

Home Protector 2.0
家居保險計劃 2.0

Comprehensive coverage
for everything and
everyone of your home
為您的家居財物及摯愛
家人提供周全保障

Home Protector 2.0

At MSIG, a home is more than just a house – it is a place filled with love and dreams and people you really care about. While it is important to protect your shelter, it is even more important to ensure your loved ones continue to have a carefree lifestyle.

That is why we are introducing the Home Protector 2.0, a comprehensive insurance plan with extended and enhanced coverage.

Utmost protection for your home contents

Increased Sum Insured for Contents Cover – for accidental loss or damage up to HK\$1,250,000[#]

More intimate protection

- i. Cover accidental damage to mobile phone / tablet or laptop computer for up to HK\$2,000 (one device in aggregate) (Applicable to Gold Plan and Platinum Plan only)
- ii. Cover accidental breakage of window glass during typhoon for up to HK\$10,000

Extended geographical coverage

- i. Worldwide Personal Effects, Valuables and Money are safeguarded from unfortunate events like theft anywhere in the world
- ii. Personal Accident Coverage (optional cover) – against unexpected injuries wherever you are

Wide ranging protection against accidental risk

- i. Alterations and repairs – protection from any loss of or damage to home contents whilst alteration or repair works with a contract value up to a maximum of HK\$200,000[#] are carried out at your home
- ii. Temporary Storage of Contents – covers any loss of or damage to home contents for up to HK\$50,000 during the temporary storage in a depository for the first 30 days

[#] Applicable to Platinum Plan only. Please refer to the benefits table for more details.

The Home Protector 2.0 offers 3 different plans and a range of optional coverage, such as personal accident, domestic helper and much more. Get Home Protector 2.0 today to ensure that you, your loved ones and your home will be properly covered every step of the way!



A Member of **MS&AD** INSURANCE GROUP

| Benefits at a Glance | Maximum Benefits Payable Per Year (HK\$) | | |
|---|--|---|---|
| | Silver Plan | Gold Plan | Platinum Plan |
| Contents (Basic Cover) | | | |
| Home Contents (including household improvements and betterments on walls, windows, ceiling, floors and doors) | 500,000* (100,000 per item, set or collection) | 750,000* (150,000 per item, set or collection) | 1,250,000* (200,000 per item, set or collection) |
| - Any unforeseen accidental loss or damage such as by fire, typhoon, gas explosion, flooding, landslip and subsidence or theft | 1/3 of the benefit limit chosen on Contents (15,000 per item) | | |
| - Valuables such as jewellery and watches | 5,000 (1,000 per collection) | | |
| - Stamps, coins or medals | 2,000 | | |
| - Photographic equipment, such as camera or portable video camera or its accessories/ ancillary equipment | \$5,000 per item, bottle | | |
| - Brittle items, such as articles of glass, china, earthenware, crystal or bottles of wine/ liquor | 1,000 | | |
| - Sunglasses or eyeglasses | | | |
| Extra Benefits | | | |
| 1. Worldwide personal effects and valuables | 10,000 (2,500 per occurrence) | 15,000 (2,500 per occurrence) | 20,000 (2,500 per occurrence) |
| 2. Worldwide personal money | 2,500 | | |
| 3. Unauthorised use of credit cards (Worldwide cover) | 10,000 | | |
| 4. Worldwide loss of personal documents | 1,000 (1,000 per occurrence) | 3,000 (1,000 per occurrence) | 5,000 (1,000 per occurrence) |
| 5. Sports equipment (Worldwide cover) | 2,500 | | |
| 6. Accidental damage to mobile phone/ tablet or laptop computer | Not applicable | 2,000 (one device in aggregate) | |
| 7. Household removal – for loss of or damage to home contents during the course of removal by a professional remover | 100,000 (10,000 per item) | | |
| 8. Temporary removal of contents – for loss of or damage to home contents if they are removed for repairing, cleaning or renovation | 50,000 | 100,000 | 150,000 |
| 9. Alternative accommodation/ Loss of rent – if your home becomes uninhabitable due to an insured damage | 50,000 (1,500 per day for the cost of alternative accommodation) | | |
| 10. Temporary storage of contents – for loss of or damage to home contents during temporary storage in a furniture depository within Hong Kong for up to 30 days | 50,000 | | |
| 11. Emigration cover – up to one month's cover on personal effect whilst in a hotel or alternative accommodation pending emigration | 50,000 (2,500 per item) | | |
| 12. Fatal accident benefit – if you or your family members passes away within 3 months from an injury caused in your home by fire or thieves | 50,000 | | |
| 13. Burglary/ robbery harm allowance – if you or your family members sustain injury caused by burglars or robbers in your home resulting in 4 or more consecutive days' of sick leave granted by a doctor | 5,000 | | |
| 14. Damaged locks – replacement and installation cost if lock(s) of windows, gate or external door are damaged due to burglary or attempted theft | 5,000 | | |
| 15. Frozen food and drinks – if food & drinks are spoilt in the freezer due to the freezer failure | 5,000 | | |
| 16. Removal of debris – costs incurred to remove debris of damaged properties following an insured loss | 10,000 | | |
| 17. Domestic helper's property | 5,000 | | |
| 18. Alterations and repairs – loss of or damage to contents while alteration or repair works are carried out at your home (contract period not exceeding two months and exterior works do not exceed 20% of the total contract value) | Covered (maximum contract value of 100,000) | Covered (maximum contract value of 150,000) | Covered (maximum contract value of 200,000) |
| 19. Breakage of window glass during typhoon | 10,000 | | |
| 20. Home quarantine allowance – if you or your family are confined in (a) your home or (b) quarantine camps or hotel appointed by local authority in quarantine, as a result of the building or any person living in the building where your home located is in quarantine as declared by the local authority | 7,000 (500 per day and up to 14 days) | | |
| Personal Liability (Free Cover) | | | |
| Limit of Liability (per occurrence) | | | |
| - Any claim against you or your family members in the event of your negligence causing third party injury or property damage | 5,000,000 | 8,000,000 | 10,000,000 |
| - Your legal liability as a tenant in respect of loss of or damage to landlord's property in your custody caused by fire, explosion, storm or typhoon | | | |
| - Your legal liability as the owner in respect of the common parts of the building of which your home forms part | | | |
| - Your legal liability whilst alteration or repair works are carried out at your home | Covered (maximum contract value of 100,000) | Covered (maximum contract value of 150,000) | Covered (maximum contract value of 200,000) |
| 24-hour Home Emergency Assistance (Free Cover) | | | |
| - Immediate referral assistance if you encounter any problems with your home | Referral service | | |
| Optional Covers | | | |
| Maximum Benefits Payable Per Year (HK\$) | | | |
| House | | | |
| - Accidental loss of or damage to your house | Sum insured ^{A1} | | |
| - Alternative accommodation/ loss of rent – if your home is uninhabitable due to an insured loss or damage | 50,000 (\$1,500 per day for alternative accommodation) | | |
| - Landslip and subsidence extension – if loss or damage is caused to your home directly by landslip or subsidence | Covered | | |
| Worldwide All Risks | | | |
| Accidental loss of or damage to valuables or personal effects that happens anywhere in the world, including jewellery and watches | Sum insured (5,000 per item unless specified ^{B1}) | | |

* Inclusive of all sub-limits under Extra Benefits and in the aggregate

| Optional Covers | Maximum Benefits Payable Per Year (HK\$) | | |
|---|---|-----------------|----------------|
| Personal Accident (for age 16 - 70) ^{C1} | | | |
| Accidental Death and Permanent Disablement ^{C2} | Sum insured | | |
| Temporary Disablement ^{C3} - Insure up to 80% of your average weekly earnings to be paid as weekly benefit if an accident prevents you entirely from engaging in your usual occupation for up to 104 weeks. | Sum insured ^{C4} (weekly benefit per injury) | | |
| Medical expenses | Sum insured | | |
| Extra benefits | | | |
| 1. Extended Spouse Cover - cover your spouse as well if you choose the cover for accidental death and permanent disablement for HK\$1,000,000 or above | 100,000 | | |
| 2. Bonesetters & acupuncturist treatment expenses - applicable to insured person who has taken out Medical Expenses Benefit for HK\$10,000 or above | 1,500 (150 per consultation per day) | | |
| 3. Hospital confinement allowance | 500 per week (up to 52 weeks) | | |
| 4. Loss of or damage to clothing and/or personal effects during an accident resulting in bodily injury | 2,000 | | |
| 5. Funeral and cremation expenses | 25,000 | | |
| 6. Double Indemnity - death benefit will be doubled if an accident occurs whilst you are travelling on a public transport conveyance, e.g. airplane, bus, train, ferry, taxi or during a robbery | Up to 1,000,000 | | |
| 7. No claim bonus - if you are currently enjoying a no claim bonus from your current insurer, it can be transferred to MSIG according to our scale | 10% increase on sum insured for Accidental Death and Permanent Disablement compounding each year over a 5-year period | | |
| Family Personal Accident ^{D1-3} | Age 71-80 | Age 8-15 | Age 1-7 |
| Death | 200,000 | 100,000 | 50,000 |
| Permanent disablement | 400,000 | 200,000 | 100,000 |
| Medical Expenses | 5,000 per accident | | |
| Domestic Helper ^{E1} | Maximum Benefits Payable (HK\$) | | |
| Cover A Employees' compensation cover | 100,000,000 | | |
| Hospital & related expenses cover ^{E4} | | | |
| - In-patient medical expenses | 5,000 | | |
| - Repatriation expenses | 3,000 | | |
| Cover B Employees' compensation cover | 100,000,000 | | |
| Clinical expenses ^{E4} | 4,000 (200 per visit per day) | | |
| - Physiotherapist, Chinese medical practitioner or Bonesetter | 500 (100 per visit per day) | | |
| Surgical & hospitalisation expenses ^{E4} (include Day Care Surgery) | 30,000 | | |
| Service interruption ^{E4} | 6,000 (300 per day) | | |
| Dental expenses ^{E4} | 2/3 of expenses, up to 1,500 | | |
| Personal accident | 100,000 | | |
| Repatriation expenses | 20,000 | | |
| Replacement helper | 10,000 | | |
| Fidelity guarantee | 10,000 | | |
| Replacement and installation cost of main door lock or metal gate lock | 500 | | |
| Medical protection for abuse of your family | 10,000 | | |
| - Trauma Counselling Expenses | 1,000 per day per visit | | |

| Premium table ^A | Silver Plan | | Gold Plan | | | | Platinum Plan | | |
|-----------------------------------|-------------|-----------|-----------|-----------|-------------|---------------|---------------|---------------|---------------|
| Gross floor area (sq. ft.) | Below 500 | 501 - 700 | Below 500 | 501 - 700 | 701 - 1,000 | 1,001 - 1,500 | 701 - 1,000 | 1,001 - 1,500 | 1,501 - 2,000 |
| Saleable floor area (sq.ft.) | Below 400 | 401 - 560 | Below 400 | 401 - 560 | 561 - 800 | 801 - 1,200 | 561 - 800 | 801 - 1,200 | 1,201 - 1,600 |
| Annual Premium (HK\$) | 780 | 1,080 | 1,240 | 1,370 | 1,530 | 2,280 | 2,340 | 2,600 | 2,890 |
| Sum Insured for Contents (HK\$) | 500,000 | | 750,000 | | | | 1,250,000 | | |
| Personal liability | Free | | | | | | | | |
| 24-hour home emergency assistance | Free | | | | | | | | |

| Optional Covers | Annual Premium (HK\$) | | |
|---|-----------------------|----------|------------------|
| House | Sum insured x 0.09% | | |
| Worldwide All Risks | Sum insured x 1.5% | | |
| Personal Accident | Annual Premium Rate | | |
| Occupation class** | Class 1 | Class 2 | Class 3 |
| Accidental Death and Permanent Disablement - sum insured must be multiple of HK\$10,000 | 0.094% | 0.104% | 0.18% |
| Temporary Disablement ^{C4} (weekly benefit per injury) - sum insured must be multiple of HK\$100 | 18% | 22% | 31% |
| Medical Expenses - sum insured must be multiple of HK\$100 | 2.2% | 2.8% | 4.2% |
| Family Personal Accident | Annual Premium (HK\$) | | |
| Age Group | Age 71-80 | Age 8-15 | Age 1-7 |
| | 480 | 260 | 185 |
| Domestic Helper | Annual Premium (HK\$) | | |
| Plan | Cover A | Cover B | Optional Cover 1 |
| | 414 | 750 | 120 |
| | | | Optional Cover 2 |
| | | | 250 |

**Occupation Class Class 1: professional, administrative and office duties without manual work Class 2: other non-manual occupations Class 3: occupations involving slight manual work

Important Notes

- A. For House Section
 - The sum insured of this section should represent the full cost of rebuilding the insured premises (including the costs of fixtures and fittings, renovation, debris removal, professional fees and compliance costs).
- B. For Worldwide All Risks Section
 - For valuables such as jewellery and watches, which you would like to insure, please list down each item with full description and respective insured value separately and provide invoice to prove their value. For miscellaneous items valued less than \$5,000 each, they can be grouped as one item in which case the sum insured should represent the total value of such properties you are likely to carry away from home at any one time.
- C. For Personal Accident Section
 - Optional cover is available for immediate family members aged from 16 to 70 and are living in Hong Kong.
 - Accidental Death and Permanent Disablement benefit is the basic cover.
 - Self-employed individuals, housewives, and the unemployed are not entitled to Temporary Disablement benefit.
 - Temporary Disablement benefit shall not exceed 80% of weekly average earnings of the insured person.
- D. For Family Personal Accident Section
 - Optional cover is available for immediate family members aged from 1 to 15, or 71 to 80 and are living in Hong Kong.
 - For those who are aged 71 to 80, valid health certificate will be required.
 - NO international emergency assistance cover for the insured aged from 1 to 15, or from 71 to 80.
- E. For Domestic Helper Section:
 - The optional Domestic Helper cover is only available for foreign domestic helper aged from 16 to 65
 - Optional Cover 1 & 2 are available for Cover B only
 - The Optional Cover 2 is only available for domestic helpers aged below 45 at the time of enrollment
 - 14-day (for Cover A / B) and 90-day (for Optional cover 1/2) waiting period from the effective date of the insurance shall be applicable under Hospital & related expenses cover, Clinical expenses, Surgical & hospitalisation expenses, Service interruption and Dental expenses for each domestic helper during which no benefits shall be payable.

^AImportant Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product brochure are subject to levy.

Major Excess

| Contents | Excess for each and every claim (HK\$) |
|------------------------------------|--|
| Water damage excess | 500 |
| i. For multi-storey building | |
| • building age (30 years or below) | \$1,000 or 5% of loss, whichever is the greater |
| • building age (31 to 40 years) | \$3,000 or 10% of loss, whichever is the greater |
| • building age (41 to 50 years) | \$5,000 or 20% of loss, whichever is the greater |
| ii. other than above i. | Case by case |
| Household removal excess | 1,000 |
| Landslip and subsidence excess | 10,000 or 10% of loss, whichever is greater |
| House | 250 |
| Landslip and subsidence excess | 10,000 or 10% of loss, whichever is greater |
| Worldwide All Risks | 250 |

Remarks :

- This brochure is not a policy of insurance. Please refer to the policy for details.
- In case of discrepancies between the English and Chinese version of this brochure, the English version shall prevail.

Be Assured of our Claims Solution

We understand that you may feel worried when an incident is likely to happen. With our Claims Services Hotline, you can now clear your uncertainties with the instant and one-on-one advice from our claims experts.

Claims Services Hotline: (852) 2894 0660 (Mon - Fri, 09:00 - 17:30, except Public Holidays)

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家居保險計劃 2.0

我們深信，家所指的並不只是居住的地方，更包括您所關懷愛護的家人，是一個充滿愛與夢想的安樂窩。因此，當要保障您的居所之餘，更應讓同一屋簷下的摯愛享有更周全安心的生活。

有見及此，我們誠意為您獻上更全面的「家居保險計劃 2.0」，其涵蓋以下伸延及擴大的保障：

更周全家居財物保障

特高賠償額 — 高達港幣1,250,000元*的家居財物意外遺失及損毀保障

更貼心保障

- 保障流動電話 / 平板或手提電腦因意外損毀，保障額高達港幣2,000元（每保險期為一部）（只適用於金計劃及白金計劃）
- 保障颱風期間窗戶玻璃損毀高達港幣10,000元

更廣闊地域保障範圍

- 全球個人財物、貴重物品及金錢保障 — 無論一家人身處何地，即使不幸被偷竊，同樣獲享周全的保障
- 個人意外保障（自選保障） — 提供全球性意外受傷保障

更廣泛意外風險保障

- 家居裝修及維修 — 倘您的居所需要進行裝修及維修工程，而該工程合約價值為港幣200,000元或以下*，您仍可享有周全的家居財物保障
- 臨時寄存保障 — 保障家居物品於儲存倉短暫寄存的首30天內所受到之損失或損毀，保障額高達港幣50,000元

*以白金計劃為參考。詳情請參閱保障範圍一覽表。

「家居保險計劃 2.0」更提供三款不同保障額的保障計劃，以及多款額外自選保障項目，如個人意外、家庭傭工等。

事不宜遲，立即為您的安樂窩及摯愛親人投保「家居保險計劃 2.0」，尊享更周全的保障，讓生活更安心自在！

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MSIG

| 保障範圍一覽表 | 每年最高賠償額 (港幣/元) | | |
|--|--|-----------------------------------|-------------------------------------|
| | 銀計劃 | 金計劃 | 白金計劃 |
| 家居財物 (基本保障) | | | |
| 家居財物 (包括牆壁、窗戶、天花板、地板及門戶的家居裝修和改善工作。) | 總限額500,000* (每件、每套或每系列100,000) | 總限額750,000* (每件、每套或每系列150,000) | 總限額1,250,000* (每件、每套或每系列200,000) |
| - 任何不可預見的意外如火災、颱風、氣體爆炸、水災、山泥傾瀉、地陷或盜竊等所引致的損失 | 已選擇之家居財物最高賠償額的1/3 (每件15,000) | | |
| - 貴重物件如珠寶及手錶 | 5,000 (每系列為1,000) | | |
| - 珍藏郵票、錢幣或徽章 | 2,000 | | |
| - 攝影器材, 如相機或攝錄機或其配件/輔助器材 | 每件、每套、每系或每瓶 5,000 | | |
| - 易碎物品如玻璃器皿、瓷器、陶器或水晶或酒 | 1,000 | | |
| - 太陽鏡或眼鏡 | | | |
| 額外保障 | | | |
| 1. 個人物品及貴重物品 (全球保障) | 10,000 (每次事故2,500) | 15,000 (每次事故2,500) | 20,000 (每次事故2,500) |
| 2. 個人金錢 (全球保障) | 2,500 | | |
| 3. 信用卡遭盜用 (全球保障) | 10,000 | | |
| 4. 個人文件 (全球保障) | 1,000 (每次事故1,000) | 3,000 (每次事故1,000) | 5,000 (每次事故1,000) |
| 5. 體育器材 (全球保障) | 2,500 | | |
| 6. 意外損毀的流動電話 / 平板或手提電腦 | 不適用 | 2,000 (每保險期為一部) | |
| 7. 搬遷保障 — 在委託專業搬屋公司遷居的過程中, 家居物品因意外而遺失或損壞 | 100,000 (每件10,000) | | |
| 8. 暫時搬遷 — 家居物品因進行清潔、修理或翻新而需暫放於其他地方並因意外而遺失或損毀 | 50,000 | 100,000 | 150,000 |
| 9. 臨時居所 / 租金損失 — 因家居損毀而不能居住 | 50,000 (臨時居所費用為每日1,500) | | |
| 10. 臨時寄存保障 — 家居物品被暫寄在香港境內的儲存倉, 就意外受損或遺失提供最多30日的保障 | 50,000 | | |
| 11. 移民保障 — 移民前入住酒店期間的個人財物保障 (可長達一個月) | 50,000 (每件2,500) | | |
| 12. 個人意外保障 — 您或家人於家中因火災或盜竊而受傷, 並於三個月內身故 | 50,000 | | |
| 13. 盜竊 / 搶劫受傷津貼 — 您或家人於家中因爆竊或搶劫而受傷, 並獲醫生證明簽發連續四日病假或以上 | 5,000 | | |
| 14. 門鎖損毀 — 一窗戶、大閘或門戶之鎖因爆竊或企圖盜竊而引致損毀所需的更換費用 | 5,000 | | |
| 15. 冷藏食品及飲品 — 因雪櫃故障而引致冷藏食品及飲品變壞 | 5,000 | | |
| 16. 災場清理費用 — 保障受保範圍內因住所受損後而需廢物清理的費用 | 10,000 | | |
| 17. 家庭傭工個人物品 | 5,000 | | |
| 18. 家居改動及維修 — 於家居進行改動或維修工程時, 家居財物因而遺失或損壞 (合約期最多為兩個月及外牆工作為工程合約價值最高的20%) | 受保 (工程合約價值最高為100,000) | 受保 (工程合約價值最高為150,000) | 受保 (工程合約價值最高為200,000) |
| 19. 颱風期間窗戶損毀 | 10,000 | | |
| 20. 家居檢疫津貼 — 如您的樓宇或居住在此樓宇的任何人需要被隔離, 因此您或您的家庭成員亦被隔離於(a)您的家居或(b)政府當局指定的隔離營或酒店 | 7,000 (每日500元及最高14天) | | |
| 個人法律責任 (免費附送) | | | |
| 最高賠償額 (每次事故) | | | |
| - 您或家人因疏忽導致第三者受傷或財物損失的法律責任 - 作為租客的您並因您的監護下, 由火災、氣體爆炸、風暴或颱風導致業主之財物遺失或損毀所引致之法律責任 - 作為業主在居住樓宇範圍內之公共地方所招致的法律責任 | 5,000,000 | 8,000,000 | 10,000,000 |
| - 於您的居所進行裝修或維修工程時所引致的法律責任 | 受保 (工程合約價值最高為100,000) | 受保 (工程合約價值最高為150,000) | 受保 (工程合約價值最高為200,000) |
| 24小時家居緊急支援 (免費附送) | | | |
| - 若您遇到任何家居問題, 我們的緊急支援可為您提供轉介服務 | 轉介服務 | | |
| 自選保障 | | | |
| 每年最高賠償額 (港幣/元) | | | |
| 樓宇建築 | | | |
| - 您的樓宇建築蒙受任何意外損失或損毀 | 投保額 ^{A1} | | |
| - 臨時居所 / 租金損失 — 因受保意外引致之損失或損毀令居所不適合居住 | 50,000 (臨時居所費用為每日1,500) | | |
| - 山泥傾瀉及地陷保障 — 由山泥傾瀉或地陷對您的居所直接造成的損毀 | 受保 | | |
| 全球個人財物 | | | |
| 在世界任何地方遺失或損毀的個人物品, 包括珠寶及手錶 | 投保額 (除非特別註明, 否則每件物品5,000 ^{B1}) | | |

* 總限額包括所有額外保障的分項限額

| 自選保障 | | 最高賠償額 (港幣/元) | | | | | | | |
|---|--------------------------------|--|--------------|-------------|-----------|-------------|-------------|-------------|-------------|
| 個人意外 (介乎16 - 70歲)^{C1} | | | | | | | | | |
| 意外身亡及永久傷殘 ^{C2} | 投保額 | | | | | | | | |
| 暫時傷殘 ^{C3} — 若因意外導致暫時不能工作，在該期間內將可根據每週的薪金 (最高投保額為每週平均收入的80%) 獲得定額賠償，最長可獲104週 | 投保額 ^{C4} (每宗事故的每週賠償額) | | | | | | | | |
| 醫療費用 | 投保額 | | | | | | | | |
| 額外保障 | | | | | | | | | |
| 1. 配偶額外保障 — 如果您選擇的意外身亡及永久傷殘保障的投保額達港幣1,000,000元或以上，您的配偶可同時享有該項保障 | 100,000 | | | | | | | | |
| 2. 跌打及針灸治療 — 須投保港幣10,000元或以上的醫療費用保障 | 1,500 (每天及每次求診150) | | | | | | | | |
| 3. 住院津貼 | 每週500 (最長可達52星期) | | | | | | | | |
| 4. 在意外中因身體受傷導致衣服及/或個人物品遺失或損毀 | 2,000 | | | | | | | | |
| 5. 殯儀及殮葬費用 | 25,000 | | | | | | | | |
| 6. 雙倍賠償 — 如您在乘搭公共交通工具時發生意外(例如：飛機、巴士、火車、渡輪、計程車)或被搶劫導致身亡，可獲發雙倍賠償 | 高達1,000,000 | | | | | | | | |
| 7. 無索償優惠 — 您可將在現有保險公司所享有的無索償優惠轉至本公司，優惠額以本公司的比率計算為準 | 意外死亡及永久傷殘投保額每年增加10%，最長可達五年 | | | | | | | | |
| 家庭個人意外^{D1-3} | | 71-80歲 | 8-15歲 | 1-7歲 | | | | | |
| 意外身亡 | | 200,000 | 100,000 | 50,000 | | | | | |
| 永久傷殘 | | 400,000 | 200,000 | 100,000 | | | | | |
| 醫療費用 | | 每次意外5,000 | | | | | | | |
| 家庭傭工^{E1} | | | | | | | | | |
| | | 最高賠償額 (港幣/元) | | | | | | | |
| 保障 A 僱員賠償保障 | 100,000,000 | | | | | | | | |
| 醫療及相關費用保障 ^{E4} | | | | | | | | | |
| - 住院醫療費用 | 5,000 | | | | | | | | |
| - 遣返原居地費用 | 3,000 | | | | | | | | |
| 保障 B 僱員賠償保障 | 100,000,000 | | | | | | | | |
| 門診醫療費用 ^{E4} | 4,000 (每天及每次求診200) | | | | | | | | |
| - 物理治療、中醫或跌打 | 500 (每天及每次100) | | | | | | | | |
| 手術及住院費用 ^{E4} (包括日間手術) | 30,000 | | | | | | | | |
| 服務中斷保障 ^{E4} | 6,000 (每天300元) | | | | | | | | |
| 牙醫費用 ^{E4} | 費用的三分之二，最高1,500 | | | | | | | | |
| 個人意外 | 100,000 | | | | | | | | |
| 遣返原居地費用 | 20,000 | | | | | | | | |
| 補聘家庭傭工費用 | 10,000 | | | | | | | | |
| 更換及安裝大門鎖或鐵閘鎖費用 | 500 | | | | | | | | |
| 家庭成員受虐保障 | 10,000 | | | | | | | | |
| - 創傷輔導治療費用 | 每天及每次1,000 | | | | | | | | |
| | | 自選保障一 ^{E2-E4} | | | | | | | |
| | | • 延伸手術及住院醫療保障、門診醫療保障及服務中斷保障至心臟病及癌症。 | | | | | | | |
| | | *自選保障二 ^{E2-4} | | | | | | | |
| | | • 除延伸手術及住院醫療保障、門診醫療保障及服務中斷保障至心臟病及癌症外，更可獲額外港幣70,000元之手術及住院醫療費用保障。 | | | | | | | |
| 保費一覽表[^] | | 銀計劃 | | 金計劃 | | | 白金計劃 | | |
| 樓宇建築面積 (平方呎) | 500 以下 | 501-700 | 500 以下 | 501-700 | 701-1,000 | 1,001-1,500 | 701-1,000 | 1,001-1,500 | 1,501-2,000 |
| 樓宇實用面積 (平方呎) | 400 以下 | 401-560 | 400 以下 | 401-560 | 561-800 | 801-1,200 | 561-800 | 801-1,200 | 1,201-1,600 |
| 全年保費 (港幣/元) | 780 | 1,080 | 1,240 | 1,370 | 1,530 | 2,280 | 2,340 | 2,600 | 2,890 |
| 家居財物賠償額 (港幣/元) | 500,000 | | 750,000 | | | 1,250,000 | | | |
| 個人法律責任 | | | | | | 免費附送 | | | |
| 24小時家居緊急支援 | | | | | | 免費附送 | | | |
| 自選保障 | | 全年保費 (港幣/元) | | | | | | | |
| 樓宇建築保障 | 投保額 x 0.09% | | | | | | | | |
| 全球個人財物 | 投保額 x 1.5% | | | | | | | | |
| 個人意外 | 全年保費百分比 | | | | | | | | |
| 職業類別** | 第一類 | | 第二類 | | | 第三類 | | | |
| 意外身亡及永久傷殘 - 以港幣10,000元的賠償額計 | 0.094% | | 0.104% | | | 0.18% | | | |
| 暫時傷殘 ^{C4} (每宗事故的每週賠償額) — 投保額須為港幣100元的倍數 | 18% | | 22% | | | 31% | | | |
| 醫療費用 — 投保額須為港幣100元的倍數 | 2.2% | | 2.8% | | | 4.2% | | | |
| 家庭個人意外 | | 全年保費 (港幣/元) | | | | | | | |
| 年齡 | 71-80歲 | | 8-15歲 | | | 1-7歲 | | | |
| | 480 | | 260 | | | 185 | | | |
| 家庭傭工 | | 全年保費 (港幣/元) | | | | | | | |
| 計劃 | 保障 A | | 保障 B | | | 自選保障一 | | 自選保障二 | |
| | 414 | | 750 | | | 120 | | 250 | |

**職業類別 第一類：從事專業、行政及其他非體力勞動的辦公室工作 第二類：其他非體力勞動的職業 第三類：輕微涉及體力勞動的職業

重要事項

- A. 適用於樓宇建築保障
- 樓宇建築的投保額應為投保居所樓宇重建之全數費用 (包括固定裝置、裝修、清理費用及專業人士費用)。
- B. 適用於全球個人財物保障
- 如欲投保貴重財物如珠寶及手錶，請另行分別列明每項物品的資料及相應的受保價值，並提供收據以證明其價值。對於每件價值低於港幣5,000元的財物，可將其組合為一個項目，這些財物的投保額應視為您每次離開居所外出時攜帶這些財物的最高總額。
- C. 適用於個人意外保障
- 可保障年齡介乎16至70歲，居住於香港的直系親屬。
 - 意外身亡及永久傷殘保障為基本保障項目。
 - 暫時傷殘保障不適用於自僱人士、家庭主婦及失業人士。
 - 暫時傷殘的投保額不得超過受保人每週平均薪金之80%。
- D. 適用於家庭個人意外保障
- 可自選年齡介乎1至15歲或71至80歲，居住於香港的直系親屬的個人意外保障。
 - 年屆71至80歲長者，須出示有效的醫生證明以示其身體健康狀況。
 - 凡1至15歲或71至80歲的個人意外保險受保人，其保障範圍不包括國際緊急支援服務。
- E. 適用於家庭傭工保障
- 可保障年齡介乎16至65歲之外籍家庭傭工
 - 自選保障1及2只適用保障B
 - 自選保障2只適用家庭傭工於投保時年齡為45歲以下
 - 14天(保障A/B)及90天(自選保障1/2)等候期適用於醫療及相關費用保障、門診費用、手術及住院費用、服務中斷保障及牙醫費用所提供之保障，每位家庭傭工只可於保單生效等候期完結後始申請索償。

[^]重要事項：收取保費徵費之新規定 - 保險業監管局 (保監局) 已於《保險業條例》中公佈有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本產品小冊子上所列明的保費金額將附加保費徵費。

主要自負金額

| 家居財物 | 自負金額 (港幣/元, 每次索償) |
|----------------|------------------------|
| 家居財物 | 500 |
| 水損事故 | |
| i. 多層大廈 | |
| - 樓齡為30年或以下 | 1,000元或索償額之5%，以較高者為準； |
| - 樓齡介乎31至40年之間 | 3,000元或索償額之10%，以較高者為準； |
| - 樓齡介乎41至50年之間 | 5,000元或索償額之20%，以較高者為準； |
| ii. 上述 i. 以外情況 | 按個別情況考慮 |
| 搬遷保障 | 1,000 |
| 山泥傾瀉及地陷 | 10,000或損失總值的10%，以較高者為準 |
| 樓宇建築 | 250 |
| 山泥傾瀉及地陷 | 10,000或損失總值的10%，以較高者為準 |
| 全球個人財物 | 250 |

註：

- 本小冊子並非保單。詳情請參閱保單內容。
- 如此小冊子的英文版本與中文版本內容有歧義，將以英文版本為準。

貼心的保障及賠償服務

我們明白意料之外的事情往往令人憂慮不安，因此我們特設「賠償服務熱線」，由我們的賠償部專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。

賠償服務熱線：(852) 2894 0660

(星期一至五，上午9時至下午5時30分，公眾假期除外)

MSIG Insurance (Hong Kong) Limited
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三井住友海上火災保險 (香港) 有限公司
香港太古城英皇道1111號
太古城中心第一期9樓
電話 (852) 2894 0555 傳真 (852) 2890 5741

澳門分公司
澳門南灣大馬路693號
大華大廈13樓A-B座
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For more information,
please call us at
+852 3122 6922 (Hong Kong) /
+853 2892 3329 (Macau) or contact
your Insurance Representative at:
詳情請致電 (852) 3122 6922 (香港) /
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀.

H923BR(AC/08-20/08-20/OK)

Home Protector 2.0
家居保險計劃 2.0

Proposal Form 投保書



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the heart
in everything

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H923BR Home Protector 2.0 - Proposal Form 家居保險計劃2.0投保書

Please complete the following section in ENGLISH using BLOCK LETTERS and tick the box(es) as appropriate. 請以英文正楷填寫下列部份，並於適當的空格內加上 號。

Personal Details of Proposer 投保人個人資料 (*Please delete if not appropriate* 請刪除不適用項目)

Name of Proposer (Mr./Mrs./Ms.)*: Surname _____ Given Name _____ Gender: M F
投保人姓名(先生/太太/女士)*: 姓 _____ 名 _____ 性別: 男 女

Date of Birth: (D) _____ (M) _____ (Y) _____ Marital Status: Single Married Occupation: _____
出生日期: _____ 日 _____ 月 _____ 年 婚姻狀況: 單身 已婚 職業: _____

HKID / Passport No.*: _____ E-mail: _____
香港身份證 / 護照號碼*: _____ () 電郵: _____

Tel No.: Home _____ Office _____ Mobile _____
電話號碼: 住宅 _____ 辦公室 _____ 手提 _____

Correspondence Address: Flat / Room * _____ Floor _____ Block _____ Building _____
通訊地址: 室 / 單位* _____ 樓 _____ 座 _____ 大廈 _____
Estate Name / No. & Street Name / Lot. No. * _____ District _____ HK / KLN / NT * _____
屋苑名稱 / 街名及門牌 / 地段* _____ 地區 _____ 香港 / 九龍 / 新界*

Address of Insured Premises* (If different from the above): Flat / Room * _____ Floor _____ Block _____ Building _____
投保物業地址*: (如與上述地址不同): 室 / 單位* _____ 樓 _____ 座 _____ 大廈 _____
Estate Name / No. & Street Name / Lot. No. * _____ District _____ HK / KLN / NT * _____
屋苑名稱 / 街名及門牌 / 地段* _____ 地區 _____ 香港 / 九龍 / 新界*

Year of building: _____ Period of Insurance: From: (D) _____ (M) _____ (Y) _____ To: (D) _____ (M) _____ (Y) _____
樓宇年份: _____ 保障期: 由: _____ 日 _____ 月 _____ 年 至: _____ 日 _____ 月 _____ 年

Annual Premium Table^ (HK\$) 全年保費^ (港幣/元)

| Basic Cover 基本保障 | | | | | | | | | | Subtotal 小計 | |
|--|--|----------------------------------|---|----------------------------------|------------------------------------|--|------------------------------------|--------------------------------------|--------------------------------------|--|--|
| Plan Level 計劃 | Silver 銀 | | Gold 金 | | | | Platinum 白金 | | | | |
| Gross Floor Area (sq.ft.) 建築面積 (平方呎) | <input type="checkbox"/> Below 500 以下 | <input type="checkbox"/> 501-700 | <input type="checkbox"/> Below 500 以下 | <input type="checkbox"/> 501-700 | <input type="checkbox"/> 701-1,000 | <input type="checkbox"/> 1,001-1,500 | <input type="checkbox"/> 701-1,000 | <input type="checkbox"/> 1,001-1,500 | <input type="checkbox"/> 1,501-2,000 | <input type="checkbox"/> Over 2,000 以上 Please state 請列明: | |
| Saleable Floor Area (sq.ft.) 實用面積 (平方呎) | <input type="checkbox"/> Below 400 以下 | <input type="checkbox"/> 401-560 | <input type="checkbox"/> Below 400 以下 | <input type="checkbox"/> 401-560 | <input type="checkbox"/> 561-800 | <input type="checkbox"/> 801-1,200 | <input type="checkbox"/> 561-800 | <input type="checkbox"/> 801-1,200 | <input type="checkbox"/> 1,201-1,600 | <input type="checkbox"/> Over 1,600 以上 Please state 請列明: | |
| Annual Premium (HK\$) 全年保費 (港幣/元) | 780 | 1,080 | 1,240 | 1,370 | 1,530 | 2,280 | 2,340 | 2,600 | 2,890 | Special Quotation 個別報價 = | |
| Personal Liability 個人法律責任 | Free | | | | | | | | | | |
| 24-hour Home Emergency Assistance 24小時家居緊急支援 | Free | | | | | | | | | | |
| Optional Cover 自選保障 | | | | | | | | | | | |
| House 樓宇建築 | Sum Insured (HK\$) 投保額 (港幣/元): _____ x 0.09% = | | | | | | | | | | |
| Worldwide All Risks 全球個人財物保障 ¹ | | | | | | | | | | | |
| Unspecified Items ² 非指定受保財物 ² | Sum Insured (HK\$) 投保額 (港幣/元): _____ x 1.5% = | | | | | | | | | | |
| Specified Items ³ 指定受保財物 ³ | Sum Insured (HK\$) 投保額 (港幣/元): _____ x 1.5% = | | | | | | | | | | |
| Personal Accident 個人意外 Occupation Class 職業類別 | | | | | | | | | | | |
| | Sum Insured (HK\$) 投保額 (港幣/元): | | | | | | Class 1 第一類 | Class 2 第二類 | Class 3 第三類 | | |
| Accidental Death and Permanent Disablement (per injury) 意外身亡及永久傷殘 (每宗事故) | (must be multiple of HK\$10,000 須為港幣10,000元的倍數) | | | | | | <input type="checkbox"/> 0.094% | <input type="checkbox"/> 0.104% | <input type="checkbox"/> 0.18% | = | |
| Temporary Disablement (payment per week per injury) 暫時傷殘 (每宗事故的每週賠償額) | (must be multiple of HK\$100 and shall not exceed 80% of weekly average earnings of the insured person 須為港幣100元的倍數及投保額不得超過受保人每週平均薪金之80%) | | | | | | <input type="checkbox"/> 18% | <input type="checkbox"/> 22% | <input type="checkbox"/> 31% | = | |
| Medical Expenses (per injury) 醫療費用 (每宗事故) | (must be multiple of HK\$100 須為港幣100元的倍數) | | | | | | <input type="checkbox"/> 2.2% | <input type="checkbox"/> 2.8% | <input type="checkbox"/> 4.2% | = | |
| Family Personal Accident 家庭個人意外 | <input type="checkbox"/> Age 71-80 歲 HK\$480 x _____ members 成員 | | <input type="checkbox"/> Age 8-15 歲 HK\$260 x _____ members 成員 | | | <input type="checkbox"/> Age 1-7 歲 HK\$185 x _____ members 成員 | | | = | | |
| Domestic Helper 家庭傭工 | | | | | | | | | | | |
| <input type="checkbox"/> Cover A/ 保障 A HK\$414 x _____ helpers 家庭傭工 | <input type="checkbox"/> Cover B/ 保障 B HK\$750 x _____ helpers 家庭傭工 | | | | | | | | | | |
| <input type="checkbox"/> Optional Cover 1* (Extension for Cancer and Heart Disease) 自選保障一* (自選癌症及心臟病保障) | Premium: HK\$120 No. of Insured _____ = | | | | | | | | | | |
| <input type="checkbox"/> Optional Cover 2** (Extension for Cancer and Heart Disease (with Top Limit)) 自選保障二** (自選癌症及心臟病 (升級) 保障) | Premium: HK\$250 No. of Insured _____ = | | | | | | | | | | |
| *Only applicable for domestic helpers aged below 45 at the time of enrollment *只適用家庭傭工於投保時年齡為45歲以下 **Optional Cover 1 & 2 are available for Cover B only 自選保障1及2只適用保障B | | | | | | | | | | | |
| Total Annual Premium^ (HK\$) 全年保費總額^ (港幣/元) | | | | | | | | | | = | |

Additional Information for Optional Covers⁴(if applicable) 自選保障補充資料⁴ (如適用)

| | |
|---|---|
| Insured Details 受保人資料 | Insured Person ⁵ 受保人 ⁵ |
| Personal Accident 個人意外保障 | |
| Name 姓名 | |
| Date of Birth (D/M/Y) 出生日期 (日/月/年) | |
| HKID No. 香港身份證號碼 | |
| Occupation 職業 | |
| Family Personal Accident 家庭個人意外保障 | |
| Name 姓名 | |
| Age 年齡 | |
| HKID / Birth Certificate No. 香港身份證 / 出世紙號碼 | |
| Date of Birth (D/M/Y) 出生日期 (日/月/年) | |
| Occupation 職業 | |
| Domestic Helper 家庭傭工保障 | |
| Name of Domestic Helper 家庭傭工姓名 | |
| Gender 性別 | <input type="checkbox"/> M 男 <input type="checkbox"/> F 女 |
| HKID / Passport No. 香港身份證 / 護照號碼 | |
| Date of Birth (D/M/Y) 出生日期 (日/月/年) | |
| Nationality 國籍 | |

Remarks 註:

- For any property exceeding HK\$5,000 which you would like to insure, please provide invoice to prove its value
如欲投保任何價值超過港幣5,000元的財物，請於投保時提供收據證明
- The Sum Insured of unspecified items should represent the maximum possible value of all the properties you are likely to carry away from home at any one time
非指定受保財物的投保總額應為外出時隨身攜帶所有財物的最高總額
- Please describe each item insured with the value in a separate sheet
請另紙詳述投保物品及其價值
- Please provide details of beneficiary(ies) (if necessary) in a separate "Beneficiary Form"
如需指明受益人，請填寫有關之「受益人表格」
- If there are more than one insured person, please provide the related information on a separate sheet 如受保人多於一位，請另紙填寫資料
MSIG Insurance (Hong Kong) Limited reserves its right to underwrite buildings over 30 years at its sole discretion.
三井住友海上火災保險(香港)有限公司保留承保樓齡超過三十年的樓宇之權利。

Insurance Information 投保資料

If any of the below answer is "Yes", please give details in a separate paper
如下列任何一項回答為「是」，請另紙作詳細說明

Applicable to all sections / 適用於所有保障

Do you have any insurance of the same kind with other insurance companies?
您是否擁有其他保險公司的同類型保險？ Yes 是 No 否

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?
在申請投保同類保險時，您曾被拒絕或被要求附加特殊條款及/或額外保費？ Yes 是 No 否

Have you made any claims under any insurance related to your application within the past two years?
過往兩年內，您曾否就與今次申請有關的任何保險提出索賠？ Yes 是 No 否

Home Contents & House Section Only / 適用於家居財物及樓宇建築保障

Is your home: 您的居所是否:

- a village house, bungalow, duplex house, townhouse or detached house?
村屋 / 平房 / 複式屋 / 聯排屋 / 獨立屋? Yes 是 No 否
- built of and roofed with materials other than bricks, stone and concrete?
以磚瓦、石頭或水泥以外的材料建造其結構及屋頂? Yes 是 No 否
- aged 45 years or above?
樓齡已超過45年或以上? Yes 是 No 否
- constructed with an open kitchen?
設有開放式廚房? Yes 是 No 否

Are there any household improvements made of glass, metal, plastic or the like?
(Not applicable to non-structural indoor items e.g. shower sliding door/panel made by glass)
任何以玻璃、金屬、塑膠或類似物料所建造的家庭改善? (非結構性室內物品則除外，例如：淋浴間的玻璃屏/玻璃趟門。) Yes 是 No 否

Are there any outbuilding items such as fences, gates, paths or garages?
您的居所是否有任何附屬建築物，如圍欄、大閘、小徑或車路? Yes 是 No 否

Do you have any insured home contents being kept in the open or on a rooftop?
您是否有任何受保之家居財物存放在露天地方或天台? Yes 是 No 否

Personal Accident Section Only / 適用於個人意外保障

Is any insured person's hearing or sight in anyway impaired, or does any insured person have any physical defect or infirmity?
任何受保人中之聽覺及視覺有否缺憾之處或體質有否不健全或傷殘? Yes 是 No 否

Is there anything hazardous about any insured person's occupation or pursuits?
任何受保人中之職業或工作有否存在危險? Yes 是 No 否

Domestic Helper Section Only / 適用於家庭傭工保障

Has your domestic helper been confined in a hospital for surgery or treatment of sickness or injury resulting from an accident in the past 3 years?
過往三年內，您的家庭傭工是否曾因患病或意外受傷而需入院接受手術或治療? Yes 是 No 否

Is he/she receiving or contemplating any medical attention or surgical treatment or taking any medicine?
他/她是否正在或預算接受醫藥治療或觀察或手術護理或服用藥物? Yes 是 No 否

Payment Instruction and Authorisation 付款說明及授權書

I shall arrange the premium and levy payment⁶ with my insurance agent / broker 本人將安排保費及保費徵費⁶ MSIG Insurance (Hong Kong) Limited directly 直接支付予三井住友海上火災保險(香港)有限公司

Payment mode 付款方式 Visa MasterCard 萬事達 Cheque 支票 (please make your cheque payable to "MSIG Insurance (Hong Kong) Limited", 支票抬頭請填寫「三井住友海上火災保險(香港)有限公司」)

Credit Card Account Number (Accept credit card in Hong Kong currency only)
信用卡賬戶號 (只接受港幣信用卡)

Expiry Date 有效日期至

Issuing Bank 發卡銀行

Name of Cardholder 持卡人姓名

HKID No. 香港身份證號碼

I hereby authorise MSIG Insurance (Hong Kong) Limited to charge the total amount of the policy to my credit card account for this insurance. 本人謹此授權三井住友海上火災保險(香港)有限公司從本人信用卡賬戶中扣除本保險的總費用。

Cardholder's Signature 持卡人簽署

(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式樣相同。)

Date 日期 (D) (M) (Y)
日 月 年

Declaration:

- I/We desire to effect the insurance specified herein and declare that I/We:
- agree that MSIG Insurance (Hong Kong) Limited reserves the final right to accept or decline my application.
 - am/are or will be by the Policy Commencement Date, the legal owner/s or the tenant/s of the insured premises.
 - warrant that no illegal structure exists in the insured premises.
 - warrant that the insured premises is solely for domestic use with no commercial purpose.
 - warrant that the insured premises is not a sub-divided home or sub-let property.
 - warrant that the information given and answers to questions herein are true and correct to the best of my/our knowledge.
 - have not withheld facts likely to influence assessment of this application.
 - agree that this application, declaration and other information provided shall form the basis of the contract and agree to accept the terms, limitations, exclusions, conditions, clauses and warranties contained in the policy/policies and/or as modified or extended by any endorsements thereon.

聲明:

- 本人(等)特此聲明:
- 同意三井住友海上火災保險(香港)有限公司保留其接納或不受理本人(等)申請書的最後權利。
 - 現時或在保單生效之時是此受保住所的合法業主或租客。
 - 保證投保物業內並無違例建築物。
 - 並未隱瞞可能影響本申請書評估的事實。
 - 保證投保物業並無分租或轉租。
 - 保證所填資料及對所載問題的回答，據本人(等)確信，均為正確無訛。
 - 並未隱瞞可能影響本申請書評估的事實。
 - 同意本申請書、聲明及所提供的其他資料作為合法基礎，並同意接受本保單所載及/或其任何修訂或擴充的條款、限制、不承保事項、條件、條文及保證。

Declaration of Broker Commission:

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by MSIG Insurance (Hong Kong) Limited ("MSIG"), MSIG will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to MSIG that he or she is authorised to do so.

The applicant further understands that the above agreement is necessary for MSIG to proceed with the application.

經紀佣金聲明:

申請人明白、確知及同意，三井住友海上火災保險(香港)有限公司(「三井住友保險」)會就申請人購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向三井住友保險確認他/她已獲該法人團體授權。
申請人亦明白三井住友保險必須取得申請人以上的同意，才可以處理其保險申請。

⁶Important Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this proposal form are subject to levy.

⁶重要事項: 收取保費徵費之新規定 - 保險業監管局(保監局)已於《保險業條例》中公佈有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本投保書上所列明的保費金額將附加保費徵費。

IMPORTANT NOTE: Please refer to the Home Protector 2.0 Policy (which will be issued to you upon acceptance of your proposal) for the applicable terms, conditions and exclusions.
重要事項: 有關條款細則及不承保範圍，請參閱家居保險計劃 2.0 保單 (於接納您的投保書後奉上)。

Appendix: Notice to customers relating to the Personal Data (Privacy) Ordinance ("the Ordinance")

MSIG Insurance (Hong Kong) Limited ("MSIG", "we" or "us") would ask that you take the time to read this privacy policy carefully. In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.

PRIVACY POLICY

MSIG takes your privacy very seriously. To ensure your personal information is secure, we communicate and enforce our privacy and security guidelines according to the relevant laws and regulations. MSIG takes precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorised access, disclosure, alteration, and destruction. Furthermore, we will not sell your personal information to anyone for any purposes. MSIG imposes very strict sanction control and only authorised staff on a need-to-know basis are given access to or will handle your personal data, and we provide regular training to our staff to keep them abreast of any new developments in privacy laws and regulations.

We will only retain your personal data in our business records for as long as it is necessary for business and tax purposes as permitted by the laws. We will require our agent, contractor or third party who provides administrative or other services on our behalf to protect personal data they may receive in a manner consistent with this policy. We do not allow them to use such information for any other purposes. If you have any questions or inquiries regarding our privacy policy, please feel free to contact us.

We may amend this Privacy Policy at any time and for any reason. The updated version will be available by following the 'Privacy Policy' link on our website homepage at msig.com.hk. You should check the Privacy Policy regularly for changes.

Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products ("the Product") that we provide to you and in order for us to deliver and improve the customer service. This includes but not limited to the personal data contained in the proposal form or in any documents in relation to the Product or any claim made under the Product.

Your personal data may be used for **obligatory purpose** or **voluntary purpose**. If personal data are to be used for an obligatory purpose, you MUST provide your personal data to MSIG if you want MSIG to provide the Product. Failure to supply such data for obligatory purpose may result in MSIG being unable to provide the Product.

The **obligatory purposes** for which your personal data may be used are as follows:-

- processing and evaluating your insurance application and any future insurance application you may make;
- our daily operation and administration of the services and facilities in relation to the Product provided to you;
- variation, cancellation or renewal of the Product;
- invoicing and collecting premiums and outstanding amounts from you;

- assessing and processing claims in relation to the Product and any subsequent legal proceedings;
- exercising any right of subrogation by us;
- contacting you for any of the above purposes;
- other ancillary purposes which are directly related to the above purposes;
- complying with applicable laws, regulations or any industry codes or guidelines; and
- detecting and preventing fraud (whether or not relating to the policy issued in respect of this application).

The **voluntary purposes** for which your personal data may be used are any sales, marketing, promotion of other general insurance services and products provided by MSIG. The personal data we intend to use for voluntary purposes are your name, your address, your phone number and email address.

If you do not wish MSIG to use your personal data for the voluntary purposes listed above, you should tick the box on the right and send us a copy of this Notice at the address listed below together with the required information which are necessary for us to process your opt-out request. You may also notify us by filling in the General enquiry form - Opt-out from direct marketing activities on our website at msig.com.hk.



In your notification, you must supply the same required information as listed below.

| |
|---|
| To enable us to process your opt-out request, please provide us below information and send to: The Data Protection Officer at 9/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong. |
| Full Name: |
| Contact Number: |
| HKID Number: (for identification purpose) |
| Policy / Certificate / Acknowledgement Number (if you have one): |
| NOTE: This instruction will override all previous instructions relating to direct marketing that have been given to MSIG. |

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance broker;
- our legal and professional advisors;

- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- the Insurance Complaints Bureau and similar industry bodies; and
- government agencies and authorities as required or permitted by law;
- fraud prevention organizations;
- other insurance companies (whether directly or through fraud prevention organization or other persons named in this paragraph);
- the police; and
- databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong.

If you have any enquiries or require assistance with this Personal Information Collection Statement, please call us at (852) 3122 6922.

Applicant's Signature

Date _____ (D) _____ (M) _____ (Y)

附錄：致各客戶有關個人資料（私隱）條例（“條例”）通知書

三井住友海上火災保險（香港）有限公司（下稱「三井住友保險」、「我們」或「本公司」）請您仔細閱讀下列條款與條件。如此聲明的英文版本與中文版本內容有歧異，將以英文版本為準。

私隱政策

三井住友保險極為重視您的私隱。為了保障您的個人資料，我們以有關法例及規例為準則，向公司內部傳達並執行我們定立之私隱及保障指引。三井住友保險採取預防措施以保障您的個人資料免遭受遺失、盜竊、誤用，以及在未經許可之情況下被取用、洩露、更改及破壞。此外，我們均不會出售您的個人資料給任何人。三井住友保險嚴格執行認可管制，只容許獲授權之職員在必需要的情況下，取用或處理您的個人資料。我們會向職員定期提供培訓，確保他們知悉任何有關私隱法律及規例的新發展。

我們只會法律容許並必需用於業務及稅務用途之情況下，保留您的個人資料作為我們的業務記錄。我們會向以本公司之名義提供行政或其他服務之代理、承辦商或第三者，要求他們遵循本政策保護有可能收到的個人資料。本公司不會容許他們使用有關資料於任何其他目的。如您對我們的私隱政策有任何疑問，歡迎聯絡我們查詢。

我們可能不時修改此範本。修改後的範本可於本公司網頁 msig.com.hk 下載。您應定期查閱此範本所修改的內容。

個人資料收集聲明

個人資料是可以用作獨立識別或聯絡個別人士之數據。貴為我們的客戶，您須向我們不時提供與我們提供之一般保險服務及保單產品（下稱「保單」）相關的個人資料，讓我們向您提供客戶服務及改善服務質素。當中包括但不限於您在申請表填寫或任何與保單有關之文件上或任何透過保單索償上所載之個人資料。

您的個人資料可被用於強制性或自願性用途。如個人資料是用於強制性用途，而您希望三井住友保險提供有關保單，則您必須向三井住友保險提供有關個人資料，否則三井住友保險將不能向您提供有關保單。

您的個人資料可被用於以下強制性之用途：

- 處理及審批您的保險申請或您將來提交的保險申請；
- 向您提供與保單及核保相關之日常運作及行政用途；
- 保單之更改、取消或續保用途；
- 發出繳交保費通知及向您收取保費及欠款；
- 評估及處理透過保單索償及任何繼後法律訴訟之用途；
- 由本公司行使代位權利之用途；
- 就以上用途聯絡您；
- 其他與上述用途有直接關係的附帶用途；
- 遵循適用法律、條例及業內守則及指引；及
- 偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的用途。

而自願性用途則指任何三井住友保險提供的其他一般保險服務及保單產品之銷售、市場營銷及推廣。用作自願性用途之個人資料則為您的姓名、地址、電話號碼及電郵地址。

如您不欲三井住友保險將您的個人資料用作上述自願性用途，您應於右列方格加上剔號並將此通告之副本連同您要求拒絕服務所必須提供的資料（詳情如下）郵寄至下列地址。



您亦可填妥本公司網頁 msig.com.hk 的一般查詢表格 - 拒絕直銷活動。

為讓我們能夠處理您以上提出的拒絕服務之請求，請提供以下資料並寄至三井住友海上火災保險（香港）有限公司的資料保護主任：香港太古城英皇道1111號太古城中心第一期9樓。

姓名：

聯絡電話：

香港身份證號碼：
(作識別之用)

保單號碼 / 證書編號 / 確認編號 (如適用)：

附註：此拒絕服務要求將會取代您先前給予三井住友保險一切關於直接促銷的指示。

就任何上述的用途，我們所收集的個人資料可能會被轉移至：

- 向我們提供行政、通訊、電腦、付款、保安及其他服務的第三方代理、承包商及顧問（包括：醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商）；
- 處理索賠個案的理賠師、理賠調查員及醫療顧問；
- 再保公司及再保經紀；
- 您的保險經紀；
- 我們的法律及專業業務顧問；
- 我們的關連公司（以《公司條例》內的定義為準）；
- 香港保險業聯會（或同類的保險公司聯會）及其會員；
- 保險投訴局及同類的保險業機構；
- 法例要求或許可的政府機關；
- 防欺詐組織；
- 其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；
- 警察；及
- 保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）。

為了確保您的個人資料之準確性，您同意授權本公司查閱並核實任何由保險業內保險公司聯會所收集有關您的個人資料。

根據有關法例及規例，您有權查閱及更正本公司所持的任何載有您的個人資料之記錄。如您欲行使以上權利，可以書面形式投寄至香港太古城英皇道1111號太古城中心第一期9樓三井住友海上火災保險（香港）有限公司，通知本公司的資料保護主任。

如您對此個人資料收集聲明有任何疑問或須協助，請致電(852) 3122 6922與我們聯絡。

投保人簽署

日期 _____ 日 _____ 月 _____ 年