



HOUSEGUARD

屋主樂

Home Buildings Insurance
樓宇結構保險



HouseGuard

HouseGuard is a comprehensive and flexible insurance plan that covers the structure of your home, garages, outbuildings, walls and fences against loss or damage caused by fire, explosion, and other additional perils which you may select to cover.

Benefits	Limits (HK\$)
Plan A Covers the structure of your home from perils as fire, bursting of pipes, overflow of water tanks, sprinkler leakage, impact, explosion, earthquake, riots & strikes, malicious damage, aircraft, typhoon, windstorm and flood. Optional Cover Additional Perils: landslip and subsidence	Sum Insured as chosen
Plan B Covers perils under Plan A with landslip and subsidence, plus additional covers as follows: Alternative Accommodation Reimburses alternative accommodation costs or loss of rent if your home is uninhabitable after an insured accident Personal Liability Indemnifies any claim made against you for bodily injury or property damage for which you may become legally liable as the owner of your home Death & Permanent Total Disablement Covers for Death & Permanent Total Disablement sustained as a result of fire, theft or attempted theft Additional Perils: theft or attempted theft Covers for theft or attempted theft accompanied by actual forcible and violent entry to or exit from premises	Sum Insured as chosen 50,000 (1,500/day) 2,500,000 100,000 Sum Insured as chosen above
Extra Benefit: Free 24-hour Assistance Hotline Service	

Excesses:

- The first HK\$3,000 of each and every loss due to earthquake, impact, typhoon, windstorm and flood, bursting and overflowing of water tanks, apparatus and pipes.
- The first HK\$10,000 or 10% of each and every loss, whichever is higher, due to landslip and subsidence.

Plan	Premium Rate (of Sum Insured)
Plan A	0.11%
Plan A with Optional Cover	0.1375%
Plan B	0.1485%

Minimum Premium per Policy: HK\$500

Your trustworthy insurance partner

With an almost 300 year heritage, RSA is one of the world's leading multinational quoted insurance groups. It has the capability to write business in over 130 countries and with major operations in the UK, Scandinavia, Canada, Ireland, Asia and the Middle East and Latin America.

A wholly-owned subsidiary of the RSA Group and traded in the name of Royal & Sun Alliance Insurance plc, we have run insurance business in Hong Kong for more than 30 years. We offer a comprehensive range of customised and packaged commercial and personal insurance products and services. Apart from enjoying the security provided by one of the world's leading insurers, you can trust our efficient and fair claims service and quality customer care.

At RSA, we are committed to providing our customers with convenient, appropriate and secure insurance solutions and consistently fulfilling what we promise. We are "The professional insurer you can always rely on".

屋主樂

「屋主樂」是一個提供廣泛保障的保險計劃，保障您的家居結構、車房、附屬建築物、外牆及籬笆，因火警、爆炸或其他您所選取的災難性因素所引致的損毀。

承保項目	最高賠償限額 (港幣/元)
計劃A 保障您的家居結構因火警、爆水管、水箱滿瀉、防火花灑漏水、撞擊、爆炸、地震、罷工引致的暴動、惡意毀壞、航空損毀、風災水災所引致之損毀 可供選擇投保項目 附加風險：山泥傾瀉及地面下陷	自選投保額
計劃B 除保障計劃A之承保項目和山泥傾瀉及地面下陷之附加風險外，更包括下列保障： 臨時住所 賠償因任何受保原因導致您的家居不能居住，而引致之臨時住所費用或租金損失。 個人責任 保障您以物業擁有人身份，因意外而導致第三者身體損傷或財物損毀的法律責任。 死亡及永久完全傷殘 保障您因火警、盜竊或意圖盜竊而引致之死亡及永久完全傷殘。 附加風險：盜竊或意圖盜竊 保障以暴力或強行方法闖入或離開您的家居之盜竊或意圖盜竊而引致之損失。	自選投保額 50,000 (每天1,500) 2,500,000 100,000 與以上自選 投保額相同
額外優惠：免費24小時支援服務	

自負額：

- 因地震、撞擊、風災水災、水管爆裂、水箱滿瀉所致的索償，每次索償須自負首港幣3,000元。
- 因山泥傾瀉及地面下陷所引致之損失，每次索償須自負首港幣10,000元或每次損失之10%，以較高金額為準。

計劃	保費率(以投保額計算)
計劃A	0.11%
計劃A及可供選擇投保項目	0.1375%
計劃B	0.1485%

保單最低保費為港幣500元

您至可信賴的保險夥伴

皇家太陽聯合保險開業至今已近300年，現為全球領先的跨國上市保險集團之一。集團的承保業務遍佈逾130個國家，主要位於英國、北歐、加拿大、愛爾蘭、亞洲、中東及拉丁美洲。

皇家太陽聯合保險有限公司是集團的全資附屬公司，於香港經營保險業務已有30多年，為客戶提供一系列按需訂制及配套的商業及個人保險產品和服務。貴為我們的客戶，您不但享有領先全球的保險公司所提供的周全保障，還可以完全信賴我們快捷公正的索償服務，以及優質的客戶服務。

作為「您至可信賴的專業保險公司」，我們定必貫徹履行承諾，竭誠為客戶提供方便可靠而又合適的保險方案。

