



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員



家居至專寶

HomeSafe Protection Insurance



2019年2月生效
With effect from February 2019

「家居至專寶」

我們明白，給予心愛的家人一個溫暖舒適的安樂窩比甚麼都重要。因此您需要一份周全的家居保障以應付突如其來的事故，如颱風、水災、火災、盜竊等。藍十字「家居至專寶」保險計劃亦保障您存放在專業存儲設施中的家居物品，以減低因火災或水災引致的損失，確保您的寶貴財物即使不在身邊也能得到保障。

我們針對您不同的需求提供各種保障方案，包括您投資的物業及提供給租戶的家居物品，以減低受保事項因意外引致的損失。全面的家居保險計劃，讓您享受無憂無慮的生活。

計劃特點

- ◆ 家居物品保障高達 HK\$1,200,000
- ◆ 可按您的需要和預算選擇不同投保額
- ◆ 伸延保障包括清理廢棄物、室內改動或維修、金錢或未獲授權使用信用卡、個人證件等
- ◆ 存放在專業存儲設施的家居物品遭損毀可獲現金津貼
- ◆ 即使您不在家中，亦可享全球個人物品及個人責任保障
- ◆ 公眾責任保障高達 HK\$10,000,000
- ◆ 24小時家居支援服務提供免費轉介服務包括：電力維修、嬰兒托管/護理轉介、臨時家庭傭工轉介等
- ◆ 按您所需自選樓宇全險保障及額外貴重物品保障
- ◆ 保障樓齡高達45年

保障項目	每個受保期之最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
第1部分 – 家居物品			
投保額 (包括第1部分之基本保障及伸延保障)	1,200,000	750,000	500,000
A. 基本保障			
基本保障覆蓋以下居所內之家居物品因意外導致損失或損毀，最高賠償額如下：			
1. 傢俬、陳設、家居電器、電腦、電視、家庭音響及影視設備、鋼琴 - 每件/組物品的最高賠償額	1,200,000 100,000	750,000 90,000	500,000 75,000
2. 家居裝修 – 牆壁、天花、地板及門 - 每件/組物品的最高賠償額	240,000 100,000	150,000 90,000	100,000 75,000
3. 貴重物品如鑽石、珠寶、手錶、藝術品、樂器 (不包括鋼琴) 等 - 每件/組物品的最高賠償額	400,000 10,000	250,000 9,000	166,667 7,500
4. 食品 (冷凍食品除外) - 每件/組物品的最高賠償額	120,000 10,000	75,000 9,000	50,000 7,500
5. 其他家居物品 - 每件/組物品的最高賠償額	1,200,000 10,000	750,000 9,000	500,000 7,500
B. 伸延保障			
1. 清理廢棄物 家居物品因意外導致損失或損毀而須清理廢棄物、拆除或拆卸所引致的費用。	經評定後損失的10%		
2. 室內改動或維修 於室內進行改動或維修期間導致家居物品損失或損毀 (工程費用以HK\$50,000為限及施工期不超過2個月)。	按第1部分「家居物品」的最高賠償額計算		
3. 更換門鎖或窗戶 因爆竊或企圖盜竊導致居所的窗戶及大門門鎖及/或門匙損失或損毀，而須更換和安裝所引致的費用。	3,000		
4. 個人物品 (全球) 受保人及受保家屬前往全球任何地方所攜帶的個人物品如手袋、手錶、相機等，因意外導致損失或損毀。 - 每件/組物品的最高賠償額	15,000 6,500	15,000 5,000	15,000 4,500

HomeSafe Protection Insurance

Nothing is more important than providing a cozy and secure home for your beloved family. That is why you need a comprehensive home protection in case of unexpected incidents such as typhoon, flood, fire, burglary and so forth. What's more? Blue Cross HomeSafe Protection Insurance safeguards your household contents which are stored in the professional storage facility against damage due to fire or flood, to ensure that your treasured possessions are well taken care of even though they are out of your sight.

We think of different needs you may have by providing solutions to cover your investment property and contents you provided for the tenant's use against accidental loss or damage caused by insured events, which certainly allow you to enjoy a carefree life with our wide-ranging home insurance plans.

Plan Highlights

- ◆ Coverage for household contents up to HK\$1,200,000
- ◆ Your choice of different level of sum insured according to your needs and budget
- ◆ Extended benefits including Removal of Debris, Interior Alterations or Repair, Money or Unauthorised Use of Credit Cards, Personal Documents, etc.
- ◆ Cash allowance payable to cover household contents stored in professional storage facilities against damages
- ◆ Enjoy worldwide protection on Personal Effects and Personal Liability benefits even when you are away from home
- ◆ Coverage for Public Liability up to HK\$10,000,000
- ◆ 24-hour Home Assistance Service provides free referral services including electrical assistance, baby sitting/nursing, temporary domestic helper, etc.
- ◆ Optional All-risk Coverage for Building and Additional Valuables benefits cater your specific needs
- ◆ Coverage for building age up to 45 years

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
Section 1 – Household Contents			
Sum insured (inclusive of Basic Benefits and Extended Benefits in Section 1)	1,200,000	750,000	500,000
A. Basic Benefits			
Basic Benefits cover below household contents in your home against any accidental loss or damage up to the following maximum benefit limit:			
1. Furniture, furnishings, household appliances, computer, television, home audio and video equipment, piano	1,200,000	750,000	500,000
- Maximum benefit limit per item/set	100,000	90,000	75,000
2. Household improvement on walls, ceilings, floors and doors	240,000	150,000	100,000
- Maximum benefit limit per item/set	100,000	90,000	75,000
3. Valuables such as diamond, jewellery, watches, works of art, music instruments (except piano), etc.	400,000	250,000	166,667
- Maximum benefit limit per item/set	10,000	9,000	7,500
4. Foodstuffs (except frozen food)	120,000	75,000	50,000
- Maximum benefit limit per item/set	10,000	9,000	7,500
5. Other household contents	1,200,000	750,000	500,000
- Maximum benefit limit per item/set	10,000	9,000	7,500
B. Extended Benefits			
1. Removal of Debris Cost of removal of debris, dismantling or propping of the household contents due to accidental loss or damage.	10% of adjusted loss		
2. Interior Alterations or Repairs Loss of or damage to household contents during interior alterations or repairs (provided that the maximum contract value and contract period not exceeding HK\$50,000 and 2 months respectively).	Subject to the maximum benefit limit of Section 1- Household Contents		
3. Replacement of Locks or Windows Replacement and installation cost if windows, door locks and/or keys of the main entrance(s) of home are lost or damage due to burglary or attempted theft.	3,000		
4. Personal Effects (Worldwide) Accidental loss of or damage to personal effects such as handbags, watches, cameras, etc. that brought along by the insured person and insured family anywhere in the world.	15,000	15,000	15,000
- Maximum benefit limit per item/set	6,500	5,000	4,500

保障項目	每個受保期之最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
5. 金錢或未獲授權使用信用卡 受保人及受保家屬在香港因火災、爆竊、搶劫或盜竊等意外而導致金錢損失或令其信用卡遭未經授權使用引致的損失。		2,000	
6. 個人證件 受保人及受保家屬在香港因意外遺失個人證件而引致的補領費用。	2,000	1,800	1,500
7. 家居搬遷或臨時搬遷 保障因以下情況導致家居物品損失或損毀： a) 經專業搬運公司由居所搬遷到位於香港之新永久居所（最多2天） b) 因需在香港進行專業清潔、修理、翻新或維修，而臨時遷離居所（最多14天） - 每件/組物品的最高賠償額		200,000	10,000
8. 家居物品之儲存 存放在專業存儲設施內的家居物品，因火災、水災或排水導致損毀，可獲現金津貼。	10,000	9,000	7,500
9. 冷凍食品 貯存於雪櫃之冷凍室的冷凍食品，因雪櫃或冷凍室的溫度意外地轉變而引致腐壞所需的重置費用。		5,000	
10. 家庭傭工財物 因火災或爆竊導致家庭傭工放置在居所內的個人物品的意外及實質損失。 - 每件/組物品的最高賠償額		1,500	500

保障項目	每個受保期之最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
C. 額外保障			
1. 臨時居所 若家居物品意外損失或損毀導致居所不適合居住，須遷往臨時居所引致的必需和合理費用。 - 每天最高賠償額	80,000	70,000	60,000
2. 意外身故 受保人或受保家屬在居所內因火災或搶劫導致在3個月內意外身故。 - 每名家屬成員的最高賠償額	1,800	1,500	1,200
2. 意外身故 受保人或受保家屬在居所內因火災或搶劫導致在3個月內意外身故。 - 每名家屬成員的最高賠償額		400,000	100,000
3. 24小時家居支援服務 提供服務包括電力維修、渠道服務、鎖匠支援、家居項目的一般維修、嬰兒托管/護理轉介、臨時家庭傭工轉介等。			包括
第2部分 - 公眾責任			
A. 基本保障			
1. 業主或佔用者責任 2. 個人責任 (全球) 賠償受保人及/或受保家屬 (i) 作為家居的業主、(ii) 作為家居合法佔用人、或 (iii) 在全球任何地方以個人身分就以下情況引致對第三者的法律責任： a) 第三者意外身故或身體損傷；或 b) 第三者的財物意外損失或損毀	10,000,000	9,000,000	8,000,000
	每宗意外/每個受保期內		
B. 伸延保障			
1. 室內改動或維修責任 保障因進行第1部分所述的室內改動或維修而引致的責任。 (工程費用最高限額為HK\$50,000及施工期不可超過2個月)		1,000,000	每宗意外/每個受保期內

保障項目	每個受保期之最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
第3部分 - 自選保障 (需額外保費)			
1. 樓宇全險保障 因意外事故包括但不限於火災、水災、爆炸或颱風，導致樓宇實質損失或損毀，而須重建或維修引致的費用。	按自選投保額而定		
2. 額外貴重物品 保障貴重物品如鑽石、珠寶、手錶、藝術品等，因意外引致的實質損失或損毀。	按自選投保額而定		不適用

自付額 (HK\$)

樓齡45年或以下*		
任何一宗索償	非矮房	矮房 [^]
適用於第1部分 - 家居物品及第3部分 - 自選保障 (樓宇全險保障)		
因以下事故導致損失或損毀		
1. 水損	1,000	1,000 或經評定後損失的10% (以較高者為準)
2. 山崩或地陷	不適用	經評定後損失的10%
3. 其他事故除了火災、閃電或爆炸	500	1,000
適用於第2部分 - 公眾責任		
因以下事故導致第三者財物損毀		
1. 水損	1,000	1,000 或經評定後損失的10% (以較高者為準)

* 如樓齡超過45年，須按報價釐定自付額。

[^] 「矮房」指不超過3層樓高（天台樓層不包括在內）之獨立屋、半獨立屋或村屋。

每年保費 (HK\$)

	樓齡45年或以下		
	計劃 A	計劃 B	計劃 C
非矮房	1,580	980	680
矮房	2,980	1,980	1,350

註：如樓齡超過45年，申請須通過藍十字批核及釐定保費。

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
5. Money or Unauthorised Use of Credit Cards Accidental loss of money or loss resulting from unauthorised use of credit cards belonging to the insured person or insured family due to fire, burglary, robbery or theft in Hong Kong.		2,000	
6. Personal Documents Replacement cost of personal documents belonging to the insured person or insured family as a result of accidental loss in Hong Kong.	2,000	1,800	1,500
7. Household Removal or Temporary Removal Cover the loss of or damage to household contents while they are: <ol style="list-style-type: none"> being moved by professional remover from home to a new permanent residence in Hong Kong (up to 2 days) temporarily removed from home for professional cleaning, repair, renovation or maintenance within Hong Kong (up to 14 days) - Maximum benefit limit per item/set		200,000	
8. Storage of Household Contents Cash allowance will be payable if the household contents that stored in a professional storage facility are damaged due to fire, flood, water discharged or overflowing, etc.	10,000	9,000	7,500
9. Frozen Food Replacement cost of frozen food stored in the freezer compartment of the refrigerator which is spoiled due to change in temperature of such freezer by accidental means.		5,000	
10. Domestic Helper's Property Accidental and physical loss of the personal effects of the insured domestic helper due to fire or burglary at home. - Maximum benefit limit per item/set		1,500	
		500	

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
C. Additional Benefits			
1. Alternative Accommodation Necessary and reasonable expenses for alternative accommodation incurred if the home becomes uninhabitable due to accidental loss of or damage to household contents. - Maximum benefit limit per day	80,000	70,000	60,000
2. Accidental Death Accidental death of the insured person or insured family within 3 calendar months due to fire or robbery at home. - Maximum benefit limit per family member		400,000	
3. 24-hour Home Assistance Service Provide services including electrical assistance, plumbing assistance, locksmith assistance, general repair on household items, baby sitting/nursing referral, temporary domestic helper referral, etc.		100,000	
		Included	
Section 2 – Public Liability			
A. Basic Benefits			
1. Property Owner's or Occupier's Liability 2. Personal Liability (Worldwide) Cover the legal liability to a third party arising from the insured person and/or the insured family (i) as an owner of the home, (ii) as a lawful occupier of the home, or (iii) solely in a personal capacity anywhere in the world that causing: <ol style="list-style-type: none"> accidental death or bodily injury to third party; or accidental loss of or damage to third party's property 	10,000,000	9,000,000	8,000,000
	Any one accident/ any one period of insurance		
B. Extended Benefit			
1. Interior Alterations or Repairs Liability Cover the liability arising from interior alterations or repairs under Section 1 (provided that the maximum contract value and contract period not exceeding HK\$50,000 and 2 months respectively).	1,000,000 Any one accident/ any one period of insurance		

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
Section 3 – Optional Benefits (Subject to additional premium)			
1. All-risk Coverage for Building Cover the cost to rebuild or repair the building against accidental and physical loss of or damage arising from but not limited to fire, flood, explosion or typhoon.	According to the selected sum insured		
2. Additional Valuables Cover the valuables such as diamond, jewellery, watches, antiques, etc. against accidental and physical loss or damage.	According to the selected sum insured		N/A

Excess (HK\$)

For Building Age of 45 Years or Below*		
For Each and Every Claim	Non-low Rise House	Low Rise House [^]
Applicable to Section 1 – Household Contents and Section 3 – Optional Benefits (All-risk Coverage for Building)		
Loss or damage arising from		
1. Water damage	1,000	1,000 or 10% of adjusted loss, whichever is greater
2. Landslip or subsidence	Nil	10% of adjusted loss
3. Other causes except for fire, lightning or explosion	500	1,000
Applicable to Section 2 – Public Liability		
Third party property damage arising from		
1. Water damage	1,000	1,000 or 10% of adjusted loss, whichever is greater

* For building age over 45 years, excess is subject to quotation.

[^] Low Rise House shall mean house/semi-detached house or village house of not more than 3 storeys (excluding the roof floor).

Annual Premium (HK\$)

	For Building Age of 45 Years or Below		
	Plan A	Plan B	Plan C
Non-low Rise House	1,580	980	680
Low Rise House	2,980	1,980	1,350

Remark: For building age over 45 years, the application will be subject to Blue Cross's approval and rating.

重要事項

1. 受保物業必須在香港。
2. 保單持有人可於任何時候向藍十字發出不少於7天的書面通知以取消本保單。
在未有就本保單提出任何索償之前提下，保單持有人可獲得退還部分保費，退還的價值相等於已付的保費在扣除藍十字按本保單已到期的受保期及按保單內的短期保費率所計算出的應收保費後的餘額，唯每份保單需收取最低保費HK\$500。
3. 藍十字保留隨時調整保費表的權利。

主要不保事項

1. 因損耗、發黴、霉菌、潮濕、腐爛、侵蝕、生鏽、逐漸退化、折舊、陽光照射或空氣的影響和逐漸產生影響的誘因導致的任何損失或損毀。
2. 無法證明有留低牽涉使用武力或暴力之明顯痕跡的搶劫、爆竊、偷竊或企圖偷竊導致的任何損失或損毀。
3. 因電器及電腦器材的損壞及/或機械故障導致的任何損失或損毀。
4. 因遺下及沒有妥善看管財物導致的任何損失或損毀。
5. 任何損失或損毀乃由受保人、受保家屬或受保家庭傭工的蓄意、故意或魯莽行為造成。
6. 罰款或懲罰性的損害賠償。
7. 戰爭、入侵、外敵的行為、敵對或類似戰爭的行動（不論宣戰與否）、內戰、叛亂、革命、暴動、規模或情況相當於起義、軍事權力或篡權的內亂、國家獨立、政府或市政府或地方或任何公共主管機構進行沒收、徵用、查封或拆毀，或任何恐怖主義行為。

注意

- 此單張只供參考之用，中英文版如有差異，以英文版本為準。有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請瀏覽 www.bluecross.com.hk 或致電藍十字客戶服務熱線 3608 2988。
- 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。
- 「家居至專寶」由香港獲授權之保險商－藍十字（亞太）保險有限公司承保。
- 藍十字（亞太）保險有限公司乃東亞銀行有限公司之子公司及東亞銀行集團成員，與Blue Cross and Blue Shield Association及其任何相關聯機構或許可證持有人並無任何關係。

Important Notes

1. The insured premises must be located in Hong Kong.
2. The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made under the policy, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum premium charge of HK\$500 per policy.
3. Blue Cross reserves the right to adjust the premium table from time to time.

Major Exclusions

1. Any loss or damage arising from wear and tear, mildew, mold, moisture, rot, corrosion, rust, gradual deterioration, market depreciation, the action of light or atmosphere and gradually operating causes.
2. Any loss or damage arising from burglary, theft or attempted theft not evidenced by visible marks of force or violence.
3. Any loss or damage arising from breakdown and/or mechanical malfunction of electrical appliances and computer equipment.
4. Any loss or damage when leaving properties behind and unattended.
5. Any loss or damage caused by the wilful act, deliberate act or recklessness of the insured person, the insured family or the insured domestic helper.
6. Any liability arising from fines, penalties, punitive or exemplary damages.
7. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, nationalization, confiscation, requisition, seizure or destruction by the government, municipal, local or any public authority, or any act of terrorism.

Notes

- This leaflet is for reference only. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please visit www.bluecross.com.hk or call Blue Cross Customer Service Hotline on 3608 2988.
- This leaflet is for distribution in Hong Kong only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong.
- HomeSafe Protection Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of The Bank of East Asia, Limited and a member of the BEA Group. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensee.



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

藍十字(亞太)保險有限公司(「藍十字」)乃東亞銀行集團成員，於香港經營保險業務50年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字屢獲殊榮，保險產品及服務均獲廣泛認同：

- ◆ 商界展關懷公司(2005-06及2008-18)
- ◆ 香港傑出企業公民獎—「企業組別」及「義工隊組別」嘉許標誌(2016及2018)
- ◆ 積金好僱主(2016-2018)、推動積金管理獎(2017-2018)及積金供款電子化獎(2018)
- ◆ 好僱主約章(2018)
- ◆ 《晴報》Banking & Finance Awards 2018—傑出網上營銷旅遊(保險)大獎
- ◆ 《新城電台》香港傑出數碼品牌大獎—傑出網上旅遊保險服務(2017)
- ◆ 《親子王》家庭最愛品牌選舉—家居保險大獎(2017)
- ◆ 《新假期》最受歡迎旅遊保險公司大獎(2005-2017)
- ◆ 《社區投資共享基金》社會資本企業義工大賞—最具溫情獎(2015)
- ◆ 《資本雜誌》資本傑出企業成就獎—傑出醫療及一般保險(2012-2015)

藍十字在2018年獲得金融服務業國際信用評級機構A.M. Best 授予財務實力評級及長期發行人信用評級分別為A(優秀)及「a」級別。有關最新評級，請瀏覽 www.ambest.com。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a member of The Bank of East Asia Group. With 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross’ success in insurance products and services is reaffirmed by numerous awards and accolades:

- ◆ Caring Company (2005-06 & 2008-18)
- ◆ The Corporate Citizenship Logo in the Enterprise and Volunteer Categories of The Hong Kong Corporate Citizenships Awards (2016 & 2018)
- ◆ Good MPF Employer Award (2016-2018), Support for MPF Management Award (2017-2018) & e-Contribution Award (2018)
- ◆ Good Employer Charter (2018)
- ◆ Sky Post Banking & Finance Awards 2018 – Excellence Award for Online Marketing of Travel Insurance Product
- ◆ Metro Radio Hong Kong Digital Brand Awards – Outstanding Online Travel Insurance Services (2017)
- ◆ Smart Parents’ Choice Brand Awards – Home Insurance (2017)
- ◆ Weekend Weekly The Most Favorite Travel Insurance Company Award (2005-2017)
- ◆ Community Investment and Inclusion Fund Social Capital Corporate Volunteer Challenge – Most Caring Award (2015)
- ◆ Capital Magazine Capital Outstanding Enterprise Awards – Medical and General Insurance (2012-2015)

In 2018, Blue Cross was assigned a financial strength rating of A (Excellent) and the long-term issuer credit rating of “a” by A.M. Best, a global full-service credit rating firm specialising in the financial service industry. For the latest rating, please access www.ambest.com.



客戶服務熱線
Customer Service Hotline
3608 2988

Blue Cross (Asia-Pacific) Insurance Limited

藍十字(亞太)保險有限公司

29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road,
Kwun Tong, Kowloon, Hong Kong
香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓
Fax傳真：3608 2989 Email電郵：cs@bluecross.com.hk
Website網址：www.bluecross.com.hk



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Member of BEA Group 東亞銀行集團成員

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電話 Tel : 3608 2988 傳真 Fax : 3608 2938
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「家居至專寶」申請表格

HomeSafe Protection Insurance Application Form

請以英文正楷填寫本表格並於適當空格內加上「✓」號。 Please complete this form in English BLOCK letters and tick where appropriate.

(I) 投保人資料 Details of Applicant (投保人必須年滿 18 歲或以上。 Applicant must be aged 18 or above.)

1. 投保人姓名 (請先填寫姓氏) Name of Applicant (Surname First)
2. 香港身份證號碼/護照號碼 HKID Card/Passport No.
3. 香港通訊地址 Correspondence Address in Hong Kong
4. 電話號碼 Contact Telephone No.
5. 傳真號碼 Fax No.
6. 電郵地址 Email Address

(II) 投保詳情 Policy Particulars

1. 投保香港物業地址 Insured Premises in Hong Kong
2. 投保人身份 Identity of the Applicant
3. 投保物業種類 Type of Insured Premises
4. 自選保障 Optional Benefits
5. 選擇計劃及每年保費 Plan Selection and Annual Premium
6. 保單生效日期 Policy Effective Date
7. 請申報: 投保物業樓齡 PLEASE DECLARE: Age of Insured Premises
8. 選擇接收保單文件及續保資訊之途徑 Delivery Channel of Policy Documents and Renewal Information

(III) 付款指示及授權書 Payment Instruction and Authorisation

1. 支票 Cheque
2. 現金 Cash
3. 信用卡 Credit Card
4. 持卡人姓名 Name of Cardholder
5. 到期日 (月/年) Expiry Date (MM/YY)
6. 持卡人簽署 Signature of Cardholder

(IV) 選擇拒絕在直接促銷中使用個人資料 Opt-out from Use of Personal Data in Direct Marketing

藍十字（亞太）保險有限公司（「藍十字」）可能會使用你的個人資料作直接促銷，但在未經你同意的情况下，藍十字不能就此目的使用你的個人資料。若你不希望藍十字在直接促銷中使用你的個人資料（除接收續保資訊外），請在下列空格內劃上「✓」號。

- 1. 使用個人資料直接促銷（除接收續保資訊外）
 我不同意使用我的個人資料作直接促銷（除接收續保資訊外）
2. 接收續保資訊
 我不同意接收此保單的續保資訊

以上代表你目前就是否希望接受藍十字直接促銷的聯繫或資訊的選擇，並取代你在本申請前可能曾給予藍十字的任何選擇。

請注意，你以上的選擇將適用於列在藍十字的「收集個人資料聲明」（「該聲明」）內作直接促銷的產品、服務及／或標的。請同時參閱該聲明以知悉可能用作直接促銷的個人資料種類。

Blue Cross (Asia-Pacific) Insurance Limited (the "Company") may use your personal data for direct marketing but the Company cannot use your personal data for such purpose without your consent. Please tick "✓" in the box below if you do not wish the Company to use your personal data for direct marketing (except receiving renewal information).

- 1. Use of Personal Data in Direct Marketing (except receiving renewal information)
 I do not agree to the use of my personal data for direct marketing (except receiving renewal information)
2. Receiving Renewal Information
 I do not agree to receive renewal information of this policy

The above represents your present choice of whether or not to receive direct marketing contact or information from the Company. This shall replace any choice you may have given to the Company prior to this application.

Please note that your above choice shall apply to the direct marketing of the products, services and/or subjects as set out in the Company's Personal Information Collection Statement (the "Statement"). Please also refer to the Statement for the kinds of personal data which may be used for direct marketing.

(V) 聲明 Declaration

本人／我們，謹此聲明並同意：

- 1. 於此申請表格內所提供的資料及細節均是準確無誤，真實及為事實之全部，並且是盡本人／我們所知及所信而作答的。本人／我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為此項保險合約之承保根據。本人／我們在此確認，如未能提供真實及準確無誤之資料或通知藍十字（亞太）保險有限公司（「藍十字」）任何有關此保險申請之重要資料，將可能導致藍十字不能接受或處理此保險申請或令本保單失效。
2. 一概保障必須在本申請獲接納後並已將應付保費繳交予藍十字後始可生效。
3. 根據本人／我們所知及所信，上述受保單位於過去兩年內從未因火警或其他原因引致任何損失。
4. 本人／我們未曾於投保同類型家居保險時被拒絕接納申請／續保，或被增加附帶條款。
5. 除非本人／我們預先發出取消保單的書面通知，否則此保單將於每年保障期屆滿日自動續保，並於藍十字收妥保費後生效（保單自動續保只適用於直接投保的客戶）。
6. 本人／我們明白及確認藍十字會就本人／我們購買及接受藍十字簽發的保單及其後續保該保單，向負責安排有關保單的獲授權保險經紀（如有）支付佣金。本人／我們若在此代表法人團體簽署，即同時確認本人／我們已獲該法人團體授權。本人／我們亦明白藍十字必須取得上述的同意，才可以處理有關保險申請事宜。
7. 本人／我們確認已閱讀及明白隨本表格附上有關藍十字的收集個人資料聲明。
8. #在投保此計劃時，投保人正身處香港。（#如不適用，請刪除）

I/WE, HEREBY DECLARE AND AGREE THAT :

- 1. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my/our knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Blue Cross (Asia-Pacific) Insurance Limited (the "Company") and me/us. I/We hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about my/our application may render the Company unable to accept or process this application or the insurance policy void.
2. The insurance coverage applied for shall only take effect when this application has been accepted by and the required premium has been paid to the Company.
3. To the best of my/our knowledge, the insured premises have never suffered any fire damage or other loss in the past two years.
4. I/We have never had any new application/renewal declined, nor have special terms and conditions been imposed on similar application or renewal for household insurance.
5. This policy will be automatically renewed on an annual basis upon expiry and will come into effect upon successful premium collection unless prior written instruction for cancellation of policy is given by me/us. (Auto-renewal of policy applies only to those policyholders whose application is made directly with the Company.)
6. I/We understand and acknowledge that the Company shall pay the authorised insurance broker (if any) a commission for arranging the insurance policy, as a result of purchasing and taking up the policy issued by the Company as well as renewing the said policy thereafter. If I/we sign herein on behalf of a body corporate, I/we further confirm that I/we am/are authorised to do so. I/We further understand that the above agreement is necessary for the Company to proceed with the application.
7. I/We confirm having read and understood the Company's Personal Information Collection Statement as accompanied with this form.
8. #The applicant is physically present in Hong Kong as at the date of this application. (#delete if not applicable)

(VI) 簽署 Signature

投保人簽署
Signature of Applicant

日期（日／月／年）
Date (DD/MM/YY)

藍十字專用 For Office Use Only

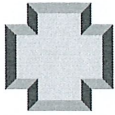
中介人姓名
Name of Intermediary
CHINA UNITED INSURANCE
BROKERS LIMITED

中介人編號
Intermediary's Code
[Logo]

保單號碼
Policy No.

批核人簽署
Underwriting Approval

本申請表格的中英文版本如有差異，以英文版為準。
Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail.



個人資料（私隱）條例 - 收集個人資料聲明（「本聲明」）

藍十字（亞太）保險有限公司（「本公司」）乃東亞銀行有限公司的全資附屬公司。在本聲明內，東亞銀行有限公司連同其附屬公司及聯營公司將統稱為「東亞銀行集團」。

為依從個人資料（私隱）條例（「條例」），本公司特此通知閣下以下事項：

(1) 在申請及接受保險產品及服務時，及當本公司提供與保險產品及服務相關之其他服務時，閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資料，可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務及／或其他相關服務。本公司亦可能會在日常業務運作的過程中向閣下收集資料，例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書面形式與本公司溝通。

(2) 個人資料收集目的

閣下的個人資料可能會用作下列用途：

- (i) 處理保險產品及服務的申請；
- (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求，包括但不限於要求增加、更改或刪除保障項目或受保成員，訂立直接付款安排及保單取消、更新或復效申請；
- (iii) 處理、判定保險索償及就索償抗辯，包括進行任何附帶調查；
- (iv) 執行與所提供的保險產品及服務相關的功能及活動，如核實身份、資料核對及再保險之安排；
- (v) 行使本公司因不時向閣下提供保險產品及服務而享有的權利，例如向閣下追討欠款；
- (vi) 設計保險產品及服務以提升本公司的服務質素；
- (vii) 製作數據及進行研究；
- (viii) 營銷服務、產品及其他標的（詳情請參閱本聲明第(4)段）；
- (ix) 履行根據下列對本公司及／或東亞銀行集團具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定及／或安排：
 - (a) 不論於香港特別行政區（「香港」）境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律；
 - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出的任何指引或指導；或
 - (c) 本公司或東亞銀行集團因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (x) 遵守東亞銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於東亞銀行集團內共用資料及資訊及／或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (xi) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人，就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估；及
- (xii) 與上述有關的其他用途。

(3) 個人資料的轉移

存於本公司的個人資料將會保密，但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途：

- (i) 任何代理人、承辦人或就本公司之業務運作，包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務，或就與保險產品及服務相關之其他服務，向本公司提供服務的第三方服務供應商（如公證行、理賠調查員、收數公司、資料處理公司及專業顧問）；
- (ii) 任何對本公司或東亞銀行集團負有保密責任的其他人士，包括承諾保密該等資料的東亞銀行集團任何成員公司；
- (iii) 與本公司有或將有商業往來的再保險公司；
- (iv) 本公司或東亞銀行集團為遵守任何法律規定，或根據法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司或東亞銀行集團具有約束力或

適用或期望其遵守的規則、規例、實務守則、指引或指導，或根據本公司或東亞銀行集團向本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其作出披露的任何人士或機構；

- (v) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；
- (vi) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商；
- (vii) 本公司及／或東亞銀行集團任何成員公司的品牌合作夥伴（該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；及
- (viii) 本公司為就本聲明第(2)(viii)段所列明的用途而聘用的外判服務供應商（包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心、數據處理公司和資訊科技公司）。該等資料可能被轉移至香港境外。

(4) 在直接促銷中使用個人資料

本公司可能把閣下的個人資料用於直接促銷，除非本公司已取得閣下的同意（包括表示不反對），否則本公司並不可以如此使用閣下的個人資料，但條例所指明的豁免情況除外。就此，請注意：

- (i) 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 本公司可能就下列服務、產品及促銷標的進行促銷：
 - (a) 保險、財務、銀行及相關服務及產品；
 - (b) 獎賞、客戶或會員或優惠計劃及相關服務及產品；及
 - (c) 本公司及／或東亞銀行集團任何成員公司的品牌合作夥伴提供的服務及產品（該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；
- (iii) 上述服務、產品及促銷標的可能由本公司及／或下列各方提供：
 - (a) 東亞銀行集團任何成員公司；
 - (b) 第三方獎賞、客戶或會員、品牌合作或優惠計劃供應商；及／或
 - (c) 本公司及／或東亞銀行集團任何成員公司之品牌合作夥伴（該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）。

如閣下不希望本公司使用閣下的資料作上述直接促銷用途，閣下可通知本公司行使閣下的選擇權拒絕促銷。閣下可根據本聲明第(5)段所提供的聯絡方法以書面向本公司的個人資料保障主任提出有關要求，或於有關的申請表格內向本公司表達閣下拒絕促銷的意願（如適用）。

(5) 查閱及改正資料權利

根據條例規定，閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本（查閱資料要求），並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利，請以書面經以下聯絡方法向本公司的個人資料保障主任提出：

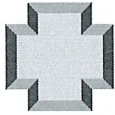
香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓
藍十字（亞太）保險有限公司
個人資料保障主任
傳真：(852) 3608 2938

根據條例，本公司有權就辦理任何查閱資料要求收取合理費用。

- (6) 閣下亦有權根據本聲明第(5)段所提供的聯絡方法向本公司的個人資料保障主任索取本公司有關個人資料私隱的政策及實務，並獲告知本公司持有的個人資料的種類。
- (7) 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存閣下的個人資料。
- (8) 如閣下對本聲明有任何疑問，請致電本公司的客戶服務熱線 3608 2988。
- (9) 本聲明不會限制客戶在條例下所享有的權利。
- (10) 本公司保留修改本聲明的權利。

2013年4月

由東亞銀行集團成員-藍十字（亞太）保險有限公司發出



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

The Personal Data (Privacy) Ordinance - Personal Information Collection Statement (the "Statement")

Blue Cross (Asia-Pacific) Insurance Limited (the "Company") is a wholly owned subsidiary of The Bank of East Asia, Limited. The Bank of East Asia, Limited together with its subsidiaries and affiliates are collectively referred to in this Statement as the "BEA Group".

In compliance with the Personal Data (Privacy) Ordinance (the "Ordinance"), the Company would like to inform you of the following:

- (1) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company's business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

(2) PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you may be used for the following purposes:

- processing applications for insurance products and services;
- providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- processing, adjudicating and defending insurance claims as well as conducting any incidental investigation;
- performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- exercising the Company's rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- designing insurance products and services with a view to improving the Company's service;
- preparing statistics and conducting research;
- marketing services, products and other subjects (please see further details in paragraph (4) of this Statement);
- complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company and/or the BEA Group or that it is expected to comply according to:
 - any law binding or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong") existing currently and in the future;
 - any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future; or
 - any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the BEA Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
- complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the BEA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
- any other purposes relating to the purposes listed above.

(3) TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:-

- any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as loss adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- any other person or entity under a duty of confidentiality to the Company or the BEA Group including a member of the BEA Group which has undertaken to keep such data confidential;
- reinsurance companies with whom the Company has or proposes to have dealings;
- any person or entity to whom the Company or the BEA Group is under an obligation or otherwise required to make disclosure under the requirements of any

law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the BEA Group or with which the Company or the BEA Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the BEA Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;

- any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business;
- third party reward, loyalty, co-branding and privileges program providers;
- co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and
- external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (2)(viii) of this Statement.

Such information may be transferred to a place outside Hong Kong.

(4) USE OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data without your consent (which includes an indication of no objection). In this connection, please note that:

- the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
- the following services, products and subjects may be marketed:
 - insurance, financial, banking and related services and products;
 - reward, loyalty or privileges programs and related services and products; and
 - services and products offered by the co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- the above services, products and subjects may be provided by the Company and/or:
 - any member of the BEA Group;
 - third party reward, loyalty, co-branding or privileges program providers; and/or
 - co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be).

If you do not wish the Company to use your personal data in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Corporate Data Protection Officer of the Company at the address or fax number provided in paragraph (5) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

(5) DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company at the following address or fax number:

The Corporate Data Protection Officer
Blue Cross (Asia-Pacific) Insurance Limited
29th Floor, BEA Tower, Millennium City 5,
418 Kwun Tong Road,
Kwun Tong, Kowloon
Hong Kong
Fax : (852) 3608 2938

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- You also have the right, by writing to the Company's Corporate Data Protection Officer at the address or fax number provided in paragraph (5) of this Statement, to request for the Company's policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 3608 2988.
- Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- The Company retains the right to change this Statement.

April 2013

Issued by Blue Cross (Asia-Pacific) Insurance Limited, a member of the BEA Group