

# PICC 中国人民保险(香港)有限公司

THE PEOPLE'S INSURANCE COMPANY OF CHINA (HONG KONG), LTD.

香港干諾道中 148 號粵海投資大廈 15 樓 15/F, Guangdong Investment Tower, No.148 Connaught Road Central, Hong Kong.

TEL : (852) 2979 2000, 2517 2332 FAX : (852) 2540 6260

## PICC Home Insurance

PICC Home Insurance is specially designed to protect your home with a comprehensive coverage at a competitive cost plus various extra benefits and 24-hour hotline assistance services.

Section 1 – Home Contents (Basic Cover)	Maximum Limit (HK\$)
“All Risks” cover including loss or damage caused by fire, burglary, typhoon, earthquake, flood, bursting of water pipes and many other mishaps.	Ranging from 500,000 to 1,500,000
a) Valuables	150,000 15,000 / item
b) Other items	100,000 / item
Policy excess for Buildings of 40 years old or below:	
1. loss caused by water damage, typhoon, windstorm & flood.	1,000 or 10% of the loss (whichever is the greater)
2. other loss	200
Remarks: The Company may reserve the right to adjust the excess.	
<b>Free Extensions:</b>	
1. <b>Money and unauthorized use of credit cards</b> Loss or theft of Money at home or loss arising from unauthorized use of credit cards occurring within Hong Kong.	3,000
2. <b>Replacement of locks and keys</b> Replacement of damaged window and door locks to main entrance due to burglary.	2,500
3. <b>Removal of debris</b> This covers the cost of removal of debris when your home is accidentally damaged.	25,000
4. <b>Temporary removal</b> 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
5. <b>Household removal</b> 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	250,000 Excess 1,000 for each and every loss
6. <b>Frozen food and drinks</b> Replace the food damaged in your freezer unit due to breakdown or power supply failure.	5,000
7. <b>Domestic helper's property</b> Accidental loss of or damage to the property belonging to your domestic helper at home.	10,000 2,500 / item
8. <b>Interior alterations or repairs</b> Loss of or damage to household contents during interior alterations or repairs (provided that the maximum contract value and contract period not exceeding HK\$50,000 and 2 months respectively).	covered
9. <b>Personal effects in workplace</b> Accidental loss of or damage to your personal effects at your workplace.	5,000
10. <b>Alternative accommodation</b> The rental expenses incurred for temporary accommodation for the period while your home is uninhabitable due to an insured accident.	50,000 1,500 / day
11. <b>Personal accident benefits</b> Fatal accident to you or your family resulting from fire or burglary at home.	200,000 50,000 / person
12. <b>Burglary injury cash allowance</b> The medical expenses actually incurred by you and/or your family as a result of injury caused by robbery at home.	20,000 5,000 / person
13. <b>24-Hour Home Assistance Hotline Service</b> You can access to our 24-hour hotline to obtain Home Assistance Referral Service. (Note: This service is provided by Inter Partner Assistance. You may need to bear the cost of services, if any, being incurred.)	

Section 2 – Worldwide Personal Liability (Free)		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 member's negligence.		5,000,000 per event
Policy excess for Buildings of 40 years old or below:		
1. water damage to third party property		1,000 or 10% of the loss (whichever is the greater)
Remarks: The Company may reserve the right to adjust the excess.		
<b>Free Extensions:</b>		
1. Property Owner's Liability in Common Area		Covered
2. Tenant's Liability		
3. Liability for Works carried out by Independent Contractor (subject to maximum contract value and contract period not exceeding HK\$50,000 and 2 months respectively)		1,000,000

Section 3 – Buildings (Optional)		Maximum Limit (HK\$)
You will enjoy "All Risks" cover on walls, ceilings, windows and other domestic structure of your home.		Up to rebuilding cost or up to outstanding loan amount.

Home Contents Sum Insured and Premium Table (Annual Premium) (HK\$)			
Gross Floor Area of Your Home (In Square Feet)	Home Content Sum Insured	Section 1	Section 3
		Home Content	Building (Optional)
Less than or equal to 500	500,000	500	Premium rate & excess are subject to underwriting
501-700	750,000	650	
701-1,000	1,000,000	960	
1,001-1,500	1,000,000	1,560	
1,501-2,000	1,500,000	1,960	

\*Notice: Subject to negotiation

1. if the building age is over 40 years.
2. for flat/apartment or house with a gross floor area that exceeds 2,000 square feet.
3. If you can only provide the Floor Area of your Home on saleable Area (in square feet).

#### 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 pages
- 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.*

*The information contained in this leaflet is a general summary only. All the terms and conditions are set out in the policy. In the event of any discrepancy or inconsistency between the information contained in this leaflet and the terms and conditions set out in the policy, the policy terms shall prevail.*

*Please refer to the policy for details. A specimen policy can be made available on request.*

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## 人保家居保險

人保家居保險特別為閣下的家居提供全面的保障及 24 小時家居支援服務熱線。

第一項 - 家居財物保險 (基本保障)	最高賠償額 (港幣)
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	500,000 至 1,500,000
a) 貴重物品	150,000 (每件 15,000)
b) 其他物品	每件 100,000
自負額 (樓宇建成少於或等於 40 年)	
1. 因水漬、颱風、暴風及水浸導致的損失	1,000 或損失的 10% · 以較高者為準
2. 其它損失	每次損失 200
註：本公司保留調整該自付額之權利。	
<b>免費保障：</b>	
1. 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)	3,000
2. 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	2,500
3. 災場清理費用 意外後清理災場之費用	25,000
4. 暫時搬遷費用 (香港境內) 意外後財物需暫時搬離住所以作維修或清潔之搬遷費用	50,000
5. 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	250,000 自負額每次 1,000
6. 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	5,000
7. 傭工之財產保險 因意外導致傭工之財物遭到損失	10,000 (每件 2,500)
8. 室內改動或維修 於室內進行改動或維修期間導致家居物品損失或損毀 (工程費用以 HK\$50,000 為限及施工期不超過 2 個月)。	已保
9. 辦公地點內之個人財物保障 個人財物在辦公地點內遭到意外而引致之損失或破壞	5,000
10. 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	50,000 (每天 1,500)
11. 個人意外保障 由於火災或入屋爆竊而導致投保人及其家人因意外而死亡	200,000 (每人 50,000)
12. 入屋搶劫現金津貼 因家居遭爆竊而引致投保人及其家人受傷之現金津貼	20,000 (每人 5,000)
13. 24 小時家居支援服務熱線 您可致電我們的 24 小時熱線，查詢多項家居支援服務。 (註：此服務由 Inter Partner Assistance 提供，如使用該支援服務，您或須自行繳付其相關之費用。)	

第二項 - 全球個人責任保險 (免費保障)		最高賠償額 (港幣)
因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 5,000,000
自負額 (樓宇建成少於或等於 40 年)		
1. 由於水引致第三者之財物損失		1,000 或損失的 10% · 以較高者為準
註：本公司保留調整該自付額之權利。		
免費保障：		
1. 公共範圍之業主責任		已保
2. 住客責任保障		
3. 室內工程責任保障 (工程費用以 HK\$50,000 為限及施工期不超過 2 個月)		1,000,000

第三項 - 樓宇保險 (自選投保項)		最高賠償額 (港幣)
為閣下家居的樓宇牆身、天花板、窗戶和其他內部結構提供保障		取決於重建費用或樓宇之貸款額

家居保險賠償及保費一覽表 (全年保費) (港幣)			
投保住所的建築總面積 (平方呎)	家居財物之最高賠償額	第一項	第三項
		家居財物保險	樓宇保險 (自選投保項)
500 或以下	500,000	500	請向本公司查詢保費及自負額
501-700	750,000	650	
701-1,000	1,000,000	960	
1,001-1,500	1,000,000	1,560	
1,501-2,000	1,500,000	1,960	

\* 注意事項 – 以下事項需與本公司另行商討保費及條款

- 樓宇建成超過40年
- 房屋面積超過2000平方呎
- 投保人只能提供可銷售面積(平方呎)

主要不保事項：

- 因戰爭、恐怖主義或核威脅而遭受的損失或破壞
- 物品的自然損耗、撕碎、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。

本單張只作一般性簡介，有關本保險的條文細節，應以保單為準。若本單張所含的內容與保單條文細節有任何歧異，一概以保單所載為準。本保險之保障詳情，請參閱保單內之條款。閣下可索取有關的保單範本。