



FREE Extra Typhoon Protection for SmartHome Plus / SmartHome Optimum / SmartHome Essential / HKBN SmartHome Plus

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

Typhoon season is round the corner. To ensure your home and loved ones are well protected, we are delighted to provide you with Extra Typhoon Protection under your home contents insurance plan **for FREE**.

Details of the FREE Extra Typhoon Protection

Coverage Period: 1 July 2024 to 30 November 2024 (both days inclusive)

Eligible Policy

In force policy of SmartHome Plus / SmartHome Optimum / SmartHome Essential / HKBN SmartHome Plus (“the Policy”)

Extra Typhoon Protection

During the coverage period, any loss arising due to typhoon signal no. 8 and/or above or black rainstorm, you and your immediate family members who are living with you will be covered with:

Benefits	Extra Typhoon Protection
Home Contents	: extra 50% aggregate sum insured limit
Personal Liability /Liability to Third Party	: extra 50% aggregate sum insured limit
Personal Accident (Only applicable to policy that provides this benefit)	: 10 times sum insured limit coverage extended to the mentioned loss takes place anywhere in Hong Kong

Item limit, additional benefits, policy terms & conditions of the original coverage of the Policy remain unchanged.

Terms and Conditions

1. The Extra Typhoon Protection is underwritten and provided by AXA General Insurance Hong Kong Limited (“AXA”) with no extra premium.
2. This document serves as an endorsement to the Policy.
3. The content of this document is only related to the Extra Typhoon Protection. For details of the coverage of the Policy, please refer to the relevant policy wording.
4. The Extra Typhoon Protection is offered on top of the original coverage of the Policy during the Coverage Period, covers any loss arising due to typhoon signal no. 8 and/or above or black rainstorm for the insured and his/her immediate family members who are living together.
5. The Extra Typhoon Protection will automatically be terminated when the Policy lapses or is cancelled.
6. AXA reserves the right to amend, suspend or terminate the Extra Typhoon Protection and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
7. In case of any dispute from the Extra Typhoon Protection, AXA’s decision shall be final and conclusive.
8. If there is any inconsistency or conflict between the English version and the Chinese version of this document, the English version shall prevail.