

Ideal Home Plan

Unparallel insurance protection for an exceptional lifestyle

“Ideal Home Plan” is the ideal choice of home insurance for those who want to enjoy the benefits of a comprehensive coverage.

From accidental damage to mobile phone (applicable to Plan B only) to accident medical indemnity, or even protection of short-term increases in asset value during festive seasons as well as coverage for out-of-home risks, “Ideal Home Plan” protects you, your family, and your personal property.

- **Home contents coverage up to HK\$1,500,000**

This Plan covers for all your furniture, fittings, appliances, audio - visual equipment and personal belongings (including money and valuable property) that are either lost, stolen or damaged due to covered devastating event such as theft, typhoon, flooding or fire for up to HK\$1,500,000.

- **Legal liability protection up to HK\$10,000,000**

This Plan covers your legal liabilities against negligence for up to HK\$10,000,000. It is also extended to cover your liabilities incurred directly from the ownership of domesticated pets in Hong Kong.

- **Family personal accident & medical expense coverage**

This Plan provides coverage for you and your family members against death and permanent disability due to accident anywhere in Hong Kong, up to HK\$500,000. Cash benefits up to HK\$500 per day and HK\$20,000 per year will be payable in case of hospitalization caused by home accidents or food poisoning respectively. Outpatient accidental medical expenses (including bone-setting) incurred due to the same reasons are also covered up to HK\$3,000 per year.

- **Worldwide protection for personal belongings**

You’re protected not only at home, but also abroad to cater for your unique lifestyle. In case of any accidental damage or loss of your personal properties such as your engagement ring or even any accidental damage of mobile phones (for Plan B only) anywhere in the world, with coverage up to HK\$25,000 per incident.

Other unique benefits

- **All policy excess waived:** No policy excess or deductibles are required in Plan B of “Ideal Home Plan”. You will start being reimbursed for the very first dollar of your claim amount for any loss.
- **Locksmith, plumbing, electrical installations and appliances assistance services:** This service is provided on “Hassle-free cashless approach” basis (Surcharge shall apply for remote area / non-standard hours). First-time site inspection and repair (not including any material costs) can be provided in the event you are accidentally locked out of your home, or in case of leaking of water pipe, failure of electricity switch or even the air-conditioner in your home.

 **24-hour Emergency Home Assistance Service – Hassle-free cashless approach**

	Standard hours	Non-standard Hours
Standard area	Cashless	HKD 800 surcharge
Remote area	HKD 800 surcharge	HKD 1,200 surcharge

24-hour Emergency Home Assistance Service must be rendered by the service provider nominated by Zurich Insurance Company Ltd. The service is only applicable to the first site inspection and repair (not including any material costs) and is subject to service availability.

Standard hours: Technician arrival time: 9 a.m. to 9 p.m., Monday to Sunday except public holidays

Standard area : Hong Kong Island, Kowloon, New Territories and Tung Chung

Remote area : Outlying islands except Tung Chung and restricted areas (including Mai Po, boundary control points and villages of the Frontier Closed Area, etc.)

- **Coverage at Cost-Effective Premium:** This coverage is available at as low as HK\$98 per month based on the gross area of the insured premises. For details, please refer to the attached Enrolment Form.

Policy Exceptions - these apply to all Sections in the policy wording

This Policy does not cover:

1. any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military force or coup.
2. loss or damage arising directly from pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.
4. any cost or expense arising from any loss, destruction or damage caused by pollution or contamination other than destruction of or damage to the property insured caused by pollution or contamination resulting from an event under item A.1 of Section A - Contents in the policy wording.
5. any fines, penalty, punitive or exemplary expense.
6. any liability or loss of or damage to any property directly or indirectly arising from existing or new unauthorized structures and/or unauthorized building erection demolition repair installation and renovation works within the premises. For the purpose of this exception, the meaning of unauthorized structures and/or unauthorized building works will be construed in accordance with the Building Ordinance, Chapter 123, Laws of Hong Kong.
7. Terrorism

We shall not be liable for loss, damage, death, injury, disablement, liabilities, costs or expenses of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with:

- any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- any action in controlling, preventing, suppressing, retaliating against or responding to any such act of terrorism.

For the purpose of this exception, an act of terrorism includes any act, preparation or threat of action of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto committed for political, religious, ideological, or similar purposes including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation and which

- involves violence against one or more persons; or
- involves damage to property; or
- endangers life other than that of the person committing the action; or
- creates a risk to the health or safety of the public or a section of the public; or
- is designed to interfere with or disrupt an electronic system.

In any action, suit or other proceedings where we allege that by reason of the provisions of this condition any loss or damage is not covered by this Policy the burden of proving that such loss or damage is covered shall be upon you.

8. Software and Data-Related Losses (applicable to all sections as stated in the policy wording except Section C- Legal Liability)
 - 8.1 The insurance by this Policy excludes any "Software Loss" except:
 - 8.1.1 "Software Loss" resulting solely from direct physical loss of or direct physical damage to the equipment, hardware, media or device on which the programme, computer software or operating systems, programming instructions, or data are transported, processed or contained.
 - 8.1.2 Direct physical loss of or direct physical damage to tangible property by Fire or Explosion that results from a "Software Loss". For the purposes of this endorsement, electronic data, programme(s), computer software or operating system(s), programming instruction(s) and data are not tangible property.
 - 8.2 "Software Loss" means loss of or damage to any programme(s), computer software or operating system(s), programming instruction(s) or data arising out of or resulting from any failure, malfunction, deficiency, deletion, fault, "Virus", deletion or corruption or any loss of use, reduction in functionality, cost, expense or liability resulting therefrom. "Software Loss" includes, but is not limited to, loss or damage resulting from any, authorized or unauthorized access in, of or to any computer, communication system, file server, networking equipment, computer system, computer hardware, data processing equipment, computer memory, microchip, microprocessor (computer chip), integrated circuit or similar device in computer equipment, any program, computer software or operating systems, programming instructions or data.
 - 8.3 "Virus" means software, data or code that affects the operation or functionality of any computer, communication system, file server, networking equipment, computer system, computer hardware, data processing equipment, computer memory, microchip, microprocessor (computer chip), integrated circuit or similar device in computer equipment, program, computer software or operating systems, programming instructions or data including, but not limited to, any destructive program, computer code, computer virus, worm, logic bomb, denial of service attack, smurf attack, vandalism, Trojan Horse or any other data introduced into any electronic system causing deletion, destruction, degradation, corruption, malfunction or compromise of or to data, software or electronic business systems.

Cancellation:

- (i) Zurich Insurance Company Ltd may cancel this policy by giving 30 days' written notice of cancellation by registered mail to the policyholder's last known address.
- (ii) The policyholder may also cancel this policy by giving 30 days' notice in writing to Zurich Insurance Company Ltd. The cancellation will be effective on the monthly premium due date immediately following receipt of the relevant cancellation notice by Zurich Insurance Company Ltd.

In both cases above, if there is a claim or service used during the current policy period, the policyholder is liable to settle the annual premium of the policy year.

Termination of Coverage:

Coverage under this policy shall automatically terminate at the earliest of the dates specified below:

- (i) Payment of the premium is by equal monthly installments payable by auto debit through the policyholder's valid credit card or charge card account or other banking account only. If any installment is not paid when requested or if the policyholder's valid credit card or charge card account or other banking account is closed, this policy will be voided immediately;
- (ii) Zurich Insurance Company Ltd will not be liable for any claim and all cover under the policy shall cease if the policyholder or insured person or anyone acting on behalf of the policyholder or insured person makes a statement in the enrolment form(s) or in connection with any claim knowing the statement is false.

Disclaimer:

1. The above information is for reference only and does not constitute any part of the contract. For full terms and conditions of Ideal Home Plan ("this Plan"), please refer to the policy document itself.
2. Zurich Insurance Company Ltd is the insurance underwriter of this Plan and is solely responsible for all approvals, coverage and compensations of this Plan.
3. Zurich Insurance Company Ltd is not a subsidiary or an affiliate of Citibank (Hong Kong) Limited or Citibank, N.A. or Citigroup Inc..
4. Zurich Insurance Company Ltd reserves the final right of approval and decision of this Plan.
5. The policy of this Plan will be automatically renewed annually subject to the consent of Zurich Insurance Company Ltd.
6. Zurich Insurance Company Ltd is a company incorporated in Switzerland with limited liability and its principal place of business in Hong Kong is at 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong.
7. Zurich Insurance Company Ltd is authorized and regulated by the Insurance Authority of the Hong Kong SAR and this leaflet is not intended to solicit business outside Hong Kong.

Citibank (Hong Kong) Limited - Important notes from the insurance agent:

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for Zurich Insurance Company Ltd (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations of the Insurance Company but not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. In respect of any eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for the Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However, any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
5. All insurance applications are subject to Insurance Company's underwriting and acceptance.
6. The Insurance Company is solely responsible for all approvals, coverage and compensations of their insurance products.
7. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
8. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
9. For any policy service enquiries, please call Zurich customer service hotline (852)2903 9338.
10. In case of any discrepancy between the English and Chinese versions of the leaflet, the English version shall prevail.