【家居保險點解要買？4 個問題話你知！】

諗住有火險就夠？租樓唔使買保險？家居保險只係保財物？如果你都有呢啲疑問，就要睇落去！家居意外隨時發生，一場爆竊、一次漏水，甚至颱風打爛玻璃，都可能令你損失慘重。唔想意外發生時自己「硬食」，就要了解家居保險嘅重要性！

🏠 租客都要買？
業主有火險，但只保樓宇結構，唔包你屋企嘅電視、傢俬、貴重物品！租客一樣要保障自己財物同第三者責任，唔好以為業主包底！

💧 火險 ≠ 家居保險？
火險主要保建築結構，家居保險則保障你嘅財物損失同法律責任。兩者相輔相成，缺一不可！

💎 仲有咩保障？
除咗財物，家居保險仲包「第三者責任保障」！例如你屋企漏水整壞樓下單位，或者掉嘢落街傷到人，保險都可以幫你分擔賠償。

🌪 颱風爆窗點算？
玻璃窗本身屬火險範圍，但窗內嘅財物損毀、甚至導致他人受傷，就要靠家居保險索償！

家居保險唔單止係一份保單，更係一份安心。與其意外發生時後悔，不如而家就行動，為你同家人揀選合適保障！

Why Do You Need Home Insurance? 4 Questions to Tell You!

Think having fire insurance is enough? Renting means you don’t need insurance? Home insurance only covers your belongings? If you have these questions, read on! Home accidents can happen at any time—a burglary, a water leak, or even a typhoon shattering your windows could lead to significant losses. If you don’t want to bear the full cost when an accident occurs, it’s important to understand the importance of home insurance!

🏠 Do Tenants Need to Buy It?

The landlord has fire insurance, but it only covers the building structure, not your TV, furniture, or valuables! Tenants also need to protect their belongings and third-party liability. Don’t assume the landlord will cover everything!

🔥 Is Fire Insurance ≠ Home Insurance?

Fire insurance mainly covers the building structure, while home insurance protects your property losses and legal liabilities. The two complement each other, and both are essential!

💎 What Other Protections Are Included?

In addition to property, home insurance also includes "third-party liability coverage"! For example, if a water leak from your home damages the unit below, or if something you drop from your window injures someone, the insurance can help share the compensation costs.

🌪 What If a Typhoon Shatters Your Windows?

The glass windows themselves fall under fire insurance, but damage to the belongings inside your home or injuries caused to others will require home insurance to make a claim!

Home insurance is not just a policy—it’s peace of mind. Instead of regretting it when an accident happens, take action now and choose the right protection for you and your family!