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**TENANT PROTECTOR**  
**租客家居保障計劃**

You don't own the flat,  
but it is your home.  
要保障的不是您的居所，  
而是您的家。



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Insurance  
that sees  
the heart  
in everything

A Member of **MS&AD** INSURANCE GROUP



## TENANT PROTECTOR

Protect yourself from financial shocks with this innovative insurance plan designed exclusively for Tenants.

### A better deal for Tenants, and no unpleasant surprises.

A flat is just a flat, but a home is what you make it. As a Tenant you have built your home in a flat that you don't own. But at MSIG Insurance (Hong Kong) Limited ("MSIG") we understand that a home is not simply a building and its contents. Home is where the heart is and yours is full of the people and things that are precious to you. One of the best ways to protect the home you have created is to protect yourself from the kind of unpleasant surprises that can upset your finances. That's why we have developed '**Tenant Protector**' - a simple and direct insurance plan that has been designed with your specific needs in mind.

As you would expect, '**Tenant Protector**' insures your home contents against loss or damage caused by common risks such as typhoons, fire, water leakage, burglary and accidental damage. Most home insurance plans in the market do this.

But we always try to exceed your expectations and that's why Tenant Protector offers additional benefits that address your specific concerns as a Tenant.

These include:



#### Avoid unexpected bills and protect yourself against legal action

If you accidentally damage something belonging to the landlord, he will ask you to pay for it. Or he will deduct the repair/replacement cost from your security deposit. In Hong Kong, most home insurance plans typically exclude coverage for all the items listed in the tenancy agreement if they are accidentally damaged by you or your family. But this plan is different! With Tenant Protector you can claim for accidental loss of, or damage to, items that the landlord has provided for your use (whether they are listed in the tenancy agreement or not\*).

\*See "Benefits at a glance" for even more benefits.



#### Rental Protection

If your home becomes uninhabitable (e.g. as a result of fire damage), you will need to move to temporary accommodation while the damage is being repaired. That means you will need to pay rent for another apartment as well as paying rent for the damaged property. That could be a big financial headache. But with Tenant Protector you will be covered for up to \$50,000 to compensate you for the cost of temporary accommodation. Alternatively, if you can stay somewhere else temporarily without paying rent (e.g. with friends/ family) Tenant Protector will cover the rent that you need to pay on the damaged property.

Further, if your landlord goes into bankruptcy and you cannot get your security deposit back, MSIG Tenant Protector will pay you 50% of the deposit up to \$10,000.

Tailored benefits for Tenants

For an affordable **annual premium from HK\$688\*** you can sleep easy, secure in the knowledge that MSIG is protecting your personal belongings and your liabilities, so that you can focus on your financial health!

You can contact your insurance representative or sign up for Tenant Protector straight away at [msig.com.hk](http://msig.com.hk).



Protect your home and the things you love

Call 3122 6922 or contact your insurance representative

\*Important Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1<sup>st</sup> January 2018. As a result, all premium amounts shown in this product brochure are subject to levy.



# Benefits at a glance

Tenant Protector's comprehensive benefits, including details of coverage and limits of compensation, are listed below:

| Gross Floor Area                             |                                                                                                                                                                                                                                                                                                                            | Maximum Benefits Payable Per Year (HK\$)                                                        |                               |                               |
|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------|-------------------------------|
|                                              |                                                                                                                                                                                                                                                                                                                            | 800 or below sq.ft.                                                                             | 801-1,000 sq.ft.              | 1,001-1,200 sq.ft.            |
| 1. Contents (Basic Cover)                    |                                                                                                                                                                                                                                                                                                                            | 300,000                                                                                         | 400,000                       | 500,000                       |
|                                              |                                                                                                                                                                                                                                                                                                                            | in the aggregate, inclusive of all sub-limits under Extra Benefits                              |                               |                               |
| -                                            | Accidental loss of or damage to your contents including furniture, fixtures and fittings, household appliances, personal computer etc                                                                                                                                                                                      | 300,000                                                                                         | 400,000                       | 500,000                       |
|                                              |                                                                                                                                                                                                                                                                                                                            | (50,000 per item, set or collection)                                                            |                               |                               |
| -                                            | Valuable property e.g. Jewellery, watches, photographic equipment etc                                                                                                                                                                                                                                                      | 1/3 of sum insured of Contents (15,000 per item, set or collection)                             |                               |                               |
| -                                            | Money, stamps, coins and medals                                                                                                                                                                                                                                                                                            | 5,000                                                                                           |                               |                               |
| -                                            | i) Money                                                                                                                                                                                                                                                                                                                   | 1,000 per occurrence                                                                            |                               |                               |
| -                                            | ii) Stamps, coins, medals                                                                                                                                                                                                                                                                                                  | 1,000 per collection                                                                            |                               |                               |
| -                                            | Others                                                                                                                                                                                                                                                                                                                     | 5,000 per item, set or collection                                                               |                               |                               |
| -                                            | Household improvements - improvements and betterments on walls, windows, ceiling, floors and doors                                                                                                                                                                                                                         | 50,000                                                                                          |                               |                               |
| Extra Benefits                               |                                                                                                                                                                                                                                                                                                                            |                                                                                                 |                               |                               |
| a.                                           | Loss of security deposit - if your landlord goes into bankruptcy and fails to repay your security deposit                                                                                                                                                                                                                  | 10,000 or 50% of the deposit, whichever is the lower                                            |                               |                               |
| b.                                           | Alternative accommodation - if your home becomes uninhabitable due to insured damages                                                                                                                                                                                                                                      | 50,000 (1,500 per day)                                                                          |                               |                               |
| c.                                           | Fatal accident benefit - if you or your family member pass away within three months following injury caused in your home by fire or thieves                                                                                                                                                                                | 50,000                                                                                          |                               |                               |
| d.                                           | Burglary / robbery harm allowance - if you or your family member sustain injury caused by burglars or robbers in your home with four or more consecutive days of sick leave granted by a doctor                                                                                                                            | 5,000                                                                                           |                               |                               |
| e.                                           | Damaged locks - replacement and installation cost if windows, gate or external door locks are damaged as a result of burglary or attempted theft                                                                                                                                                                           | 5,000                                                                                           |                               |                               |
| f.                                           | Removal of debris                                                                                                                                                                                                                                                                                                          | 10,000                                                                                          |                               |                               |
| g.                                           | Household removal - for loss of or damage to contents during the course of removal by a professional remover                                                                                                                                                                                                               | 100,000 (10,000 per item)                                                                       |                               |                               |
| h.                                           | Temporary storage of contents - loss of or damage to contents during temporary storage in a furniture depository within Hong Kong for up to 30 days                                                                                                                                                                        | 50,000                                                                                          |                               |                               |
| i.                                           | Replacement of personal documents due to accidental loss or damage                                                                                                                                                                                                                                                         | 1,000                                                                                           |                               |                               |
| j.                                           | Sports equipment (worldwide cover)                                                                                                                                                                                                                                                                                         | 2,500                                                                                           |                               |                               |
| k.                                           | Landslip and subsidence extension - loss of or damage to contents directly caused by landslip or subsidence                                                                                                                                                                                                                | Covered                                                                                         |                               |                               |
| l.                                           | Alterations and repairs - accidental loss of or damage to contents while the insured premises is under alteration or repair                                                                                                                                                                                                | Covered (contract period not exceeding two months and within maximum contract value of 100,000) |                               |                               |
| 2. Personal Liability (Free Cover)           |                                                                                                                                                                                                                                                                                                                            |                                                                                                 |                               |                               |
| a.                                           | Any claim against you and your family members in the event of negligence causing loss of or damage to the contents and fixtures and fittings belonging to your landlord                                                                                                                                                    | 3,000,000<br>(per occurrence)                                                                   | 4,000,000<br>(per occurrence) | 5,000,000<br>(per occurrence) |
| b.                                           | Your legal liability as tenant in respect of causing third party bodily injury or property damage                                                                                                                                                                                                                          |                                                                                                 |                               |                               |
| c.                                           | Worldwide personal liability (other than as tenant)                                                                                                                                                                                                                                                                        |                                                                                                 |                               |                               |
| d.                                           | Your legal liability as tenant whilst alteration and repair works are carried out at the insured premises                                                                                                                                                                                                                  | Covered (contract period not exceeding two months and within maximum contract value of 100,000) |                               |                               |
| e.                                           | Your legal liability as pet owner                                                                                                                                                                                                                                                                                          | Covered (cats and dogs only)                                                                    |                               |                               |
| 24-hour Home Assistance Service (Free Cover) |                                                                                                                                                                                                                                                                                                                            |                                                                                                 |                               |                               |
| -                                            | Offers immediate assistance on referral services if you encounter any problems with your home                                                                                                                                                                                                                              | Referral services                                                                               |                               |                               |
| Major Excess for Each and Every Claim (HK\$) |                                                                                                                                                                                                                                                                                                                            |                                                                                                 |                               |                               |
| Contents                                     | <ul style="list-style-type: none"><li>Water damage excess: 1,000 or 5% of loss, whichever is the greater</li><li>Landslip and subsidence extension excess: 10,000 or 10% of loss, whichever is the greater</li><li>Household removal excess: 1,000</li><li>Excess in respect of loss caused by other causes: 500</li></ul> |                                                                                                 |                               |                               |
| Personal Liability                           | <ul style="list-style-type: none"><li>Water damage excess for third party property damage: 3,000 or 10% of adjusted loss, whichever is the greater</li><li>Excess for landlord's property damage: 10,000</li></ul>                                                                                                         |                                                                                                 |                               |                               |

**Remarks:** 1. This brochure is not a policy of insurance. Please refer to the policy for details.

2. In case of discrepancies between the English and Chinese version of this brochure, the English version shall prevail.







潛在的風險往往超乎您所想像

## 租客家居保障計劃

專為租客而設的嶄新保障計劃，讓您免受突發的財務困擾。

### 更適合租客的計劃 保障您免受意外困擾

住所並不只是居住的地方，更是您與摯愛家人的安樂窩，充滿著您對家人的心思。為了好好保護您的安樂窩及家人，您需避免突如其來的意外所造成的財務困擾，特別是當您的家是建立在業主的物業，適當的保障便顯得更為重要。三井住友海上火災保險（香港）有限公司（「三井住友保險」）深知您的需要，細意為您帶來「租客家居保障計劃」。此簡單直接的保障計劃是針對租客獨特的需要而設，以保障您及家人的安樂窩。

正如您所預料一樣，「租客家居保障計劃」是保障您的租住單位因常見意外而導致的損失，例如颱風、火災、漏水、爆竊和意外損壞等。

可是，一般的家居保險計劃通常主要因應業主的自住單位而設，而我們卻一直致力超越您的期望，因此「租客家居保障計劃」特別為租客提供其他額外的保障，以滿足您的特定需要。

當中包括：



免受突如其來的開支和法律責任所困擾

若您一時不慎，意外損壞了租住單位內屬於業主的物品，業主當然會向您要求賠償，或是從您的房租按金中扣除相關的維修費用。在本港大部份的家居保險計劃裡，如您或您的家人意外損毀了列於租賃合約上的任何物品，都不在保障範圍之列。這也是三井住友保險「租客家居保障計劃」與眾不同之處 - 即使您意外遺失或損壞了業主提供的任何物品（不論是否列明於租賃合同內\*），都可獲得賠償！

\*有關保障範圍詳情請參閱「保障範圍一覽表」。



租金保障

如您租住的單位突然因意外損壞而令您暫時不能居住，您便需要遷至臨時居所等待維修。換言之，您需要同時繳付租用地方和臨時居所的租金，這可能會是一筆為數不菲的財務負擔。然而，透過「租客家居保障計劃」，您便可獲得高達港幣50,000元的臨時居所租金賠償。如您可以遷至毋須繳付租金的臨時住處（例如親友家裡），「租客家居保障計劃」則會替您繳付損毀居所在維修期間的租金。

此外，萬一您的業主宣告破產，令您未能取回房租按金，「租客家居保障計劃」將會提供按金總額的一半作賠償，最高為港幣10,000元。

專為租客度身而設的保障

每年保費只需港幣688\*元起，三井住友保險將會為你的個人財物和資產提供周全的保障，讓你從此安枕無憂，可專注於其他的財政事宜。

您可聯絡您的保險顧問或登入 [msig.com.hk](http://msig.com.hk) 即時投保「租客家居保障計劃」。



為您的家和摯愛帶來週全的保障

請即致電 3122 6922 或聯絡您的保險顧問

\*重要事項：收取保費徵費之新規定 - 保險業監管局（保監局）已於《保險業條例》中公佈有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本小冊子上所列明的保費金額將附加保費徵費。

# 保障範圍一覽表

「租客家居保障計劃」為您提供週全的保障，其保障範圍及賠償限額詳列如下：

|                       |                                                                                                                                                                                        | 每年最高賠償額（港幣 / 元）                  |                     |                     |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|---------------------|---------------------|
| 建築面積                  |                                                                                                                                                                                        | 800 平方呎或以下                       | 801-1,000 平方呎       | 1,001-1,200 平方呎     |
| 1. 家居物品（基本保障）         |                                                                                                                                                                                        | 300,000                          | 400,000             | 500,000             |
|                       |                                                                                                                                                                                        | 總限額包括基本及額外保障的分項限額                |                     |                     |
| -                     | 意外引致傢俱、固定裝置及設備、家庭電器、個人電腦等損失及損毀                                                                                                                                                         | 300,000                          | 400,000             | 500,000             |
|                       |                                                                                                                                                                                        | （每件、每套或每系列50,000）                |                     |                     |
| -                     | 貴重物件如珠寶、手錶、攝影器材等                                                                                                                                                                       | 家居物品最高賠償額的1/3（每件、每套或每系列15,000）   |                     |                     |
| -                     | 金錢、珍藏郵票、錢幣及徽章                                                                                                                                                                          | 5,000                            |                     |                     |
| -                     | i) 金錢                                                                                                                                                                                  | 每宗事故1,000                        |                     |                     |
| -                     | ii) 珍藏郵票、錢幣、徽章                                                                                                                                                                         | 每系列1,000                         |                     |                     |
| -                     | 其他                                                                                                                                                                                     | 每件、每套或每系列5,000                   |                     |                     |
| -                     | 家居裝修 — 包括對牆壁、窗戶、天花、地板及門所進行的裝修及改善工程                                                                                                                                                     | 50,000                           |                     |                     |
| 額外保障                  |                                                                                                                                                                                        |                                  |                     |                     |
| a.                    | 按金保障 — 賠償倘因業主破產而未能償還您所支付之按金                                                                                                                                                            | 10,000或按金的50%，以較低者為準             |                     |                     |
| b.                    | 臨時居所 — 因受保意外導致家居損毀不能居住                                                                                                                                                                 | 50,000（每日 1,500）                 |                     |                     |
| c.                    | 個人意外保障 — 您或家人於家中因火災或盜竊而受傷，並於三個月內身故                                                                                                                                                     | 50,000                           |                     |                     |
| d.                    | 盜竊 / 搶劫受傷津貼 — 您或家人於家中因爆竊或搶劫而受傷，並獲醫生證明簽發連續四日或以上病假                                                                                                                                       | 5,000                            |                     |                     |
| e.                    | 門鎖損毀 — 窗戶、大閘或大門鎖因爆竊或企圖爆竊而引致損毀所需的更換費用                                                                                                                                                   | 5,000                            |                     |                     |
| f.                    | 災場清理費用                                                                                                                                                                                 | 10,000                           |                     |                     |
| g.                    | 搬遷保障 — 在委託專業搬屋公司遷居的過程中，家居物品因意外而遺失或損毀                                                                                                                                                   | 100,000（每件10,000）                |                     |                     |
| h.                    | 臨時寄存保障 — 家居物品被暫寄在香港境內的儲存倉，就意外遺失或受損提供最多30日的保障                                                                                                                                           | 50,000                           |                     |                     |
| i.                    | 賠償意外遺失或損毀個人文件而引致的補領費用                                                                                                                                                                  | 1,000                            |                     |                     |
| j.                    | 體育器材（全球保障）                                                                                                                                                                             | 2,500                            |                     |                     |
| k.                    | 山泥傾瀉及地陷保障 — 因山泥傾瀉或地陷對家居物品直接造成的損毀                                                                                                                                                       | 受保                               |                     |                     |
| l.                    | 裝修及維修工程 — 於裝修及維修工程進行期間，由意外導致投保居所內的家居物品損失或損毀                                                                                                                                            | 受保（工程合約期最多為兩個月及工程合約價值最高為100,000） |                     |                     |
| 2. 個人法律責任（免費附送）       |                                                                                                                                                                                        |                                  |                     |                     |
| a.                    | 您或家人因疏忽導致業主的家居物品和固定裝置及設備損失或損毀                                                                                                                                                          | 3,000,000<br>（每宗事故）              | 4,000,000<br>（每宗事故） | 5,000,000<br>（每宗事故） |
| b.                    | 作為租客的您因意外造成的第三者身體受傷或財物受損所引致的法律責任                                                                                                                                                       |                                  |                     |                     |
| c.                    | 全球個人法律責任（租客身份以外）                                                                                                                                                                       |                                  |                     |                     |
| d.                    | 作為租客的您因承辦商於投保居所內進行裝修及維修工程所引致的法律責任                                                                                                                                                      | 受保（工程合約期最多為兩個月及工程合約價值最高為100,000） |                     |                     |
| e.                    | 作為寵物主人的法律責任                                                                                                                                                                            | 受保（只適用於貓及狗）                      |                     |                     |
| 24小時家居緊急支援服務（免費附送）    |                                                                                                                                                                                        |                                  |                     |                     |
| -                     | 若您遇到任何家居問題，我們的緊急支援可為您提供轉介服務                                                                                                                                                            | 轉介服務                             |                     |                     |
| 主要自負金額（每次索償以港幣 / 元計算） |                                                                                                                                                                                        |                                  |                     |                     |
| 家居物品                  | <ul style="list-style-type: none"><li>水損事故引致損毀的自負金額: 1,000或損失總值的5%，以較高者為準</li><li>山泥傾瀉及地陷保障的自負金額: 10,000或損失總值的10%，以較高者為準</li><li>搬遷保障的自負金額: 1,000</li><li>其他原因導致損失的自負金額: 500</li></ul> |                                  |                     |                     |
| 個人法律責任                | <ul style="list-style-type: none"><li>水損事故引致第三者財物受損的自負金額: 3,000或核實後之損失總值的10%，以較高者為準</li><li>業主家居物品受損的自負金額: 10,000</li></ul>                                                            |                                  |                     |                     |

註：1. 本小冊子並非保單。詳情請參閱保單內容。  
2. 如此小冊子的英文版本內容與中文版本內容有歧義，將以英文版本為準。

