents sum insured			5% of the home contents sum insured		
1.4 Automatic Reinstatement of Home Contents Sum Insured	Applicable			Applicable		
1.5 Brittle Items	5,000	5,000	8,000	Not applicable		
Accidental damage to unopened bottle of wine per bottle	Not applicable	1,200	1,200			
1.6 Unauthorised Use of Credit Cards	10,000	10,000	15,000	Not applicable		
1.7 Domestic Helper's Personal Effects	per helper	25,000	25,000	Not applicable		
	per item	1,000	1,000			
1.8 Frozen Food	5,000	6,000	8,000	Not applicable		
1.9 Household Removal	Cover			Cover		
	per item	10,000	12,000	15,000	10,000	12,000
1.10 Landslip and Subsidence	Cover			Cover		
1.11 Locks Replacement Locks, Keys and Windows Replacement following a Theft or Burglary	3,000	5,000	6,000	3,000	6,000	
1.12 Money	2,500	3,000	3,000	Not applicable		
1.13 Personal Accident				Not applicable		
Insured person aged over 18 TO under 70	50,000	50,000	50,000			
Insured person aged 18 or under 18 OR aged 70 or over 70	25,000	25,000	25,000			
Loyalty reward after first policy year						
Insured person aged over 18 TO under 70	100,000	100,000	100,000			
Insured person aged 18 or under 18 OR aged 70 or over 70	50,000	50,000	50,000			
1.14 Property in Your Custody	50,000	50,000	50,000	Not applicable		
	per item	10,000	10,000			
1.15 Removal of Debris	10% of the adjusted loss			10% of the adjusted loss		

Sum Insured Table (Cont.)

Summary of Benefits	Owner (self-occupied)/ Occupier/Tenant			Landlord (renting out)	
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Maximum Limit Per Policy Year (HKD)			Maximum Limit Per Policy Year (HKD)	
1.16 Replacement Cost of Credit Cards or Personal Documents	2,000	2,500	2,500	Not Applicable	
1.17 Temporary Removal	50,000	60,000	70,000	30,000	50,000
per item	10,000	10,000	10,000	10,000	10,000
For the purpose other than cleaning, repairing or maintenance and exclude valuables	Not applicable		35,000	Not applicable	
per item			5,000		
1.18 Outdoor Furniture, Ornaments, Statues and other Similar Items that are usually in the Open	50,000			50,000	
per item	5,000			5,000	
1.19 24-Hour Home Assistance Hotline Service	Free			Free	
<ol style="list-style-type: none"> 1) Electrician referral 2) Plumber referral 3) Locksmith referral 4) House call or dental referral 5) Baby-sitting or home nursing referral 6) Pest control or cleaning services referral 7) General repair on household items referral 8) Local domestic helper referral and overseas domestic helper advisory service 9) Air-conditioner engineer referral 10) Medical service provider referral 11) Free legal or arbitration referral service for property sale or lease dispute 					
Excess for Section 1					
Desktop, laptop or tablet computer	500			Not applicable	
Brittle item	500			Not applicable	
Landslip and subsidence	10,000 or 10% of loss, whichever is greater			10,000 or 10% of loss, whichever is greater	
Water damage	Refer to policy schedule			Refer to policy schedule	

Sum Insured Table (Cont.)

Summary of Benefits	Owner (self-occupied)/ Occupier/Tenant			Landlord (renting out)	
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Maximum Limit Per Policy Year (HKD)			Maximum Limit Per Policy Year (HKD)	
Section 2 - Liability to Third Party	10,000,000			10,000,000	
Additional Benefits for Section 2					
2.1 Tenant's Liability to the Building Rented (applicable if You are a Tenant)	Cover			Not applicable	
2.2 Independent Contractor's Liability	Cover			Cover	
<i>maximum contract value</i>	100,000	200,000	200,000	100,000	200,000
Excess for Section 2	Refer to policy schedule			Refer to policy schedule	
Section 3 - Loss of Rent					
Loss of rent (up to 3 months)	Not applicable			60,000	90,000
per month				20,000	30,000
Excess for Section 3				First 2 weeks	
Optional Benefits					
Section 4 - Worldwide Personal Belongings	30,000				
Valuables per item	5,000			Not applicable	
Money	2,500				
Unauthorised use of credit cards	10,000				
Replacement cost of personal documents	1,500				
	Cannot be claimed under both Section 1 and Section 4				
Section 5 - Fixtures & Fittings by Ex-property Owner or Property Developer					
a. HKD200,000	Applicable			Applicable	
b. HKD500,000				Not Applicable	Applicable
c. HKD1,000,000					
Excess for Section 5	Same as Excess for Section 1 - Home Contents			Same as Excess for Section 1 - Home Contents	

Sum Insured Table (Cont.)

Summary of Benefits	Owner (self-occupied)/ Occupier/Tenant			Landlord (renting out)	
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Maximum Limit Per Policy Year (HKD)			Maximum Limit Per Policy Year (HKD)	
Section 6 - Liability to Third Party Top Up					
a. Upgrade Section 2 - Liability to Third Party to HKD15,000,000 in total	Applicable			Applicable	
b. Upgrade Section 2 - Liability to Third Party to HKD20,000,000 in total					
Excess for Section 6	Same as Excess for Section 2 - Liability to Third Party			Same as Excess for Section 2 - Liability to Third Party	
Section 7 - Building Insurance	Reinstatement cost up to 200,000,000			Reinstatement cost up to 200,000,000	
Removal of debris	5% of reinstatement cost			5% of reinstatement cost	
Architects', surveyors', consulting engineers', legal and other fees	5% of reinstatement cost			5% of reinstatement cost	
Additional cost of reinstating the buildings	Cover			Cover	
Landslip and subsidence	Cover			Cover	
Excess for Section 7					
Landslip and subsidence	10,000 or 10% of loss, whichever is greater			10,000 or 10% of loss, whichever is greater	
Water damage	Refer to policy schedule			Refer to policy schedule	
Section 8 - Loss of Rent Top Up					
a. HKD120,000 in total, HKD40,000 per month (maximum 3 months)	Not applicable			Applicable	
b. HKD180,000 in total, HKD60,000 per month (maximum 3 months)				Not applicable	Applicable
Excess for Section 8				First 2 weeks	

Home Contents Sum Insured by Area Table

Gross Floor Area (Square Feet)	Saleable Area (Square Feet)	Owner (self-occupied)/Occupier/Tenant			Landlord (renting out)	
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
		Maximum Limit Per Policy Year (HKD)			Maximum Limit Per Policy Year (HKD)	
Apartment						
500 or below	400 or below	750,000 (75,000 per item)	1,000,000 (100,000 per item)	1,250,000 (125,000 per item)	300,000 (15,000 per item)	500,000 (20,000 per item)
501 – 700	401 – 560	750,000 (75,000 per item)	1,000,000 (100,000 per item)	1,250,000 (125,000 per item)	300,000 (15,000 per item)	500,000 (20,000 per item)
701 – 900	561 – 720	1,000,000 (100,000 per item)	1,250,000 (125,000 per item)	1,800,000 (180,000 per item)	300,000 (15,000 per item)	500,000 (20,000 per item)
901 – 1,200	721 – 960	1,000,000 (100,000 per item)	1,250,000 (125,000 per item)	1,800,000 (180,000 per item)	300,000 (15,000 per item)	500,000 (20,000 per item)
1,201 – 1,500	961 – 1,200	1,250,000 (125,000 per item)	1,500,000 (150,000 per item)	2,000,000 (200,000 per item)	500,000 (20,000 per item)	1,000,000 (50,000 per item)
1,501 – 2,000	1,201 – 1,600	1,250,000 (125,000 per item)	1,500,000 (150,000 per item)	2,000,000 (200,000 per item)	500,000 (20,000 per item)	1,000,000 (50,000 per item)
2,001 – 2,500	1,601 – 2,000	1,500,000 (150,000 per item)	1,750,000 (175,000 per item)	2,000,000 (200,000 per item)	Refer to underwriting	
2,501 – 3,000	2,001 – 2,400	1,500,000 (150,000 per item)	1,750,000 (175,000 per item)	2,000,000 (200,000 per item)		
3,001 – 5,000	2,401 – 4,000	1,500,000 (150,000 per item)	1,750,000 (175,000 per item)	2,000,000 (200,000 per item)		
House						
1,200 or below	960 or below	1,000,000 (100,000 per item)	1,750,000 (175,000 per item)	2,000,000 (200,000 per item)	500,000 (30,000 per item)	1,000,000 (50,000 per item)
1,201 – 2,000	961 – 1,600	1,500,000 (150,000 per item)	1,750,000 (175,000 per item)	2,000,000 (200,000 per item)	500,000 (30,000 per item)	1,000,000 (50,000 per item)
2,001 – 3,000	1,601 – 2,400	1,500,000 (150,000 per item)	1,750,000 (175,000 per item)	2,000,000 (200,000 per item)	Not applicable	Refer to underwriting
3,001 – 5,000	2,401 – 4,000	1,500,000 (150,000 per item)	1,750,000 (175,000 per item)	2,000,000 (200,000 per item)		

Annual Premium^ (HKD) for Core Benefits

Gross Floor Area (Square Feet)	Saleable Area (Square Feet)	Owner (self-occupied)/Occupier/Tenant			Landlord (renting out)	
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Apartment						
500 or below	400 or below	580	890	1,200	700	1,200
501 - 700	401 - 560	770	1,090	1,480	700	1,200
701 - 900	561 - 720	1,100	1,480	2,300	700	1,200
901 - 1,200	721 - 960	1,410	1,790	2,620	700	1,200
1,201 - 1,500	961 - 1,200	1,760	2,200	3,080	1,100	2,100
1,501 - 2,000	1,201 - 1,600	2,310	2,750	3,630	1,100	2,100
2,001 - 2,500	1,601 - 2,000	2,980	3,420	3,860	Refer to underwriting	
2,501 - 3,000	2,001 - 2,400	3,470	3,910	4,350		
3,001 - 5,000	2,401 - 4,000	4,980	5,420	5,860		
House						
1,200 or below	960 or below	2,200	3,140	3,450	1,500	3,200
1,201 - 2,000	961 - 1,600	3,880	4,200	4,520	1,500	3,200
2,001 - 3,000	1,601 - 2,400	4,800	5,240	5,680	Not applicable	Refer to underwriting
3,001 - 5,000	2,401 - 4,000	5,800	6,240	6,680		

Additional Annual Premium^ (HKD) for Third Party Liability

Applicable to House Only	Garden	Roof-top	Swimming Pool
		200	300

Annual Premium^ (HKD) for Optional Benefits

Optional Benefits	Owner (self-occupied)/Occupier/Tenant			Landlord (renting out)	
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Section 4 - Worldwide Personal Belongings	250	250	250	Not applicable	
Section 5 - Fixtures & Fittings by Ex-property Owner or Property Developer					
a. HKD200,000	300	300	300	300	300
b. HKD500,000	400	400	400	400	400
c. HKD1,000,000	800	800	800	Not applicable	800

Annual Premium[^] (HKD) for Optional Benefits (Cont.)

Optional Benefits	Owner (self-occupied)/ Occupier/Tenant			Landlord (renting out)	
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Section 6 - Liability to Third Party Top Up					
a. Upgrade Section 2 - Liability to Third Party to HKD15,000,000 in total	200	200	200	200	200
b. Upgrade Section 2 - Liability to Third Party to HKD20,000,000 in total	350	350	350	350	350
Section 7 - Building Insurance (Applicable to Owner (self-occupied) or Landlord (renting out))					
Gross Floor Area (Square Feet)	Saleable Area (Square Feet)				
Apartment					
500 or below	400 or below	480	480	480	480
501 - 700	401 - 560	650	650	650	650
701 - 900	561 - 720	850	850	850	850
901 - 1,200	721 - 960	1,080	1,080	1,080	1,080
1,201 - 1,500	961 - 1,200	1,480	1,480	1,480	1,480
1,501 - 2,000	1,201 - 1,600	1,980	1,980	1,980	1,980
2,001 - 2,500	1,601 - 2,000	2,800	2,800	2,800	2,800
2,501 - 3,000	2,001 - 2,400	3,280	3,280	3,280	3,280
Above 3,000	Above 2,400	Refer to underwriting			
House					
1,200 or below	960 or below	1,800	1,800	1,800	1,800
Above 1,200	Above 960	Refer to underwriting			
Section 8 - Loss of Rent Top Up					
a. HKD120,000 in total, HKD40,000 per month (maximum 3 months)	Not applicable			600	300
b. HKD180,000 in total, HKD60,000 per month (maximum 3 months)				Not applicable	1,200

Major exclusions

As you may know, every insurance plan has its limits and SmartHome Plus has no exception. The following is a summary of the key exclusions that we will not pay for

- Uninsurable risks such as wear and tear, scratching, corrosion, mechanical or electrical breakdown
- Loss of or damage if your home is unoccupied for a period exceeding 30 consecutive days
- Any illegal structures of the home
- Theft in your home should any part be sub-let and/or sub-divided
- Unexplained or mysterious disappearance
- Loss of or damage to contact lenses, mobile phones and smart watch
- Loss of or damage to equipment used in connection with business or employment
- Loss of or damage to sports equipment while in use
- Intentional vandalism or damage by a person lawfully in your home
- Loss of or damage due to war, invasion act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion
- Loss or damage due to IT/cyber risk
- Loss or damage due to pollution and contamination

For complete information on the exclusions, please refer to the policy wording.

To apply or for more details, please contact your agent or broker, or you can contact us on

2523 3061

www.axa.com.hk

Remarks:

All amounts are in Hong Kong Dollars.

The above information is a general summary for reference only and not a complete description of the applicable terms and conditions. You may request a specimen of the policy wording to understand the terms and conditions of all the benefits and exclusions. The information has been translated into Chinese. If there is any inconsistency between the English version and the Chinese version, the English version shall prevail.

[^] Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.

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