

Home Protection Insurance

Premier Solutions for Your Family & Property

Enjoy the comfort at Home. A cosy Home is our strong desire after work. However, any unforeseen accidents such as fire, burglary, burst pipe, will easily disrupt everything at home and cost you years to rebuild its contents and your possessions. No matter you are an owner or tenant of the property, our Home Protection Insurance safeguards you with one-stop solution by protecting your valuables and your beloved one.

Product Highlights

✓ Up to HK\$1,000,000 Comprehensive Home Contents coverage

- Brittle items
- Valuables
- Temporary Removal
- Plumbing, electrical or locksmith assistance
- Interior Decoration/ Refurbishment works
- No need to declare the refurbishment works on the Building developers' provided floorings and your subsequent renovated fittings with a low excess
- Replacement of personal documents
- Unauthorized use of credit cards
- Personal effects in your workplace
- Personal accident protection and medical expenses
- Domestic Helper's property

✓ Up to HK\$20,000 Worldwide protection for Personal Effects especially when you travel abroad

✓ Up to HK\$5,000,000 Global Legal Liability protection

✓ Replacing old with new

To protect you and your family members against the financial loss resulting from depreciation of home contents, our compensation will be on the basis of the costs required to replace the damaged items with a new one

Benefits at a Glance

| Insured Items | Section 1 | Maximum Annual Benefits (HK\$) |
|---|---|--|
| 1 Home Contents | Any unforeseen accidental loss or damage such as fire, gas explosion, flooding, burglary or other accidental damage. Each item limit is HK\$150,000 for any one event | HK\$1,000,000 |
| | • Cover Brittle items | Subject to your insured limit |
| 2 Valuables | such as jewellery, watches, furs, digital cameras/videos, etc. | HK\$100,000 (HK\$10,000/ item) |
| 3 Alternative accommodation | Cost of temporary accommodation following damage to home | HK\$50,000 (HK\$1,500/ day) |
| 4 Temporary Removal | Accidental loss or damage to home contents that are temporarily removed for repairing or cleaning | HK\$50,000 |
| 5 Domestic Helper's property | Accidental loss or damage to your domestic helper's personal effects | HK\$10,000 |
| 6 Replacement of Windows, Door Locks and Keys | Cover reasonable cost of replacing damaged windows, door locks and keys due to burglary at Home | HK\$3,000 |
| | | |
| 7 Personal Accident Protection | Offer compensation if you and/ or your spouse suffers accidental death as a result of fire, explosion or burglary at home | HK\$200,000 (HK\$50,000/ person) |
| | Offer medical expenses if you and/ or your spouse suffers bodily injury as a result of fire, explosion or burglary at home | Subject to the above limit in respect of any one event (HK\$5,000/ person) |
| 8 Frozen Food | Loss or Damage to food in a domestic refrigerator caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes. The duration period of the refrigerator should be less than 5 years | HK\$5,000 (HK\$1,000/ event) |

| | | |
|--|---|---|
| 9 Removal of Debris | Cover the cost and expenses necessarily incurred in the removal of debris following any insured accident | HK\$10,000 |
| 10 Interior Decoration/ Refurbishment Works | • Cover accidental loss of or damage to Home Contents during the period of interior decoration or refurbishment works by contractors. The period of such works must be completed within two (2) consecutive months. | Up to limit of 60% of the sum insured |
| | • Interior decoration or refurbishment works also apply to the new home for 2 months from the beginning of the lease or the first time of owning a property | |
| 11 Home removal | Loss of or damage to Home Contents during the course of removal by a professional remover | HK\$30,000 (HK\$3,000/ item) |
| 12 Unauthorized Use of Credit Card | Cover the loss following unauthorized use of credit card(s) due to burglary at Home | HK\$3,000 |
| 13 Personal Effects at Workplace | Cover the loss of personal effects at your workplace | HK\$2,500 |
| 14 Damage to Flooring | Damage to flooring, which was provided by the building developer or your subsequent renovated fittings of the Insured Premises | Subject to the limit of the Sum Insured on Home Contents |
| | | |
| 15 Emergency Assistance Service | We will offer you 24-hour home assistance hotline for free referral assistance, including | Free referral services |
| | Home Refurbishment, plumber, home nursing or baby sitting, medical or dental referral, electrician and air-conditioning engineer | |
| | Locksmith assistance | |
| Insured Items | Section 2 | Maximum Annual Benefits (HK\$) |
| 16 Personal Effects and valuables | Loss of or damage to your personal effects happening anywhere in the world | HK\$20,000 (HK\$5,000/ item) |
| 17 Cash Benefit | Cash loss due to robbery, burglary or accident | HK\$2,500 |
| 18 Replacement of Personal Documents | Cover the actual cost or fees necessarily incurred for replacement of the loss of the passport, driving license, HKID card, travellers' cheques, passenger tickets or credit cards due to burglary at Home | HK\$1,000 |
| 19 Legal Liability | Any claims against you or your family members in the event of your negligence causing third party bodily injury or property damage (U.S.A. and Canada are excluded in this provision) | HK\$5,000,000 |
| Insured Items | Section 3 (Optional Cover) | Maximum Annual Benefits (HK\$) |
| 20 Specified Items on Personal Effects and Valuables | Extensions of cover: specified items on personal effects and valuables with additional premium | With value exceeding HK\$5,000/ item (Excess: Minimum HK\$1,000 or 5% of adjusted loss) |
| 21 Building Coverage | Cover your Buildings against accidental loss of or damage resulting from fire, explosion, burst pipe, earthquake, typhoon, sprinkler leakage and flooding | Sum Insured |

Major Exclusions

1. Machines or tools used in workplace or being insured elsewhere.
2. Wear and tear, mildew, rot, corrosion, rust, gradual deterioration and market depreciation.
3. Malicious acts committed by You and Your Family.
4. Contact lenses
5. Mobile phones and PDA
6. Products detained by the customs and relevant governmental staff
7. Properties contained in or on verandas, balconies, patios, terraces, forecourts which are in the open generally
8. An aerial or the satellite receiver
9. Theft or malicious damage if your home is unoccupied for more than 45 consecutive days
10. Theft from any unattended, convertible or open vehicle

申請須知 Important Notes for Application

閣下只須填妥投保表格連同保費支票抬頭“中國平安保險(香港)有限公司”交回或郵寄至中國平安保險即可。投保一經接納，保障立即生效。保單將郵寄附上。

有關任何查詢，歡迎於辦公時間內致電 2827 1883 中國平安保險(香港)有限公司查詢或瀏覽：www.cpaihk.com

Simply complete the Proposal form and return or mail it to us together with a cheque make it payable to "China Ping An Insurance (HK) Co., Ltd." The policy will become effective immediately after we receive and accept your application. Insurance policy will be sent to you by mail.

To find out more information, please contact us at 2827 1883 during office hours or visit www. cpaihk.com

自負金額 POLICY EXCESS

| | |
|---|---|
| 家居財物及其額外保障、及個人財物的賠償 Home Contents Protection and Personal Effects | 每次事故為損失理算之10%，最少自負額為HK\$500 (補領個人證件: HK\$250) 10% of the adjusted loss or the minimum excess of HK\$500 (Replacement of personal documents: HK\$250) |
| 任何因水引致的損毀，包括水浸、水管爆裂、水缸、水廁溢出；以及地板損毀 The damage caused by landslide and subsidence or water damage or damage to flooring | 每次事故為損失理算之10%，最少自負額為HK\$3,000 10% of the adjusted loss or the minimum excess of HK\$3,000 |

全年賠償總額 The Maximum Benefits

本計劃的每項賠償總額以保單生效日期起每十二個月為一年度計算

The period specified in the Certificate of Insurance for which we have agreed to accept, and you have paid or agreed to pay a premium should be in 12 consecutive months as a whole calendar year.

附註：

- 本小冊子只為一般性簡介，僅供參考之用。有關承保範圍及不受保項目之詳細條款及內容，請參閱保單。
- 如有爭執，以保單內英文條款為準。
- 本公司保留隨時修訂或取消各項條款及細則的決定權，毋須預先通知

Remarks:

- This brochure is only a summary of product feature and does not constitute any part of the policy itself. Full details of the policy cover, exclusions, and excess imposed for each section can be found in a copy of our Home Protection Insurance policy.
- In case of any discrepancy between the Chinese and English version, the English version shall prevail.
- The company reserves the right to change or cancel any terms and conditions without any prior notice.

特許代理/經紀：

AUTHORIZED AGENT / BROKER

Underwritten and Arranged by:

中國平安保險(香港)有限公司
China Ping An Insurance (Hong Kong) Co., Ltd.
(Incorporated in Hong Kong)

香港灣仔告士打道138號聯合鹿島大廈17樓
17/F., Allied Kajima Building,
138 Gloucester Road, Wanchai, Hong Kong.
Tel 852 2827 1883 Fax 852 2802 0018

www.cpaihk.com

家居綜合保險 Home Protection Insurance



親人·家財 周全保障
Premier Solutions for
Your Family & Property

中国平安 PING AN

保險·銀行·投資

家居綜合保險

親人·家財 周全保障

每天辛勞過後，歸心似箭，渴望立即返回安樂窩好好休息。倘若家中遭逢任何不測，如電器漏電失火、家居盜竊、爆渠水浸……種種意外帶來的善後工夫及金錢損失，足以令您心力交瘁！中國平安保險誠意為您設計全面的家居財物保障計劃，從此所有煩惱得以迎刃而解。無論您是業主、住戶或租戶，溫馨寫意的家居生活，絕對可以垂手可得！

保障特點

✓ **高達港幣1,000,000元的家居財物保障，包括：**

- 全屋所有易碎物件
- 貴重物品
- 臨時寄存傢俬
- 水電維修及門鎖窗戶更換
- 室內裝修/翻新工程
- 不論是否原裝地板，投保毋須額外申報，自負額低
- 補領個人證件
- 信用卡被盜用
- 存放於辦公室內之私人物件
- 個人意外保障及意外受傷所需之醫療費
- 家備財物損失

✓ **投保人出外旅遊時攜帶之個人財物，可獲高達港幣20,000元保障**

✓ **高達港幣5,000,000元的全球性法律責任保障**

✓ **損毀財物 以新換舊**

若您及家人的家居財物因意外損毀而重新購置，所獲賠償額均以重新購買價值計算，讓您毋須因扣除折舊率而受損失

保障簡介

| 保障類別 | 保障範圍 1 — 項目 | 全年最高賠償總額 |
|-------------------|--|--------------------------------------|
| 1 家居財物 | 閣下可根據需要選擇家居物件因火災、爆炸、水災、盜竊及其他意外引起的損失，每件家居物件的賠償額為HK\$150,000。 · 包括易碎物件 | HK\$1,000,000 已包括在家居財物最高賠償總額內 |
| 2 貴重物件 | 如珠寶、手錶、皮革及樂器(鋼琴除外) 每件物件最高賠償額為HK\$10,000。 | HK\$100,000 |
| 3 暫遷津貼 | 因意外導致家居損毀，暫時不能居住，投保人可獲高達每天HK\$1,500的居住津貼。 | HK\$50,000 |
| 4 臨時存放 | 家居物件因裝修、清潔或修理而臨時存放在其他地方期間意外損毀或失去。 | HK\$50,000 |
| 5 家備財物 | 因意外引致家庭傭人的財物損失。 | HK\$10,000 |
| 6 門鎖窗戶 | 更換因盜竊受損毀的門鎖、門匙及窗戶的費用。 | HK\$3,000 |
| 7 家居個人意外保障 | · 投保人及其配偶因家居發生火災、爆炸或搶劫引致之意外死亡 (每人HK\$50,000) · 投保人及其配偶因家居發生火災、爆炸或搶劫而受傷的醫療費用 (每人HK\$5,000) | HK\$200,000 |
| 8 冷藏食物保障 | 家中雪櫃因冷卻劑或冷卻劑受污染而令溫度上升或下降，引致冷藏食物損壞，而每次意外保障高達HK\$1,000，但雪櫃使用期必須少於五年。 | HK\$5,000 |
| 9 清理廢物保障 | 清理意外後廢物之費用。 | HK\$10,000 |

| | | |
|------------------------|--|-----------------|
| 10 室內裝修/翻新工程 | · 保障在家居住所進行室內裝修、翻新工程期內，承辦商因受保意外而導致家居財物損毀，工程必須於連續兩個月內完成。 · 新居由租約開始或初次擁有業權起計兩個月內，此保障仍可生效 | 家居財物投保額之60%為限 |
| 11 搬運保障 | 由專業搬運公司承運往新居途中，家居財物因意外而受損或遺失，每件賠償額最高為HK\$3,000。 | HK\$30,000 |
| 12 信用卡被盜用 | 保障因家居住所被爆竊後，信用卡被非法盜用而引致現金損失 | HK\$3,000 |
| 13 存放於辦公室內之私人物件 | 保障於辦公室內損失之個人物品 | HK\$2,500 |
| 14 地板損毀 | 保障因意外導致由發展商供應的地板損毀及入伙後自行重新翻新 | 已包括在家居財物最高賠償總額內 |
| 15 家居救援 | 特設二十四小時家居救援轉介熱線服務，助您應變緊急事故，包括： · 家居維修 · 上門診症、牙醫介紹 · 冷氣機工程維修 · 緊急水管維修 · 緊急電器維修 · 褴褛、看護服務 · 鎖匠服務及保障高達HK\$500 | 提供諮詢及安排服務 |

| 保障類別 | 保障範圍 2 | 全年最高賠償總額 |
|------------------|--|---------------|
| 16 個人財物 | 無論您是外出訪友、購物或旅遊，均可享有個人財物保障，每件個人財物最高可賠償HK\$5,000。 | HK\$20,000 |
| 17 現金保障 | 投保人及家人因失竊、搶劫或意外引起的現金損失。 | HK\$2,500 |
| 18 補領個人證件 | 保障因家居住所被爆竊而補領損失或損毀的個人文件之所需費用，包括護照、駕駛執照、香港身分證、旅行支票、乘客許可證或信用卡等。 | HK\$1,000 |
| 19 個人責任保障 | 投保人或家人因疏忽引起的第三者身體受傷或財物損失，可獲賠償以支付第三者的金錢索償。(此保障適用於美國及加拿大以外的世界各地) | HK\$5,000,000 |

| 保障類別 | 保障範圍 3 (自選項目) | 全年最高賠償總額 |
|-----------------------|--|----------|
| 15 特訂全球性個人物件保障 | 如投保人欲為特訂之物件或為價值超過HK\$5,000以上之物件作投保，投保人可透過繳付有關之附加保費而獲得保障，而該物件必須詳述於投保書內並連同有關之發票及價值評估報告一併遞交公司。 | 自行訂定投保額 |
| 15 家居結構 | 保障您的家居結構、車房附屬建築物、外牆、籬笆，因火警、爆炸、爆水管、水箱滿瀉、防火花洒漏水、撞擊、地震、暴動、惡意毀壞、風災、火災或非因颱風引致之水災所致的賠償。 *在一般情況下以新樓交吉前之裝修仍屬此項家居結構承保範圍 * (以獨立保單承保) | 投保額 |

不受保障範圍

主要不受保障範圍如下：

- 職業或工作應用的工具和儀器；或已另有保單受保的物件。
- 一般不受保的損失如刮花、生鏽、自然損耗、機件故障等。
- 由合法留在居所內人仕引起的惡意破壞。
- 隱形眼鏡。
- 手提電話。
- 被海關或其他政府人員扣留，沒收的物件。
- 在露天或天台的物件。
- 天線或衛星接收器。
- 無人居住超過四十五天的單位。
- 放置在無人看管的車輛內之物件。

「家居綜合保險」投保表格 ‘Home Protection Insurance’ Proposal Form

| 投保人資料 PROPOSER'S INFORMATION | | |
|--|--|---------------------------------|
| (請以正楷填寫 Please complete the following section in ENGLISH using block letters) | | |
| 投保人姓名 Name of Proposer | | |
| 姓 Surname _____ | 名 Other Names _____ | |
| 性別 Sex _____ | 男 / 女 M / F | 香港身份證號碼 H.K.I.D. Card No. _____ |
| 職業 Occupation _____ | | |
| 投保地址 Location of Risk _____ | | |
| _____ | | |
| 起保日期 Insured Date _____ | | |
| 聯絡地址 (如不同上址) Correspondence Address (if different from the above) _____ | | |
| 日間聯絡電話 Day Time Tel No. _____ | 手提電話 Mobile Phone No. _____ | |
| 日間聯絡傳真 Day time fax no. _____ | | |
| 電郵地址 Email Address _____ | | |
| _____ | | |
| 「家居綜合保險」保費表 ‘Home Protection Insurance’ Premium Table | | |
| (請 ✓ 在適當的空格內 Please tick the box as appropriate) | | |
| 閣下家居之建築面積 (平方呎) Household gross area (sq. ft) | 每年保費 (港幣) Annual Premium (HK\$) | |
| (平方呎) (sq. ft) | 保額 Sum Insured HK\$1,000,000 | |
| <500 | <input type="checkbox"/> | 580 |
| 501-700 | <input type="checkbox"/> | 750 |
| 701-1,000 | <input type="checkbox"/> | 900 |
| 1,001-1,500 | <input type="checkbox"/> | 1,100 |
| 1,501-2,000 | <input type="checkbox"/> | 1,350 |
| 2,001-2,500 | <input type="checkbox"/> | 1,500 |
| 2,501-3,000 | <input type="checkbox"/> | 1,900 |
| 樓宇年份 Year of the building _____ | | |
| 閣下是否購買家居結構保障？ Please select if you insure your building <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No | | |
| 如“是”請提供投保額 If 'Yes', please specify the sum insured _____ | | |
| 閣下是否購買特訂全球性個人物件保障？ Please select if you insure specified item on personal effects and valuables <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No | | |
| 如“是”請提供投保額 If 'Yes', please specify the sum insured _____ | | |

(如需要，請提供投保物件詳細資料)

(Please provide the further information of the insured item if necessary)

請回答以下問題Please answer the following questions

1) 閣下的住宅及屋頂是否用磚石或石屎建成？ Is your home built of / roofed with materials of bricks, stone or concrete? 是 Yes 否 No

2) 閣下於投保其他家居保險計劃時曾否被拒絕，被附加特別條件或要求繳交額外保費？ Have you ever been refused cover or have special terms and/ or additional premium been imposed to you for any insurance of the same kind you are applying for? 是 Yes 否 No

3) 閣下曾否在過去兩年，就任何家居保障計劃提出索償？ Have you made any claims under any insurance related to your application within the past two years? 是 Yes 否 No

投保人聲明 DECLARATION

予謹聲明及同意：

- 本人同意中國平安保險(香港)有限公司保留一切接納申請與否之權利。
- 本人明白如取消保單，本人須書面通知中國平安保險(香港)有限公司。
- 本人同意此投保表格為本人與中國平安保險(香港)有限公司訂立保險契約之根據，本人特此聲明投保表格內所有填報的資料，據本人所知並確信正確無訛。

I/We declare and agree:

- I agree that China Ping An Insurance (HK) Co., Ltd. reserves its right to reject my application.
- I understand if I cancel the policy, I should send the notification by mail to China Ping An Insurance (HK) Co., Ltd.
- I have not withheld any material information and I accept that this application and declaration shall be the basis of and incorporated in the contract between China Ping An Insurance (HK) Co., Ltd. and me.

收集個人資料聲明 Personal Information Collection Statement

閣下提供的資料，為本公司提供保險業務所需，並可能使用於下列目的：

- 任何與保險或財務有關之產品或服務，或該等產品或服務的任何更改、變更、取消或續期；
- 任何索償或索償分析；及
- 可能轉移予：
- 現存或不時成立的任何有關的公司，或任何其他從事與保險或與保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，或任何保險公司的協會或聯會。
- 任何人仕/機構，用以達致上述之目的，或以在保險業內作資料核實之用途。

閣下有權查閱及要求更正由(中國平安保險(香港)有限公司)持有有關閣下的個人資料，如有此項要求，可向本公司行政主任提出。

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of:

- any insurance or financial related product or service or any alterations, variations, cancellation or renewal of them;
- any claim or analysis of it; and
- may be transferred to:
- any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claim or investigation or other services provider providing services relevant to insurance business or any association or federation of insurance companies that exists or is formed from time to time.
- any person/organization to fulfill any of the above purposes and/or for the purpose of data verification within the insurance industry.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by China Ping An Insurance (Hong Kong) Co., Ltd. Request for such access can be made to the Administration Officer of the Company.

投保人簽署

Proposer's Signature _____

日期 Date _____