



Stand by You through the COVID-19 Pandemic Free Additional ‘Cleaning and Sanitising Benefit’ for Home Contents Insurance Customers

At AXA, we always put our customers first and are committed to standing by you as a trusted business partner.

In light of the ongoing outbreak of COVID-19, we take another step to safeguard our customers. During the period from 1 September 2020 to 31 December 2021, we offer additional ‘Cleaning and Sanitising Benefit’ to designated home contents insurance customers, for free.

Details of the Cleaning and Sanitising Benefit

Coverage Period: 1 September 2020 to 31 December 2021 (both dates inclusive)

Eligible Policy

In force policy of AXA’s home contents insurance plans, including:

- Aon Home Care
- Family Protection Plan
- JLT Home Insurance
- SmartHome Essential
- SmartHome Optimum
- SmartHome Plus
- Supreme Home – Executive Plan
- Supreme Home Package
- Executive Staff Insurance
- HomeSurance
- HomeSurance (Government Home Ownership Scheme and Tenants Purchase Scheme)
- HomeSurancePlus
- HomeSurance Super
- HSBC Premier – Home Contents
- Personal Insurance Package
- ResidenceSurance

Benefit

As the policyholder of an Eligible Policy, if you or anyone living with you at the insured address is tested positive for COVID-19 during the Coverage Period, we will reimburse your home cleaning and sanitising expense up to HKD1,500.

Terms and Conditions

1. The Benefit is provided by AXA General Insurance Hong Kong Limited ('AXA')
2. This document serves as an endorsement to your policy.
3. The Benefit is only payable if you or anyone living with you at the insured address is tested positive for COVID-19 during the Coverage Period. No Benefit will be payable if the COVID-19 case is diagnosed before and/or after the Coverage Period.
4. The cleaning and sanitising service must be carried out by a professional cleaning company at the insured address as stated in the Eligible Policy.
5. The related claims must be submitted within 3 months from the date of COVID-19 case is diagnosed by providing the following documents
 - a. The COVID-19 test report with a positive result for the person residing at the insured address
 - b. Address proof
 - c. Receipt of the cleaning and sanitising service for the insured address (with address and scope of the service stated)
6. The Benefit can only be claimed once for the same insured address, regardless of the number of COVID-19 cases and the number of Eligible Policies underwritten by AXA.
7. The Benefit will not be applicable for any new, renewed, replacement or re-instated policy underwritten by AXA for the same insured address, if you have claimed this Benefit once.
8. AXA reserves the right to alter or terminate the Benefit (in whole or in part) and/or amend the relevant terms and conditions of the Benefit at any time without prior notice. Any application under the Benefit previously approved will not be affected by subsequent alteration or termination of the Benefit and/or amendments to its terms and conditions.
9. In case of any dispute arising from the Benefit, AXA's decision shall be final and conclusive.
10. These terms and conditions are subject to prevailing regulatory requirements.
11. These terms and conditions are governed by and will be construed in accordance with the laws of Hong Kong Special Administrative Region.
12. No person or entity other than the policyholder and/or AXA will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce and enjoy the benefit of any of the provisions of these terms and conditions.
13. If there is any inconsistency between the English version and Chinese version of this document, the English version shall prevail.



疫境同行

家居財物保險客戶免費額外「清潔及消毒服務保障」

AXA 安盛一直以客戶為先，並承諾與您並肩同行，成為您最值得信賴的夥伴。

面對新型冠狀病毒疫情持續蔓延，我們再進一步為客戶提供額外保障。由 2020 年 9 月 1 日起至 2021 年 12 月 31 日，我們將為指定家居財物保險客戶提供免費額外「清潔及消毒服務保障」。

「清潔及消毒服務保障」詳情

保障期：2020 年 9 月 1 日至 2021 年 12 月 31 日(包括首尾兩天)

合資格保單

AXA 安盛家居財物保險生效保單，包括：

- 怡安家居保
- 家居保
- 怡家保
- 「卓越」優家樂
- 「卓越」優居樂
- 「卓越」豐盛優居樂
- Supreme Home – Executive Plan
- Supreme Home Package
- 行政人員保障計劃
- 家居萬全保 (HomeSurance)
- 家居萬全保 (居者有其屋計劃及租者置其屋計劃)
- HomeSurancePlus
- 家居萬全保 (HomeSurance Super)
- 卓越理財 - 家居保險
- Personal Insurance Package
- 家居超卓萬全保

保障

作為保單持有人，如您或任何與您同住於受保地址的人士於保障期內不幸確診新型冠狀病毒，我們將賠償您的家居清潔及消毒費用，上限 1,500 港元。

條款及細則

1. 本保障由安盛保險有限公司(「AXA 安盛」)提供。
2. 本文件將會成為您保單之批單。
3. 本保障只適用於您或與您同住於受保地址內的人士，於保障期內對新型冠狀病毒檢測呈陽性的個案。如新型冠狀病毒確診日期於保障期以外，將不獲賠償。
4. 清潔及消毒服務須由專業的清潔公司於合資格保單上所述的受保地址進行。
5. 有關索償申請須於新冠狀病毒個案確診後三個月內連同以下文件提交
 - a. 居住於受保地址內人士對新冠狀病毒驗測結果為陽性的報告
 - b. 地址證明
 - c. 於受保地址進行清潔和消毒服務的收據(需註明有關服務的地點及範圍)
6. 不論新冠狀病毒確診個案數目多少及/或經 AXA 安盛承保的合資格保單數目多少，每個受保地址只可享本保障賠償一次。
7. 如您曾享本保障賠償，本保障將不適用於就相同受保地址經 AXA 安盛承保的任何重新投保、續保、重置或復保的保單。
8. AXA 安盛保留權利隨時更改或終止本保障（全部或部分）及／或更改本計劃之有關條款及細則而不作事先通知。若本保障被更改或終止，及／或其條款及細則有任何修訂，於有關更改／終止／修訂前，任何已於本保障下獲批核的申請將不受其影響。
9. 若因本保障而產生任何爭議，AXA 安盛保留最終及不可推翻的決定權。
10. 本條款及細則受現行有關法規要求約束。
11. 本條款及細則受香港特別行政區之法律所管轄和詮釋。
12. 除有關保單持有人及 AXA 安盛以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
13. 如本文件的英文版本與中文版本之間存在任何歧義，則以英文版本為準。