

Nanyang Multi Insure Package

Nanyang Multi Insurance (The Plan) offers you a one-stop comprehensive protection for your household contents, personal accident and domestic servants. The Plan provides all rounded coverage and flexibility at an affordable cost.

Plan Features

- ✓ **Comprehensive protection at an affordable cost.**
- ✓ **High flexibility in freely picking and choosing the insured items.**
- ✓ **Unified insurance period for easy management.**

Insured Section	Coverage	Maximum Indemnity Limit (HK\$)	Premium
1. Household Contents “All Risks”	Household Contents	\$300,000	HK\$500
	Liability to The Public	\$2,000,000	
	Pet’s Liability	\$100,000	
2. Personal Accident	Accidental Death or Disablement	\$500,000	HK\$800
	Accidental Death on board and public conveyance	\$1,000,000	
	Major Burns	\$50,000	
	Hospital Cash Allowance	\$3,000	
	24-hour Worldwide Emergency Assistance Service	Refer to Policy	
3. Domestic Servant (Local)	Employer’s Liability	\$100,000,000	HK\$350
4. Domestic Servant (Oversea)	Employee’s Liability	\$100,000,000	HK\$600
	Outpatient Benefits	\$2,000	
	Hospitalization & Surgical Benefits	\$25,000	
	Loss of Service Cash Allowances	\$4,000	
	Replacement Servant Expenses	\$3,000	

1. Household Contents “All Risks”

Coverage	Description	Maximum Indemnity Limit
Household Contents (New for old)	All risks coverage including fire, theft, gas explosion, water pipe, typhoon and other accidental damage.	HK\$300,000
Liability to the Public	Protects you against your legal liability as owner or occupier of the premises in respect of the third party’s death or bodily injury or property damage.	HK\$2,000,000
Additional Benefits	• Money lost by theft or by fire at home	HK\$1,000
	• Additional expense of alternative accommodation	HK\$30,000 (Maximum HK\$1,000/day)
	• Replacing locks	HK\$5,000
	• Contents lost whilst temporarily removed from the Premises	HK\$45,000
	• Fatal accident to you or your family resulting from fire or theft at home	HK\$20,000
	• Cost of removal of debris	HK\$5,000
	• Damage to frozen food	HK\$1,000
	• Domestic servant’s personal effects	HK\$5,000 (applicable only when Domestic Servant section is effected)

	<ul style="list-style-type: none"> Valuable items (such as watches, jewelry and the like) Pet's liability (Legal liability for bodily injury to the third party by your pets within the Insured Premises) 	<p>HK\$10,000 /each (Total not exceeding HK\$75,000)</p> <p>HK\$100,000</p>
Excess	In respect of each and every loss <ul style="list-style-type: none"> caused by water damage other than water damage 	<p>HK\$1,000</p> <p>HK\$200</p>
Note	<ul style="list-style-type: none"> Annual Premium HK\$500 The minimum and non-refundable premium under this section is HK\$150. If the Premise remains unoccupied for more than 14 consecutive days, loss or damage caused by theft will not be provided. 	

2. Personal Accident Cover

<u>Coverage</u>	<u>Description</u>	<u>Maximum Indemnity Limit</u>
Accidental Death/Disablement	The Insured Person sustain accidental death or disablement caused directly and solely by accidental, external and visible means, not due to an accident at work or engage in dangerous activities.	HK\$500,000
200% Indemnity	Accidental Death or disablement on a licensed public conveyance as a fare paying passenger on board, benefit is double.	HK\$1,000,000
General exclusions	Do not cover death or disablement directly or indirectly resulting from; <ul style="list-style-type: none"> Engage in hunting, mountaineering necessitating ropes or guides, skating, water skiing, water sports, diving, racing of any kind whilst the Insured Person is by intoxication, drugs or insanity. Engage service in the police or fire services. Engage in stuntman, martial man or in connections with films or arts. Work on dock quayside, wharf or in vessels and craft. Work in air travel. Driving or riding on a motorcycle, professional drivers. Use of machinery for cutting, pressing metal or use of woodworking machinery. Work at a height exceeding 30 feet above ground or floor level or excavations in any part of a depth of 20 feet from the surface. Work on construction site. 	
Major Burns	Compensation for a third Degree Burn with 5% or more of body surface.	HK\$50,000
Hospital Cash Allowance	Daily benefit of HK\$100 starting on the third day of hospitalization.	HK\$3,000
24 Hour Worldwide Emergency Assistance Service (Outside Hong Kong not exceeding 90 consecutive days)	<ul style="list-style-type: none"> Medical evacuation Repatriation after treatment Compassionate visit (the insured being confined in hospital for more than 7 consecutive days) Return of unattended child(ren) (child under 18 years old) Deposit guaranteeing of hospital admission (prior to the Insured or his representative providing credit guarantee) 	<p>Unlimited cover</p> <p>Unlimited cover</p> <p>One round trip economy airfare</p> <p>One single trip economy airfare</p> <p>USD6,500</p>
Note	<ul style="list-style-type: none"> Annual premium : HK\$800 Between 18 to 65 years old, no occupation restriction, exclusions refer to policy. Cancellation of policy shall subject to pro rata and/ or a minimum charge of HK\$300 	

3. Domestic Servant (Local)

<u>Coverage</u>	<u>Description</u>	<u>Maximum Indemnity Limit</u>
Employee's Compensation (age between 18 to 65)	Indemnify you for your legal liability as an employer under the Employee's Compensation Ordinance and at Common Law	HK\$100,000,000
Note	- Annual Premium HK\$350 - Under this section, refund of premium is not granted	

4. Domestic Servant (Oversea)

<u>Coverage</u>	<u>Description</u>	<u>Maximum Indemnity Limit</u>
Employee's Compensation (age between 18 to 65)	Indemnify you for your legal liability as an employer under the Employee's Compensation Ordinance and at Common Law.	HK\$100,000,000
Outpatient Benefit (15days waiting period)	Clinical expense for sickness or injury resulting from an accident. Up to HK\$150 per visit per day.	HK\$2,000 (Annual)
Hospitalization & Surgical Benefit (15days waiting period)	Hospitalization and surgical expenses for sickness or injury resulting from an accident; 1. Room, board & other charges/ day HK\$300 2. Surgical fee / disability HK\$10,000 3. Anesthetists' Fee HK\$2,500 4. Operating theatre Fee / disability HK\$2,500 The first HK\$300 for each period of hospital confinement shall not be payable	HK\$25,000 (Annual)
Dental Benefit (15days waiting period)	Dental expense Up to 70% of actual expense per visit per day.	HK\$1,500
Personal Accident Benefit	Injury or death in the event of an accident during his/her rest days.	HK\$100,000
Loss of Service Cash Allowance (15days waiting period)	Loss of service commencing from the fourth day of confinement in a hospital. HK\$200 per day.	HK\$4,000 (Annual)
Repatriation Expense	Expenses for helper when in need to return to his/her country due to illness or in the event of death.	HK\$20,000
Replacement Servant Expense (15days waiting period)	Extra expenses incurred for getting a new domestic servant in the event the domestic servant is repatriated due to bodily injury, sudden illness or death.	HK\$3,000 (Within Insured Period)
Note	- Annual Premium HK\$600 - The minimum and non-refundable premium under this section is HK\$500.	

General Exclusions (please refer to policy for detailed exclusions)

- Household Contents : Wear and tear, moths, vermin, insects, damp rust, rot, corrosion, mold, moisture, the action of light or atmosphere; faulty or defective design materials or workmanship, inherent vice latent defect, gradual deterioration and deformation ; Any process of cleaning, repair, renovation, maintenance or dyeing ; Denting, chipping or scratching ; misuse manufacturers' instruction ; Deliberate act or neglect of the Insured.
- Personal Accident : war, hostilities or warlike operations, loss or damage from Act of Terrorism, civil war, rebellion, strikes, riots or caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.; illness, infectious disease or by medical or surgical treatment; Willfully

exposing himself to needless peril (except in an attempt to save human life) or suicide, self-destruction, self-inflicted injury or any attempt threat whether sane or insane. Taking part in any illegal act or activities.; Fighting, attack resulting from provocation or deliberate act of Insured or insanity, intoxication or use of drugs (other than taken under a Medical Practitioner), rest cure or sanatorium care and dental treatment (except as necessitated by accidental injuries to sound natural teeth).; engaging in sports or games in a professional capacity or where an Insured would earn income or remuneration from engaging in sports. All dangerous sports or activities would be excluded unless otherwise specifically mentioned. Engage service in the police or fire services.; pregnancy, childbirth, dystocia, abortion or miscarriage.; venereal disease or HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof howsoever caused. Pre-existing illness or bodily injury;

3&4. Domestic Servant : war, hostilities or warlike operations; self-inflicted injury or suicide; pregnancy or childbirth; intoxication by alcohol, narcotics or drugs not prescribed by registered medical practitioner; AIDs or AIDs related complex; Pre-existing illness or body injury. Any injury, sickness, accident or event occurring outside the territorial limits of Hong Kong.

Terms & Conditions

1. The Plan is underwritten by China Taiping Insurance (HK) Company Limited (“the Company”).
2. The Company is authorised and regulated by Office of the Commissioner of Insurance to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
3. Nanyang Commercial Bank, Limited (“the Agent Bank”) is the appointed insurance agent of the Company for distribution of the Plan. The Plan is a product of the Company but not the Agent Bank.
4. This promotional material is issued by the Company, and is distributed by the Agent Bank. The Company accepts full responsibility for the accuracy of the information contained in this promotional material.
5. 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 the Agent Bank and the customer out of the selling process or processing of the related transaction, the Agent Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer. However, any dispute over the contractual terms of the Plan should be resolved between directly the Company and the customer.
6. The Company reserves the sole right to determine whether any application for the Plan is acceptable or not in accordance with the information submitted at the time of application by the insured or insured person.
7. The Company reserves the right to amend or withhold any terms and conditions in respect of the Plan without prior notice.
8. This promotional material is for reference only. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by the Company. Please refer to the policy document for the details.
9. This promotional material is for reference only. It is not and does not constitute an offer or an solicitation or recommendation to purchase, sell or provide any insurance products.
10. If there is any discrepancy between the English version and Chinese version of this promotional material, the English version shall prevail.

**For enquiries, please visit Nanyang Commercial Bank or
call customer service hotline (852) 2622 2633.**

Website : www.ncb.com.hk

Insurer:



Agent Bank:

