

### Optional Benefits & Premium

| Optional Cover                 | Limits of Indemnity  | Premium                 |
|--------------------------------|--|-------------------------|
| Household Building             | Building:<br>Reinstatement value of the Building.  | Contact us<br>for Quote |
|                                | Home Owner's Liability:<br>RMB 2,000,000 per incident per year   |                         |
|                                | Debris Removal:<br>10% of sum insured  |                         |
| Employer's Liability           | Covers your legal liability to your servants with respect to accidental bodily injury from work.<br>RMB 1,000,000 per incident per year    | RMB 80 /<br>per person  |
|                                | Accidental Death/Permanent Disablement & Partial Permanent Disablement Maximum of 36 months salary, %per servant based on extent of injury |                         |
|                                | Temporary Disablement<br>RMB 500 per person per week, maximum 52 weeks   |                         |
|                                | Medical, Hospitalization & Repatriation expenses<br>Up to RMB 10,000 per year  |                         |
| Personal Possessions Worldwide | Limit of Indemnity is based on "New for Old" basis   | Contact us<br>for Quote |
| Pedal Cycle                    | RMB 2,000 per cycle  | RMB 35<br>per cycle     |

### Benefits & Premium

| Basic Covers                              | Limits of Indemnity  | Premium  |
|---|--|--|
| Contents<br>Total Limit<br>Limit per item | <b>Plan A / Plan B / Plan C</b><br>RMB 300,000/450,000/600,000<br>RMB 24,000 (unless it is listed) | Plan A: RMB 1,000<br>Plan B: RMB 1,500   |
|   | Total Valuable Limit<br>Valuables<br>Limit per item  | RMB 120,000/180,000/240,000<br>RMB 16,000 (unless it is listed)<br>Plan C: RMB 2,000 |

| Bonus Cover                               | Limits of Indemnity  | Premium |
|---|--|---------|
| Personal Liability                        | RMB 2,000,000 per incident per year  | free    |
| Temporary Alternative Accommodation       | RMB 1,200 per day,<br>RMB 40,000 per year  | free    |
| Damaged Locks & lost keys or Windows      | RMB 1,600 per year   | free    |
| Freezer Food                              | RMB 1,600 per year   | free    |
| Personal Effects and Valuables            | RMB 2,000 per item<br>RMB 4,000 per year   | free    |
| Passport, Personal Money and Credit Cards | RMB 2,000 per year   | free    |
| Domestic Servant's Effects                | RMB 2,000 per item<br>RMB 8,000 per year   | free    |
| Visitors Personal Effects                 | RMB 2,000 per item<br>RMB 8,000 per year   | free    |
| Household Removal                         | RMB 40,000<br>RMB 24,000 per item and subject to a maximum of 3 days temporary storage | free    |

More information please refer to our policy schedule & wording.

### ABOUT RSA CHINA

RSA Group is one of the world's leading multinational insurance groups. With 300 years of heritage, RSA (formally known as Royal & Sun Alliance) has the capability to write business in over 136 countries with major operations in the UK, Scandinavia, Canada, Ireland, Asia, the Middle East, and Latin America. Focusing primarily on general insurance, it has around 23,000 employees, in 2009, its net written premiums were 6.7bn.

Our links with China go back to 1852 when we first operated in Shanghai. In 1992, RSA returned to China and opened a representative office in Beijing, becoming the first European insurer to set up an office in China. In 1998, RSA became the first British insurance company granted an operating license in China. On 8th October 1998, RSA officially opened its branch in Shanghai, the ceremony was hosted by the former British Prime Minister – Tony Blair.

After 10 years of writing business as a branch in Shanghai, in 2008, RSA launched its new subsidiary, Sun Alliance Insurance (China) Limited to drive forward its nationwide expansion. In Oct 2009, RSA China opened its Beijing Branch. In Jul 2011, RSA Jiangsu Branch opened, and going forward we will look to expand across China with new offices in key cities.

Our position in China is as a Multi-Specialist Insurer providing insurance and risk management solutions to a range of local, foreign and joint venture clients. Our key areas of focus include property, marine cargo, casualty, renewable energy, construction & engineering.

For more information on RSA, please visit the website: [www.rsagroup.com.cn](http://www.rsagroup.com.cn)

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## HOMEGUARD

Protect your home away from home



# HOMEGUARD

## Policy Features

If you are either the owner of the building and living in the building yourself or you are the tenant, you can insure the contents.

The contents of your home and outbuildings, including furniture and belongings, are covered on a 'new for old' basis against loss or damage from specific causes including fire, theft, earthquake, storm and flood, as well as accidental damage.

Cover is also provided for Valuables in the home, with the option to increase the level of cover as required. Your contents are covered up to RMB 600,000 including RMB 240,000 of valuables for just as little as RMB 2,000 per year.

## In addition, with HomeGuard, you will be covered for:

- **Personal Effects.**  
For Personal Effects or valuables carried on the person, cover is provided against accidental loss or damage whilst at home as well as travelling worldwide.
- **Your Personal Money & Credit Cards.**  
You will be insured against fraudulent use of your credit cards, cheque or charge cards if they are stolen from your home, as well as loss of any money.

- **Your Passport.**  
If your Passport or Identity Card is lost or stolen worldwide, we will pay any replacement costs that you may incur.
- **Temporary Alternative Accommodation.**  
Should your home be made uninhabitable by any of the insured causes, we will pay your additional temporary accommodation costs until your home is habitable again.
- **Household Removal.**  
Your contents are covered against accidental loss or damage while you move your home, and for up to three days in temporary storage, provided you employ professional removal contractors.
- **Freezer Food.**  
If the temperature in your deep freezer changes, due to a breakdown or an accidental power failure, HomeGuard covers the cost of replacing the food. Cover is also provided against contamination of the food by refrigerant or damaged refrigerant fumes.
- **Personal Liability Insurance.**  
As a tenant, occupier or as an individual, you may one day have to face a claim that you are legally liable for accidental injury to



another person or damage to their property. If that should happen, HomeGuard will pay any damages awarded against you, as well as your legal costs. Cover extends to members of your household as well as your domestic servants here.

- **Damaged Locks or Windows and Lost Keys.**  
If your locks, keys or windows are damaged or lost due to attempted burglary or theft, we will cover the cost of replacement and installation. Also, if you lose your house keys, we will pay the cost of replacing the locks to external doors, safes and alarms.
- **Domestic Servants Effects.**  
If you have Domestic Servants, we will cover the accidental loss or damage to their personal effects in your home.
- **Visitors Personal Effects.**  
When visitors come to stay it's reassuring to know that HomeGuard helps protect their possessions while they are in your home.

More questions and answers can be found on our website at [www.rsagroup.com.cn](http://www.rsagroup.com.cn)



## Optional Covers

### Personal Possessions Worldwide.

The option for you to 'top up' your cover and protect your major Personal Possessions valued over RMB 2,000. Cover is provided on 'new for old' basis and worldwide.

### Pedal Cycles.

All the family's licensed pedal cycles can be insured against accidental loss or damage. Whilst unattended, they are covered against theft only when they are in a building or securely locked. Your Personal Liability is extended to cover your liability to others whilst riding the pedal cycle.

### Employers Liability.

You can insure your legal liability to your Domestic Servants in respect of accidental bodily injury incurred as a result of their employment. Also included in this cover are medical expenses and hospitalisation costs, as well as repatriation of the domestic servants to their home country.

### Buildings Insurance.

If you own your home and also live in the home, then you can insure the building against specific causes, including fire, earthquake, flood, storm, subsidence, theft and accidental loss or damage. Cover is based on the rebuilding cost of your home and includes the cost of debris removal, in order for repairs to be carried out. In addition, cover is provided for Homeowners Liability; protecting your legal liability; as a homeowner in respect of accidental injury to another person or damage to their property.