

CHARTIS

Comprehensive Personal Property Insurance

Elite Home



Section One – Household Contents “All Risks”

We cover your household contents against accidental loss occurring within Insured Premises without deduction for depreciation.

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 equipments, fine arts and antiques, etc on a worldwide basis.

We offer wider coverage for busy people like you to save the hassle of listing each item separately. You may also list separately to us if you need itemized coverage to ensure your valuables are protected anywhere in the world.

Section Two – Building “All Risks” (Optional)

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, including professional fees and associated costs or expenses for reinstating the building.

Free Extra Benefits:

This Policy provides the following free extra benefits:

- A. Legal Liability**
We offer worldwide (including USA/Canada) cover 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.
- B. Building Betterment**
We cover interior building improvement of your home including renovation and refurbishment of fixtures, fittings and flooring.
- C. Personal Accident**
We cover accidental death of any Insured(s) caused by fire, burglary or robbery occurring at Insured Premises.
- D. Temporary Removal / Storage**
We cover loss or damage to household contents or home appliances while being moved by professional removers to new home within Hong Kong or temporarily removed and in temporary storage from Insured Premises due to cleaning or repair.
- E. Temporary Accommodation**
We cover the expenses for alternative accommodation if your home becomes uninhabitable as a result of an insured accident.
- F. Removal of Debris**
We cover cost and expenses necessarily incurred in removing debris as a result of an insured accident.
- G. Worldwide cover for the following items**
- Loss arising out of unauthorized use of credit cards ;
 - Loss of Money and the expenses of applying for replacement of credit cards, passports or other personal documents.

- H. Frozen Food**
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.
- I. Replacement of Locks and Keys**
We cover the cost of replacing damaged locks, keys or windows due to burglary or attempted burglary.
- J. Accidental Death or Loss of Pedigree Dog**
We cover accidental death or theft of pedigree dogs.
- K. Utility Fee during Unemployment**
We pay electricity bills, gas bills as well as water and sewage charges upon occurrence of redundancy of the Insured.

Section	Coverage	Maximum Limit (HK\$) Per Year	
		Gold Plan	Platinum Plan
1	Household Contents “All Risks”	1,500,000	2,500,000
	1.1 Household Contents per item	100,000	200,000
	1.2 Personal Effects & Valuables		
	a) Hong Kong	25,000/item	50,000/item
	- Inside Insured Premises	Max 300,000	Max 500,000
	- Anywhere	Max 50,000	Max 75,000
	b) Worldwide	10,000/item Max 20,000	15,000/item Max 30,000
2	Building “All Risks” (Optional)	As per Sum Insured	
	Free Extra Benefits		
	A. Architects', Surveyors' and Consulting Engineers' Fee	5% of Sum Insured or 100,000 whichever is lower	
	B. Removal of Debris	5% of Sum Insured	
	Free Extra Benefits		
	A. Legal Liability	5,000,000	10,000,000
	B. Building Betterment	300,000	600,000
	C. Personal Accident	50,000	100,000
	D. Temporary Removal / Temporary Storage	50,000	100,000
	E. Temporary Accommodation (HK\$2,000 per Day)	50,000	100,000
	F. Removal of Debris	50,000	75,000
	G. Worldwide cover for the following items		
	- Loss arising out of unauthorised use of credit cards	5,000	10,000
- Loss of Money and Personal Documents	3,000	5,000	
H. Frozen Food	3,000	5,000	
I. Replacement of Locks and Keys	2,000	3,000	
J. Accidental Death or Loss of Pedigree Dog	2,000	3,000	
K. Utility Fee during unemployment*		Up to 3 months	

* Insured being continuously unemployed after termination by employer for the reason of redundancy.

第一部份 — 家居財物 “全保保險”

保障閣下的家居財物於投保物業內因意外事故而導致之損失。賠償不會扣除損耗及折舊。

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。

為省卻您的寶貴時間，此保障提供較大的賠償額令您無須個別申報個人財物及貴重物品。但若有個別項目需要更大的保額，亦可另行申報，以享有全球性保障。

第二部份 — 樓宇結構 “全保保險”

(可選擇投保與否)

以“全保保險”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損失及破壞，並賠償您於重建樓宇時所需支付的專業費用，務求令您可重建居所。

附加免費額外保障

此保險計劃提供下列免費額外保障：

A. 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受傷或死亡或財物損毀而負上的法律責任，但以香港法律為準。

B. 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。

C. 人身意外保障

保障您及您的家人於家中因火災、盜竊或搶劫而不幸身故。

D. 臨時搬遷 / 寄存保障

保障您的家居財物或電器產品由專業搬運公司在本港替府上搬屋，或因清潔、維修、儲存或保養而須暫時存放本港其他地方，因意外導致損失及破壞。

E. 臨時居住津貼

保障您的家居因意外損毀而暫時不能居住，而須另行租住別處之臨時居住津貼。

F. 清理廢物費用

賠償您需支付清理災場之清潔費用。

G. 全球性保障項目

- 信用卡被盜用之損失；
- 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。

H. 冷藏食物保障

保障機齡五年或以下的雪櫃損壞時導致冷藏食物變壞。

I. 門鎖及門匙更換費用

賠償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。

J. 名種犬隻意外死亡或遺失保障

保障名種犬隻因意外死亡或遭偷竊之損失費用。

K. 失業期間之公共服務費用津貼

賠償投保人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。

保障部份	保障範圍	全年最高賠償額 (港幣\$)	
		黃金計劃	白金計劃
1	家居財物 “全保保險”	1,500,000	2,500,000
1.1	每件家居財物	100,000	200,000
1.2	個人財物及貴重物品		
	a) 香港	25,000/每件	50,000/每件
	- 於投保物業內	最高賠償額300,000	最高賠償額500,000
	- 任何地方	最高賠償額50,000	最高賠償額75,000
	b) 於世界其他地方	10,000/每件	15,000/每件
		最高賠償額20,000	最高賠償額30,000

2. 樓宇結構 “全保保險” (附加保障) 以投保額計算

免費額外保障

- A. 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
- B. 清理廢物費用 投保額之5%

附加免費額外保障

- A. 法律責任保障 5,000,000 10,000,000
- B. 美化家居保障 300,000 600,000
- C. 人身意外保障 50,000 100,000
- D. 臨時搬遷/寄存保障 50,000 100,000
- E. 臨時居住津貼 (每日港幣\$2,000) 50,000 100,000
- F. 清理廢物費用 50,000 75,000
- G. 全球性保障項目
- 信用卡被盜用之損失 5,000 10,000
 - 遺失現金及個人證件之損失 3,000 5,000
- H. 冷藏食品 3,000 5,000
- I. 門鎖及門匙之更換費用 2,000 3,000
- J. 名種犬隻意外死亡或遺失保障 2,000 3,000
- K. 失業期間之公共服務費用* 最高賠償三個月

* 投保人被僱主解僱後，持續處於失業狀況方可獲此賠償。

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 home;
4. Contact or corneal lenses, mobile/portable telephone;
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. Premises unoccupied for more than 60 days;
11. The policy coverage is temporarily suspended when the insured location is during decoration period.

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., please refer to us for consideration.
2. 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 home must be under legal construction.
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. Excess :
 - HK\$500 for each and every non-water damage claim.
 - 10% of adjusted loss subject to a minimum of HK\$3,000 for each and every water damage claim.
6. Minimum total premium per policy is HK\$888.

主要一般不保範圍事項

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. 在投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；
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60天；
11. 承保單位在裝修/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3,000平方呎，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. 自負金額：
 - 每宗非水災引致索償之自負金額為港幣\$500。
 - 每宗因水災引致索償之自負金額為經調整後損失總額的10%或港幣\$3,000，以較高金額為準。
6. 保單最低保費為港幣\$888。

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc.

Chartis是全球產物及意外保險業界的領導品牌，業務廣佈全球逾160個國家和地區，服務逾4,000萬客戶。Chartis擁有90年的悠久歷史，提供完善多元化的產物及意外保險服務，以深厚的理賠專業經驗以及雄厚的財務實力，使企業及個人客戶有信心管理其風險。

Chartis是Chartis Inc.旗下廣佈全球之產物及意外保險事業單位的品牌。

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 Chartis Insurance Hong Kong Limited.

本單張謹提供保單摘要，有關保單承保範圍及除外責任條款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。

Enquiries & Enrolment 查詢及申請

46/F, One Island East, 18 Westlands Road, Island East, Hong Kong
香港港島東華蘭路18號港島東中心46樓

Hotline 客戶熱線: 3666 7033

Fax 傳真號碼: 2832 9514

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CHARTIS
Your world, insured

This insurance plan is underwritten by American Home Assurance Company, Hong Kong Branch through its general agent, Chartis Insurance Hong Kong Limited.
此保障計劃由美安保險公司香港分行承保，並由其香港總代理美亞保險香港有限公司提供。

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Chartis Insurance Hong Kong Limited
Operations Department
46/F, One Island East
18 Westlands Road
Island East, Hong Kong

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