

# CHARTIS

Comprehensive Personal Property Insurance

萬家寶

Premium Home



# Premium Home Comprehensive Household Insurance Policy

## 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 Computer

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

## Coverage Summary - Section 1 Household Contents “All Risks”

Coverage	Maximum Limit Per Year (HK\$)
Household Contents “All Risks”	\$1,000,000
<ul style="list-style-type: none"> <li>• Household Contents \$50,000/item</li> <li>• Personal Effects &amp; Valuables                             <ul style="list-style-type: none"> <li>- inside your home \$75,000 (\$5,000/item)</li> <li>- outside your home \$15,000 (\$3,000/ item)</li> </ul> </li> <li>• Building Betterment \$150,000</li> </ul>	
Free Extra Benefits	
A. Legal Liability	\$5,000,000
B. Unauthorized Use of Credit Card/Cash Card	\$3,000
C. Loss of Personal Document	\$2,000
D. Loss of Cash or Travellers' Cheque	\$2,000
E. Accidental Damage to Mobile Phone	\$2,000 (up to 2 phones)
F. Loss or Accidental Damage to Notebook Computer <ul style="list-style-type: none"> <li>• inside your home \$5,000</li> <li>• outside your home \$3,000</li> </ul>	
G. Loss or Accidental Damage to Wine	\$1,000
H. Personal Accident	\$50,000
I. Removal of Household Contents by Professional Remover	\$50,000 (\$3,000/ item)
J. Temporary Storage	\$50,000 (\$3,000/ item)
K. Alternative Accommodation	\$30,000 (\$1,000/ day)
L. Removal of Debris	\$50,000
M. Frozen Foods	\$3,000
N. Replacement of Locks and Keys	\$2,000
O. Accidental Breakage of Window Glass	\$5,000

Excess: HK\$250 for each and every claim

## 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	<ul style="list-style-type: none"> <li>- 10% of adjusted loss subject to minimum of HK\$250 for each and every non-water damage</li> <li>- 10% of adjusted loss subject to minimum of HK\$1,000 for each and every water damage</li> </ul>
Annual Premium Rate	0.08% of sum insured
Optional Cover	<p>Owner's Liability</p> <p>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.</p>

# “萬家寶” 綜合家居保險 – 投保表格

## Premium Home – Proposal Form

### 投保人資料 Information of the Proposer

姓名 Name: \_\_\_\_\_

香港身份證號碼 HK ID Card No.: \_\_\_\_\_

職業 Occupation: \_\_\_\_\_

電郵地址 email: \_\_\_\_\_

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: \_\_\_\_\_

樓宇類別 Type of Building:  多層大廈 Multi-Storey Building  
 村屋或獨立屋 (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

### 投保類別 Coverage Required

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

1	家居財物全險 Household Contents “All Risks”	
	建築面積 Gross Floor Area (平方呎 in sq. ft)	年保費 Annual Premium (HK\$)
	500 或以下 500 or below	<input type="checkbox"/> \$ 730
	501-700	<input type="checkbox"/> \$ 950
	701-1,000	<input type="checkbox"/> \$ 1,170
	1,001-1,500	<input type="checkbox"/> \$ 1,500
	1,501-2,000	<input type="checkbox"/> \$ 2,150
	2,001-2,500	<input type="checkbox"/> \$ 2,480
	2,501-3,000	<input type="checkbox"/> \$ 3,050

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.

本人選擇額外10% 保費折扣優惠及接受每宗個別索償之自負金額由“港幣250元”調整為“核實損失之10%或港幣250元,以較高者為準”。  
I would like to enjoy an extra 10% premium discount and agree the change in excess from “HK\$250” to “10% of adjusted loss subject to a minimum of HK\$250” for each and every claim.

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

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

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

2 樓宇結構 Building

年保費率 Annual Rate : x	投保額 Sum Insured (HK\$)	保費 Premium (HK\$)
0.08%	_____	= _____
建築面積 Gross Floor Area : (平方呎 in sq.ft) _____		
如需投保「樓宇結構」作銀行按揭抵押之用,請填寫按揭銀行/財務公司名稱: If the Building is insured for Mortgagee requirement, please provide the name of Mortgagee: _____		

項目2 – 樓宇結構最低年保費為港幣600元  
Section 2 - minimum annual premium for building coverage is HK\$600

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

業主法律責任 Owner's Liability (HK\$)	額外年保費 Additional Annual Premium (HK\$)
\$1,000,000	<input type="checkbox"/> \$ 100
\$2,000,000	<input type="checkbox"/> \$ 180

5% 折扣 Discount 凡同時投保兩個項目,可獲5%保費折扣優惠。  
5% Premium Discount will be allowed if two sections are purchased at the same time.

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

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

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

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.

### 公司專用 For Office Use Only

Producer Name:
Producer Code:
Producer Contact Tel. No.:

PL01-06/11

### 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 “Chartis Insurance Hong Kong Limited”

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

信用卡號碼 Card No.: \_\_\_\_\_

信用卡屆滿日期 Expiry Date: \_\_\_\_\_ (MM月 / 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卡戶內支付本投保表格所註明之保費。  
I hereby authorize and request Chartis Insurance Hong Kong Limited to charge my VISA/ MasterCard account for the premium stated on this Proposal Form.

聲明:  
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之人仕同意下列各項:  
1. 本人/吾等之投保物業乃石屎建築。  
2. 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。  
3. 本人/吾等同意如本文之譯本於意義上遇到任何爭議時,一概以英文文本為準;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。  
4. 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。  
5. 本人/吾等同意此投保表格為,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,僅本人/吾等所知並完全屬實,完整及足夠。  
6. 本人/吾等同意美亞保險可按別於其私隱政策的用途使用此投保表格所收集之個人資料,其用途摘要如下:(1) 核保及管理所申請的保單(包括核保續訂之保單、資料配對、處理索賠及調查);及(2)向本人/吾等介紹及推銷可能感興趣的其他由美亞保險集團所提供之產品及服務。本人/吾等確認及同意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,用作所列明之用途:(i)提供有關本人/吾等保單管理服務的第三者;(ii)財務機構,作處理此申請及收取保費用途;(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)市場推廣公司及與美亞保險籌劃聯合推廣計劃的公司(其業務類別載於美亞保險的網站),作直銷用途(唯只有姓名及聯絡資料方會轉交作此用途);(v)其他美亞保險集團或AIG集團之成員公司,作所有列明之用途;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/吾等明白到本人/吾等可隨時致函到美亞保險(地址:香港郵政信箱456號或電郵:cs.hk@chartisinsurance.com)查詢,或要求修改本人/吾等的個人資料,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.chartisinsurance.com.hk。

Declaration:  
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 following:

- 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 Chartis Insurance Hong Kong Limited (hereinafter called “Chartis Hong Kong”), reserves its right to accept or reject my/our application for insurance. If the Proposal Form is accepted and approved by Chartis 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, Chartis 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.
- I/we agree to the personal data collected in this Proposal Form being used by Chartis Hong Kong for the purposes stated in its Data Privacy Policy summarized as follows: (1) underwriting and administering the insurance policy being applied for (including underwriting renewals, data matching, claim processing and investigation) and (2) promoting and advising me/us of other products and services provided by the Chartis group that may be of interest. I/we acknowledge and agree that Chartis Hong Kong may also transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purposes identified: i) third parties providing services related to the administration of my/our policy; 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 purposes of direct marketing, marketing companies and companies (within the categories shown on our website) with whom Chartis Hong Kong embarks on joint promotion programs (only name and contact details will be transferred for this purpose); v) another member of the Chartis or AIG groups of companies (for all of the purposes identified); or vi) other parties referred to in Chartis Hong Kong's Data Privacy Policy for the purposes stated therein. I/we understand that I/we may gain access to, or request correction of my/our personal data, or opt out of my/our personal data being used for direct marketing at any time, by writing to Chartis Hong Kong at GPO Box 456 or cs.hk@chartisinsurance.com. The full version of Chartis Hong Kong's Data Privacy Policy can be found at www.chartisinsurance.com.hk.

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 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;
12. Seepage of rainwater due to typhoon, windstorm or rain.

### 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 1<sup>st</sup> 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 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. Minimum total premium per policy is HK\$400.

### 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；
12. 暴風雨引起的滲水造成之財物損毀。

### 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. 受保物業地址或其他資料變更，請即通知本公司。
4. 保單最低保費為港幣400元。

*Chartis* is a world leading property-casualty and general insurance organization serving more than 45 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* 是一間於全球經營產物意外及非人壽業務的保險機構，服務逾160個國家及地區，超過4,500萬客戶。*Chartis* 擁有90年的悠久歷史，提供完善多元化的保險產品及服務，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意外及非人壽保險業務的品牌。

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



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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 Chartis Insurance Hong Kong Limited.  
本單張僅提供保單摘要，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。