HomeSafe Protection Plus

With effect from Jan 2026

HomeSafe Protection Plus

Home is inarguably one of your most valuable assets in life. It is worth more than the substantial savings for its purchase or dedication that you committed in making it comfortable. What's more, it is where it brings endless joy, love and treasured memories.

HomeSafe Protection Plus is your smart choice of home insurance. It comes in 6 plan levels with premiums based on the size of your home which better fits your needs and budget. The policy provides comprehensive cover for accidental damage to household contents and even those stored in a professional storage facility. Whether you are the owner, tenant, occupier or landlord of a building apartment or a village house, you will be at home with **HomeSafe Protection Plus** which serves to safeguard your most precious things in life.

Plan Highlights

- Coverage for Household Contents up to HK$3,000,000,including furniture, household appliances, household renovation, valuables and more
- Alternative Accommodation and Meal Allowance, Accidental Deathand Bodily Injury Allowance cover the insured, insured household and their pets
- Extended benefits cover wine, contents in the open area, business property for work from home and more
- Cash allowance covers damage to household contents stored in professional storage facilities
- Worldwide protection on personal liability, money, unauthorised use of credit card, personal documents and specified electronic products (e.g. mobile phone, tablet computer and laptop computer) and optional benefit of personal effects and valuables
- Coverage for Public Liability up to HK$20,000,000
- Landlord can select plan 5 or 6, which provides the coverage of malicious damage by tenant, loss of rent and more
- 5 optional benefits: All-Risks Coverage for Building | Car Parking Space and Electric Vehicle Charger Protection | Top-up Cover for the Basic Benefits of Public Liability | Personal Effects and Valuables (Worldwide Cover) | Top-up Cover for Loss of Rent
- Coverage for building age up to 60 years; no excess for claims for most losses or damages if the building aged 45 years or below
- Green Living Benefit - encourages use of energy efficient household appliances
- No Claim Benefit Upgrade - increases the initial sum insured by up to 10% at policy renewal
- 24-hour Home Assistance Service provides cashless electrical, plumbing and locksmith assistance and referral services including general repair on household items, baby sitting, nursing, temporary domestic helper and more

Plan Summary

Plan Level	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Period of Insurance	1 year					
Type of the Insured	■ Owner; or ■ Owner and occupier; or ■ Tenant/occupier				■ Landlord	
Type of Building where the Insured Premises is Situated	Residential buildings in Hong Kong (either low rise house or non low rise house) with age of 60 years or below▽					
Area Type of Insured Premises Used in Premium Calculation	Customers can select: ■ Gross floor area (sq. ft.); or ■ Saleable floor area (sq. ft.)					
Major Benefit Items	**Maximum Benefit Limit per Accident and per Period of Insurance (HK$)**					
Section 1 – Household Contents						
Include: A. Basic Benefits; and B. Extended Benefits	3,000,000	1,300,000	800,000	600,000	500,000	200,000
C. Additional Benefits	According to the selected plan					
Section 2 – Public Liability						
A. Basic Benefits	20,000,000	10,000,000				
B. Extended Benefits	Up to 5,000,000					
Section 3 – Optional Benefits						
1. All-Risks Coverage for Building	Actual rebuilding costs					
2. Car Parking Space and Electric Vehicle Charger Protection						
■ Electric Vehicle Charger	15,000					
■ Car Parking Space Owner's Liability and/or Electric Vehicle Charger Owner's Liability	As per the max. benefit limit of Section 2A – Public Liability (Basic Benefits)*					
3. Top-up Cover for the Basic Benefits of Public Liability	10,000,000	10,000,000	5,000,000	-	10,000,000	-
4. Personal Effects and Valuables (Worldwide Cover)						
■ Unspecified Items	80,000	26,000	20,000	15,000	-	-
■ Specified Items	According to the sum insured			-		
5. Top-up Cover for Loss of Rent	-	-	-	-	120,000	-

▽ For insured premises with building age over 60 years, policy application is subject to Blue Cross's prior quotation and approval.

* The maximum amount payable under Section 2A - Public Liability (Basic Benefits), Car Parking Space Owner's Liability and Electric Vehicle Charger Owner's Liability under Section 3.2 Car Parking Space and Electric Vehicle Charger Protection in aggregate shall not exceed the maximum benefit limit of Section 2A - Public Liability (Basic Benefits) per accident and per period of insurance.

Schedule of Benefits

Type of the Insured	Owner / Owner and Occupier / Tenant or Occupier				Landlord	
Plan Level	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**
Benefit Items	**Maximum Benefit Limit per Accident and per Period of Insurance (HK$)**					
Section 1 – Household Contents						
Initial Sum Insured Include Section 1A - Basic Benefits and Section 1B - Extended Benefits	**3,000,000**	**1,300,000**	**800,000**	**600,000**	**500,000**	**200,000**
A. Basic Benefits Cover accidental loss of or damage to household contents in the home						
1. Household Contents[1] (exclude Valuables and Personal Effects) E.g. furniture, furnishings, floor tiles, window, bathroom suites, domestic electrical appliances[2], interior decoration, piano, etc. - per item/per set	200,000	100,000	90,000	75,000	100,000	50,000
2. Personal Effects - per item/per set	50,000	20,000	9,000	7,500	-	-
3. Valuables E.g. diamond, jewellery, watches, works of art, music instruments (except piano), camera, etc.	**1,000,000**	**450,000**	**300,000**	**200,000**	-	-
- per item/per set	50,000	20,000	9,000	7,500		

[1] If you are the owner, tenant or occupier of the home (applicable to Plan 1-4): Cover the household contents, including the furniture, furnishings, fixtures, fittings, domestic electrical appliances, personal effects, valuables, specified electronic products, desktop computers, piano, plate glass, fixed glass items, household goods, other household appliances and interior decoration.

If you are the landlord of the home (appliable to Plan 5 and 6): Cover the furnishings, fixtures, fittings, plate glass, fixed glass items and interior decoration, and the furniture, domestic electrical appliances, household goods and other household appliances which are included in the tenancy agreement for tenant's use. Personal effects, valuables, specific electronic products, desktop computers and piano are excluded.

[2] In the event that (a) a domestic electrical appliance or other household appliance insurable under the policy is damaged to the extent that it is beyond repair in accordance with the basis of settlement of claims applicable to Section 1 - Household Contents, and (b) the insured and/or the insured household replaces with a new item which qualifies as Grade 1 energy efficient product, Blue Cross will pay for additional 10% of the original claim amount payable. This benefit is subject to maximum benefit limit of selected plan in Section 1 - Household Contents.

Schedule of Benefits

Type of the Insured	Owner / Owner and Occupier / Tenant or Occupier				Landlord	
Plan Level	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**
Benefit Items	**Maximum Benefit Limit per Accident and per Period of Insurance (HK$)**					
B. Extended Benefits						
1. Removal of Debris Cost of removal of debris, dismantling and/or demolishing or shoring up or propping of the household contents from home due to accidental damage	10% of the adjusted loss					
2. Interior Alterations or Repairs Accidental loss of or damage to household contents during interior alterations or repairs (provided that the maximum contract value shall not exceed HK$100,000 (for Plan 1) or HK$80,000 (for Plans 2-6) and the contract period shall not exceed 2 months)	500,000 or 50% of maximum benefit limit of Section 1 – Household Contents, whichever is lower					
3. Replacement of Locks or Keys Replacement and installation of door locks and/or keys due to burglary, attempted theft or theft	10,000	5,000	3,000	3,000	3,000	1,500
4. Money (Worldwide) Accidental loss of money due to theft or robbery occurring anywhere in the world	10,000	5,000	2,000	2,000	-	-
5. Unauthorised Use of Credit Cards (Worldwide) Accidental loss arising out of unauthorised use of credit cards due to burglary, robbery or theft occurring anywhere in the world	30,000	20,000	10,000	5,000	-	-
6. Personal Documents (Worldwide) Replacement cost of personal documents due to accidental loss or damage occurring anywhere in the world	10,000	5,000	2,500	1,500	-	-
7. Moving to a New Home or Temporary Removal Accidental loss of or damage to household contents while they are: a) being in transit and moved by professional mover from home to a new permanent residence in Hong Kong; or b) being in transit and temporarily removed from home for professional cleaning, repair, renovation or maintenance within Hong Kong	**400,000**	**200,000**	**200,000**	**200,000**	**200,000**	-
- per item/per set	20,000	10,000	10,000	10,000	10,000	

Schedule of Benefits

Type of the Insured	Owner / Owner and Occupier / Tenant or Occupier				Landlord	
Plan Level	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**
Benefit Items	**Maximum Benefit Limit per Accident and per Period of Insurance (HK$)**					
B. Extended Benefits						
8. Storage of Household Contents Cash allowance will be payable if the household contents (excluding valuables) stored in a professional storage facility (e.g. mini-storage) in Hong Kong are damaged due to fire, flood, water discharged or overflowing or leakage from any water system or installation in such facility	50,000	15,000	9,000	7,500	-	-
9. Frozen Food Replacement cost of spoilt frozen food due to accidental change in temperature of refrigerator or freezer	10,000	5,000	5,000	5,000	-	-
10. Domestic Helper's Property Accidental loss of or damage to the domestic helper's personal effects due to fire, robbery or burglary at home	**5,000**	**1,500**	**1,500**	**1,500**	-	-
- per item/per set	1,000	500	500	500		
11. Specified Electronic Products (Worldwide) Repair cost resulting from accidental physical damage to mobile phone, tablet computer or laptop computer occurring anywhere in the world (max. 2 reimbursements per period of insurance)					-	-
■ Mobile Phone - per item/per set	5,000	2,500	2,500	2,500		
■ Tablet Computer / Laptop Computer - per item/per set	10,000	5,000	5,000	5,000		
12. Wine Accidental physical damage to unopened bottle(s) of wine at home	**30,000**	**10,000**	**2,000**	-	-	-
- per bottle	5,000	5,000	500			
13. Contents in the Open Area Accidental loss of or damage to the contents in the open area (e.g. outdoor furniture, washing machine, refrigerator which are contained in balconies)	**100,000**	**50,000**	**20,000**	-	**50,000**	-
- per item/per set	5,000	2,500	1,000		2,500	
14. Business Property for Work From Home Accidental loss of or damage to the employer's property used for clerical work at home	**10,000**	**5,000**	**2,000**	-	-	-
- per item/per set	5,000	2,500	1,000			

Schedule of Benefits

Type of the Insured	Owner / Owner and Occupier / Tenant or Occupier				Landlord	
Plan Level	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Benefit Items	**Maximum Benefit Limit per Accident and per Period of Insurance (HK$)**					
B. Extended Benefits						
15. Damage by Firemen Accidental loss of or damage to the household contents and/or contents in the open area situated at home directly caused by firemen in the execution of their duties	3,000,000	1,300,000	800,000	600,000	500,000	200,000
16. Rainwater Seepage Accidental damage to the household contents at home directly caused by rainwater seepage due to tropical cyclone warning signal no.3 or above or rainstorm signal "Amber", "Red" or "Black"	3,000,000	1,300,000	800,000	600,000	500,000	200,000
17. Malicious Damage by Tenant Physical loss of or damage to household contents at home directly and maliciously caused by the tenant	-	-	-	-	500,000	200,000
C. Additional Benefits						
1. Alternative Accommodation and Meal Allowance Alternative accommodation expenses and/or the meal allowance incurred within Hong Kong if the following specific events occur: a) the home becomes uninhabitable due to accidental loss or damage covered by an event insured under Section 1 - Household Contents; or b) the access to home is being prohibited by the government or authority of Hong Kong for over 8 consecutive hours; or c) the supply of water or electricity or the service of all elevators reaching the floor of home have been suspended over 8 consecutive hours due to tropical cyclone warning signal no.3 or above or rainstorm signal "Amber", "Red" or "Black"	**120,000**	**80,000**	**70,000**	**60,000**	-	-
▪ Alternative Accommodation for Insured/Insured Household - limit per home per day	6,000	4,000	3,500	3,000		
▪ Meal Allowance for Insured/Insured Household - limit per home per day	1,200	800	700	600		
▪ Alternative Accommodation for Pet[3] - limit per home per day	6,000	4,000	3,500	3,000		

[3] Pet means a domestic dog or cat which is owned by the insured and/or insured household, normally residing with the insured and/or insured household at the home, provided that such dog or cat is not used for breeding purpose. Proof of registered chip and/or documentary proof of ownership are required upon Blue Cross's request.

Schedule of Benefits

Type of the Insured	Owner / Owner and Occupier / Tenant or Occupier				Landlord	
Plan Level	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**
Benefit Items	**Maximum Benefit Limit per Accident and per Period of Insurance (HK$)**					
C. Additional Benefits						
2. Feng Shui Consultation Fee Feng shui consultation costs incurred if the home is made uninhabitable by any of the causes insured by Section 1- Household Contents	3,000	3,000	3,000	3,000	-	-
3. Accidental Death ■ Accidental Death of Insured/Insured Household (Worldwide) Applicable to those aged 75 or below and due to accidental death occurs anywhere in the world	**400,000**	**400,000**	**400,000**	**400,000**	-	-
- limit per person	100,000	100,000	100,000	100,000		
■ Accidental Death of Pet[3] (At home only) Accidental death due to fire or robbery or burglary occurred at home	**5,000**	**5,000**	**5,000**	-		
- limit per pet	2,500	2,500	2,500	-		
4. Bodily Injury Allowance Medical expenses of insured/insured household and/or their pet[3] incurred as a direct result of bodily injury due to fire, robbery or burglary occurred at home				-	-	-
■ Bodily Injury Allowance for Insured/Insured Household[4]						
- limit per home	10,000	5,000	3,000			
■ Bodily Injury Allowance for Pet[3]						
- limit per home	5,000	2,500	1,500			
5. Mobility Extension Allowance[5] Installation/modification cost of ramps and railings due to sustained permanent total disablement as a result of bodily injury caused by fire, robbery or burglary occurred at home	10,000	5,000	3,000	-	-	-

[3] Pet means a domestic dog or cat which is owned by the insured and/or insured household, normally residing with the insured and/or insured household at the home, provided that such dog or cat is not used for breeding purpose. Proof of registered chip and/or documentary proof of the ownership are required upon Blue Cross's request.

[4] Sick leave medical certificate with not less than 4 consecutive days issued by physician is required for the claim of Bodily Injury Allowance benefit for the insured/insured household.

[5] Mobility Extension Allowance is payable only if Bodily Injury Allowance under Section 1 - Household Contents is payable for the insured and/or insured household.

Schedule of Benefits

Type of the Insured	Owner / Owner and Occupier / Tenant or Occupier				Landlord	
Plan Level	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**
Benefit Items	**Maximum Benefit Limit per Accident and per Period of Insurance (HK$)**					
C. Additional Benefits						
6. Loss of Rent[6] Loss of rent incurred if the following specific events occur: a) the home becomes uninhabitable due to accidental loss or damage covered under Section 1 - Household Contents; or b) the access to home is being prohibited by the government or authority of Hong Kong for over 7 consecutive days; or c) the tenant has not paid the rent in accordance with the tenancy agreement, and provided (i) a court judgment has already obtained against the tenant for the outstanding rent; and (ii) the outstanding rent has not been received within 1 month after the court judgment was issued	-	-	-	-	**240,000**	**120,000**
- max. 6 months, limit per month					40,000	20,000
7. 24-hour Home Assistance Service[7]						
▪ Electrical, Plumbing and Locksmith Assistance[8]	Cashless					
▪ Other Referral Services (including general repair on household items, baby sitting, nursing, temporary domestic helper, etc.)	✓					

[6] The amount payable will be based on the average amount of rent received from the tenant under the tenancy agreement for the last 3 months immediately before the occurrence of the incident.

[7] Blue Cross shall not be liable for any loss caused by the service providers and we may reserve the sole right to cancel this service by providing prior notice.

[8] 24-hour Home Assistance Service - Electrical, Plumbing and Locksmith Assistance must be rendered by the service provider nominated by Blue Cross (Asia-Pacific) Insurance Limited. The service only covers the costs of first site inspection and emergency temporary repair (excluding any material costs) and is subject to service availability. We will not provide any assistance service if the repair necessitates the breaking of wall or decoration of the home, any scaffolding or repair work that needs to be carried out outside the home.

Schedule of Benefits

Type of the Insured	Owner / Owner and Occupier / Tenant or Occupier				Landlord	
Plan Level	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Benefit Items	**Maximum Benefit Limit per Accident and per Period of Insurance (HK$)**					
Section 2 – Public Liability						
A. Basic Benefits	20,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
1. Property Owner's Liability	✓	✓	✓	✓	✓	✓
2. Occupier's Liability	✓	✓	✓	✓	-	-
3. Personal Liability	✓	✓	✓	✓	-	-
4. Pets Owner's Legal Liability	✓	✓	✓	✓	-	-
5. Owner's Liability in Common Area	✓	✓	✓	✓	✓	✓
6. Employer of Domestic Helper Liability	✓	✓	✓	✓	-	-
7. Tenant's Liability	✓	✓	✓	✓	-	-
8. Expenses and Legal Costs	✓	✓	✓	✓	✓	✓
B. Extended Benefits						
1. Interior Alterations or Repairs Liability Legal liability arising from interior alterations or repairs carried out under Section 1 – Household Contents (provided that the maximum contract value shall not exceed HK$100,000 (for Plan 1) or HK$80,000 (for Plans 2-6) and the contract period shall not exceed 2 months)	1,000,000					
2. Solar Energy Generation System Liability Legal liability arising out of the use of a solar energy generation system at home	5,000,000					

Schedule of Benefits

Type of the Insured	Owner / Owner and Occupier / Tenant or Occupier				Landlord	
Plan Level	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**
Section 3 – Optional Benefits (subject to additional premium)						
Benefit Items						
1. All-Risks Coverage for Building Repair or replace or reinstatement cost of the building arising out of any accidental loss, destruction or damage	Actual rebuilding costs					
■ Removal of Debris	5% of actual rebuilding costs					
■ Architect's and Surveyor's Fee	5% of actual rebuilding costs					
Benefit Items	**Maximum Benefit Limit per Accident and per Period of Insurance (HK$)**					
2. Car Parking Space and Electric Vehicle Charger Protection						
■ Electric Vehicle Charger Accidental physical damage of electric vehicle charger	15,000					
■ Car Parking Space Owner's Liability Legal liabilities as the owner of car parking space which situated in the same building or same estate of the home	As per the max. benefit limit of Section 2A – Public Liability (Basic Benefits)[9]					
■ Electric Vehicle Charger Owner's Liability Legal liabilities as the owner of electric vehicle charger where such charger is installed and situated in the car parking space in the same building or same estate of the home	As per the max. benefit limit of Section 2A – Public Liability (Basic Benefits)[9]					
3. Top-up Cover for the Basic Benefits of Public Liability The excess of payable amount under Section 2A - Public Liability (Basic Benefits)	10,000,000	10,000,000	5,000,000	-	10,000,000	-
4. Personal Effects and Valuables (Worldwide Cover) Accidental loss of or damage to personal effects and/or valuables occurs anywhere in the world					-	-
■ Unspecified Items	**80,000**	**26,000**	**20,000**	**15,000**		
- per item/per set	20,000	6,500	5,000	4,500		
■ Specified Items	According to the sum insured			-	-	-
5. Top-up Cover for Loss of Rent The excess of payable amount under Loss of Rent of Section 1 - Household Contents	-	-	-	-	**120,000**	-
- max. 6 months, limit per month					20,000	

[9] The maximum amount payable under Section 2A - Public Liability (Basic Benefits), Car Parking Space Owner's Liability and Electric Vehicle Charger Owner's Liability under Section 3.2 Car Parking Space and Electric Vehicle Charger Protection in aggregate shall not exceed the maximum benefit limit of Section 2A - Public Liability (Basic Benefits) per accident and per period of insurance.

Excess (HK$)

Building Age of Home	45 Years or Below	46 to 55 Years	56 to 60 Years~
For Each and Every Claim			
Section 1 – Household Contents **Section 3.1 – Optional Benefit (All-Risks Coverage for Building)** **Section 3.2 – Optional Benefit (Car Parking Space and Electric Vehicle Charger Protection - Electric Vehicle Charger)**			
Loss or damage arising from			
1. Water damage	Non low-rise house - Low rise house^ 1,000 or 10% of the adjusted loss, whichever is higher	3,000 or 10% of the adjusted loss, whichever is higher	5,000 or 10% of the adjusted loss, whichever is higher
2. Landslip or subsidence	-	10% of the adjusted loss	10% of the adjusted loss
3. Fire, lightning or explosion	-	-	-
4. Other causes	-	1,000	1,000
Section 2 – Public Liability **Section 3.2 – Optional Benefit (Car Parking Space and Electric Vehicle Charger Protection - Car Parking Space Owner's Liability and/or Electric Vehicle Charger Owner's Liability)** **Section 3.3 – Optional Benefit (Top-up Cover for the Basic Benefits of Public Liability)**			
Third party property damage arising from			
1. Water damage	-	3,000 or 10% of the adjusted loss, whichever is higher	5,000 or 10% of the adjusted loss, whichever is higher
2. Damage of solar energy generation system	-	5,000 or 20% of the adjusted loss, whichever is higher	5,000 or 20% of the adjusted loss, whichever is higher
3. Other causes	-	-	5,000

Section 3.4 – Optional Benefits (Personal Effects and Valuables (Worldwide Cover))

Benefit Items	Excess for Each and Every Claim (HK$)
Unspecified items	500
Specified items	1,500 or 15% of the adjusted loss, whichever is higher

~ For insured premises with building age over 60 years, excess is subject to Blue Cross's prior approval.

^ "Low rise house" means house/semi-detached house or village house of not more than 3 storeys (excluding the roof floor).

Annual Premium Table (HK$)

Section 1 – Household Contents#
Section 2 – Public Liability#
Section 3.1 – Optional Benefits (All-Risks Coverage for Building)#

Building Age of 60 Years or Below▽

Section		1 - 2						3.1
Type of the Insured		**Owner / Owner and Occupier / Tenant or Occupier**				**Landlord**		**All-Risks Coverage for Building (for Plans 1-6)**
Plan Level		**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**	
Gross Floor Area (sq. ft.)**	**Saleable Floor Area (sq. ft.)****							
500 or below	400 or below	5,444	1,248	941	807	938	750	674
501 - 700	401 - 560	5,444	1,512	1,138	968	1,173	938	864
701 - 1,000	561 - 800	6,693	1,859	1,398	1,153	1,408	1,126	1,377
1,001 - 1,500	801 - 1,200	7,653	2,319	1,764	1,452	1,690	1,352	2,024
1,501 - 2,000	1,201 - 1,600	8,346	2,529	1,987	-	1,844	-	2,676
2,001 - 2,500	1,601 - 2,000	9,712	3,035	-	-	2,146	-	3,238
2,501 - 3,500	2,001 - 2,800	10,719	3,696	-	-	2,369	-	4,317
3,501 - 5,000	2,801 - 4,000	13,972	4,990	-	-	3,088	-	5,352

Sections 3.2-3.5 – Other Optional Benefits

Building Age of 60 Years or Below▽

Type of the Insured		**Owner / Owner and Occupier / Tenant or Occupier**				**Landlord**	
Plan Level		**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**
3.2	Car Parking Space and Electric Vehicle Charger Protection#	770	350	350	350	350	350
3.3	Top-up Cover for the Basic Benefits of Public Liability#	420	420	300	-	420	-
3.4	Personal Effects and Valuables (Worldwide Cover) - Unspecified Items	2,396	779	599	450	-	-
3.4	Personal Effects and Valuables (Worldwide Cover) - Specified Items	According to sum insured			-	-	-
3.5	Top-up Cover for Loss of Rent	-	-	-	-	458	-

For insured premises with building age of 56-60, the premium will subject to loading.

▽ For insured premises with building age over 60 years, policy application is subject to Blue Cross's prior quotation and approval.

** Customers can select either the gross floor area or saleable floor area as the basis of premium calculation.

No Claim Benefit Upgrade+

Upon renewal, the initial sum insured under Section 1 – Household Contents will be increased if no claim has been submitted during the respective no claim periods, as specified in the table below, giving you extra protection in the new period of insurance:

No Claim Period Immediately Preceding Policy Renewal	1 year	2 consecutive years or more
Percentage of Initial Sum Insured to be Increased	5%	10%

+ No Claim Benefit Upgrade that can be applied in any period of insurance will not be increased by more than 10% on the initial sum insured under Section 1 - Household Contents; the benefit sub-limits of all benefit items under the same section will remain unchanged.

In the event that any benefit under Section 1 – Household Contents paid by Blue Cross after a No Claim Benefit Upgrade has been applied during a period of insurance, the sum insured for the immediately succeeding period of insurance will be reset to the initial sum insured (without applying any No Claim Benefit Upgrade).

24-hour Home Assistance Service - Electrical, Plumbing and Locksmith Assistance

	Standard hours	Non-standard hours
Standard area	Cashless	HK$800 surcharge++
Remote area	HK$800 surcharge++	HK$1,200 surcharge++

Standard hours: Technician arrival time between Monday to Sunday 9am to 9pm, except public holidays

Standard area: Hong Kong Island, Kowloon, New Territories and Tung Chung

Remote area: Outlying islands except Tung Chung and restricted areas (including Mai Po, boundary control points and villages of the Frontier Closed Area, etc.)

24-hour Home Assistance Service Hotline: +852 2263 7303

++ Blue Cross will not pay for any surcharge required by Electrical, Plumbing, Locksmith Assistances if the assistance service is rendered in non-standard hours and/or remote area.

Important Notes

1. The policy may be cancelled at any time by the insured by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made under the policy, the insured shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum premium per policy as stipulated in the policy schedule.

2. Blue Cross reserves the right to adjust the benefits, premiums, terms and conditions of the policy from time to time.

Major Exclusions

1. Any loss or damage arising from robbery, burglary, theft or attempted theft which has not been reported to the police within 24 hours of discovery.

2. Any loss of or damage to the household contents situated at the insured premises arising from robbery, burglary, theft or attempted theft not evidenced by visible marks of force or violence entry to or exit from the insured premises.

3. Any loss of or damage to personal effects and/or valuables left behind and unattended in the public area.

4. Any loss of or damage to the building and/or the household contents at the insured premises directly or indirectly arising from or caused by theft, attempted theft, burglary, robbery or water damage after it has been unoccupied for more than 60 consecutive days.

5. Any loss, destruction, injury, disease or damage to any person or property, or any liability for loss, destruction, injury, or damage to any person or property, caused directly or indirectly by or contributed to, by or arising from:
   - unexplained loss;
   - unauthorised building works;
   - the insured premises is partially let or sub-let;
   - fraudulent action, trick device, false pretence, deception, conspiracy, wilful malicious or unlawful act committed by the insured, the insured household or the insured's domestic helper;
   - war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government, municipal, local or any public authority, or any act of terrorism.

Claim Procedure

- Within 14 days from the occurrence of the event giving rise to a claim under the policy, customers must provide notice of claim to Blue Cross via the 24/7 Smart eClaims online platform at Blue Cross website, Blue Cross HK App or by scanning the following QR code. The claim submission should include the loss of circumstances and all required certified information and evidence as requested by Blue Cross.

Smart eClaims
Home Insurance

- For claim in relation to public liability, notice of the event giving rise to the legal liability must be given to Blue Cross immediately together with required documents.

- In case of any event pertaining to fire, theft, attempted theft, burglary, robbery, malicious damage, riot or strike, the insured must report the loss to the police, building management office and/or any other relevant authorities and Blue Cross immediately and in any event not later than 24 hours after the discovery of above loss.

For details of the claims conditions, please refer to the terms and conditions of the relevant insurance policy.

Notes

- This brochure is for distribution in Hong Kong only. The distribution of this brochure is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
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In 2024, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.