



## 自選家居保險計劃 業主保險



買樓收租既可為資產保值，又可帶來穩定入息；但萬一發生事故，可能會令身為業主的您帶來不便、煩惱。自選家居保險計劃—業主保險助您釋除疑慮，為您提供至貼心保障，令生活更加自在。

自選家居保險計劃—業主保險為業主提供至貼心保障：



### 關顧您的個人責任

- ✓ 業主法律責任及業主就公用地方承擔的責任  
保障業主因出租物業或其所在之大廈公眾地方發生意外而須負上之法律責任保障高達10,000,000 港元



### 照顧您的物業

- ✓ 租金損失  
賠償因下列情況導致的租金損失，最高賠償額為每月20,000 港元，最多六個月：
  - 您的家居因受保事故而引致不宜居住；或
  - 您的租客拖欠租金（受限於部分保單條款及細則）
- ✓ 家居財物  
即使是出租物業，只要物業內有屬於您的傢俬、設置、裝置及裝修，我們也會提供保障。家居財物之最高保障額高達250,000 港元



### 為您提供緊急支援

- ✓ 24 小時緊急家居支援服務  
自選家居保險計劃—業主保險免費為您提供24小時緊急家居支援服務，快捷方便，助您應付自己或租戶之需要。特設「免找數方案」，讓您享受無憂的保障體驗。緊急家居支援服務包括：
  - 水喉匠支援
  - 電工支援
  - 鎖匠支援

## 保障表

保障範圍	最高保障額(港元)
<b>標準保障</b>	
<b>第一節 – 法律責任</b>	
業主法律責任及業主就公用地方承擔的責任	每年保額 <b>10,000,000</b>
<b>第二節 – 家居財物</b>	
<b>總保障額</b>	每年保額 <b>250,000</b>
<b>A) 基本保障</b>	
– 家居財物	每組 100,000
<b>B) 額外保障</b>	
您的物業保障	
– 消防員造成的損壞	每年 250,000
– 清理碎碟	每次意外 20,000
– 室外家居財物保障	每次意外 50,000 (每件 2,500)
– 暫時搬遷	每次意外 50,000
– 室內裝修	每次意外 100,000
您的租金損失保障	
(a) 當家居因發生受保事故而引致不宜居住，或	每月 20,000
(b) 當您的租客未有按照「租賃協議」所訂明的條款及細則繳付租金，惟您必須已經	最長賠償期 6 個月
(i) 採取有關對租客的法律行動；並且	
(ii) 獲法院就租客逾期繳付的租金頒令裁決；並且	
(iii) 於法院頒令裁決後一個月內仍未能取回逾期繳付的租金。	
<b>第三節 – 緊急援助服務</b>	
24小時緊急家居支援服務	
電力維修、水喉匠、鎖匠	免找數方案
<b>自選保障</b>	
<b>第四節 – 樓宇</b>	
樓宇的意外損毀	以重建費用計算
<b>額外保障</b>	
– 清理碎碟	每次重建費用之 5%
– 建築師及測量師費用	每次重建費用之 5%

## 24小時緊急家居支援服務 — 免找數方案

	基本時段	非基本時段
標準地區	免找數	800港元附加費
偏遠地區	800港元附加費	1,200港元附加費

24小時緊急家居支援服務必須由蘇黎世保險有限公司指定服務供應商提供；只適用於每宗意外的首次上門檢查及維修（不包括物料費用），並視乎實際服務供應情況。

基本時段：以工程人員到達時間為準；星期一至日上午9時至下午9時，公眾假期除外  
標準地區：香港島、九龍、新界及東涌  
偏遠地區：離島（東涌除外）及限制地區（包括米埔、邊境禁區的檢查站、管制站及村落）

## 保費表

單位面積(平方呎)*		每年保費(港元)	
建築面積	實用面積	標準保障	自選保障—樓宇
500或以下	400或以下	600	500
501-700	401-560	750	630
701-1,000	561-800	900	1,020
1,001-1,500	801-1,200	1,100	1,530
1,501-2,000	1,201-1,600	1,300	2,040
2,001或以上	1,601或以上	個別計算	

\* 客戶可自行選擇以建築或實用面積作為計算保費的方式。

### 主要不承保事項：

無法解釋的損失，違例僱建、機件故障、自然損耗、戰爭、恐怖活動、核能輻射、污染等。

本宣傳資料只供參考之用，並不構成保險合約的一部分，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準。如中文譯本與英文有任何歧異，均以英文本為準。蘇黎世保險有限公司對所有事項保留最終批核及決定權。蘇黎世保險有限公司為此保險計劃之承保人，全面負責一切保障及賠償事宜。

## 關於蘇黎世

蘇黎世保險（香港）是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為五大保險公司之一\*。

蘇黎世保險集團（蘇黎世）是一家全球領先的多險種保險公司，為全球及本地市場的客戶提供服務。蘇黎世現有僱員約54,000名，為客戶提供各種財產及意外保險和人壽保險產品及服務。公司客戶包括遍及210多個國家和地區的個人、大中小型企業及跨國公司。集團總部設立在瑞士蘇黎世，公司成立於1872年。蘇黎世的控股公司蘇黎世保險集團公司（ZURN）在瑞士證券交易所（SIX Swiss Exchange）上市，具有在OTCQX場外交易的一級美國存託憑證計劃（ZURVY）。請瀏覽 [www.zurich.com](http://www.zurich.com) 了解有關蘇黎世的更多資訊。

\* 來源：保險業監管局，按毛保費計算，2016年。

蘇黎世保險有限公司  
(於瑞士註冊成立之公司)  
香港港島東華蘭路18號港島東中心25-26樓  
電話：+852 2968 2288  
傳真：+852 2968 0639  
網址：[www.zurich.com.hk](http://www.zurich.com.hk)



ZHM001/08/17/LC



在此展示的商標於全球多個司法管轄區以蘇黎世保險有限公司的名義註冊。



## HomeChoice Insurance Plan Landlord Insurance



Investing in rental property is a good way to protect your wealth and to generate a steady income. Nevertheless, it may also bring you troubles and anxieties by unforeseen circumstances. **HomeChoice Insurance Plan – Landlord Insurance** eases your mind with its multiple protections.

**HomeChoice Insurance Plan – Landlord Insurance** offers multiple protections to all landlords, just like you.



### Liability care

#### ✓ Owner's Legal Liability and Owner's Liability in Common Area

Legal Liability coverage up to HKD 10,000,000 to protect you as a landlord against compensation which you will become liable should any accidents happen at your property or in the common area



### Property care

#### ✓ Loss of Rent

Compensates your rental loss up to HKD 20,000 per month for a maximum of six months, if:

- your home is made uninhabitable by an insured cause; or
- there is any outstanding rent unpaid by your tenant (subject to certain policy terms and conditions)

#### ✓ Home Contents

Provides up to HKD 250,000 coverage to the home contents owned by you in your rental property such as furniture, fixtures, fittings and interior decoration



### Offer you emergency support

#### ✓ 24-hour Emergency Home Assistance Service

We provide a comprehensive 24-hour Emergency Home Assistance Service to make life easier for you and your tenant. As a valued-added benefit, "Hassle-free cashless approach" is now available. The service includes:

- Plumbing assistance
- Electrical assistance
- Locksmith assistance

## Table of benefits

Coverage	Maximum amount (HKD)
<b>Basic coverage</b>	
<b>Section 1 – Legal Liability</b>	
Legal liability as a home owner and home owner's liability in common area	<b>Annual coverage 10,000,000</b>
<b>Section 2 – Home Contents</b>	
<b>Maximum coverage</b>	
<b>Annual coverage 250,000</b>	
<b>A) Core benefit</b>	
– Home contents	100,000/set
<b>B) Extended benefits</b>	
<b>Your property protection</b>	
– Damage by firemen	250,000/year
– Debris removal	20,000/accident
– Outdoor property	50,000/accident (2,500 /item)
– Temporary removal	50,000/accident
– Interior decoration period	100,000/accident
<b>Your loss of rent</b>	
(a) When your home is made uninhabitable by an insured cause, or	20,000 per month
(b) When your tenant has not paid the rent according to the terms and conditions as written in the "Tenancy Agreement", provided that you have	Maximum indemnity period: six months
(i) taken legal action against your tenant; and	
(ii) obtained court judgement against your tenant on the outstanding rent; and	
(iii) failed to receive the outstanding rent within one month after the court judgment is handed down.	
<b>Section 3 – Emergency Assistance Benefits</b>	
24-hour Emergency Home Assistance Service	
– Electrical, plumbing, locksmith assistances	Hassle-free cashless approach
<b>Optional coverage</b>	
<b>Section 4 – Building</b>	
Accidental damage to the building	Based on rebuilding cost
<b>Extended benefits</b>	
– Debris removal	5% of rebuilding cost/accident
– Architects' and surveyors' fee	5% of rebuilding cost/accident

## 24-hour Emergency Home Assistance Service – Hassle-free cashless approach

	Standard hours	Non-standard hours
<b>Standard area</b>	<b>Cashless</b>	HKD 800 surcharge
<b>Remote area</b>	HKD 800 surcharge	HKD 1,200 surcharge

24-hour Emergency Home Assistance Service must be rendered by the service provider nominated by Zurich Insurance Company Ltd. The service is only applicable to the first site inspection and repair (not including any material costs) and is subject to service availability.

**Standard hours:** Technician arrival time: 9 a.m. to 9 p.m., Monday to Sunday except public holidays

**Standard area :** Hong Kong Island, Kowloon, New Territories and Tung Chung

**Remote area :** Outlying islands except Tung Chung and restricted areas (including Mai Po, boundary control points and villages of the Frontier Closed Area, etc.)

## Premium table

Floor area (Sq Ft)*		Annual premium (HKD)	
Gross floor area	Saleable area	Basic coverage	Optional coverage – Building
500 or below	400 or below	600	500
501-700	401-560	750	630
701-1,000	561-800	900	1,020
1,001-1,500	801-1,200	1,100	1,530
1,501-2,000	1,201-1,600	1,300	2,040
2,001 or above	1,601 or above	Individual considerations	

\* Customer can choose either gross floor area or saleable area as the basis for calculation of premium.

### Major exclusions :

Unexplained loss, Illegal building works; electrical and mechanical breakdown; wear and tear; war, terrorism; radioactive contamination; pollution and contamination, etc.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters. Zurich Insurance Company Ltd is the insurance underwriter of this plan and is solely responsible for all coverage and compensation.

## About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong\*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 54,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depository Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at [www.zurich.com](http://www.zurich.com).

\* Source: Insurance Authority, based on gross premiums, 2016.

Zurich Insurance Company Ltd  
(a company incorporated in Switzerland)  
25-26/F, One Island East,  
18 Westlands Road, Island East, Hong Kong  
Telephone: +852 2968 2288  
Fax: +852 2968 0639  
Website: [www.zurich.com.hk](http://www.zurich.com.hk)



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# HomeChoice Insurance Plan

## Landlord Insurance enrollment form

### 自選家居保險計劃業主保險投保表格

Enquiry no. 查詢電話 : +852 2903 9391 Fax 傳真 : +852 2968 0639

Please tick the appropriate box and \* delete where inappropriate. 請✓適用方格及於\*號刪去不適用者。

Please complete in **BLOCK LETTERS**. 請以英文正楷大寫填報。

All fields are mandatory, except the fields marked with#. 所有項目必須填報, 惟#號之項目除外。

#### 1. Applicant's information 投保人資料

Mr. 先生       Mrs. 太太       Ms. 女士

Company/Joint policyholder 公司/聯合保單持有人

Applicant's last name/Joint policyholder's last name/Company name  
投保人姓氏/聯合保單持有人姓氏/公司名稱

Applicant's first name/Joint policyholder's first name  
投保人名字/聯合保單持有人名字

HKID/Passport no./Business registration number\*  
香港身份證號碼/護照號碼/商業登記號碼\*

Date of birth#      Day 日      Month 月      Year 年  
出生日期#                   Sex#       Male       Female  
性別#      男      女

Occupation#      Marital status#  
職業#      婚姻狀況#

Location to be insured      Flat/Rm.\*      Floor      Block      Building  
投保地址      室/單位\*      樓      座      大廈

Estate name/Street no. & name/Lot no.\*  
屋苑名稱/街名及門牌/地段\*

District      HK/KLN/NT\*  
地區      香港/九龍/新界\*

Correspondence address      Flat/Rm.\*      Floor      Block      Building  
通訊地址      室/單位\*      樓      座      大廈

(if different from above  
如與上述地址不同)  
Estate name/Street no. & name/Lot no.\*  
屋苑名稱/街名及門牌/地段\*

District      HK/KLN/NT\*  
地區      香港/九龍/新界\*

Contact no.      Day time telephone no.  
聯絡電話號碼      日間聯絡電話號碼

(please fill in at least one  
請填寫最少一項)  
Mobile phone no.  
流動電話號碼

Email address  
電郵地址

## 2. Plan selection 所須保障

Effective date of insurance 保險生效日期

Day 日	Month 月	Year 年
<input type="text"/>	<input type="text"/>	<input type="text"/>

Standard Plan 標準計劃

Household floor area (sq. ft.) 單位面積 (平方呎)

Gross floor area 建築面積

- < = 500  
 501-700  
 701-1,000  
 1,001-1,500  
 1,501-2,000  
 2,001-2,500  
 2,501-3,000  
 3,001-3,500  
 >3,500

Saleable floor area 實用面積

- < = 400  
 401-560  
 561-800  
 801-1,200  
 1,201-1,600  
 1,601-2,000  
 2,001-2,400  
 2,401-2,800  
 >2,800

Building type 樓宇類型

- Multi-storey building 多層大廈  Village house 村屋 / Detached house 獨立屋

Building age 樓齡

- 40 years or below 40 年或以下  41 - 50 years 41 - 50 年  51 years or above 51 年或以上

Optional coverage 附加保障

- Personal legal liability coverage: Car parking space 個人法律責任保障：停車位  
Car parking space with charger for electric cars 停車位連電動車充電座

Yes 是  No 否

Building 樓宇結構

## 3. Claims history 索償紀錄

Have you had any home insurance claims in last three years?  
閣下是否曾於三年內有任何家居保險索償？

Yes 是  No 否

If yes, please state the number of claims and total claimed amount:  
如有，請列明索償次數及索償總額：

Number of claims  
索償次數

Total claimed amount (HKD)  
索償總額 (港元)

## 4. Declaration 聲明

- I/We hereby apply for HomeChoice Insurance Plan ("Plan"). I/We declare that to the best of my/our knowledge and belief the information on this enrollment form is true and complete in every respect and all information disclosed have been verified by me/us as true and correct. Where applicable, I/we declare that I/we have full and complete authority from the insured person(s) to submit on their behalf this application and disclose any personal information being requested to assess this application. I/We understand and agree that this enrollment form and declaration will form the basis of the contract between me/us and Zurich Insurance Company Ltd (the "Company").  
本人/我們現投保申請自選家居保險計劃(「計劃」)。本人/我們特此聲明此投保表格的資料乃根據本人/我們所知及所信為確實及完全而填報，屬實無訛，所有已披露的信息已經由本人/我們核實正確無誤。在適用的情況下，本人/我們聲明本人/我們已獲受保人授予全權代為遞交此投保表格並披露所要求的任何個人資料，以作評估申請之用。本人/我們明白本人/我們與蘇黎世保險有限公司(「貴公司」)的保險合約將照此投保表格及聲明而訂立。
- I/We understand that I/we shall refer to the policy of this Plan for details of the insurance coverage, exclusion clauses and terms and conditions.  
本人/我們明白所有保障範圍、不承保事項、條款及細則概以此計劃保單為準。
- I/We understand I/we must complete and provide all information requested in this enrollment form, failing which the Company cannot process my application for this Plan.  
本人/我們明白本人/我們必須完成及提供此投保表格要求之所有資料，否則 貴公司將不會受理本人/我們資料不全之保單申請。

This insurance application will not be in force until the application(s) has been accepted by the Company and the premium has been paid.  
此保險申請須待 貴公司覆核，接納投保書及收訖保費後才能生效。

## 5. Notice to customers relating to the Personal Data (Privacy) Ordinance (“Ordinance”) 有關個人資料(私隱)條例(「私隱條例」)的客戶通知

The personal information of customers (include policy owners, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by **Zurich Insurance Company Ltd (“Company”)** may be used by the Company for the **obligatory purposes** necessary in providing services to the customers (otherwise the Company is unable to provide services to customers who fail to provide the required information). 由蘇黎世保險有限公司(「本公司」)收集或持有的客戶(包括保單持有人、受保人、受益人、保費付款人、信託人、保單受讓人及索償人)個人資料，均可供本公司使用作強制性用途，以便為客戶提供服務(否則本公司將無法為未能提供所需資料的客戶提供服務)。

Please read carefully the details of the Company's privacy policy which is made available on our website at [www.zurich.com.hk/pics](http://www.zurich.com.hk/pics) or by scanning the QR code. You may also contact our Customer Care Center at 2968 2288 or insurance intermediaries for enquires.

本公司之私隱政策詳載於[www.zurich.com.hk/pics](http://www.zurich.com.hk/pics)或可透過掃描QR碼細閱。您亦可致電2968 2288與我們的客戶服務中心聯絡或向保險中介人查詢。



### Consent for Direct Marketing – Voluntary:

就市場推廣之同意 – 自願性：

Certain personal information of policy owners and insured persons collected or held by the Company, in particular, names, contact information, age, gender, identity document reference, marital status, policy information, claim information, and medical history may be used by the Company, **only upon having such policy owners' or insured persons' consent or indication of no objection**, for the following purposes relating to direct marketing:

- (1) to provide marketing materials and conduct direct marketing activities in relation to insurance and/or financial products and services of Zurich Insurance Group and/or other financial services providers, and/or other related services of business partners, with whom the Company maintains business referral or other arrangements;
- (2) to perform customer analysis, profiling and segmentation; and
- (3) to conduct market research and insurance surveys for Zurich Insurance Group's development of services and insurance products.

由本公司收集或持有的保單持有人及受保人的某些個人資料，特別是姓名、聯絡資料、年齡、性別、身份證明文件資料、婚姻狀況、保單資料、索償資料、及醫療紀錄等，**於獲該保單持有人或受保人同意或作不反對指示後**，均可供本公司使用作以下市場推廣之有關用途：

- (1) 為蘇黎世保險集團及/或與本公司維持業務引薦關係或其他安排之其他金融服務供應商的保險及/或金融產品及服務，及/或其他商業合作夥伴之相關服務，提供市場推廣資料及進行直接市場推廣活動；
- (2) 進行客戶研究分析及分層；及
- (3) 就蘇黎世保險集團的服務及保險產品發展進行市場調查及保險研究。

The Company may provide certain personal information, in particular, name, contact information, age, gender and policy information of a policy owner and an insured person, **only upon having such policy owner's and insured person's written consent**, to the following parties, within or outside of Hong Kong, for the above purposes relating to direct marketing:

- (1) companies within Zurich Insurance Group;
- (2) other banking/financial institutions, commercial or charitable organizations with whom the Company maintains business referral or other arrangements;
- (3) third party marketing service providers and insurance intermediaries.

於獲保單持有人及受保人書面同意後，本公司方可就上述市場推廣之有關用途，向以下於香港境內或境外的人士提供其某些個人資料，特別是姓名、聯絡資料、年齡、性別、保單持有人及受保人的保單資料等：

- (1) 蘇黎世保險集團成員公司；
- (2) 與本公司維持業務引薦關係或其他安排的其他銀行/金融機構、商業或慈善組織；
- (3) 第三方市場推廣服務供應商及保險中介人。

I/We understand that I/we can withdraw any consent provided for direct marketing purposes anytime by notice to the Company.

本人/我們明白可隨時通知 貴公司以撤回任何就市場推廣用途所給予之同意。

I/We wish to opt out of the above direct marketing purposes.

本人/我們欲選擇退出上列之市場推廣用途。

I/We confirm that all information provided by me/us in this enrollment form is true, correct and accurate. I/We further confirm my/our agreement to all sections in this enrollment form, including without limitation, the above Declaration and the Notice to Customers relating to the Personal Data (Privacy) Ordinance.

本人/我們確認由本人/我們於此投保表格提供之所有資料均為事實正確無誤。本人/我們更確認同意本投保表格內之所有部分，包括但不限於上列之聲明及有關個人資料(私隱)條例的客戶通知。

Signature of applicant  
投保人簽署

Date 日期  
Day 日 Month 月 Year 年  
[D][D][M][M][Y][Y][Y][Y]

### For internal use only 只供內部填寫

Agent name 代理人姓名: CHINA UNITED INSURANCE AGENCY LTD  
Agent no 代理人編號: \_\_\_\_\_

Zurich Insurance Company Ltd (a company incorporated in Switzerland)  
蘇黎世保險有限公司(於瑞士註冊成立之公司)

25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong  
香港港島東華蘭路18號港島東中心25-26樓

Telephone 電話: +852 2968 2288 Fax 傳真: +852 2968 0639 Website 網址: [www.zurich.com.hk](http://www.zurich.com.hk)



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