

# Fire Insurance

## Protects property against damage

Fire Insurance covers the cost of rebuilding your property, including building structures, such as walls, windows, ceiling, floor and pipes, if it is damaged by a range of hazards including fire, lightning, explosion, typhoon and subsidence, up to the sum insured under the policy. The policy is accepted by most other banks and lenders even if you don't have a mortgage with HSBC.

## Eligibility

- Applicant must be HSBC credit card/account holder
- Anyone aged 18 and above

Standard Cover	Comprehensive Cover
<b>Benefits</b>	
Covers the cost of rebuilding your property if it is damaged by: <ul style="list-style-type: none"><li>• Fire and lightning</li><li>• Earthquake</li><li>• Explosion</li><li>• Typhoon, windstorm and flooding</li><li>• Landslide and subsidence</li></ul>	Covers the cost of rebuilding your property if it is damaged by: <ul style="list-style-type: none"><li>• Fire and lightning</li><li>• Earthquake</li><li>• Explosion</li><li>• Typhoon, windstorm and flooding</li><li>• Landslide and subsidence</li><li>• Damage caused by aircraft</li><li>• Vehicle impact (caused by a third party's vehicle)</li><li>• Riot and strike</li><li>• Malicious damage</li><li>• Burst or overflow of water tanks, apparatus &amp; pipes</li></ul>
<b>Premium (Annual)</b>	
0.11% net of your sum insured amount or reinstatement cost	0.15% net of your sum insured amount or reinstatement cost
<b>Example:</b> Annual premium per HKD1,000,000 reinstatement cost	
HKD1,000,000 x 0.11% = HKD1,100	HKD1,000,000 x 0.15% = HKD1,500

HSBC mortgage customers can enjoy free Standard Cover for a specific period and you may apply to change to Comprehensive Cover at renewal, subject to relevant terms and conditions. For details, please contact Insurance Service hotline 2867 8678 or visit any HSBC branch.

## Main policy exclusions

- Damage caused by the following:
  - o Burning of forests, bush, prairie, pampas or jungle, and the clearing of lands by fire
  - o Riot, civil commotion, strikers or locked-out workers (unless otherwise specified in Policy Schedule)
  - o War and related perils
  - o Nuclear weapons, ionisation and radioactivity
  - o Pollution or contamination not resulting from an insured peril
  - o Theft during or after the occurrence of a fire
- Damage to any electrical machine or apparatus arising from its own over-running, excessive pressure, short-circuiting, self-heating, arcing or leakage of electricity
- Goods held in trust or on commission (unless you are legally liable for them)

<b>Right to return policy</b>	<b>Act now!</b>
If you change your mind about this policy within 30 days, you can return it for cancellation and your premium and levy <sup>^</sup> will be refunded in full (provided you have not made a claim).	Get more details about Fire Insurance today to protect your property from fire and other hazards: <ul style="list-style-type: none"><li>• Call the Insurance Service Hotline on 2867 8678</li><li>• Visit any HSBC branch</li></ul>

<sup>^</sup> Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2867 8678.

## Important notes:

The above policy is underwritten by **AXA General Insurance Hong Kong Limited** ("AXA"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Please be aware the coverage on this policy may overlap with your existing protection plans coverage or exceed your needs, so please refer to the policy for the detailed introduction and coverage. We also suggest you to compare our plan's coverage with your other existing protection plan. You are welcome to contact our staff for any enquiry.

The information shown is intended as a general summary. You should refer to the insurance policy for the detailed terms and conditions.

In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.

