

@Guard
寶保



Real Protection for Your Virtual World
為虛擬世界提供真實保障



Summary of Coverage	Maximum Limit Per Policy Year (HK\$)	
	Gold Plan	Platinum Plan
I. E-Purchase Protection	\$10,000	\$30,000
<p>a. Reimburse you for non-delivery and/or incomplete delivery of Goods and shipping charges that are purchased on the internet if the Goods have not been delivered within 30 days of the scheduled delivery</p> <p>b. Reimburse you for improper functioning of Goods due to damage of delivered Goods as a result of physical damage</p> <ul style="list-style-type: none"> The Goods must have a value of at least HK\$300 (including tax but excluding delivery/transportation costs) Only cover a maximum of five credit cards registered by the Insured Person at the time of application <p><u>Major exclusions include*:</u></p> <ul style="list-style-type: none"> Loss or expenses in connection with lawful confiscation by police, or other government authorities and any fraudulent act by you non-delivery of animals, plant life, cash, bullions, negotiable instruments, shares, travelers checks, tickets, services provided via internet such as cinema tickets, air tickets, hotel bookings, car rental, financial advice counterfeit or fake goods 	<p>Limit per event: \$1,000 Excess per event: \$100 for each and every claim</p>	<p>Limit per event: \$6,000 Excess per event: 10% of the Goods' purchase price or \$300, whichever is higher for each and every claim</p>
II. Identity Theft	\$20,000	\$50,000
<p>Coverage for 1) legal expenses 2) Lost Wages 3) payment obligations and 4) miscellaneous expenses (such as the cost of re-filing applications for credit accounts and/or banking accounts and notarization of documents relating to your identity theft)</p> <p><u>Major exclusions include*:</u></p> <ul style="list-style-type: none"> Costs associated with any physical injury, sickness, disease, mental injury Losses due to the order or any government authority, customs' official 	<p>Limit per event: \$10,000 Lost wages limit: \$3,000</p>	<p>Limit per event: \$25,000 Lost wages limit: 7,500</p>
III. Fraudulent charges		
<p>Reimburse you for the unauthorized charges made on your credit card, in case your credit card is lost or still in your possession</p> <p><u>Major exclusions include*:</u></p> <ul style="list-style-type: none"> Unauthorized ATM withdrawal that were made more than 2 months prior to your first reporting to the card issuer Losses that you have intentionally caused 	\$3,000	\$5,000
IV. Wallet Guard		
<p>Pay for the replacement cost for your wallet if your wallet is either lost or stolen as well as pay for the application fees for new personal documents (e.g. HKID card, driving license) and/or payment cards if they are in your wallet when it was either lost or stolen</p> <p>* Loss or theft of wallet must be reported to the police</p> <p><u>Major exclusions include*:</u></p> <ul style="list-style-type: none"> Money, cheques, transportation tickets Accidental damage to your wallet Loss caused by fire, water, normal wear and tear, manufacturing defects, abuse, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning or repairs Receipts of the new and replaced wallet submitted which are not in the Insured Person's name 	<p>\$2,500 Lost wallet limit : \$1,000 One claim per policy year</p>	<p>\$5,000 Lost wallet limit : \$2,000 One claim per policy year</p>
V. Key Replacement		
<p>We will pay for the costs of:</p> <ul style="list-style-type: none"> Replacing keys of your home/vehicle if the keys are stolen or lost Replacing locks and keys if break-in happens Engaging a locksmith to gain access to your home or vehicle due to the loss or theft of key <p><u>Major exclusions include*:</u></p> <ul style="list-style-type: none"> Cost of replacing keys to vehicles that are registered as commercial vehicles 	<p>\$1,000 Excess per event: 10% for each and every claim One claim per policy year</p>	<p>\$3,800 Excess per event: 10% for each and every claim One claim per policy year</p>
Annual Premium	\$188	\$365

Main General Exclusions (applicable to all sections of coverage)

- AIG Insurance Hong Kong Limited ("AIG HK") will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose AIG HK, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

*** Please note coverage is subject to full terms and conditions and exclusions stated in the policy (not only those referenced above). You are encouraged to read the policy (which can be downloaded from www.aig.com.hk/guard) for exact terms and conditions and details of the exclusions before making your purchase.**

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. AIG Insurance Hong Kong Limited does not offer or sell any insurance products in any jurisdictions outside Hong Kong in which such offering or sale of the insurance products is illegal under the laws of such jurisdiction. The details of insurance product and other relevant information listed in this leaflet are for reference only. Please refer to the policy provision for the exact coverage, terms and conditions and exclusions of the insurance and the policy provision in English version shall prevail. Please visit www.aig.com.hk/guard to download a copy of the policy.



保障範圍	每年最高保障額 (港幣\$)	
	黃金保障	鉑金保障
I. 網絡購物綜合保障	\$10,000	\$30,000
a. 賠償受保人網購商品無法投遞及/或發貨不齊全與運費損失 b. 賠償受保人網購商品損壞的功能故障損失		
<ul style="list-style-type: none"> 商品價值至少為港幣300 (包含稅費但不包括交付/運輸費用) 僅限保障受保人已於投保時已登記之信用卡 (最多5張) 		
主要不承保事項包括* :	每次事故\$1,000 每次賠償自負額\$100	每次事故\$6,000 每次賠償自負額為物品 購買價之10%或\$300, 以較高者為準
<ul style="list-style-type: none"> 警方或其他政府機關合法沒收的損失或費用, 及您欺詐行為導致的損失 有關商品: 動物、植物、現金、金條、可轉讓票據、股票、旅行支票、票據、通過互聯網提供的服務, 如戲票、機票、酒店預訂、租車、財務諮詢 違法或假貨 		
II. 身份盜竊保障	\$20,000	\$50,000
保障包括 1) 法律費用 2) 工資損失 3) 付款責任 4) 其他費用如重新申請信用賬戶及/或銀行賬戶的雜項費用		
主要不承保事項包括* :	每次事故\$10,000 工資損失\$3,000	每次事故\$25,000 工資損失\$7,500
<ul style="list-style-type: none"> 與任何身體傷害、疾病、疾病、精神傷害有關的費用 由任何政府機關, 海關官員下令相關的損失 		
III. 信用卡被盜用保障		
賠償受保人因信用卡被盜或遺失或仍持有時發生未經授權盜刷款項		
主要不承保事項包括* :	\$3,000	\$5,000
<ul style="list-style-type: none"> 受保人在首次向發卡機構報告之前超過2個月未經授權的ATM提款 受保人故意造成的損失 		
IV. 錢包丟失重購費用保障		
保障您因錢包被盜或遺失或不幸事故而造成的經濟損失, 包括重購錢包、補發信用卡及補領個人證件、如駕駛執照、護照、身份證等費用 * 錢包遺失及被盜均需報警方可受保		
主要不承保事項包括* :	\$2,500 重購錢包: \$1,000 每個保單年度 只限索賠一次	\$5,000 重購錢包: \$2,000 每個保單年度 只限索賠一次
<ul style="list-style-type: none"> 金錢、支票、車票 錢包及內含物品受到的意外損壞 因火災、水、正常磨損、製造缺陷、濫用、害蟲、昆蟲、白蟻、黴菌、潮濕或乾腐、細菌、生鏽、清潔、維修或類似事件造成的損失 遞交新換購的錢包收據上的名字並非受保人的名字 		
V. 更換門/車鎖及匙		
賠償您的門/車鎖及匙之更換費用, 包括:		
<ul style="list-style-type: none"> 因被盜或遺失而需要配製受保人家人的新門或車匙; 因爆竊而引致更換鎖或匙之費用; 因被盜或遺失鎖匙而需要開門或車鎖之費用 	\$1,000 每次賠償自負額為10% 每個保單年度 只限索賠一次	\$3,800 每次賠償自負額為10% 每個保單年度 只限索賠一次
主要不承保事項包括* :		
<ul style="list-style-type: none"> 商用車輛鎖匙更換費用 		
全年保費	\$188	\$365

不承保事項 (適用於所有保障範圍)

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美亞保險香港有限公司為美國國際集團 (AIG) 成員。

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Bring on tomorrow

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