

# Home Protection Insurance

Premier Solutions for Your Family & Property

Enjoy the comfort at Home. A cosy Home is our strong desire after work. However, any unforeseen accidents such as fire, burglary, burst pipe, will easily disrupt everything at home and cost you years to rebuild its contents and your possessions. No matter you are an owner or tenant of the property, our Home Protection Insurance safeguards you with one-stop solution by protecting your valuables and your beloved one.

## Product Highlights

### ✓ Up to HK\$1,000,000 Comprehensive Home Contents coverage

- Brittle items
- Valuables
- Temporary Removal
- Plumbing, electrical or locksmith assistance
- Interior Decoration/ Refurbishment works
- No need to declare the refurbishment works on the Building developers' provided floorings and your subsequent renovated fittings with a low excess
- Replacement of personal documents
- Unauthorized use of credit cards
- Personal effects in your workplace
- Personal accident protection and medical expenses
- Domestic Helper's property

### ✓ Up to HK\$20,000 Worldwide protection for Personal Effects especially when you travel abroad

### ✓ Up to HK\$5,000,000 Global Legal Liability protection

### ✓ Replacing old with new

To protect you and your family members against the financial loss resulting from depreciation of home contents, our compensation will be on the basis of the costs required to replace the damaged items with a new one

## Benefits at a Glance

Insured Items	Section 1	Maximum Annual Benefits (HK\$)
1 Home Contents	Any unforeseen accidental loss or damage such as fire, gas explosion, flooding, burglary or other accidental damage. Each item limit is HK\$150,000 for any one event.  • Cover Brittle items	HK\$1,000,000  Subject to your insured limit
2 Valuables	such as jewellery, watches, furs, digital cameras/videos, etc.	HK\$100,000 (HK\$10,000/ item)
3 Alternative accommodation	Cost of temporary accommodation following damage to home	HK\$50,000 (HK\$1,500/ day)
4 Temporary Removal	Accidental loss or damage to home contents that are temporarily removed for repairing or cleaning	HK\$50,000
5 Domestic Helper's property	Accidental loss or damage to your domestic helper's personal effects	HK\$10,000
6 Replacement of Windows, Door Locks and Keys	Cover reasonable cost of replacing damaged windows, door locks and keys due to burglary at Home	HK\$3,000
7 Personal Accident Protection	Offer compensation if you and/ or your spouse suffers accidental death as a result of fire, explosion or burglary at home  Offer medical expenses if you and/ or your spouse suffers bodily injury as a result of fire, explosion or burglary at home	HK\$200,000 (HK\$50,000/ person)  Subject to the above limit in respect of any one event (HK\$5,000/ person)
8 Frozen Food	Loss or Damage to food in a domestic refrigerator caused by a rise or fall in temperature or contamination from refrigerator or refrigerator fumes. The duration period of the refrigerator should be less than 5 years	HK\$5,000 (HK\$1,000/ event)

9 Removal of Debris	Cover the cost and expenses necessarily incurred in the removal of debris following any insured accident	HK\$10,000
10 Interior Decoration/ Refurbishment Works	<ul style="list-style-type: none"> <li>• Cover accidental loss of or damage to Home Contents during the period of interior decoration or refurbishment works by contractors. The period of such works must be completed within two (2) consecutive months.</li> <li>• Interior decoration or refurbishment works also apply to the new home for 2 months from the beginning of the lease or the first time of owning a property</li> </ul>	Up to limit of 60% of the sum insured
11 Home removal	Loss of or damage to Home Contents during the course of removal by a professional remover	HK\$30,000 (HK\$3,000/ item)
12 Unauthorized Use of Credit Card	Cover the loss following unauthorized use of credit card(s) due to burglary at Home	HK\$3,000
13 Personal Effects at Workplace	Cover the loss of personal effects at your workplace	HK\$2,500
14 Damage to Flooring	Damage to flooring, which was provided by the building developer or your subsequent renovated fittings of the Insured Premises	Subject to the limit of the Sum Insured on Home Contents
15 Emergency Assistance Service	We will offer you 24-hour home assistance hotline for free referral assistance, including  Home Refurbishment, plumber, home nursing or baby sitting, medical or dental referral, electrician and air-conditioning engineer  Locksmith assistance	Free referral services  HK\$500
<b>Insured Items</b>	<b>Section 2</b>	<b>Maximum Annual Benefits (HK\$)</b>
16 Personal Effects and valuables	Loss of or damage to your personal effects happening anywhere in the world	HK\$20,000 (HK\$5,000/ item)
17 Cash Benefit	Cash loss due to robbery, burglary or accident	HK\$2,500
18 Replacement of Personal Documents	Cover the actual cost or fees necessarily incurred for replacement of the loss of the passport, driving license, HKID card, travellers' cheques, passenger tickets or credit cards due to burglary at Home	HK\$1,000
19 Legal Liability	Any claims against you or your family members in the event of your negligence causing third party bodily injury or property damage (U.S.A. and Canada are excluded in this provision)	HK\$5,000,000
<b>Insured Items</b>	<b>Section 3 (Optional Cover)</b>	<b>Maximum Annual Benefits (HK\$)</b>
20 Specified Items on Personal Effects and Valuables	Extensions of cover: specified items on personal effects and valuables with additional premium	With value exceeding HK\$5,000/ item (Excess: Minimum HK\$1,000 or 5% of adjusted loss)
21 Building Coverage	Cover your Buildings against accidental loss of or damage resulting from fire, explosion, burst pipe, earthquake, typhoon, sprinkler leakage and flooding	Sum Insured

## Major Exclusions

1. Machines or tools used in workplace or being insured elsewhere.
2. Wear and tear, mildew, rot, corrosion, rust, gradual deterioration and market depreciation.
3. Malicious acts committed by You and Your Family.
4. Contact lenses
5. Mobile phones and PDA
6. Products detained by the customs and relevant governmental staff
7. Properties contained in or on verandas, balconies, patios, terraces, forecourts which are in the open generally
8. An aerial or the satellite receiver
9. Theft or malicious damage if your home is unoccupied for more than 45 consecutive days
10. Theft from any unattended, convertible or open vehicle

## 申請須知 Important Notes for Application

閣下只須填妥投保表格連同保費支票抬頭“中國平安保險(香港)有限公司”交回或郵寄至中國平安保險即可。投保一經接納，保障立即生效。保單將郵寄附上。

有關任何查詢，歡迎於辦公時間內致電 2827 1883 中國平安保險(香港)有限公司查詢或瀏覽：[www.cpaihk.com](http://www.cpaihk.com)

Simply complete the Proposal form and return or mail it to us together with a cheque make it payable to "China Ping An Insurance (HK) Co., Ltd. The policy will become effective immediately after we receive and accept your application. Insurance policy will be sent to you by mail.

To find out more information, please contact us at 2827 1883 during office hours or visit [www.cpaihk.com](http://www.cpaihk.com)

## 自負金額 POLICY EXCESS

家居財物及其額外保障，及個人財物的賠償 Home Contents Protection and Personal Effects	每次事故為損失理算之10%，最少自負額為HK\$500 (補領個人證件: HK\$250) 10% of the adjusted loss or the minimum excess of HK\$500 (Replacement of personal documents: HK\$250)
任何因水引致的損毀，包括水浸、水管爆裂、水缸、水廁溢漏；以及地板損毀 The damage caused by landslide and subsidence or water damage or damage to flooring	每次事故為損失理算之10%，最少自負額為HK\$3,000 10% of the adjusted loss or the minimum excess of HK\$3,000

## 全年賠償總額 The Maximum Benefits

本計劃的每項賠償總額以保單生效日期起每十二個月為一年度計算。The period specified in the Certificate of Insurance for which we have agreed to accept, and you have paid or agreed to pay a premium should be in 12 consecutive months as a whole calendar year.

附註：

- 本小冊子只為一般性簡介，僅供參考之用。有關承保範圍及不受保項目之詳細條款及內容，請參閱保單。
- 如有爭執，以保單內英文條款為準。
- 本公司保留隨時修訂或取消各項條款及細則的決定權，毋須預先通知

Remarks:

- This brochure is only a summary of product feature and does not constitute any part of the policy itself. Full details of the policy cover, exclusions, and excess imposed for each section can be found in a copy of our Home Protection Insurance policy.
- In case of any discrepancy between the Chinese and English version, the English version shall prevail.
- The company reserves the right to change or cancel any terms and conditions without any prior notice.

特許代理/經紀：

AUTHORIZED AGENT / BROKER

SwiftOpt Insurance Services Limited  
Unit C, 17/F, Hang Seng Tsuen Wan Building,  
289 Sha Tsui Road, Tsuen Wan, N.T.  
Tel : 2771 8688 Fax : 2771 8292

Underwritten and Arranged by:

中國平安保險(香港)有限公司  
China Ping An Insurance (Hong Kong) Co., Ltd.  
(Incorporated in Hong Kong)

香港灣仔告士打道138號聯合鹿島大廈17樓  
17/F, Allied Kajima Building,  
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[www.cpaihk.com](http://www.cpaihk.com)

# 家居綜合保險

親人·家財 周全保障

每天辛勞過後，歸心似箭，渴望迅即返回安樂窩好好休息。倘若家中遭逢任何不測，如電器漏電失火、家居盜竊、爆渠水浸……種種意外帶來的善後工夫及金錢損失，足以令您心力交瘁！中國平安保險誠意為您設計全面的家居財物保障計劃，從此所有煩惱得以迎刃而解。無論您是業主、住戶或租戶，溫馨寫意的家居生活，絕對可以垂手可得！

## 保障特點

✓ 高達港幣1,000,000元的家居財物保障，包括：

- 全屋所有易碎物件
- 貴重物品
- 臨時寄存傢俬
- 水電維修及門鎖窗戶更換
- 室內裝修/翻新工程
- 不論是否原裝地板，投保毋須額外申報，自負額低
- 補領個人證件
- 信用卡被盜用
- 存放在辦公室內的私人物件
- 個人意外保障及意外受傷所需之醫療費
- 家債財物損失

✓ 投保人出外旅遊時攜帶之個人財物，可獲高達港幣20,000元保障

✓ 高達港幣5,000,000元的全球性法律責任保障

## ✓ 損毀財物 以新換舊

若您及家人的家居財物因意外損毀而重新購置，所獲賠償均以重新購買價值計算，讓您毋須因扣除折舊率而受損失

## 保障簡介

保障類別	保障範圍 1 — 項目	全年最高賠償總額
1 家居財物	閣下可根據需要選擇家居財物因火災、爆炸、水災、盜竊及其他意外引起的損失，每件家居財物的賠償額為HK\$150,000。 · 包括易碎物件	HK\$1,000,000 已包括在家居財物最高賠償總額內
2 貴重物件	如珠寶、手錶、皮草及樂器(鋼琴除外) 每件物件最高賠償額為HK\$10,000。	HK\$100,000
3 暫遷津貼	因意外導致家居損毀，暫時不能居住，投保人可獲高達每天HK\$1,500的居住津貼。	HK\$50,000
4 臨時存放	家居物件因裝修、清潔或修理而臨時存放在其他地方期間意外損毀或失去。	HK\$50,000
5 家債財物	因意外引致家庭債權人的財物損失。	HK\$10,000
6 門鎖窗戶	更換因盜竊受損的門鎖、門匙及窗戶的費用。	HK\$3,000
7 家居個人意外保障	· 投保人及其配偶因家居發生火災、爆炸或搶劫引致之意外死亡(每人HK\$50,000) · 投保人及其配偶因家居發生火災、爆炸或搶劫而受傷的醫療費用(每人HK\$5,000)	HK\$200,000
8 冷藏食物保障	家中雪櫃因冷卻劑或冷卻劑受污染而令溫度上升或下降，引致冷藏食物損壞，而每次意外保障高達HK\$1,000，但雪櫃使用期必須少於五年。	HK\$5,000
9 清理廢物保障	清理意外後廢物之費用。	HK\$10,000

10 室內裝修/翻新工程	· 保障在家居住所進行室內裝修、翻新工程期內，承建商因受保意外而導致家居財物損毀，工程必須於連續兩個月內完成。 · 新居由租約開始或初次擁有業權起計兩個月內，此保障仍可生效	家居財物投保額之60%為限
11 搬運保障	由專業搬運公司承運往新居途中，家居財物因意外而受損或遺失，每件賠償額最高為HK\$3,000。	HK\$30,000
12 信用卡被盜用	保障因家居住所被燒燬後，信用卡被非法盜用而引致現金損失	HK\$3,000
13 存放在辦公室內的私人物件	保障於辦公室內損失之個人物品	HK\$2,500
14 地板損毀	保障因意外導致由發展商供應的地板損毀及入伙後自行重新翻新	已包括在家居財物最高賠償總額內
15 家居急援	特設二十四小時家居急援轉介熱線服務，助您應變緊急事故，包括： · 家居維修 · 上門診症、牙醫介紹 · 冷氣機工程維修 · 緊急水管維修 · 緊急電器維修 · 協助 · 看護服務 · 鎖匠服務及保障高達HK\$500	提供諮詢及安排服務
保障類別	保障範圍 2	全年最高賠償總額
16 個人財物	無論您是外出訪友、購物或旅遊，均可享有個人財物保障，每件個人財物最高可賠償HK\$5,000。	HK\$20,000
17 現金保障	投保人及家人因失竊、搶劫或意外引起的現金損失。	HK\$2,500
18 補領個人證件	保障因家居住所被燒燬而補領損失或損毀的個人文件之所需費用，包括護照、駕駛執照、香港身分證、旅行支票、與家許可證或信用卡等。	HK\$1,000
19 個人責任保障	投保人或其家人因疏忽引起的第三者身體受傷或財物損失，可獲賠償以支付第三者之金錢賠償。(此保障適用於美國及加拿大以外的世界各地)	HK\$5,000,000
保障類別	保障範圍 3 (自選項目)	全年最高賠償總額
15 特訂全球性個人物件保障	如投保人欲為特訂之物件或價值超過HK\$5,000以上之物件作投保，投保人可透過繳付有關之附加保費而獲得保障，而該物件必須詳列於投保書內並連同有關之發票及價值評估報告一併遞交公司。	自行訂定投保額
15 家居結構	保障您的家居結構、車房附屬建築物、外牆、牆壁、圍火牆、陽台、排水管、水喉渠渠、防火花瀝漏水、撞擊、地震、轟動、惡意破壞、風災、火災或非因颱風引致之水災所致的賠償。 *在一般情況下以新樓交吉前之裝修仍屬此項家居結構保障範圍 (以獨立保單承保)	投保額

## 不受保障範圍

主要不受保障範圍如下：

- 職業或工作應用的工具和儀器；或已有保單受保的物件。
- 一般不受保的損失如刮花、生銹、自然損耗、機件故障等。
- 由合法留在居所內人仕引起的惡意破壞。
- 隱形眼鏡。
- 手提電話。
- 被海關或其他政府人員扣留、沒收的物件。
- 在露天或天台之物件。
- 天線或衛星接收器。
- 無人居住超過四十五天的單位。
- 放置在無人看管的車輛內之物件。

## 投保人資料 PROPOSER'S INFORMATION

(請以正楷填寫 Please complete the following section in ENGLISH using block letters)

投保人姓名 Name of Proposer

姓 Surname \_\_\_\_\_ 名 Other Names \_\_\_\_\_

性別 Sex 男 / 女 M / F 香港身份證號碼 H.K.I.D. Card No. \_\_\_\_\_

職業 Occupation \_\_\_\_\_

投保地址 Location of Risk \_\_\_\_\_

起保日期 Insured Date \_\_\_\_\_

聯絡地址 (如不同上址) Correspondence Address (if different from the above) \_\_\_\_\_

日間聯絡電話 Day Time Tel No. \_\_\_\_\_ 手提電話 Mobile Phone No. \_\_\_\_\_

日間聯絡傳真 Day time fax no. \_\_\_\_\_

電郵地址 Email Address \_\_\_\_\_

## 「家居綜合保險」保費表 'Home Protection Insurance' Premium Table

(請 ✓ 在適當的空格內 Please tick the box as appropriate)

閣下家居之建築面積 (平方呎) Household gross area (sq. ft)	每年保費 (港幣) Annual Premium (HK\$)
(平方呎) (sq. ft)	保額 Sum Insured HK\$1,000,000
<500	<input type="checkbox"/> 580
501-700	<input type="checkbox"/> 750
701-1,000	<input type="checkbox"/> 900
1,001-1,500	<input type="checkbox"/> 1,100
1,501-2,000	<input type="checkbox"/> 1,350
2,001-2,500	<input type="checkbox"/> 1,500
2,501-3,000	<input type="checkbox"/> 1,900

樓宇年份 Year of the building \_\_\_\_\_

閣下是否購買家居結構保障? Please select if you insure your building  是 Yes  否 No

如“是”請提供投保額 If 'Yes', please specify the sum insured \_\_\_\_\_

閣下是否購買特訂全球性個人物件保障? Please select if you insure specified item on personal effects and valuables  是 Yes  否 No

如“是”請提供投保額 If 'Yes', please specify the sum insured \_\_\_\_\_