

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 Occupier) - Benefit Summary Checklist

Benefits	Basic Benefits / Optional Benefits (Related Package)	Maximum Benefit Amount (HKD)
Section 1 – Home Contents		
1.1 Basic Benefits		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
1.2.2 Alternative Accommodation	Basic Benefit	45,000 per policy year 1,000 per day
1.3 Optional Benefits		
1.3.1 Alternative Accommodation - With Pets	Optional Benefit (Pawtection)	35,000 per policy year 1,000 per day
1.3.2 Money or Unauthorised Use of Credit Cards	Optional Benefit (Laid-back)	20,000 per policy year
1.3.3 Replacement of Credit Cards and Personal Documents	Optional Benefit (Laid-back)	2,000 per policy year 1,000 per each item/set/pair
1.3.4 Replacement of Keys	Optional Benefit (Laid-back)	800 per policy year
1.3.5 Replacement of Windows, Door Locks, and Keys	Optional Benefit (Laid-back)	3,500 per policy year 1,500 per each item/set/pair
1.3.6 Utility Failure Allowance	Optional Benefit (Laid-back)	600 per policy year
1.3.7 Frozen Food	Optional Benefit (Foodie)	3,000 per policy year 500 per each item/set/pair
1.3.8 Wine	Optional Benefit (Foodie)	4,000 per policy year 500 per each item/set/pair
1.3.9 Personal Computer Equipment, Game Consoles and Accessories	Optional Benefit (Gadget)	10,000 per policy year
a) Personal Computer Equipment / Game Consoles		3,000 per item (limit to 3 items)
b) Accessories		1,000 per item and in total
1.3.10 Worldwide Personal Belongings	Optional Benefit (Traveller)	8,000 per policy year 1,000 per each item/set/pair
1.3.11 Outdoor Home Contents	Optional Benefit (Outdoor Decoration)	24,000 per policy year 3,000 per each item/set/pair

1.3.12	Home Office Equipment	Optional Benefit (Work From Home)	2,500 per policy year
1.3.13	Domestic Helper's Personal Effects	Optional Benefit (Helper+)	3,000 per policy year 1,000 per each item/set/pair
Section 2 – Legal Liability			
2.1	Basic Benefits		
2.1.1	Owner's Legal Liability	Basic Benefit	sum insured at your choice 5,000,000 - 10,000,000 per policy year
2.1.2	Owner's Liability in Common Area	Basic Benefit	
2.1.3	Occupier's Legal Liability	Basic Benefit	
2.2	Optional Benefits		
2.2.1	Worldwide Personal Legal Liability	Optional Benefit (Traveller)	sub-limit: 500,000
2.2.2	Worldwide Personal Legal Liability - Domestic Helper	Optional Benefit (Helper+)	sub-limit: 500,000
2.2.3	Pets Owner's Legal Liability	Optional Benefit (Pawtection)	sub-limit: 500,000
Section 3 – Medical Expenses			
3.1	Optional Benefits		
3.1.1	Food Poisoning	Optional Benefit (Foodie)	1,000 per policy year 300 per day
3.1.2	Ergonomic Injury	Optional Benefit (Work From Home)	5,000 per policy year
3.1.3	Mental Health Therapy	Optional Benefit (Work From Home)	1,500 per policy year 500 per day
Section 4 – Accidental Death			
4.1	Optional Benefits		
4.1.1	Accidental Death	Optional Benefit (Work From Home)	250,000 per policy year 100,000 per person (18 years old or above) 50,000 per person (below 18 years old)
4.1.2	Accidental Death - Pets	Optional Benefit (Pawtection)	10,000 per policy year 5,000 per pet
Section 5 – School Closure Allowance & Hospital Cash due to Accident at School			
5.1	Optional Benefits		
5.1.1	School Closure Allowance	Optional Benefit (Kid Care)	1,000 per policy year
5.1.2	Hospital Cash due to Accident at School	Optional Benefit (Kid Care)	300 per policy year 100 per day
Section 6 – Building			
6.1	Optional Benefits		
6.1.1	Accidental Loss or Damage to the Building	Optional Benefit (Building)	rebuilding cost limit: 5,000,000
6.2	Additional Benefits		
6.2.1	Landslip & Subsidence Extension		