



ZURICH INSURANCE COMPANY LTD

(a company incorporated in Switzerland)

Splendor **Deluxe Property and Home Insurance Plan** **「豪門世家」尊尚財物及家居保險計劃**

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MEANING OF WORDS

Certain words in this Policy have specific meanings. These meanings are given below. To help *You* identify these words in this Policy, *We* have printed them in italics throughout.

<i>Bodily Injury</i>	Death, injury, illness or disease arising therefrom.
<i>Buildings</i>	The structure of the building of <i>Your Home</i> being built of bricks, stones concrete or reinforced concrete and roofed with concrete or reinforced concrete; including the outbuilding, fences, gates, posts and walls relating to the <i>Buildings</i> , masts and related fittings fixed to the <i>Buildings</i> , landlord's fixtures and fittings but excluding retaining walls, foundations and drains.
<i>Business Property</i>	Furniture, supplies, equipment, books, records and electronic data processing property (e.g. electronic data processing equipment and their accessories & software) other than data stored on software, all used to conduct <i>Your</i> business.
<i>Contents</i>	<p><i>Household</i> goods, personal belongings (including <i>Money</i> and <i>Valuable Property</i>), collections of stamps, coins or medals, furniture, fixtures and fittings (including interior decorations and wallpaper), radio and television, aerial fittings and masts on or in the <i>Home</i>, all belonging to <i>You</i> or a member of <i>Your Household</i>. Unless otherwise insured, the following property is not included as <i>Contents</i>:</p> <ol style="list-style-type: none"> 1. Motor vehicles, motorcycles, bicycles, caravans, trailers, aircraft, watercraft, hovercraft, or parts or accessories normally on or in any of them. 2. Landlord's fixtures and fittings, ceiling, floors and walls (except as provided under item A.3.5). 3. All pipes, drainage, satellite dishes, receivers or ancillary equipment and installation. 4. Property owned or held in trust in connection with any business, professions or trade (except as provided under item A.3.13). 5. <i>Credit Cards</i>, deeds, bonds, bills of exchange, securities, documents or manuscripts. 6. Records, audio video or computer disc, tapes or cassettes, computer record or software. 7. Property more specifically insured by any other insurance policy. 8. Property specially held in trust or borrowed by <i>You</i> or a member of <i>Your Household</i>. 9. Property in the course of removal or transit (except otherwise be covered under item C.5). 10. Plants and trees. 11. Livestock and living creatures. 12. Eyeglasses, contact lenses, dentures, prosthesis and hearing aids. 13. Property in the open including roof or balcony (except as provided under item A.3.7). 14. Any item falls under the definition of <i>Buildings</i>.
<i>Credit Cards</i>	Credit or cash dispensing cards.
<i>Family</i>	<i>Your</i> relatives permanently living in the <i>Home</i> .
<i>Fragile Items</i>	Any type of crystal, china, porcelain, figurines, statues, sculptures, mirrors, bric-a-brac and similar items.
<i>Home</i>	<i>Your</i> place of permanent residence which is a private dwelling used for domestic purposes only at the situation shown in the <i>Schedule</i> .
<i>Hong Kong</i>	The territorial limits of the Hong Kong Special Administrative Region of the People's Republic of China.
<i>Household</i>	<i>Your Family</i> and domestic staff permanently living in the <i>Home</i> .
<i>Money</i>	Cash, cheques, postal orders, bankers drafts, traveller's cheques, travel tickets, savings certificate, current postage stamps, gift tokens, octopus and electronic money, all held for social or domestic purposes and belonging to <i>You</i> or a member of <i>Your Family</i> .
<i>Period of Insurance</i>	The period specified in the <i>Schedule</i> for which <i>We</i> have agreed to accept and <i>You</i> have paid or agreed to pay the appropriate premium.
<i>Premises</i>	The <i>Buildings</i> and the land within the boundaries belonging to them.
<i>Schedule</i>	The <i>Schedule</i> attached to and incorporated in this Policy.
<i>Unfurnished</i>	Without sufficient furniture and furnishings for normal living purposes.
<i>Unoccupied</i>	Not lived in by <i>You</i> or by a person authorized by <i>You</i> .
<i>Valuable Property</i>	Jewellery, items of gold, silver or other precious metals, watches, photographic equipment, binoculars, works of art, curios, furs, musical instruments (not pianos), bottles of wine, portable telecommunication equipment (e.g. portable/mobile phones, iPhones and pagers), portable electronic / electronic processing equipment (e.g. notebook / portable computer, PDA, portable audio & video equipment, MP3) and other personal possessions normally worn or carried on the person, all belonging to <i>You</i> or a member of <i>Your Family</i> .
<i>We, Us or Our</i>	Zurich Insurance Company Ltd
<i>You or Your</i>	The person or people shown in the <i>Schedule</i> as the Insured.

COVER

Section A Home Protection

A.1 Valuable Property

We will pay, at *Our* option, the cost of repair or replacement of *Valuable Property* while wearing or carrying along with *You* or a member of *Your Family* following sudden unforeseen accidental physical loss or damage outside *Your Home Premises* anywhere in the world unless otherwise excluded by this Policy.

A.1.1 Limits of Item A.1

The maximum amount We will pay for any one article, set or collection is HKD50,000 and in total is HKD300,000 per incident subject to the individual item limitation as follows:

1. The maximum amount We will pay for any one set of portable telecommunication equipment (e.g. portable/mobile phones, iPhones and pagers) and portable electronic / electronic processing equipment (e.g. notebook/portable computer, PDA, portable audio & video equipment, MP3) is HKD10,000 per incident.
2. The maximum amount We will pay for wine is HKD5,000 for any one bottle and HKD30,000 in total per incident. And, the coverage for wine is limited to accidental breakage when it is being in transit to /from &/or at the place(s) in *Hong Kong* for *You* or a member of *Your Family's* social gathering purposes.

A.2 Household Contents

We will pay, at *Our* option, the cost of repair, reinstatement or replacement in respect of sudden unforeseen accidental physical loss of or damage to *Contents* in *Your Home* or arrange for the repair work to be carried out unless otherwise excluded by this Policy.

A.2.1 Limits of Item A.2

The maximum amount We will pay under item A.2 is HKD3,000,000 in total per incident but subject to the individual item limitation as follows:

1. The maximum amount We will pay for any one item of furniture or domestic appliance is HKD300,000 .
2. The maximum amount We will pay for *Money* is HKD30,000 in total per incident.
3. The maximum amount We will pay for wine is HKD5,000 for any one bottle and HKD30,000 in total per incident.
4. The maximum amount We will pay for stamps, coins or medals collection is HKD10,000 in total per incident.
5. The maximum amount We will pay for any one set of personal computer is HKD10,000 .
6. The maximum amount We will pay for any one set of portable telecommunication equipment (e.g. portable/mobile phones and pagers) and portable electronic / electronic processing equipment (e.g. notebook/portable computer, PDA, portable audio & video equipment, MP3) is HKD10,000.
7. The maximum amount We will pay for *Valuable Property* (other than 3 and 6 above) is HKD50,000 for any one article, set or collection and HKD500,000 in total per incident.
8. The maximum amount We will pay for any one item of *Contents* other than above-mentioned is HKD50,000.

A.3 Additional Covers

A.3.1 Alternative Accommodation

If the *Home* is made uninhabitable due to loss of or damage to the *Contents* by any cause insured in item A.2 unless otherwise excluded by this Policy, We will pay for:

1. the rent which continues to be payable by *You*;
2. the reasonable extra cost of comparable alternative accommodation;
3. the reasonable cost of temporary storage of furniture;
4. the reasonable extra cost of temporary accommodation for domestic pets,

but only during the period necessary to reinstate the *Home* to a habitable condition.

The most We will pay under item A.3.1 is HKD100,000 per month and HKD300,000 in total per incident.

A.3.1.1 Special Condition relating to Item A.3.1

The work of reinstatement or repair must be done without delay.

A.3.2 Temporary Removal

The *Contents* are insured against sudden unforeseen accidental physical loss or damage within *Hong Kong* while temporarily removed from the *Premises* for cleaning, repair, renovation, modification, maintenance, dyeing or other similar process which are carried out by professional.

The most We will pay under item A.3.2 is HKD100,000 per incident.

A.3.2.1 Special Exclusions relating to Item A.3.2

We will not cover:

1. property removed for sale or exhibition or to a furniture depository.
2. theft of *Money*.

A.3.3 Home Removal

We will cover any sudden unforeseen accidental physical loss of or damage to *Contents* while they are:

1. being moved by professional furniture removers to *Your* new permanent home in *Hong Kong*.
2. in temporary storage, for up to 30 days in a furniture depository in *Hong Kong*.

The most We will pay under item A.3.3 is HKD3,000,000 per incident.

A.3.3.1 Special Exclusions relating to Item A.3.3

We will not cover:

1. *Money*, gold or silver articles, jewellery or furs.
2. any loss or damage caused by cracking, scratching.
3. breakage of china, marble, glass or similar brittle articles, unless packed by professional packers.
4. malfunction or breakdown of all kinds of audio or video equipment and computer equipment.
5. any loss of or damage to *Contents* if *You* have arranged other insurance therefor
6. any loss not reported to *Us* within 7 days of delivery to the new home.

A.3.4 New Home Protection

In the event of *Your* moving *Home*, We will cover the *Contents* at *Your* new permanent home in *Hong Kong* against sudden unforeseen accidental physical loss or damage for a period of two weeks from the first time of occupation of the home for up to the maximum Sum Insured in Section A.2 We will not pay for any loss or damage shown as not insured under item A.2 of this Section.

Insurance at *Your* original *Home* address will continue until *You* have advised *Us* of the new home address.

A.3.5 Landlord's Fixtures and Fittings

We will pay for the cost of repairing or replacing ceiling, floors, doors, door frames, door locks, walls, and kitchen or toilet's cabinets provided by the landlord which are fixed in *Your Home* against sudden unforeseen accidental physical loss or damage unless otherwise excluded by this Policy.

The most We will pay under item A.3.5 is HKD200,000 per incident. However, this item A.3.5 will cover for the excess amount only when there is any other insurance policy covering the same interest and this item A.3.5 will be entirely deleted if Section E of this Policy is insured.

A.3.6 Interior Decoration or Renovation

We will pay for the loss or damage by any cause insured in item A.2 unless otherwise excluded by this Policy in respect of the contract work and materials during the period of interior decoration/re-decoration and/or renovation by independent contractors provided that the contract sum of such decoration is not exceeding HKD100,000 and the renovation period is no longer than two months. The most We will pay under item A.3.6 is HKD10,000 for any one item and HKD100,000 in total per incident.

It is further agreed that this extension shall not invalidate the insurance cover to the *Home Contents* as insured under item A.2 of Section A and the *Buildings* if insured under item E.1 of Section E.

A.3.7 Outdoor Property

The *Contents* are insured while in the open within the boundaries of the land belonging to the *Home* against loss or damage caused by fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, malicious persons, earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle unless otherwise excluded by this Policy.

The most We will pay under item A.3.7 for any one item is HKD5,000 per incident and in total is HKD30,000 per incident.

A.3.8 Fragile Items

We will cover any sudden unforeseen accidental breakage of *Fragile Items* in *Your Home*.

The most We will pay under Item A.3.8 is HKD5,000 for any one article, set or collection and HKD200,000 in total per incident.

A.3.9 Food and Drink Deterioration

We will pay for the cost of food and drink that becomes unfit for human consumption due to deterioration caused by:

1. accidental breakdown of the freezer or refrigerator in the *Home*;
2. contamination by accidental escape of refrigerant or refrigerant fumes.

The most We will pay under item A.3.9 is HKD10,000 per incident.

Special Deductible of HKD250 is applied under item A.3.9.

A.3.9.1 Special Exclusions relating to Item A.3.9

We will not pay for any cost due to deterioration resulting from:

1. the deliberate act of any person or the electricity supply company.
2. any freezer or refrigerator over 5 years old.

A.3.10 Removal of Debris

We will pay for the cost of cleaning and removing the debris of the *Contents* following damage by any cause insured in item A.2 unless otherwise excluded by this Policy.

The most We will pay under item A.3.10 is HKD150,000 per incident.

A.3.11 Replacement Cost of Doors, Windows, Locks and Keys

We will pay for the reasonable cost incurred for the replacement, repair and installation of doors, windows and their locks and keys of *Your Home* by items that are similar but not better than existing following loss of or damage to such items caused during a burglary or attempted burglary.

We will also pay for the cost of replacing locks if the keys to external main doors or metal gate of *your* home are lost by *You* or *Your Household*.

The most We will pay under item A.3.11 is HKD15,000 per incident.

A.3.12 Replacement Cost of Title Deeds

We will pay for the cost of replacement of the title deeds to the *Premises* if they are lost or damaged by any cause insured in item A.2 unless otherwise excluded by this Policy while in the *Home* or while kept in *Your* bank in *Hong Kong* for safekeeping.

The most We will pay under item A.3.12 is HKD50,000 per incident.

Special Deductible of HKD250 is applied under item A.3.12.

A.3.13 Business Property

We will pay for the cost of repair, reinstatement or replacement in respect of sudden unforeseen accidental physical loss of or damage to *Your Business Property* in *Your Home* or arrange for the repair work to be carried out unless otherwise excluded by this Policy.

The most We will pay under item A.3.13 is HKD5,000 per incident.

A.3.14 Undamaged Items

It is hereby noted and agreed that notwithstanding anything in this Policy contained to the contrary the insurance under this Policy shall extend to cover the necessarily associated cost incurred with *Our* consent for repairing undamaged items in the event that the *Contents* are damaged due to any cause as insured in item A.2 not otherwise excluded by this Policy.

The most We will pay under item A.3.14 is HKD5,000 for any one *Period of Insurance*.

A.3.15 Pest Control Fees

We will pay the cost incurred with *Our* consent for pest control or pest prevention services within the first 3 months period following loss or damage to the *Contents* by water as insured in item A.2 unless otherwise excluded by this Policy. We shall not be responsible for any consequential loss arising out of the pest control or pest prevention services.

The most We will pay under item A.3.15 is HKD3,000 for any one *Period of Insurance*.

Special Deductible of HKD250 is applied under item A.3.15.

A.3.16 Valuable Property in the Bank Vault

We will cover any sudden unforeseen accidental physical loss of or damage to *Your Valuable Property* being kept in a bank vault unless otherwise excluded by this Policy.

The most We will pay under Item A.3.16 is HKD30,000 for any one article, set or collection and HKD200,000 in total per incident.

A.3.17 Loss of Money in the World

We will cover any sudden unforeseen accidental physical loss of *Money* while carrying by *You* or a member of *Your Family* anywhere in the world, other than in *Your Home*.

The most We will pay under item A.3.17 is HKD10,000 per *Period of Insurance*.

Special Deductible of HKD250 is applied under item A.3.17.

A.3.17.1 Special Exclusions relating to Item A.3.17

We will not cover :

1. any shortages caused by error or omission.
2. any depreciation in value.
3. any losses not reported to the police within 24 hours of discovery.
4. any confiscation or detention by customs or other officials.

A.3.18 Replacement Cost of Personal Document

We will pay for the cost of replacing Hong Kong Identity Cards, *Credit Cards*, driving licences, passports, Home Return Permit (also known as Mainland Travel Permit for Hong Kong and Macao Residents or Home Visiting Certificate for Compatriots from Hong Kong and Macao), staff cards or residents cards belonging to *You* or a member of *Your Family* which are accidentally lost or damaged anywhere in the world.

The most We will pay under item A.3.18 is HKD10,000 in total per incident.

Special Deductible of HKD250 is applied under item A.3.18.

A.3.18.1 Special Exclusions relating to Item A.3.18

We will not pay for:

1. any financial loss following unauthorized use of *Credit Cards* belonging to *You* or a member of *Your Family*.
2. any fines or penalties incurred due to non-replacement of the documents by *You* or a member of *Your Family*.

A.3.19 Unauthorized Use of Credit Cards

We will pay for financial loss following unauthorized use of *Credit Cards* belonging to *You* or a member of *Your Family*.

The most We will pay under item A.3.19 is HKD10,000 per incident.

Special Deductible of HKD250 is applied under item A.3.19.

A.3.19.1 Special Exclusions relating to Item A.3.19

We will not cover:

1. any unauthorized use by a member of *Your Household*.
2. any losses not reported to both the issuing authority and the police within 24 hours of discovery.
3. any liability following breach of the terms and conditions of use.
4. any confiscation or detention by customs or other government officials.

A.3.20 Psychiatric Services Fees

We will pay the reasonable costs, agreed by *us*, which *You* or a member of *Your Family* incur following a traumatic event including but not limited to kidnapping, abduction, home invasion or mugging during the *Period of Insurance* for psychiatric services, as prescribed by a physician, psychologist or other mental health professional, when incurred within 12 months of the incident.

The most We will pay under item A.3.20 is HKD1,000 per visit per day and HKD10,000 in aggregate for any one *Period of Insurance*.

No Deductible is applied under item A.3.20.

A.4 Limit of Indemnity relating to whole Section A

The most We will pay under whole Section A is HKD3,000,000 in total inclusive of the sub-limits on sub-sections A.1 - A.3 per incident and per *Period of Insurance*.

A.5 Conditions relating to Section A.1 and A.2

1. *You* must ensure that the insured limit represents a reasonable estimation of the full cost of replacing the *Valuable Property* and *Contents* as new after allowing for deterioration of clothing, shoes, bags, furs and electronic equipment over 3 years old. Otherwise, *You* shall notify *Us* immediately if *You* find the insured limit is inadequate.
2. If a loss is covered under both Section A.1 and A.2, We will pay *You* under the part giving *You* the most coverage, but not more than one part.

A.6 Exclusions relating to whole Section A

A.6.1 This Section A does not cover any loss or damage:

1. caused by seepage or leakage of rainwater;
2. while a part of the *Home* is let, sub-let or leased;
3. caused after the *Home* is left *Unfurnished* or *Unoccupied* for more than 90 consecutive days; notwithstanding the Deductible item A.8, a policy deductible of 20% of the loss is applicable for any loss of or damage to *Contents* occurred from the 31st consecutive day to 90th consecutive day during the *Unfurnished* or *Unoccupied* period;
4. due to malicious damage or vandalism caused by someone lawfully on the *Premises*;
5. caused by pets or animals;
6. caused by or contributed to by wear, tear or gradual deterioration, scratching or denting;
7. caused by insects, vermin, corrosion, rot, mildew, fungus;
8. caused by atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, misuse, faulty workmanship or design, the use of faulty materials, breakdown, confiscation or detention by customs or other government officials;
9. caused by inherent vice, latent defect;

10. caused by its own mechanical or electrical breakdown or derangement;
11. caused by depreciation in value;
12. incurred during international transit while *Your Valuable Property* is in the custody of a common carrier. International transit means any shipment of *Your Valuable Property* by or onboard any conveyance, vessel, aircraft, vehicle and train from *Hong Kong* to any foreign country. In addition, the loading and unloading of *Your Valuable Property* to and from such conveyance, vessel, aircraft, vehicle and train or while the property is held in temporary storage during such transit, shall be considered part of international transit when the final destination is located outside of *Hong Kong*. This exclusion does not apply to *Your Valuable Property* which accompanies *You* or *Your Household* member as personal baggage during international travel;
13. due to any unexplained loss or mysterious disappearance;
14. due to breakage of strings, reeds or drum heads on musical instruments;
15. incurred due to replacing any undamaged item of suites, sets or collections;
16. recoverable under any other insurance.

A.6.2 This Section A does not cover any loss of or damage to:

1. *Fragile Items* which are damaged due to breakage except otherwise covered under item A.3.8; But *We* do cover breakage caused by fire, lightning, explosion, burglary, aircraft or other aerial devices or articles dropped therefrom, malicious persons, earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle. *Fragile Items* do not include jewellery, watch, cameras, and photographic lenses.
2. musical instruments, sports equipment and photographic equipment owned or held in trust by or in the custody or control of any person who uses such property for professional purposes.
3. clothing and equipment used for sporting purposes while in use.
4. wine of which cork or cap is not attached to the bottle neck or has been screwed at the time of damage.
5. any radio-controlled toys (e.g. toy planes, toy boat, toy helicopters and toy cars) whilst playing.

A.7 Deductible relating to Section A.1

We will not pay the first HKD1,000 or 10% of the adjusted loss for each and every loss or damage (whichever is the greater).

A.8 Deductible relating to Section A.2 and A.3

We will not pay the first HKD2,000 or 10% of the adjusted loss for each and every loss or damage (whichever is the greater) caused by water and the first HKD1,000 of the adjusted loss for each and every loss or damage caused by other incidents.

A.9 Settling Claims under Section A.1, A.2 and A.3

1. *We* will pay the full cost of replacement as new for the lost or damaged insured property or the repair of the damaged insured property or to arrange for the repair work to be carried out, at *Our* discretion. In particular:-
 - a. if the damaged property can be repaired economically, *We* will either arrange or authorize repair;
 - b. if the damaged or lost property can be replaced with the same new one or a new one of similar quality, *We* will either arrange or authorize the replacement of the same new one or a new one of similar quality;

However:-

- c. if *We* are unable to repair the damaged property economically or replace the damaged property or lost property with the same new one or a new one of similar quality, *We* will make a cash payment equal to the value of *Our* option of the best new alternative of similar quality less the value of the betterment in such alternative;
 - d. if *We* offer the repair or replacement of the damaged or lost property according to the above a. and b. but *You* prefer a cash settlement, *We* will pay *You* an amount equal to the amount which would have been paid by *Us* had such property been repaired or replaced less the amount of betterment, wear, tear and depreciation in such property.
2. For clothing, shoes, bags and furs, *We* will take off an amount for wear, tear and depreciation.
3. For electronic equipment more than 3 years old, *We* will take off an amount for wear, tear and depreciation.
4. *We* will not pay the cost of replacing any undamaged item of suites, sets or collections.
5. Pairs, sets and parts. For covered loss or damage to a pair or set, or to part of a larger unit, *We* will pay whichever is the less:
 - the cost to repair the damaged property to its condition before the loss;
 - the cost to replace it; or
 - the cost to make up the difference between its market value before and after the loss.

However, if *You* agree to surrender the undamaged article(s) of the pair, set or parts to *Us* and *We* agree to accept, *We* will pay *You* the full replacement cost of the entire pair, set or parts up to the limit as specified in this Policy.

6. The most *We* will pay is set out under individual Sections subject to the Limit of Indemnity as stated in item A.4 of this Section.

7. We will automatically reinstate the insured limit from the date of the loss, provided that *You* pay the appropriate additional premium, unless *We* give *You* written notice to the contrary before claim payment is made. And, this extension shall not apply where the maximum coverage amount has been limited with an aggregate limit during the *Period of Insurance*.

Section B Legal Liability Protection

B.1 Owner's Legal Liability

B.1.1 We will indemnify *Your* legal liability as owner of the *Premises* become legally liable to pay as compensation for an accident occurring during the *Period of Insurance* which causes *Bodily Injury* to a person or damage to property.

B.1.2 The most *We* will pay for any claim or claims arising from one event under item B.1 is HKD10,000,000, in which the amount will include all the costs and expenses agreed by *Us* in writing.

B.2 Tenant's Legal Liability

B.2.1 We will indemnify *Your* legal liability as tenant for damage to the *Buildings* caused by an event insured in item A.2 of Section A not otherwise excluded by this Policy occurring during the *Period of Insurance*.

B.2.2 The most *We* will pay for any claim or claims arising from one event under item B.2 is HKD10,000,000, in which the amount will include all the costs and expenses agreed by *Us* in writing.

B.2.3 Special Exclusion relating to Item B.2

We will not pay for any damage shown as not insured under item A.6 of Section A.

B.3. Occupier's / Personal Legal Liability

B.3.1 We will indemnify the legal liability against *You* or a member of *Your Household*

- as occupier of the *Premises*; or
- as private individuals anywhere in *Hong Kong* or elsewhere in overseas travelling for up to 30 days; resulting in *Bodily Injury* to any other person or damage to property caused by an accident occurring during the *Period of Insurance*.

B.3.2 The most *We* will pay for any claim or claims arising from any one event under item B.3 is HKD10,000,000, in which the amount will include all the costs and expenses agreed by *Us* in writing.

B.4 Pets Owner's Legal Liability

B.4.1 We will indemnify the legal liability against *You* or a member of *Your Family* as owner of pet(s), which are normally domesticated in *Hong Kong* to pay as compensation for an accident occurring during the *Period of Insurance* anywhere in *Hong Kong* which causes *Bodily Injury* to any other person or damage to property.

B.4.2 The most *We* will pay for any claim or claims arising from any one event under item B.4 is HKD10,000,000, in which the amount will include all the costs and expenses agreed by *Us* in writing.

B.5 Additional Cover

B.5.1 In the event *Your Home* undergoing interior decoration, repair, alternation or renovation works by independent contractors, *We* will indemnify the legal liability against *You* or a member of *Your Family* for accident arising from such works and occurring during the *Period of Insurance* which causes *Bodily Injury* to any other person or damage to property provided that the contract sum of such works is not exceeding HKD100,000 and the renovation period is no longer than two months. However,

We will not indemnify:

- for any bodily injury to independent contractors, their employees or agents, loss of or damage to property belonging to them and the contract works involved;
- if the liability for such works are insured by any other insurance.

B.5.2 The most *We* will pay under item B.5.1 for any claim or claims arising from any one event and in aggregate during the *Period of Insurance* is HKD1,000,000, in which the amount will include all the costs and expenses agreed by *Us* in writing.

B.6 Limit of Liability relating to whole Section B

The most *We* will pay for any claim or claims arising from any one event under this whole Section B is HKD10,000,000, in which the amount will include all the costs and expenses agreed by *Us* in writing.

B.7 Exclusions relating to whole Section B

This Section does not cover legal liability arising directly or indirectly from:

1. any contractual liability.
2. an agreement which imposes a liability which *You* or a member of *Your Household* would not otherwise have been under.
3. any business, profession or trade.
4. racing (other than on foot).
5. wilful or malicious acts.

6. the ownership or use of aircraft (except toys and models).
7. the ownership or use of mechanically propelled vehicles (except the use of a vehicle solely as a passenger having no right of control).
8. the ownership or use of watercraft (except toys and models), sailboards or hovercrafts.
9. the ownership or use of weapons (except shotguns or airguns used for sporting activities).
10. the ownership of animals (except *Your* pets which are normally domesticated in *Home*).
11. *Bodily Injury* to a member of *Your Household* or to any person under a contract of service or apprenticeship with *You* or a member of *Your Family*.
12. damage to property owned or held in trust by or in the custody of *You* or a member of *Your Household*.
13. any judgment which is not at first delivered by or obtained from a court of competent jurisdiction in *Hong Kong*.
14. (i) the transmission of any computer code, program or other data.
(ii) the unauthorized taking of or access to data.
15. asbestos, asbestos products or asbestos contained in any products.

Section C Lifestyle Protection

C.1 Green Living Cover

It is hereby noted and agreed that notwithstanding anything in this Policy contained to the contrary the insurance under this Policy shall extend to cover extra 10% of the value of a same new or a new one of similar quality for energy efficiency product(s) in *Your Home* against sudden unforeseen accidental physical loss or damage when *You* choose to replace it with a new one of improved quality in the event of repair cannot be carried out according to the Claims Settling conditions as stated in item A.9.

"Energy efficiency product(s)" refers to any of the Listed Models of Prescribed Products as defined under the Energy Efficiency (Labelling of Products) Ordinance and the expressions of "Listed Models" and "Prescribed Products" have the same meaning as assigned to those expressions in the Energy Efficiency (Labelling of Products) Ordinance.

The most *We* will pay under item C.1 is inclusive of the maximum Sum Insured in Section A.2.

C.2 Accidental Death or Disablement of Pets

We will pay *You* an amount of HKD4,000 per incident and in the aggregate during any one *Period of Insurance* if *Your* dog or cat suffers bodily injury caused by accidental, external, visible and violent means during the *Period of Insurance* and result in death or permanent total loss of sight or permanent total loss of limb(s), within twelve months of the date of the incident.

We shall be entitled to call for a documentary proof of ownership and a post-mortem examination.

C.2.1 Special Exclusion relating to Item C.2

We will not cover:

1. bodily injury arising directly or indirectly from prolonged or complicated by any pre-existing physical weakness, defect or disease or by any bodily injury sustained prior to the incident in respect of which a claim made.
2. death directly or indirectly caused by any form of illness or disease.
3. natural death.
4. destruction by any public authority.

C.3 Food Poisoning

We will pay the actual expenses reasonably and necessarily incurred within *Hong Kong* by *You* or a member of *Your Household* during the *Period of Insurance* for medical treatment and prescribed medical supplies received from a legally qualified and registered medical practitioner as a direct result of food poisoning after taking food or drink at any restaurants and/or caterers in the territories of *Hong Kong*.

The most *We* will pay under item C.3 is HKD300 per visit per day and HKD900 per person in respect of out-patient medical expenses, and HKD5,000 in total per incident.

C.3.1 Special Exclusion relating to Item C.3

We will not pay for any sums recovered or recoverable from all other sources.

C.4 Missed Event Cover

We will reimburse the ticket cost paid in advance by *Your* or a member of *Your Family's* credit card in the event that he/she is unable to attend the overseas sports, music or entertainment event due to:

1. death, serious bodily injury or serious illness of *You* or a member of *Your Family* or travel companion;
2. witness summons, jury service or compulsory quarantine of *You* or a member of *Your Family*;

The most *We* will pay under item C.4 is HKD10,000 for any one *Period of Insurance*.

C.4.1 Special Exclusion relating to Item C.4

We will not pay for any sums recovered or recoverable from all other sources.

C.5. Newly Purchased Property in Transit

We will cover any sudden unforeseen accidental physical loss of or damage to property newly purchased anywhere in the world being in transit to *Your Home* and carried by *You* or a member of *Your Household* at all times.

The most We will pay under item C.5 is HKD10,000 per incident.

Section D Home Assistance Services

D.1 An Assistance Hotline is available 24 hours a day to *You* in case of emergency and will provide the following services in English, Mandarin and Cantonese.

Hotline: **+852 2967 0866**

D.1.1 Locksmith Assistance

In the event *You* are locked out of *Your Home* by the reason of not being in possession of the keys, We will arrange and pay up to a maximum of HKD800 per incident for a locksmith to help *You* gain access to *Your Home*.

D.1.2 Plumber Assistance

In the event of clogging of water supply or water draining system or leaking of water pipe within *Your Home*, We will arrange and pay up to a maximum of HKD800 per incident for a plumber to repair the water supply or drainage system.

D.1.3 Electrical Assistance

In the event of failure of electricity wall switch in *Your Home* or failure of electricity main switch which supplies electricity to *Your Home*, We will arrange and pay up to a maximum of HKD800 per incident for a certified electrician to repair the switch.

D.1.4 Air-Conditioner Engineering Assistance

In the event the air-conditioner in *Your Home* is not functioning, We will arrange and pay up to a maximum of HKD800 per incident for a qualified air-conditioner engineer to repair the air-conditioner.

D.1.5 General Repair Referral Assistance

Upon *Your* request, We will provide referral information for general repair assistance required for *Your Home*.

D.1.6 Pest Control Referral Assistance

In the event *You* require assistance for pest control or pest prevention for *Your Home*, We will provide referral information on the service providers and their charges.

D.1.7 Home Cleaning Referral Assistance

In the event *You* require assistance for carpet cleaning, sofa cleaning, window cleaning, wall tiles or floor tiles cleaning for *Your Home*, We will provide referral information on the service providers and their charges.

D.1.8 Household Appliances Referral Assistance

In the event *You* require assistance for washing machine, dryer, microwave oven, TV, VCR/LD player, DVD player or recorder, or Hi-fi for repair service, We will provide referral information on the service providers and their charges.

D.2 Conditions relating to Section D

1. The services provided under this Section are purely on referral or arrangement basis only (except under items D.1.1 to D.1.4). We will not be responsible for charges or consequential damages arising out of services provided by the service providers referred by *Us* or be responsible or pay for any third party expenses incurred.
2. We will pay under item D.1.1 to D.1.4 provided that the service was carried out by a service provider referred to by *Us*.

Section E Buildings Protection (Optional)

(Section E is only applicable if it is shown as being operative and has a Sum Insured for *Buildings* shown in the *Schedule*.)

E.1 Loss or Damage to Buildings

We will pay, at *Our* option, the cost of repair, reinstatement or replacement in respect of sudden unforeseen accidental physical loss or damage to *Your Buildings* during the *Period of Insurance* unless otherwise excluded by this Policy.

The most We will pay under Section E is the Sum Insured shown in the *Schedule* which is inclusive of the additional covers as provided under Section E.2 below.

If any other damage shall have occurred during the *Period of Insurance*, the Sum Insured remaining after payment of such damage is the amount of insurance for the remaining policy period unless We have received *Your* written notice to reinstate any such Sum Insured.

We will not pay for:

1. any property not belonging to *You* or *Your Family* for which *You* are not legally responsible.
2. any property the value of which is not included in the Sum Insured.

E.2 Additional Covers

E.2.1 Additional Rebuilding Expenses

We will pay the necessary and reasonable expenses that *You* incur in reinstating the *Buildings* following loss or damage as insured in this Section unless otherwise excluded by this Policy, namely:

- architects, surveyors and consulting engineers fees with *Our* consent, not exceeding 5% of the Sum Insured on *Buildings* or 5% of the total rebuilding cost of the *Buildings* whichever is the less per *Period of Insurance*;
- the cost of demolishing and removing the debris at the site or the area immediately adjacent to such site, not exceeding 5% of the Sum Insured on *Buildings* or 5% of the total rebuilding cost of the *Buildings* whichever is the less per *Period of Insurance*;
- the additional costs of rebuilding or repairing the damaged parts of *Your Buildings* to comply with building regulations as well as any local authority or other government requirements.

However, *We* will not pay:

1. fees exceeding those authorized under the scale of the various Institutions and/or Bodies requiring such fees prevailing at the time of the destruction or damage.
2. fees for preparing a claim under this Section.
3. costs in respect of undamaged parts of the *Buildings*.
4. costs incurred in complying with Regulations under which notice has been served upon *You* prior to the loss or damage or in respect of undamaged portions of *Your Buildings*.

E.2.2 Landslip & Subsidence Extension

It is hereby agreed and declared that notwithstanding anything in this Policy contained to the contrary the insurance under this Policy shall extend to cover loss of or damage to *Your Buildings* directly caused by subsidence of the site or landslip, occurring within the *Period of Insurance* but excluding:

1. Loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences:
 - a. Coastal erosion
 - b. Heave
 - c. Bedding down of structures or the settlement of made up ground within 5 years of the completion of such works
2. Loss of or damage to paths, drives, fence, gates, boundary and retaining walls caused by subsidence and/or landslip
3. Unless otherwise specifically insured, the cost of removal of subsidence and/or landslip debris or the making good of the site following subsidence and/or landslip except in so far as is necessary to repair *Your* building.
4. Loss or damage directly occasioned by or through defective design or workmanship or the use of defective materials.
5. Consequential loss or damage of any kind or description
6. The first HKD10,000 or 10% of each and every loss, whichever is the greater, as ascertained after the application of any condition of average and occurring within each and every separate period of 72 consecutive hours during the currency of this Policy.

Warranted:

1. *You* shall maintain *Your Buildings* in sound repair and shall take all reasonable precautions to prevent damage from the perils covered hereby.
2. *You* shall maintain any man-made slope and retaining wall for which *You* are responsible in accordance with laws regulations codes and guides issued by the Hong Kong SAR Government including the guideline stipulated in the GEOGUIDE 5 – GUIDE TO SLOPE MAINTENANCE published by the Geotechnical Engineering Office, Civil Engineering Department, Hong Kong.
3. *You* shall notify *Us* immediately upon *You* are aware of the following:
 - (i) if any excavations are commenced beneath, around or in the vicinity of *Your Buildings*. In such event *We* shall have the right to vary or cancel the cover provided under this Policy.
 - (ii) if the operation of an insured peril affecting any part of the site (whether or not the insured property is involved) or its nearby surroundings.

E.3. Exclusions relating to whole Section E

We will not pay for:

1. loss or damage to *Buildings* or any part of them arising from construction, structural alteration or repair or demolition;
2. loss or damage caused after the *Home* is left *Unfurnished* or *Unoccupied* for more than 90 consecutive days. Notwithstanding the Deductible item E.4, a policy deductible of 20% of the loss is applicable for any loss of or damage to *Buildings* occurred from the 31st consecutive day to 90th consecutive day during the *Unfurnished* or *Unoccupied* period;
3. loss or damage caused by landslip, subsidence or erosion (except as provided under item E.2.2);
4. loss or damage caused by vandals or malicious people lawfully on the Premises;

5. loss or damage caused by wear and tear or gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, misuse, inherent fault or defective workmanship, defective material or design, mechanical breakdown and/or malfunction of electrical appliances and computer equipment;
6. loss or damage to electrical equipment and wiring caused by artificially generated electric current;
7. loss or damage due to any unexplained loss or mysterious disappearance;
8. loss or damage to *Buildings* which are permanent or temporary dispossession resulting from the unlawful occupation of such buildings by any person;

E.4 Deductible relating to whole Section E

We will not pay the first HKD3,000 for each and every loss or damage except caused by fire, lightning or explosion.

E.5 Settling Claims under Section E

You must ensure that the Sum Insured represents a reasonable estimation of the full cost of rebuilding the *Buildings* as new and the settling of claims will be subject to the following conditions.

E.5.1 Reinstatement Value Clause

In the event of *Your Buildings* being destroyed or damaged by a insured peril the basis upon which the amount payable under each of the said items of the Policy is to be calculated shall be the reinstatement of the property destroyed or damaged subject to the following Special Provisions and subject also to the terms and conditions of the Policy except in so far as the same may be varied hereby.

For the purposes of the insurance under this Clause 'reinstatement' shall mean the carrying out of the after mentioned work namely:-

- a. where the insured property is destroyed, the re-building of the property, if a building, or, in the case of other property, its replacement by similar property, in either case in a condition equal to but not better nor more extensive than its condition when new.
- b. where the insured property is damaged, the repair of the damage and the restoration of the damaged portion of the property to a condition substantially the same as but not better nor more extensive than its condition when new.

Special Provisions

- c. The work of reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of *You* subject to the liability of *Us* not being thereby increased) must be commenced and carried out with reasonable despatch otherwise no payment beyond the amount which would have been payable under the Policy if this Clause had not been incorporated therein shall be made.
- d. When any property insured under this Clause is damaged or destroyed in part, the liability of *Us* shall not exceed the sum representing the cost which *We* could have been called upon to pay for reinstatement if such property had been wholly destroyed.
- e. No payment beyond the amount which would have been payable under the Policy if this Clause had not been incorporated therein shall be made until the cost of reinstatement shall have been actually incurred.
- f. Each item insured under this Clause is declared to be separately subject to the following Condition of Average namely:
 - (i) If at the time of reinstatement, the sum representing the cost which would have been incurred in reinstatement if the whole of the property covered by such Item had been destroyed exceeds the Sum Insured thereon at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril hereby insured against then *You* shall be considered as being *Your own insurer* for the excess and shall bear a rateable proportion of the loss accordingly.
- g. No payment beyond the amount which would have been payable under the Policy if this Clause had not been incorporated therein shall be made if at the time of any destruction or damage to any property insured hereunder such property shall be covered by any other insurance effected by or on behalf of the Insured which is not upon the identical basis of reinstatement set forth herein.
- h. Where by reason of any of the above Special Provisions, no payment is to be made beyond the amount which would have been payable under the Policy if this Clause had not been incorporated therein the rights and liabilities of *Us* and *You* in respect of the destruction or damage shall be subject to the terms and conditions of the Policy including any Condition of Average therein as if this Clause had not been incorporated therein.

E.5.2 Mortgage Clause

If the *Buildings* is mortgaged, payment in respect of any loss will be made to the mortgagee whose receipt will discharge *Us* completely.

POLICY EXCEPTIONS - these apply to all Sections

This Policy does not cover:

1. any loss or damage that is a consequence of war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
2. any loss or damage arising directly from pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - 3.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
 - 3.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation reactor or other nuclear assembly or nuclear component thereof;
 - 3.3 any weapon employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
 - 3.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
4. Terrorism Exclusion
 - 4.1 We shall not be liable for loss, damage, death, injury, disablement, liabilities, costs or expenses of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with:
 - 4.1.1 any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss; and
 - 4.1.2 any action in controlling, preventing, suppressing, retaliating against or responding to any such act of terrorism.
 - 4.2 for the purpose of this exception, an act of terrorism includes any act, preparation or threat of action of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto committed for political, religious, ideological, or similar purposes including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation and which
 - 4.2.1 involves violence against one or more persons; or
 - 4.2.2 involves damage to property; or
 - 4.2.3 endangers life other than that of the person committing the action; or
 - 4.2.4 creates a risk to the health or safety of the public or a section of the public; or
 - 4.2.5 is designed to interfere with or disrupt an electronic system.
 - 4.3 in any action, suit or other proceedings where We allege that by reason of the provisions of this condition any loss or damage is not covered by this Policy the burden of proving that such loss or damage is covered shall be upon You.
5. any cost or expense arising from any loss, destruction or damage caused by pollution or contamination other than destruction of or damage to the property insured under item A.2 of Section A or item E.1 of Section E caused by pollution or contamination resulting from a peril insured.
6. any loss or damage or liability caused by or resulting from *Your* property being confiscated, taken, damaged or destroyed by or under the order of any government or public authority.
7. any fines, penalty, punitive or exemplary expense.
8. consequential loss or damage of any kind unless specifically provided for otherwise in this Policy.
9. Software and Data-Related Losses Exclusion (applicable to all sections except Section B)
 - 9.1 the insurance by this Policy excludes any "Software Loss" except:
 - 9.1.1 "Software Loss" resulting solely from direct physical loss of or direct physical damage to the equipment, hardware, media or device on which the programme, computer software or operating systems, programming instructions, or data are transported, processed or contained.
 - 9.1.2 Direct physical loss or direct physical damage to tangible property by Fire or Explosion that results from a "Software Loss". For the purposes of this endorsement, electronic data, programme(s), computer software or operating system(s), programming instruction(s) and data are not tangible property.
 - 9.2 "Software Loss" means loss of or damage to any programme(s), computer software or operating system(s), programming instruction(s) or data arising out of or resulting from any failure, malfunction, deficiency, deletion, fault, "Virus", deletion or corruption or any loss of use, reduction in functionality, cost, expense or liability resulting therefrom.

"Software Loss" includes, but is not limited to, loss or damage resulting from any authorised or unauthorised access in, of or to any computer, communication system, file server, networking equipment, computer system, computer hardware, data processing equipment, computer memory, microchip, microprocessor (computer chip), integrated circuit or similar device in computer equipment, any program, computer software or operating systems, programming instructions or data.
 - 9.3 "Virus" means software, data or code that affects the operation or functionality of any computer, communication system, file server, networking equipment, computer system, computer hardware, data processing equipment,

computer memory, microchip, microprocessor (computer chip), integrated circuit or similar device in computer equipment, program, computer software or operating systems, programming instructions or data including, but not limited to, any destructive program, computer code, computer virus, worm, logic bomb, denial of service attack, smurf attack, vandalism, Trojan Horse or any other data introduced into any electronic system causing deletion, destruction, degradation, corruption, malfunction or compromise of or to data, software or electronic business systems.

10. any liability or loss of or damage to any property directly or indirectly arising from existing or new unauthorized structures and/or unauthorized building erection, demolition, repair, installation and renovation works within the *Premises*. For the purpose of this exception, the meaning of unauthorized structures and/or unauthorized building works will be construed in accordance with the Buildings Ordinance, Chapter 123, Laws of Hong Kong.

POLICY CONDITIONS – these apply to all Sections

In the following Conditions, “*You*” also includes any other person(s) insured under this Policy.

1. Return of Policy

If *You* are not satisfied with this Policy, *You* shall return to *Us* within fourteen days of receipt. This Policy will then be deemed as void from the effective date shown in the *Schedule* and *We* shall not be liable for any loss sustained by *You*. A full refund of any premium paid will be made.

2. Precautions

You will take all reasonable steps to protect the property and prevent accidents.

3. Misrepresentation

If *You* or anyone acting on *Your* behalf makes a statement in the enrollment form(s) or in connection with any claim knowing the statement is false, *We* will not be liable for any claim and all cover under this Policy shall cease.

4. Renewal

Subject to *Our* consent from time to time and *Your* payment of the premium in advance at *Our* premium rate in force at time of annual renewals, this Policy will be renewed by *Us* annually without further prior notice to *You*. In any event, *We* reserve the right to withhold from renewing this Policy or revealing *Our* reasons for exercising such right. *We* also reserve the right to revise or adjust the Policy terms and conditions (including the premium) at every annual renewal subject to *Our* notice in writing before renewal.

5. Policy Cancellation & Refund

We have the right to cancel this Policy or Section or part of it by giving 30 days notice in writing which will be mailed by registered post to *Your* last known address. *We* will return to *You* the premium for the unexpired period on a pro-rata amount of the annual premium subject to a Minimum Retaining Premium as stated below.

You also have the right to cancel this Policy at any time by giving notice in writing to *Us*, provided that no claim has arisen during the *Period of Insurance*. *We* will return to *You* the premium for the unexpired period in accordance with *Our* usual scale of short term premium subject to a Minimum Retaining Premium as stated below.

Minimum Retaining Premium : 30% of Annual Premium

6. Alternative Dispute Resolution

In the event of a dispute arising out of this policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of Hong Kong and applicable at the time of dispute. All unresolved disputes shall be determined by arbitration in accordance with the Arbitration Ordinance (Chapter 609), Laws of Hong Kong as amended from time to time. The arbitration shall be conducted in Hong Kong by a sole arbitrator to be agreed by the parties. It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of this policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if *We* deny or reject liability for any claim under this policy and *You* do not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of *Our* disclaimer, the *Your* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under this policy.

7. Recipient

In the event of *Your* death, *We* will insure *Your* legal personal representatives for any liability *You* had previously incurred under this Policy provided they comply with the terms of this Policy.

8. Changes in Risk

You must tell *Us* of any changes of circumstances after the start of the insurance which increase the risk of loss, injury or damage. *You* will not be insured under this Policy until *We* have agreed in writing to accept the increased risk.

9. Claims Procedures

Once a loss occurs, please inform *Us* for understanding the following procedures and helping *You* to complete *Your* claim.

Damage to insured property – Minor loss

1. If *We* decide not to appoint loss adjusters to investigate and/or to assess *Your* loss, please forward the following documents to *Us*:
 - Fully completed Claim Form, clearly stating the cause and detailed circumstances of the accident
 - Pictures showing the accident scene and damaged properties

- A copy of the police report and statement(s) from any concerned party(ies) if (1) there has been a burglary, theft or the like, or (2) accidental loss
 - Copies of any confirmation of the loss from any relevant parties e.g. Incident Report/letter from the building management company
2. When the quotations, invoices or receipts are available for the damaged properties, send them to *Us* for adjustment.
 3. Do not carry out repair or replacement prior to *Our* consent.
 4. Do not dispose of the damaged properties prior to *Our* consent.
 5. Every action should be taken to protect and prevent any undamaged property from being further affected.

Damage to insured property – Major loss

1. If *We* decide to appoint a loss adjuster to investigate and/or to assess *Your* loss, he will visit the accident scene as soon as practicable. He will also advise *You* how to proceed with the claim.
2. Whenever any repair or replacement quotation is available, contact *Us* for a confirmation before instructing the repairer to commence repair or placing order to the supplier for a new replacement.
3. Contact *Us* before disposing of the damaged properties.
4. Every action should be taken to protect and prevent any undamaged property from being further affected.

Damage to third party property

1. Do not admit liability, negotiate settlement, commit repair with any third party without *Our* consent.
2. Pass all third party claims unanswered onto *Us* for handling.

Important points to note

- If the damaged pipes and drainage are not covered under this Policy, all costs associated with the repair of such pipes and drainage are also not covered (except to the extent provided specially by extension in this Policy).
- Partial settlement will be made for partially damaged properties.
- Certain policy exclusions may apply.
- Policy excess may apply.

10. Right to Salvage

We have the right to the salvage of any insured property.

11. Liability Claims

You must not admit, deny, negotiate or settle a claim without *Our* written consent.

12. Subrogation

We are entitled to:

- take the benefit of *Your* rights against another person before or after *We* have paid a claim;
- take over the defence or settlement of a claim against *You* by another person.

13. Governing Law and Jurisdiction

This Policy shall be governed by and interpreted in accordance with the Laws of *Hong Kong* and subject to the exclusive jurisdiction of *Hong Kong* courts.

14. Other Insurance

If at the time of a claim there is any other insurance covering anything insured by this Policy, *We* will be liable only for *Our* proportionate share.

15. Assignment of Interest under this Policy

You cannot transfer or assign *Your* interest in this Policy to anyone else unless *We* agree in writing to the transfer or assignment.

16. Statement of Purpose for Collection of Personal Data

All personal data collected and held by *Us* will be used in accordance with *Our* privacy policy, as notified to *You* from time to time and available at the following website: www.zurich.com.hk/eng/cs_nonlifepolicy/services_privacy.htm

DIAMOND CUSTOMER INSURANCE HOTLINE

Please call the following Diamond Customer Insurance Hotline to obtain assistance on any questions *You* or *Your Family* have for **Splendor Deluxe Property and Home Insurance Plan**:

+852 2903 9346

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詞彙解釋

保單內某些詞彙有指定的含意，解釋已列明於下文。為方便「閣下」在本文中識別有關的詞彙，特將此等詞彙全部加上引號。

「身體損傷」

死亡、損傷或由其引起之疾病。

「樓宇」

位於「閣下」「居所」地址內的建築物，其結構以磚、石混凝土或鋼筋混凝土而成及其屋頂均以混凝土或鋼筋混凝土而成的；包括附屬的建築物、圍牆、柵欄門、建築物上的柱和牆壁、桅杆及固定在建築物上相關的配件、業主提供的固定裝置及設備，但不包括擋土牆、地基和排水渠。

「商業財物」

所有用於進行「閣下」業務之家具、供應品、設備、書籍、紀錄及電子數據處理財物(如電子數據處理設備及其配件和軟件)，惟儲存在軟件內之數據除外。

「家居財物」

「居所」內的家庭用品、個人物品（包括「金錢」和「貴重財物」）、作為收藏之郵票、錢幣或徽章、家具、固定裝置及設備（包括室內裝修及牆紙）、收音機、電視、電視天線裝置及天線桿，上述財物屬於「閣下」或「住戶」所有。

除另外承保，以下財物不被視作「家居財物」：

1. 汽車、電單車、腳踏車、蓬車、拖車、飛機、船隻、氣墊船，或通常裝設在上述交通工具內或之上的部份或配件。
2. 大業主提供的固定裝置及設備、天花、地板和牆壁(A.3.5 項承保的事項除外)。
3. 一切管道、排水設備、碟形衛星天線、接收器或輔助設備及裝置。
4. 因從事任何業務、專業或行業而擁有或以信託形式持有的財物(A.3.13 項承保的事項除外)。
5. 「信用卡」、契約、債券、匯票、證券、文件或手稿。
6. 唱片、影音或電腦磁碟、磁帶或盒帶、電腦記錄或軟件。
7. 已另於其他保單特別投保的財物。
8. 「閣下」或「住戶」以信託方式持有或「閣下」或「住戶」借用之財物。
9. 搬運或運送中的財物(C.5 項承保的事項除外)。
10. 植物或樹木。
11. 生畜及任何生物。
12. 眼鏡、隱形眼鏡、假牙、義肢及助聽器。
13. 置於露天地方包括屋頂或陽台的財物(A.3.7 項承保的事項除外)。
14. 任何項目屬於「樓宇」的定義。

「信用卡」

信用卡或提款卡。

「家庭成員」

「閣下」永久性居於「居所」內的親屬。

「易碎物品」

任何類型之水晶、陶瓷器、瓷器、小塑像、塑像、雕刻品、鏡子、小擺設及同類物件。

「居所」

「閣下」永久性居於「附表」所載位置上的私人居所。

「香港」

中華人民共和國香港特別行政區境內。

「住戶」

「閣下」永久性居於「居所」內的「家庭成員」及傭人。

「金錢」

持有作社交或家居用途的現金、支票、郵政匯票、銀行匯票、旅行支票、旅行用的交通票據、存款證、現時通用的郵票、禮券、八達通及電子錢幣。。

「保險期」

「附表」訂明「本公司」已同意接受承保及「閣下」已支付或同意支付適當保費的保險時期。

「物業」

「樓宇」及其範圍內的土地。

「附表」

夾附於「保單」並構成保單一部份的「附表」。

「無家具擺設」

家具及設備不足以作正常居住用途。

「無人居住」

並非由「閣下」或「閣下」授權的人士居住。

「貴重財物」

屬於「閣下」或「家庭成員」所擁有的珠寶、金器、銀器或其他貴重金屬、手錶、攝影器材、望遠鏡、藝術品、古董、皮草、樂器（不包括鋼琴）、瓶酒、流動通訊設備(例如流動電話、iPhones 及傳呼機)、流動電子處理設備(例如手提電腦、個人電子助理、手提視聽器材、MP3)及其他經常穿戴在身上或隨身攜帶的個人物品。

「本公司」

蘇黎世保險有限公司。

「閣下」

「附表」上所載之受保人。

保障範圍

A 節 家居保障

A.1 貴重財物保障

在「閣下」或「閣下」「家庭成員」穿著或攜帶中的「貴重財物」，如在「閣下」的「居所」以外全球任何地方因突發及未能預見的意外而遺失或損毀，「本公司」將根據本保單的條款細則除不承保事項外選擇支付重新添置或維修的費用。

A.1.1 A.1 項的賠償總額

A.1 項每件/每套/每個系列的最高賠償額為 50,000 港元及每次事故的總賠償額為 300,000 港元，惟個別限額如下：

1. 每套流動通訊設備(例如流動電話、iPhones 及傳呼機)及流動電子設備(例如手提電腦、個人電子助理、手提視聽器材、MP3)的最高賠償額為每次事故 10,000 港元。
2. 每瓶酒的最高賠償額為 5,000 港元及每次事故的總賠償額為 30,000 港元，其保障範圍只限於「閣下」或「閣下」「家庭成員」出席在香港的社交聚會場合時或於往返地點途中意外破損。

A.2 家居財物保障

「本公司」將根據本保單的條款細則除不承保事項外選擇支付維修、重置或更換「閣下」「居所」內因突發及未能預見的意外損失或損毀的「家居財物」的費用。

A.2.1 A.2 項的賠償總額

A.2 項每次事故的最高賠償額為 3,000,000 港元，惟個別限額如下：

1. 每件家具或家居電器的最高賠償額為 300,000 港元。
2. 在每次事故中，「金錢」的最高賠償總額為 30,000 港元。
3. 每瓶酒的最高賠償額為 5,000 港元及每次事故的總賠償額為 30,000 港元。
4. 作為收藏之郵票、錢幣或徽章的最高賠償總額為每次事故 10,000 港元。
5. 每套個人電腦的最高賠償額為 10,000 港元。
6. 每套流動通訊設備(例如流動電話及傳呼機)及流動電子處理設備(例如手提電腦、個人電子助理、手提視聽器材、MP3)的最高賠償額為 10,000 港元。
7. 「貴重財物」中(除以上第 3 及第 6 項外)的每件/每套/每個系列的最高賠償額為 50,000 港元及每次事故的最高賠償總額為 500,000 港元。
8. 其他不在上述列明之「家居財物」的每件最高賠償額為 50,000 港元。

A.3 額外保障

A.3.1 臨時居所

倘「居所」因本節 A.2 項所載任何受保障事項導致不能居住，「本公司」將賠償：

1. 閣下「須繼續繳交的租金；
2. 另覓同類住所的合理額外費用)；
3. 暫時存放家具的合理費用；
4. 為寵物另覓臨時住所的合理額外費用；

但賠償期只限於把「居所」修復至可居住程度所必需用的時間。

A.3.1 項的最高賠償額為每月 100,000 港元及每次事故總賠償額為 300,000 港元。

A.3.1.1 A.3.1 項的特別條款

修葺或維修工作必須立即進行，不可延誤。

A.3.2 暫時性搬遷

「家居財物」在「香港」境內因需要專業人士進行清潔、維修、翻新、修改、保養、染色或其他類似情況而暫時搬離「閣下」的「物業」，在期間因突發及未能預見的意外而引致的損失或損毀，均受保障。

A.3.2 項的最高賠償額為每次事故 100,000 港元。

A.3.2.1 A.3.2 項的特別不承保項目

「本公司」不會支付下列項目：

1. 財物移往他處出售或展出，或搬往家具庫。
2. 「金錢」被偷竊。

A.3.3 搬遷期間意外保障

「家居財物」在以下情況因突發及未能預見的意外而引致的損失或損毀，均獲賠償：

1. 由專業家具搬運者搬往「閣下」在「香港」的新居所期間；
2. 在香港家具倉庫暫時寄存最多達 30 天之內。

A.3.3 項的最高賠償額為每次事故 3,000,000 港元。

A.3.3.1 A.3.3 項的特別不承保項目

「本公司」不會支付下列項目：

1. 「金錢」、金器或銀器、珠寶或皮草。
2. 因裂痕或刮花而引致的損失或損毀。
3. 瓷器、雲石、玻璃或類似的易碎物件之破損；惟經專業包裝工人包裝者除外。
4. 各種視聽器材及電腦設備之故障。
5. 「閣下」已安排其他保險的「家居財物」損失或損毀。
6. 財物搬往新居所後，未有在 7 天內知會「本公司」的損失。

A.3.4 新居所保障

如「閣下」搬家，「本公司」將會承保「閣下」的「家居財物」在遷入「香港」的新永久居所首兩個星期期間因突發及未能預見的意外而引致的損失或損毀，最高賠償額只限於 A.2 節保障額內。「本公司」不會支付 A.2 節不承保的任何損失或損毀。

本保險在「閣下」原有居所將會繼續，直到「閣下」通知「本公司」新居所住址。

A.3.5 業主的固定裝置及設備

在「閣下」居所內的天花、地板、門、門框、門鎖、牆壁、由業主提供的廚櫃或洗手間陳列櫃因突發及未能預見的意外而損失或損毀，「本公司」將根據本保單的條款細則除不承保事項外支付維修或重新添置的費用。

A.3.5 項的最高賠償額為每次事故 200,000 港元，倘若「閣下」有其他保險提供同樣的保障，「本公司」只會支付超出其他保險本來能賠償或應該賠償的數額以上的部分；如本保單的 E 節在承保範圍內，則 A.3.5 項的保障將會自動刪除。

A.3.6 室內裝修或翻新工程

「本公司」將會支付合約工程的裝修材料在獨立承辦商進行室內裝修/重修及/或翻新工程期間，因本節 A.2 項受保障範圍內除不承保事項外而損失或損壞，惟該裝修工程的合約總值不超過 100,000 港元，及裝修期限不超過兩個月；A.3.6 項每件物品的最高賠償額為 10,000 港元，而每次事故的總賠償額為 100,000 港元。

「本公司」並同意本額外保障將不會導致 A 節 A.2 項的「家居財物」或 E 節 E.1 項的「樓宇」保障 (如在 E 節已為投保項目) 無效。

A.3.7 露天財物

「家居財物」若在「居所」範圍內的露天地方，因火災、雷電、爆炸、飛機或其他飛行工具或任何從飛行器墜下的物品、惡意破壞、地震、風暴、水災、水缸裝置或水管溢水、受任何道路汽車撞擊引致損失或損毀，「本公司」將根據本保單的條款細則除不承保事項支付賠償。

A.3.7 項每件物品於每次事故中的最高賠償額為 5,000 港元，而每次事故的總賠償額為 30,000 港元。

A.3.8 易碎物品

「易碎物品」若在「居所」內因突發及未能預見的意外而導致的破損，均獲賠償。

A.3.8 項每件/每套/每個系列的最高賠償額為 5,000 港元，而每次事故的總賠償額為 200,000 港元。

A.3.9 食物及飲品變壞

食物及飲品如因下述緣故而變壞，以致不宜食用或飲用，可獲得賠償：

- 「居所」內冰箱或雪櫃意外故障；
- 冰凍劑或冷凍劑煙霧因意外洩漏而導致污染。

A.3.9 項的最高賠償額為每次事故 10,000 港元。

A.3.9 項的特別約定自負費用為 250 港元。

A.3.9.1 A.3.9 項的特別不承保項目

「本公司」不會支付以下原因引致變壞的任何費用：

1. 因任何人士或電力公司的故意行為。
2. 任何使用超過 5 年的冰箱或雪櫃。

A.3.10 清理碎礫

「本公司」將會支付「家居財物」因本節 A.2 項所載的任何承保事項除不承保事項外受損後清理和搬運碎礫的費用。

A.3.10 項的最高賠償額為每次事故 150,000 港元。

A.3.11 更換門、窗、鎖或鑰匙的費用

「本公司」將會支付發生爆竊或企圖爆竊事件導致「居所」的門、窗及相關鎖和鑰匙損失或損毀後更換、修理及安裝同類但並不優勝於現有的物件所招致的合理費用。

「本公司」並會支付因「閣下」或「住戶」遺失門匙而需要更換門鎖或鐵閘鎖的費用。

A.3.11 項的最高賠償額為每次事故 15,000 港元。

A.3.12 重訂契約費用

「本公司」將會支付「物業」的屋契在「居所」內或存放於「閣下」於「香港」的銀行保管箱時因本節 A.2 項所述承保事項除不承保事項外而損失或損毀，以致須重訂新屋契的費用。

A.3.12 項的最高賠償額為每次事故 50,000 港元。

A.3.12 項的特別約定自負費用為 250 港元。

A.3.13 商業財物保障

「本公司」將根據本保單的條款細則除不承保事項外支付維修、重置或更換「閣下」「居所」內因突發及未能預見的意外而損失或損毀的「商業財物」的費用。

A.3.13 項的最高賠償額為每次事故 5,000 港元。

A.3.14 未損毀的物品

現予知悉並同意，儘管本保單其他地方有相反條款，本保單擴展保障至「家居財物」因本節 A.2 項所述承保事項除不承保事項外而損失或損毀，由此而引致需要修補連帶未損壞財物的相關及必需的費用，惟「本公司」就本保單對上述承保事件已承認賠償責任。

A.3.14 項的最高賠償額為每「保險期」5,000 港元。

A.3.15 防蟲/滅蟲費用

倘若「家居財物」在 A.2 項所述承保事項中因水災而導致損失或損毀，「本公司」將支付經「本公司」同意的滅蟲或防治服務所需的費用，惟該費用必需在上述水災事故發生後 3 個月之內招致。「本公司」將不會負責由於上述滅蟲或防治服務引致的後果損失。

A.3.15 項的最高賠償額為每「保險期」3,000 港元。

A.3.15 項的特別約定自負費用為 250 港元。

A.3.16 銀行保險箱的貴重財物

「本公司」將會根據本保單條款除不承保事項外而承保「閣下」放置在保險箱內的「貴重財物」因突發及未能預見的意外而引致的損失或損毀。

A.3.16 項每件/每套/每個系列的最高賠償額為 30,000 港元，而每次事故的總賠償額為 200,000 港元。

A.3.17 於全球任何地方遺失金錢

「閣下」或「閣下」「家庭成員」所攜帶的「金錢」，如在「居所」以外任何地方因突發及未能預見的意外遺失，「本公司」將會作出賠償。

A.3.17 項的最高賠償額為每「保險期」10,000 港元。

A.3.17 項的特別約定自負費用為 250 港元。

A.3.17.1 A.3.17 項的特別不承保項目

「本公司」不會承保以下的損失：

1. 點算時因錯誤或遺漏而引致的損失。
2. 貶值。
3. 發現遺失後 24 小時內沒有報警。
4. 被海關或其他人員充公或扣留而引致的損失。

A.3.18 補領個人文件

「本公司」將支付「閣下」或「閣下」「家庭成員」的香港身份證、「信用卡」、駕駛執照、護照、回鄉證(亦稱港澳居民來往內地通行證或港澳同胞回鄉證)、職員證或住戶證在全球任何地方因意外遺失或損毀而需補領的費用。

A.3.18 項的最高賠償額為每次事故 10,000 港元。

A.3.18 項的特別約定自負費用為 250 港元。

A.3.18.1 A.3.18 項的特別不承保項目

「本公司」不會承保：

1. 「閣下」或「閣下」「家庭成員」的「信用卡」因被他人盜用而引致的財務損失。
2. 「閣下」或「閣下」「家庭成員」未有或延誤補領證件引致的罰款或懲罰。

A.3.19 信用卡被盜用

「本公司」將支付「閣下」或「閣下」「家庭成員」的「信用卡」因被他人盜用而引致的財務損失。

A.3.19 項的最高賠償額為每次事故 10,000 港元。

A.3.19 項的特別約定自負費用為 250 港元。

A.3.19.1 A.3.19 項的特別不承保項目

「本公司」不會承保以下的損失：

1. 「住戶」未經授權使用之「信用卡」。
2. 發現損失後 24 小時內沒有向發卡機構報告及報警。
3. 因違反使用條款及條件而引致的責任。
4. 被海關或其他政府官員充公或扣留而引致的損失。

A.3.20 復康心理服務費用

「本公司」將支付經「本公司」同意，因「閣下」或「閣下」「家庭成員」在保險期內遇上重大創傷事件，包括但不限於綁架、劫持、入屋爆竊或搶劫，而於事件發生後 12 個月內需要接受由醫生、心理學家或其他提供精神復康服務的專業人士處方或治療的費用。

A.3.20 項每天及每次診症的最高賠償額為 1,000 港元，而每「保險期」的總賠償額為 10,000 港元。

自負費用不適用於 A.3.20 項。

A.4 A 節的總賠償限額

A 節的每次事故及每「保險期」總賠償限額為 3,000,000 港元，此限額已包括 A.1 - A.3 項內的各個別限額。

A.5 關於 A.1 及 A.2 項的條款

1. 「閣下」必須確定保障限額足以全數支付重新添置所有「貴重財物」及「家居財物」的費用(衣物、鞋履、手袋、皮草的自然磨損及已購置超過 3 年的電子設備的損耗額不包括在內)。若「閣下」發覺保障限額並不足夠，請立即通知「本公司」。
2. 若有關損失同時受保於 A.1 及 A.2 項，「本公司」將根據保障最高的一項向「閣下」支付賠償，而不會支付超過一項的賠償。

A.6 A 節的不承保項目

A.6.1 A 節不承保因下列事故而引致的損失或損毀：

1. 雨水滲入或滲漏而引致的損失或損毀。
2. 「居所」部份出租、分租或租賃期間引致的損失或損毀。
3. 「居所」連續超過 90 天「無家具擺設」或「無人居住」後引致的損失或損毀；儘管於 A.8 項訂明之自負費用，若「家居財物」於連續第 31 天至第 90 天「無家具擺設」或「無人居住」期間損失或損毀，本保單將扣除首 20% 的損失額作自負費用。
4. 合法進入「物業」的人士故意造成的損失或損毀。
5. 由寵物或動物引致的損失或損毀。
6. 因磨損、逐漸退化、刮花或出現凹痕而引致的損失或損毀。
7. 因昆蟲、有害蟲鼠、侵蝕、腐爛、霉菌、真菌引致的損失或損毀。
8. 因空氣狀況、光線作用、加熱、弄乾、清潔、染色、更換或修理過程中、或因使用不當、手工或設計欠佳、使用有問題物料、故障、或因海關或其他政府官員充公或扣留財產而引致的損失或損毀。
9. 原有的毛病或潛在的缺陷引致的損失或損毀。
10. 因機械或電力故障或失靈引致的損失或損毀。
11. 價格折舊。
12. 「閣下」的「貴重財物」在國際運送途中於公共運輸機構保管下招致的損失或損毀。國際運送指「閣下」的「貴重財物」載運於任何交通工具、船隻、飛機、汽車及火車由「香港」運至任何海外國家。此外，若運送的最終目的地是「香港」以外地點，「閣下」的「貴重財物」於裝卸及運送往返上述交通工具、船隻、飛機、汽車及火車途中或財物在運送途中暫時儲存，均被視為國際運送的一部份過程。本不承保事項不包括「閣下」或「住戶」成員在國際旅行期間隨身攜帶的「貴重財物」。
13. 原因不明的損失或神秘失蹤。
14. 樂器的弦、簧片、鼓面的破損。
15. 一組、一套或一系列物品當中未損毀部份之重置費用。
16. 可從其他保險追討的損失或損毀。

A.6.2 A 節不承保因以下事項引致的損失或損毀：

1. 「易碎物品」因打破而損毀(A.3.8 項承保事項則除外)；惟「本公司」承保因火災、雷電、爆炸、爆竊、飛機或其他飛行工具或任何從飛行器墜下的物品、惡意破壞、地震、風暴、水災、水缸裝置或水管溢水、受任何道路汽車撞擊引致的破損。「易碎物品」不包括珠寶、手錶、相機及攝影鏡頭。
2. 任何人士擁有、以信託方式持有、保管或控制作專業用途的樂器、運動器材及攝影器材。
3. 使用中的體育服裝及用品。
4. 酒瓶損毀時瓶塞或瓶蓋並無緊附瓶頸或已被開瓶器開啓。
5. 使用中的任何以無線電控制的玩具(例如玩具飛機、玩具船、玩具直升機及玩具車)。

A.7 A.1 節的自負費用

「本公司」不承保每次意外賠償的首 1,000 港元或調整後損失額的 10%(二者以較高為準)。

A.8 A.2 及 A.3 節的自負費用

「本公司」不承保因水災而引致的損毀的每次意外賠償的首 2,000 港元或調整後損失額的 10%(二者以較高者為準)，及每次因其他意外而引致的損失或損毀的首 1,000 港元。

A.9

A.1、A.2 及 A.3 節的賠償處理

1. 「本公司」將全數支付遺失或受損財物的重新購置費用，又或選擇支付受損財物的維修費用。尤其：
 - a. 如受損財物可以低於重新購置費用修理，「本公司」將安排或授權維修財物；
 - b. 如受損或遺失的財物可重新購置相同或另一款品質相近的產品，「本公司」將安排或授權重新購置相同或另一款品質相近的產品；然而，
 - c. 如「本公司」無法以低於重新購置費用修理或重新購置相同或另一款品質相近的產品，「本公司」將支付現金賠償相等於另一款由「本公司」為「閣下」選取較好及品質相近的產品，但需扣除改良的價值；
 - d. 如「本公司」根據以上 a 及 b 項，願意安排維修或重新購置受損財物，但「閣下」選擇以現金賠償，「本公司」將向「閣下」支付等同維修或重新購置該財物的款項，並會扣除改良、損耗及折舊額。
2. 衣物、鞋履、手袋及皮草的賠償額將扣除損耗及折舊額。
3. 超過3年的電子設備的賠償額將扣除損耗及折舊額。
4. 在一組、一套或一系列物品當中，若有部份仍未損毀，「本公司」將不賠償該組、該套或該系列中不受損毀部分的費用。
5. 整對、整套物品及部件。若整對或整套物品或主部件當中有損失或損毀，「本公司」將賠償以下金額之較低者：
 - 維修受損財物至損失之前狀態的費用；
 - 全新購置費用；或
 - 財物損失前後市值之差額。然而，如「閣下」同意將未受損之整對、整套物品及元件退回「本公司」，而「本公司」同意接受，「本公司」將支付全新添置整對、整套物品及部件的費用。
6. 「本公司」將以各節項內的賠償限額作出賠償而賠償總額則以本節 A.4 項的賠償總額為上限。
7. 除非「本公司」在賠償前另有書面通知「閣下」，否則在支付賠償及「閣下」繳交適當保費後，「本公司」將自動把保障限額調整至原來投保額，惟已列明每「保險期」總賠償限額則除外。

B 節 法律責任保障

B.1 業主的法律責任

B.1.1 在「保險期」內，「閣下」身為「物業」的業主因意外而引致任何人士「身體損傷」或財物損毀而須承擔的法律責任，將可獲得賠償。

B.1.2 每次事故於 B.1 項的最高賠償額為 10,000,000 港元，惟此限額已包括由「本公司」以書面協議同意承擔的費用。

B.2 租客的法律責任

B.2.1 在「保險期」內，「閣下」身為租客，因 A 節 A.2 項所載的任何承保事項除不承保事項外對「樓宇」造成損毀時所須承擔的法律責任，將可獲得賠償。

B.2.2 每次事故於 B.2 項的最高賠償額為 10,000,000 港元，惟此限額已包括由「本公司」以書面協議同意承擔的費用。

B.2.3 B.2 項的特別不承保項目

「本公司」不會支付 A 節 A.6 項所載不承保的項目。

B.3. 住客 / 個人的法律責任

B.3.1 「閣下」或「住戶」：

- 身為「物業」的住客；或
- 以個人身份在「香港」任何地方或海外地方旅遊不多於 30 天；

倘在「保險期」內因意外而引致任何人士「身體損傷」或財物損毀而須承擔的法律責任，將可獲得賠償。

- B.3.2** 每次事故於 B.3 項的最高賠償額為 10,000,000 港元，惟此限額已包括由「本公司」以書面協議同意承擔的費用。
- B.4 寵物主人的法律責任**
- B.4.1** 如「閣下」或「閣下」「家庭成員」因飼養通常居於「香港」的寵物，於「保險期」內在「香港」任何地點因意外而引致任何人士「身體損傷」或財物損毀而須承擔的法律責任，將可獲得賠償。
- B.4.2** 每次事故於 B.4 項的最高賠償額為 10,000,000 港元，惟此限額已包括由「本公司」以書面協議同意承擔的費用。
- B.5 額外保障**
- B.5.1** 如「閣下」的「居所」由獨立承包商進行室內裝修、維修、變更或翻新的工程，因該工程發生意外引致任何人士「身體損傷」或財物損毀而「閣下」或「閣下」「家庭成員」須承擔的法律責任，將可獲得賠償；惟該工程的合約總值不超過 100,000 港元，及裝修期限不超過兩個月。然而，
- 「本公司」不會賠償：
- 對於獨立承辦商、其僱員或代理人引致的任何身體損傷，和屬於他們或與該工程有關的財產損失或損毀；
 - 若該工程引致的責任已由任何其他保險承保。
- B.5.2** 每次事故及每「保險期」內於 B.5.1 項的最高賠償總額為 1,000,000 港元，惟此限額已包括由「本公司」以書面協議同意承擔的費用。
- B.6 B 節的最高賠償限額**
- 每次事故於 B 整節的最高賠償限額為 10,000,000 港元，惟此限額已包括由「本公司」以書面協議同意承擔的費用。
- B.7 B 節的不承保項目**
- 本節不承保由以下原因直接或間接引起的法律責任：
1. 任何合約責任。
 2. 某項協議規定的責任，而若無該項協議，「閣下」或「住戶」原可無須負上該責任。
 3. 任何業務、專業或行業。
 4. 競賽（賽跑除外）。
 5. 故意或惡意行為。
 6. 擁有或使用飛機（玩具及模型除外）。
 7. 擁有或使用機械推動的車輛（無控制權，僅以乘客身份乘搭的車輛除外）。
 8. 擁有或使用船隻（玩具及模型除外）、帆船或氣墊船。
 9. 擁有或使用軍火（運動所使用的獵槍或氣槍除外）。
 10. 擁有動物（在「居所」通常飼養的寵物除外）。
 11. 「住戶」或與「閣下」或「閣下」「家庭成員」訂有服務合約或學徒合約的人士所蒙受的「身體損傷」。
 12. 由「閣下」或「住戶」擁有、看管或以信託方式持有的財物受到損毀。
 13. 並非「香港」具有司法管轄權的法院最先發出的判決所引起的責任。
 14. (i) 任何電腦編碼、程式或其他數據之傳送；
(ii) 未經授權下擅取或登入任何資料。
 15. 石棉、石棉產品或任何含有石棉之產品。
- C 節 時尚生活保障**
- C.1 綠色生活保障**
- 現予知悉並同意，儘管本保單其他地方有相反條款，本保單擴展保障至「閣下」「家居」內附能源效益的產品因突發及未能預見的意外而損失或損毀，「本公司」將提供賠償修理或重新購買費用。惟根據 A.9 項下訂明的

處理方法而無法進行維修該產品，「本公司」將支付重新購買相同新的或新的品質相近的附能源效益產品之費用，最高賠償限額為原來受損產品的額外 10%。

“能源效益的產品”是指任何在《能源效益（產品標籤）條例》下所規定產品的指定型號，當中“指定型號”及“規定產品”與《能源效益（產品標籤）條例》內的定義相同。

C.1 項每次事故的最高賠償額，將包括在 A.2 節的總賠償限額之內。

C.2 寵物意外死亡及傷殘

如「閣下」飼養的狗隻或貓隻在「保險期」內因意外、外在、可見及暴力事件而導致身體損傷，並於事發後 12 個月內死亡或完全永久喪失視力或完全永久喪失肢體，「本公司」將於每次事故中支付賠償額 4,000 港元。

惟「本公司」有權要求「閣下」自費提供寵物主人身份的證明文件及「本公司」亦有權要求驗屍。

C.2.1 C.2 項的特別不承保項目

「本公司」不會承保以下的損失：

1. 直接或間接地由任何已存在的身體虛弱、缺陷或疾病拖延或併發所引起的的身體損傷或任何在索償前已發生的身體損傷。
2. 直接或間接由任何形式之疾病所導致的死亡。
3. 自然死亡。
4. 由任何公共機構毀滅。

C.3 食物中毒

「本公司」將支付「閣下」或「住戶」在「保險期」內於「香港」境內的任何餐館或飯店進食或用膳時飲食中毒，因而引起合理及必要地在「香港」接受由具法定資格及正式註冊的醫生提供的醫療服務及處方醫藥用品的實際開支。

C.3 項的最高賠償額為門診保障限額每天及每次 300 港元及每人 900 港元，及每次事故總賠償額為 5,000 港元。

C.3.1 C.3 項的特別不承保項目

「本公司」將不會支付任何可從其他途徑追討之賠償款項。

C.4 缺席活動保障

如「閣下」或「閣下」的「家庭成員」因下列所述原因無法參加外地的體育、音樂或娛樂活動，「本公司」將賠償由「閣下」或「閣下」的「家庭成員」之「信用卡」所預付的門票費用：

1. 「閣下」或「閣下」的「家庭成員」或同行夥伴死亡、嚴重身體損傷或疾病；
2. 「閣下」或「閣下」的「家庭成員」需出庭作供、出任陪審團員或接受強制隔離；

C.4 項的最高賠償額為每「保險期」10,000 港元。

C.4.1 C.4 項的特別不承保項目

「本公司」將不會支付任何可從其他途徑追討之賠償款項。

C.5 新購置的財物運送

「本公司」將會承保「閣下」從全球任何地方新購置的財物在「閣下」或「閣下」的「家庭成員」攜帶回居所途中因突發及未能預見的意外而導致物質性的損失或損毀。

C.5 項的最高賠償額為每次事故 10,000 港元。

D 節 家居支援服務

D.1 如需緊急支援，「閣下」只須致電 24 小時支援熱線服務，便可獲得以英語、普通話及廣東話提供以下的服務：

熱線電話：+852 2967 0866

D.1.1 鑰匙匠支援

若「閣下」因遺失鑰匙而被鎖在「居所」外，「本公司」可盡快安排鑰匙匠上門維修及支付上門服務所需的費用，最高賠償額為每次事故 800 港元。

D.1.2 水喉匠支援

若「閣下」「居所」內的供水或排水渠堵塞或水管洩漏，「本公司」可盡快安排水喉匠上門維修及支付上門服務所需的費用，最高賠償額為每次事故 800 港元。

D.1.3 電工支援

若「閣下」「居所」內的入牆電力開關或控制「居所」電力供應的電力總機發生故障，「本公司」可盡快安排電工上門維修及支付上門服務所需的費用，最高賠償額為每次事故 800 港元。

D.1.4 冷氣技工支援

若「閣下」「居所」內的冷氣機出現故障，「本公司」可盡快安排合資格冷氣技工上門維修及支付上門服務所需的費用，最高賠償額為每次事故 800 港元。

D.1.5 一般家居維修轉介支援

因應「閣下」的需要，「本公司」亦可提供一般的「居所」維修協助的參考資料。

D.1.6 防蟲/滅蟲轉介支援

若「閣下」的「居所」需要防蟲或滅蟲服務，「本公司」可提供滅蟲專家及上門滅蟲或防蟲所需費用的資料。

D.1.7 一般居所清潔轉介支援

若「閣下」「居所」內的地氈、梳化、窗戶、牆磚或地板需要清潔服務，「本公司」可提供清潔公司及上門清潔所需費用的資料。

D.1.8 家居電器維修轉介支援

若「閣下」家中的洗衣機、乾衣機、微波爐、電視、錄影機/鐳射影碟機、DVD影碟機、錄影機或音響組合需要維修時，「本公司」可提供專業技工及上門維修所需費用的資料。

D.2 關於 D 節的條款

1. 本節提供的服務只限於諮詢或轉介安排（D.1.1 及 D.1.4 項除外）。「本公司」不負責由「本公司」轉介的服務機構因提供服務所引致的費用或後果損失，亦不負責或支付其所需向第三者繳付的任何費用。
2. D.1.1 及 D.1.4 項提供的賠償只限於經由「本公司」轉介的服務機構所提供的服務。

E 節 樓宇結構保障（選擇性附加保障）

（E 節只適用於已在「附表」上訂明為投保項目，及已列明「樓宇」的保險金額。）

E.1 樓宇結構的損失或損毀

「本公司」將根據本保單的條款細則除不承保事項外選擇支付維修、重置或更換「閣下」「樓宇」在「保險期」內因突發及未能預見的意外而導致物質性的損失或損毀的費用。

E 節的最高賠償額為「附表」上訂明之保險金額，其保額已包括 E.2 項的額外保障。

若在「保險期」內發生其他損毀，在支付賠償款項後，除非「本公司」收到「閣下」的書面通知要求恢復原來之保險金額，否則，餘下之「保險期」的保障限額將調整至扣減賠償款項後剩餘的保險金額。

「本公司」不會承保以下的損失：

1. 任何不屬於「閣下」或「閣下」「家庭成員」而為此「閣下」毋須負上法律責任之財物。
2. 任何其價值並不包括在保險金額內之財物。

E.2 額外保障

E.2.1 額外重建費用

「本公司」將支付「閣下」因「樓宇」的損失或損毀，除保單不承保事項外而需要重建時引起的必要及合理費用，即：

- 得到「本公司」同意的建築師、測量師和諮詢工程師的費用，惟此費用在每個「保險期」內不超過「樓宇」投保額的 5% 或「樓宇」的總重建費用的 5%，兩者以較低者為準；
- 拆除和將碎礫搬離現場或將靠近現場的碎礫搬離而引致的費用，惟此費用在每個「保險期」內不超過「樓宇」投保額的 5% 或「樓宇」的總重建費用的 5%，兩者以較低者為準；

- 為符合建築條例以及任何地方當局或其他政府的要求而引起的重建或維修「閣下」「樓宇」損毀部分的額外費用。

惟「本公司」將不會支付：

1. 任何超出由各機構及/或各團體就所發生之破壞或損毀按定額核定的重建費用以外的金額。
2. 為在本節準備索賠的所需費用。
3. 「樓宇」未損毀部分的費用。
4. 在發生損失或損毀前「閣下」已接到通知需要履行法例所引致的費用，或是由於未損毀部分的「樓宇」所引致的費用。

E.2.2 山泥傾瀉及地陷附加保障

現正式協議及聲明，儘管保單明文訂有相反條款，本保單仍會保障：

「閣下」的「樓宇」於「保險期」內直接因所在地地陷或山泥傾瀉而蒙受損失或損毀，惟不包括：

1. 以下事故直接或間接引起或導致的損失或損毀：
 - a. 海岸風化侵蝕
 - b. 巨浪
 - c. 任何結構物落成後 5 年內下陷或已完工土地在竣工後 5 年內下沉。
2. 行人徑、行車道、圍欄、閘、邊界及護土牆因地陷及/或山泥傾瀉而引致損失或損毀。
3. 除另行投保外，清理地陷及/或山泥傾瀉泥頭的費用或地陷及/或山泥傾瀉後的修葺費用(如因修葺「樓宇」所需則例外)。
4. 設計或工藝不良或使用不良物料而直接引起或導致的損失或損毀。
5. 任何性質的後果損失或損毀。
6. 在比例分攤之應用下，而於本保單生效期間任何連續 72 小時的時期內發生的每宗損失之首 10,000 港元或 10% (二者以較高為準)。

保證：

1. 「閣下」必須維持「樓宇」的狀態及功用良好，並且以負責的態度採取所有措施防止其受本保單承保的意外發生。
2. 「閣下」必須依照香港特別行政區政府發出的法律、規例、規則及指引（包括香港土木工程署不時發出及修訂之「岩土指南第五冊 — 斜坡維修指南」之規定）維修「閣下」應負責維修的人造斜坡及護土牆。
3. 如「閣下」知道有以下任何情況，必須立刻通知「本公司」：
 - (i) 如「閣下」的「樓宇」之下、周圍或附近進行任何挖掘工程。於該情況下，「本公司」有權更改或取消本保單之保障。
 - (ii) 任何本保單承保的意外發生，並具影響「閣下」「樓宇」所在地任何部份(不論是否涉及投保財物)或其附近範圍。

E.3 E 節的不承保項目

「本公司」不會保以下的損失或損毀：

1. 建築、結構上的改動或維修或拆除時導致「樓宇」或「樓宇」部份的損失或損毀；
2. 「居所」連續超過 90 天「無家具擺設」或「無人居住」後引致的損失或損壞；儘管於 E.4 項的聲明，於連續第 31 天至第 90 天「無家具擺設」或「無人居住」期間，若「樓宇」損失或損壞，本保單將扣除首 20% 的損失額作為「閣下」的自負費用；
3. 山泥傾瀉，地陷或侵蝕導致的損失或損毀（除 E.2.2 項承保的事項除外）；
4. 合法進入「物業」的人士故意造成的損失或損毀；
5. 因磨損、逐漸退化、昆蟲、有害蟲鼠、侵蝕、腐爛、霉菌、真菌、空氣狀況、光線作用、加熱、弄乾、清潔、染色、更換或修理過程中、或因使用不當、潛在的缺陷或手工欠佳、使用有問題物料或設計欠佳、機械故障及/或電器和電腦設備失靈而導致的損失或損毀；
6. 電流導致電器及電線的損失或損毀；
7. 原因不明的損失或神秘失蹤；

8. 任何人非法佔領「樓宇」造成永久或暫時剝奪而導致「樓宇」的損失或損毀。

E.4 E 節的自負費用

「本公司」不承保每次意外賠償的首 3,000 港元，惟因火災、雷擊或爆炸事故所引起的意外除外。

E.5 E 節的賠償處理

「閣下」必須確保投保額是一個合理的估計，使能代表建築物重建為新的全部費用，而賠償處理將按以下條款規定。

E.5.1 重置價值條款

根據以下之特別約定及保單內之條款及細則（除非已在此明確修改），如「閣下」之「樓宇」因受保事項引致損毀或破壞，於本保險單下各項賠償的計算基礎應為受損財產的重置價值。

在本條款項下的保險中，所稱“重置”，是指進行下述工作，即：

- a. 財產發生損毀時，若財產為建築物，對其進行重建；若財產為其他物品，以類似物品進行替換。無論何種情況，對受損財產的重置，應恢復至該財產在發生保險事故前及全新時基本相同但並不優勝於或其價值也不大於原來的狀況；
- b. 財產發生損毀時，對受損財產和財產的受損部分進行修理和復原，達到與財產全新時基本相同但並不優勝於或其價值也不大於原來的狀況。

特別約定

- c. 重置工作（可以在另一地點以符合「閣下」要求的任何方式進行，惟「本公司」的賠償責任不得因此而增加）必須以合理的速度開始和實施，否則，對於超出若沒有本條款時本保險單本應賠償的金額以上的部分，「本公司」將不承擔任何賠償責任。
- d. 若本條款所承保的任何財產受到部分損毀或破壞，「本公司」所承擔的賠償責任不應超過若有關財產受到全損並進行重置時，「本公司」所應賠償的金額。
- e. 在重置費用實際發生之前，對於若沒有本條款時本保險單本應賠償的金額以外的部分，「本公司」概不承擔賠償責任。
- f. 本條款項下的各項保險財產均應分別獨立適用於以下“比例分攤”條款，即：
 - (i) 在進行重置時，就該項承保財產全損時本應發生的重置費用，若高於火災發生時或因其他承保風險所造成的損失開始時的投保額，則「閣下」將自行承擔超出部分的責任並按照相應比例分攤部分損失。
- g. 財產發生損毀時，若該財產已由「閣下」安排（或代表「閣下」安排）的其他保險承保，同時該保險沒有按與本條款一致的重置價值承保，則本保險單項下的賠償不應超過若沒有本條款時本保險單本應賠償的金額。
- h. 若由於以上任何之特別約定，導致賠償不超過若沒有本條款時本保險單本應賠償的金額，則「本公司」和「閣下」就有關損失的權利和責任，應根據本保險單中的條款及細則，包括“比例分攤”的規定，就如同本條款沒有併入本保險單中一樣。

E.5.2 抵押條款

若「樓宇」為按揭物業，任何損失的賠償將會向抵押權人支付，其收據將作為「本公司」完全免除責任的依據。

不承保事項 — 各節適用

本保單不承保以下事項：

1. 因戰爭、侵略、外敵行動、敵對局面或戰爭性軍事行動（不管是否已宣戰）、內戰、叛亂、革命、起義、騷動、軍事力量或軍事行動而引發的事件。
2. 直接因飛機或其他飛行儀器以音速或超音速飛行時產生的氣壓而引致的損失或損毀。
3. 由以下原因直接或間接引起的支出、後果損失、法律責任、財物損失或損毀：
 - 3.1 各種核燃料或核廢料或核燃料燃燒造成的放射性污染或電離子輻射；
 - 3.2 各種核能反應堆或其他核能裝置或核部件產生的放射性、有毒、爆炸性或有其他危險或有污染性質的物質；
 - 3.3 各種武器採取原子或核裂變及/或聚變或其他類似反應或放射性力量或物質；
 - 3.4 放射性、有毒、爆炸性物質或其他有危險或有污染性質的各種放射性物質。
4. 恐怖活動
 - 4.1 「本公司」並不負責任何直接或間接因以下事件或以下事件相連而引致的損失、損毀、死亡、損傷、殘廢、責任或任何費用：
 - 4.1.1 任何恐怖活動，不論任何其它原因或事件同時或接連引起該損失；
 - 4.1.2 或因任何行動去抑制、防止、鎮壓、報復或回應該恐怖活動。
 - 4.2 為配合此不保事項，恐怖活動包括任何人或團體不論合法與否獨自行動或代表任何組織或政府，為達到政治、宗教、意識或類似目的，包括不論合法與否意圖影響任何國家、政治部門，由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇行動包括：
 - 4.2.1 涉及以暴力對待一人或多人；或
 - 4.2.2 涉及財物損毀；或
 - 4.2.3 危害生命但不包括執行行動的人；或
 - 4.2.4 對健康或公眾或部份公眾的安全製造風險；或
 - 4.2.5 設計去干擾或破壞某電子系統。
 - 4.3 如有任何行動或訴訟關於「本公司」引用此條款而不負責任何損失或損毀，「閣下」需自行負責提供證據證明該損失或損毀是受保範圍之列。
5. 除 A 節 A.2 項或 E 節 E.1 項所述受保事項引致的污染對受保障的財物造成的破壞或損毀外，因其他污染所造成的損失、破壞或損毀而須繳付的任何費用或支出。
6. 任何損失或損毀或責任，是由於「閣下」的財物被任何政府或公共機構命令下充公、奪走、破壞或毀壞。
7. 任何罰款、刑罰、懲罰性或警戒性質的款項。
8. 除保單另有訂明承保外，任何性質之後果損失或損毀。
9. 軟件損失（除 B 節外各節適用）
 - 9.1 此保單提供之保障並不包括任何「軟件損失」，下列除外：
 - 9.1.1 因傳送、處理或儲存程式、電腦軟件或操作系統、程式指示或資料等設備、硬件、媒體或裝置受直接的表面損耗或表面損壞引致的「軟件損失」。
 - 9.1.2 因「軟件損失」引致火災或爆炸，導致有形財物受到直接的表面損耗或表面損壞。根據此批註之目的，電子數據、程式、電腦軟件或操作系統、程式指示或資料並不屬於有形財物。
 - 9.2 「軟件損失」乃指因故障、損失、刪除、錯誤使用、「電腦病毒」、刪除或誤用或任何運作上的損失、功能下降而產生或引致任何程式、電腦軟件或操作系統、程式指示或資料之缺失或損壞所引致之成本、費用或責任。

「軟件損失」包括但不限於，因授權或未獲授權登入任何電腦、通訊系統、檔案伺服器、網絡系統設備、電腦系統、電腦硬件、資料處理設備、電腦記憶體、微型晶片、微處理器（電腦晶片）、整合電路或在電腦設備、任何程式、電腦軟件或操作系統、程式指示或資料等類似裝置引致的損失或損壞。
 - 9.3 「電腦病毒」乃指可以影響任何電腦、通訊系統、檔案伺服器、網絡系統設備、電腦系統、電腦硬件、資料處理設備、電腦記憶體、微型晶片、微處理器（電腦晶片）、整合電路或在電腦設備、程式、電腦軟件或操作系統、程式指示或資料等類似裝置之運作或功能的電腦軟件、資料或編碼，但不限於任何破壞性的程式、電腦密碼、電腦病毒、網絡蠕蟲程式、邏輯炸彈、服務受襲拒認、倍增型攻擊、惡意破壞、木馬型病毒或任

何其他介入任何電子系統引致的刪除、破壞、降級、誤用、故障或與資料、軟件或電子商業系統兼容。

10. 「物業」內直接或間接因未經許可的現有或新的建築結構及/或未經許可建築物的搭建、拆卸、維修、安裝及翻新工程引致之任何責任或財物損失或損壞。茲以本不承保事項而言，未經許可的結構及/或未經許可的建築工程將根據香港特別行政區政府的《建築物條例》（香港法例第 123 章）規定詮釋。

保單條款 — 各節適用

在以下條款內，「閣下」亦兼指根據本保單受保的任何其他人士。

1. 退回保單

「閣下」如對本保單不滿意，可於接獲本保單 14 天內退回「本公司」。本保單將由「附表」註明之生效日期起被視為失效及「本公司」無須就「閣下」的任何損失承擔賠償責任。「本公司」將退還「閣下」已繳訖的所有保費。

2. 預防措施

「閣下」須採取一切合理措施，保護財物及防止意外發生。

3. 虛報資料

如「閣下」或代表「閣下」的任何人士在投保表格或就任何索償知情地作出任何虛假聲明，「本公司」概不就任何索償履行賠償責任，本保單規定的所有保障亦停止生效。

4. 續訂保單

於「本公司」不時同意而「閣下」已預付「本公司」於續訂保單時規定的保費，「本公司」將會續訂本保單，事前毋須通知「閣下」。在任何情況下，「本公司」保留權利拒絕續訂本保單，或披露「本公司」拒絕續保的原因。「本公司」亦保留權利在每年度續保時調整或修訂保單上之條款(包括保費)，每次調整時「本公司」均會於續保前以書面通知「閣下」。

5. 取消保單及退還保費

「本公司」有權給予 30 天書面通知，並以掛號郵件寄往「閣下」最後所知的地址，以取消保單或任何章節或部份。「本公司」將根據以下的最低保留保費，按比例退還未到期的保費。

若於保障期內並沒有任何索償，「閣下」亦有權隨時以書面通知「本公司」取消本保單。「本公司」將根據以下所訂明的最低保留保費，按常用的短期保費比率退還未到期的保費。

最低保留保費：全年保費的 30%

6. 替代性爭議解決方案

如有任何關乎本保單出現的爭議，爭議各方可根據香港司法機構為民事調解所訂立及爭議當時所適用之有關實務指示，真誠進行調解。所有未能解決之爭議，一律按照香港法例第 609 章《仲裁條例》及不時生效的修訂本以仲裁方式裁定。整個仲裁過程必須在香港進行，並由爭議各方同意之單一仲裁人裁定。現明文述明，在爭議各方根據本保單行使任何法律權利前，必須先取得仲裁決定。不論任何類型爭議解決方案的任何狀況或結果，如「本公司」否認或否決「閣下」追索本保單之任何責任，而並未能於「本公司」所發出之通知十二個月內按以上規定展開仲裁，「閣下」之賠償申請即被視作已被撤回或放棄，並且不能根據本保單再次進行追討。

7. 遺產管理人

倘「閣下」逝世，「本公司」將就「閣下」生前在保單範圍內的責任為「閣下」的合法遺產管理人提供保障，惟該等管理人須遵守保單條款。

8. 風險轉變

保單生效後，如有任何情況轉變，以致損失、損傷或損毀的風險增加，請「閣下」務必知會「本公司」。除非「本公司」以書面同意接受新增的風險，否則「閣下」將不受保單保障。

9. 索償程序

如有任何損失，請通知我們以了解以下的索償程序及協助「閣下」完成有關之索償。

受保財物受損 – 輕微損失

- 如「本公司」決定不委派損失理算員調查及/或評估「閣下」的損失，請將以下文件轉交「本公司」：
 - 填妥索償表格，清楚註明意外成因及詳情
 - 顯示意外地點及損毀財物的圖片
 - 若事故為 (1) 爆竊、盜竊或同類事件，或 (2) 意外遺失，請提供警方報告及任何相關人士之口供副本

- 任何相關人士簽發的損失確認書副本，例如物業管理公司發出的事故報告/函件
- 2. 如損毀財物備有報價單、發票或收據，請交予「本公司」作索賠計算。
- 3. 未經「本公司」同意，切勿維修或更換損毀財物。
- 4. 未經「本公司」同意，切勿棄置損毀財物。
- 5. 「閣下」應採取一切行動保護任何未損毀的財物，防止其受到進一步損毀。

受保財物受損 – 嚴重損失

1. 如「本公司」委派損失理算員調查及/或評估「閣下」的損失，該損失理算員將盡快前往意外地點，並會建議「閣下」如何進行索償。
2. 如有任何維修或重置報價單，請先聯絡指定的理算員作出核定後，才指示維修人員進行維修或向供應商落訂重新購置損毀財物。
3. 棄置損毀財物前，請先聯絡「本公司」。
4. 「閣下」應採取一切行動保護任何未損毀的財物，防止其受到進一步損毀。

第三者財物損毀

1. 未經「本公司」同意，切勿向任何第三者承認責任、磋商賠償或承擔維修責任。
2. 把所有第三者之索償交予「本公司」處理，「閣下」切勿回覆。

重要事項

- 若本保單並不承保受損管道及水渠，「本公司」亦不承保與維修受損管道及水渠有關之費用（惟在本保單內特別伸延之保障除外）。
- 「本公司」將就部份受損的財物支付部份賠償額。
- 請注意個別項目內不承保事項。
- 請注意保單內的各項自負費用。

10. 獲取財物

「本公司」有權取得任何受保障財物的殘餘價值。

11. 責任索償

未經「本公司」書面同意，「閣下」不得承認、否認、洽議或解決任何索償。

12. 索償權利

「本公司」有權：

- * 在支付賠償款項之前或之後，擁有「閣下」對他人索償的權利；
- * 代為處理或辯解他人對「閣下」提出的索償請求。

13. 法律及司法管轄權

本保單按「香港」法律闡釋，並由「香港」法院管轄。

14. 其他保險

在提出索償要求時，倘有其他保險計劃為本保單範圍內的事項提供保障，「本公司」只負責按比例計算須負責的部份。

15. 轉讓本保單之權益

未經「本公司」以書面同意，「閣下」不可轉讓本保單的權益予任何人。

16. 個人資料收集目的

「本公司」將根據「本公司」不時通知「閣下」的私隱政策使用所有已收集及持有的個人資料，「閣下」亦可透過以下網址查閱有關私隱政策：www.zurich.com.hk/chi/cs_nonlifepolicyservices_privacy.htm

尊尚客戶保險熱線

若「閣下」或「閣下」「家庭成員」對「**豪門世家**」**尊尚財物及家居保險計劃**有任何疑問，歡迎致電尊尚客戶保險熱線：

+852 2903 9346