



Liberty
Insurance™



Home Protector Plus

Shielding your haven, securing your future



About Home Protector Plus

Home Protector is a comprehensive insurance plan that insures you against major accidents such as fire, theft, explosion, bursting of water pipe and other accidents. The total coverage can be up to HK\$1,500,000 per claim. For ease of application, Liberty does not require you to list the insured items and their values when you apply. Home Protector also covers door locks and keys, replacement of personal documents, credit card protection against unauthorized use, temporary accommodation, and death or permanent total disablement, etc. In addition, this plan also provides personal liability cover, no matter where you are. In case of a home contingency, you can call our 24-hour Home Assistance Hotline for free referral assistance, including locksmith, plumber, electrician and emergency medical assistance, etc.

Besides insuring your home contents, Home Protector also provides domestic helper insurance which gives you the option of purchasing a basic employees' compensation insurance or with additional medical insurance cover.

Basic Cover

Section 1 – Household Contents	Maximum Limits (HK\$)		
	Plan 1	Plan 2	Plan 3
Covers accidental loss of or damage to your household contents subject to an excess of HK\$250 for each claim	500,000 / year 50,000 / article	1,000,000 / year 50,000 / article	1,500,000 / year 100,000 / article
Valuable items	150,000 / year 10,000 / article	150,000 / year 10,000 / article	250,000 / year 15,000 / article
Brittle items	5,000 / year	5,000 / year	5,000 / year
Alternative Accommodation The rental expenses incurred for temporary accommodation for the period while your home is uninhabitable due to an insured accident	50,000 / year 1,500 / day	50,000 / year 1,500 / day	65,000 / year 1,500 / day
Relocation Limited to domestic relocations covering damage to household contents by professional removers in the course of removal from the insured home to any new home subject to an excess of HK\$1,000	50,000 / year 30,000 / article	50,000 / year 30,000 / article	100,000 / year 50,000 / article
Worldwide cover for personal belongings subject to an excess of HK\$500 (excluding daily necessities such as mobile phones, spectacles and cash, etc.)	Not Applicable	5,000 / year 2,500 / article	15,000 / year 5,000 / article
Loss of money due to burglary or theft at home	2,000 / year	2,000 / year	3,000 / year
Credit card and personal document protection against unauthorized use due to burglary or theft at home	5,000 / year	5,000 / year	5,000 / year
Medical expenses protection against the burglary / robbery injury of the insured or the family members	5,000 / year	5,000 / year	10,000 / year
Replacement of damaged window and door locks due to burglary or theft	2,000 / year	2,000 / year	3,000 / year
Interior decorations and refurbishment work	Not Applicable	50,000 / year 3,000 / article	100,000 / year 6,000 / article
Removal of Debris	30,000 / year	30,000 / year	30,000 / year
Temporarily Removal	50,000 / year	50,000 / year	50,000 / year
Frozen Food and Drinks	5,000 / year	5,000 / year	5,000 / year
Section 2 - Personal Liability			
Personal Liability for third party	5,000,000 / year	5,000,000 / year	5,000,000 / year
Section 3 - Personal Accident Benefit			
Death or Permanent Total Disablement	150,000 / year	150,000 / year	150,000 / year

Optional Cover

Section 4 – Domestic Helper	Maximum Limits (HK\$)	
	Plan A	Plan B
Employees' Compensation	Covered	
Hospitalization and Surgical Expenses*	Not Applicable	300 / day 12,000 / surgery 20,000 / year
Clinical Expenses	Not Applicable	150 / visit / day 1,200 / year
Repatriation Expenses	Not Applicable	10,000 / year
Domestic Helper's Personal Effects	Not Applicable	10,000 / year 2,500 / article
Domestic Helper's Personal Liability	Not Applicable	250,000 / year 5,000 / article

* There is an excess of HK\$250 / claim for household contents and an excess of HK\$300 / hospitalization claim for domestic helper insurance.

Home Assistance

A 24-hour home assistance hotline service to assist you in case of an emergency including:

Service	Arrangement		
	Plan 1	Plan 2	Plan 3
Locksmith Referral Assistance			
Baby-sitting / Nursing Assistance			
Housecall / Dental Assistance			
Plumbing / Electrical Assistance			
Air-Condition / Television / Washing Machine / Refrigerator Repair Assistance			
Pest Control Assistance			

Note: This leaflet serves as a general guideline. Please refer to the Policy and Schedule for details of cover.

Plan Selection

Gross Floor Area	Annual Premium Table (HK\$)		
	Plan 1	Plan 2	Plan 3
500 or below	500	600	1,000
501 - 700	600	820	1,294
701 – 1,000	Not Applicable	1,060	1,671
1,001 – 1,500	Not Applicable	1,485	2,176
1,501 – 2,000	Not Applicable	1,800	2,682
2,001 – 2,500	Not Applicable	2,180	3,153
2,501 and above	Please contact Liberty for quotation		

Optional Coverage	Plan A	Plan B
Domestic Helper Insurance	200	780

Premium Levy collected by the Insurance Authority will be imposed at the applicable rate. The Levy is included in the premium shown. For further information, please visit www.libertyinsurance.com.hk or contact: (852) 2892 3888.

About Liberty

About Liberty Insurance in Hong Kong

Liberty International Insurance Limited in Hong Kong is a 100% owned subsidiary of the Liberty Mutual Insurance Group. We first started as OTB Assurance Ltd in 1973. In November 1999, Liberty Mutual Insurance Group acquired 70% shares of the company and was renamed as "Liberty International Insurance Limited". Liberty Mutual Insurance Group took over the remaining 30% shares three years later.

Today, we offer a wide range of insurance products and services for individuals and corporations, including private motor, individual and group Life and Medical, office and shop packages, etc. We are one of the leading Insurance providers in Hong Kong. The Company distributes Medical, Property and Casualty insurance and services through professional and registered agents and brokers.

Liberty Mutual Insurance Group

Headquartered in Boston, Liberty Mutual Insurance Group is a diversified global insurer and the eighth largest global property and casualty insurer based on 2023 gross written premium. We rank 87th on the Fortune 100 list of largest corporations in the U.S based on 2023 revenue. As of 31 Dec 2023, we had \$49.4 billion in annual consolidated revenue. We employ 45,000 people in 29 countries and economies around the world.

For more information, visit <https://www.libertyinsurance.com.hk/>.

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.

Underwritten by Liberty International Insurance Limited

Suites 2601-04 & 2613-16, 26/F, 1111 King's Road, Taikoo Shing, Hong Kong

(852) 2892 3882 | www.libertyinsurance.com.hk