

This Benefit Summary Checklist is for reference only and does not constitute any contract between the policy holder and Avo. Please read the Policy Wordings for details.

Carefree Home Protection (Landlord) - Benefit Summary Checklist

Benefits	Basic Benefits / Optional Benefits (Related Package)	Maximum Benefit Amount (HKD)
Section 1 – Home Contents		
1.1 Basic Benefit		sum insured at your choice 800,000 - 1,400,000 per policy year
a) Home Contents	Basic Benefit	according to your choice of sum insured 50,000 - 100,000 per item
b) Valuables	Basic Benefit	according to your choice of sum insured 20,000 - 60,000 per policy year 5,000 per item
c) Home Appliances	Basic Benefit	20,000 per item
1.2 Additional Benefits		
1.2.1 Removal of Debris	Basic Benefit	10,000 per policy year
1.3 Optional Benefits		
1.3.1 Outdoor Home Contents	Optional Benefit (Outdoor Decoration)	24,000 per policy year 3,000 per each item/set/pair
Section 2 – Legal Liability		
2.1 Basic Benefit		sum insured at your choice 5,000,000 - 10,000,000 per policy year
2.1.1 Owner's Legal Liability	Basic Benefit	
2.1.2 Owner's Liability in Common Area	Basic Benefit	
Section 6 – Building		
6.1 Optional Benefits		rebuilding cost limit: 5,000,000
6.1.1 Accidental Loss or Damage to the Building	Optional Benefit (Building)	
6.2 Additional Benefits		
6.2.1 Landslip & Subsidence Extension		
6.3 Other Additional Benefits		60,000 or total rent of maximum 3 months, whichever is the lower
6.3.1 Loss of Rent		