Blue Cross 藍十字
An AIA Company 友邦保險成員公司

Household Protection Insurance

As your most treasured possession, your home deserves to be taken care of and protected. Household Protection Insurance helps you safeguard your home by providing extensive coverage for household contents and valuables, plus accidental liability protection to cope with unexpected incidents such as typhoon, flood, fire, burglary and so forth. Benefits are tailored to cover your investment property and/or contents you provide for the tenant's use against loss or damage, enabling you to enjoy total peace of mind.

Plan Highlights

- Household contents coverage up to HK$1,200,000
- 3 different plan levels with varying amounts of sum insured
- Level premium regardless of the size of the insured premises
- Extended coverage in addition to household contents, such as removal of debris, interior alterations or repairs, loss of money or unauthorised use of credit cards, loss of personal documents
- Cash allowance covering damage of household contents stored in professional storage facilities
- Worldwide protection on personal effects and personal liability
- Public liability coverage up to HK$10,000,000
- 24-hour home assistance service providing free referral services, such as electrical and plumbing assistance, baby sitting/nursing, temporary domestic helper
- Optional all-risk coverage for building and coverage for additional valuables
- Coverage of insured premises with building age up to 45 years

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK$)		
	Plan 1	Plan 2	Plan 3
Section 1 – Household Contents			
Sum Insured (inclusive of Basic Benefits and Extended Benefits in Section 1)	500,000	750,000	1,200,000
A. Basic Benefits			
Basic Benefits cover the household contents below in the insured premises against any accidental loss or damage up to the following maximum benefit limit:			
1. Furniture, furnishings, household appliances, computer, television, home audio and video equipment, piano	500,000	750,000	1,200,000
• Maximum benefit limit per item/set	75,000	90,000	100,000
2. Household improvement on walls, ceilings, floors and doors	100,000	150,000	240,000
• Maximum benefit limit per item/set	75,000	90,000	100,000
3. Valuables, such as diamond, jewellery, watches, works of art, music instruments (except piano), etc.	166,667	250,000	400,000
• Maximum benefit limit per item/set	7,500	9,000	10,000
4. Foodstuffs (except frozen food)	50,000	75,000	120,000
• Maximum benefit limit per item/set	7,500	9,000	10,000
5. Other household contents	500,000	750,000	1,200,000
• Maximum benefit limit per item/set	7,500	9,000	10,000

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK$)		
	Plan 1	Plan 2	Plan 3
B. Extended Benefits			
1. Removal of Debris Cost of removal of debris, dismantling or propping of the household contents due to accidental loss or damage	10% of adjusted loss		
2. Interior Alterations or Repairs Loss of or damage to household contents during interior alterations or repairs (provided that the maximum contract value and contract period not exceeding HK$50,000 and 2 months respectively)	Subject to the maximum benefit limit of Section 1 – Household Contents		
3. Replacement of Locks and Windows Replacement and installation cost if windows, door locks and/or keys of the main entrance(s) of home are lost or damaged due to burglary or attempted theft	3,000	3,000	3,000
4. Personal Effects (Worldwide) Accidental loss of or damage to personal effects such as handbags, watches, cameras, etc. that brought along by the insured person and the insured family anywhere in the world	15,000	15,000	15,000
• Maximum benefit limit per item/set	4,500	5,000	6,500
5. Money or Unauthorised Use of Credit Card Accidental loss of money or loss resulting from unauthorised use of credit cards belonging to the insured person or the insured family due to fire, burglary, robbery or theft in Hong Kong	2,000	2,000	2,000
6. Personal Documents Replacement cost of personal documents belonging to the insured person or the insured family as a result of accidental loss in Hong Kong	1,500	1,800	2,000
7. Household Removal or Temporary Removal Loss of or damage to household contents while they are: a) being moved by professional remover from home to a new permanent residence in Hong Kong (up to 2 days) b) temporarily removed from home for professional cleaning, repair, renovation or maintenance within Hong Kong (up to 14 days)	200,000	200,000	200,000
• Maximum benefit limit per item/set	10,000	10,000	10,000
8. Storage of Household Contents Cash allowance will be payable if the household contents that stored in a professional storage facility are damaged due to fire, flood, water discharged or overflowing, etc.	7,500	9,000	10,000
9. Frozen Food Replacement cost of frozen food stored in the freezer compartment of the refrigerator which is spoiled due to a change in temperature of such refrigerator or freezer by accidental means	5,000	5,000	5,000
10. Domestic Helper's Property Accidental and physical loss of the personal effects of the insured domestic helper due to fire or burglary at home	1,500	1,500	1,500
• Maximum benefit limit per item/set	500	500	500
C. Additional Benefits			
1. Alternative Accommodation Necessary and reasonable expenses for alternative accommodation incurred if the home becomes uninhabitable due to accidental loss of or damage to household contents	60,000	70,000	80,000
• Maximum benefit limit per day	1,200	1,500	1,800
2. Accidental Death Accidental death of the insured person or the insured family within 3 calendar months due to fire or robbery at home	400,000	400,000	400,000
• Maximum benefit limit per family member	100,000	100,000	100,000
3. 24-hour Home Assistance Service Provision of services including electrical assistance, plumbing assistance, locksmith assistance, general repair on household items, baby sitting/ nursing referral, temporary domestic helper referral, etc.	✓	✓	✓

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK$)		
	Plan 1	Plan 2	Plan 3
Section 2 – Public Liability			
A. Basic Benefits			
1. Property Owner's or Occupier's Liability **2. Personal Liability (Worldwide)** Coverage of the legal liability to a third party arising from the insured person and/or the insured family (i) as an owner of the premises, (ii) as a lawful occupier of the premises, or (iii) solely in a personal capacity anywhere in the world that causing: a) accidental death or bodily injury to third party; or b) accidental loss of or damage to third party's property	8,000,000	9,000,000	10,000,000
	Any one accident / Any one period of insurance		
B. Extended Benefit			
Interior Alterations or Repairs Liability Coverage of the liability arising from interior alterations or repairs under Section 1 (provided that the maximum contract value and contract period not exceeding HK$50,000 and 2 months respectively)	1,000,000	1,000,000	1,000,000
	Any one accident / Any one period of insurance		
Section 3 – Optional Benefits (subject to additional premium)			
1. All-risk Coverage for Building Coverage of the cost to rebuild or repair the building against accidental and physical loss of or damage arising from but not limited to fire, flood, explosion or typhoon	Up to the selected sum insured		
2. Additional Valuables Coverage of the valuables, such as diamond, jewellery, watches, antiques, etc., against accidental and physical loss or damage	N/A	Up to the selected sum insured	

Annual Premium (HK$) – Only applies to premises with building age of 45 years or below

Type of Premises	Plan 1	Plan 2	Plan 3
Non-low Rise House	680	980	1,580
Low Rise House*	1,350	1,980	2,980

Note: Application will be subject to Blue Cross (Asia-Pacific) Insurance Limited's approval and rating if the building age of the premises exceeds 45 years.

Excess (HK$) – Only applies to premises with building age of 45 years or below

For Each and Every Claim	Non-low Rise House	Low Rise House*
Applicable to Section 1 – Household Contents and Section 3 – Optional Benefits (All-risk Coverage for Building)		
Loss or damage arising from:		
1. Water damage	1,000	1,000 or 10% of the adjusted loss, whichever is greater
2. Landslip or subsidence	N/A	10% of the adjusted loss
3. Other causes (except for fire, lightning or explosion)	500	1,000
Applicable to Section 2 – Public Liability		
Third party property damage arising from:		
1. Water damage	1,000	1,000 or 10% of the adjusted loss, whichever is greater

Note: Excess is subject to quotation if the building age of the premises exceeds 45 years.

* Low rise house shall mean a house/semi-detached house or village house of not more than 3 storeys other than the roof floor.

Major Exclusions

1. Any loss or damage arising from wear and tear, mildew, mold, moisture, rot, corrosion, rust, gradual deterioration, market depreciation, the action of light or atmosphere and gradually operating causes.
2. Any loss or damage arising from burglary, theft or attempted theft not evidenced by visible marks of force or violence.
3. Any loss or damage arising from breakdown and/or mechanical malfunction of electrical appliances and computer equipment.
4. Any loss or damage when leaving properties behind and unattended.
5. Any loss or damage caused by the wilful act, deliberate act or recklessness of the insured person, the insured family or the insured domestic helper.
6. Any liability arising from fines, penalties, punitive or exemplary damages.
7. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, nationalization, confiscation, requisition, seizure or destruction by the government, municipal, local or any public authority, or any act of terrorism.

Please refer to policy provision for the full list of exclusions.

Important Notes

1. The insured premises must be located in Hong Kong.
2. The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"). Provided that no claim has been made under the policy, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged according to the short period rates that stated in the policy for the period of insurance has been in force and subject to a minimum premium charge of HK$500 per policy.
3. Blue Cross reserves the right to adjust the premium table from time to time.

This material is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please visit BEA website or call Blue Cross Customer Service Hotline. Should there be any discrepancy between the English and the Chinese versions of this material, the English version shall apply and prevail. This material is for distribution in Hong Kong only. The distribution of this material is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong.

The insurance plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"), a subsidiary of AIA Group Limited. The Bank of East Asia, Limited ("BEA") is an appointed insurance agency of Blue Cross. The insurance plan is a product of Blue Cross but not BEA. All benefits payable under the insurance plan are subject to the credit risk of Blue Cross.

In respect of an 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 BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.

BEA's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.

Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

The Insurance Authority will collect a levy on insurance premiums from policyholders through insurance companies in accordance with the law. For further information about the levy imposed by the Insurance Authority, please visit Blue Cross website at http://bluecross.com.hk/document/general/levy_collection.

The premium tables do not include levy collected by the Insurance Authority.

With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, bank network, insurance agents and brokers, as well as travel agencies.

In 2025, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.

Enrolment Hotline 2211 1322
Blue Cross Customer Service Hotline 2839 6377