

YOUR TRUSTWORTHY INSURANCE PARTNER
您至可信賴的保險夥伴

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001.

We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

Learn more about how we can help you manage your risk by visiting:
Web: www.awac.com
Facebook: www.facebook.com/alliedworld
LinkedIn: <https://www.linkedin.com/company/allied-world>

Allied World Assurance Company Holdings, Ltd 是一家通過其子公司，為全球提供保險及再保險解決方案的供應商。自2001年以來，我們以Allied World世聯之名開展業務，為客戶、分保人及貿易夥伴提供專業的服務及適切的保障。

我們是Fairfax金融控股有限公司的子公司，藉著遍及全球的附屬機構網絡，令我們不論在思維或處理個案時，都能跳出傳統框框。我們擁有穩健的資本基礎，於解決方案時，能預視未來的變化趨勢，而成為市場先驅；我們的團隊亦極重視與客戶建立互惠互利的長遠關係。

歡迎透過下列途徑，了解我們可如何助您管理風險：
網頁: www.awac.com
Facebook: www.facebook.com/alliedworld
LinkedIn: <https://www.linkedin.com/company/allied-world>

ALLIED WORLD DISCLAIMER

Allied World Assurance Company, Ltd is incorporated in Bermuda with limited liability. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued.

© 2019 Allied World Assurance Company Holdings, Ltd, a Fairfax company. All rights reserved.

Allied World Assurance Company, Ltd
世聯保險有限公司
(incorporated in Bermuda with limited liability)

22/F One Island East, Taikoo Place,
18 Westlands Road, Quarry Bay, Hong Kong
香港鯉魚涌太古坊華蘭路18號
港島東中心22樓

Tel 電話 +852 2968 1636
Fax 傳真 +852 2917 6266
Email 電郵 hkcs@awac.com
www.awac.com

SP-HGLC0719PL



A member of the
Insurance Claims Complaints Bureau



HOMEGUARD
家居樂

LANDLORD (RENTAL PROPERTY)
COVER
業主(出租物業)保險計劃



www.awac.com

HOMEGUARD – LANDLORD RENTAL PROPERTY COVER

As an individual or company landlord, you may rent out your property to increase financial income. Any accidents like fire, burst of water pipe, theft or flood may cause financial loss and potential legal liability to you. With HomeGuard – Landlord (Rental Property) cover, you will be well protected and enjoy peace of mind.

ALL-IN-ONE PROTECTION FOR YOU AS LANDLORD

- ✓ Owner and Personal Liability of up to HK\$10,000,000
- ✓ Household contents (including interior decoration) in your property with sum insured of up to HK\$1,000,000
- ✓ Reduce rental loss while your property is uninhabitable after accident
- ✓ Tailor-made cover while you are moving out or while your property is under renovation
- ✓ Replacement cost of windows, external door and front metal gate locks damaged due to burglary or attempted theft
- ✓ Optional Building All Risk Insurance for self-owned mortgaged property
- ✓ 24-hour emergency hotline services for free referral assistance to you or your tenant
- ✓ Wide range of additional and optional cover is available

EXCLUSIVE RENEWAL DISCOUNT FOR YOU

- ✓ Privileged no claim discount at 5% each year up to a maximum of 20%

Cover / Benefits	Maximum Limited (HK\$)	
	Plan I	Plan II
Basic cover		
Household Contents Accidental damage due to explosion, fire, burst of water pipe, theft, malicious damage, flood, typhoon, landslide, subsidence and other accidental damage to landlord's household contents	600,000 / year 30,000 / article Excess: 500 / event	1,000,000 / year 60,000 / article Excess: 500 / event
Sub-limits: Valuables belongs to landlord within your property	150,000 / year 10,000 / article	200,000 / year 12,000 / article
Free Additional Cover		
Loss of Rent Your rental loss if your rental property is made uninhabitable for minimum 1 month due to accidental damage	50,000 / year (Maximum 3 months)	75,000 / year (Maximum 3 months)
Damaged Locks / Windows Costs incurred for replacement and installation of windows, external door and front metal gate locks damaged due to burglary or attempted theft	2,000 / year	3,000 / year
Temporary Removal Loss of or damage to landlord's household contents temporarily removed elsewhere in Hong Kong for the purpose of professional cleaning, repairing, renovation, etc.	50,000 / year 30,000 / article	70,000 / year 30,000 / article
Owner Liability Protects you as owner from legal liability in respect to third party's bodily injury or property damage resulting from your negligence subject to Hong Kong SAR jurisdiction	5,000,000 / year	10,000,000 / year
Home Renovation Accidental damage to your landlord's household contents during interior decoration / refurbishment period for minor contract with value up to \$100,000	100,000 / year	200,000 / year
Home Assistance Service A 24-hour Home Assistance Hotline Service to assist landlord or tenant in case of an emergency occurred in your property including: 1. Electrical assistance / Plumbing assistance 2. Housecall / Dental referral 3. Baby-sitting / Nursing assistance 4. Hotel room accommodation referral 5. Locksmith assistance	Advisory & referral service only For Locksmith Assistance 300 / event	Advisory & referral service only For Locksmith Assistance 300 / event



Cover / Benefits	Maximum Limited (HK\$)	
	Plan I	Plan II
Free Additional Cover		
Household Removal Accidental damage to landlord's household contents in the course of removal between your current home and new permanent home within Hong Kong by professional remover	20,000 / year 2,000 / article Excess: 1,000 / event	50,000 / year 5,000 / article Excess: 1,000 / event
Personal Accident cover during property inspection Death and Permanent Total Disablement Death or Permanent Total Disablement sustained by landlord as a result of fire, theft or attempted theft within your property	100,000 / year	100,000 / year
Burglary / Robbery Injury Medical expenses suffered by landlord due to burglary or robbery whilst at your property (subject to a sick leave period of not less than 3 consecutive days and approved by a registered doctor)	5,000 / year	5,000 / year
Removal of Debris Cost of removal of debris when landlord's household contents are accidentally damaged / destroyed	5,000 / year	5,000 / year
Optional Cover*	Plan I	Plan II
Upgrade Owner Liability Cover Increase limit of liability to \$10,000,000	Premium: 300	Free upgrade
Building All Risks Accidental damage to structure of your property due to explosion, fire, burst of water pipe, theft, malicious damage, flood, typhoon, landslide, subsidence and other accidental damage	1. Sum Insured on re-building cost 2. Premium Rate: 0.1% 3. Minimum premium \$400	

* All optional cover is not eligible for no claim discount.

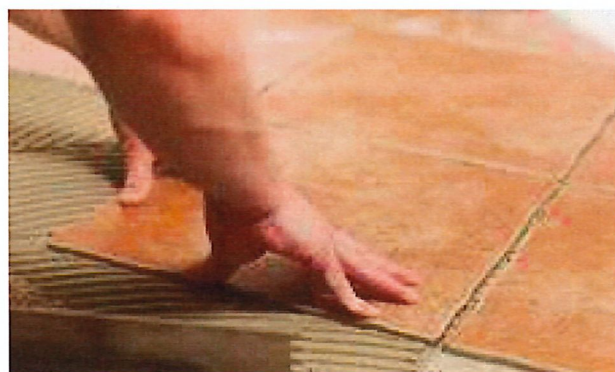
Age of building	Water Damage excess per event (HK\$)
30 or below	\$800 or 10% of loss, whichever is greater
Between 31 to 40	\$5,000 or 10% of loss, whichever is greater
Between 41 to 50	\$10,000 or 10% of loss, whichever is greater

Major Exclusions: War, terrorism, existing and deliberate damage, unauthorised building work or illegal structure, water seepage (except damaged by water from burst pipe or rain through openings made in the fabric of the building by the direct force of typhoon or windstorm) and theft or water damage after your home has been unoccupied for 30 consecutive days.

*HomeGuard – Landlord Cover Annual Premium (HK\$)		
Gross Floor Area of Your Home (ft ²)	Plan I	Plan II
500 or below	730	1,090
501-700	990	1,390
701-1,000	1,280	1,790
1,001-1,500	1,610	2,260
1,501-2,000	1,995	2,750

*Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALeavy.pdf> or contact: (852) 2968 1636.

- Minimum Premium of Annual Policy is \$500
- Subject to separate quotation for the gross floor area of your home over 2,000 square feet



家居樂 - 業主出租物業保險計劃

作為業主的您，若以個人或公司名義購買物業並作出租用途，往往連同基本裝修及電器出租給租客，萬一發生火災、爆水管、盜竊及水浸等意外，您的物業及財物將會蒙受損失，您甚至會承擔法律責任。投保宏居保-業主(出租物業)保險計劃，讓您獲得最佳保障，減少租金及其他經濟損失。

業主尊享 全面保障

- ✓ 業主法律責任保障高達港幣10,000,000元
- ✓ 出租物業內於屬於業主的家居財物（包括室內裝修）保障高達港幣1,000,000元
- ✓ 租金損失保障，減少意外後因裝修而不能居住期間的經濟損失
- ✓ 全面照顧您搬遷或裝修期間的家居財物保障需要
- ✓ 出租期間因入屋爆竊或意外盜竊而導致更換已損毀大門，鐵閘門鎖或窗戶的費用
- ✓ 若您的樓宇為按揭物業，更可自選樓宇結構「全險」保障
- ✓ 特設24小時支援熱線，妥善安排及轉介各項服務給您或租戶
- ✓ 增設多項附加及自選保障，照顧業主的不同需要

續保優惠

- ✓ 尊享無索償折扣，如一年內沒有索償，於續保時即可獲得5%折扣，最高遞增至20%折扣

保障項目 / 承保範圍	最高賠償限額 (港幣/元)	
	計劃I	計劃II
基本保障		
家居財物 物業內屬於業主的家居財物因意外包括爆炸、火災、爆水管、盜竊、惡意破壞、水浸、颱風、山泥傾瀉、下陷及其他意外而導致的損失或損毀	600,000 / 年 30,000 / 項目 自負額： 500 / 次	1,000,000 / 年 60,000 / 項目 自負額： 500 / 次
個別限額： 物業內屬於業主的貴重財物	150,000 / 年 10,000 / 項目	200,000 / 年 12,000 / 項目
附加保障	計劃I	計劃II
租金損失 保障您身為業主，因出租物業意外損毀，進行裝修而不能居住期間導致最少一個月之租金收入損失	50,000 / 年 (不超過三個月)	75,000 / 年 (不超過三個月)
門鎖或窗戶損毀賠償 因入屋爆竊或意外盜竊而導致物業大門、鐵閘門鎖或窗戶損毀，而需要更換及安裝之費用	2,000 / 年	3,000 / 年
短暫寄存 物業內屬於業主的家居財物暫存在專業清洗、修理或改裝的地方內，期間因受保意外引致之損毀	50,000 / 年 30,000 / 項目	70,000 / 年 30,000 / 項目
業主法律責任保障 保障您身為業主因疏忽而導致第三者身體受傷或財物損毀所需負之法律責任(根據香港特別行政區法例)	5,000,000 / 年	10,000,000 / 年
翻新工程期間的意外損毀 在出租物業內進行價值不超過100,000元的小型裝修或翻新工程，賠償工程期間因意外引致的出租家居財物損毀	100,000 / 年	200,000 / 年
家居支援 特設24小時家居緊急支援熱線服務，助業主和租戶應付緊急事故，包括： 1. 家庭電器維修 / 渠務修理 2. 上門診症、牙醫介紹 3. 褙母、看護服務 4. 酒店住宿 5. 鎖匠服務	提供諮詢及轉介服務 受保物業開鎖費用保障： 300 / 次	提供諮詢及轉介服務 受保物業開鎖費用保障： 300 / 次



保障項目 / 承保範圍	最高賠償限額 (港幣/元)	
	計劃 I	計劃 II
附加保障		
搬遷 當業主僱用專業搬運工人，由目前受保物業單位搬遷至位於香港境內之另一物業單位時，在搬遷期間因意外引致屬於業主的家居財物損毀	20,000 / 年 2,000 / 項目 自負額： 1,000 / 次	50,000 / 年 5,000 / 項目 自負額： 1,000 / 次
巡視物業期間的個人意外保障 死亡及永久完全傷殘 業主於物業內因火警、盜竊引致之死亡或永久完全傷殘	100,000 / 年	100,000 / 年
因爆竊或搶劫引致受傷賠償 因盜賊於物業內入屋爆竊或搶劫而引致受傷所需之醫療費用 (導致不少於連續三天病假並具註冊醫生證明)	5,000 / 年	5,000 / 年
泥頭清理費用 物業內屬於業主的家居物品因意外損毀或破爛，而需搬運有關殘件之費用	5,000 / 年	5,000 / 年
自選保障*	計劃 I	計劃 II
提升業主法律責任保障 提升至10,000,000元	每年保費300元	免費提升
樓宇結構「全險」保障 保障您的物業結構因爆炸、火災、爆水管、盜竊、惡意破壞、水浸、颱風、山泥傾瀉、下陷及其他意外而導致的損毀	1. 投保額為樓宇的重建費用 2. 折實保費率: 0.1% 3. 最低保費為400元	

* 所有自選保障項目不設無索償折扣

註：本小冊子只為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。如中文譯本與英文有異，以英文文本為準。

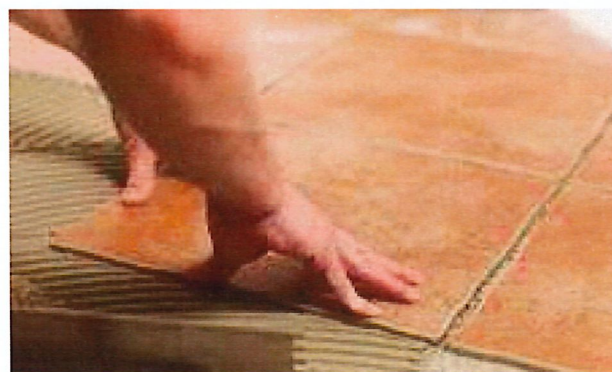
物業樓齡	每次由水引起之損失的自負額(港幣/元)
30年或以下	800元或損失的10% (以較高者為準)
由31至40年	5,000元或損失的10% (以較高者為準)
由41至50年	10,000元或損失的10% (以較高者為準)

主要不受保項目: 戰爭、恐怖主義活動、原有及蓄意造成之損毀、僱建或非法建築物、滲水(水管爆裂引起或是因颱風或暴雨所造成的樓宇缺口而進入的雨水除外)及當樓宇被空置連續多於三十天而被盜竊或水浸所引起的損失。

*家居樂 - 業主保險計劃全年保費 (港幣/元)		
家居建築面積(平方呎)	計劃 I	計劃 II
500或以下	730	1,090
501-700	990	1,390
701-1,000	1,280	1,790
1,001-1,500	1,610	2,260
1,501-2,000	1,995	2,750

*請注意以上保單保費未計算由保險業監管局收取的保費徵費在內。如欲了解更多保費徵費詳情，請登入<https://online.alliedworldgroup.com.hk/file/IALevy.pdf> 或致電我們：(852) 2968 1636。

- 全年計劃最低保費為500元
- 如您的家居建築面積在2,000平方呎以上，需另行報價



**FOR BROKER'S USE ONLY**

代理編號：_____ 保單號碼：_____

HOMEGUARD - LANDLORD RENTAL PROPERTY COVER PROPOSAL FORM 家居樂 - 業主出租物業保險計劃投保書
(Please use English block letters 請用英文正楷填寫)**Insured's Information 受保人資料**Full Name 姓名 (Mr先生/Mrs太太/Miss小姐) : _____ Date of Birth 出生日期 : _____
Surname 姓 Other Name 名 dd日/mm月/yy年

HKID Card 香港身份證 / Passport No. 護照號碼 : _____ Email Address 電郵地址 : _____

Contact Phone No. 聯絡電話 : _____ Fax 傳真 : _____

Industry 在職行業 : _____ Policy Commencement Date 保單生效日期 : _____
dd日/mm月/yy年

Postal Address 郵遞地址 : _____

Insured Property's Information 受保物業資料Property Type 樓宇類型 : Multi-Storey Building 多層大廈 Village House 村屋 Detached House 獨立屋

Year Built 落成年份 : _____

Insured Address 投保地址 : _____

(Only needed if different from Postal Address 如與郵遞地址不同請填寫此欄)

Household Contents 家居財物 (Please tick the appropriate box 請在適當方格內加勾) :

1. Please select a Plan 請選擇計劃 Plan 1 計劃一 Plan 2 計劃二
2. The Gross Area (in sq.ft.) of your home is:
您的居所建築面積 (平方呎) 為 :
 500 or below 或以下 501-700 701-1,000
 1,001-1,500 1,501-2,000 More than 超過2,000 (Please specify 請註明 : _____)
3. Have you ever been refused for purchasing any personal property insurance? (If yes, please provide details.) Yes 是 No 否
您是否曾經購買個人財產保險而被拒絕? 若答「是」者, 請詳細說明 : _____
4. Have you made any claim under personal property insurance within the past 3 years? (If yes, please provide details.) Yes 是 No 否
您有否於過去三年內就個人財產保險申請索償? 若答「是」者, 請詳細說明 : _____
5. Is the insured building more than 30 years old? 您投保居所的樓齡是否超過三十年? Yes 是 No 否
6. If the insured building is more than 30 years old, did it receive inspection and maintenance works in the past five years? (If yes, please provide details.)
如樓齡已超過三十年, 請問您的居所於最近五年有否進行任何維修保養工程? Yes 是 No 否
若答「是」者, 請詳細說明 : _____

Optional Cover 自選項目1: Upgrade Personal Liability Cover (Applicable to Plan 1) 提升個人法律責任保障 (只適用於計劃一)

(Please complete this section only if you select this cover 如選擇此項保障, 請填妥此欄)

 Upgrade Personal Liability Cover to HK\$10,000,000 (Discounted Annual Premium HK\$300)
提升個人法律責任保障至港幣10,000,000元 (折實每年保費港幣300元)**Optional Cover 自選項目2: Home Building All Risks Insurance 樓宇結構「全險」保障**

(Please complete this section only if you select this cover 如選擇此項保障, 請填妥此欄)

1. Sum Insured 投保額 : HK\$ 港幣 _____ 元
2. Discounted Annual Premium 折實全年保費 : HK\$ 港幣 _____ 元 Sum Insured 投保額 × 0.1%
3. Name of any other interested party / bank / finance (Loan No.) 其他享有權益人士姓名 / 銀行 / 財務公司(貸款編號) : _____

Declaration 聲明

- 1. The insured situation is built of brick, stone, concrete and is roofed with concrete, slate tile or other incombustible material.
該投保住宅地點是由磚、石或三合土建成，屋頂用三合土、瓦磚或其他不能燃燒的物料蓋搭。
- 2. I (Proposer) declare to the best of my knowledge and belief that the information given is true in every respect.
本人(投保人)謹此聲明，根據本人所知及所信，本投保表格上所填之資料均屬實無訛。
- 3. I understand that this proposal will not become effective until it has been accepted by Allied World Assurance Company, Ltd ("Allied World") and agree that this proposal and declaration shall be the basis of the insurance contract between me and Allied World.
本人明白本投保書被 Allied World Assurance Company, Ltd 世聯保險有限公司 (「貴公司」) 正式接納後，保險責任始正式生效。本人同意本投保書和聲明將成為保險合約的基礎。
- 4. Cover will be effective only with signature on this document and receipt of premium by Allied World or its authorised representative.
投保書需經貴公司或其授權代表簽署，並於收妥保費後，此保障計劃始正式生效。
- 5. I have read, understood and agreed to the Personal Information Collection Statement attached to this proposal form.
本人已閱讀、明白及同意隨本投保書附上的個人資料收集聲明。
 I do not want to receive any promotion materials or updates on other products, services or offers of Allied World.
本人不願接收任何貴公司的其他產品、服務或優惠之市場推廣資料和最新消息。

Signature of Proposer 投保人簽署： _____ Date 日期： _____
 Underwritten by 承保公司： Allied World Assurance Company, Ltd 世聯保險有限公司 (incorporated in Bermuda with limited liability)

Payment Instruction and Authorisation 支付保費方法與授權書
 (Please tick the appropriate box or consult your agent regarding methods of payment. 請在適當的空格內加 或與您的保險代理諮詢付款方法。)

Cheque payable to 支票抬頭請寫：
 Allied World Assurance Company, Ltd 世聯保險有限公司 Cheque No. 支票號碼： _____

Visa Mastercard Amex Credit Card No. 信用卡號碼： _____

Name of Cardholder 持卡人姓名： _____

Issuing Bank 簽發銀行： _____ Expiry Date 有效日期： _____

I hereby authorise Allied World Assurance Company, Ltd to charge all relevant premium to my credit card account for this insurance policy.
 本人授權 Allied World Assurance Company, Ltd 世聯保險有限公司從本人信用卡戶口內支取有關保費。

Signature 簽署： _____ Date 日期： _____
 (Signature should correspond to the specimen signature of the above credit card account. 簽署必須與上述信用卡戶口簽署式樣相同。)

Personal Information Collection Statement

Purpose of Collection

Allied World Assurance Company, Ltd ("Allied World") may collect and use your personal data to enable it to carry on its insurance business and to serve the purposes of:

- Processing your insurance application;
- Arranging a contract of insurance with you and administering the policy issued;
- Claims handling, investigation and analysis;
- Designing products and/or services for customers;
- Promoting, improving and furthering the provision of products and/or services by Allied World and its group companies; and
- Complying with any legal or regulatory requirements applicable to Allied World.

In general it is voluntary for you to provide Allied World with your personal data. However, if you do not provide sufficient information, Allied World may not be able to provide insurance services to you.

Transferee

Data held by Allied World relating to you will be kept confidential but Allied World may, for the purposes set out above, transfer your personal data to:

- Allied World's group companies;
- Reinsurers;
- intermediaries including insurance brokers and insurance agents;
- claims investigators, loss adjusters and other professional advisors;
- Allied World's other appointed service providers, including for the following services: telecommunications, information technology, administration, data processing, payment processing, emergency assistance, legal, and medical;
- any insurance industry association or federation and their respective members; and
- any other person necessary to comply with applicable legal or regulatory requirements, or orders of competent authorities,

in each case both within and outside of the Hong Kong Special Administrative Region.

Marketing and Promotion

Treating you as a valued customer, Allied World and its group companies may use the personal data, including name and contact details, collected from you for the purposes of direct marketing of Allied World and its group companies' general insurance products, services or offers and for sending you the promotional materials or updates of such products, services or offers when they become available.

Allied World may not use your personal data for direct marketing if you have indicated objection to such use by ticking the box next to the statement above the proposer's signature block in the proposal form. You may also, at any time, request Allied World to cease the use of your personal data for direct marketing purposes, by informing Allied World's Compliance Officer at the contacts set out below.

Access Requests and Corrections

You have the right to obtain access to and to request correction of any personal information concerning yourself held by Allied World. Requests can be made to the Compliance Officer of Allied World Assurance Company, Ltd, by mail to 22/F One Island East, Taikoo Place, 18 Westlands Road, Quarry Bay, Hong Kong or fax to +852 2968 5111, or email to hkcompliance@awac.com.

個人資料收集聲明

資料收集目的

Allied World Assurance Company, Ltd 世聯保險有限公司(「本公司」)可能收集並使用閣下的個人資料，作為營運其保險業務及下列目的之用：

- 處理閣下的保險申請；
- 安排保險合約及管理已發出的保單；
- 索償處理、調查及分析；
- 為客戶設計產品或服務；
- 推廣、改善及進一步提供本公司及其集團公司的產品、服務；及
- 遵守適用於本公司的法律或規則要求。

一般而言，閣下向本公司提供個人資料屬自願性質。如閣下未能給予足夠的資料，本公司可能無法提供所需保險服務。

資料轉移

本公司持有的客戶資料將予保密，但本公司可能會把閣下的個人資料提供給下列各方作上述用途：

- 本公司的集團公司；
- 再保險公司；
- 中介人包括保險代理人及保險經紀；
- 索償調查者、公證行及其他專業顧問；
- 本公司其他指定服務提供者，提供包括以下服務：電訊、資訊科技、行政、數據處理、付款處理、緊急援助、法律及醫療；
- 任何保險業組織或聯會及其成員；及
- 任何必要人士以符合任何相關的法律或規則要求，或監管機構之命令，

以上各項適用於香港特別行政區境內及境外。

市場推廣

貴為本公司的重要客戶，本公司及其集團公司可能會透過閣下所提供的個人資料如姓名及聯絡方法，向閣下推廣本公司及其集團公司的一般保險產品、服務或優惠，及為閣下提供該等產品、服務或優惠的市場推廣資料和最新消息。

如閣下已於投保書勾選位於投保人簽署上方的空格表示不願接收任何市場推廣資料和最新消息，本公司將不會使用閣下的個人資料作直接推廣用途。閣下亦可隨時要求本公司停止使用閣下的個人資料作直接推廣用途。屆時請按照下述聯絡方式通知本公司的條例事務主任。

資料查閱要求及更改

閣下有權要求查閱及更改本公司所持有的任何有關您之個人資料。有關申請可循下列途徑向本公司之條例事務主任提出：郵寄至香港鯉魚涌太古坊華蘭路18號港島東中心22樓，或傳真至+852 2968 5111，或電郵至hkcompliance@awac.com。