

Plan Selection 計劃選擇

Gross Floor Area 居所建築面積 (Square Feet 平方呎)	Annual Premium Table 全年保費表 (HK\$)		
	Plan 1 計劃 1	Plan 2 計劃 2	Plan 3 計劃 3
500 or below 少於 500	500	600	1,000
501 - 700	600	820	1,294
701 - 1,000	N/A 不適用	1,060	1,671
1,001 - 1,500	N/A 不適用	1,485	2,176
1,501 - 2,000	N/A 不適用	1,800	2,682
2,001 - 2,500	N/A 不適用	2,180	3,153
2,501 and above 超過 2,500	Please refer 請致電利寶查詢		
Domestic Helper Insurance 家傭保障	Plan A 計劃 200	Plan B 計劃 780	

Home Protector is a comprehensive insurance plan that insures you against major accidents such as fire, theft, explosion, bursting of water pipe and other accidents. The total coverage can be up to HK\$1,500,000 per claim. For ease of application, Liberty does not require you to list the insured items and their values when you apply. Home Protector also covers door locks and keys, replacement of personal documents, credit card protection against unauthorized use, temporary accommodation, and death or permanent total disablement, etc. In addition, this plan also provides personal liability cover, no matter where you are. In case of a home contingency, you can call our 24-hour Home Assistance Hotline for free referral assistance, including locksmith, plumber, electrician and emergency medical assistance, etc.

Besides insuring your home contents, Home Protector also provides domestic helper insurance which gives you the option of purchasing a basic employees' compensation insurance or with additional medical insurance cover.

利寶的家居綜合保險提供全面的家居財物保障。範圍包括火災、盜竊、爆炸、爆水管等。保障額每次可高達 HK\$1,500,000。為了閣下投保方便，投保時毋需詳列家居受保物品及價值。利寶的家居綜合保險也為閣下提供更換門鎖及鎖匙、補辦個人文件、信用卡盜用、臨時住所、以及死亡及永久性完全傷殘等保障。此外，無論您身處何處，本保險計劃更為您及同住家人提供全球個人法律責任保障。若遇上家居緊急事故，我們的24小時家居支援熱線，可免費為您提供鎖匠、水喉匠、電器技工、緊急醫護援助等諮詢服務。

除家居財物外，利寶的家居綜合保險亦可為閣下的家傭提供勞工保險及醫療保障。

Liberty International Insurance Limited is a 100% owned subsidiary company of Liberty Mutual Group. Boston-based Liberty Mutual Group is the 3rd largest property and casualty insurer in the United States and the 2nd largest US based international property and casualty insurer. The Company ranks 84th on the Fortune 500 list of largest corporations in the United States based on 2011 revenue. With financial strength ratings of "Excellent" (A) from A.M. Best Company, "Good" (A2) from Moody's Investor Service and "Strong" (A-) from Standard & Poor's. Liberty Mutual Group has the financial strength to provide a wide array of products and services.

利寶國際保險有限公司為美國Liberty Mutual (利寶互助) 集團的全資子公司。總公司設於美國波士頓的利寶互助集團是全美第三大財產及意外保險公司，亦是全美第二大國際財產及意外保險公司。以2011年的收入計算，公司名列美國財富雜誌全美企業五百強之84位。今天，利寶互助集團是一家多元化的國際保險公司，被保險金融評級機構A.M. Best評為 "Excellent" (A) 級、穆迪投資評為 "Good" (A2) 級及標準普爾評為 "Strong" (A-) 級，擁有極雄厚之財政實力，能為客戶提供廣泛的保險服務。

Underwritten by Liberty International Insurance Ltd. 由利寶國際保險有限公司承保

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www.libertyinternational.com.hk

Home Protector Plus 家居綜合保險加強版



Liberty
Insurance™

利寶國際保險有限公司

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Basic Cover 基本保障

Household Contents 家居財物*	Maximum Limits 最高賠償限額(HK\$)		
	Plan 1 計劃1	Plan 2 計劃2	Plan 3 計劃3
Covers accidental loss of or damage to your household contents subject to an excess of HK\$250 for each claim 保障家居財物因意外而導致的損毀。每次索賠需自負首HK\$250	500,000 / year 年 50,000 / article 件	1,000,000 / year 年 50,000 / article 件	1,500,000 / year 年 100,000 / article 件
Valuable items 貴重物品	150,000 / year 年 10,000 / article 件	150,000 / year 年 10,000 / article 件	250,000 / year 年 15,000 / article 件
Brittle items 易碎物品	5,000 / year 年	5,000 / year 年	5,000 / year 年

Additional Cover 額外保障

	Maximum Limits 最高賠償限額(HK\$)		
	Plan 1 計劃1	Plan 2 計劃2	Plan 3 計劃3
a) Alternative accommodation 臨時住所 The rental expenses incurred for temporary accommodation for the period while your home is uninhabitable due to an insured accident 家居因受保意外而需暫時遷往臨時住所之費用	50,000 / year 年 1,500 / day 日	50,000 / year 年 1,500 / day 日	65,000 / year 年 1,500 / day 日
b) Relocation 搬遷保障 Limited to domestic relocations covering damage to household contents by professional removers in the course of removal from the insured home to any new home subject to an excess of HK\$1,000 保障您僱用專業搬運工人，由保址搬遷至新居時，因意外引致之家居財物損毀。每次索賠需自負首HK\$1,000	50,000 / year 年 30,000 / article 件	50,000 / year 年 30,000 / article 件	100,000 / year 年 50,000 / article 件
c) Worldwide cover for personal belongings subject to an excess of HK\$500 (excluding daily necessities such as mobile phones, spectacles and cash, etc.) 全球保障個人攜帶之財物損失，每次索賠需自負首HK\$500 (日常用品如：手提電話、眼鏡及現金等除外)	Not Applicable / 不適用	5,000 / year 年 2,500 / article 件	15,000 / year 年 5,000 / article 件
d) Loss of money due to burglary or theft at home 因家居被劫或盜竊而損失現金	2,000 / year 年	2,000 / year 年	3,000 / year 年
e) Credit card and personal document protection against unauthorized use due to burglary or theft at home 因家居被劫或盜竊而信用卡被非法盜用及個人重要文件被竊	5,000 / year 年	5,000 / year 年	5,000 / year 年
f) Death or permanent total disablement of the insured or the family members due to fire, theft, robbery or burglary at home 因家居火災或被劫而引致投保人或同住家人死亡或永久性完全傷殘	150,000 / year 年	150,000 / year 年	150,000 / year 年
g) Medical expenses protection against the burglary / robbery injury of the insured or the family members 家居被劫時，投保人或同住家人因受傷而產生的醫療費用	5,000 / year 年	5,000 / year 年	10,000 / year 年
h) Replacement of damaged window and door locks due to burglary or theft 因盜竊引致窗戶或門鎖損壞，需要修理或更換	2,000 / year 年	2,000 / year 年	3,000 / year 年

Worldwide Personal Liability 全球個人法律責任保障	Maximum Limits 最高賠償限額(HK\$)		
	Plan 1 計劃1	Plan 2 計劃2	Plan 3 計劃3
Personal liability for third party bodily injury or property damages as a result of your or your family members' negligence 閣下或同住家人因疏忽引致他人傷亡或財物損失所需承擔之法律責任	5,000,000 / year 年	5,000,000 / year 年	5,000,000 / year 年
Home Assistance 家居緊急支援			
A 24-hour home assistance hotline service to assist you in case of an emergency including: 只需致電24小時家居緊急支援熱線，您便可獲得多項諮詢服務，包括： - Locksmith Referral Assistance 鎖匠服務 - Baby-sitting / Nursing Assistance 保姆看護服務 - Housecall / Dental Assistance 上門門診/牙醫介紹 - Plumbing / Electrical Assistance 水喉匠、電工介紹 - Air-Condition / Television / Washing Machine / Refrigerator Repair Assistance 空調/電視/洗衣機/冰箱修理介紹 - Pest Control Assistance 滅蟲服務	Advisory & referral service only 提供諮詢及安排服務	Advisory & referral service only 提供諮詢及安排服務	Advisory & referral service only 提供諮詢及安排服務

Optional Cover 自選保障

Domestic Helper Insurance 家傭保險	Maximum Limits 最高賠償限額(HK\$)	
	Plan A 計劃A	Plan B 計劃B
a) Employees' Compensation 勞工保障	Covered 有	Covered 有
b) Hospitalization 住院保障*	Not Applicable 不適用	300 / day 天 12,000 / surgery 每次手術 20,000 / year 年
- Medical Expenses 診療費用	Not Applicable 不適用	150 / visit 每次 1,200 / year 年
- Repatriation to Home County 將家傭送返原居國家	Not Applicable 不適用	10,000 / year 年
- Repatriation of Mortal Remains 送返遺體	Not Applicable 不適用	10,000 / year 年
- Domestic Helper's Personal Effects 家傭之個人財物	Not Applicable 不適用	10,000 / year 年 2,500 / article 件
- Domestic Helper's Personal Liability 家傭之個人法律責任	Not Applicable 不適用	250,000 / year 年

* There is an excess of HK\$250 per claim for household contents and an excess of HK\$300 per hospitalization claim for domestic helper insurance.

家居財物保障的每次自負額為HK\$250；家傭住院保障的每次自負額為HK\$300

Note: This leaflet serves as a general guideline. Please refer to the Policy and Schedule for details of cover.
註：本手冊僅為一般性簡介，僅供參考之用。有關承保之具體內容，以保單所載為準。如中文譯本與英文有異，以英文文本為準。