

家居安心保險

東京海上火災保險(香港)有限公司
- 服務香港超過50年

東京海上火災保險(香港)有限公司乃Tokio Marine集團全資附屬公司，為全球最實力雄厚的保險集團其中之一。成立於1879年，日本東京海上日動火災保險株式會社為Tokio Marine集團旗下之旗艦公司並獲國際著名評級機構標準普爾(Standard & Poor's)評定公司財政評級為"AA-".

本集團在全球超過40個國家擁有卓越的國際網絡，涉及業務多達130項，僱用員工超過21,000名；強大的商業網絡更延伸至亞洲各地包括中國和香港。

東京海上火災保險(香港)有限公司的發展歷史可追溯至1953年。時至今日，我們已成為本港三大貨運保險公司之一，並獲標準普爾(Standard & Poor's)評級為"A+".

產品特點

東京海上火災保險(香港)有限公司家居保險特別為閣下的家居提供全面的保障及24小時支援熱線。

第一項 - 家居財物保險 (基本保障)	最高賠償額(HK\$)
1. 家居保險保障的項目包括因火災、入屋盜竊、颱風、地震、洪水、水管破裂以及其他災禍造成的損失或損壞	\$300,000 至 \$1,500,000
a) 貴重物品	\$50,000 (每件 \$5,000)
b) 其他物品	每件 \$75,000
自負額 (每次損失) 以發生事故時計算	由於水引致之財物損失每次為 \$2,000
樓齡少於31年	其他損失每次為\$500
樓齡由31至40年	由於水引致之財物損失每次為 \$3,000或5% (以何者為高計算其他損失每次為\$1,000)

第一項的免費附加保障

1. 臨時住宿保障 投保住所因受保事故而無法入住，而需暫時遷往別處居住時所產生之租金費用	每年 \$50,000 (每天 \$1,500)
2. 個人意外保障 由於火災或入屋竊賊而導致投保人及其家人因意外而死亡	每年 \$200,000 (每人 \$50,000)
3. 入屋搶劫現金津貼 因家居遭竊而引致投保人及其家人受傷之現金津貼	每年 \$20,000 (每人 \$5,000)
4. 現金和信用卡保障 因家居遭盜竊而引致的現金損失，或信用卡被非法使用而引致的金錢損失(香港境內)	每年 \$3,000
5. 門鎖和鑰匙更換費用 因家居遭盜竊而引致窗戶和大門的門鎖損壞而需更換之費用	每年 \$2,500
6. 災場清理費用 意外後清理災場之費用	每年 \$25,000
7. 暫時搬遷費用(香港境內) 意外後財物需暫時搬離住所所以作維修或清潔之搬遷費用	每年 \$50,000
8. 搬遷保障(香港境內) 因專業搬屋公司從舊居遷往新居的過程中所引致的財物損失或破壞	每年 \$50,000 自負額每次 \$1,000

9. 冷藏食品保障 因意外而導致冰箱發生故障或因停電而引致食物變質之損失	每年 \$5,000
10. 僱工之財產保障 因意外導致僱工之財物遭到損失	每年 \$1,500
11. 香港境內個人財物保障 個人財物在香港境內遭到意外而引致之損失或破壞	每年 \$1,500
12. 室內動工或維修 承建商進行室內動工、維修、保養或裝修工程期間引致住所遭受意外的損失及損毀，惟有關工程費用不得超過\$30,000元及施工期須以兩個月為限。	以第一項(家居財物保險)部分之投保額為最高賠償額計
13. 24小時家居支援服務熱線 閣下將享受到24小時家居支援熱線。這項由Inter Partner Assistance 公司提供的服務為閣下提供電工、水務工、鎖匠、鋸窗框維修、保姆家務服務、清潔和除蟲服務等的資訊。	

第二項 - 全球個人責任保險 (免費保障)	最高賠償額(HK\$)
因投保人或家庭成員之疏忽而引致第三者受到身體傷害或財物損失並因此需要承擔法律責任	每次 \$7,500,000 及在受保期內不設上限
保障範圍包括：	
1. 同住之家屬在閣下家中工作而引致之第三者責任	
2. 公共範圍之業主責任	
3. 住客責任保障	
4. 室內工程責任保障，惟有關工程	a) 費用不得超過\$30,000 b) 施工期須以兩個月為限 c) 每年賠償不超過\$1,000,000

自負額 (每次損失) 以發生事故時計算

樓齡少於31年	由於水引致第三者之財物損失 每次為\$2,000 其他損失每次為\$500
樓齡由31至40年	由於水引致第三者之財物損失 每次為\$3,000或5% (以何者為高計算其他損失每次為\$1,000)

滲水保障 - 只適用於第一項 (自選投保)

由於3號或以上之颱風信號或黃色以上之暴雨警告信號懸掛期間由滲水所引致之家居財物損失，最高總賠償額為港幣150,000

自負額 (每次損失) 以發生事故時計算

樓齡少於31年	首\$3,000
樓齡由31至40年	首\$5,000

家居財物投保額及保費一覽表 (全年保費HK\$)

家居財物 投保額	非婚房 保費	婚房# 保費	滲水保障 (自選投保) 保費
\$300,000	\$680	\$1,250	\$200
\$500,000	\$950	\$1,750	\$200
\$750,000	\$1,250	\$2,250	\$200
\$1,000,000	\$1,500	\$3,000	\$200
\$1,250,000	\$1,750	N/A	\$200
\$1,500,000	\$2,000	N/A	\$200

即獨立屋/半獨立屋/村屋 (不超過4層，天台層不包括在內)

注意事項 - 樓宇建成超過40年，須經本公司核保

主要不保事項：

- 因戰爭、恐怖主義或者核威脅而遭受的損失或破壞
- 物品的自然損耗、磨碎、擦破、生鏽和腐蝕等
- 隱形眼鏡、手提電話和傳呼機的損失或破壞
- 如投保住所有分租情況之盜竊保障
- 與業務相關的設備所遭受到的損失或破壞

如本單張內之中文內容與英文有異，一切內容將以英文為準。
本保險之保障詳情，請參閱保單內之條款。

世界保險
caringcompany

Home Plus Insurance 家居安心保險



東京海上火災保險(香港)有限公司

The Tokio Marine and Fire Insurance Co. (HK) Ltd.

27A, United Centre, 95 Queensway, Hong Kong 香港金鐘道九十五號新一中心二十七樓A室
Tel 電話: (852) 2529 4401 Fax 傳真: (852) 3405 9837 Website 網址: www.tokiomarine.com.hk

Tokio Marine Hong Kong

- serving Hong Kong for more than 50 years

The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("the Company") is a wholly-owned subsidiary of Tokio Marine Group, one of the largest international insurance groups in the world. The flagship company of Tokio Marine Group is Tokio Marine & Nichido Fire Insurance Co. Ltd. founded in 1879 with credit rating of "AA-" (S&P). The Group has more than 21,000 employees all over the world and a prominent global network of more than 130 operations in over 40 countries and also a strong network in Asia including China and Hong Kong.

Tokio Marine's history in Hong Kong can be dated back to 1953. The business has been growing together with the economy of Hong Kong since then. The Company is now one of the top three Marine Cargo Insurance Companies in Hong Kong with credit rating of "A+" (S&P).

Product Features

Tokio Marine's Home Insurance is specially designed to protect your home with a comprehensive coverage at a competitive cost plus various extra benefits and 24 hours hotline assistances.

Section 1 - Home Contents (Basic Section)	Maximum Limit (HK\$)
1. "All Risks" cover including loss or damage caused by fire, burglary, typhoon, earthquake, flood, bursting of water pipes and many other mishaps.	Ranging from \$300,000 to \$1,500,000
a) Valuables items	\$50,000 (\$5,000 per item)
b) Other items	\$75,000 per item

Policy excess (each and every loss at the time of loss)

Building aged below 31	\$2,000 for Water Damage \$500 for other loss
Building aged from 31-40	\$3,000 or 5% of adjusted loss, whichever is higher for Water Damage \$1,000 for other loss

Free Additional Benefits

1. Alternative accommodation The rental expenses incurred for temporary accommodation for the period while your home is uninhabitable due to an insured accident.	\$50,000 per year (\$1,500 per day)
2. Personal accident benefits Fatal accident to you or your family resulting from fire or theft at home.	\$200,000 per year (\$50,000 per person)
3. Burglary injury cash allowance The medical expenses actually incurred by you and/or your family as a result of injury caused by robbery at home.	\$20,000 per year (\$5,000 per person)

4. Money and unauthorized use of credit cards Loss or theft of Money at home or loss arising from unauthorized use of credit cards occurring within Hong Kong.	\$3,000 per year
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5. Replacement of locks and keys Replacement of damaged window and door locks to main entrance due to burglary.	\$2,500 per year
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6. Removal of debris This covers the cost of removal of debris when your home is accidentally damaged.	\$25,000 per year
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7. Temporary removal Loss of or damage to contents while temporarily removed from Your Home but within HK for storage, cleaning, renovation, maintenance, modification or repair.	\$50,000 per year
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8. Household removal Loss of or damage to contents while in the course of removal by professional removers from your current home to your new home within Hong Kong.	\$50,000 per year Excess \$1,000 for each and every loss
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9. Frozen Food and Drinks Replace the food damaged in your freezer unit due to breakdown or power supply failure.	\$5,000 per year
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10. Domestic helper's property Accidental loss of or damage to the property belonging to your domestic helper at home.	\$1,500 per year
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11. Personal effects in Hong Kong According loss of or damage to your personal effects in Hong Kong.	\$1,500 per year
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12. Interior Alteration or Repair Coverage to Contents should not be prejudiced by any interior works of alternation, repair, decoration or maintenance performed by an independent contractors subject to the contract value less than HK\$30,000 and the contract period not exceeding 2 months.	According to Maximum Limit of the Section 1 - Home Contents
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13. 24-Hour Home Assistance Hotline Service

You will automatically receive the benefits of 24-Hour Home Assistance Referral Service. Provided by Inter Partner Assistance, this service assists you in arranging referral information on electrician, plumber, locksmith, aluminum-made window frames repairer, baby sitting/home nursing, home cleaning and pest control service.

Section 2 - Worldwide Personal Liability (Free with Basic Section)	Maximum Limit (HK\$)
Home Insurance provides protection for you and your family members against legal liability towards third parties for their bodily injury or property damage caused by you or your family members' negligence.	\$7,500,000 per event and Unlimited for any one period of insurance.

We will also cover:

1. your resident domestic helper(s) in the course of employment with you at your home
2. Property Owner's Liability in Common Area
3. Tenant's Liability
4. Liability for Interior Works carried out by Independent Contractor, subject to
 - a) the contract value less than \$30,000
 - b) the contract period not exceeding 2 months
 - c) the limit of indemnity during the period of insurance not exceeding \$1,000,000

Policy excess (each and every loss at the time of loss)

Building aged below 31	\$2,000 for Water Damage to Third Party Property \$500 for other loss
Building aged from 31-40	\$3,000 or 5% of adjusted loss, whichever is higher for Water Damage to Third Party Property \$1,000 for other loss

Seepage of Water - Under Section 1 (optional Cover)

Seepage of water due to tropical cyclone warning signal no. 3 or above or amber or above rainstorm warning signal has been issued, subject to a maximum limit to home contents of \$150,000

Excess (each and every loss at the times of loss)

Building aged below 31	the first \$3,000
Building aged from 31-40	the first \$5,000

Home Contents Sum Insured and Premium Table (Annual Premium HK\$)

Home Contents Sum Insured	Non Low-Rise House	Low-Rise House#	Seepage of Water (optional Cover)
\$300,000	\$680	\$1,250	\$200
\$500,000	\$950	\$1,750	\$200
\$750,000	\$1,250	\$2,250	\$200
\$1,000,000	\$1,500	\$3,000	\$200
\$1,250,000	\$1,750	N/A	\$200
\$1,500,000	\$2,000	N/A	\$200

Low-Rise House - house / semi-detached house / village house of not more than 4 storeys other than roof floor

Notice- Application is subject to underwriting if the building age over 40 years old.

Major Exclusions

- This insurance contains some exclusions such as:
- Loss of or damage due to war, terrorism or nuclear risks
 - Uninsurable risks such as wear and tear, scratching, rust, corrosion
 - Loss of or damage to contact lenses, portable phones and pagers
 - Theft in your home should any part be let
 - Loss of or damage to equipment used in connection with business or employment

Should there be any discrepancies between the Chinese & English versions, English version shall prevail. Please refer to the policy for complete details. A specimen policy can be made available on request.

家居安心保險申請表 HomePeace Insurance Application Form



東京海上火災保險(香港)有限公司
The Tokio Marine and Fire Insurance Co. (HK) Ltd.
27A, United Centre, 95 Queensway, Hong Kong
Tel: (852) 2529 4401 Fax: (852) 3405 9837
Website: www.tokiomarine.com.hk

如欲投保，請傳真至 (852) 3405 9837或親寄至東京海上火災保險(香港)有限公司，
香港金鐘道九十五號統一中心二十七樓A室
If you are interested to apply for this insurance, please fax to (852) 3405 9837 or
send it to The Tokio Marine and Fire Insurance Co. (HK) Ltd.,
27A, United Centre, 95 Queensway, Hong Kong

投保人資料

Details of Applicant

姓名 (與香港身份證或商業登記名稱一致) 先生 Mr 女士 Ms
Name of Policyholder (as on HKID or BR)

香港身份證號碼 (如適用)

HKID No. (if applicable)

出生日期 (日/月/年) (如適用)

Date of Birth (dd/mm/yy) (if applicable)

婚姻狀況 (如適用)

Marital Status (if applicable)

職業 (如適用)

Occupation

通訊地址

Correspondence Address

住宅電話
Home Tel.

聯絡電話

Contact Tel.

電子郵件

Email

家居財物詳情 (基本保障) Home Contents (Basic Section)

投保家居地址 (如與上址不同)

Address of home to be insured (if different from above address)

建築總面積 (平方呎)
Gross Floor Area (in square feet)

樓宇年份

Age of building

投保額

Sum Insured:

閣下之居所是否屬於獨立屋/半獨立屋/村屋? 是 Yes 否 No
Is your home build in a house/
semi-detached house/village house?

TMHK/GRHO/201212

投保居所的用途
Home to be insured for 自住 Self-occupied 租用 Tenant

* 閣下是否要求為家中任何一件價值超過 \$75,000的家居財物進行單獨投保? 是 Yes 否 No

* Do you require insurance for any single household item with a value exceeding \$75,000?

如果“是”，請詳細註明並列出其價值：

If “Yes”, please specify and list item(s) with their values:

* 閣下是否要求為家中任何一件價值超過 \$5,000的貴重財物進行單獨投保? 是 Yes 否 No

* Do you require insurance for any single valuable item at home with a value exceeding \$5,000?

如果“是”，請詳細註明並列出其價值：

If “Yes”, please specify and list item(s) with their values:

* 本公司或會收取適當的額外保費
An additional premium will be charged by us as appropriate
若空位不敷應用，請另加紙張填寫
Should there be insufficient space, please continue on a separate sheet

滲水保障 - 只適用於第一項 (自選投保項) Seepage of Water - Under Section 1 (Optional)

閣下是否要求家居財物滲水保障?
Do you require insurance for Seepage of Water cover? 是 Yes 否 No

毛保費 (HK\$) Gross Premium (HK\$)

家居財物保險 (基本保障)

Home Contents (Basis Section)

矮房

Low-Rise House

\$ _____

非矮房

Non Low-Rise House

\$ _____

滲水保障

Seepage of Water Cover

\$ _____

總保費 (Total Premium)

\$ _____

生效日期 Policy Effective Date

日期 _____ 月 _____ 年 _____ 一年
Date _____ Month _____ Year _____ for one year

請回答以下問題

Please answer the following questions

- 閣下所投保的家居保險曾被保險公司拒絕受保或增加條款(增加保費)？
Have you ever been refused and/or required special terms (or additional premiums) for any of the insurance sections now proposed?
 是 Yes 否 No
- 閣下所投保的家居保險在過去三年內，曾否向保險公司索償過？
Did you suffer in the past three years any loss for any of the risks proposed to be covered by this insurance?
 是 Yes 否 No
- 閣下之居所建築年份是否超過40年？
Has your home been built for over 40 years?
 是 Yes 否 No
- 閣下之居所不是由磚塊、石頭或者混凝土建成？
Is your home not built and roofed with bricks, stone or concrete?
 是 Yes 否 No

如果以上問題中有任何回答為“是”，請註明詳情(若空白不敷應用，請另加紙張填寫)：

If you answer "Yes" to any of the above questions, please give details (Please continues on a separate piece of paper if the space is insufficient):

**聲明及簽署
Declaration & Signature**

- 本人(我們)明白此次投保申請書內的資料就本人(我們)所知所信，全部真實無訛。本人(我們)明白此次投保申請書將成為本人(我們)與東京海上火災保險(香港)有限公司(簡稱“本公司”)簽訂合約的依據。
I/ We have not withheld any material information and I/We accept that this application and declaration shall be the basis of and incorporated in the contract between I/We and The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("the Company").
- 本人(我們)明白及同意此保單將於東京海上火災保險(香港)有限公司核准此申請書並已獲得保費之後方能正式生效。
I/We understand that the liability of the Company does not commence until this proposal has been accepted by the Company and the premium has been paid.
- 本人(我們)明白及同意若此保險經由中介人安排，並由東京海上火災保險(香港)有限公司承保(簡稱“本公司”)，本公司將會付佣金予該中介人。
I/We understand and agree that the Company will allow brokerage/commission to the intermediary, if any, involved in placing this insurance with the Company.

有關收集個人資料聲明 Personal Information Collection Statement

本人(我們)提供的資料，為東京海上火災保險(香港)有限公司提供保險業務所需，並可能使用於下列目的：

The information provided by me/us to The Tokio Marine and Fire Insurance Company (Hong Kong) Limited (the Company) is collected to enable the Company to carry on insurance business and may be used for the purpose of:

- 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或更新；any insurance or financial related product or service or any alterations, variations, cancellations, renewal of the said products or services;
- 任何索償，或該等索償的調查或分析；及
any claim or investigation or analysis of such claim; and

- 行使任何代位權；及
exercising any right of subrogation; and
可能轉移予：
may be transferred to:
- 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的仲介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；
any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes;
- 現存或不時成立的任何保險公司協會或聯會或類同組織(「聯會」)以達到任何上述或有關目的，或以便「聯會」執行其監督職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能；及
any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and
- 透過「聯會」轉移予任何「聯會」的會員，以達到任何上述或有關目的。
related purposes of the Federation by the Federation for any of the above or related purposes.

此外，在此授權東京海上火災保險(香港)有限公司由「聯會」從保險業內收集的資料中查閱及/或核對閣下任何資料。

本人(我們)有權查閱及要求更正由東京海上火災保險(香港)有限公司持有的本人(我們)的個人資料，若有此需要可寫信並寄至香港金鐘道九十五號統一中心二十七樓A室向該公司協理官員提出。

Moreover, the Company is hereby authorized to obtain access to and/or to verify any data provided by me/us with the information collected by the Federation from the insurance industry.

I/ We understand that I/We have the right to obtain access to and to request correction of any personal information concerning myself/ourselves held by the Company. Requests for such access can be made in writing to the Compliance Officer, 27A, United Centre, 95 Queensway, Hong Kong.

重要通告 IMPORTANT NOTICE:

申請人明白、確知及同意，本公司會就申請人購買及接受其簽署的保單，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本公司確認他/她已獲該法人團體授權。

申請人明白本公司必須取得申請人以上的同意，才可以處理其保險申請。

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

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

申請人簽名 Applicant's Signature with Company Chop:	申請日期 Date of Application:
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