

Prestige Home Plus 名居寶 Plus



Newly added Rainwater Seepage coverage
provides your home an upgraded protection
新增雨水滲漏保障為您家居提供升級保護



Prestige Home Plus

Section 1 – Household Contents “All Risks”

We cover your household contents against accidental loss occurring within your home.

We cover you against accidental loss of or damage to your valuables such as fine arts, photographic equipment, jewellery, antiques, notebook computers and provide a high coverage limit to save you the trouble of listing each item separately. If you need itemized coverage, however, you may list separate items with individual limits.

Free Extra Benefits

1. Building Betterment

We cover interior building improvement of your home including renovation and refurbishment of fixtures, fittings and flooring.

2. Temporary Removal

We cover loss or damage to your household contents while being moved by professional movers to new home within Hong Kong. (Subject to declaration before transit)

3. Temporary Storage

We cover loss or damage to your household contents while being temporarily removed from your home due to cleaning, repair or maintenance for up to 14 days.

4. Frozen Food

We cover damage to frozen foods due to accidental breakdown of refrigerator or freezer provided the unit is less than 5 years old.

5. Accidental Breakage of Window Glass

We cover accidental breakage of window glass at your home.

6. Personal Accident

We cover accidental death of any Insured(s) caused by fire, burglary, robbery or accidental injury occurring at your home.

7. Temporary Accommodation

We cover the expenses for alternative accommodation if your home becomes uninhabitable as a result of accidental loss or damage.

8. Debris Removal

We cover cost and expenses necessarily incurred in removing debris as a result of accidental loss or damage.

9. Replacement of Locks and Keys

We cover the cost for the locks and keys of your home/vehicle including:

- Replacing keys 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 keys;
- Car rental fees if it takes more than 24 hours to replace a new key to your vehicle.

10. Accidental Death or Theft of Pedigree Dog

We cover accidental death or theft of pedigree dogs.

11. Utility Fee during Unemployment

We pay electricity bills, gas bills as well as water and sewage charges upon occurrence of your redundancy.

12. Rainwater Seepage

We cover physical loss of or damage to your household contents, personal effects and valuables caused by rainwater seepage due to tropical cyclone warning signal no.3 or above or rainstorm warning signal “Amber” or above.

Section 2 – Worldwide Personal Effects and Valuables “All Risks”

We cover you and your family members against accidental loss of or damage to personal effects and valuables such as jewellery, watches, furs, common portable audio-visual equipments, notebook computers, photographic equipment, fine arts and antiques, etc on a worldwide basis.

Free Extra Benefits

1. Accidental Damage to Mobile Phone

We cover repair cost against accidental damage to your mobile phone. (Non-declared mobile phone is not covered and liquid damage is excluded.)

2. Unauthorized Use of Credit Card / Cash Card

We cover loss arising out of unauthorized use of credit cards or cash disbursement cards.

3. Loss of Money and Personal Documents

We cover you for loss of money and the expenses of applying for replacement of credit cards, passports or other personal documents.

Section 3 – Legal Liability

We offer worldwide cover (including USA/Canada) against personal legal liability in respect of accidental bodily injury and property damage to a third party due to you or your family members’ negligence subject to Hong Kong laws and jurisdiction. This includes compensation to the third party and your legal defense expenses.

Section 4 – Building “All Risks” (Optional or Standalone)

We protect your residential flat including structure, landlord’s fixtures and fittings against accidental loss or damage on “all risks” basis as defined in the policy. We shall pay the full cost of rebuilding your home after an insured accident up to the Sum Insured.

Free Extra Benefits

1. Debris Removal

We cover cost and expenses necessarily incurred in removing debris as a result of accidental loss or damage.

2. Architects’, Surveyors’ and Consulting Engineers’ Fee

We cover architects’, surveyors’ and consulting engineers’ fee for reinstating the building.

EXCESS:

- Non-water Damage: HK\$250 for each and every claim
- Water Damage
 - Building age is 25 years or below : HK\$250 for each and every claim
 - Building age is over 25 years: 10% of adjusted loss subject to a minimum of HK\$250 for each and every claim

Section 1 (12) - Rainwater Seepage :

- 10% of adjusted loss subject to a minimum of HK\$3,000 for each and every claim, whichever is greater.

Coverage Summary

Coverage	Maximum Limit Per Year(HK\$)	
	Gold Plan	Platinum Plan
1. Household Contents “All Risks”	1,500,000	2,500,000
• Household Contents	100,000/item	200,000/item
• Personal Effects & Valuables	300,000	1,000,000
- Non-fragile fine arts	50,000	1,000,000(100,000/item)
- Wine and vintage wine	5,000(1,500/item)	15,000(1,500/item)
- Stamps, coins & collectibles	2,000(800/item)	2,000(800/item)
- Camera, furs, silverware, musical instrument	100,000(25,000/item)	500,000(50,000/item)
- Other personal effects & valuables	300,000(25,000/item)	
Free Extra Benefits		
1. Building Betterment	300,000	600,000
2. Temporary Removal	50,000	100,000
3. Temporary Storage	50,000	100,000
4. Frozen Food	3,000	5,000
5. Accidental Breakage of Window Glass	5,000	5,000
6. Personal Accident	50,000	100,000
7. Temporary Accommodation(2,000/day)	50,000	100,000
8. Debris Removal	50,000	75,000
9. Replacement of Locks and Keys	2,000	3,000
10. Accidental Death or Theft of Pedigree Dog	2,000	3,000
11. Utility Fee During Unemployment	Up to 3 months	Up to 3 months
(Insured being continuously unemployed after termination by employer by reason of redundancy)		
12. Rainwater Seepage	(Please refer to the limit in Section 1 Household Contents “All Risks”)	
2 Worldwide Personal Effects and Valuables “All Risks”		
• Hong Kong (outside your home)	50,000	75,000
- Camera, furs, and musical instruments	20,000(10,000/item)	30,000(15,000/item)
- Other personal effects & valuables	25,000/item	50,000/item
• Worldwide	20,000	50,000
- Camera, furs, and musical instruments	10,000/item	30,000(15,000/item)
- Other personal effects & valuables		25,000/item
Free Extra Benefits		
1. Accidental Damage to Mobile Phone(\$2,500/claim)	5,000	5,000
2. Unauthorized Use of Credit Card/Cash Card	5,000	10,000
• Loss of Money and Personal Documents	3,000	5,000
3 Legal Liability	10,000,000	
4 Building “All Risks” (Optional & Standalone)	As per Sum Insured	
Free Extra Benefits		
1. Debris Removal	5% of Sum Insured	
2. Architects’, Surveyors’ and Consulting Engineers’ Fee	5% of Sum Insured or 100,000 whichever is lower	

名居寶Plus投保表格

第一部份 – 家居財物“全險”保障

保障您的家居財物於您家中因意外事故而導致之損失。

為省卻您的寶貴時間，以高保障額保障您家居財物中的藝術品、攝影器材、珠寶、首飾、古玩、筆記本型電腦等貴重物品因意外事故而導致之破壞及損毀，令您省卻個別申報的手續。但若有個別項目需要更大的保障額，亦可另行申報。

免費額外保障

- 美化家居保障**
保障您家中樓宇結構的自置裝修，包括翻新入牆櫃、牆身油漆、牆紙及地板。
- 臨時搬遷保障**
保障您的家居財物由專業搬運公司在本港替您搬屋的過程中所造成之損毀。(須於搬遷前向我們聲明)
- 短暫寄存**
保障您的家居財物因清潔、修理或保養暫時存放在本港其他地方於14天內因意外導致之損毀。
- 冷藏食品保障**
保障機齡五年或以下的雪櫃於損壞時所導致冷藏食品變壞。
- 玻璃窗之意外損毀**
保障您家中的玻璃窗因意外損毀。
- 人身意外保障**
保障您及您的家人於家中因火災、盜竊、搶劫或意外而不幸身故。
- 臨時居住津貼**
保障您的家居因意外損毀而暫時不能居住，需另行租住別處之臨時居住津貼。
- 清理家居廢物**
賠償您需支付清理災場之清潔費用。
- 更換門/車鎖及門/車匙**
保障您的門/車鎖及門/車匙之更換費用，包括：
 - 因被盜或遺失而需要配製新門/車匙；
 - 因爆竊而引致更換鎖/匙之費用；
 - 因被盜或遺失鎖匙而需要開門/車鎖之費用；
 - 因配製車匙需超過24小時之合理租車費用。
- 名種犬隻意外死亡或偷竊保障**
保障名種犬隻因意外死亡或遭偷竊之損失費用。
- 失業期間之公共服務費用津貼**
賠償您被僱主解僱後於失業期間必須支付之公共服務費用包括：電費、煤氣費、水費及排污費。
- 雨水滲漏保障**
保障您的家居財物，個人財物及貴重物品在“熱帶氣旋警告信號3號或以上”或“黃色暴雨警告信號或以上”發出的情況下因雨水滲漏而導致之損失。

第二部份 – 全球性個人財物及貴重物品“全險”保障

保障您及您的家人於世界任何地方因意外事故而導致個人財物及貴重物品之破壞及損失，例如：珠寶、首飾、手錶、皮草、手提影音器材、筆記本型電腦、攝影器材、藝術品及古玩等。

免費額外保障

- 手提電話之意外損毀保障**
保障您的手提電話因意外損毀而引致之維修費。(未填報之手提電話型號將不包括在內及不保障因液體引致的損壞)
- 信用卡/現金提款卡被盜用之損失保障**
保障您的信用卡或現金提款卡被盜用之損失。
- 現金及個人證件遺失保障**
保障遺失現金及補領遺失的信用卡、護照或其他個人證件的費用。

第三部份 – 法律責任保障

保障您及您的家人於世界各地(包括美國/加拿大)因個人疏忽引致第三者身體傷亡或財物損毀而負上的法律責任，但以香港法律為準。當中包括有關的法律責任賠償及訴訟支出。

第四部份 – 樓宇結構“全險”保障(可選擇性或獨立投保)

以“全險”形式保障您居所的建築結構、業主的入牆裝修及設備因意外導致的破壞及損失，務求令您可重建居所。

免費額外保障

- 清理廢物費用**
賠償您需支付清理災場之清潔費用。
- 建築師、測量師及工程顧問費用**
賠償您重建樓宇結構需支付的建築師、測量師及工程顧問費用。

自負金額：

- 非水損：每宗個別索償之自負金額為港幣\$250。
- 水損
 - 樓齡25年或以下：每宗個別索償之自負金額為港幣\$250。
 - 樓齡超過25年：每宗個別索償之自負金額為核失損失之10%或港幣\$250，以較高者為準。

第一部份第12項 - 雨水滲漏保障

- 每宗索償之自負金額為損失額之10%或港幣\$3,000，以較高者為準。

保障撮要

保障範圍	每年最高賠償額 (港幣\$)	
	黃金計劃	白金計劃
1 家居財物“全險”	1,500,000	2,500,000
• 家居財物	每件100,000	每件200,000
• 個人財物及貴重物品	300,000	1,000,000
- 非易碎的藝術品	50,000	1,000,000(每件100,000)
- 紅酒及佳釀	5,000(每件1,500)	15,000(每件1,500)
- 郵票、錢幣及收藏品	2,000(每件800)	2,000(每件800)
- 攝影器材、皮草、銀器及樂器	100,000(每件25,000)	500,000(每件50,000)
- 其它個人財物及貴重物品	300,000(每件25,000)	

免費額外保障

1. 美化家居保障	300,000	600,000
2. 臨時搬遷保障	50,000	100,000
3. 短暫寄存	50,000	100,000
4. 冷藏食品保障	3,000	5,000
5. 玻璃窗之意外損毀	5,000	5,000
6. 人身意外保障	50,000	100,000
7. 臨時居住津貼(每天2,000)	50,000	100,000
8. 清理家居廢物	50,000	75,000
9. 更換門/車鎖及門/車匙	2,000	3,000
10. 名種犬隻意外死亡或偷竊保障	2,000	3,000
11. 失業期間之公共服務費用津貼 (受保人被僱主解僱後，持續處於失業狀況方可獲此賠償。)	最高賠償三個月	最高賠償三個月
12. 雨水滲漏保障(請參照項目第一部份)		

2 全球個人財物及貴重物品

“全險”保障

• 香港 (於您家以外的地方)	50,000	75,000
- 攝影器材、皮草及樂器	20,000(每件10,000)	30,000(每件15,000)
- 其他個人財物及貴重物品	每件25,000	每件50,000
• 於世界其他地方	20,000	50,000
- 攝影器材、皮草及樂器		30,000(每件15,000)
- 其他個人財物及貴重物品	每件10,000	每件25,000

免費額外保障

1. 手提電話之意外損毀保障 (每宗索償2,500)	5,000	5,000
2. 信用卡/現金提款卡被盜用之損失保障	5,000	10,000
3. 現金及個人證件遺失保障	3,000	5,000

3 法律責任保障

10,000,000

4 樓宇結構“全險”

(可選擇性或獨立投保)

以投保額計算

免費額外保障

1. 清理廢物費用		投保額之5%
2. 建築師、測量師及工程顧問費用	100,000或投保額之5%，以較低者為準	

Prestige Home Plus – Proposal Form

名居寶Plus投保表格

請以英文正楷填寫 Please complete in English BLOCK letters

投保人及投保物業資料 Information of the Proposer and Insured Premises

姓名 Name: _____

香港身份證號碼 HKID Card No.: _____

職業 Occupation: _____

電郵地址 Email Address: _____

電話號碼 Tel No.: (住宅 Residence) _____

(辦公室Office): _____ (手提電話 Mobile): _____

投保物業地址 Proposed Location of Risk: _____

香港島 HK 九龍 KLN 新界 NT 離島 Outlying Island

樓宇年份 Year of Building: _____

建築面積 Gross Floor Area: (平方呎 sq. ft.) _____

樓宇類別 Type of Building: 多層住宅大廈 Multi-Storey Building
 村屋 / 獨立屋 (請先向本公司查詢)

Village / Individual House (please refer to us for approval and rating)

住宅用途 Occupancy: 自住 Self-Occupied 租用 Tenant 出租 Rental

通訊地址 (如與投保物業地址不同)

Mailing Address (if different from location of risk): _____

香港島 HK 九龍 KLN 新界 NT 離島 Outlying Island

保單生效日期

Policy Effective Date: _____月/MM _____日/DD _____年/YYYY

投保資料 Insurance Information

請回答下列問題 Please answer the following questions 是 Yes 否 No

1. 閣下於投保其他家居保險計劃時曾被拒絕或被要求繳付額外保費 (或被附加特別條件)? 是 否

Have you ever been refused and/or required of special terms (or additional premium) for any home insurance cover?

2. 閣下曾在過去三年內, 因遺失、損毀、法律責任或意外而於任何家居保險計劃提出索償? 是 否

Have you sustained any loss, damage, liability or accident indemnified under any home insurance cover during the past three years?

如投保物業樓齡超過40年, 請回答下列問題:

If the property age is above 40 years, please answer the follow questions:

3. 過往曾否收取政府對閣下樓宇發出的命令? 是 否

Has your Building received any Orders from the Government regarding your Building?

如答案為“是”者, 請另加紙說明。

If you answer “Yes”, please give details on a separate sheet.

4. 過去五年內閣下是否進行過維修/保養工程? 是 否

Has any renovation work ever been done during the past 5 years?

電線 喉管 排水溝 牆身 其它
Wiring Pipes Drains Walls Others _____

PP01PHFB-12/15

保障範圍 / 年保費表 (港幣) Coverage / Annual Premium Table (HK\$)

項目 Section 1-3 年保費 (港幣) Annual Premium(HK\$)

建築面積 (平方呎) Gross Floor Area (sq.ft.)	黃金計劃 Gold Plan	白金計劃 Platinum Plan
少於 Less than 1000	<input type="checkbox"/> 2,688	<input type="checkbox"/> 4,088
1,001 - 1,500	<input type="checkbox"/> 3,188	<input type="checkbox"/> 4,688
1,501 - 2,000	<input type="checkbox"/> 4,088	<input type="checkbox"/> 5,988
2,001 - 3,000	<input type="checkbox"/> 4,788	<input type="checkbox"/> 6,788
3,001 - 3,500	<input type="checkbox"/> 5,488	<input type="checkbox"/> 7,788
3,501 - 4,000	<input type="checkbox"/> 6,188	<input type="checkbox"/> 8,788

手提電話型號 (最多保障兩個手提電話)

Mobile phone model declaration (Maximum coverage: 2 mobile phones)

(1) _____ (2) _____

如閣下之個別貴重物品價值超出保障範圍內之承保額而需購買額外保障, 請分別填寫及列明物品種類及價值。(可選擇性投保, 列明之物品需附加額外保費。)

If you want to purchase additional insurance on valuables exceeding policy article limit, please list items individually. (This is optional. Additional premium will be charged for each article listed.)

投保物品 Item 價值(港幣) Value(HK\$)

項目 4 -樓宇結構"全險" (可選擇性或獨立投保)

Section 4 –Building “All Risks” (OPTIONAL or STANDALONE)

投保額(港幣) Sum Insured (HK\$)	組合投保全年保費率 Packaged Annual Rate	獨立投保全年保費率 Standalone Annual Rate
少於 Less than 5,000,000	0.085%	
5,000,000-9,999,999	0.070%	
10,000,000-15,000,000	0.065%	0.1%
多於 Over 15,000,000	0.055%	

請填寫下方表格 Please complete the following

投保額 Sum Insured: _____ X 全年保費率 Annual Premium Rate (_____ %)
(按重建費用或按揭貸款金額計算 Please use Reinstatement Cost or Mortgage Loan Amount) = \$ _____
按揭銀行/財務公司名稱 Mortgagee: _____

組合投保 折扣 Package Discount 如同時投保項目1-4, 可獲5%保費折扣優惠。
5% Premium Discount will be allowed if Sections 1-4 are purchased at the same time.

保費 Sub-Total (HK)\$ _____ 減 Less 5% (HK\$): _____
(每年最低保費為港幣1,000元 Minimum Total Premium is HK\$1,000) 總計 Total (HK\$): _____

保費付款方式 Payment Method

Please the appropriate box 請在適當的方格上加✓號

Payment by Cheque 支票付款

Cheque No. 支票號碼: _____

Bank 銀行: _____

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

劃線支票抬頭請註明「美亞保險香港有限公司」

Payment By Credit Card 信用卡付款

 VISA Card VISA卡  Master Card 萬事達卡

Card No. 信用卡號碼: _____

Expiry Date 信用卡屆滿日期: _____ (MM月 / YY年)

Card Holder's Name 信用卡持有人姓名: _____

Card Holder's Signature 信用卡持有人簽署: _____

Date 日期: _____

I hereby authorize and request AIG Insurance Hong Kong Limited to charge my VISA/ MasterCard account for the premium stated on this Proposal Form.

本人茲授權並要求美亞保險香港有限公司從本人之VISA/MASTER卡戶口內支付本投保表格所註明之保費。

公司專用 For Office Use Only
Producer Name: _____
Producer Code: _____
Producer Contact Tel. No.: _____

Declaration 聲明:

In relation to the personal data collected in this application form, I/we agree and acknowledge that: 就有關此表格所收集的個人資料, 本人/吾等同意及確認:

- The building structure of Location of Risk is of concrete construction.
本人/吾等之投保物業乃石屎建築。
- Occupancy of Location of Risk is solely for private residential purpose and there is no commercial use.
本人/吾等之投保物業純屬私人住宅用途, 並不作任何商業用途。
- In the event of differences between the English and Chinese version of this Proposal Form, the English version shall prevail. It is also understood that the insurance policy relevant to this Proposal Form is issued in English version only and will be binding upon this Proposal Form being accepted and approved.
本人/吾等同意如本文之譯本於意義上遇到任何爭議時, 一概以英文版本為準; 本人/吾等同時明白保險契約只會以英文發出, 並會於本申請獲接納及核實時生效。
- I/we agree that AIG Insurance Hong Kong Limited (hereinafter called “AIG Hong Kong”) reserves its right to accept or reject my/our application for insurance. If the Proposal Form is accepted and approved by AIG Hong Kong, the policy will become effective.
本人/吾等同意美亞保險香港有限公司 (以下簡稱「美亞保險」), 保留一切接納申請與否之權利; 並明白申請經美亞保險接納及批核後, 保障才正式生效。
- I/we agree that this Proposal Form shall be the basis of the insurance contract between me/us and the insurer, AIG Hong Kong. I/we declare that the statements made in this Proposal Form are true, correct and complete to the best of my/our knowledge and belief.
本人/吾等同意此投保表格為本人與美亞保險訂立保險契約之根據。本人/吾等特此聲明此投保表格內所填報之資料, 據本人所知並確定全部正確無訛、完整及足夠。
- If this application is made through an insurance broker, by signing this form the applicant agrees to AIG Insurance Hong Kong Limited paying the insurance broker commission as remuneration for arranging and/or renewing the insurance policy.
如本申請是經由保險經紀安排, 申請人在簽署本表格後, 同意美亞保險香港有限公司向保險經紀支付佣金, 作為保險經紀安排 (及 / 或續保) 有關保單的報酬。
- In relation to the personal data collected in this application form, I/we agree and acknowledge that: 就有關此表格所收集的個人資料, 本人/吾等同意及確認:
 - (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.
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;
 - 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).
美亞保險可按列於其私隱政策的用途使用此表格所收集的個人資料, 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關用途);
 - 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.
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;
 - 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 adjustors, 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 - please see AIG HK's Data Privacy Policy for current list of relevant countries; or
 - Other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein.
美亞保險亦可向以下類別的人士 (不論在香港或海外) 轉交該些個人資料, 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 - 有關之國家名單請參閱美亞保險私隱政策; 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。

Promotion Material Opt-out (if you wish to opt-out, please tick)
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 Signature of Proposer: _____

日期 Date: _____

Major Exclusions

1. Special equipment or apparatus used in connection with any profession, business or employment, or item which is insured under a separate policy;
2. Uninsurable risk such as scratching, corrosion, wear and tear, mechanical or electrical breakdown;
3. Malicious damage or vandalism by a person residing in the insured premises;
4. Contact or corneal lenses, mobile/portable telephone unless covered under Section 2.1 Accidental Damage to Mobile Phone;
5. Breakage of glass, chinaware, porcelain or item of fragile nature;
6. Loss arising from unattended vehicle;
7. Detention, seizure or confiscation by customs or other officials;
8. Contents on roof or open area;
9. Aerial devices or satellite dish;
10. The insured premises unoccupied for more than 60 days;
11. The policy coverage is temporarily suspended when the insured premises is undergoing decoration.

Remarks

1. Coverage of this insurance is only applicable to flats/apartments on the 1st level or above of multi-storey residential buildings aged less than or equal to 40 years. For Village/Town Houses or Buildings other than those referred to in the previous sentence or flats/apartments with gross floor areas over 4,000 sq.ft., please refer to us for consideration and additional loading will apply.
2. The insured premises must not be used for commercial purposes and must be a permanent residential unit, apartment or a house located in Hong Kong. All structures of the home must be legal structures.
3. Changes of risk location or other details, please notify us as soon as possible.
4. Please submit purchasing invoice or appraisal for any valuable item with value over HK\$25,000.
5. Minimum total annual premium is HK\$1,000.

主要不保事項

1. 與受保人的專業、業務或職業有關的工具、儀器或已受其他保單所保障之物件；
2. 物件表面因刮花、腐蝕、天然損耗、機件或電器故障引致之損毀；
3. 在受保物業居住的人有意或惡意地造成物件破壞或損毀；
4. 隱形眼鏡、流動/手提電話(享有項目2.1手提電話之意外損毀保障除外)；
5. 玻璃器皿、瓷器或其他易碎物品的破裂或破損；
6. 物件在沒有鎖好的汽車內被竊或損毀；
7. 被海關或其他政府官員沒收、扣留或充公的物件；
8. 存放在露天或天臺上的物品；
9. 任何無線電接收或發放裝置或衛星天線；
10. 受保物業空置超過60天；
11. 受保物業在裝修/維修期內，保單保障將暫時停止。

備註：

1. 本計劃之保障只適合樓齡40年以下及多層大廈2樓或以上之純住宅單位，而其他情況(例如村屋、獨立屋)或居住單位建築面積超過4,000平方呎，請先向本公司查詢及需附加額外保費。
2. 受保物業是非商業用途及位於香港的永久落成住宅單位、建築物或屋宇，並且所有家居建構須為合法建設。
3. 受保物業地址或其他資料變更，請即通知本公司。
4. 每件價值高於港幣\$25,000之個人貴重物品，請提交購買單據或產品價值評估書。
5. 每年最低保費為港幣\$1,000。

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 | YouTube: 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。

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 | 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。

This insurance plan is underwritten by AIG Insurance Hong Kong Limited
此保障計劃由美亞保險香港有限公司承保



Bring on tomorrow

AIG Insurance Hong Kong Limited
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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 the policy is available from AIG Insurance Hong Kong Limited.
本單張僅提供保單摘要，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。