



# HKPTU Comprehensive Home Protection Insurance 教協全面家居綜合保障計劃



香港教育專業人員協會  
Hong Kong Professional Teachers' Union

# 教協樓宇結構保障計劃

## HKPTU Building Insurance

保障範圍 Summary of Coverage	
樓宇結構 Construction of Building	所有使用水泥石屎 / 磚石屬於Class I之建築物料 All of Class I construction of concrete / brick
保率 Rate	0.0304%
基本年費 (最低保費) Minimum Premium	HK\$250
投保額 Sum Insured	1. 不可超過港幣\$10,000,000 Not exceeding HK\$10,000,000  2. 樓齡不能超過三十年(如樓齡超過三十年，須經本公司預先審核及批准) Building less than 30 years of age (For the building more than 30 years of age, subject to Company's approval & rating)
賠償 Indemnity	按損毀時之重建或維修所需費用計算 Reinstatement Cost at time of loss.
自負金額 Deductible / Excess	1. 水災賠償：每次索償須自負港幣\$1,000或核實損失之10%，以較高者為準。 Water Damage Claims : 10% of adjusted loss or HK\$1,000 for each and every claim, whichever is the greater.  2. 其他賠償：無須墊底費 All other claims : Nil

- 主要不保事項 Major Exclusions
 
  - 受保物業連續空置超過三十天。  
Risk location unoccupied for more than 30 consecutive days.
  - 被海關或其他政府官員沒收、扣留或充公的物件。  
Detention, seizure or confiscation by customs or other officials.
  - 山泥傾瀉。  
Landslip and subsidence.
  - 任何無線電接收或發放裝置或衛星天線。  
Aerial devices or satellite dish.

# 教協家居財物保障計劃

## HKPTU HomeGuard Insurance

保障範圍 Summary of Coverage		
保障範圍 COVERAGE	每年最高賠償額(以港幣計算) Maximum Limits (HK\$) / Year	
	黃金計劃 Gold Plan	白金計劃 Platinum Plan
2.1 家居財物 - “全保保險” HOUSEHOLD CONTENTS - “ALL RISKS”	888,000	1,500,000
A. 家居物件 Contents - 每件最高賠償額 - Max. limit per item	150,000	200,000
B. 個人財物 Valuables - 每件/ 每年最高賠償額 - Max. limit per item / per year	10,000/ 100,000	10,000/ 100,000
免費額外保障 FREE Extensions / Benefits :		
- 門鎖及門匙 Locks & Keys	2,000	5,000
- 暫存保障 Temporary Removal	50,000	100,000
- 美化家居保障 Building Betterment	50,000	100,000
- 個人證件保障 Loss of Personal Documents	1,000	1,000
- 冷藏食品 Frozen Food	5,000	5,000
- 家傭財物保障 Domestic Workers' Property	10,000	10,000

- 臨時住所津貼 (每日\$1,500) Temporary Accommodation (\$1,500 Per Day)	50,000	50,000
- 人身意外 Accidental Death	100,000	200,000
- 第三者法律責任保障 Legal Liability	5,000,000	5,000,000
2.2 個人財物及貴重物件 - 全球性附加保障 PERSONAL EFFECTS & VALUABLES - WORLDWIDE OPTIONAL COVERAGE	5,000	10,000
(沒有個別申報的投保物品， 每件最高賠償額 / 年保費率) (Max. limit per unscheduled item / Rate)	1.00%	1.40%

備註 Notes :

1. 本計劃之保障只適合樓齡30年或以下及多層大廈2樓或以上之純住宅單位，而其他情況(例如村屋、獨立屋)，請先向本公司查詢。  
Coverage of this insurance plan is only applicable to the multi-storey residential building of age less than or equal to 30 years old and on the 1st level or above. For Village/Town House or other than the above, please refer to our Company.
2. 受保物業是非商業用途及位於香港特別行政區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。  
The insured property is not used for commercial purposes and is a permanent residential unit, apartment or a house located in the Hong Kong Special Administrative Region (Hong Kong SAR). All structure of the risk location must be under legal construction.
3. 自負金額：每宗個別索償之自負金額為港幣250元。  
Excess : HK\$250 for each and every claim.
4. 保單最低保費為港幣250元。  
Minimum premium per policy is HK\$250.
5. 受保地址或其他資料變更，請即通知本公司。  
Changes of risk location or other details, please notify us as soon as possible.

主要不保事項 Major Exclusions

- 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；  
Special equipment or apparatus used in connection with any profession, business or employment, or item which is insured under a separate policy;
- 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；  
Uninsurable risk such as scratching, corrosion, wear and tear, mechanical or electrical breakdown;
- 在受保物業居住的人有意或惡意地造成物件破壞或損毀；  
Malicious damage or vandalism by a person residing in the risk location;
- 隱形眼鏡、流動/手提電話；  
Contact or corneal lenses, mobile/portable telephone;
- 玻璃器皿、瓷器或其他易碎物品的破裂或破損；  
Breakage of glass, chinaware, porcelain or item of fragile nature;
- 物件在無人看管的汽車內被竊或損毀；  
Loss arising from unattended vehicle;
- 被海關或其他政府官員沒收，扣留或充公的物件；  
Detention, seizure or confiscation by customs or other officials;
- 存放在露天或天臺上的物品；  
Contents on roof or open area;
- 任何無線電接收或發放裝置或衛星天線；  
Aerial devices or satellite dish;
- 受保物業連續空置超過30天；  
Risk location unoccupied for more than 30 consecutive days;
- 受保物業因進行室內興建、維修、改裝及翻新等工程而造成的損毀或損失。(除非閣下事先以書面通知，並經本公司核實及批准，則不在此限。)  
Damage / losses caused by construction, renovation, alteration or decoration work on the location of risk.  
(unless the same is notified to us and specifically agreed to in advance by us in writing.)

免費額外保障 Free Extensions Benefits:

**門鎖及門匙**

因爆竊或意圖爆竊而導致門鎖、門匙或窗戶損毀，其後所需的更換費用。

**暫存保障**

家居物件或電器因清潔或修理而需暫存放別處時發生的損失。

**美化家居保障**

因意外損毀投保人之裝修，包括入牆櫃、油漆、牆紙及新換地板。

**個人證件保障**

補領遺失的信用咭、護照及個人證明文件的費用。

**冷藏食品**

新安裝的雪櫃或冷藏庫於五年內因機件故障而導致食品腐壞之保障。

**家傭財物保障**

因意外引致家傭的財物損失。

**臨時居住津貼**

因意外導致家居損毀暫時不能居住，最高可獲每天港幣1,500元的臨時居住津貼。

**人身意外保障**

投保人或其家人在投保居所內因火災或行劫而身故之保障。

**法律責任**

投保人或其家人因疏忽而引致第三者身體受傷，或財物損失之金錢索償保障。此保障只適用於香港及澳門，並以香港法律為準。

**Locks and Keys**

Covers the cost of replacing damaged locks and keys or the installation of damaged windows due to burglary or attempted burglary.

**Temporary Removal**

Covers loss or damage to household contents or home appliances while being temporarily removed from home due to cleaning or repairing.

**Building Betterment**

Covers loss or damage to building betterment / household decoration including renovation, built-in closets, fixtures and newly installed floorings, which are carried out by the insured.

**Loss of Personal Documents**

Covers the out-of-pocket expense of applying for replacement credit cards, passports or other personal documents.

**Frozen Food**

Covers accidental damage to frozen food due to the failure of the refrigerator or freezer provided the unit is less than 5 years old.

**Domestic Workers' Property**

Provides cover to your domestic workers' personal belongings as a result of an insured loss or damage.

**Temporary Accommodation**

Covers temporary accommodation if the insured premises is rendered uninhabitable as a result of an accident, up to HK\$1,500 per day.

**Accidental Death**

Covers accidental death of the insured or his / her family members caused by fire, burglary or robbery at the insured premises.

**Legal Liability**

Protects you and your family members against personal legal liability within the territory of Hong Kong or Macau 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 jurisdiction.

教協全面家居綜合保障計劃投保表格  
HKPTU Comprehensive Home Protection Insurance Proposal Form

投保人資料 Information of the Proposer

(請以英文正楷填寫 Use BLOCK letter)

姓名 Name: \_\_\_\_\_

香港身份證 / 護照號碼 HKID / Passport No.: \_\_\_\_\_

電話號碼 Tel No. (住宅 Residence): \_\_\_\_\_

(辦公室 Office): \_\_\_\_\_ (手提電話 Mobile): \_\_\_\_\_

電郵地址 email: \_\_\_\_\_

職業 Occupation: \_\_\_\_\_

投保物業地址 Proposed Location of Risk: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

通訊地址 Mailing Address: \_\_\_\_\_

(如與投保物業地址不同 if different from proposed location of risk)

\_\_\_\_\_

\_\_\_\_\_

\*投保樓宇年份 Year of Building: \_\_\_\_\_

建築面積 Gross Floor Area: (平方英尺in sq. ft.) \_\_\_\_\_

物業類型 Type of Residence: ☐ 多層住宅大廈 Multi-Storey Building

☐ 村屋或獨立屋 Village / Individual House\*

住宅用途 Occupancy: ☐ 自住 Self-occupied ☐ 租用 Tenant

☐ 出租 Rental

\* 如投保樓宇之年份超過30年或是村屋 / 獨立屋等類型，須經本公司審核及批准。  
For year of Building over 30 or Village / Individual House, please refer to us for approval and rating.

保單生效日期(日/月/年) Policy Effective Date (DD/MM/YY): \_\_\_\_/\_\_\_\_/\_\_\_\_

(不可追溯保單生效日期 Back-dating is unacceptable.)

教協樓宇結構保障計劃\*

HKPTU Building Insurance\* (可單獨投保 Stand Alone Plan)

保費計算方式 Premium Calculation

年保費率 Rate 0.0304%

投保額按重建費用計算 Sum Insured\* (Reinstatement Cost) HK\$ \_\_\_\_\_

按揭的銀行或財務公司名稱 Mortgagee: \_\_\_\_\_

按揭賬戶號碼 Loan Account No.: \_\_\_\_\_

按揭的銀行或財務公司地址 Address of Mortgagee: \_\_\_\_\_

\_\_\_\_\_

投保額 Sum Insured

HK\$ \_\_\_\_\_ x 年保費率 Rate 0.0304%

優惠後之全年保費 Discounted Premium HK\$ \_\_\_\_\_

(最低保費Minimum Premium HK\$250)

\*投保額不應少於樓宇的重建價值 Sum Insured should not be less than Reinstatement Cost of the Building

教協家居財物保障計劃

HKPTU Home Guard Insurance (可單獨投保 Stand Alone Plan)

閣下家居之建築面積 (平方英尺) Gross floor area of your home (in sq.ft.)	全年保費 Annual Premium (港幣HK\$) 黃金計劃 Gold Plan	白金計劃 Platinum Plan
少於 Less than 500	<input type="checkbox"/> \$304.00	<input type="checkbox"/> \$470.00
501-700	<input type="checkbox"/> \$422.00	<input type="checkbox"/> \$590.00
701-1,000	<input type="checkbox"/> \$510.00	<input type="checkbox"/> \$678.00
1,001-1,500	<input type="checkbox"/> \$710.00	<input type="checkbox"/> \$902.00
1,501-2,000	<input type="checkbox"/> \$990.00	<input type="checkbox"/> \$1,190.00
2,001-2,500	<input type="checkbox"/> \$1,270.00	<input type="checkbox"/> \$1,510.00

自選保障：個人財物及貴重物品 — 全球性附加保障\*

Optional Cover : Personal Effects & Valuables – Worldwide\*

	投保額 Sum Insured	折扣後之年保費率 Discounted Rate
黃金計劃 GOLD PLAN	HK\$ _____	x 1.00% = HK\$ _____
白金計劃 PLATINUM PLAN	HK\$ _____	x 1.40% = HK\$ _____
年保費率已包括折扣優惠Rates shown have already been discounted. 請將每件價值高於HK\$5,000(黃金計劃) / HK\$10,000(白金計劃)之財物分別填報。(如有必要，請另加紙說明) Please list out ALL ITEMS valued greater than HK\$5,000 per item (Gold Plan) / HK\$10,000 per item (Platinum Plan). Use separate sheet if necessary.		

物品 Item Description 價值 Value (HK\$)

1. \_\_\_\_\_

2. \_\_\_\_\_

\*個人財物及貴重物品不可單獨投保，必須先選家居財物保障計劃。  
Plan chosen under Personal Effects & Valuables - Worldwide above MUST correspond to Plan chosen under Home Guard Insurance.

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否被拒絕或被要求繳付額外保費 (或被附加特別條件) ?<br>Have you ever been refused and/or required of special terms (or additional premium) for any home insurance cover?                | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. 閣下曾否在過去三年內，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？<br>Have you sustained any loss, damage, liability or accident indemnified under any home insurance cover during the past three years? | <input type="checkbox"/> | <input type="checkbox"/> |

如以上問題之答案為“是”者，請另加紙說明。  
If you answer “Yes” to any of the above, please give details on separate sheet.

保費總表 PREMIUM SUMMARY

教協樓宇結構保障計劃 HKPTU Building Insurance HK\$ \_\_\_\_\_

教協家居財物保障計劃 HKPTU Home Guard Insurance HK\$ \_\_\_\_\_

自選保障 - 個人財物及貴重物品(全球性) HK\$ \_\_\_\_\_

OPTIONAL - Personal Effects & Valuables (Worldwide)

總保費 TOTAL PREMIUM HK\$ \_\_\_\_\_

保費付款方法 Payment Method

請在適當的方格加上“✓”號 Please “✓” the appropriate box.

☐ 支票付款 Payment by Cheque  
支票號碼 Cheque No.: \_\_\_\_\_

銀行 Bank: \_\_\_\_\_  
劃線支票抬頭請註明「美亞保險香港有限公司」Cheque should be crossed and made payable to “AIG Insurance Hong Kong Limited”

☐ 信用卡付款 ☐  VISA 卡 ☐  萬事達卡  
Payment by Credit Card ☐ VISA Card ☐ MasterCard

信用卡號碼 Card No.: \_\_\_\_\_

信用卡屆滿日期 Expiry Date: \_\_\_\_\_ (MM / YY年)

信用卡持有人姓名 Card Holder's Name: \_\_\_\_\_

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

日期 Date: \_\_\_\_\_

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

教協會員資料 HKPTU Member Details

會員姓名 Member Name: \_\_\_\_\_

(如與投保人不同 if different to Name Insured above)

會員證號碼 Membership Number: \_\_\_\_\_

投保人與會員之關係 Relationship between Member and Proposer

☐ Self 自己 ☐ Spouse 配偶 ☐ Relative 親屬 ☐ Friend 朋友 ☐ Other其他

聲明 Declaration:

本人/吾等現聲明並謹代表本人/吾等及任何有權或聲稱有權就本投保表格要求保險賠償的人仕同意下列各項：

- 本人/吾等之投保物業乃石屋建築。
- 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。
- 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。
- 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。
- 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/吾等所知並確定全部正確無訛、完整及足夠。
- 就有關從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；
  - 美亞保險可採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關用途)；
  - 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)轉交該些個人資料，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、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；(iv) AIG集團授權的市場推廣公司，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)項所有列明之用途；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。
- 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。

I/we declare and agree on behalf of myself/ourselves and any person or persons who may have or claim any interest in any insurance on this Proposal Form the followings:

- The building structure of Location of Risk is of concrete construction.
- Occupancy of Location of Risk is solely for private residential purpose and there is no commercial use.
- 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.
- 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.
- 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.
- 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 in 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; 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.

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