

# Policy

## SmartHome Optimum

### Policy coverage attaching to and forming part of Policy of Insurance

Welcome to Your AXA General Insurance Hong Kong Limited  
**SmartHome Optimum** Insurance Policy.

Your Policy consists of

- the proposal form
- the Policy wording in this jacket
- the Policy Schedule

Your Policy Schedule shows

- details of Your cover
- the period of insurance
- the sums insured/monetary limits
- any special terms that may apply to Your Policy

Following payment of the premium stated in the Policy Schedule We will, in the event of Accident, damage or loss happening during the Period of Insurance anywhere in Hong Kong (unless stated otherwise in the Policy Schedule), provide insurance as described in the following pages for those Sections You have chosen.

Please read this jacket together with Your Policy Schedule to make sure You know what cover is provided.

If You require more cover or different cover, please consult Your insurance agent or broker or AXA General Insurance Hong Kong Limited.

#### Definitions

Certain words in the Policy have special meanings. These words have the same meaning wherever they are used in the Policy Schedule. These are given below or defined at the beginning of the appropriate Section.

<b>Accident</b>	Means a sudden unforeseen and fortuitous event.
<b>Building</b>	Your Home shown in the Policy Schedule and the following if they form part of the property <ul style="list-style-type: none"> <li>i. domestic greenhouses, tennis hard courts, swimming pools, patios, paths, drives, boundary and garden walls, gates, hedges and fences.</li> <li>ii. landlords' fixtures and fittings.</li> </ul>
<b>Flat/Apartment</b>	One room or a set of rooms in a single occupied dwelling on one floor of Building.
<b>Home Contents</b>	These include Household Contents, improvements and betterment on wall ceilings, floors and doors made by You, Valuables and Personal Effects.
<b>Home Contents Sum Insured</b>	The amount of insurance is shown in Your Policy Schedule. It represents the maximum amount We would pay under Section 1.
<b>Home/Homes</b>	The private residence shown in the Policy Schedule and any garage or outbuildings used for domestic purposes only and forming part of the property.
<b>Hong Kong</b>	The territorial limits of Hong Kong.
<b>House</b>	Any building up to four storeys high and fully owned/occupied by You.
<b>Household Contents</b>	These include Your furniture, fixtures, fittings and interior decorations, and electrical domestic appliances.
<b>Injury</b>	Bodily Injury resulting solely, directly and independently of all other causes from an Accident caused by external violent and visible means.

<b>Money</b>	This means cash, cheques, postal orders, bankers drafts, travel tickets, savings stamps and certificates, premium bonds, current postage stamps, gift tokens, trading stamps, all held for social and domestic purposes.
<b>Personal Documents</b>	Passport, driving licence, identity card, certificate of identity and the like.
<b>Personal Effects</b>	This means clothes and articles of a strictly personal nature likely to be worn, used or carried. It does not include Valuables or Money.
<b>Unoccupied</b>	Not lived in by You or by a person authorised by You.
<b>Valuables</b>	This means jewellery, articles of gold, silver, or other precious metals, watches, furs, cameras and binoculars, antiques and works of art, collections of stamps, coins and medals.
<b>We/Us/The Insurer/The Company</b>	AXA General Insurance Hong Kong Limited.
<b>You/Your</b>	The person named as the policyholder or Insured in the Policy Schedule.
<b>Your Family</b>	You and Your immediate family members including spouse, child/children, and parent(s) whom residing with You.

The expressions "**Common Parts**", "**Building**", and "**Owner(s)**" have the same meaning as assigned to those expressions in the Building Management Ordinance Chapter 344 of the Laws of Hong Kong (referred to hereinafter as "the Ordinance").

#### Conditions

You must comply with the following Conditions to have the full protection of Your Policy. If You do not comply with them We may cancel the Policy or refuse to deal with Your claim.

##### 1 Precautions

You must

- take all reasonable precautions to prevent Accidents and losses
- comply with all statutory obligations

##### 2 Claims

If any Accident resulting in loss or damage, Injury or liability to You which may give rise to a claim,

You must

- give written notification to Us as soon as reasonably possible
- send to Us immediately any writ or summons and as soon as possible any letter, claim, or other document
- notify Us immediately of any impending prosecution, inquest or fatal inquiry
- at Your expense, or at the expense of any person representing You, provide Us with certificates, information and other documents as We may reasonably require,

You must NOT

- admit or deny any claim made by someone else against You or make any agreement with them.

We have the right to negotiate, settle or defend any such claim in Your name and on Your behalf. We can also use any legal right of recovery You have.

We are entitled to request

- an examination by a medical referee appointed by Us for a non-fatal Injury
- a post-mortem examination in the event of death.

### 3 Cancellation

We may cancel the Policy by sending 7 days notice by registered letter to You at Your last known address. We will return a proportionate part of the premium providing no claims have been made.

You may also cancel the Policy at any time by sending 7 days written notice. If there has been no claim during the current period We will return a proportionate part of the premium.

### 4 Our right to recovery

If We are obliged by legislation to pay an amount for which We would not otherwise be liable, You must repay such amount to Us.

### 5 Fraud

If You or anyone acting for You makes a claim under the Policy knowing the claim to be false or fraudulently inflated We will not pay the claim and all cover under the Policy will be forfeited.

### 6 Arbitration

If We admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator in Hong Kong. The arbitrator will be appointed jointly by You and Us in accordance with the law at the time.

If a single arbitrator cannot be agreed upon, two arbitrators will be appointed, one by You and one by Us. If the two arbitrators are unable to agree, they will appoint an umpire who will preside at their meetings.

You may not take legal action against Us over the dispute before the arbitrator has reached a decision.

### 7 Other insurance(s) (not applicable to Section 1.13)

If at the time of the happening of any loss or damage covered by this Policy there shall be subsisting any other insurance covering such loss or damage or any part of it, The Company shall not be liable to pay or contribute more than its rateable proportion of any such loss or damage, and if there shall at the aforesaid time be any other subsisting insurance or any of the property which shall be subject to any condition of average, the insurance of such property under this Policy shall be subject to such condition of average in like manner.

### 8 Renewal

We are not obliged to accept any renewal premium or to send You notice of any renewal premium becoming due.

### 9 Notification of changes

You must notify Us as soon as possible in writing of any change which may affect this insurance and in particular any change of address.

### 10 Declaration of "Year Built"

The year when the Building was built should be declared by You in the proposal form or in the renewal notice.

### 11 Jurisdiction

The Company shall not be liable in respect of any judgments that are delivered by or obtained from a court outside Hong Kong. Furthermore the indemnity shall not apply to a judgment or order obtained in Hong Kong for the enforcement of a judgment obtained elsewhere.

### 12 Contracts (Rights of Third Parties) Ordinance

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

### 13 This Policy is subject to minimum premium of \$500.

## General Exclusions

### 1 We will not pay for

- i. Any loss, damage or liability occasioned by, or happening through, confiscation or detention by customs, or other officials or authorities.
- ii. Any Accident, Injury, disease, loss or liability occasioned by, or happening through, war, invasion act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
- iii. Any loss, damage, or liability, occasioned by, or happening through, acts of terrorism committed by any person, or persons, acting on behalf of, or in connection with, any organisation.

- iv. Any loss or damage to any property, or any loss or expense, or any consequential loss, or any legal liability, directly or indirectly caused by, or contributed to, or arising from

- a) ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

- b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component

## 2 War and Civil War Exclusion Clause

This insurance does not cover any liability assumed by The Insured for loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority, or any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.

## 3 Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, 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), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If The Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon The Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## 4 Pollution and Contamination Exclusion Clause

This insurance does not cover any loss arising from pollution and contamination except (unless otherwise excluded) destruction of or damage to the property insured caused by pollution or contamination which itself from a peril insured against.

## 5 Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## 6 Property Cyber and Data Exclusion (LMA5401)

- i. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this Policy excludes any:

- a) Cyber Loss;
- b) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

- ii. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- iii. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

## Definitions

- iv. Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
- v. Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- vi. Cyber Incident means:
  - a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
  - b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
- vii. System means:
  - a) any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
- viii. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

## 7 Communicable Disease Exclusion (LMA5397)

- 1 Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- 2 As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - i. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - ii. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
  - iii. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

## 8 Nuclear Energy Risk Exclusion (NMA1975a)

This contract of insurance shall exclude Nuclear Energy Risks whether such risks are written directly and/or by way of reinsurance and/or via Pools and/or Associations.

For all purposes of this contract of insurance, Nuclear Energy Risks shall mean all first party and/or third party insurances or reinsurances (other than Workers' Compensation and Employers' Liability) in respect of:

- I. All Property, on the site of a nuclear power station.
  - Nuclear Reactors, reactor buildings and plant and equipment therein on any site other than a nuclear power station.
- II. All Property, on any site (including but not limited to the sites referred to in I above) used or having been used for:
  - a) The generation of nuclear energy; or
  - b) The Production, Use or Storage of Nuclear Material.
- III. Any other Property eligible for insurance by the relevant local Nuclear Insurance Pool and/or Association but only to the extent of the requirements of that local Pool and/or Association.
- IV. The supply of goods and services to any of the sites, described in I to III above, unless such insurances or reinsurances shall

exclude the perils of irradiation and contamination by Nuclear Material.

Except as undernoted, Nuclear Energy Risks shall not include:

- i. Any insurance or reinsurance in respect of the construction or erection or installation or replacement or repair or maintenance or decommissioning of Property as described in I to III above (including contractors' plant and equipment);
- ii. Any Machinery Breakdown or other Engineering insurance or reinsurance not coming within the scope of (i) above.

Provided always that such insurance or reinsurance shall exclude the perils of irradiation and contamination by Nuclear Material.

However, the above exemption shall not extend to:-

- 1 The provision of any insurance or reinsurance whatsoever in respect of:-
  - a) Nuclear Material;
  - b) Any Property in the High Radioactivity Zone or Area of any Nuclear Installation as from the introduction of Nuclear Material or - for reactor installations - as from fuel loading or first criticality where so agreed with the relevant local Nuclear Insurance Pool and/or Association.
- 2 The provision of any insurance or reinsurance for the undernoted perils:
  - Fire, lightning, explosion;
  - Earthquake;
  - Aircraft and other aerial devices or articles dropped therefrom;
  - Irradiation and radioactive contamination;
  - Any other peril insured by the relevant local Nuclear Insurance Pool and/or Association;

in respect of any other Property not specified in 1 above which directly involves the Production, Use or Storage of Nuclear Material as from the introduction of Nuclear Material into such Property.

### Definitions

"Nuclear Material" means:

- i. Nuclear fuel, other than natural uranium and depleted uranium, capable of producing energy by a self-sustaining chain process of nuclear fission outside a Nuclear Reactor, either alone or in combination with some other material; and
- ii. Radioactive Products or Waste.

"Radioactive Products or Waste" means any radioactive material produced in, or any material made radioactive by exposure to the radiation incidental to the production or utilisation of nuclear fuel, but does not include radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial or industrial purpose.

"Nuclear Installation" means

- i. Any Nuclear Reactor;
- ii. Any factory using nuclear fuel for the production of Nuclear Material, or any factory for the processing of Nuclear Material, including any factory for the reprocessing of irradiated nuclear fuel; and
- iii. Any facility where Nuclear Material is stored, other than storage incidental to the carriage of such material.

"Nuclear Reactor" means any structure containing nuclear fuel in such an arrangement that a self-sustaining chain process of nuclear fission can occur therein without an additional source of neutrons.

"Production, Use or Storage of Nuclear Material" means the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling and disposal of Nuclear Material.

"Property" shall mean all land, buildings, structures, plant, equipment, vehicles, contents (including but not limited to liquids and gases) and all materials of whatever description whether fixed or not.

"High Radioactivity Zone or Area" means:

- i. For nuclear power stations and Nuclear Reactors, the vessel or structure which immediately contains the core (including its supports and shrouding) and all the contents thereof, the fuel elements, the control rods and the irradiated fuel store; and
- ii. For non-reactor Nuclear Installations, any area where the level of radioactivity requires the provision of a biological shield.

## How We Settle Claims

### Applicable to Section 1 – Home Contents and Section 2 – Optional Worldwide Personal Belongings

We will at our option pay in cash the amount of the loss or damage or may repair, reinstate or replace, the lost or damaged property.

#### 1 Matching sets and suites

An individual item of a matching set of articles, suite of furniture, sanitaryware or other bathroom fittings is regarded as a single item.

We will pay You for individual damaged items but not for undamaged companion pieces.

#### 2 New for Old Cover

Your Policy covers accidental loss of or damage to Your Home Contents on new for old basis, except deduction for wear and tear will be applied to clothes, furs, footwear, household linen, curtains and upholstery.

### Applicable to Section 4 – Optional Building Insurance

If repair or reinstatement is carried out there will be no deduction provided that You have maintained the Building in sound condition with good and regular repair.

## Section 1 – Home Contents

### COVER

Accidental loss or damage to Home Contents belonging to You and/or Your Family contained in Your Home.

The following limits apply

Loss or damage to

- Household Contents and Personal Effects  
Per item \$150,000 or 10% of Your Home Contents Sum Insured whichever is the lesser
- Valuables  
Per item \$15,000  
Per policy year \$500,000 or one-third of Your Home Contents Sum Insured whichever is the lesser
- Desktop computer  
Per policy year \$15,000

unless otherwise specified in the Policy Schedule

We will not pay more than the total amount shown in the Policy Schedule for Home Contents including all additional benefits under this section, during any one year.

You cannot claim under both Section 1 and 2 for the same loss.

### ADDITIONAL BENEFITS FOR SECTION 1

#### 1.1 Alterations or Repairs

The insurance afforded by this Policy shall remain operative during the premises in course of alterations, repairs or interior decorations.

Provided that the maximum contract value of such works shall not exceed \$100,000.

#### 1.2 Alternative Accommodation

While Your Home cannot be lived in because of accidental loss or damage covered by this Policy We will pay for the reasonable cost of alternative accommodation, up to a maximum of \$1,500 per day, while Your Home is uninhabitable.

We will not pay more than \$90,000 during any one year.

#### EXCLUDING

Uninhabitable due to Home renovation which is not caused by an insured peril.

#### 1.3 Architects', Surveyors' and Consulting Engineers' Fees

The insurance by this Policy is extended to cover Architects', Surveyors' and Consulting Engineers' fees necessarily incurred in the reinstatement of the property specified consequent upon its destruction or damage but not for preparing any claim, it being understood that the amount payable for such fees shall not exceed those authorised under the Scale of Professional Charges of the Royal Institute of British Architects and/or the Schedule of Professional Charges of the Royal Institution of Chartered Surveyors and/or the Association of Consulting Engineers as the case may be or of the respective equivalent local body, subject to a

maximum of 5% (five percent) of Your Home Contents Sum Insured. The total liability under this Policy for both loss to property and such fees shall not exceed the amount of insurance applying under this Policy to the property covered.

You cannot claim under both section 1.3 and 4 for the same loss.

#### 1.4 Automatic Reinstatement of Sum Insured (applicable to Home Contents only)

In the event of loss or damage recoverable under this insurance, Your Home Contents Sum Insured by this Policy shall, in the absence of written notice by The Company or You to the contrary, be immediately reinstated in consideration of which You undertake to pay the appropriate additional premium.

#### 1.5 Brittle Items

We will pay for loss of or damage to articles of glass, china, porcelain, earthenware or stone or other articles of a similarly brittle material, up to a maximum of \$5,000 during any one year, unless otherwise specified in the Policy Schedule.

#### EXCLUDING

The first \$500 of any loss or damage.

#### 1.6 Credit Cards

Your liability under the terms of any credit card agreement as a direct result of its unauthorised use by any person not related to, or residing with You.

We will not pay more than \$10,000 during any one year.

#### EXCLUDING

- Any loss unless You have complied with the terms and conditions of the issuing authority.
- Losses which are not reported within 24 hours after discovery to the police.
- Losses which are not reported to the issuer of the card within 24 hours after discovery.

#### 1.7 Domestic Helper's Personal Effects

The Company agrees that it will indemnify You in respect of loss of or damage to clothing and Personal Effects of Your domestic helper, subject to a maximum limit of \$25,000 for each domestic helper during any one year and not exceeding \$1,000 for any one article, whilst such properties are in Your private dwelling in which such helper(s) is residing with You or any member of Your Family.

#### EXCLUDING

- Any loss of or damage to bank notes, currency notes or any other form of negotiable document.
- Any property that does not belong to Your domestic helper.

#### 1.8 Frozen Food

We will pay for loss of or damage to food in the cold chamber of any refrigerator or deep freeze cabinet, caused by the rise or fall in temperature, or contamination by refrigerant or refrigerant fumes, up to a maximum of \$5,000 for any one event. The refrigerator or deep freeze cabinet must be

- in Your Home
- owned by You or Your responsibility
- less than 5 years old

#### EXCLUDING

Loss or damage caused by

- a deliberate act of supply authority, or the withholding or restricting of power by the authority
- strike, lock-out or industrial dispute

#### 1.9 Household Removal

Loss of or damage to Your Home Contents while moving in transit between Your Home and any new Home of You in Hong Kong by professional remover.

We will not pay more than Your Home Contents Sum Insured, as stated in the Policy Schedule, during any one year, subject to a limit of \$10,000 per article or pair or set (unless specifically declared prior to the transit).

#### EXCLUDING

Moving

- not handled by professional remover
- outside of Hong Kong

### 1.10 Landslip and Subsidence

Loss or damage to Your Home Contents caused by subsidence of the site or landslip provided that:

- 1 You shall maintain Your Home in sound repair and shall take all responsible steps 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 Government of the Hong Kong Special Administrative Region 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 The Company immediately:
  - a) any excavations are commenced beneath, around or in the vicinity of Your Home.  
  
In such event the Company shall have the right to vary or cancel the cover provided under this Policy.
  - b) of the operation of an insured peril affecting any part of the site (whether or not Your Home is involved) or its nearby surroundings.

#### 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 (five) years of the completion of such works
- 2 loss of or damage to paths drives fences 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 the Property Insured.
- 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 \$10,000 or 10% (ten percent) of each and every loss, whichever is the greater, as more specifically mentioned in the Policy Schedule 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.

### 1.11 Locks Replacement

We will pay for the cost of replacing windows, door locks and keys of Your Home with items that are similar, but not better, following a theft or attempted theft or burglary, up to a maximum of \$3,000 during any one year.

### 1.12 Money

We will pay for Your Money lost at Home.

We will not pay more than \$2,500 during any one year.

#### EXCLUDING

Losses

- 1 which are not reported within 24 hours after discovery to the police
- 2 caused by depreciation, confiscation or shortage due to errors or omissions

### 1.13 Personal Accident

In the event of death of You or Your Family members in Your Home caused solely and directly by accidental fire, or armed robbery during the Period of Insurance the following benefits will be paid:

- 1 Death of You or Your Family members, benefit will be \$50,000 for each person, but in respect of You or Your Family members aged 18 or below and 70 or over at the time of Injury, the death benefit will be \$25,000 for each person.
- 2 Payment will be made to the deceased's estate.

### SPECIAL CONDITIONS

You must notify Us in writing as soon as reasonably possible and always within one month of any Accident likely to give rise to a claim.

We are entitled to request a post-mortem examination.

#### EXCLUDING

- 1 Death, charges, cost, or expense caused
  - a) by suicide or attempted suicide, intentional self-injury, wilful exposure to danger (other than in an attempt to save human life), or any unlawful act
  - b) by pre-existing physical or mental defect, illness, or infirmity
  - c) by the effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription
  - d) directly or indirectly by Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations however caused
  - e) by sexually transmitted disease, pregnancy, miscarriage, or childbirth or complications arising from any of them
- 2 Death, charges, cost, or expense arising or caused other than accidental fire or armed robbery.
- 3 Death happened outside of Your Home.
- 4 Disappearance of You or Your Family member.

### 1.14 Property in Your Custody

It is hereby noted and agreed that this Policy extends to cover Household Contents in Your Home while it is in the care, custody and control of You &/or Your Family. Provided that the liability of the Company shall not exceed \$10,000 per article or pair or set and \$50,000 in aggregate during any one Period of Insurance.

### 1.15 Removal of Debris

The insurance by this Policy is extended to cover costs and expenses necessarily incurred by You with the consent of The Company in:

- 1 Removal of debris,
- 2 Dismantling or demolishing,
- 3 Shoring-up or propping,

of the portion or portions of the property insured by this Policy destroyed or damaged by any insured peril hereby insured against, for an amount not exceeding 10% of the adjusted loss.

The total liability under this Policy for both loss to property and debris removal expenses shall not exceed the amount of insurance applying under this Policy to the property covered.

Debris removal expenses shall not be considered in the determination of replacement value in the application of any clause forming a part of this Policy.

#### EXCLUDING

Any cost or expenses

- 1 Incurred in removing debris except from the site of such property destroyed or damaged and area immediately to such site
- 2 Arising from pollution or contamination of property not insured by this Policy

### 1.16 Replacement of Credit Cards/Personal Documents

The Company will pay for the cost reasonably and necessarily incurred for applying replacement of credit cards and Personal Documents for You and Your Family following accidental loss of baggage or purse belonging to You or Your Family.

We will not pay more than \$1,500 during any one year.

#### EXCLUDING

Losses caused by depreciation, confiscation or shortage due to errors or omissions.

### 1.17 Temporary Removal

Loss of or damage to Your Home Contents while temporarily removed from Your Home for cleaning, repairing or maintenance provided that the limit is up to a maximum of \$50,000 during any one year, subject to a limit of \$10,000 per article.

#### EXCLUDING

Loss due to reasons other than cleaning, repairing or maintenance.

### 1.18 24-Hour Home Assistance Hotline Service

**24-Hour Hotline : 2851 1990** (service within the territory of Hong Kong only) and quote Your Policy number.

This 24-hour hotline will assist You and Your Family (residing with You) in arranging any of the following services :

- 1 Electrician referral
- 2 Plumber referral
- 3 Locksmith referral
- 4 House Call/Dental referral
- 5 Baby-sitting/Home Nursing referral
- 6 Pest Control/Cleaning Services referral

The hotline service comes to You through AXA Assistance. Upon Your request, AXA Assistance will provide referral information to You on service-providers and their charges. AXA Assistance will also assist You in arranging for a house-call or an appointment, if necessary.

#### EXCLUDING

- 1 All the costs and charges incurred in using the service provided by the service providers.
- 2 Any consequential loss or damage arising out of the service provided by the service providers referred by AXA Assistance.

You cannot claim under both Additional Benefits of Section 1 and 2 for the same loss.

### EXCLUSIONS APPLY TO HOME CONTENTS AND ADDITIONAL BENEFITS

#### ITEMS WHICH ARE EXCLUDED

- 1 Watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically and electrically propelled vehicles (which includes motor cycles), but lawn-mowers and garden implements are covered.
- 2 Parts, accessories, tools, fitted radios, cassette players, compact disc players and telephones installed in the items excluded in 1 above.
- 3 Aerials or satellite dishes for radio and television.
- 4 Property more specifically insured by any other insurance.
- 5 Animals.
- 6 Food and drink (except as covered under Section 1.8).
- 7 Plants.
- 8 Property primarily used for business or employment purposes.
- 9 Contact lenses, mobile phones and portable personal computers.
- 10 Damage to sports equipment whilst in use.

#### EXCLUDING

Loss or damage

- 1 caused by scratching, denting, wear and tear, depreciation, rot, fungus, insects, moth, vermin, atmosphere or climatic condition, the action of light, dyeing, any process of cleaning or restoring, maintenance, repair or dismantling, renovation or decoration works at Your Home
- 2 caused by mechanical or electrical breakdown or derangement of machinery or equipment unless
  - a) damage by a cause not excluded in the Policy ensues and then We shall be liable only for such ensuing damage; or
  - b) such loss is caused directly by damage to the property insured or to premises containing such property by a cause not excluded in the Policy
- 3 due to defect for desktop computer
- 4 caused by chewing, scratching, tearing or fouling by domestic animals
- 5 to articles of glass, china, porcelain, earthenware or stone or other articles of a similarly brittle material nature while being handled or actively used (except as covered under Section 1.5)
- 6 arising from depreciation in value, or consequential loss
- 7 arising from the wilful act, intentional vandalism or damage by You, members of Your Family, or any relative, or any person, residing or lawfully in Your Home
- 8 caused by theft or attempted theft from Your Home while Your Home has been Unoccupied for a period exceeding 30 consecutive days

- 9 caused by escape of water from a fixed water, drainage or heating installation, or any washing machine or water bed while Your Home has been Unoccupied for a period exceeding 30 consecutive days
- 10 caused by theft in Your Home should any part be let
- 11 caused by theft from any unattended vehicle
- 12 the first \$1,000 or 10% of the loss amount, whichever is the greater, for loss or damage caused by water damage
- 13 the first \$500 in respect of each and every loss for desktop computer

## Section 2 – Optional Worldwide Personal Belongings

### COVER

Accidental loss or damage to Valuables, Money and Personal Effects belonging to You and/or Your Family occurring anywhere in the world.

The following limits apply

Loss or damage to

- |                                   |   |
|-----------------------------------|---|
| • Valuable<br>Per item            | \$5,000 unless otherwise specified in the Policy Schedule |
| • Money<br>Per policy year        | \$2,500   |
| • Credit Cards<br>Per policy year | \$10,000  |
- Your liability under the terms of any credit card agreements as a direct result of its unauthorised use by any person not related to or residing with You.
- |   |         |
|---|---------|
| • Personal Documents<br>Per policy year | \$1,500 |
|---|---------|

We will not pay more than the total amount shown in the Policy Schedule for worldwide personal belongings under this section, during any one year.

You cannot claim under both Section 1 and 2 for the same loss.

#### ITEMS WHICH ARE EXCLUDED

- 1 Watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles).
- 2 Parts, accessories, tools, fitted radios, cassette players, compact disc players and telephones installed in the items excluded in 1 above.
- 3 Property more specifically insured by any other insurance.
- 4 Animals.
- 5 Food and drink.
- 6 Plants.
- 7 Property or documents primarily used for business or employment purposes.
- 8 Contact lenses, mobile phones and portable personal computers.
- 9 Damage to sports equipment while in use.
- 10 Camping equipment.

#### EXCLUDING

Loss or damage

- 1 caused by any problems of cleaning, restoring, altering or repairing, atmospheric conditions, wear and tear, moth, vermin or insects.
- 2 to articles of glass or articles of a brittle nature (other than jewellery) while being handled or actively used.
- 3 caused by mechanical or electrical breakdown or derangement.
- 4 to unaccompanied property despatched under a contract of affreightment or by post.
- 5 to property due to delay or confiscation by customs officials or other government authorities.
- 6 due to wear and tear, depreciation in value or consequential loss.
- 7 caused by theft from any unattended or convertible vehicles.
- 8 arising from the wilful act, intentional vandalism or damage by You, members of Your Family, or any relative, or any person, residing or lawfully in Your Home.

- 9 for Money, credit cards and Personal Documents, You should also refer to "Excluding" under Section 1.6, 1.12 and 1.16 shown on page 3-5 of this jacket.
- 10 to Your Home Contents while moving in transit between Your Home and any new Home of You anywhere in the world which is not handled by professional remover.

## Section 3 – Liability to Third Party

### COVER

Any amount that You, Your Family members (residing with You) and Your domestic helpers (while he/she is performing the duties) become legally liable to a third party

- as owner/tenant/occupier of Your Home
- as private individuals anywhere in Hong Kong, or anywhere in the world in respect of each visit/trip departing from Your Home up to 30 consecutive days

as a result of

- accidental bodily Injury (including death or disease) to any person
- accidental loss of or damage to third party property

We will also, within the limit of liability, pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by Us in writing.

#### Owner's Liability in Common Area

We will also, pay any amount that You become legally liable to a third party as a part Owner of the Common Parts of the Building of which Your Home/Buildings forms part.

The indemnity is provided only under the following conditions:-

- a) this cover is operative only if a Building Owners' Corporation Third Party Liability Insurance Policy has been taken out in accordance with Section 28 of the Building Management Ordinance Cap. 344 & the Building Management (Third Party Risks Insurance) Regulation (referred to hereinafter as 'the Primary Policy I'); and
- b) this cover is operative only if there is no applicable third party liability/public liability insurance policy being taken out by or on behalf of the Joint-Owners of the Building (referred to hereinafter as 'the Primary Policy II') in relation to such Common Parts of the Building; and
- c) in the event that the limit of liability insured under Primary Policy I and II have been exhausted and/or coverage is not operative, this extension applies only in respect of any excess liability above the amount paid or payable under such Primary Policies; and
- d) this cover is subject to the terms, exclusions and conditions of this Policy

Subject to Policy limit include legal costs and expenses recoverable by any claimant and all costs and expenses agreed by Us in writing.

We will only indemnify You in respect of Your separate proportional share of liability (and, for the avoidance of doubt, not joint liability) as an Owner in the undivided parts of the Building as determined in accordance with Section 39 of the Ordinance.

We will not pay more than the total amount shown in the Policy Schedule during any one year.

### ADDITIONAL BENEFITS

#### 3.1 Tenant's Liability (applicable if Your Home is rented)

The Company will pay for the amount, including legal costs and expenses recoverable by any claimants and all costs and expenses agreed by Us in writing, up to but not exceeding the extent You become legally liable as tenant for any reasonable cost of repair in respect of accidental damage to the Building during the Period of Insurance.

We will not pay more than the total amounts shown in the Policy Schedule during any Period of Insurance.

#### 3.2 Independent Contractor's Liability

The Company will pay for the amount, including legal costs and expenses recoverable by any claimants (other than the independent contractor employed by You or under a contract for service with You or any person working for or employed by the said independent contractor) and all costs and expenses agreed by Us in writing, up to but not exceeding the extent You become legally liable for compensation to bodily Injury or damage to property arising out of or caused by or in connection with the alteration of and/or addition to the premises of You.

Provided that the contract value of such alteration and/or addition shall not exceed \$100,000 for each contract.

This extension shall not be liable to pay or contribute to any claim recoverable from any valid third party liability insurance or the third party liability section of any Contractors' All Risks insurance held by You or by Your contractor.

We will not pay more than the total amount shown in the Policy Schedule during any Period of Insurance.

### EXCLUDING

- 1 Liability in respect of Injury to You, or any person under a contract of service with You, and arising out of, and in the course of, such person's employment by You.
- 2 Liability in respect of loss of or damage to property belonging to You or in Your custody or control.
- 3 Liability arising from
  - a) any wilful or malicious act
  - b) the pursuit by You of any trade business profession or employment
  - c) the occupation or ownership of any land or building other than Your Home as specified in the Policy Schedule
  - d) the ownership, possession or use of aircraft, watercraft or mechanically propelled vehicles (which includes motor cycles)
  - e) any agreement where such liability would not have attached in the absence of such agreement
  - f) any criminal activity
- 4 Liability arising directly or indirectly from any judgement which is not at first delivered by, or obtained from, a court of competent jurisdiction in Hong Kong.
- 5 Liability arising directly or indirectly from a judgement or order obtained in Hong Kong for the enforcement of a judgement obtained elsewhere.
- 6 Any cost arising from wear and tear or making good Your Home, whether You are legally liable for such costs under the terms of any tenancy agreement or not. (applicable to Section 3.1 only)

## Section 4 – Optional Building Insurance

### COVER

We will pay for the cost of repairing or replacing any accidental loss of or damage to the Building. We will pay for either

- the full re-building costs or
  - up to the outstanding loan amount should Your property is mortgaged
- whichever is the greater.

We will also pay for the debris removal and building fees if there has been damage which is covered under Section 4, as follows

- the cost of removal of debris (maximum 5% of re-building costs)
- architects', surveyors', consulting engineers', legal and other fees which You have to pay to reinstate the Building but not for preparing any claim (maximum 5% of re-building costs)
- the additional cost of reinstating the Building that You have to pay to comply with statutory building regulations

You cannot claim under both Section 1.3 and Section 4 for the same loss.

### IMPORTANT

In addition to the above terms, this section is specifically and separately subject to the terms, exclusions, provisions and conditions contained in the Property All Risks Insurance Policy Jacket as per attached to Your Policy.

### EXCLUDING

- 1 The first \$3,000 of any loss or damage caused by water.
- 2 Loss or damage caused by
  - a) normal settlement, shrinkage or expansion
  - b) wear and tear or gradually developing deterioration of the Building
  - c) fungus, insects, wet or dry rot

- 3 Loss or damage caused by
  - a) theft or attempted theft
  - b) escape of water from a fixed water, drainage or heating installation, or any washing machine or water bed
 while the Building has been Unoccupied for a period exceeding 30 consecutive days.
- 4 Loss or damage caused to radio or television aerials and satellite dishes.
- 5 Mechanical or electrical breakdown or derangement.
- 6 The cost of maintenance or routine redecoration.
- 7 The cost of removal of fallen trees or branches which have not caused damage to the Building.

You should also refer to the Policy Exclusions shown on the Property All Risks Insurance Policy Jacket as per attached to Your Policy.

## ADDITIONAL BENEFIT

### Landslip and Subsidence

Loss or damage to Your Building caused by subsidence of the site or landslip provided that:

- 1 You shall maintain Your Building in sound repair and shall take all responsible steps to prevent damage from the perils covered hereby.
- 2 You shall maintain any man-made slope and retaining wall for which they are responsible in accordance with laws regulations codes and guides issued by the Government of the Hong Kong Special Administrative Region 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 The Company immediately:
  - a) any excavations are commenced beneath, around or in the vicinity of Your Building.  
In such event The Company shall have the right to vary or cancel the cover provided under this Policy.
  - b) of the operation of an insured peril affecting any part of the site (whether or not Your Building is involved) or its nearby surroundings.

## 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 (five) years of the completion of such works
- 2 loss of or damage to paths drives fences 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 the Property Insured.
- 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 \$10,000 or 10% (ten percent) of each and every loss, whichever is the greater, as more specifically mentioned in the Policy Schedule 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.

## How to Make a Claim

### You should

- 1 Check that the cause of the Injury, Accident or loss is covered. The Policy contains details of what is covered and excluded and how claims are settled.
- 2 Follow the Conditions on page 1 and 2 of this jacket.
- 3 Complete the claim form obtainable from The Company.
- 4 Take photographs of the damaged items and obtain estimates as soon as possible for repairs or replacements. We should be given an opportunity of inspecting the damage and approving the estimates before permanent repairs are commenced.

However any temporary repairs that are needed to stop further damage should be arranged by You and done immediately, but You should retain the bills as the cost may form part of Your claim.

You should report the loss to the police or other authorities as necessary.

- 5 In connection with any Injury, Accident or loss which may give rise to a claim under the Policy it is most important that You
  - a) Tell Us and provide full details in writing as soon as possible
  - b) Send Us any writ, summons or other legal document

### We will

- 1 Where necessary, arrange for someone to call as soon as possible. This person will be one of our staff or any person instructed by Us.
- 2 In other cases let You know if We need any more information.

**Important** – Please follow these guidelines as they will assist Us in processing Your claim.

Please always state Your Policy reference and/or claim number in all communications.

Should You have any query or need further advice please call Us on 2523 3061.

Once Your claim is registered with Us, a personal Claim Handler will be appointed to assist You.

## Personal Information Collection Statement

AXA General Insurance Hong Kong Limited (referred to hereinafter as the “**Company**”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“**PDPO**”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

**Purpose:** From time to time it is necessary for the Company to collect your personal data (including credit information and claims history) which may be used, stored, processed, transferred, disclosed or shared by us for purposes (“**Purposes**”), including:

- 1 offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group (“our affiliates”) or our business partners (see “Use and provision of personal data in direct marketing” below), and administering, maintaining, managing and operating such products/services;
- 2 processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
- 3 providing subsequent services to you, including but not limited to administering the policies issued;
- 4 any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
- 5 detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
- 6 evaluating your financial needs;
- 7 designing products/services for customers;
- 8 conducting market research for statistical or other purposes;
- 9 matching any data held which relates to you from time to time for any of the purposes listed herein;
- 10 making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
- 11 conducting identity and/or credit checks and/or debt collection;
- 12 complying with the laws of any applicable jurisdiction;
- 13 carrying out other services in connection with the operation of the Company's business; and
- 14 other purposes directly relating to any of the above.

**Transfer of personal data:** Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

- 1 any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
- 2 any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
- 3 any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
- 4 credit reference agencies or, in the event of default, debt collection agencies;
- 5 any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
- 6 any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and.
- 7 the following persons who may collect and use the data only as reasonably necessary to carry out any of the purposes described in paragraphs nos. 2, 3, 4 and 5 of the Purposes specified above: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check data provided against existing data.

For our policy on using your personal data for marketing purposes, please see the section below **"Use and provision of personal data in direct marketing"**.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

**Use and provision of personal data in direct marketing:**

The Company intends to:

- 1 use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
- 2 conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
  - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
  - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
- 3 the above products and services may be provided by the Company and/or:
  - a) any of our affiliates;
  - b) third party financial institutions;
  - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in (2) above;
  - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities
- 4 in addition to marketing the above products and services, the Company also intends to provide the data described in (1) above to all or any of the persons described in (3) above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose;

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on **"Access and correction of personal data"**. The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

**Access and correction of personal data:** Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer  
AXA General Insurance Hong Kong Limited  
5/F, AXA Southside, 38 Wong Chuk Hang Road,  
Wong Chuk Hang, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

**Note:** All amounts are in Hong Kong Dollars.

**Customer Service Hotline:**

Please keep this policy in good order. Should You have any enquiries, please contact Your insurance agent or broker or call Us on:  
2867 8688 for policy coverage enquiries  
2867 8555 for claims enquiries  
Hotline Office Hour: Monday to Friday 9:00am - 1:00pm, 2:00pm - 5:30pm  
(except Public Holidays)

# 保單

## 「卓越」優居樂

### 附錄於保險保單並構成其一部份的保單承保條款

歡迎選用安盛保險有限公司的「卓越」優居樂保險計劃。

閣下的保單包含下列文件：

- 投保書
- 本保單內使用的保單用語
- 保單附表

閣下的保單附表顯示：

- 閣下投保的項目詳情
- 受保期
- 投保額／金錢限額
- 任何可能適用於閣下保單的特別承保條款

閣下繳交保單附表內所述的保費後，倘若閣下於受保期內在香任何地方（保單附表另有規定者除外）發生意外、遭受損失或損毀，本公司會向閣下提供以下各頁數分節中已選擇的保障。

請閱讀本保單及閣下的保單附表，以確保閣下知悉所獲提供的保障範圍。

假如閣下需要更多保障或不同的保障範圍，請諮詢閣下的保險代理或經紀或安盛保險有限公司。

## 定義

保單內某些詞語具有特別涵義。這些詞語在保單附表內任何部分使用時均具相同涵義。有關詞語的涵義已列於下文，或於適當分節的開首處作出界定。

<b>意外</b>	是指一件突然發生而不可預見及偶然的事件。
<b>樓宇</b>	保單附表內顯示的閣下的居所及下列部分（假如它們構成物業的一部分）： i. 住宅用溫室、硬地網球場、游泳池、天井、小徑、車道、圍牆及花園圍牆、閘門、樹籬及圍欄。 ii. 業主的固定裝置及設備。
<b>房子／公寓</b>	在一所樓宇內的單一樓層，一個被佔用的獨立單位或一組房間。
<b>居所財物</b>	包括家居財物、閣下對牆壁、天花、地板及門戶進行的裝修和改善工作、貴重物品及個人物件。
<b>居所財物投保額</b>	閣下保單附表顯示的投保額。該投保額代表本公司根據第一節所作出的最高賠償額。
<b>居所</b>	保單附表顯示的私人住所及只作家居用途並構成物業一部分的任何車房或附屬建築物。
<b>香港</b>	香港的地域範圍。
<b>獨立洋房</b>	任何由閣下擁有／佔用而不高於四層的樓宇。
<b>家居財物</b>	包括閣下的傢具、固定裝置、裝修、內部裝飾及家用電器。
<b>受傷</b>	直接及完全因外在暴力及可見的方式造成而與所有其他因由無關的意外所導致的身體損傷。
<b>金錢</b>	指全部基於社交及家居用途而持有的現金、支票、匯單、銀行匯票、旅行支票、儲蓄印花及證明書、溢價債券、郵票、禮券、交易印花。
<b>個人文件</b>	護照、駕駛執照、身份證、身份證明書及類似文件。
<b>個人物件</b>	指僅供個人穿著、使用或攜帶的衣服及物品。不包括貴重物品或金錢。
<b>無人居住</b>	指並非由閣下或閣下授權人士所居住。
<b>貴重物品</b>	指珠寶首飾、黃金製品、銀、或其他貴重金屬、手錶、皮草、相機及望遠鏡、古董及藝術品、及郵票、硬幣和獎章收藏品。
<b>我們／我們的／承保人／本公司</b>	安盛保險有限公司
<b>閣下／閣下的</b>	保單附表內指明為保單持有人或受保人。
<b>閣下的家人</b>	閣下及閣下的直系家庭成員包括配偶、子女、及與閣下同住的父母。

本保單內使用的「**公用部分**」、「**樓宇**」及「**業主**」，涵義與香港法例第344章《建築物管理條例》（下文簡稱為「該條例」）中所使用的相同。

## 條款

為了獲得保單的全面保障，閣下必須遵守下列條款。假如閣下不遵守有關條款，本公司可取消保單或拒絕受理閣下的索償。

### 1 預防措施

閣下必須

- 採取所有合理預防措施以防止意外及損失
- 遵從所有法定責任

### 2 索償

倘若有任何意外，導致閣下遭受損失或損害、受傷或需負責任，而可能導致索償，

閣下必須

- 在合理及可行的情況下盡快以書面通知本公司
- 立刻將任何法庭頒發的令狀或傳票送交本公司及盡快將任何信件、申索、或其他文件送交本公司
- 立刻通知本公司任何即將提出的檢控、研訊或死因研訊
- 向本公司提供我們合理要求提供的證明書、資料及其他文件，有關費用須由閣下或代表閣下的任何人士支付。

閣下絕對不應

- 承認或否認別人針對閣下而提出的任何索償或與他們達成任何協議。

我們有權以閣下名義代表閣下商議、和解或抗辯任何有關索償。我們亦可運用閣下在法律上擁有的任何追討權利。

我們有權要求

- 就非致命的受傷事件，由本公司委派醫療諮詢人進行檢查
- 就死亡事件，進行屍體檢驗。

### 3 取消保單

我們有權給予閣下七天書面通知取消保單，通知會以掛號信郵寄到閣下最後告知我們的地址。本公司將會按比例退還部分保費，惟閣下必須從未就本保單提出索償。

閣下亦可隨時給予本公司七天書面通知取消保單。假如閣下期間從未就本保單提出索償，本公司將會按比例退還部分保費。

### 4 本公司的追討權利

假如本公司需依法例規定賠付一筆款項，而如非有關法例，本公司並無責任賠付該筆款項，閣下必須將有關款項付還本公司。

### 5 欺詐行為

假如閣下或任何代表閣下的人士在知情下根據保單提出虛假索償，或欺詐性的誇大索償，本公司不會賠償有關索償，保單提供的所有保障亦會被取消。

### 6 仲裁

如本公司承認索償的責任，但對所需支付的金額有爭議，有關爭議將根據當時的法律，轉交由閣下及本公司共同委聘的香港仲裁員處理。

假若雙方未能同意委聘單一仲裁員，雙方將委聘各自的仲裁員。假如該兩位仲裁員未能達成一致意見，他們將需要再委任一位裁判主持他們的仲裁會議。

在仲裁員作出決定前，閣下不可就有關爭議採取針對本公司的法律行動。

## 7 其他保險 (不適用於第一節 1.13 分節)

假如本保單保障的任何損失或損害發生時，有任何其他有效的保險保障該損失或損害或部分該損失或損害，本公司將不會賠償或分擔超出按比率之數計算下本公司應支付的任何該等損失或損害的金額。假如在上述該損失或損害發生時，有任何其他有效保險或有關財產的任何部分受到任何比例分攤條款規限，則本保單為有關財產提供的保障亦同樣受到該比例分攤條款規限。

## 8 續保

本公司無必定義務接納任何續保保費或通知閣下任何即將到期的續保保費。

## 9 更改通知

閣下必須以書面盡快通知本公司有關任何可能影響本保險的更改，特別是閣下的地址更改。

## 10 「建成年份」的聲明

閣下必須在投保書或續保通知書內聲明樓宇的建成年份。

## 11 司法管轄權限

本公司無須就香港以外的法院宣告或從香港以外的法院取得的任何判決負上責任。再者，本保單的彌償並不適用於為強制執行於其他地方取得的判決而在香港取得的判決或命令。

## 12 合約 (第三者權利) 條例

任何不是本保單某一方的人士或實體，不能根據《合約 (第三者權利) 條例》(香港法例第 623 章) 強制執行本保單的任何條款。

## 13 本保單的最低保費為 \$500。

# 一般不受保障範圍

## 1 本公司不會就下列情況作出賠償

- 因海關、或其他官員或機關的充公或扣留而引致或引發任何損失、損毀或責任。
- 因戰爭、侵略、外敵行為、敵對行為 (無論有否宣戰)、內戰、叛亂、革命、起義、軍事或篡奪力量、民眾騷亂而引致或發生的意外、受傷、疾病、損失、或責任。
- 因代表任何組織或與其有關連人士 (一人或多人) 而作出恐怖主義行為而引致或發生的損失、損毀或責任。
- 直接或間接因下列情況而導致或促成或引起的任何財產的損失或損毀、或開支、或相應而生的損失、或法律責任：
  - 電離輻射或由燃燒核能燃油產生之任何核廢料或任何核能燃油所釋出的輻射污染
  - 任何爆炸性核能組裝或其核能部件的放射性有毒爆炸性或其他有害特性

## 2 戰爭及內戰除外條款

本保險不承保受保人因下列情況直接或間接引起、出現或導致的損失或損毀而需承擔的任何責任：戰爭、侵略、外敵行為、敵對行為或類似戰爭行動 (無論有否宣戰)、內戰、叛變、規模或情況相當於民眾起義的民眾騷亂、兵變、起義、叛亂、革命、軍權或政權篡奪、軍法統治、任何政府或公共或地方當局對財產實施或頒令將其充公或收歸國有或徵用或毀壞或損毀，或一或多名人士為了推翻或影響任何合法或實質政府等目的，以恐怖主義或任何暴力手段代表或聯同任何組織作出的任何行為。

## 3 恐怖主義除外情況簽注

儘管本保險內或其任何簽注內有任何相反的規定，雙方同意本保險的保障範圍並不包括任何恐怖主義行為直接或間接導致、引致或相關的任何性質的損失、損毀、費用或開支，不管是否有其他同時或按任何其他次序促成有關損失的成因或事件。

就本簽注而言，恐怖主義行為是指任何人或群體，不論是單獨行事，還是代表或聯同任何組織或政府行事，為達到政治、宗教、意識形

態、或類似目的，包括意圖影響任何政府及 / 或令公眾或任何公眾階層恐懼而作出的行為，包括但不限於使用武力或暴力及 / 或威脅使用武力或暴力。

此簽注亦不包括直接或間接因任何為控制、防範、遏止任何恐怖主義行為或與任何恐怖主義行為有關而採取的行動而造成、導致或與該些行動有關的任何性質的損失、損害、費用或開支。

若本公司辯稱基於此項除外情況的條文，任何損失、損毀、費用或開支不被本保險承保，受保人須負責提出相反證據。

倘若本簽注的任何部份被發現無效或不能強制執行，其餘部份將仍然維持全面有效。

## 4 污染及玷污除外條款

本保險並不保障任何因污染及玷污而引致的損失，惟因受保風險受污染或玷污而對受保財產造成的毀壞或損毀除外 (除非已聲明不納入承保)。

## 5 制裁責任限制及除外條款

保險人不得視為提供任何保險，及不會承擔任何賠償或提供任何利益之責任，若就所提供的保險及支付任何賠償款項或利益責任可能使保險人受到聯合國決議的任何制裁、禁令或限制、或遭受歐盟、英國或美國的貿易或經濟制裁，或違反歐盟、英國或美國的法律或法規。

## 6 財物 — 網絡及數據除外責任 (LMA5401)

- 儘管本保單或其相關批改書 / 批單當中有任何相反規定，但本保單不承保任何：
    - 網絡損失；
    - 任何數據因無法使用、功能下降、維修、更換、修復或複製而直接或間接導致、促成、造成、引致或與其相關的任何性質的損失、損毀、責任、索償、費用或開支，包括與該數據價值相關的任何金額；不管是否有任何其他同時或按任何其他次序促成有關損失的成因或事件。
- 倘若本不受保項目的任何部份被視為無效或無法執行，其餘部份將仍具十足效力及作用。

本不受保項目如與本保單內或其任何批單內與「網絡損失」或「數據」有關的條款有所抵觸，則本不受保項目將取代有關條款。

### 定義

- 「網絡損失」是指因任何網絡行為或網絡事件 (包括但不限於採取任何行動以控制、防範、遏止或補救任何網絡行為或網絡事件) 而直接或間接導致、促成、造成、引致或與其相關的任何性質的損失、損毀、責任、索償、費用或開支。
- 「網絡行為」是指在任何時間和地點所作出的未經授權、惡意或犯罪行為，或一系列相關的未經授權、惡意或犯罪行為，或威脅或哄騙作出有關行為，而有關行為涉及存取、處理、使用或操作任何電腦系統。
- 「網絡事件」是指：
  - 涉及存取、處理、使用或操作任何電腦系統的任何錯誤或遺漏，或一系列相關的錯誤或遺漏；或
  - 任何部份或完全無法使用或不能、或一系列相關的部份或完全無法使用或不能存取、處理、使用或操作任何電腦系統。
- 「系統」是指：由投保人或任何其他方擁有或操作的：
  - 任何電腦、硬件、軟件、通訊系統、電子裝置 (包括但不限於智能手機、手提電腦、平板電腦、可穿戴式裝置)、伺服器、雲端或微控制器，包括任何類似的系統或上述的任何配置，並包括其任何相關的輸入、輸出、數據儲存設備、網絡設備或備份設施。
- 「數據」是指以電腦系統使用、存取、處理、傳輸或儲存的形式記錄或傳輸的資訊、事實、概念、程式碼或任何其他種類的資料。

倘若在任何賠償訴訟或其他法律程序中，本公司辯稱基於以此除外情況的條文，任何損失或損毀或責任不被本保單承保，受保人必須負責提出證據，證明該些損失或損毀或責任受本保單承保。

## 7 傳染病不承保條款 (LMA5397)

- 儘管本保險內有任何相反的規定，本保險的保障範圍並不包括

由傳染病或（無論是實際或感知上）對傳染病的恐懼或威脅而直接或間接引起、促成、導致、產生或與之相關的任何性質的損失、損害、索償、費用或開支，不管是否有任何其他原因或事件同時或按任何其他次序促成。

- ii. 文內提述的「傳染病」是指可通過任何物質或媒介，從任何生物傳播到另一個生物的任何疾病，其中：
  - a) 有關物質或媒介可包括但不限於病毒、細菌、寄生蟲或其他生物或其任何變體（無論是否被視為活體）；及
  - b) 傳播方式（不論直接或間接）包括但不限於空氣傳播、體液傳播、經由任何表面或物體（固體、液體或氣體）傳播，或在生物之間傳播；及
  - c) 疾病，物質或媒介可導致或威脅造成身體損傷、患病、或對人類健康、人類福祉或財產造成損害。

## 8 核能風險不承保條款（NMA1975a）

本保險協議應排除核能風險，無論有關風險是直接承保及/ 或以再保險形式及/ 或透過聯盟及/ 或協會承保。

就本保險協議的所有目的而言，「核能風險」是指與以下各項有關的所有第一方及/ 或第三者保險或再保險（僱員補償與僱主責任險不在此列）：

- I. 核電站現場的所有財產。
- 位於核電站以外任何地點的核反應堆、反應堆建築物、廠房和設備。
- II. 在任何地點（包括但不限於上述第 I 項所述地點）用作或正用作以下用途的所有財產：
  - a) 生產核能；或
  - b) 核材料的生產、使用或儲存。
- III. 有資格獲相關當地核保險聯盟及/ 或協會承保的任何其他財產，但僅限於符合當地聯盟及/ 或協會要求的財產。
- IV. 為上述第 I 至 III 項所述的任何地點提供貨物與服務，除非有關保險或再保險不包括核材料造成的輻射和污染危險。

除非下文另有註明，核能風險不包括：

- i. 與以上第 I 至 III 項所述財產（包括承包商的廠房和設備）的建築、建造、安裝、更換、修理、維修或拆除有關的任何保險或再保險；
  - ii. 不屬於上述 i. 項範圍的任何機械故障或其他工程保險或再保險。
- 前提是有關保險或再保險不包括核材料造成的輻射和污染危險。

然而，上述除外條款不適用於下列情況：

- 1. 就以下各項提供的任何保險或再保險：
  - a) 核材料；
  - b) 自投入核材料或（就反應堆裝置而言）自核燃料裝載或經相關當地核保險聯盟及/ 或協會協定為第一臨界狀態起，在高放射性區或區域的任何核設施的任何財產。
- 2. 就下列危險提供的任何保險或再保險：
  - 火災、閃電、爆炸；
  - 地震；
  - 飛機及其他飛行裝置或從中墜落的物品；
  - 輻射和放射性污染；
  - 相關當地核保險聯盟及/ 或協會承保的任何其他危險；

而適用於上述第 1 項未有訂明，但自從將核材料投入有關財產後，直接涉及核材料的生產、使用或儲存的任何其他財產

定義

「核材料」指：

- i. 天然鈾和貧化鈾以外的核燃料，能夠通過核反應堆外的自持鍊式核裂變過程單獨或與若干其他材料結合產生能量；及
- ii. 放射性產品或廢料。

「放射性產品或廢料」指在生產或使用核燃料時產生的任何放射性物質，或因暴露於生產或使用核燃料時所附帶的輻射而令其變為具有放射性的任何物質，但不包括已達到製造最後階段，可供作任何科學、醫學、農業、商業或工業用途的放射性同位素。

「核設施」指：

- i. 任何核反應堆；
- ii. 任何使用核燃料生產核材料的工廠，或任何進行核材料加工，包括任何對放射性核燃料進行再加工，包括任何對放射性核燃料進行再加工；及
- iii. 儲存核材料的任何設施，但不包括用作運送這些材料的儲存設施。

「核反應堆」指任何裝載核燃料的結構，通過排列核燃料的方式，使其得以在毋須補加中子源的情況下在其中發生自持鍊式核裂變過程。

「核材料的生產、使用或儲存」指核材料的生產、製造、濃縮、調節、加工、再加工、使用、儲存、處理和清除。

「財產」指所有土地、建築物、構築物、廠房、設備、車輛、內裝物（包括但不限於液體和氣體）以及任何種類的所有材料（無論是或否固定）。

「高放射性區或區域」指：

- i. 就核電站及核反應堆而言，指直接包含反應堆芯（包括支架和護罩）及其所有內裝物、燃料元素、控制棒和放射燃料儲存容器或支架結構；及
- ii. 就非反應堆核設施而言，指放射性水平達到需要提供生物屏障的任何區域。

## 本公司如何理賠

### 適用於第一節「居所財物」及第二節「自選全球個人財物」

本公司將有權選擇支付現金作為有關損失或損毀的賠償，或維修、恢復其原狀或更換已損失或損毀的財物。

#### 1 相配的組合及套件

相配的一組物件、一套傢具、衛生設備或其他浴室裝置的其中一件物件，均會被視為一件單一物件。

本公司會向閣下賠償個別損毀物件，但不會賠償該損毀物件所屬的一組或一套物件的其他沒有損毀的物件。

#### 2 「舊換新」保障

閣下的保單保障會以舊換新方式賠償閣下居所財物的意外損失或損毀，但會從賠償額扣減衣服、皮草、鞋履、家居日用織品、窗簾及傢具裝飾品的正常使用造成的損耗。

### 只適用於第四節 – 「自選樓宇保障」

假如維修或將其恢復原狀，賠償額將不會被扣減，惟閣下必須保持樓宇的狀況良好，並須定期進行適當維修。

## 第一節 – 居所財物

### 保障範圍

在閣下居所內屬於閣下及/ 或閣下的家人的居所財物的意外損失或損毀。

除非本保單附表內另有訂明，否則下列物件的損失或損毀的賠償限額將適用於本保單

• 家居財物及個人物件 每件物品	\$150,000 或閣下居所財物投保額的 10% (百分之十)，以較低者為準
• 貴重物品 每件物品	\$15,000
每個保單年度	\$500,000 或閣下居所財物投保額的三份 一，以較低者為準
• 桌面電腦 每個保單年度	\$15,000

本公司每年不會支付超過保單附表所列的居所財物總額，包括本節所有的額外保障。

閣下不可就同一項損失同時根據本節及第二節保障提出索償。

## 第一節的額外保障

### 1.1 維修期間引致的損毀

在處所進行改動、維修或內部裝修期間，本保單提供的保障仍然生效。

惟有關工程的總工程費不可超過每年 \$100,000。

### 1.2 臨時居所

若閣下的居所因本保單保障的意外而導致損失或損毀造成不能居住，本公司會賠償閣下臨時居所的合理費用；在閣下居所不能居住期間，每天最高賠償額為 \$1,500。

本公司每年就此支付的最高賠償額為 \$90,000。

#### 不受保範圍

非因本保單保障的風險造成的居所裝修而導致居所不能居住。

### 1.3 建築師、測量師及顧問工程師費用

本保單保險的保障伸展至包括在財產毀壞或損毀後進行指定重置工程時引致的建築師、測量師及顧問工程師費用的必要支出，但非為任何索償準備工作的費用，雙方明白到支付該費用的金額將不超過根據英國皇家建築師學會專業收費表及／或皇家註冊勘察師學會專業收費表及／或顧問工程師組織（視情況而定）或其等同之本地機構所確認之收費，並最高以閣下居所財物投保額 5%（百分之五）為限。在本保單下有關財產損失的全部責任及該等收費，不得超過本保單內適用於受保財產的保險金額。

閣下不可就同一項損失同時根據本節 1.3 分節及第四節索償。

### 1.4 自動恢復投保額（只適用於居所財物）

倘若損失或損毀可根據本保險作出追討，如本公司或閣下沒有向對方發出相反意見的書面通知，本保單在閣下居所財物投保額將須立即恢復，而閣下須承諾支付適當的額外保費。

### 1.5 易碎物品

除非在保單附表中另有訂明，否則本公司每年就玻璃器皿、瓷器、陶器或石頭或其他亦是以易碎物料製造的物品的損失或損毀而支付最高賠償額為 \$5,000。

#### 不受保範圍

任何損失或損毀的首 \$500。

### 1.6 信用咭

任何與閣下無關或並非與閣下同住的人士，在未獲閣下授權下使用閣下的信用咭，而直接導致閣下根據任何信用咭協議條款需負上的責任。

本公司每年就此支付的賠償總額為 \$10,000。

#### 不受保範圍

- 1 任何損失，除非閣下已經遵守發咭機構的條款及條件。
- 2 發現後 24 小時內並沒有向警方報告的損失。
- 3 發現後 24 小時內並沒有向發咭機構報告的損失。

### 1.7 家庭僱傭的個人物件

若閣下的家庭僱傭（一名或多名）存放在其與閣下或任何閣下的家人同住的私人住宅單位內的衣服及個人物件有所損失或損毀，本公司將會就有關損失或損毀向閣下作出賠償，每年就每名家庭僱傭支付的最高賠償額為 \$25,000，任何一件物品的最高賠償額為 \$1,000。

#### 不受保範圍

- 1 任何紙幣、貨幣或任何其他形式的可轉讓文件的損失或損毀。
- 2 任何不屬於閣下的家庭僱傭的財物。

### 1.8 冰箱食物

貯藏在任何雪櫃的冰箱或冷凍櫃內的食物，因氣溫升降或被冷卻劑或冷卻劑氣體污染而造成的損失或損毀本公司會作出賠償，每次最高賠償額為 \$5,000。有關雪櫃或冷凍櫃必須：

- 1 在閣下居所內
- 2 由閣下擁有或由閣下負責
- 3 出廠年份少於五年

#### 不受保範圍

因下列情況造成的損失或損毀：

- 1 供應當局的蓄意行為，或有關當局拒絕提供電力或限制電力供應
- 2 罷工、停工或工業糾紛

### 1.9 家居搬遷

閣下的居所財物由專業搬運公司從閣下的居所搬運到香港境內的新居所途中所引致的損失或損毀。

本公司每年支付的最高賠償額為保單附表內所列的居所財物保額，每件或每對或每套物品的最高賠償額為 \$10,000（除非在運送前特別聲明）。

#### 不受保範圍

搬遷

- 1 並非由專業搬運公司處理
- 2 在香港境外進行

### 1.10 山泥傾瀉或地陷

由於場所地陷或山泥傾瀉而對閣下的居所財物造成損失或損毀，惟必須符合以下條件：

- 1 閣下必須保持居所的狀況良好，並須採取所有合理措施，以防止居所遭受本保單保障的風險造成的損毀。
- 2 閣下必須按照香港特別行政區政府的法律、法規、發出的守則及指引，包括香港土木工程署的土力工程處出版的「岩土指南第五冊－斜坡維修指南」內的指引，維修保養閣下負責的任何人工斜坡及護土牆。
- 3 閣下必須在出現下列情況時立即通知本公司：
  - a) 任何在閣下居所下面、周遭或附近開展的挖掘工程。  
在這情況下，本公司有權更改或取消本保單提供的保障。
  - b) 任何承保風險的作用影響場所的任何部分（不論是否涉及閣下的居所）或其周圍環境。

#### 不受保範圍

- 1 直接或間接因任何下列情況引起或透過任何下列情況造成或由於任何下列情況導致的損失或損毀：
  - a) 岸坡侵蝕
  - b) 隆起
  - c) 工程完工五年內結構下沉或地基陷落
- 2 地陷及／或山泥傾瀉造成的小徑、車道、圍欄、閘門、圍牆及護土牆的損失或損毀。
- 3 除非特別投保，否則本公司不會賠償在有關地陷及／或山泥傾瀉發生後清理廢物或修整地陷及／或山泥傾瀉地點的費用，但維修受保財物必需的費用除外。
- 4 直接因有缺陷的設計或工藝或使用有缺陷的物料而引致或透過前述情況而造成的損失或損毀。
- 5 任何種類或形式的相應而生的損失或損毀。
- 6 於本保單有效期內，每相隔連續 72 小時之內期間發生的每項損失，經適用任何比例分攤條款後，每次損失的首 10%（百分之十）或 \$10,000，以較高者為準。

### 1.11 門鎖替換

本公司會賠償盜竊或企圖盜竊或入屋犯法後，需要更換閣下居所的窗戶、門鎖及鑰匙（只限類似而非較佳的窗戶、門鎖及鑰匙）的費用，每年最高賠償額為 \$3,000。

### 1.12 金錢

本公司會賠償閣下在居所遺失而屬於閣下的金錢。

本公司每年就此支付的最高賠償額為 \$2,500。

#### 不受保範圍

本公司不會賠償下列損失：

- 1 在發現後 24 小時內沒有向警方報案
- 2 因誤差或遺漏而造成的貶值、充公或短缺而導致的損失

### 1.13 人身意外

倘若在受保期，閣下或閣下的家人在閣下居所內完全及直接因意外火災或居所被持械行劫而死亡，本公司將會作出下列賠償：

- 1 閣下或閣下的家人的死亡，每人賠償額為 \$50,000，但如閣下或閣下的家人受傷時，年齡在 18 歲或以下及 70 歲或以上，則其死亡賠償額為每人 \$25,000。
- 2 賠償會支付予死者的遺產管理人或遺囑執行人（視乎情況而定）。

#### 特定條款

閣下必須在可能導致索償的任何意外發生後，合理可能地並於一個月內以書面通知我們。

本公司有權要求進行屍體檢驗。

#### 不受保範圍

- 1 因下列情況引致的死亡、收費、費用、或開支
  - a) 自殺或企圖自殺、蓄意自我傷害、故意令自己身處險境（試圖拯救人類生命除外）、或任何不法行為
  - b) 投保前已存在身體上或精神上的缺陷、疾病、或衰弱
  - c) 酒精或藥物的反應或影響，除非是根據認可醫學處方而服用有關藥物
  - d) 直接或間接因愛滋病病毒 (HIV) 及 / 或任何與愛滋病病毒有關的疾病包括獲得性免疫缺陷綜合症 (AIDS) 及 / 或因而造成的任何突變衍生或變異情況。
  - e) 任何透過性接觸傳播的疾病、懷孕、流產、或分娩或由於前述任何情況引致的併發症
- 2 並非由於意外火災或持械搶劫而導致或造成的死亡、收費、費用、或開支。
- 3 死亡發生於閣下居所以外的地方。
- 4 閣下或閣下的家人失蹤。

### 1.14 閣下保管的財物

雙方謹此知悉及同意，本保單的保障擴展至閣下居所內，由閣下及 / 或閣下的家人照管、看管及管控的家居財物。惟本公司就每件或每對或每套物品支付的最高賠償額為 \$10,000，而在每個受保期內支付的賠償總額為 \$50,000。

### 1.15 廢棄物清理

本保單的保險保障伸展至包括閣下獲本公司同意下進行下列工作的必要開支及費用：

- 1 清理廢棄物
- 2 拆卸或清拆
- 3 支撐或承托

其涉及本保單的受保財產或其部份因任何受保風險而受到的毀壞或損毀，最高賠償額為核實損失的 10%（百分之十）。

本保單下有關財產損失及清理廢棄物費用的全部責任，不得超過本保單內適用於受保財產的保險金額。

在應用構成本保單一部分的任何條款計算重置價值時，將不會包括廢棄物清理的開支。

#### 不受保範圍

任何因下列情況招致的費用或開支：

- 1 廢棄物清理，除非是在毀壞或損毀財物所處場所及緊接該場所的地方
- 2 不受本保單保障的財物的污染或沾污

### 1.16 補發信用咭 / 個人文件

本公司會賠償閣下及閣下的家人因意外遺失閣下或閣下的家人的行李或銀包而需要申請補發信用咭及個人文件而合理及必需支付的費用。

本公司每年支付的最高賠償額為 \$1,500。

#### 不受保範圍

因誤差或遺漏導致貶值、充公或短缺而造成的損失。

### 1.17 短暫移走

閣下的居所財物因進行清潔、維修或保養而需短暫移走，引致的損失或損毀，本公司每年支付的最高賠償額為 \$50,000，就每件物品支付的最高賠償額為 \$10,000。

#### 不受保範圍

因進行清潔、維修或保養以外的情況導致的損失。

### 1.18 24 小時家居支援熱線服務

閣下可致電 **24 小時服務熱線：2851 1990**（只限於香港境內提供服務），並提供閣下的保單號碼。

此 24 小時服務熱線協助閣下及閣下的家人（與閣下同住）安排任何下列服務：

- 1 電工轉介
- 2 水管工人轉介
- 3 鎖匠轉介
- 4 家中診症 / 牙科治療轉介
- 5 保姆 / 家庭看護轉介
- 6 滅蟲 / 家居清潔服務轉介

此熱線服務由安盛援助為閣下提供。閣下一旦提出要求，安盛援助便會為閣下提供所需轉介服務的提供者及其收費的有關資料。如有需要，安盛援助亦會協助閣下安排於家中診症或為閣下進行預約。

#### 不受保範圍

- 1 因使用由有關服務提供者提供的服務而收取的所有費用及收費。
- 2 因使用安盛援助轉介服務的提供者提供的服務而導致任何相應而生的損失或損毀。

閣下不可就同一項損失同時根據本節的額外保障及第二節提出索償。

### 適用於居所財物及額外保障的不受保範圍

#### 不受保物品

- 1 船舶（包括風帆及滑浪風帆）、飛機、旅行拖車、拖車及機械及電力驅動車輛（包括電單車），但剪草機及園藝工具則獲保障。
- 2 安裝在上述第 1 項不受保物品的部件、配件、工具、安裝收音機、卡式磁帶播放機、光碟播放機及電話。
- 3 收音機及電視的天線或衛星電視碟形天線。
- 4 由任何其他保險特別提供保障的財物。
- 5 動物。
- 6 食物及飲料（本節 1.8 分節所保障的除外）。
- 7 植物。
- 8 基本上用作商業或僱傭用途的財物。
- 9 隱形眼鏡、手提電話及手提個人電腦。
- 10 使用中的運動設備的損毀。

#### 不受保範圍

- 1 由於刮花、凹陷、正常使用造成的消耗、折舊、腐爛、真菌、昆蟲、蟲蛀、白蟻、大氣或氣候情況、光線作用、染色、任何清潔或修復的過程、保養、維修或拆卸、閣下居所內的裝修或裝飾工程造成的損失或損毀。
- 2 由於機械或電力故障或機器或設備失常而造成的損失或損毀，除非
  - a) 該隨之產生的損毀並非由本保單之不受保起因所致，唯本公司只會賠償該隨之產生的損毀；或
  - b) 該損毀是直接因已承保之財產或置存該財產之房屋受損毀而發生，唯非由本保單之不受保起因所致。
- 3 因桌面電腦的缺陷而造成的損失或損毀。
- 4 因家中飼養的動物啃咬、搔抓、撕破或便溺而造成的損失或損毀。
- 5 玻璃器皿、瓷器、陶器或石頭或其他以易碎物料製造的物品，在處理或被使用過程中引致的損失或損毀（本節 1.5 分節的保障除外）。
- 6 由於貶值、或相應而生的損失造成的損失或損毀。

- 7 因閣下、閣下的家人、或任何親戚、或任何人士於閣下居所居住或合法逗留的任何人士的蓄意行為、恣意破壞或造成的損失或損毀。
- 8 閣下的居所無人居住連續超過 30 天期間，因遭盜竊或企圖盜竊所造成的損失或損毀。
- 9 閣下的居所無人居住連續超過 30 天期間，因發生固定供水設備、排水系統或供暖系統、或任何洗衣機或水床漏水所造成的損失或損毀。
- 10 倘若閣下的居所的任一部分被出租，該出租部分遭盜竊所造成的損失或損毀。
- 11 任何置放於無人看管汽車內的物品遭盜竊所造成的損失或損毀。
- 12 因水災導致損失或損毀的損失金額首 \$1,000 或該損失金額的首 10% (百分之十)，以較高者為準。
- 13 每宗桌面電腦損失的首 \$500。

## 第二節 – 自選全球個人財物

### 保障範圍

閣下及 / 或閣下的家人的貴重物品、金錢及個人物件在世界任何地方的意外損失或損毀。

下列物件的損失或損毀賠償限額將適用於本保單：

- 貴重物品  
每件物品 \$5,000，除非保單附表內另有訂明
  - 金錢  
每個保險年度 \$2,500
  - 信用咭  
每個保險年度 \$10,000
- 因任何與閣下無關或並非與閣下同住的人士，在未獲閣下授權情況下使用閣下的信用咭而直接導致閣下根據任何信用咭協議條款需負上的責任。
- 個人文件  
每個保險年度 \$1,500

本公司每年不會支付超過保單附表內所列本節的全球個人財物總額。

閣下不可就同一項損失同時根據第一節及本節保障提出索償。

### 不受保物品

- 1 船舶 (包括風帆及滑浪風帆)、飛機、旅行拖車、拖車及機械及電力驅動車輛 (包括電單車)。
- 2 安裝在上述第 1 項不受保物品的部件、配件、工具、安裝收音機、卡式磁帶播放機、光碟播放機及電話。
- 3 由任何其他保險特別提供保障的財物。
- 4 動物。
- 5 食物及飲料。
- 6 植物。
- 7 基本上用作商業或僱傭用途的財物。
- 8 隱形眼鏡、手提電話及手提個人電腦。
- 9 使用中的運動設備的損毀。
- 10 露營設備。

### 不受保範圍

- 1 由於任何清潔、復原、改動或維修、大氣或氣候情況、正常使用造成的損耗、蟲蛀、白蟻或蟲害問題造成的損失或損毀。
- 2 玻璃器皿或易碎物品 (首飾除外) 在處理或使用過程中的損失或損毀。
- 3 由於機械或電力故障或失常而造成的損失或損毀。
- 4 以託運或郵寄方式無人陪伴運輸的財物的損失或損毀。
- 5 由於被海關人員或其他政府機關充公或延誤而造成的財物損失或損毀。
- 6 由於正常使用造成的損耗、貶值或相應而生的損失導致的損失或損毀。

- 7 任何置放於無人看管或開蓬汽車的物品遭盜竊所造成的損失或損毀。
- 8 因閣下、閣下的家人、或任何親戚、或任何人士於閣下居所居住或合法逗留的任何人士的蓄意行為、恣意破壞或造成的損失或損毀。
- 9 關於金錢、信用咭及個人文件的損失或損毀，閣下亦須參考本保單第三頁至第四頁所載的第一節 1.6 分節、1.12 分節及 1.16 分節的「不受保範圍」條款。
- 10 閣下的居所財物由非專業搬運公司從閣下的居所所搬往閣下在世界任何地方的新居所期間的損失或損毀。

## 第三節 – 對第三者的責任

### 保障範圍

閣下、閣下的家人 (與閣下同住) 及閣下的家庭僱傭 (他 / 她在工作期間)

- 作為閣下居所的擁有人 / 租戶 / 佔用人
- 在香港或世界任何地方以私人獨立身份，由閣下居所出發，每次最多連續 30 天的旅程

由於下列原因在法律上必須支付予第三者的任何款項：

- 任何人士意外身體受傷 (包括死亡或疾病)
- 第三者財物意外損失或損毀

本公司亦會在賠償限額內，支付任何申索人可追回的法律費用及開支，及所有本公司書面同意支付的費用及開支。

### 公用地方的業主責任

本公司亦會賠償閣下身為閣下的居所 / 樓宇所在樓宇的公用部份業主之一，法律上須向第三者承擔的任何款項。

必須符合下列條件才可獲得彌償：

- a) 只有在已經按照第 344 章《建築物管理條例》第 28 條及《建築物管理 (第三者風險保險) 規例》購買建築物業主法團第三者責任保險單 (下稱「基本保單一」) 的情況下，本保障才會生效；及
- b) 只有在樓宇的共有業主沒有購買或沒有人代表他們購買一份適用於樓宇的有關公用部分的第三者責任 / 公眾責任保險單 (下稱「基本保單二」) 的情況下，本保單才會生效；及
- c) 倘若基本保單一及基本保單二的最高賠償額已經用盡及 / 或保障無效，本額外保障只會賠償超出上述兩份基本保單已經賠償或應該賠償金額的溢額；及
- d) 本保障須受到本保單的條款、不受保範圍條款及條件規限

並受限於本保單的賠償限額下，包括任何申索人可追回的法律費用及開支及所有本公司書面同意支付的費用及開支。

本公司只會就閣下作為樓宇的不分割部分的業主而應負的各別比例份數 (根據該條例第 39 條釐定) 責任賠償閣下。為免生疑問，該責任並非指共同責任。

本公司每年支付的賠償不會超過保單附表所列的總額。

### 額外保障

#### 3.1 租戶的法律責任 (只適用於閣下租住居所)

本公司會賠償任何申索人可追回的款項，包括法律費用及開支及所有本公司書面同意支付的費用及開支，但最高賠償額為閣下在受保期作為租戶在法律上須負責支付的，因樓宇意外損毀而需進行維修的任何合理費用。

本公司在每個受保期支付的賠償不會超過保單附表所列的總額。

#### 3.2 獨立承判商的法律責任

本公司會賠償任何申索人 (不包括閣下聘用的獨立承判商或與閣下簽訂服務合約的獨立承判商或任何替該獨立承判商工作或受僱於該獨立承判商的人士) 可追回的款項，包括法律費用及開支，及所有本公司書面同意的費用及開支，但最高賠償額為閣下在法律上須負責賠償的，及因閣下的樓宇的改動及 / 或加建工程引起或因該等工程造成或與該等工程有關的身體受傷或財物損毀。

惟有關改動及 / 或加建工程的每一個合約的總工程費不可超過 \$100,000。

本擴展保障將不會支付或分擔支付任何可根據閣下或閣下的承判商持有的任何有效第三者責任保險或任何承判商全險保險中有關第三者責任的條款追回的索償金額。

本公司在每個受保期支付的賠償不會超過保單附表所列的總額。

#### 不受保範圍

- 閣下遭受的受傷，或以僱傭合約受僱於閣下的人士，在受僱於閣下期間因工受傷的責任。
- 屬於閣下或由閣下保管或管控的財物損失或損毀的責任。
- 因下列情況引致的責任
  - 任何蓄意或惡意行為
  - 閣下從事任何貿易、商業、專業或受僱的事務
  - 佔用或擁有除保單附表指明的閣下的居所以外的任何土地或樓宇
  - 擁有、管有或使用飛機、船隻或機械驅動車輛 (包括電車)
  - 任何協議，而若非該協議便不存在的有關責任
  - 任何刑事活動
- 直接或間接因任何起初並非由一個在香港具有司法管轄權限的法院宣告或從該法院取得的判決而導致的責任。
- 直接或間接因在其他地方取得的判決而在香港取得該項判決或命令以強制執行而導致的責任。
- 任何因正常使用造成的損耗或修復閣下的居所引致的費用，無論閣下是否根據任何租約的條款在法律上需負責支付該等費用。(只適用於本節 3.1 分節)

## 第四節 – 自選樓宇保險

### 保障

本公司會賠償因樓宇意外損失或損毀而需進行維修或重建的費用。本公司會賠償：

- 全部重建費用 或
- 假如閣下的物業屬按揭物業，閣下尚欠的借貸餘款總金額

以較高者為準。

假如發生於本節保障的損毀，本公司亦會賠償清理廢物及建築費如下：

- 清理廢物的費用 (最高賠償額為重建費用的 5% (百分之五))
- 閣下恢復有關樓宇原狀而須支付的建築師、測量師及顧問工程師費用、律師費及其他費用，但並不包括就任何索償進行準備工作的費用 (最高賠償額為重建費用的 5% (百分之五))
- 閣下為符合法定樓宇規例而須支付的，恢復樓宇原狀的額外費用

閣下不可就同一項損失同時根據第一節 1.3 分節及本節提出索償。

### 重要事項

除了上述條款以外，本節特別及個別受附加於閣下的保單的財產全險保險保單的條款、不受保範圍條款、條文及條件所規限。

#### 不受保範圍

- 任何由於水災造成的損失或損毀的首 \$3,000。
- 由於下列情況造成的損失或損毀
  - 正常沉降、收縮或膨脹
  - 樓宇的正常使用造成的損耗或狀況逐漸轉差
  - 真菌、昆蟲、濕或乾的腐爛情況
- 由於樓宇無人居住連續超過 30 天而出現下列情況所造成的損失或損毀：
  - 盜竊或企圖盜竊
  - 固定供水設備、排水系統或供暖系統、或任何洗衣機或水床漏水。
- 收音機或電視機的天線及衛星電視碟形天線的損失或損毀。
- 機械或電力故障或失常。

- 保養或例行粉飾工程的費用。

- 清理倒塌樹木或掉落地面的樹枝 (對樓宇未有造成損毀) 的費用。

閣下亦須參考附加於閣下保單的財產全險保險保單內不受保範圍條款。

#### 額外保障

##### 山泥傾瀉及地陷

由於場所地陷或山泥傾瀉，而對閣下的樓宇造成損失或損毀，惟閣下必須符合以下條件：

- 閣下必須保持閣下的樓宇狀況良好，並須採取所有合理措施，以防止閣下的樓宇遭受本保單保障的風險造成的損毀。
- 閣下必須按照香港特別行政區政府的法律、法規、發出的守則及指引，包括香港土木工程署的土力工程處出版的「岩土指南第五冊 – 斜坡維修指南」內的指引，維修保養閣下負責的任何人工斜坡及護土牆。
- 閣下必須在出現下列情況時立即通知本公司：
  - 任何在閣下的樓宇下面、周遭或附近開展的挖掘工程。  
在這情況下，本公司有權更改或取消本保單提供的保障。
  - 任何承保風險的作用影響場所的任何部份 (不論是否涉及閣下的樓宇) 或其周圍環境。

#### 不受保範圍

- 直接或間接因任何下列情況引起或透過任何下列情況造成或由於任何下列情況導致的損失或損毀：
  - 岸坡侵蝕
  - 隆起
  - 工程完工五年內結構下沉或地基陷落
- 地陷及 / 或山泥傾瀉造成的小徑、車道、圍欄、閘門、圍牆及護土牆的損失或損毀。
- 除非特別投保，否則本公司不會賠償在有關地陷及 / 或山泥傾瀉發生後清理廢物或修整地陷及 / 或山泥傾瀉場所的費用，但維修受保財物必需的費用除外。
- 直接因有缺陷的設計或工藝或使用有缺陷的物料而引致或透過前述情況而造成的損失或損毀。
- 任何種類或形式的相應而生的損失或損毀。
- 於本保單有效期內，每相隔連續 72 小時之內期間發生的每項損失，經適用任何比例分攤條款後，每次損失的首 10% (百分之十)，或 \$10,000 以較高者為準。

## 如何提出索償

### 閣下須要

- 查看受傷、意外或損失的起因是否在保單的保障範圍之內。保單已詳細列明保障範圍、不受保範圍以及如何處理索償。
- 遵從本保單內第一頁及第二頁所載的條款。
- 閣下可向本公司索取索償表格，並填妥該表格。
- 拍攝損毀項目的照片，並盡快評估維修或更換的費用。本公司應獲給予機會視察有關損毀及於正式開始進行永久維修前審核有關費用。  
但為了防止進一步損毀而需要的臨時維修，應由閣下安排及立刻進行，並保留有關帳單，因為有關費用可能構成閣下索償的一部分。  
閣下應在有需要時向警方或其他當局報告有關損失。
- 關於可能導致根據本保單提出索償的任何受傷、意外或損失，最重要的是閣下：
  - 盡快以書面告知本公司及提供全部詳情
  - 將任何令狀、傳票或其他法律文件交給本公司

### 本公司將會

- 在有需要時安排人員盡快致電閣下。該名人員將會是本公司的員工或本公司指示的任何人士。

- 2 在其他情況下，假如本公司需要任何更多資料，本公司會告知閣下。
- 重要事情 –** 請跟從這些指引，因為它們將有助本公司處理閣下的索償。

請在所有通訊當中列明閣下的保單號碼及／或索償編號。

假如閣下有任何疑問或需要進一步意見，請致電 2523 3061 聯絡本公司。

當閣下一旦向本公司提出索償，本公司便會委派一名「索償處理員」專責協助閣下。

## 收集個人資料的聲明

安盛保險有限公司（下稱“本公司”）明白其就《個人資料（私隱）條例》（香港法例第 486 章）（“條例”）收集、持有、處理、使用和／或轉移個人資料所負有的責任。本公司僅將為合法和相關的目的收集個人資料，並將採取一切切實可行的步驟，確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟，確保個人資料的安全性，及避免發生未經授權者或因意外而擅自取得、刪除或另行使用個人資料的情況。

敬請注意，如果閣下不向本公司提供閣下的個人資料，我們可能無法提供閣下所需的資料、產品或服務，或無法處理閣下的要求。

目的：本公司不時有必要收集閣下的個人資料（包括信用資料和以往申索紀錄），並可能因下列各項目的（“有關目的”）而供本公司使用、存儲、處理、轉移、披露或共享該等個人資料：

- 1 向閣下推介、提供和營銷本公司、安盛集團的其他公司（“安盛關聯方”）或本公司的商業合作夥伴（參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份）之產品／服務，以及提供、維持、管理和操作該等產品／服務；
- 2 處理和評估閣下就本公司及安盛關聯方所提供之產品／服務提出的任何申請或要求；
- 3 向閣下提供後續服務，包括但不限於執行／管理已發出的保單；
- 4 與就本公司和／或安盛關聯方提供的任何產品／服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的，包括索賠調查；
- 5 偵測和防止欺詐行為（無論是否與就由本公司及／或安盛關聯方提供的產品／服務有關）；
- 6 評估閣下的財務需求；
- 7 為客戶設計產品／服務；
- 8 為統計或其他目的進行市場研究；
- 9 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料；
- 10 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查；
- 11 進行身份和／或信用核查和／或債務追收；
- 12 遵守任何適用的司法管轄區的法律；
- 13 開展與本公司業務經營有關的其他服務；及
- 14 與上述任何目的直接有關的其他目的。

**個人資料的轉移：**個人資料將予以保密，但在遵守任何適用法律條文的前提下，可提供給：

- 1 位於香港或香港以外其他地方的任何安盛關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會、基金管理公司或金融機構，以及就此方面而言，閣下同意將閣下的資料轉移至香港境外；
- 2 與就本公司和／或安盛關聯方提供的任何產品／服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何人士（包括私家偵探）；
- 3 在香港或香港以外其他地方本公司和／或安盛關聯方提供行政、技術或其他服務（包括直接促銷服務）並對個人資料負有保密義務的任何代理、承包商或第三方；
- 4 信貸資料機構或（在出現拖欠還款的情況下）追討欠款公司；
- 5 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者；

- 6 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關；及

- 7 在有合理需要履行任何上述有關目的段落 2, 3, 4 及 5 之情況下，以下人士：保險理算人、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業申訴和承保資料的組織、防欺詐組織、其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）。

如欲了解本公司為促銷目的使用閣下的個人資料的政策，請參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份。

閣下的個人資料將僅為上文中規定的一個或多個有關目的而被轉移。

## 在直接促銷中使用及將其個人資料提供予其他人士

本公司有意：

- 1 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背景及人口統計數據以進行直接促銷；
- 2 就本公司，安盛關聯方，本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷（包括但不限於提供獎賞、客戶或會員或優惠計劃）：
  - a) 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務；
  - b) 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服務及高級消費類產品；
- 3 以上服務及產品將會由本公司及／或以下機構提供：
  - a) 任何安盛關聯方；
  - b) 第三方金融機構；
  - c) 提供上文 2. 所列之服務及產品之本公司及／或安盛關聯方的商業合作夥伴或合作品牌夥伴；
  - d) 向本公司或任何以上所列機構提供支援的第三方獎賞、客戶或會員或優惠計劃提供者；
- 4 除由本公司促銷上述服務及產品外，本公司亦有意將上文 1. 段部份所述的資料提供予上文 3. 段部份所述的全部或任何人士，以供該等人士在促銷該等服務及產品中使用，而本公司為此目的須獲得客戶書面同意（包括表示不反對）。

在使用閣下的個人資料作上文所述的目的或提供予上文所述的人士之前，本公司須獲得閣下的書面同意，及只在獲得閣下的書面同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。

閣下日後可撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何促銷用途的同意。

閣下如欲撤回閣下給予本公司的同意，請發信至下文“個人資料的查閱和更正”部份所列的地址通知本公司。本公司會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

**個人資料的查閱和更正：**根據條例，閣下有權查明本公司是否持有閣下的個人資料，獲取該資料的副本，以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

查閱和更正的要求，或有關獲取政策、常規及本公司所持的資料種類的資料，均應以書面形式發送至：

香港黃竹坑黃竹坑道 38 號安盛匯 5 樓  
安盛保險有限公司  
個人資料保護主任

本公司可能會向閣下收取合理的費用，以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

註：所有金額均以港元計算。

## 客戶服務熱線

請妥善保存本保單。如有任何查詢，請聯絡閣下的保險代理／經紀或致電我們：

2867 8688 查詢保單保障範圍

2867 8555 查詢理賠事宜

熱線辦公時間：星期一至五上午九時至下午一時，下午二時至五時三十分（公眾假期除外）