

Premium Home Plus - Enhanced Version

萬家寶 Plus - 加強版



Provide comprehensive coverage for your household contents & building structure
全面保障您的家居財物及樓宇結構



Premium Home Plus - Enhanced Version Comprehensive Household Insurance

Section 1 - Household Contents "All Risks"

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

We also 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, photographic equipment, fine arts and antiques, etc. on a worldwide basis.

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

Free Extra Benefits

A. Legal Liability

We offer worldwide cover (including in 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.

We also cover you against legal liability as an owner of the insured premises but not in occupation of it up to HK\$1,000,000.

B. Unauthorized Use of Credit Card / Cash Card

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

C. Loss of Personal Document

We cover the out-of-pocket expense for applying replacement of passports or other personal documents.

D. Loss of Cash or Travellers' Cheque

We cover you for loss of cash or travellers' cheque due to theft, burglary or robbery.

E. 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.)

F. Loss or Accidental Damage to Notebook or Tablet Computer

We cover accidental loss of or damage to your personal notebook or tablet computer.

G. Loss or Accidental Damage to Wine

We cover accidental loss of or damage to un-opened bottle of wine at your home.

H. Personal Accident

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

I. Removal of Household Contents by Professional Remover

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

J. Temporary Storage

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

K. Alternative Accommodation

We cover the expenses for alternative accommodation if your home becomes uninhabitable as a result of an insured accident.

L. Removal of Debris

We cover cost and expenses necessarily incurred in removing debris as a result of an insured accident.

M. Frozen Foods

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

N. 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.

O. Accidental Breakage of Window Glass

We cover accidental breakage of window glass at your home.

P. Rainwater Seepage

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

Coverage Summary - Section 1 Household Contents "All Risks"

Coverage	Maximum Limit Per Year (HK\$)	
	Light Plan	Standard Plan
Household Contents "All Risks"	\$500,000	\$1,000,000
• Household Contents	\$50,000/ item	\$100,000/ item
• Personal Effects & Valuables		
- inside your home	\$100,000 (\$5,000/ item)	\$100,000 (\$10,000/ item)
- outside your home	\$10,000 \$2,500/ item)	\$20,000 (\$5,000/ item)
• Building Betterment	\$100,000	\$150,000
Free Extra Benefits		
A. Legal Liability	\$5,000,000	\$5,000,000
B. Unauthorized Use of Credit Card / Cash Card	\$3,000	\$3,000
C. Loss of Personal Document	\$1,500	\$2,000
D. Loss of Cash or Travellers' Cheque	\$1,000	\$2,000
E. Accidental Damage to Mobile Phone	\$1,500 (up to 2 phones)	\$2,000 (up to 2 phones)
F. Loss or Accidental Damage to Notebook / Tablet Computer		
• inside your home	\$5,000	\$10,000
• outside your home	\$5,000	\$5,000
G. Loss or Accidental Damage to Wine	\$1,000	\$1,000
H. Personal Accident	\$50,000	\$50,000
I. Removal of Household Contents by Professional Remover	\$30,000 (\$3,000/ item)	\$50,000 (\$3,000/ item)
J. Temporary Storage	\$30,000 (\$3,000/ item)	\$50,000 (\$3,000/ item)
K. Alternative Accommodation	\$20,000 (\$1,000/ day)	\$30,000 (\$1,000/ day)
L. Removal of Debris	\$5,000	\$50,000
M. Frozen Foods	\$2,000	\$3,000
N. Replacement of Locks and Keys	\$2,000	\$2,000
O. Accidental Breakage of Window Glass	\$3,000	\$5,000
P. Rainwater Seepage (Please refer to the limits in Section 1 Household Contents "All Risks")		

Excess for Section 1 (exclude rainwater seepage) : HK\$250 for each and every claim.

Excess for rainwater seepage : the first HK\$3,000 or 10% of adjusted loss for each and every claim, whichever is greater.

Coverage Summary – Section 2 Building

Coverage We protect your residential building against fire, lightning, explosion, earthquake, impact of aircraft, bursting or overflowing of domestic water tanks or pipes, windstorm, typhoon, flood, riot or strike, malicious damage, impact by third party vehicles, landslides & subsidence.

"Building" includes building structure, fixtures & fittings, flooring, walls, tiles, doors and windows.

Excess

- 10% of adjusted loss subject to minimum of HK\$250 for each and every non-water damage
- 10% of adjusted loss subject to minimum of HK\$1,000 for each and every water damage

**Annual Premium
Rate**

Building Only

Sum Insured (HK\$)	Premium Rate
More than \$1.5M	0.07% of sum insured
\$1.5M or below	0.08% of sum insured

Contents + Building (5% discount)

Sum Insured (HK\$)	Premium Rate
More than \$1.5M	0.0665% of sum insured
\$1.5M or below	0.076% of sum insured

Optional Cover

Owner's Liability

We cover your legal liability as a property owner in respect of third party bodily injury and/or property damage. This cover includes compensation to the third party and insured(s)' legal defense costs.

萬家寶 Plus - 加強版

綜合家居保險

第一部分 - 家居財物全險

保障您的家居財物於您家中因意外事故而導致之損失。

保障更包括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、攝影器材、藝術品及古玩等。

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。

免費額外保障

A. 法律責任保障

保障您和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需負上的法律責任，但以香港法律為準。

此保單亦保障您作為非自住用途的投保物業的業主所需負上的法律責任，最高賠償額為港幣1,000,000元。

B. 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。

C. 個人證件遺失保障

保障您補領遺失或損壞的護照或其他個人證件的費用。

D. 現金或旅行支票之損失保障

保障你的現金或旅行支票被盜竊或搶劫之損失。

E. 手提電話之意外損毀

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）

F. 筆記本型或平板電腦損失保障

保障您的筆記本型或平板電腦因意外引致之損失或損毀。

G. 酒類損失保障

保障存放於您家中未開封的酒類因意外引致之損失或損毀。

H. 個人意外保障

保障您和您的家人於家中因火災、盜竊、搶劫或意外而不幸身故。

I. 搬運保障

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）

J. 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。

K. 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。

L. 清理家居廢物

保障您需支付清理災場之清潔費用。

M. 冷藏食品

保障機齡五年或以下的雪櫃於損壞時所導致冷藏食品和飲料變壞。

N. 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。

O. 玻璃窗之意外損毀

保障您家中的玻璃窗因意外損毀。

P. 雨水滲漏保障

保障您的家居財物，個人財物及貴重物品在“颱風信號3號或以上”或“黃色暴雨警告信號或以上”懸掛的情況下因雨水滲漏而導致之損失。

保障範圍表：第一部份 家居財物全險

保障範圍	每年最高賠償額 (港幣\$)	
	基本計劃	標準計劃
家居財物全險	\$500,000	\$1,000,000
• 家居財物	每件\$50,000	每件\$100,000
• 個人財物及貴重物品		
- 於您家中	\$100,000 (每件\$5,000)	\$100,000 (每件\$10,000)
- 於您家以外的地方	\$10,000 (每件\$2,500)	\$20,000 (每件\$5,000)
• 自置裝修	\$100,000	\$150,000
免費額外保障		
A. 法律責任保障	\$5,000,000	\$5,000,000
B. 信用卡/現金提款卡 被盜用之損失保障	\$3,000	\$3,000
C. 個人證件遺失保障	\$1,500	\$2,000
D. 現金或旅行支票之損失保障	\$1,000	\$2,000
E. 手提電話之意外損毀	\$1,500 (只限2個 手提電話)	\$2,000 (只限2個 手提電話)
F. 筆記本型或平板電腦損失保障		
- 於您家中	\$5,000	\$10,000
- 於您家以外的地方	\$5,000	\$5,000
G. 酒類損失保障	\$1,000	\$1,000
H. 個人意外保障	\$50,000	\$50,000
I. 搬運保障	\$30,000 (每件\$3,000)	\$50,000 (每件\$3,000)
J. 短暫寄存	\$30,000 (每件\$3,000)	\$50,000 (每件\$3,000)
K. 臨時居住津貼	\$20,000 (每日\$1,000)	\$30,000 (每日\$1,000)
L. 清理家居廢物	\$5,000	\$50,000
M. 冷藏食品	\$2,000	\$3,000
N. 更換門/車鎖及門/車匙	\$2,000	\$2,000
O. 玻璃窗之意外損毀	\$3,000	\$5,000
P. 雨水滲漏保障 (請參照項目1 家居財物全險之賠償額)		

自負金額：項目1 (除雨水滲漏保障) 每宗索償之自負金額為港幣\$250。

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。

保障範圍表：第二部份 樓宇結構

保障範圍 保障您的住宅樓宇結構因火災、閃電、爆炸、地震、墜下之飛機、水管或水箱爆裂或滿溢、風暴、颱風或水浸、暴動或罷工、惡意破壞、第三者汽車撞擊、山泥傾瀉而引致之損失。

樓宇結構包括住宅的建築結構、地板、牆壁、瓷磚及門窗等。

自負金額

- 每宗非水損引致索償之自負金額為核實損失之10%或港幣\$250，以較高者為準
- 每宗水損引致索償之自負金額為核實損失之10%或港幣\$1,000，以較高者為準

年保險費率 獨立樓宇結構

投保額 (港幣)	保費率
\$1.5M 以上	投保額之 0.07%
\$1.5M 或以下	投保額之 0.08%

家居財物 + 樓宇結構 (95折優惠)

投保額 (港幣)	保費率
\$1.5M 以上	投保額之 0.0665%
\$1.5M 或以下	投保額之 0.076%

自選保障項目

業主法律責任

保障您作為業主因疏忽導致第三者身體傷亡或財物損失，而需負上的法律責任，當中包括有關的法律責任賠償及訴訟支出。

Premium Home Plus - Enhanced Version Proposal Form

萬家寶Plus - 加強版投保表格

Policy Effective Date

保單生效日期：_____MM/月 _____DD/日 _____YYYY/年

Information of the Proposer 投保人資料

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

Name 姓名：_____

HK ID Card No. 香港身份證號碼：_____

Occupation 職業：_____

Email 電郵地址：_____

Tel No. 電話號碼 (Residence住宅)：_____

(Mobile 手提電話)：_____

Proposed Location of Risk 投保物業地址：_____

HK 香港島 KLN 九龍 NT 新界 Outlying Island 離島

Year of Building 樓宇年份：_____

Type of Building： Multi-Storey Building 樓宇類別 Village/Individual House (please refer to us for approval and rating) 多層大廈 村屋或獨立屋 (請先向本公司查詢)

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

Mailing Address (if different from location of risk) 通訊地址 (如與投保物業不同)：_____

HK 香港島 KLN 九龍 NT 新界 Outlying Island 離島

Insurance Information 投保資料

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

- Have you ever been refused and/or required of special terms (or additional premium) for any home insurance cover? 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)？ Yes No
- Have you sustained any loss, damage, liability or accident indemnified under any home insurance cover during the past three years? 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？ Yes No

If the property age is above 40 years, please answer the follow questions: 如投保物業樓齡超過40年，請回答下列問題：

- Has your Building received any Orders from the Government regarding your Building? 過往曾否收取政府對閣下樓宇發出的命令？ If you answer "Yes", please give details on a separate sheet. 如答案為“是”者，請另加紙說明。 Yes No
- Has any renovation work ever been done during the past 5 years? 過去五年內閣下是否進行過維修/保養工程？ Yes No

Wiring 電線 Pipes 喉管 Drains 排水溝 Walls 牆身 Others 其它

PP01PH-EPV09/16A

Coverage Required 投保類別

Section 1 第一部份 – Household Contents “All Risks” 家居財物全險

Please “✓” the appropriate box 請在適當的方格加上“✓”號		
Gross Floor Area 建築面積 (in sq. ft 平方呎)	Annual Premium (HK\$) 年保費 (港幣)	
	Light Plan 基本計劃	Standard Plan 標準計劃
500 or below 500 或以下	<input type="checkbox"/> \$520	<input type="checkbox"/> \$800
501-700	<input type="checkbox"/> \$690	<input type="checkbox"/> \$1,050
701-1,000	<input type="checkbox"/> \$830	<input type="checkbox"/> \$1,280
1,001-1,500	<input type="checkbox"/> \$1,100	<input type="checkbox"/> \$1,680
1,501-2,000	<input type="checkbox"/> \$1,560	<input type="checkbox"/> \$2,400
2,001-2,500	<input type="checkbox"/> \$1,820	<input type="checkbox"/> \$2,800
2,501-3,000	<input type="checkbox"/> \$2,210	<input type="checkbox"/> \$3,400

Mobile Phone Model declaration (Maximum Coverage : 2 mobile phones) 手提電話型號 (最多保障兩個手提電話)

1) _____ 2) _____

If you want to purchase additional insurance on valuables exceeding policy article limit, please list items individually. (Optional with additional premium) 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。(可選擇投保與否並附加額外保費)

Item: 投保物品 _____ Value (HK\$): 價值 _____

Section 2 第二部份 – Building (Optional or standalone) 樓宇結構 (可選擇性或獨立投保)

Sum Insured (HK\$) 投保額 (港幣) _____ Packaged Annual Rate 組合投保全年保費率 _____

Building 樓宇結構 (Below \$1,500,000 或以下) 0.08%

Building 樓宇結構 (Over 多於 \$1,500,000) 0.07%

Please complete the following 請填寫下方表格

NOTE : Please use Reinstatement Cost or Mortgage Loan Amount

註：請按重建費用或按揭貸款金額計算

Sum Insured: 投保額 _____ Annual Premium Rate (全年保費率 _____ %)

Mortgagee 按揭銀行/財務公司名稱：_____

(Section 2 - Minimum annual premium for building coverage in HK\$600)

第二部份 - 樓宇結構最低保費為港幣600元)

Owner's Liability (Optional Cover) 業主法律責任 (自選保障項目)

Owner's Liability (HK\$) 業主法律責任 _____ Additional Annual Premium (HK\$) 額外年保費 _____

\$1,000,000 \$ 100

\$2,000,000 \$ 180

5% Premium Discount will be offered if Section 1 “Household Contents All Risk” & Section 2 “Building” are purchased at the same time.

凡同時投保項目1“家居財物全險”及項目2“樓宇結構”，可獲5%保費折扣優惠。

Sub-Total 小計 (HK\$): _____ Less 減 5%(HK\$): _____

Total 總計 (HK\$): _____

Payment Method 保費付款方式

Please “✓” the appropriate box 請在適當的方格加上“✓”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 VISA Card VISA卡 MasterCard MasterCard 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。

For office use only 公司專用

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:

就有關從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 (以下簡稱為「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核實後，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，據本人所知並無虛假、完整及足夠。
- In relation to the personal data collected in this application form, I/we agree and acknowledge that: 就有關從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; 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；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。
 - 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. 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。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)

Signature of Proposer 投保人簽署：

Date 日期：

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 lenses, mobile/portable phone unless otherwise specified in Section 1E;
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 30 days;
11. Damage / losses caused by construction, renovation, alteration or decoration work on the insured premises.

Remarks

1. Coverage of this insurance plan is only applicable to the multi-storey residential building of age less than or equal to 40 years and on 1st level or above. For Village/Town House or Building other than the above or flat/apartment with gross floor area over 3,000 sq.ft. may apply additional premium and excess, please refer to us for consideration.
2. The insured premises 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 insured premises must be under legal construction.
3. Changes of risk location or other details, please notify us as soon as possible.
4. In case of cancellation, minimum retention premium per policy is HK\$400.

The above information is intended as a general summary and does not form part of the policy contract. Please refer to the policy wording for exact terms and conditions and details of the exclusions.

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(項目1E.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. 承保單位空置超過30天；
11. 不承保受保物業因進行室內興建、維修、改裝及翻新工程而造成的損毀或損失。

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3,000平方呎，需附加額外保費及自負金額，如有問題請先向本公司查詢。
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。
3. 受保物業地址或其他資料變更，請即通知本公司。
4. 如需取消保單，每張保單須保留最少保費港幣400元。

上述資料僅為摘要，並不構成保險合約的一部份。有關詳盡條款及細則，以及不保事項細則，概以保單為準。

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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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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。