

Safety Home Insurance Plan

“Safety Home Insurance Plan” is an all-in-one insurance package, specially designed to protect your home, all its contents and your other possessions. Whether you are an owner or a tenant of the property, it will cause you great trouble and financial loss to rebuild a home should any accidents occur, such as fire, burglary, gas explosion, burst pipe, typhoon and other calamities. “Safety Home Insurance Plan” gives you complete peace of mind by protecting all your valuables at home with the comprehensive coverage at reasonable price.

Coverage

This Plan covers household building and contents, you may also select either Item A or Item B as well.

Item	Coverage	Maximum Limits (HK\$/MOP)
A	Building Damage caused by any one occurrence (including Architects', Surveyors' and Consulting Engineers' fees necessarily incurred by the Insured)	Sum Insured
B	Household Contents Including furniture, interior decoration, household goods/appliances, audio-visual equipments, personal computer sets, musical instruments, and personal effects belonging to you and your family members. 1. Loss of or damage to the above items 2. Loss of Money by theft 3. Replacing Locks 4. Loss of or damage to Household Contents whilst in transit 5. Damage to Frozen food	Sum Insured \$1,000 \$5,000 15% of Sum Insured \$1,000

Extra Coverage

No matter what you select from Item A or Item B, you can get the following extra coverage free.

Extra Coverage	Maximum Limits (HK\$/MOP)
1. Third party legal liability in respect of third party bodily injury and/or property damage	\$500,000
2. Reasonable expense of alternative accommodation or loss of rent	10% of Sum Insured of Item A & B
3. Compensation for death caused by fire or theft of the Insured/spouse	\$20,000
4. Cost of removal of debris	\$5,000

Basis of the settlement

In the event of a claim, the Company will pay the cost of repair following partial damage or replacement as new following total loss. The Sum Insured must represent the full replacement cost at the time of the loss or damage, if it does not, then claims will be paid after a deduction of wear, tear and depreciation.

Furthermore, the Insured should bear the excess described in the policy for each and every occurrence.

* Please note that covers will be restricted if the Insured premises are left unoccupied for period more than 14 and 60 days respectively without prior consent.

Three advantages of the “Safety Home Insurance Plan”

- ◆ Preferential premium;
- ◆ Replacement as new following total loss if adequately insured;
- ◆ Maximum limit of third party legal liability in respect of third party bodily injury and/or property damage is HK\$/MOP500,000.

Safety Home Insurance Proposal

Name of the Insured: _____

A. Buildings: _____

B. Household Contents: _____

(Excluding furniture, interior decorations, household goods/appliances, audio-visual equipments, personal computer sets, musical instruments, Maximum Policy Limit for each item is HK\$/MOP3,000.)

Total Sum Insured: _____

Location of Risk: _____

No. of Stories: _____

Date of Commencement: From _____ To _____ Period _____

Corresponding Address of Insured: _____

Tel: _____ Remarks: _____

Declaration:

I hereby declare and agree that

1. The insured premises as stated above are solely for residential purpose.
2. All answers and statements in this proposal form are true and accurate, and that this proposal form shall form the basis of contract of insurance.
3. I accept this Insurance subject to the terms and conditions in the policy and endorsement of "Safety Home Insurance Plan" of China Insurance (Macau) Company, Limited.

Date: _____ **Proposer's Signature:** _____

1. This proposal will not be effective until and unless China Insurance (Macau) Company, Limited accepts the offer.
2. The Insured shall pay the full premium upon receipt of invoice. If the Insured fails to pay the full premium within the 30 days from the issue date of this Policy, the Company reserves the right to cancel the policy without further notice to the Insured.

This leaflet is only a summary and just for illustrative purpose. If you want to buy this insurance or get more information of this Plan, please feel free to contact us at any time.