

自選家居保障計劃 – 業主保險

買樓收租既可為資產保值，又可帶來穩定入息；但萬一發生事故，可能會令身為業主的您帶來不便、煩惱。**自選家居保險計劃 – 業主保險**助您釋除疑慮，為您提供至貼心保障，令生活更加自在。

自選家居保險計劃 – 業主保險為業主提供至貼心保障：

關顧您的個人責任

✓ **業主法律責任及業主就公用地方承擔的責任**

保障業主因出租物業或其所在之大廈公眾地方發生意外而須負上之法律責任保障高達10,000,000港元

照顧您的物業

✓ **租金損失**

賠償因下列情況導致的租金損失，最高賠償額為每月20,000港元，最多六個月：

- 您的家居因受保事故而引致不宜居住；或
- 您的租客拖欠租金（受限於部分保單條款及細則）

✓ **家居財物**

即使是出租物業，只要物業內有屬於您的傢俬、設置、裝置及裝修，我們也會提供保障。家居財物之最高保障額高達250,000港元

為您提供緊急支援

✓ **24小時緊急家居支援服務**

自選家居保險計劃 - 業主保險免費為您提供24小時緊急家居支援服務，快捷方便，助您應付自己或租戶之需要。特設「免找數方案」，讓您享受無憂的保障體驗。緊急家居支援服務包括：

- 水喉匠支援
- 電工支援
- 鎖匠支援

鼓勵綠色生活

✓ 提供「太陽能光伏系統」等綠色保障

✓ 提供回收轉介服務，鼓勵客戶實踐綠色生活

✓ 提供因「太陽能光伏系統」和電動車充電設施引起的自選法律責任保障

ZHM-001-08-2026C-01

保障表

保障範圍	最高保障額（港元）
標準保障	
第一節－法律責任 業主法律責任及業主就公用地方承擔的責任	**每年保額10,000,000**
第二節－家居財物[1] **總保障額**	**每年保額250,000**
A)基本保障	
- 家居財物	每組100,000
B)額外保障	
您的物業保障	
- 消防員造成的損壞	每年250,000
- 清理碎礫	每次意外20,000
- 室外家居財物保障	每次意外50,000 （每件2,500）
- 暫時搬遷	每次意外50,000
- 室內裝修	每次意外100,000
您的租金損失保障	
(a) 當家居因發生受保事故而引致不宜居住，或 (b) 當您的租客未有按照「租賃協議」所訂明的條款及細則繳付租金，惟您必須已經 (i) 採取有關對租客的法律行動；並且 (ii) 獲法院就租客逾期繳付的租金頒令裁決；並且 (iii) 於法院頒令裁決後一個月內仍未能取回逾期繳付的租金。	每月20,000 最長賠償期6個月
第三節－緊急援助服務 24小時緊急家居支援服務	
- 電力維修、水喉匠、鎖匠	免找數方案
自選保障	
第四節－樓宇[2] 樓宇的意外損毀	以重建費用計算
額外保障	
- 清理碎礫	每次重建費用之5%
- 建築師及測量師費用	每次重建費用之5%

24小時緊急家居支援服務－免找數方案

	基本時段	非基本時段
標準地區	**免找數**	800港元附加費
偏遠地區	800港元附加費	1,200港元附加費

24小時緊急家居支援服務必須由蘇黎世保險有限公司指定服務供應商提供；只適用於每宗意外的首次上門檢查及維修（不包括物料費用），並視乎實際服務供應情況。

基本時段：以工程人員到達時間為準：星期一至日上午9時至下午9時，公眾假期除外
標準地區：香港島，九龍，新界及東涌
偏遠地區：離島（東涌除外）及限制地區（包括米埔、邊境禁區的檢查站、管制站及村落）
24小時緊急家居支援服務熱線：+852 28863977

保費表

單位面積（平方呎）[3]		每年保費（港元）	
		基本保障	自選保障
建築面積	實用面積		樓宇
500 或以下	400 或以下	881	725
501-700	401-560	1,095	914
701-1,000	561-800	1,322	1,478
1,001-1,500	801-1,200	1,612	2,218
1,501-2,000	1,201-1,600	1,726	2,833
2,001-2,500	1,601-2,000	2,065	3,472
2,501-3,000	2,001-2,400	2,391	4,236
3,001-3,500	2,401-2,800	2,789	4,999
3,501 或以上	2,801 或以上	3,259	5,666

附加個人法律責任保障：	每年保費（港元）
停車位	435
停車位內之電動車充電設施	1,014

請掃瞄二維碼
向我們索償團隊查詢有關安排回收服務詳情。

備註：
1. 多層大廈及樓齡 40 年或以下之居所，家居財物保障範圍的標準自負額為零。
2. 樓宇附加保障的山泥傾瀉及地陷事故之標準自負額為每宗賠償的首 10,000 港元或經評定損失金額的 10%，以較高者為準。
3. 客戶可自行選擇以建築或實用面積作為計算保費的方式。

主要不承保事項：
無法解釋的損失，違例僭建、機件故障、自然損耗、戰爭、恐怖活動、核能輻射、污染等。

本宣傳資料只供參考之用，並不構成保險合約的一部分，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司對所有事項保留最終批核及決定權。（如中文譯本與英文有任何歧異，均以英文本為準。）蘇黎世保險有限公司為本保險計劃之承保人，全面負責一切保障及賠償事宜。

關於蘇黎世保險

蘇黎世保險（香港）是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，現於本港一般保險直接業務市場上排名第四位[1]。請瀏覽 www.zurich.com.hk了解有關蘇黎世保險（香港）的更多資訊。

[1] 保險業監管局 2024 年 1 月至 12 月香港一般保險直接業務的年度統計數字，以毛保費計算。

蘇黎世保險有限公司（於瑞士註冊成立之有限公司）

香港港島東華蘭路18號港島東中心25-26樓
網址：www.zurich.com.hk

ZURICH ZURICH 在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。

ZURICH 蘇黎世

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HomeChoice Insurance Plan – Landlord Insurance

Investing in rental property is a good way to protect your wealth and to generate a steady income. Nevertheless, it may also bring you troubles and anxieties by unforeseen circumstances. **HomeChoice Insurance Plan – Landlord Insurance** eases your mind with its multiple protections.

HomeChoice Insurance Plan – Landlord Insurance offers multiple protections to all landlords, just like you.

Liability care

✓ Owner's Legal Liability and Owner's Liability in Common Area

Legal Liability coverage up to HKD 10,000,000 to protect you as a landlord against compensation which you will become liable should any accidents happen at your property or in the common area

Property care

✓ Loss of Rent

Compensates your rental loss up to HKD 20,000 per month for a maximum of six months, if:

- your home is made uninhabitable by an insured cause; or
- there is any outstanding rent unpaid by your tenant (subject to certain policy terms and conditions)

✓ Home Contents

Provides up to HKD 250,000 coverage to the home contents owned by you in your rental property such as furniture, fixtures, fittings and interior decoration

Offer you emergency support

✓ 24-hour Emergency Home Assistance Service

We provide a comprehensive 24-hour Emergency Home Assistance Service to make life easier for you and your tenant. As a valued-added benefit, "Hassle-free cashless approach" is now available. The service includes:

- Plumbing assistance
- Electrical assistance
- Locksmith assistance

Support green initiatives

✓ Cover emerging green risks of "Solar PV system"

✓ Provide recycling referral service to encourage green lifestyle

✓ Provide liability cover arising from "Solar PV system" and electric vehicle (EV) charging facilities

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Table of benefits

Coverage	Maximum amount (HKD)
Basic coverage	
Section 1 – Legal Liability	
Legal liability as a home owner and home owner's liability in common area	**Annual coverage 10,000,000**
Section 2 – Home Contents[1]	
Maximum coverage	**Annual coverage 250,000**
A) Core benefit	
– Home contents	100,000/set
B) Extended benefits	
Your property protection	
– Damage by firemen	250,000/year
– Debris removal	20,000/accident
– Outdoor property	50,000/accident (2,500 /item)
– Temporary removal	50,000/accident
– Interior decoration period	100,000/accident
Your loss of rent	
(a) When your home is made uninhabitable by an insured cause, or (b) When your tenant has not paid the rent according to the terms and conditions as written in the "Tenancy Agreement", provided that you have (i) taken legal action against your tenant; and (ii) obtained court judgement against your tenant on the outstanding rent; and (iii) failed to receive the outstanding rent within one month after the court judgment is handed down.	20,000 per month Maximum indemnity period: six months
Section 3 – Emergency Assistance Benefits	
24-hour Emergency Home Assistance Service	Hassle-free cashless approach
– Electrical, plumbing, locksmith assistances	
Optional coverage	
Section 4 – Building[2]	
Accidental damage to the building	Based on rebuilding cost
Extended benefits	
– Debris removal	5% of rebuilding cost/accident
– Architects' and surveyors' fee	5% of rebuilding cost/accident

24-hour Emergency Home Assistance Service – Hassle-free cashless approach

	Standard hours	Non-standard Hours
Standard area	Cashless	HKD 800 surcharge
Remote area	HKD 800 surcharge	HKD 1,200 surcharge

24-hour Emergency Home Assistance Service must be rendered by the service provider nominated by Zurich Insurance Company Ltd. The service is only applicable to the first site inspection and repair (not including any material costs) and is subject to service availability.

Standard hours : Technizcian arrival time: 9 a.m. to 9 p.m., Monday to Sunday 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 Emergency Home Assistance Service Hotline : +852 28863977

Premium table

Floor area (Sq Ft)[3]		Annual premium (HKD)	
		Basic premium	Optional coverage
Gross floor area	Saleable area		Building
500 or below	400 or below	881	725
501-700	401-560	1,095	914
701-1,000	561-800	1,322	1,478
1,001-1,500	801-1,200	1,612	2,218
1,501-2,000	1,201-1,600	1,726	2,833
2,001-2,500	1,601-2,000	2,065	3,472
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3,001-3,500	2,401-2,800	2,789	4,999
3,501 or above	2,801 or above	3,259	5,666

Optional extension of personal legal liability coverage to:	Annual Premium (HKD)
Car park space	435
Car park charger for electric cars	1,014

Please scan the QR code to contact our claims team for arrangement of recycling service.

Footnotes:

1. For a residence situated in a multistorey building which is aged at 40 years or below, the standard policy excess under Home Contents section is Nil.
2. The standard policy excess applicable to landslide and subsidence under Building section is the first HKD 10,000 or 10% of adjusted loss for each and every claim, whichever is the greater.
3. Customer can choose either gross floor area or saleable area as the basis for calculation of premium.

Major exclusions :

Unexplained loss, illegal building works; electrical and mechanical breakdown; wear and tear; war; terrorism; radioactive contamination; pollution and contamination, etc.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters. (In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.) Zurich Insurance Company Ltd is the insurance underwriter of this plan and is solely responsible for all coverage and compensation.

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) currently ranks fourth in the general insurance direct business market[1]. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

[1] Annual statistics of the Insurance Authority on Hong Kong direct general business from January to December 2024, based on gross premium.

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)

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