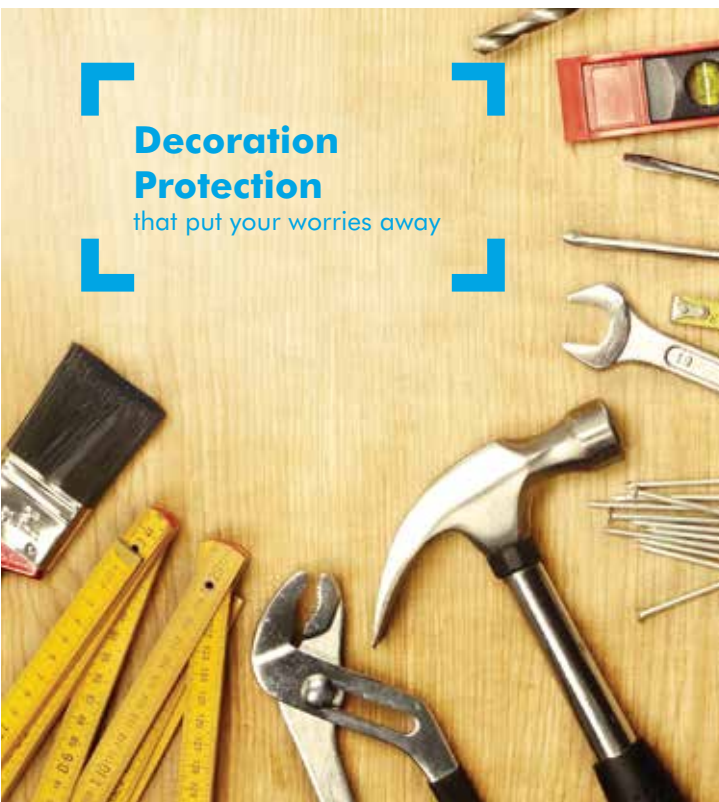




## Decoration Protection

that put your worries away



Decoration Insurance  
裝修工程保險計劃

## Decoration Insurance

Whether you are planning to decorate your home, set up your new shop, expand your enterprise, etc., it is very important that appropriate insurance protections are secured in advance before starting the work. This helps to safeguard your assets and liabilities against accidents that may arise from the contract works. Also, proof of insurance is required by many property managers for contractors to carry out the decoration works.

AIG brings you a package solution that meets the needs. This insurance product is featured with coverage against liabilities under Contractors' All Risks and Employees' Compensation that property owners/occupiers and contractors are responsible during the course of decorations. Level of protections can be customized to fit different demands on contract value, 3rd party liability limit and employers' liability required.

## Highlight on Product Features

### A. CONTRACTORS' ALL RISKS

#### Section I - Contract Work (Material Damage)

Offers property damage protection against accidents occurred during the period of contract works

- on contracted decoration work in progress
- on existing property of owners/occupiers

#### Section II - 3rd Party Liability

Indemnifies legal liabilities against 3rd party claims caused by works performed by contractors

- on property damage or bodily injury arising out of decoration process

### B. EMPLOYEES' COMPENSATION (Optional)

Meets the obligations under legislations to provide insurance coverage to the extent that contractors and property owners/occupiers as principals are considered as employers of the workers engaging in the contract work

- on employers' liability to service workers from work-related accidents during contract period

## FREE Value-Added coverage enhancement available

### Benefit on unexpected increase in contract value

- offer 10% automatic increase in contract value to save extra costs on premium

## Upgrade on property coverage

- safeguard the existing property belonging to the principals at contract location up to HK\$1,000,000

## Relief on additional expense

- cover the cost on removal of debris following loss up to 10% of insured contract value

## Allowance on Hotel Accommodation

- indemnify the extra cost of hotel accommodation up to HK\$50,000 in the event that the "home" is damaged and rendered uninhabitable following fire

## Protection on Vibration Damage

- extend to cover liability arising out of vibration, removal or weakening of structural building up to HK\$2,000,000

## Extension on Maintenance Period

- continue the protection after completion of work up to 3 months

## Important Notes

- Age of building where premises is located shall not exceed 40 years
- Coverage is on single contract basis in occupied buildings, not valid for annual open cover
- Product is primarily for interior decoration work. External building work involving billboards, claddings, cages, etc. are to be individually reviewed
- Not applicable to works involving sprinkler installation, lift/escalator services, underground drainage or public utilities
- Should there be any discrepancy between the English and Chinese versions, the English version shall prevail

## Major Exclusions

- Fault, defect, error or omission in or failure of any design plan or specification, material or workmanship
- Loss of use, liquidated damages, penalties, performance guarantees or other consequential losses
- Loss of damage due to wear and tear, rust, mildew or other deterioration due to gradually operating cause
- Liability to property in the care, custody or control of the insureds or contractors
- Liability to workmen, contractors, self-employed persons or sole proprietors under section II of CAR policy
- War Risk, Terrorism, Sanctioned Countries, Asbestos, etc.

## Premium Table (HK\$)

	Total Contract Value TCV	CONTRACTORS' ALL RISKS				EMPLOYEES' COMPENSATION (*)
		Contract Work on TCV & 3rd Party Liability		3rd Party Liability Only		
		5,000,000 (Limit)	10,000,000 (Limit)	5,000,000 (Limit)	10,000,000 (Limit)	
<b>INTERIOR DECORATION with NO scaffolding work</b>	300,000 500,000 1,000,000	1,500 2,000 3,300	2,100 2,500 3,800	1,200 1,500 2,500	1,800 2,000 3,000	2,000 3,000 5,000
<b>INTERIOR DECORATION with scaffolding work less than 20% of TCV</b>	300,000 500,000 1,000,000	2,000 2,500 4,200	2,700 3,200 5,200	1,500 1,800 3,000	2,200 2,500 4,000	2,500 3,500 6,000

\* subject to 10.8% government levies

## Deductible (HK\$)

Total Contract Value	300,000	500,000	1,000,000
	<b>Deductible Amount</b>		
<b>Section I - Material Damage</b>	5,000	10,000	15,000
<b>Section II - 3rd Party Liability</b>	10,000 or 15% of adjusted loss (whichever is the greater)		
• Damage due to Water or Vibration			
• Damage to Principal's Property			
• Others on Property Damage or Bodily Injury	10,000		

This leaflet gives only an outline of the terms and conditions of the insurance cover and does not constitute any part of the insurance contract. For full terms and exclusions, please refer to the policy which shall prevail in case of inconsistency. For more information or a copy of the policy terms and conditions, please contact your insurance agent or broker.

The above product is offered for sale in Hong Kong only and is underwritten by AIG Insurance Hong Kong Limited.



# DECORATION INSURANCE APPLICATION FORM

## APPLICANT DETAILS

Full Name of Property Owner/Occupier (Principal): \_\_\_\_\_ Contact No.: \_\_\_\_\_

Email Address: \_\_\_\_\_ Business Operation/Occupation: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_

## CONTRACT WORK DETAILS

Coverage applicable to Decoration Contract on installation, maintenance, repair, renovation and dismantling works in premises of the following:-

Dwelling  Office  Shop  Restaurant  Factory Unit  Others, please specify: \_\_\_\_\_

Note: Contracts that involve works beyond criteria for interior decoration specified above in this leaflet are subject to separate review.

Location of Contract Work: \_\_\_\_\_

Total Contract Value (HK\$): (Please provide contract quotation with detailed breakdown) \_\_\_\_\_

Period of Insurance (MM/DD/YYYY): From \_\_\_\_\_ to \_\_\_\_\_

(Max 3 months ended upon the completion of contract work or period expiry date whichever earlier. Maintenance period cover of 3 months will be automatically commenced thereafter.)

Name of Contractor: \_\_\_\_\_ Contact No.: \_\_\_\_\_

Contractor's Address: \_\_\_\_\_

Email Address: Additional parties to be named (e.g. property manager, I/O's, etc., if applicable) \_\_\_\_\_

Coverage Required: Please make your choice on coverage by placing a circle over the options selected on A) CONTRACTORS' ALL RISKS and B) EMPLOYEES' COMPENSATION

Premium Table HK\$	Total Contract Value TCV	CONTRACTORS' ALL RISKS				EMPLOYEES' COMPENSATION(*)
		Contract Work on TCV & 3rd Party Liability		3rd Party Liability Only		
		5,000,000 (Limit)	10,000,000 (Limit)	5,000,000 (Limit)	10,000,000 (Limit)	
<b>INTERIOR DECORATION with NO scaffolding work</b>	300,000 500,000 1,000,000	1,500 2,000 3,300	2,100 2,500 3,800	1,200 1,500 2,500	1,800 2,000 3,000	2,000 3,000 5,000
<b>INTERIOR DECORATION with scaffolding work less than 20% of TCV</b>	300,000 500,000 1,000,000	2,000 2,500 4,200	2,700 3,200 5,200	1,500 1,800 3,000	2,200 2,500 4,000	2,500 3,500 6,000

\* subject to 10.8% government levies

## Payment Method

Cheque should be crossed and made payable to "AIG Insurance Hong Kong Limited"

AIG reserves all rights in risk acceptance or coverage variations. No coverage is provided unless written confirmation from authorized personnel is issued. There will be no refund once cover is confirmed.

## DECLARATION

I/We hereby declare and agree that:

- to the best of my/our knowledge and belief the information provided in this application form is true and complete. I/We have not withheld any material information and accept that this application and declaration shall form the basis of my/our contract with AIG Insurance Hong Kong Limited ("AIG HK"). I/We acknowledge that failure to disclose true and correct answers to this application or material information may render the insurance policy become invalid or ineffective.
- The insurance coverage applied for shall only take effect when this application has been accepted by and the required premium has been paid to AIG HK.
- If/We have never been declined on any new application, renewal or imposed special terms and conditions on decoration insurance.
- If this application is made through an insurance broker, by signing this form I/We agree to AIG HK paying the insurance broker commission as remuneration for arranging and/or renewing the insurance policy.
- Personal Information Collection Statement

In relation to the personal data collected in this application form, I/We agree and acknowledge that:

- (unless specifically indicated otherwise in this form) the personal data requested in this form is necessary for AIG Insurance Hong Kong Limited ("AIG HK") to process this application and any such data not provided may mean this application cannot be processed.
- the personal data collected in this form may be used by AIG HK for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation and any related purposes).
- unless I/we have indicated otherwise by ticking the "Promotion Material Opt-out" box below (of which I/we take note), AIG HK may use my/our contact details (name, address, phone number and e-mail address) to contact me/us about other insurance products provided by the AIG group and that my/our contact details may not be so used without me/us giving this agreement.
- AIG HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purposes identified in (b) and (c) above:
  - third parties providing services related to the administration of my/our policy (including reinsurance);
  - financial institutions for the purpose of processing this application and obtaining policy payments;
  - in the event of a claim, loss adjusters, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;
  - for the purpose of conducting direct marketing activities (per (c) above), marketing companies authorized by the AIG group;
  - another member of the AIG group (for all of the purposes stated in (b) and (c)) in any country; or
  - other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein.
- I/we may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), or opt out of my/our personal data being used for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong Limited at GPO Box 456 or cs.hk@aig.com. The full version of AIG HK's Data Privacy Policy can be found at [www.aig.com.hk](http://www.aig.com.hk).
- I/We have obtained the authorisation from the Contractor (if applicable) to provide the information requested in this application. I/We further acknowledge that the contractor has been explicitly informed and agrees that his/her personal data will be transferred to AIG HK for the purpose of this application and has been informed of his/her rights as stated in Clause 3(e) above.

Promotion Material Opt-out (if you wish to opt-out, please tick)

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

AIG Insurance Hong Kong Limited is part of the American International Group Inc.

American International Group, Inc. (AIG) is a leading global insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at [www.aig.com.hk](http://www.aig.com.hk) |  
 YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance |  
 LinkedIn: <http://www.linkedin.com/company/aig>

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language.

美亞保險香港有限公司為美國國際集團(AIG) 成員。

美國國際集團(AIG)為領導全球的保險公司之一，於逾100個國家及地區為客戶提供服務。AIG旗下公司通過全球最廣泛的產物意外保險業務網絡，為商界、機構及個人客戶提供各項服務。此外，AIG旗下公司在美國為壽險及退休金服務市場之領導品牌。AIG為紐約證券交易所及東京證券交易所之上市公司。

如需更多相關資訊，請瀏覽本公司網站<http://www.aig.com.hk>  
 YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance  
 LinkedIn: <http://www.linkedin.com/company/aig>

AIG為美國國際集團在全球提供產物意外保險、壽險及退休金，和一般保險服務所使用之統一品牌。如需更多相關資訊，請瀏覽集團網站<http://www.aig.com>。所有商品及服務皆由AIG之附屬公司或關聯公司所承保或提供。部分商品或服務不一定在所有國家皆有提供。各項保險商品之承保範圍以實際訂立之保險合約為準。



AIG Insurance Hong Kong Limited  
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 Island East, Hong Kong

美亞保險香港有限公司  
 香港港島東華蘭路18號港島東中心46樓

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Fax 傳真: (852)2838 7006

[www.aig.com.hk](http://www.aig.com.hk)

This brochure provides only a summary of the policy benefits. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of policy is available from AIG Insurance HongKong Limited.

本單張僅提供保單摘要，並不構成保險合約的一部份。有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則，歡迎向美亞保險香港有限公司索取。

## 裝修工程保險

無論您正在為自己的家居籌備裝修、翻新店鋪又或是擴充寫字樓，工程開始前都需持有一份合適的裝修保險計劃去為您作出全面的保護。這保險計劃是十分重要的一環，它可保障您因受保裝修工程的意外事故而引致的財物損失，甚至所衍生的法律責任。此外，很多物業管理公司均需要物業業主、單位用戶或工程承建商出示有關保險證明才獲准進行裝修工程。

AIG現在為您帶來一份相關的保險產品，以滿足您上述裝修的需求。這保單的特點是能為物業業主、單位用戶或工程承建商就工程施工期間發生意外時提供「建築全險」及「僱員補償保險」。其保障額亦可因應工程合約的價值、第三者責任或僱員補償條例之個別保障要求而作出彈性調整。

## 計劃重點

### A. 建築全險保障

#### 第一部份 - 裝修工程（物料損毀）保障

於受保工程進行期間發生意外而引致財物損失

- 屬於裝修工程的物料
- 屬於業主或單位用戶在裝修單位內的現有財物

#### 第二部份 - 第三者責任

保障在受保工程進行期間因意外導致第三者身體受傷或財物損失而負上的法律責任

### B. 僱員補償保障（自選保障）

裝修單位業主、單位用戶及工程承建或會因其工程委託人身份而被視為裝修工人之僱主，要為工人提供僱員補償條例要求下的保險。此自選保障能滿足該法例的要求

- 就裝修工人於受保工程進行期間發生工業意外而傷亡之法律責任

## 免費的增值保障

### 工程合約金額增加保障

- 免費自動提升工程合約金額之保障，最高達10%

### 財物升級保障

- 保障工程委託人在受保裝修單位內現有的財物，保障額高達HK\$1,000,000

### 免除額外開支

- 支付清理損毀後現場廢物的費用，最高達工程合約金額之10%

### 臨時居住津貼

- 保障您的家居因工程發生火災損毀而不能居住，需另行租住酒店之額外費用，最高賠償為HK\$50,000

## 震動保障

- 保障工程期間產生的震動或移除/削弱建築物結構而所導致的第三者責任，保障額高達HK\$2,000,000

## 保養期保障

- 工程完工後，保單繼續提供保養期，最長為3個月

## 重要事項

- 受保工程之單位樓齡不得超過40年
- 此保障只為個別單次的工程合約而設，不適用全年開放式計劃
- 此計劃主要是為室內裝修而設，如果投保項目涉及大廈外牆工程，例如：廣告牌、簷篷、花籠等，則需要個別核保
- 保單不適用於工程涉及消防灑水裝置、升降機/自動扶手電梯、地下排水或公用設施
- 如英文版本和中文版本之條文存有任何爭議，一概以英文版本為準

## 主要不保事項

- 任何圖則上的錯誤、缺陷、錯失、遺漏或不合格、物料或手工缺陷
- 任何市場價值的損失、償付損失、罰款、履約保證或相應引致的損失
- 自然損耗磨損及折舊、生鏽、發霉或物件逐漸變質
- 受承建商或受保人照顧、保管或控制的財物之責任
- 建築全險保障第二部份下的工人、承建商、自願人士或獨資經營者
- 戰爭風險，恐怖主義，制裁國家，石棉等

## 保費表 (HK\$)

	工程總額	建築全險保障				僱員補償保障(*)
		裝修工程及第三者責任		第三者責任 (單項)		
		5,000,000 (限額)	10,000,000 (限額)	5,000,000 (限額)	10,000,000 (限額)	
室內裝修工程不 <del>涉及</del>	300,000	1,500	2,100	1,200	1,800	2,000
外牆棚架工程	500,000	2,000	2,500	1,500	2,000	3,000
	1,000,000	3,300	3,800	2,500	3,000	5,000
室內裝修工程包括外	300,000	2,000	2,700	1,500	2,200	2,500
牆棚架工程 (外牆棚	500,000	2,500	3,200	1,800	2,500	3,500
架工程總額不超過合	1,000,000	4,200	5,200	3,000	4,000	6,000
約總金額的20%)						

\* 政府徵費10.8%

## 自負額 (HK\$)

工程總額	300,000	500,000	1,000,000
	<b>自負額</b>		
第一部份 — 裝修工程 (物料損毀) 保障	5,000	10,000	15,000
第二部份 — 第三者責任	10,000 或核實損失之15% , 以較高者為準		
• 因水浸或震動導致的損毀			
• 屬於工程委託人的現有財物損毀			
• 對他人財物損失或人身傷害	10,000		

本小冊子僅提供保單摘要，並不構成保險合約的一部份。有關計劃之詳盡條款及細則，一概以保單為準。如若查詢更多詳情或索取保單條款細節，可聯絡負責閣下保險之中介人。

以上保險標的產品只限在香港範圍內銷售及由美亞保險香港有限公司所承保。



# 裝修工程保險申請書

## 申請人資料

業主、單位用戶（工程委託人）名稱：\_\_\_\_\_ 聯絡電話號碼：\_\_\_\_\_

電郵地址：\_\_\_\_\_ 業務/職業：\_\_\_\_\_

通信地址：\_\_\_\_\_

## 合約工程內容

保障範圍適用於下列地點之裝修、安裝、維護、翻新或拆卸工程：-

住宅  辦公室  店舖  餐廳  工廠  其他，請註明：\_\_\_\_\_

注意：如工程合約涉及的項目超出這小冊子所規定之標準，則須要個別核保。

受保工程地址：\_\_\_\_\_

工程總額（HK\$）：（請提供工程報價單及詳細分類）\_\_\_\_\_

保障期（月/日/年）：由\_\_\_\_\_至\_\_\_\_\_

（保障期最長為三個月，保障會於工程完成日或保障期到期日時完結，以較早者為準。其後緊接著的三個月會自動成為保養期。）

承建商名稱：\_\_\_\_\_ 聯絡電話號碼：\_\_\_\_\_

承建商地址：\_\_\_\_\_

電郵地址：其他相關人士名稱（如適用，例如：物業管理公司、業主立案法團等）\_\_\_\_\_

請圈出你所選擇投保的類別：A) 建築全險保障 或 B) 僱員補償保障

保費表 HK\$	工程總額	建築全險保障		僱員補償保障(*)		
		裝修工程及第三者責任	第三者責任（單項）			
		5,000,000 (限額)	10,000,000 (限額)	5,000,000 (限額)	10,000,000 (限額)	
室內裝修工程不涉外牆棚架工程	300,000	1,500	2,100	1,200	1,800	2,000
	500,000	2,000	2,500	1,500	2,000	3,000
	1,000,000	3,300	3,800	2,500	3,000	5,000
室內裝修工程包括外牆棚架工 (外牆棚架工程總額不超過合約總 金額的20%)	300,000	2,000	2,700	1,500	2,200	2,500
	500,000	2,500	3,200	1,800	2,500	3,500
	1,000,000	4,200	5,200	3,000	4,000	6,000

\* 政府徵費10.8%

## 保費付款方法

### 劃線支票抬頭請註明「美亞保險香港有限公司」

AIG保留一切有關保單申請或更改保障內容之決定權。除非收到授權的書面通知，否則保單之保障不會生效。保單一確認將不設退款。

#### 聲明：

本人/吾等特此聲明及同意：

- 本人/吾等在表格內所填報之資料是據本人/吾等所知，並確定全部正確無訛及完整。本人/吾等沒有隱瞞任何事實資料，並同意此投保表格為本人/吾等與美亞保險香港有限公司（以下簡稱「美亞保險」）訂立保險契約之根據。本人/吾等同意如本人/吾等投保表格內沒有披露實際事實或所填報之資料屬不正確，該保單將會被視為無效及作廢。
- 誰在美亞保險接納了投保申請並收取相關保費後，保障才會正式生效。
- 本人/吾等過往之裝修保險從未曾被拒絕投保、續保或被附加任何特別條款。
- 如本投保申請是由保險經紀安排，本人/吾等在簽署本表格後即同意美亞保險向保險經紀支付佣金，作為保險經紀安排及/或續保此保單之報酬。
- 個人資料收集聲明  
就有關此表格所收集的個人資料，本人/吾等同意及確認：
  - 除非於本表格上另有訂明，本表格所要求提供的個人資料是供美亞保險香港有限公司（「美亞保險」）處理此申請的所需資料，若未能提供任何所需資料此申請則可能不被處理；
  - 美亞保險可按列於其私隱政策的用途使用此表格所收集之個人資料，其用途包括核保及管理已申請的保單（包括獲取再保險、核保續保之保單、資料配對、處理索賠、調查、付款及行使代位權及任何有聯用途）；
  - 除非本人/吾等於以下的「不收取推廣資料」方格填上✓號以作表示（其內容本人/吾等已細閱），美亞保險可使用本人/吾等的聯絡資料（姓名、地址、電話號碼及電郵地址）聯絡本人/吾等有關於其它由AIG集團提供之保險產品，而在未獲本人/吾等同意的情况下，本人/吾等之個人資料將不會被如此使用；
  - 美亞保險亦可向以下類別的人士（不論在香港或海外）轉交這些個人資料，作上述 (b) 及 (c) 項所列明之用途：
    - 提供有關本人/吾等保單管理服務的第三者（包括再保險公司）；
    - 財務機構，作處理此申請及收取保費；
    - 公證人、調查員、第三者管理人、緊急支援服務提供者、法律服務提供者、零售商、醫療提供者、及交通工具機構，以處理索償事宜；
    - AIG集團授權的市場推廣公司，以作直銷之用（如上 (c) 項所述）；
    - 其它在任何國家之AIG集團之成員公司，作上述 (b) 及 (c) 項所有列明之用途；或
    - 其它於美亞保險私隱政策所列明的人士，作於私隱政策列明之用途。
  - 本人/吾等可隨時致函到美亞保險香港有限公司之私隱事務主任（地址：香港郵政總局信箱456號或電郵：cs.hk@aig.com）查閱、或要求修改本人/吾等的個人資料（美亞保險可就查閱及修改要求收取合理費用），或選擇不將本人/吾等的個人資料用作直銷用途。美亞保險私隱政策的全文載於www.aig.com.hk。
  - 本人/吾等已獲工程承辦商（如適用）授權去提供投保表格內所需之資料。本人/吾等確認已向工程承辦商清楚說明並得到其同意將個人資料轉交美亞保險，作為本投保申請用途及通知他/她就上述5(e)項所賦予的權利。不收取推廣資料（如閣下不欲收取推廣資料，請在方格填上✓號）口

投保人簽署：\_\_\_\_\_ 日期：\_\_\_\_\_



## 裝修工程保險

無論您正在為自己的家居籌備裝修、翻新店舖又或是擴充寫字樓，工程開始前都需持有一份合適的裝修保險計劃去為您作出全面的保護。這保險計劃是十分重要的一環，它可保障您因受保裝修工程的意外事故而引致的財物損失，甚至所衍生的法律責任。此外，很多物業管理公司均需要物業業主、單位用戶或工程承建商出示有關保險證明才獲准進行裝修工程。

AIG現在為您帶來一份相關的保險產品，以滿足您上述裝修的需求。這保單的特點是能為物業業主、單位用戶或工程承建商就工程施工期間發生意外時提供「建築全險」及「僱員補償保險」。其保障額亦可因應工程合約的價值、第三者責任或僱員補償條例之個別保障要求而作出彈性調整。

## 計劃重點

### A. 建築全險保障

#### 第一部份 - 裝修工程（物料損毀）保障

於受保工程進行期間發生意外而引致財物損失

- 屬於裝修工程的物料
- 屬於業主或單位用戶在裝修單位內的現有財物

#### 第二部份 - 第三者責任

保障在受保工程進行期間因意外導致第三者身體受傷或財物損失而負上的法律責任

### B. 僱員補償保障（自選保障）

裝修單位業主、單位用戶及工程承建或會因其工程委託人身份而被視為裝修工人之僱主，要為工人提供僱員補償條例要求下的保險。此自選保障能滿足該法例的要求

- 就裝修工人於受保工程進行期間發生工業意外而傷亡之法律責任

## 免費的增值保障

### 工程合約金額增加保障

- 免費自動提升工程合約金額之保障，最高達10%

### 財物升級保障

- 保障工程委託人在受保裝修單位內現有的財物，保障額高達HK\$1,000,000

### 免除額外開支

- 支付清理損毀後現場廢物的費用，最高達工程合約金額之10%

### 臨時居住津貼

- 保障您的家居因工程發生火災損毀而不能居住，需另行租住酒店之額外費用，最高賠償為HK\$50,000

## 震動保障

- 保障工程期間產生的震動或移除/削弱建築物結構而所導致的第三者責任，保障額高達HK\$2,000,000

## 保養期保障

- 工程完工後，保單繼續提供保養期，最長為3個月

## 重要事項

- 受保工程之單位樓齡不得超過40年
- 此保障只為個別單次的工程合約而設，不適用全年開放式計劃
- 此計劃主要是為室內裝修而設，如果投保項目涉及大廈外牆工程，例如：廣告牌、簷篷、花籠等，則需要個別核保
- 保單不適用於工程涉及消防灑水裝置、升降機/自動扶手電梯、地下排水或公用設施
- 如英文版本和中文版本之條文存有任何爭議，一概以英文版本為準

## 主要不保事項

- 任何圖則上的錯誤、缺陷、錯失、遺漏或不合格、物料或手工缺陷
- 任何市場價值的損失、償付損失、罰款、履約保證或相應引致的損失
- 自然損耗磨損及折舊、生銹、發霉或物件逐漸變質
- 受承建商或受保人照顧、保管或控制的財物之責任
- 建築全險保障第二部份下的工人、承建商、自願人士或獨資經營者
- 戰爭風險，恐怖主義，制裁國家，石棉等

## 保費表 (HK\$)

工程總額	建築全險保障				僱員補償保障(*)	
	裝修工程及第三者責任		第三者責任 (單項)			
	5,000,000 (限額)	10,000,000 (限額)	5,000,000 (限額)	10,000,000 (限額)		
室內裝修工程不涉及外牆棚架工程	300,000 500,000 1,000,000	1,500 2,000 3,300	2,100 2,500 3,800	1,200 1,500 2,500	1,800 2,000 3,000	2,000 3,000 5,000
室內裝修工程包括外牆棚架工程 (外牆棚架工程總額不超過合約總金額的20%)	300,000 500,000 1,000,000	2,000 2,500 4,200	2,700 3,200 5,200	1,500 1,800 3,000	2,200 2,500 4,000	2,500 3,500 6,000

\* 政府徵費10.8%

## 自負額 (HK\$)

工程總額	300,000	500,000	1,000,000
自負額			
第一部份 - 裝修工程 (物料損毀) 保障	5,000	10,000	15,000
第二部份 - 第三者責任		10,000 或核實損失之15%，以較高者為準	
對他人財物損失或人身傷害		10,000	

本小冊子僅提供保單摘要，並不構成保險合約的一部份。有關計劃之詳盡條款及細則，一概以保單為準。如若查詢更多詳情或索取保單條款細節，可聯絡負責閣下保險之中介人。

以上保險標的產品只限在香港範圍內銷售及由美亞保險香港有限公司所承保。



## 裝修工程保險申請書

### 申請人資料

業主、單位用戶 (工程委託人) 名稱: \_\_\_\_\_ 聯絡電話號碼: \_\_\_\_\_

電郵地址: \_\_\_\_\_ 業務/職業: \_\_\_\_\_

通信地址: \_\_\_\_\_

### 合約工程內容

保障範圍適用於下列地點之裝修、安裝、維護、翻新或拆卸工程: -

住宅  辦公室  店舖  餐廳  工廠  其他, 請註明: \_\_\_\_\_

注意: 如工程合約涉及的項目超出小冊子所規定之標準, 則須要個別核保。

受保工程地址: \_\_\_\_\_

工程總額 (HK\$): (請提供工程報價單及詳細分類) \_\_\_\_\_

保障期 (月/日/年): 由 \_\_\_\_\_ 至 \_\_\_\_\_

(保障期最長為三個月, 保障會於工程完成日或保障期到期日時完結, 以較早者為準。其後緊接著的三個月會自動成為保養期。)

承建商名稱: \_\_\_\_\_ 聯絡電話號碼: \_\_\_\_\_

承建商地址: \_\_\_\_\_

電郵地址: 其他相關人士名稱 (如適用, 例如: 物業管理公司、業主立法團體等) \_\_\_\_\_

請圈出你所選擇投保的類別: A) 建築全險保障 或 B) 僱員補償保障

保費表 HK\$	工程總額	建築全險保障				僱員補償保障(*)
		裝修工程及第三者責任		第三者責任 (單項)		
		5,000,000 (限額)	10,000,000 (限額)	5,000,000 (限額)	10,000,000 (限額)	
室內裝修工程不涉及外牆棚架工程	300,000 500,000 1,000,000	1,500 2,000 3,300	2,100 2,500 3,800	1,200 1,500 2,500	1,800 2,000 3,000	2,000 3,000 5,000
室內裝修工程包括外牆棚架工程 (外牆棚架工程總額不超過合約總金額的20%)	300,000 500,000 1,000,000	2,000 2,500 4,200	2,700 3,200 5,200	1,500 1,800 3,000	2,200 2,500 4,000	2,500 3,500 6,000

\* 政府徵費10.8%

## 保費付款方式

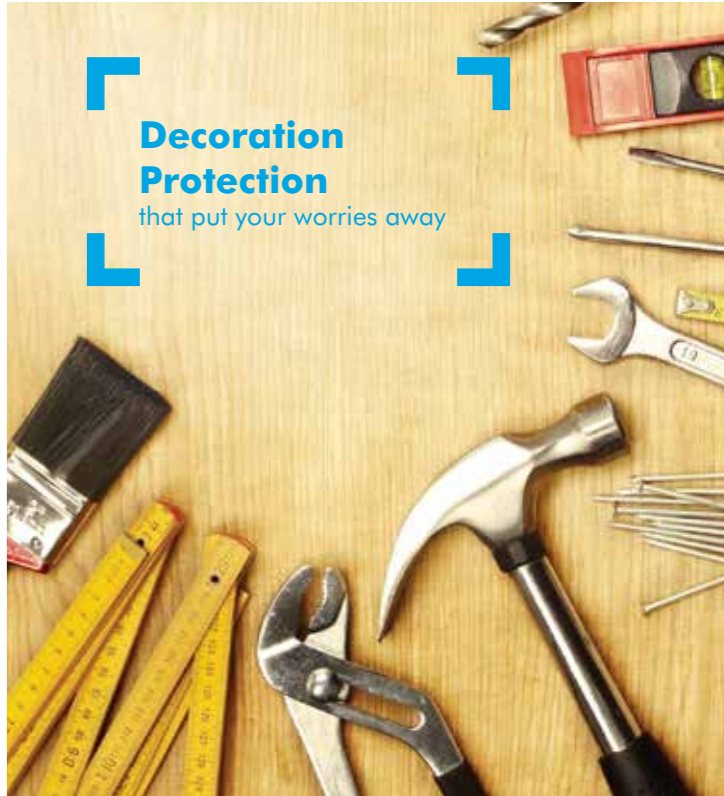
劃線支票抬頭請註明「美亞保險香港有限公司」

AIG保留一切有關保單申請或更改保障內容之決定權。除非收到授權的書面通知, 否則保單之保障不會生效。保單一確認將不設退款。

### 聲明:

- 本人/吾等特此聲明及同意:
- 此投保表格內所填報之資料是據本人/吾等所知, 並確定全部正確無訛及完整。本人/吾等沒有隱瞞任何事實資料, 並同意此投保表格為本人/吾等與美亞保險香港有限公司 (以下簡稱「美亞保險」) 訂立保單契約之根據。本人/吾等同意本人/吾等投保表格內沒有披露重要事項或所填報之資料屬不正確, 該保單將會被視為無效及作廢。
  - 確在美亞保險收訖了投保申請並收受相關保費後, 保單才會正式生效。
  - 本人/吾等過往之裝修保險從未曾被拒絕投保、續保或附加任何特別條款。
  - 如本投保申請是經由保險經紀安排, 本人/吾等在簽署本表格後即同意美亞保險向保險經紀支付佣金, 作為保險經紀安排及/或續保此保單之報酬。
  - 個人資料收集聲明  
茲有關此表格所收集的個人資料, 本人/吾等同意及確認:  
(a) 除非於本表格上另有訂明, 本表格所要求提供的個人資料是供美亞保險香港有限公司 (「美亞保險」) 處理此申請的所需資料, 若未能提供任何所需資料此申請則可能不被處理。  
(b) 美亞保險可按列於其私隱政策的用途使用此表格所收集之個人資料, 其用途包括核保及管理已申請的保單 (包括續取保費、核保續保之保單、資料配對、處理索賠、調查、付款及行使代位權及任何有關用途);  
(c) 除非本人/吾等於以下的「不收取推廣資料」方格填上✓ 或以作表示 (其內容本人/吾等已細閱), 美亞保險可使用本人/吾等的聯絡資料 (姓名、地址、電話號碼及電郵地址) 聯絡本人/吾等有關其它由AIG集團提供之保險產品; 而在上述本人/吾等同意的範圍下, 本人/吾等之個人資料不會如此使用;  
(d) 美亞保險亦可向以下類別的人士 (不論在香港或海外) 轉交這些個人資料, 作上述 (b) 及 (c) 項所列明之用途:  
(i) 提供有關本人/吾等保單管理服務的第三者 (包括再保險公司);  
(ii) 財務機構, 作處理此申請及收取保費;  
(iii) 公證人、調查員、第三者管理人員、緊急支援服務提供者、法律援助提供者、零售商、醫療提供者、及交通工具機構, 以處理索償事宜;  
(iv) AIG集團成員的附屬有限公司, 以作直銷之用 (如上 (c) 項所述);  
(v) 其它在任何國家之AIG集團之成員公司, 作上述 (b) 及 (c) 項所列明之用途; 或  
(vi) 其它於美亞保險私隱政策所列明的人士, 作於私隱政策列明之用途。  
(e) 本人/吾等可隨時致函美亞保險香港有限公司 (地址: 香港郵政總局信箱456號或電郵: cs.hk@aig.com) 查詢, 或要求修改本人/吾等的個人資料 (美亞保險可就查詢及修改要求收取合理費用), 或選擇不將本人/吾等的個人資料用作直銷用途。美亞保險私隱政策的全文載於www.aig.com.hk。  
(f) 本人/吾等已獲工程承保商 (如適用) 授權去提供投保表格內所需之資料。本人/吾等確認已向工程承保商清楚說明並得到其同意將個人資料轉交美亞保險, 作為本投保申請用途及通知他/她就上述5(a)項所賦予的權利。不收取推廣資料 (如閣下不欲收取推廣資料, 請在方格填上✓號)

投保人簽署: \_\_\_\_\_ 日期: \_\_\_\_\_



## Decoration Insurance 裝修工程保險計劃

## Decoration Insurance

Whether you are planning to decorate your home, set up your new shop, expand your enterprise, etc., it is very important that appropriate insurance protections are secured in advance before starting the work. This helps to safeguard your assets and liabilities against accidents that may arise from the contract works. Also, proof of insurance is required by many property managers for contractors to carry out the decoration works.

AIG brings you a package solution that meets the needs. This insurance product is featured with coverage against liabilities under Contractors' All Risks and Employees' Compensation that property owners/occupiers and contractors are responsible during the course of decorations. Level of protections can be customized to fit different demands on contract value, 3rd party liability limit and employers' liability required.

## Highlight on Product Features

### A. CONTRACTORS' ALL RISKS

#### Section I - Contract Work (Material Damage)

Offers property damage protection against accidents occurred during the period of contract works

- on contracted decoration work in progress
- on existing property of owners/occupiers

#### Section II - 3rd Party Liability

Indemnifies legal liabilities against 3rd party claims caused by works performed by contractors

- on property damage or bodily injury arising out of decoration process

### B. EMPLOYEES' COMPENSATION (Optional)

Meets the obligations under legislations to provide insurance coverage to the extent that contractors and property owners/occupiers as principals are considered as employers of the workers engaging in the contract work

- on employers' liability to service workers from work-related accidents during contract period

## FREE Value-Added coverage enhancement available

### Benefit on unexpected increase in contract value

- offer 10% automatic increase in contract value to save extra costs on premium

## Upgrade on property coverage

- safeguard the existing property belonging to the principals at contract location up to HK\$1,000,000

## Relief on additional expense

- cover the cost on removal of debris following loss up to 10% of insured contract value

## Allowance on Hotel Accommodation

- indemnify the extra cost of hotel accommodation up to HK\$50,000 in the event that the "home" is damaged and rendered uninhabitable following fire

## Protection on Vibration Damage

- extend to cover liability arising out of vibration, removal or weakening of structural building up to HK\$2,000,000

## Extension on Maintenance Period

- continue the protection after completion of work up to 3 months

## Important Notes

- Age of building where premises is located shall not exceed 40 years
- Coverage is on single contract basis in occupied buildings, not valid for annual open cover
- Product is primarily for interior decoration work. External building work involving billboards, claddings, cages, etc. are to be individually reviewed
- Not applicable to works involving sprinkler installation, lift/escalator services, underground drainage or public utilities
- Should there be any discrepancy between the English and Chinese versions, the English version shall prevail

## Major Exclusions

- Fault, defect, error or omission in or failure of any design plan or specification, material or workmanship
- Loss of use, liquidated damages, penalties, performance guarantees or other consequential losses
- Loss of damage due to wear and tear, rust, mildew or other deterioration due to gradually operating cause
- Liability to property in the care, custody or control of the insureds or contractors
- Liability to workmen, contractors, self-employed persons or sole proprietors under section II of CAR policy
- War Risk, Terrorism, Sanctioned Countries, Asbestos, etc.

## Premium Table (HK\$)

	Total Contract Value TCV	CONTRACTORS' ALL RISKS			EMPLOYEES' COMPENSATION (*)	
		Contract Work on TCV & 3rd Party Liability	3rd Party Liability Only			
		5,000,000 (Limit)	10,000,000 (Limit)	5,000,000 (Limit)	10,000,000 (Limit)	
<b>INTERIOR DECORATION with NO scaffolding work</b>	300,000 500,000 1,000,000	1,500 2,000 3,300	2,100 2,500 3,800	1,200 1,500 2,500	1,800 2,000 3,000	2,000 3,000 5,000
<b>INTERIOR DECORATION with scaffolding work less than 20% of TCV</b>	300,000 500,000 1,000,000	2,000 2,500 4,200	2,700 3,200 5,200	1,500 1,800 3,000	2,200 2,500 4,000	2,500 3,500 6,000

\* subject to 10.8% government levies

## Deductible (HK\$)

Total Contract Value	300,000	500,000	1,000,000
Deductible Amount			
<b>Section I - Material Damage</b>	5,000	10,000	15,000
<b>Section II - 3rd Party Liability</b>	10,000 or 15% of adjusted loss (whichever is the greater)		
<b>Others on Property Damage or Bodily Injury</b>	10,000		

This leaflet gives only an outline of the terms and conditions of the insurance cover and does not constitute any part of the insurance contract. For full terms and exclusions, please refer to the policy which shall prevail in case of inconsistency. For more information or a copy of the policy terms and conditions, please contact your insurance agent or broker.

The above product is offered for sale in Hong Kong only and is underwritten by AIG Insurance Hong Kong Limited.



## DECORATION INSURANCE APPLICATION FORM

### APPLICANT DETAILS

Full Name of Property Owner/Occupier (Principal): \_\_\_\_\_ Contact No.: \_\_\_\_\_

Email Address: \_\_\_\_\_ Business Operation/Occupation: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_

### CONTRACT WORK DETAILS

Coverage applicable to Decoration Contract on installation, maintenance, repair, renovation and dismantling works in premises of the following:-

Dwelling  Office  Shop  Restaurant  Factory Unit  Others, please specify: \_\_\_\_\_

Note: Contracts that involve works beyond criteria for interior decoration specified above in this leaflet are subject to separate review.

Location of Contract Work: \_\_\_\_\_

Total Contract Value (HK\$): (Please provide contract quotation with detailed breakdown) \_\_\_\_\_

Period of Insurance (MM/DD/YYYY): From \_\_\_\_\_ to \_\_\_\_\_  
(Max 3 months ended upon the completion of contract work or period expiry date whichever earlier. Maintenance period cover of 3 months will be automatically commenced thereafter.)

Name of Contractor: \_\_\_\_\_ Contact No.: \_\_\_\_\_

Contractor's Address: \_\_\_\_\_

Email Address: Additional parties to be named (e.g. property manager, I/O's, etc., if applicable) \_\_\_\_\_

Coverage Required: Please make your choice on coverage by placing a circle over the options selected on A) CONTRACTORS' ALL RISKS and B) EMPLOYEES' COMPENSATION

Premium Table HK\$	Total Contract Value TCV	CONTRACTORS' ALL RISKS		EMPLOYEES' COMPENSATION(*)		
		Contract Work on TCV & 3rd Party Liability	3rd Party Liability Only			
		5,000,000 (Limit)	10,000,000 (Limit)	5,000,000 (Limit)	10,000,000 (Limit)	
<b>INTERIOR DECORATION with NO scaffolding work</b>	300,000 500,000 1,000,000	1,500 2,000 3,300	2,100 2,500 3,800	1,200 1,500 2,500	1,800 2,000 3,000	2,000 3,000 5,000
<b>INTERIOR DECORATION with scaffolding work less than 20% of TCV</b>	300,000 500,000 1,000,000	2,000 2,500 4,200	2,700 3,200 5,200	1,500 1,800 3,000	2,200 2,500 4,000	2,500 3,500 6,000

\* subject to 10.8% government levies

### Payment Method

Cheque should be crossed and made payable to "AIG Insurance Hong Kong Limited"

AIG reserves all rights in risk acceptance or coverage variations. No coverage is provided unless written confirmation from authorized personnel is issued. There will be no refund once cover is confirmed.

### DECLARATION

- I/We hereby declare and agree that:
- to the best of my/our knowledge and belief the information provided in this application form is true and complete. I/We have not withheld any material information and accept that this application and declaration shall form the basis of my/our contract with AIG Insurance Hong Kong Limited ("AIG HK"). I/We acknowledge that failure to disclose true and correct answers to this application or material information about my/our application may render the insurance policy become invalid or ineffective.
  - The insurance coverage applied for shall only take effect when this application has been accepted by and the required premium has been paid to AIG HK.
  - I/We have never been declined on any new application, renewal or imposed special terms and conditions on decoration insurance.
  - If this application is made through an insurance broker, by signing this form I/We agree to AIG HK paying the insurance broker commission as remuneration for arranging and/or renewing the insurance policy.
  - Personal Information Collection Statement  
In relation to the personal data collected in this application form, I/We agree and acknowledge that:  
(a) (unless specifically indicated otherwise in this form) the personal data requested in this form is necessary for AIG Insurance Hong Kong Limited ("AIG HK") to process this application and any such data not provided may mean this application cannot be processed.  
(b) the personal data collected in this form may be used by AIG HK for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation and any related purposes).  
(c) unless I/We have indicated otherwise by ticking the "Promotion Material Opt-out" box below (of which I/We take note), AIG HK may use my/our contact details (name, address, phone number and e-mail address) to contact me/us in the event of a claim, loss adjusters, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;  
(d) AIG HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purposes identified in (b) and (c) above:  
i) third parties providing services related to the administration of my/our policy (including reinsurance);  
ii) financial institutions for the purpose of processing this application and obtaining policy payments;  
iii) in the event of a claim, loss adjusters, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;  
iv) for the purpose of conducting direct marketing activities (per (c) above), marketing companies authorized by the AIG group;  
v) another member of the AIG group (for all of the purposes stated in (b) and (c)) in any country; or  
vi) other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein.  
(e) I/We may gain access to, or request creation of my/our personal data (in both cases, subject to a reasonable fee), or opt out of my/our personal data being used for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong Limited at GPO Box 456 or cs.hk@aig.com. The full version of AIG HK's Data Privacy Policy can be found at www.aig.com.hk.  
(f) I/We have obtained the authorisation from the Contractor (if applicable) to provide the information requested in this application. I/We further acknowledge that the contractor has been explicitly informed and agrees that his/her personal data will be transferred to AIG HK for the purpose of this application and has been informed of his/her rights as stated in Clause 5(e) above.  
Promotion Material Opt-out (if you wish to opt-out, please tick)

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

AIG Insurance Hong Kong Limited is part of the American International Group Inc.

American International Group, Inc. (AIG) is a leading global insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at [www.aig.com.hk](http://www.aig.com.hk) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>

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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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如需更多相關資訊，請瀏覽本公司網站<http://www.aig.com.hk>

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This brochure provides only a summary of the policy benefits. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of policy is available from AIG Insurance Hong Kong Limited. 本單張僅提供保單摘要，並不構成保險合約的一部份。有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則，歡迎向美亞保險香港有限公司索取。