

P A L A S

h o m e i n s u r a n c e

CORE COVERS

HOUSEHOLD CONTENTS

Protects your household belongings on **"All Risks"** and **"New for Old"** basis including loss or damage caused by fire, lightning, typhoon, flood, bursting of pipes, burglary and many other mishaps.

Furniture, fixtures, fittings, personal effects, valuables, jewellery, computer, lamps, electrical appliances, audio & video equipment, musical instrument, clothing....are all covered.

You have the choice between two plans to suit your needs.

COVERAGE (IN HK\$)	CLASSIC	PRESTIGE
Single item of furniture or appliances	\$30,000 each	\$30,000 each
Valuables or Jewellery	\$10,000/article \$150,000/year	\$10,000/article \$150,000/year
Alternative accommodation should your home become uninhabitable due to Insured damages	\$1,500/day \$50,000/year	\$1,500/day \$75,000/year
Temporary removal within HK due to renovation, cleaning or repair	\$100,000	\$100,000
Accidental death & permanent total disablement of you or your family by fire or theft at home	\$50,000/person \$200,000/year	\$100,000/person \$500,000/year
Damaged locks and windows replacement due to burglary and attempted theft	\$4,000	\$8,000
Loss of money	\$3,000	\$5,000
Freezer contents due to accidental power failure of refrigerator	\$5,000	\$5,000
Damage to domestic helper's belongings	\$8,000	\$8,000
Damage to Home Contents during interior decoration (decoration period not exceeding one month)	\$50,000	\$50,000
Household removal	\$30,000	\$30,000
Debris removal	\$10,000	\$20,000
TOTAL CLAIM LIMIT	\$500,000	\$1,000,000

Excess per each & every claim: HK\$300

PERSONAL LIABILITY

Protects against any claim of bodily injury or property damage to third party resulting from negligence of you or your family members including your domestic helper (whilst performing duties under your employment only):-

- according to your capacity in relation to the Home (owner and self-occupied, or tenants occupying only, or landlord rent out only)
- as a private individual (anywhere in the world)

Subject to Hong Kong Jurisdiction.

COVERAGE (IN HK\$)	CLASSIC	PRESTIGE
Limit of Indemnity	\$5,000,000	\$10,000,000

HOME ASSISTANCE

Our 24-Hours hotline offers Home Emergency Assistance for referral services including:

1. Electrician
2. Air-conditioning Engineer
3. Locksmith
4. Plumber
5. General repair
6. Loss card report

OPTIONAL COVERS

WORLDWIDE POSSESSION COVER

This section protects your personal belongings and valuables (clothes, watches, jewellery, etc) anywhere in the world against loss or damage up to the sum insured selected by you.

In addition to this cover we also provides the following **3 Additional Benefits.**

COVERAGE (IN HK\$)	INDEMNITY
WORLDWIDE POSSESSION	Up to sum insured
Loss of money	\$2,500
Unauthorized use of credit card	\$5,000
Expenses of applying for replacement of lost credit card, passport or other personal document	\$2,500

Excess per each & every claim: HK\$300

BUILDING (Owner only)

This section covers the structure of your premises against accidental damages caused by fire, lightning, typhoon, flood, bursting of pipes, burglary and many other mishaps, on a "New for Old" basis, apart from rebuilding cost, we offer **2 Additional Benefits**.

COVERAGE (IN HK\$)	INDEMNITY
BUILDING	Up to sum insured
Loss of rent / Alternative accommodation	15% of sum insured
Debris removal	5% of sum insured

Excess per each & every claim: HK\$300

OVERSEAS DOMESTIC HELPER

This section covers your liability as an employer and other extra benefits for your domestic helper. You have the choice between two plans of various benefits.

COVERAGE (IN HK\$)	BASIC	UPGRADED
Employee's Compensation	\$100,000,000	\$100,000,000
Personal accident	\$100,000	\$100,000
Repatriation expenses	\$15,000	\$15,000
In-patient expenses*	—	\$20,000
Out-patient expenses*	—	\$150/visit, \$1,500/year
Service interruption*	—	\$200/day, \$5,000/year

*A 15-days waiting period will be applied for In-patient/ Out-patient expenses.

*Service interruption is subject to a 3-day time excess.

SPECIAL PROVISION FOR LANDLORD RENT OUT HOME

If your Home is rented out to tenants, the Household Contents will only cover loss or damage caused by fire, domestic explosion, lightning, typhoon, flood, riot, labour disturbance, drop of aerial devices, burglary, impact by vehicle, bursting of pipes.

Note: This brochure serves as a general summary only. A specimen of the Policy containing all terms, conditions and exclusions is available on request.

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MAJOR POLICY EXCLUSIONS

1. Loss or damage arising from uninsurable risks such as scratching, wear and tear, mechanical or electrical fault or breakdown.
2. Loss of or damage to household contents contained in open areas or on roofs, contact lenses, sports equipment or musical instrument whilst in use, aerial devices or satellite dish, animals or plantation, securities and documents.
3. Loss or damage if the Home is unoccupied for more than 60 consecutive days, partly let/let or sub-let.
4. Temporary overseas visits exceeding 60 days.
5. Loss or damage or liability arising from illegal structure, war risks, radioactive risks, sonic bangs,

PEACE OF MIND

PALAS HOME INSURANCE

PALAS is a complete Home insurance policy that not only provides an All Risks cover to protect your property, but also protects you with a full range of additional benefits in case of misfortune. In a nutshell, with **PALAS** you can also protect your Personal Liability, your Personal Possessions all around the world, your Family and your Domestic Helper, in total peace of mind.

GROUPAMA GROUP

Formed over a century ago in France, **Groupama** is today among leading European insurance groups, reputed for its financial strength and its high standard customer servicing.

Under its two brand names, **Groupama Assurances** and **GAN**, the Group offers a comprehensive range of insurance products and services to over 8 millions clients worldwide.

In Hong Kong, **Groupama** operates through a branch of **GAN Assurances** and provides a wide range of general insurance solutions and services for both individual and corporate clients.