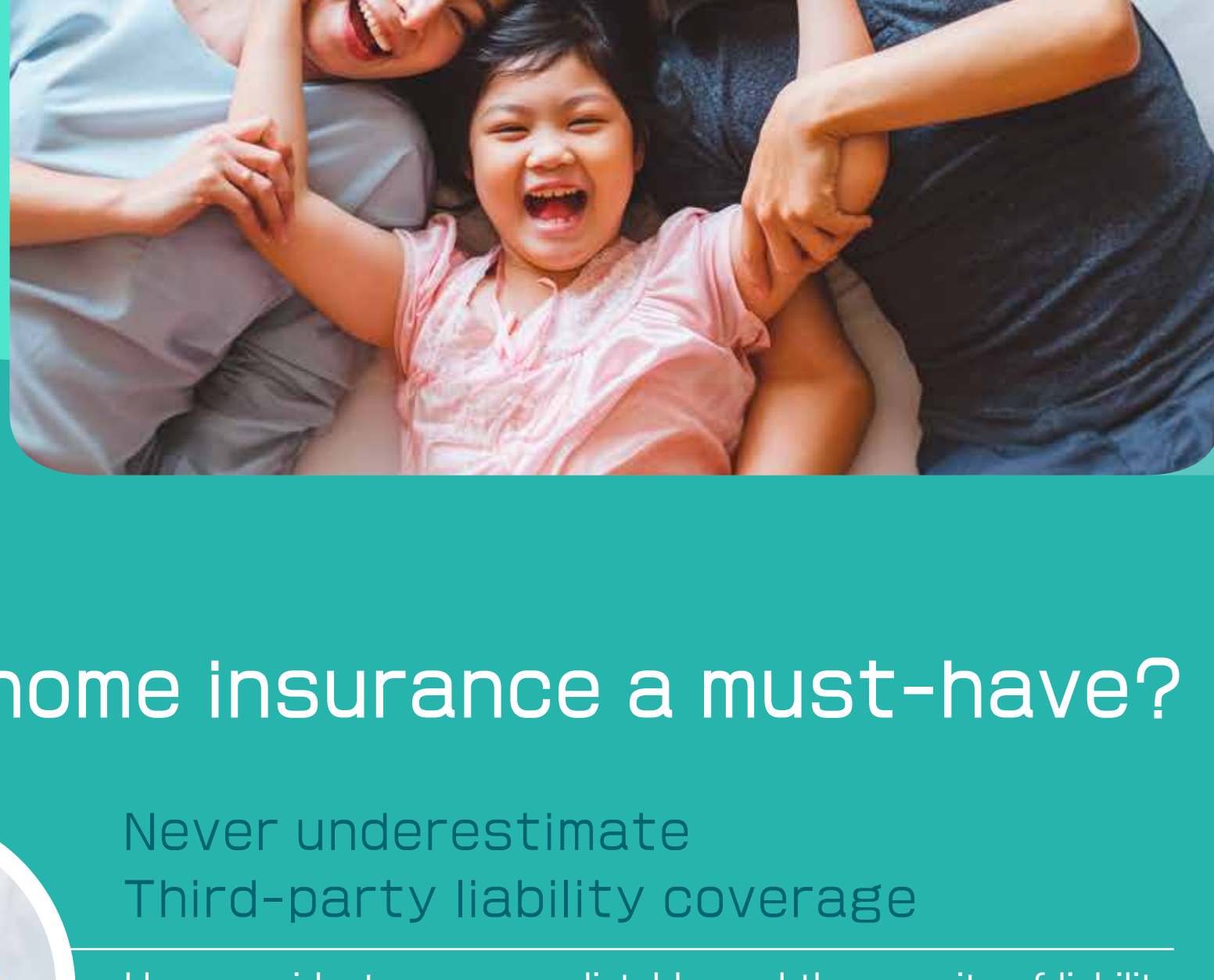


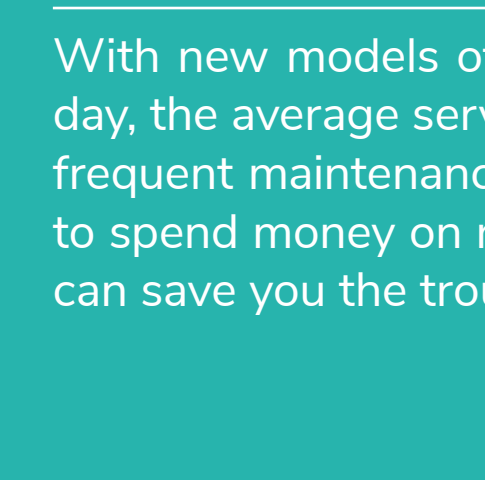
OneDegree Home Insurance

Ensures Comprehensive Protection

- Premium less than HKD100, with up to HKD15 million coverage
- Up to HKD1.2 Million in Household Contents Coverage
- Repair of All major Home Appliances Covered
- Landlord Protection
- Building Structure Coverage for Only 0.038% of Sum Insured
- Pets Owner Third-party Liabilities Protection
- Equal benefits for same-sex and opposite-sex marriage and domestic partnership
- 5-day Claims Guarantee

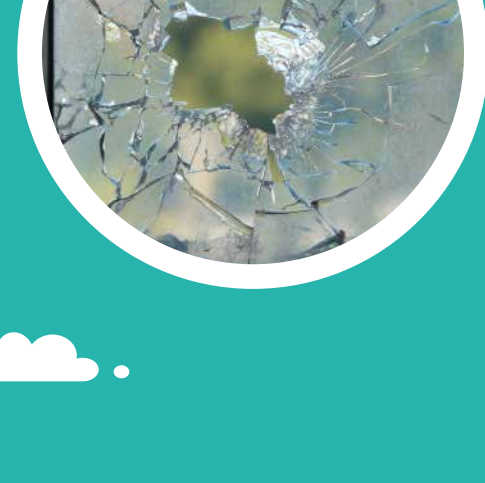


Why is home insurance a must-have?



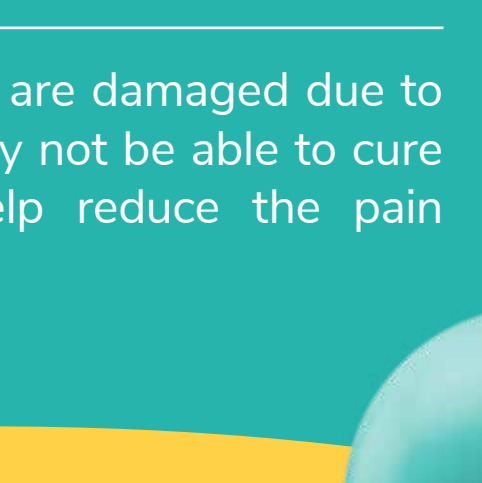
Never underestimate Third-party liability coverage

Home accidents are unpredictable, and the severity of liability accidents arising from home accidents can be far beyond imagination! For example, if a water pipe bursts in your home or an aluminum window falls and unfortunately hurt a neighbor or passerby, you could face a large compensation bill!



Home appliance failure is more costly than you think

With new models of home appliances coming out every other day, the average service life is getting shorter, and require more frequent maintenance. Owners often have to struggle whether to spend money on repairing or replacing. Home Insurance that can save you the trouble, and covers your home appliance repair.



The loss of property can hurt you financially and emotionally

If your most prized wine and possessions are damaged due to moving or renovation, home insurance may not be able to cure the heartache, but it can definitely help reduce the pain financially.

The above concerns are not just for you and me, they are common to every homeowner!

Our home insurance policies don't just take care of your common worries - we go the extra mile and do better in areas that are not expected by other similar insurance policies.

1 Premium less than HKD100, with up to HKD15 million coverage

Enjoy better protection at an affordable premium. OneDegree Home Insurance covers residential properties of all types, including village houses and detached houses. With an average monthly premium less than HKD 100¹, you can enjoy up to HKD15 million in third-party liability coverage.

2 Up to HKD1.2 Million in Household Contents Coverage

In the event of extreme weather or household accidents resulting in damage or loss to your contents, we provide comprehensive household contents coverage up to HKD1.2 million tailored to meet your needs. This can help cover costs from water leakage damaging furniture, broken window glass, theft, or other unexpected expenses that may arise.

3 Repair of All Major Home Appliances covered (Optional Benefit)

We understand the high costs associated with repairing or replacing home appliances, which can reach up to HKD 9,500² per year. That's why we're here to help ease your financial burden. OneDegree Home Insurance offers the best Home Appliances Warranty in town covering repair costs for 14 major appliances, including air conditioners, washing machines, vacuum cleaners and more³. ⁴!

4 Landlord Protection (Optional Benefit)

If your tenant fails to pay rent in accordance with the lease agreement, you can have peace of mind knowing that you are covered for the actual rental loss. What's more, we offer indemnification for any loss of home contents⁴ resulting from intentional damage caused by your tenant.

5 Building Structure Coverage for Only 0.038% of Sum Insured (Optional Benefit)

In the face of unexpected events like fires or flooding that result in damage to your property's structure, homeowners often experience significant financial setbacks. OneDegree Home Insurance provides the necessary financial support during these challenging times, as our Building Structure Coverage covers the expenses incurred from repairing or reinstating the building to its original condition.

6 Pets Owner Third-party Liabilities Protection (Optional Benefit)

Protecting furkids is at the heart of OneDegree. We always try our best to look out for your furry buddies. Our third-party liability coverage for pets will gives you peace of mind as we cover you for any accidental damage caused by your pets to third-party property or person.

7 Equal benefits for same-sex and opposite-sex marriage and domestic partnership

At OneDegree we care about equality and we are here to provide everyone with equal protection for their homes. Our Home Insurance provides the same benefit coverage for all, from opposite-sex couples to same-sex partners – and it doesn't matter if you are married or living together⁵.

8 5-day Claims Guarantee

We guarantee that the entire claims process will be completed within 5 working days of receiving all required application documents.

Your Premium, Your Choice !

We understand that every family needs different coverage, that's why OneDegree Home Insurance offers three different plans with different coverage amounts. You can also choose to keep or exclude individual coverage, such as Third Party Liability Protection for Pets, or the Landlord Protection and Building Structure coverage; even Home Appliances Warranty Coverage can be selected to give you more flexibility in terms of the premium you have to pay.

Benefits	Standard	Plus	Prestige
Household Contents [#]	HKD 800,000	HKD 1,000,000	HKD 1,200,000
Household Contents per item	50,000	75,000	100,000
Valuables	100,000	150,000	200,000
└ Per item	10,000	15,000	20,000
Wine	3,000	4,500	6,000
Frozen food	3,000	4,500	6,000
Property in the open	25,000	37,500	50,000
└ Per item	2,500	3,750	5,000
Unauthorized Use of Credit Cards	10,000	15,000	20,000
Loss of Personal Documents	1,000	1,500	2,000
Alternative Accommodation	50,000	75,000	100,000
└ Per day	2,000	3,000	4,000
└ Per day (for pets)	2,000	2,000	2,000
Debris removal	Not Applicable	20,000	20,000
Interior Decoration Period Protection	Not Applicable	100,000	100,000
Temporary Removal & Household Removal	50,000	75,000	100,000
Window, locks, keys replacement	3,000	4,500	6,000
Personal Accidental Death	200,000	200,000	200,000
└ Per person	50,000	50,000	50,000
Third-Party Liability as			
• An occupier of The Home			
• An owner of The Home (Including Common Area of the Building)	10,000,000	12,000,000	15,000,000
• A private individual (anywhere in the world)			

Optional Benefits			
Pet Owner's Third-party Liabilities [*]	10,000,000	12,000,000	15,000,000
School Closure Compensation due to pandemics declared by The WHO and Hospital Cash due to Accident at Home [†]	1,000 School Closure Compensation due to pandemics declared by The WHO 500/Day Hospital Cash due to Accident at Home		
Landlord Protection	20,000/month Loss of Rent (Maximum 6 months) 20,000/item Household contents malicious damage by tenant (Maximum Limit 200,000)		
Building Structure	500,000 – 2,000,000		
Home Appliances Warranty [‡]	Not applicable	Not applicable	40,000

Excess (Per claim)		
Coverage of Household Contents	Water damage	Maximum of first 1,500 or 10% of the adjusted loss
	Typhoon and windstorm	Maximum of first 3,000 or 10% of the adjusted loss
	Landslip and subsidence	Maximum of first 10,000 or 10% of the adjusted loss
	Others	250
Coverage of Third-party Liabilities	Water damage	Maximum of first 1,500 or 10% of the adjusted loss

^{*} Coverage of Household Contents on Wine, Frozen Food, Unauthorized Use of Credit Card, Loss of Personal Documents, Alternative Accommodation and Personal Accidental Death is applicable only if You are the Occupier.

[†] Total Maximum Limit under Pets Owner's Third-party Liability is subject to the Plan's Maximum Limit under the Third-party Liabilities section.

[‡] Applicable only if You are the Occupier.

Home Insurance Coverage Examples !

Q Will the repair cost be covered if the refrigerator at home breaks down?

A Yes! While general home insurance only covers appliances damaged by accident (e.g. fire, flooding), OneDegree Home Insurance offers Home Appliances Warranty covering repair costs of 14 major appliances³. With the optional benefit, you can rest easy knowing we've got you covered when you need to deal with faults of your home appliances.

Q As a result of the pandemic, will the school bus and lunch fees of children be covered?

A Yes! When the policy is in force, if children aged 12 and under are out of school for more than 7 consecutive days due to the pandemic, expenses that are not refundable, such as school bus fares, lunch fees, extracurricular activities, etc., will be reimbursed⁶.

Q Accidental injury while working at home during the pandemic. Will you be covered?

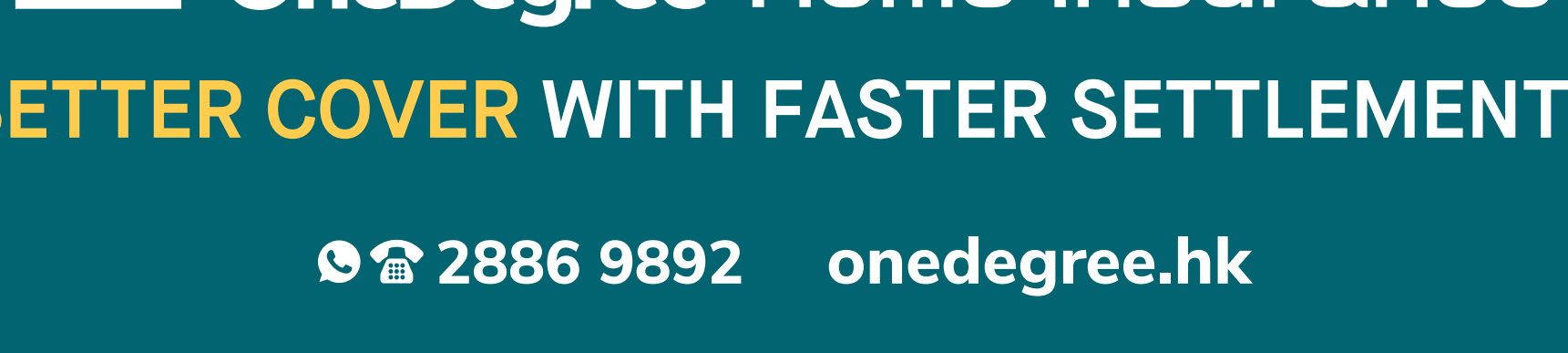
A Yes! If you are injured in an accident while working at home due to the outbreak and need to be hospitalized, we will compensate you for your financial loss at the rate of "HKD 500/day of hospitalization" up to a maximum of 14 consecutive days.

Q My pet bit my friend who came to my house for dinner, and even bit a hole in his wallet. What can I do?

A We hope your friend does not have to resort to legal action, but it is the responsibility of the homeowner and pet owner to compensate the other party for their loss. Our Home Insurance covers third party injuries or property damage caused by your pet, and the coverage is not limited to your property, but is applicable throughout Hong Kong.

Q Will my partner, whom I'm living with, to be covered after I sign up OneDegree Home Insurance? Are there any specific requirements when filing a claim?

A When you file a claim, you shall provide us with residential address proof(s) to show that you and your partner have been living in the same residential address for at least 12 months before the date of incident, and a recent address proof of the insured address under the name of your partner which is dated within 3 months before the date of incident.



☎ 2886 9892 onedegree.hk

1. Assuming that a unit with a saleable area of less than 400 square feet is insured with Prestige Plan and does not include any optional benefits, the annual premium for the first year after the 30% discount is HKD 1,032, and the average monthly premium is HKD 86.

2. Based on the repairing cost of 5 major appliances in a 700sq. ft household in OneDegree's research in 2023. The repairing cost is for reference only and may vary depending on the brand, type of appliance and repairing details.

3. Only TVs (excluding screens), air conditioners, refrigerators, washing machines, dryers, washer dryer combos, cooker hoods, stoves, ovens, dehumidifiers, air purifiers, water heaters, vacuum cleaners and water purifiers that have been purchased in Hong Kong for no longer than 60 months with a value between HKD 3,000 and HKD 30,000 are covered, subject to a receipt proof. The maximum claim is limited at HKD 40,000 or the repair cost as on the reimbursement invoice of the concerned appliance (whichever is lower), excluding transportation and delivery costs. Applicable to Prestige Plan only.

4. Only applicable to Household Contents which are identified in the Tenancy Agreement.

5. Someone with whom You live in a relationship equivalent to marriage, whether of the same or opposite gender. Your Partner should have lived with You in the same home for at least 12 months.

6. The maximum limit of compensation is HKD 1,000 and is only applicable to suspensions issued after the effective date of your policy.