



PRUDENTIAL
保誠保險

用心聆聽 實現您心



PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.



保誠精選「業主寶」
家居

PRUChoice Home Landlord
HOME

保誠精選「業主寶」業主保障計劃

作為業主，一方面您既可擁有具保值能力的物業，同時又可以透過出租單位，賺取租金收入。然而，您又有否留意到，在業主身份下所須承擔的額外風險？當中包括您放置於出租物業內，讓租客使用的財物，可能因意外而損失或損毀；又或是租客在租用您的物業時，因突發事故，導致您損失租金或在追討過程中招致費用；更重要的是，當您的物業因意外而損毀所需的維修費，又或者是因物業維修失當時引致第三者傷亡，所出現的業主法律責任；作為業主可能負上龐大的金錢損失。**保誠精選「業主寶」**為業主及其出租物業提供全面保障，讓您投資物業增添多一份安全保障。

(2022年3月1日或之後適用)

計劃特點



- 1 保障您為租客在受保住所內提供的家居財物每保單年度高達港幣\$1,500,000。
- 2 保障涵蓋因租客惡意破壞導致的家居財物損失。
- 3 每年續保時，不論索償記錄，可享忠誠獎賞。「家居財物保障」的每保單年度最高賠償額將自動增加港幣\$50,000，最高可累積達港幣\$200,000。
- 4 保障租金損失長達6個月包括因追討租金及收回您的受保住所引起的法律費用，每保單年度最高賠償額高達港幣\$240,000。
- 5 業主法律責任保障每保單年度高達港幣\$10,000,000。
- 6 特設自選樓宇結構保障，支付您的物業因意外損毀而需重建的費用。您亦可在沒有購買基本保障的情況下獨立投保樓宇結構保障，切合您不同的需要。

保障一覽表

基本保障

項目一 – 家居財物保障

此項為全險保障，並用「以新易舊」的方式，賠償受保住所中屬於您的財物，包括傢俬、家居用品及電器，因意外損毀而需進行維修或更換的費用。

受保住所中由身為業主的您自行添置的室內裝修、固定裝置及裝配，例如油漆、牆紙、地板等，亦同樣獲得保障。

此外，消防員在執行任務時，所引致的家居財物損毀；或因租客惡意破壞導致的家居財物損失均受保障。

額外保障

發展商及前業主添置的室內裝修
我們伸延保障至由發展商附送或前業主所添置的室內裝修、固定裝置及裝配，包括油漆、牆紙、假天花、地板及門窗。

室內裝修或翻新工程

在受保住所內進行室內裝修或翻新工程，期間因意外導致您的家居財物損毀。若有關總工程費用不超逾港幣\$300,000，而工程期又少於連續60天，有關的家居財物損毀均受保障。

短暫寄存

在受保住所內屬於您的家居財物，因需要進行專業清洗、修理或翻新，而短暫寄存在香港境內的地方少於連續30天，保障於寄存期間在寄存的地方意外損毀所帶來的損失。

更換門鎖及門匙

當您的受保住所，因盜竊或企圖盜竊而引致門鎖及門匙損毀，我們會支付更換門鎖或門匙所需的費用。

清理瓦礫

在受保住所的家居財物受保於項目一下，支付因意外損毀而引致的清理廢物費用。

每件是指一件、一對或一套物品。

每保單年度最高賠償額 (港幣\$)

| 計劃 1 | 計劃 2 |
|--------------------------|-----------------------------|
| 500,000 每件# 50,000 | 1,500,000 每件# 100,000 |
| 200,000 | 600,000 |
| 50,000 | 50,000 |
| 2,000 | 6,000 |
| 5,000 | 5,000 |

忠誠獎賞

於每年續保時，毋須支付額外費用，您的「家居財物保障」每保單年度最高賠償額將自動增加港幣\$50,000。此增幅不受您的索償紀錄影響，而最高累積增幅可達港幣\$200,000。

項目二 – 租金損失保障

保障因下列情況引致的租金損失：

- 受保住所因項目一保障下的意外損毀導致不能居住；或
- 租客在受保住所內自殺[^]或被謀殺而死亡；或
- 受保住所因香港司法機構導致不能進出連續10天或以上；或
- 租客違返租賃合約拖欠租金，及在法庭裁決後的1個月內，租客仍未償還的租金。

額外保障

追討租金及收回受保住所

因就追討租金及/或收回受保住所而採取法律行動的實際費用。

[^]「自殺」指由透過從高處躍下、上吊、割腕或燒炭方式自殺，而有關行為獲香港特別行政區政府發出的文件證實。

項目三 – 業主法律責任保障

保障您身為受保住所的業主，因導致第三者意外身體受傷或財物損失時，所需負上的法律責任。

120,000 **240,000**
每月最高 每月最高
20,000 40,000
(最長6個月)

10,000,000 **10,000,000**

自選保障

每保單年度最高賠償額
(港幣\$)

項目四 – 樓宇結構保障

為受保住所的樓宇結構提供「全險」保障，保障包括但不限於火災、爆炸、惡意破壞、盜竊、水浸、地陷、山泥傾瀉及落雹等情況所引致樓宇結構的損毀。

我們會在不超过項目四的投保額下，賠償所需的維修費或重建費。

額外保障

清理瓦礫

在受保住所的樓宇結構受保於項目四下，支付因意外損毀而引致的清理廢物費用。

專業顧問費用

在受保住所的樓宇結構受保於項目四下，支付因意外損毀導致重建而需聘請建築師、測量師或其他專業顧問的費用。

*「樓宇結構保障」的投保額必須按重建價值釐定，並不可少於港幣\$500,000。

您可選擇單獨投保「樓宇結構保障」。毋須支付額外費用，可同時獲得「業主法律責任保障」。

投保額*

樓宇結構保障投保額的
10%

樓宇結構保障投保額的
10%

自負金額



基本保障

每次及每宗損失的自負金額

| | | |
|-----------------|-------------------|---|
| 項目一 及 項目二 | 家居財物保障及 租金損失保障 | <ul style="list-style-type: none">因水濕引致的損失： 港幣\$250或損失評估總值10%， 以較高者為準。油漆及/或牆紙損毀事故： 港幣\$1,000或損失評估總值 10%，以較高者為準。其他：港幣\$250 |
|-----------------|-------------------|---|

| | | |
|-----|----------|-----|
| 項目三 | 業主法律責任保障 | 不適用 |
|-----|----------|-----|

自選保障

每次及每宗損失的自負金額

| | | |
|-----|--------|--|
| 項目四 | 樓宇結構保障 | <ul style="list-style-type: none">港幣\$3,000若由火災或爆炸引致的損失， 自負金額則可獲豁免。 |
|-----|--------|--|

主要不保事項



下列只為保誠精選「業主寶」家居保障不保事項的概略，請參閱保單內所列明的詳細內容。

適用於整套保單主要不保事項

- 任何住所附有違法結構、分段租予或分租予任何其他人士、出租或分段租予或分租予受保人家人
- 任何住所用作社交活動、家庭、私人及娛樂以外的用途
- 戰爭或同類行動、暴動、民亂、核能災難及恐怖主義活動
- 因傳染病、COVID-19或大流行病引致的任何賠償

項目一 – 「家居財物保障」及項目四 – 「樓宇結構保障」的不保事項

- 自然損耗、任何原因不明的損失、機械故障
- 任何受保人或受保人家人或任何代表受保人的人士的蓄意行為或疏忽
- 在受保住所連續45日以上無人居住狀況下出現的任何損失或損毀，除非其損失或損毀是由火災、閃電、雷電、爆炸、地震、颱風、風暴、水管爆裂及水浸所造成
- 受保住所沒有就任何租賃合約出租超過連續45日期間的任何家居財物損失或損毀，除非其損失或損毀是由火災、閃電、雷電、爆炸、地震、颱風、風暴、水管爆裂及水浸所造成

項目二 – 「租金損失」的不保事項

- 有關損失是因受保人或受保人家人或租客的任何意圖行為、故意行為、任何實際或指稱非法或犯罪活動或不作為所招致，不論該等損失是否因執行租賃合約責任而導致
- 在發生受保事故時，租賃合約並不是有效
- 租金損失期少於一整個月

項目三 – 「業主法律責任保障」的不保事項

- 受保人或受保人家人、及與受保人或受保人家人訂立僱傭合約之人士因受僱於受保人或受保人家人及於受僱期間所引致的法律責任
- 屬於受保人或受保人家人、或與受保人或受保人家人訂立僱傭合約之人士、或有關人士保管或控制的財物損失或損毀而引致的法律責任
- 於受保住所內進行任何室內裝修、翻新、保養或維修的承辦工程

保費表



基本保障

每年保費(港幣\$)

| 建築面積 (平方呎) | 實用面積 (平方呎) | 計劃 1 | 計劃 2 |
|---------------|---------------|------|-------|
| 700或以下 | 560或以下 | 590 | 840 |
| 701 – 1,200 | 561 – 960 | 800 | 1,060 |
| 1,201 – 2,000 | 961 – 1,600 | 不適用 | 1,400 |

建築面積2,000平方呎以上或實用面積1,600平方呎以上須經本公司核保批核。

自選保障 – 樓宇結構保障

每年保費(港幣\$)

與基本保障一同投保

投保額 x 0.07%

獨立投保 (非與基本保障一同投保)

- 毋須支付額外費用，可獲得「業主法律責任保障」

投保額 x 0.09%

PRUChoice Home Landlord Insurance

Being a landlord, you can secure your asset and also earn steady rental income. Nevertheless, are you aware of the additional risks of being a landlord? The additional risks such as the loss of or damage to the household contents that you leave to your tenant, or the rental loss and the recovery expenses that you will incur as a result of unforeseen incident, in particular the repairing cost arising out of losses due to accidents in your premises, or the liability as landlord towards third party bodily injury or death arising out of improper property maintenance. As a landlord, you may be eligible to a hefty sum of loss. **PRUChoice Home Landlord Insurance Plan** provides landlords with a comprehensive protection to the leased premises in order to secure your property investments.

(Applicable on or after 1 March, 2022)

Special Features



- 1 Protects your household contents leased to the tenant at the insured premises up to HK\$1,500,000 per policy year.
- 2 Extends to cover your household contents if damaged by the tenant maliciously.
- 3 Loyalty bonus of additional sum insured HK\$50,000 per renewal year up to the maximum of HK\$200,000 on household contents regardless of claims experience.
- 4 Covers loss of rent up to 6 months including the legal cost of rental recovery and repossession of your insured premises, the maximum benefit up to HK\$240,000 per policy year.
- 5 Protects you as the property owner against legal liability up to HK\$10,000,000 per policy year.
- 6 An optional cover of building structure covers the cost of reinstatement of your premises due to accidental damage, which you can also purchase standalone without Basic Cover to meet your different needs.

Insurance Cover at a Glance

Basic Cover

Section I – Household Contents

“All Risks” cover is provided for your household contents at the insured premises including furniture, household goods and appliances. Protection will be on a “New for Old” basis to cover the cost of repair or replacement due to accidental loss or damage.

We also cover interior decoration, fixtures and fittings like wall paint, wallpaper and floorings carried out or installed by you.

In addition, we also cover damage by fireman as a result of duty execution or malicious damage by tenant.

Extensions

Developer’s and Ex-landlord’s Interior Decoration
We extend to cover interior decoration, fixtures and fittings including wall paint, wallpaper, false ceiling, floors, doors and windows that are installed by ex-landlords or provided by developer.

Decoration or Renovation Period

We cover accidental loss of or damage to your household contents at the insured premises during the period of interior decoration or renovation, given that the total contract value is under HK\$300,000 and the period involved is less than 60 consecutive days.

Temporary Removal

We cover accidental loss of or damage to your household contents when they are temporarily removed from the insured premises to elsewhere in Hong Kong for the purpose of professional cleaning, repair or renovation if the period involved is less than 30 consecutive days.

Replacement of Locks and Keys

We pay for the costs incurred for replacement of external door locks and keys damaged due to burglary or attempted burglary at the insured premises.

Maximum Limits Per Policy Year (HK\$)

Plan 1 Plan 2

500,000 1,500,000

50,000/ item# 100,000/ item#

200,000 600,000

50,000 50,000

2,000 6,000

Removal of Debris

We cover cost of removal of debris of your household contents following accidental damage from the insured premises as insured and payable under Section I.

Item means an article, a pair or set of articles.

5,000 5,000

Loyalty Bonus

An additional cover of HK\$50,000 for the maximum limit of household contents will be granted automatically upon each renewal at no additional cost, regardless of your claims experience and subject to a maximum of HK\$200,000.

Section II – Loss of Rent

We cover your loss of rent if:

- the insured premises is being uninhabitable due to a covered incident under Section I; or
- the death of tenant at the insured premises arising from murder or suicide[^]; or
- the access to the leased premises is being prohibited by Hong Kong’s authority(ies) for 10 consecutive days or above; or
- the tenant fails to pay the rent in accordance with the tenancy agreement provided court judgment is obtained to against the tenant in respect of the outstanding rent and you fail to receive the outstanding rent within 1 month after such court judgement made.

120,000 240,000

up to 20,000/ month up to 40,000/ month
(up to maximum of 6 months)

Extensions

Rental Recovery and Repossession of Insured Premises

We cover actual legal expenses and costs incurred for rental recovery and/ or repossession of the insured premises from the tenant.

[^] “Suicide” means the suicide committed by the means of jumping from height, hanging, wrist cutting or charcoal burning and such as to evidence in the documents issued by the Hong Kong government.

Section III – Property Owner’s Legal Liability


We cover the legal liability of the insured as the owner of the insured premises for accidental bodily injury or property damage to third party.

10,000,000

| Optional Cover | | Maximum Limits Per Policy Year (HK\$) |
|---|--|--|
| Section IV – Building Structure | | Sum Insured* |
| <p>We protect the building structure of the insured premises on “All Risks” basis including, but not limited to fire, explosion, malicious damage, burglary and water damage, as well as arising out of landslip, subsidence and hailstorm.</p> <p>Reimbursement of the reinstatement cost or actual repair cost of the insured premises up to the sum insured declared under Section IV.</p> | | |
| Extensions | | |
| Removal of Debris | We cover cost of removal of debris following accidental damage to the insured premises as insured and payable under Section IV. | 10% of Sum Insured on Building Structure |
| Professional Consultation Fees | We cover the architects’, surveyors’ or consultants’ fees incurred in the reinstatement following accidental damage to the insured premises as insured and payable under Section IV. | 10% of Sum Insured on Building Structure |

* Sum Insured of Building Structure must be on re-construction value basis and not less than HK\$500,000.

You may select the section of Building Structure without insuring the Basic Cover and the extension of Property Owner’s Legal Liability will be offered to you at no additional costs.

| Excess  | | |
|--|-------------------------------------|--|
| Basic Cover | | Excess for each and every loss |
| Section I and Section II | Household Contents and Loss of Rent | <ul style="list-style-type: none"> For water damage: HK\$250 or 10% of the adjusted loss, whichever is the greater. <ul style="list-style-type: none"> For damage to wall paint and/ or wall paper: HK\$1,000 or 10% of adjusted loss, whichever is the greater. <ul style="list-style-type: none"> For others: HK\$250 |
| Section III | Property Owner’s Legal Liability | N/A |
| Optional Cover | | Excess for each and every loss |
| Section IV | Building Structure | <ul style="list-style-type: none"> HK\$3,000 Excess will be waived if the loss is caused by fire or explosion. |

Main Exclusions

The following is a summary of the major exclusions to PRUChoice Home Landlord Insurance. Please refer to your Policy for complete details.

General Exclusions Applicable to the Policy

- Any premises with illegal structure, or sub-divided to let/ sub-let to any other person; or let/ sub-divided to let/ sub-let to the insured’s family
- Any premises is used for purposes other than social domestic private and pleasure
- War and kindred risks, riot, civil commotion, nuclear hazard and terrorism
- Any claims arising from communicable diseases, COVID-19 or pandemic

Exceptions to Section I (Household Contents) and Section IV (Building Structure)


- Wear and tear, loss caused by or resulting from unexplained reasons, mechanical breakdown
- Any deliberate act or neglect of the insured or the insured’s family or anyone acting on behalf of the insured
- Any loss or damage occurred when the insured premises is left unoccupied for a period in excess of 45 days consecutively except the loss or damage caused by the event of fire, lightning, thunderbolt, explosion, earthquake, typhoon, windstorm, bursting of pipes and flood
- Any loss or damage occurred during the period in which the insured premises is not rented out under any tenancy agreement for over 45 consecutive days except the loss or damage caused by the event of fire, lightning, thunderbolt, explosion, earthquake, typhoon, windstorm, bursting of pipes and flood

Exceptions to Section II (Loss of Rent)

- Any loss arising out of any intentional act, willful act, any actual or alleged unlawful or criminal activity or omission by the insured, insured’s family or the tenant whether in connection with the execution of the obligations under the tenancy agreement
- Tenancy agreement is not in force at the time of insured incident
- Loss of rent period is less than one full month

Exceptions to Section III (Property Owners’ Legal Liability)

- Any legal liability to any person under a contract of service with the insured or the insured’s family and arising out of and in the course of such person’s employment by the insured or the insured’s family
- Any legal liability in respect of loss of or damage to property belonging to or in the custody or control of the insured or the insured’s family or any person under a contract of service with the insured or the insured’s family
- Any contracted works for interior decoration renovation maintenance or repairs at the insured premises

| Premium Table  | | | |
|--|------------------------|-----------------------|--------|
| Basic Cover | | Annual Premium (HK\$) | |
| Gross Floor Area (sq.ft.) | Saleable Area (sq.ft.) | Plan 1 | Plan 2 |
| 700 or below | 560 or below | 590 | 840 |
| 701 – 1,200 | 561 – 960 | 800 | 1,060 |
| 1,201 – 2,000 | 961 – 1,600 | N/A | 1,400 |

Gross floor area over 2,000 sq.ft. or saleable area over 1,600 sq. ft. is subject to the Company’s underwriting.

| Optional Cover – Building Structure | Annual Premium (HK\$) |
|---|-----------------------|
| Selected with Basic Cover | Sum Insured x 0.07% |
| Selected without Basic Cover <ul style="list-style-type: none"> with Property Owner’s Legal Liability at no additional costs | Sum Insured x 0.09% |

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Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- PRUChoice Card Protection Plus
- PRUChoice China Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice Home
- PRUChoice Home Décor
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Hong Kong Study Care
- PRUChoice Maid
- PRUChoice Maid – Post-natal Carer Plan
- PRUChoice Motor
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Relocation Care
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- PRUChoice BMX (Building Management Xtra)
- PRUChoice Shop
- PRUChoice Office
- PRUChoice Group Medical
- PRUChoice Group Life
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選「失卡寶」
- 保誠精選「中國安心寶」
- 保誠精選「診療寶」
- 保誠精選「郵輪旅遊樂」
- 保誠精選「高球樂」
- 保誠精選「康療寶」
- 保誠精選「康檢寶」
- 保誠精選「家居寶」
- 保誠精選「家居裝修寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「來港尚學寶」
- 保誠精選「僱傭寶」
- 保誠精選「僱傭寶」- 陪月員計劃
- 保誠精選「駕駛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「移居寶」
- 保誠精選「旅遊樂」
- 保誠精選「海外留學寶」
- 保誠精選「工作假期寶」
- 保誠精選「樓宇寶」
- 保誠精選「商舖寶」
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