



# SmartHome Optimum

The home content insurance plan that offers affordable price with comprehensive cover.

## Summary of benefits

|  | Maximum limit per period of insurance                             |
|--|---|
| <b>Compulsory cover</b>  |   |
| <b>1) All risks on home contents</b>   |   |
| <b>1. Household contents and personal effects</b><br>Including your furniture, fixtures, fittings and electrical domestic appliances plus your personal effects such as clothes are covered on an unspecified basis.<br>- Maximum limit for each item: \$150,000 or 10% of home contents sum insured whichever is lesser | \$750,000 to \$1,500,000 (depending on floor area of your home)   |
| <b>2. Valuables</b><br>Cover valuables at home, such as jewellery and watches.<br>- Maximum limit for each item: \$15,000  | \$500,000 or 1/3 of home contents sum insured whichever is lesser |
| <b>3. Desktop computer</b><br>Cover your home desktop computer against accidental loss or damage.<br>- Subject to an excess of first \$500   | \$15,000  |
| <b>Excess</b><br>Water damage: \$1,000 or 10% of loss whichever is greater.<br>Excess will be varied for Building over 25 years old. (The above Excess is just for indication)   |   |
| <b>Free additional benefits</b>  |   |
| <b>1. Alterations or repairs</b><br>Cover for loss of or damage to your home content while your home is under alterations or repairs.<br>- Maximum contract value: \$100,000   |   |
| <b>2. Alternative accommodation</b><br>Cover reasonable cost of alternative accommodation whilst your home is uninhabitable due to insured accident.<br>- Maximum limit per day: \$1,500   | \$90,000  |
| <b>3. Architects', surveyors' and consulting engineers' fees</b><br>Cover architects', surveyors' and consulting engineers' fees necessarily incurred in the reinstatement of the property.<br>- Maximum limit for any one event: 5% of home contents sum insured  |   |
| <b>4. Automatic reinstatement of sum insured</b><br>In the event of loss or damage recoverable under this insurance, your home contents sum insured will be immediately reinstated in consideration of which you undertake to pay appropriate additional premium.  |   |



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## Summary of benefits (continued)

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|---|-----------------------------------|
| <b>5. Brittle items</b><br>Cover accidental damage or loss to articles of glass, china, porcelain or other items of fragile nature.<br>- Subject to an excess of first \$500  | \$5,000                           |
| <b>6. Credit cards</b><br>Cover your liability as a direct result of the unauthorised use of your credit card by any person (not related to or residing with you).  | \$10,000                          |
| <b>7. Domestic helper's personal effects</b><br>Cover accidental loss of or damage to domestic helper's property inside your home.<br>- Maximum limit for any one item: \$1,000   | \$25,000 (per helper)             |
| <b>8. Frozen food</b><br>Cover accidental damage to frozen food.<br>- Maximum limit per any one event: \$5,000  |                                   |
| <b>9. Household removal</b><br>Cover the damage or loss of your home contents whilst moving between your current home and your new home within Hong Kong by professional removers.<br>- Maximum limit for any one article or pair or set: \$10,000  | 100% of home contents sum insured |
| <b>10. Landslip and subsidence</b><br>Cover for loss of or damage to your home contents caused by subsidence of the site or landslip.<br>- Subject to an excess of first \$10,000 or 10% of loss whichever is greater   |                                   |
| <b>11. Locks replacement</b><br>Cover the cost of replacing locks, keys and broken windows due to theft or burglary.  | \$3,000                           |
| <b>12. Money</b><br>Cover money lost at home.   | \$2,500                           |
| <b>13. Personal accident</b><br>Cover for accidental death as a result of fire or armed robbery at home.<br>- Each insured person<br>- Each insured's family aged 18 or below and 70 or above   | \$50,000<br>\$25,000              |
| <b>14. Property under your/your family's care, custody and control</b><br>Cover for loss of or damage to your household contents.<br>- Maximum limit for any one article or pair or set: \$10,000   | \$50,000                          |
| <b>15. Removal of debris</b><br>Cover the cost of removal of debris when your home is accidentally damaged.<br>- Maximum limit for any one event: 10% of the adjusted loss  |                                   |
| <b>16. Replacement of personal documents</b><br>Cover the replacement cost for the loss of personal documents including credit cards, passports, Hong Kong Identity Card and any certificate of identity.   | \$1,500                           |
| <b>17. Temporary removal</b><br>Cover for loss of or damage to your home contents while temporarily removed from your home for cleaning, repairs or maintenance.<br>- Maximum limit for any one article: \$10,000   | \$50,000                          |
| <b>18. 24-Hour home assistance hotline service</b><br>Service provided by AXA Assistance which assist you in arranging referral information on electrician, plumber, locksmith, house call/dental, baby-sitting/home nursing and pest control/cleaning services.  |                                   |
| <b>II) Liability to third party</b><br>Cover you, your family members (residing with you) and your domestic helper(s) (while performing the duties) against legal liability should anyone of you be required to compensate a third party suffering from injury or persons incurring loss or damage of their property as a result of an accident at your home, or as a result of your negligence worldwide.<br>Owner's liability cover is extended to the common areas, provided that you are the owner of the insured property.<br>Excess will be applied for Building over 25 years old. | \$5,000,000                       |



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## Summary of benefits (continued)

| Optional cover   |  |
|--|--|
| <b>1. Worldwide personal belongings</b><br>Cover your personal belongings and valuables against almost all types of loss or damage while you are anywhere in the world.<br>- Maximum limit for any one valuable item: \$5,000<br>- Maximum limit for money<br>- Maximum limit for credit cards<br>- Maximum limit for personal documents | \$30,000<br><br>\$2,500<br>\$10,000<br>\$1,500 |
| <b>2. Building insurance – 'All Risks'</b><br>Cover accidental loss of or damage to your home on 'All Risks' basis including but not limited to fire, explosion, burglary, water damage and landslip and subsidence, up to the rebuilding cost.  |  |

## Major exclusions

- Wear and tear, scratching, corrosion, mechanical or electrical breakdown
- Contact lenses, mobile phones and portable personal computers
- Contents on roof or open area
- IT or Cyber Risk
- Intentional vandalism or damage by a person lawfully in your home
- Unexplained or mysterious disappearance
- Unoccupied premises for more than 30 consecutive days
- War, terrorism and kindred risks and government acts
- Pollution and contamination
- Sanction Limitation and Exclusion

All amounts are in Hong Kong Dollars.

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