

# 安居優悠保

- 全險保障，保護家居及個人物品包括貴重物品如珠寶及手錶等因意外，包括火災、盜竊、颱風、水災、水損、山泥傾瀉和其他意外所造成的損毀。
- 保障您及同住的家人和家傭，無論在香港或海外，因個人疏忽或因家居意外事故而導致第三者身體受傷或財物損毀。
- 自選全球私人財物保障，無論您身處何地，私人財物及貴重物品若因意外遺失或受損均可獲得賠償。



## 計劃內容

### 基本保障項目

### 最高賠償額(港元)



#### (1) 家居設施及財物全險

- 為家居提供「全險」保障，包括因火災、颱風、爆炸、盜竊及其它不幸所引致的損失
- 保障伸延至室內裝修而引致的家居財物損毀 (工程總額須少於港幣100,000元及裝修期少於連續兩個月)
- 貴重物品如珠寶、手錶、皮草、樂器、藝術品、古董及攝影器材等，均獲保障，每件物品最高賠償額為港幣15,000元，每次事故最高賠償額為港幣300,000元

700,000

### 基本保障項目

### 最高賠償額(港元)



#### (2) 住戶及個人法律責任保障

- 投保人及其家庭成員，因疏忽而導致第三者蒙受傷亡或財物損失而負上之法律責任及法律訴訟費用
- 如投保人同時為該投保居所之業主，可獲免費額外附送業主法律責任保障
- 保障伸延至全球個人責任保障。身處海外不超過30日，可享有全球個人責任保障。(其中於美國及加拿大旅遊，最高保障為每年港幣1,500,000元)

5,000,000

### 免費額外保障項目

• 因意外導致居所不能居住，可獲臨時居所津貼	50,000 (每日1,500)
• 暫存其它地方的家居物品因意外而遭受損毀	50,000
• 個人財物在日常工作地點遺失或損毀	5,000
• 金錢遺失或信用卡被盜用	3,000
• 因雪櫃意外損壞導致冷藏食物變壞	3,000
• 家庭傭工的私人財物在僱主居所遭受意外損毀	3,000
• 清理意外後廢物瓦礫之費用	20,000
• 修理或更換因爆竊損毀的門窗、門鎖及門匙之費用	3,000



#### (3) 家居個人意外保障

- 投保人及其配偶因家居發生火災、爆炸或搶劫引致的
  - 意外死亡
  - 醫療費用

全年 100,000  
每人 5,000



#### (4) 家居支援服務

- 24小時熱線電話提供家居支援服務，包括：鎖匙匠、水喉匠、電工、醫生、牙醫、護士、褓母、滅蟲服務及家居清潔 (只提供轉介服務，不負責服務所需費用)

轉介服務

## 計劃內容

### 額外選擇項目(須另繳保費) 最高賠償額(港元)



#### (5) 全球個人財物全險

- 不限時間、地點，保障個人貴重物品及私人財物(流動電話及同類產品除外)因意外而損失或損毀

每件物品5,000  
每年30,000



#### (6) 家庭僱傭保險

- 家庭僱傭因工受傷，僱主為此而需負上的法律責任
- 家庭僱傭因病住院的醫療費用(\*只適用於16至65歲的家庭傭工)

每宗意外100,000,000

每年5,000

## 自負額

保障項目	自負金額(港元)		
	居所樓齡		
	未滿10年	介乎10至30年	超過30年
第(1)及(2)保障項目	每宗索償首200的損失	每宗因水浸引致索償之首 10,000或損失金額之10%(以較高者為準) 其他損失·每宗索償首200的損失	按個別調整
第(5)保障項目	每宗索償首200的損失		

## 保費表

基本家居保障	
建築面積(平方呎)	每年保費(港元)
500 或以下	845.85
501 — 700	1,119.12
701 — 1,000	1,431.43
1,001 — 1,500	1,821.82
1,501 — 2,000	2,342.34
額外選擇項目	每年保費(港元)
第(5)保障項目全球個人財物全險	300.30
第(6)保障項目家庭僱傭保險	362.33(每位僱傭)

\* 以上費用已包括政府徵款、恐怖活動保障費用、保險公司〔僱員補償〕無力償債管理局供款及0.1%保險業監管局(保監局)之保費徵費。

## 最低保費

如投保人主動向我們提出取消保單，此保單仍須繳付最低保費港幣\$400元及另加之政府保費徵費。

## 主要不保項目

- 戰爭、恐怖活動、核能輻射而引致損毀及污染
- 鐵銹、腐爛、腐蝕、樹木、植物或家養動物
- 流動電話
- 屋頂或露天財物包括衛星盤、接收器及附帶設備
- 在有關住所超過連續三十日空置期間後所發生的偷竊(包括爆竊)或任何家庭電器或來水或排水裝置的漏水
- 機件故障、自然損耗等

詳情請參閱我們網站([www.chins.com.hk](http://www.chins.com.hk))上提供的保單內不保項目之詳情。

## 備註:

如您的家居屬以下任何一類別，需另行報價。

- 建築面積2,000平方呎以上
- 物業樓齡超過30年
- 獨立屋或村屋
- 包含停車位、花園、私人泳池

## 免責聲明

以上資料只作參考用途，並只適用於香港境內。以上資料並沒有包含保單文件的完整條款。有關完整的條款及細則，請參閱保單文件，如以上資料及保單文件有任何差異，以保單文件為準。保單文件副本可應要求提供。閣下於投保前可參閱保單文件內容及條款，亦可於作出任何決定前先諮詢獨立及專業的意見。

以上一般保險保單由創興保險有限公司承保，該承保公司已獲香港保險業監管局授權經營，並受其監管，創興銀行有限公司〔創興銀行〕為創興保險有限公司之授權保險代理商。投保本計劃須向創興保險有限公司支付保費。

對於創興銀行有限公司與客戶之間因銷售過程或處理有關交易而產生的合資格爭議，創興銀行有限公司須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議，應由創興保險有限公司與客戶直接解決。

## 有關創興保險

創興保險有限公司〔創興保險〕為創興銀行有限公司之全資附屬機構，創興保險提供多元化的保險服務以配合您個人需要，並向您提供迅速及合理的賠償服務。

香港九龍九龍灣宏照道38號企業廣場5期二座辦公大樓L25

FAX (852) 3768 1910 / (852) 3768 9292

(852) 3768 9288

星期一至星期五上午九時至下午六時(星期六及公眾假期除外)

hq@chins.com.hk



# Family Plus

- All risk cover for home contents and personal belongings including valuables such as jewellery and watches, against unforeseen incidents such as fire, theft, flood, typhoon, water damage and landslide as well as other types of accidental damage.
- Protect you and your family members residing with you, as well as your domestic helper(s) against third party liability for physical injury and property damage as a result of an accident at your home or your negligence in Hong Kong or abroad.
- Optional protection to your personal belongings and valuables for any accidental loss or damage incurred anywhere in the world.

## Plan Details

### Standard Insurance Cover

### Maximum Limits (HK\$)



#### (1) Household Contents "All Risks" Insurance

- Covers your household contents against "All Risks" of loss or damage including fire, typhoon, explosion, burglary and other mishaps
- Extends to cover damage to household contents during interior decoration (contract value not exceeding HK\$100,000 and contract period less than 2 consecutive months)
- Your valuable property (such as jewellery, watches, furs, musical instrument, works of art, antique, photographic equipment and the like) are also covered up to HK\$15,000 each item and HK\$300,000 in aggregate any one accident

700,000

### Standard Insurance Cover

### Maximum Limits (HK\$)



#### (2) Occupier's and Personal Liability

- Protects you and your family members against legal liabilities and necessary legal expenses towards third parties for their bodily injury or property damage caused by you or your family members' negligence
- Free to extend Property Owner's Liability if the Insured is also the owner of the insured location
- Extends to operate worldwide when you travel aboard for not exceeding 30 consecutive days. (For travelling in U.S.A. and Canada, you are covered up to HK\$1,500,000 any one year)

5,000,000

### Free Additional Benefit

- |  |                        |
|--|------------------------|
| • Reimbursement of temporary accommodation expenses when your Home is rendered uninhabitable after an insured accident         | 50,000 (1,500 per day) |
| • Loss or damage to your household contents temporarily removed from your home for storage purposes                            | 50,000                 |
| • Loss or damage to your personal effects in your usual workplace  | 5,000                  |
| • Loss of money and unauthorised use of credit cards   | 3,000                  |
| • Accidental damage to refrigerated food   | 3,000                  |
| • Loss or damage to domestic servant's property  | 3,000                  |
| • Removal of debris expenses   | 20,000                 |
| • Repair or replacement of external doors, windows, door locks, and keys damaged as a result of burglary or attempted burglary | 3,000                  |



#### (3) Family Personal Accident

- As a result of fire explosion or robbery at home, we offers compensation if you or your spouse
  - Suffers accidental death
  - Medical expenses reimbursement for accidental injury

100,000 per year  
5,000 each person



#### (4) Home Assistance Services

- 24 Hour Hotline Assistance Services for referrals to locksmiths, plumbers, electricians, doctors, dentists, nurses, baby-sitters, pest-control service and house-cleaners, etc. (These are referral services only and we are not responsible for the actual costs incurred)

Referral services

## Plan Details

### Optional Insurance Cover

### Maximum Limits (HK\$)



#### (5) Worldwide Personal Effects "All Risks" Insurance

- Whenever any time and place, protect personal valuables and personal belongings (excluding mobile phones and similar products) from accidental loss or damage

Article Limit 5,000  
30,000 per year



#### (6) Domestic Servants Insurance

- The legal liability as an employer under the laws of Hong Kong
- Hospitalization expenses when the Domestic Servants suffers from disease (\*Applicable to Domestic Servants aged 16 to 65)

Any One Event  
100,000,000

5,000 per year

## Major Exclusion

- Damage or pollution resulting from war, terrorist activities, nuclear radiation
- Rust, rot, corrosion, trees, plants, or domestic animals
- Portable telephones
- Property on roof-top or in the open, including satellite dishes, receivers & ancillary equipment
- Theft (including burglary) or escape of water from any domestic appliance or water supply or drainage installation occurring whilst the home remains unoccupied for more than thirty consecutive days
- Mechanical breakdown, wear and tear or etc

Please refer to the policy which is available in our website ([www.chins.com.hk](http://www.chins.com.hk)) for detailed exclusions.

## Remarks:

Separate quotation is required if your home is any one of the following types

- Gross Floor Area 2,000 square feet
- Age of building over 30 years
- House or village house
- Includes car park, garden, private swimming pool

## Disclaimer

The above information is for reference only and is only applicable in Hong Kong. The above information does not include the full terms of the policy document. For the full terms and conditions, please refer to the policy document. If there is any discrepancy between the above information and the policy document, the policy document shall prevail. Copies of policy documents are available upon request. You can refer to the content and terms of the policy document before applying the insurance, and you can also seek independent and professional advice before making any decision.

The above general insurance policy is underwritten by Chong Hing Insurance Co Ltd which is authorised and regulated by the Insurance Authority of the HKSAR. Chong Hing Bank Limited ("Chong Hing Bank") is an insurance agent authorised by Chong Hing Insurance Co Ltd for the distribution of this Plan. Premiums will be payable to Chong Hing Insurance Co Ltd upon enrolment of this Plan.

In respect of an eligible dispute arising between the Chong Hing Bank Limited and the customer out of the selling process or processing of the related transaction, Chong Hing Bank Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between directly Chong Hing Insurance Co Ltd and the customer.

## Excess

Section	Excess Amount (HK\$)		
	Year of Built		
	Less than 10 years old	Over 10 years old & less than or equal to 30 years old	Over 30 years old
Claims under Section (1) and (2)	200 each claim	Water Damage: 10,000 or 10% of adjusted loss, whichever is the greater Others: 200 each claim	Subject to quotation
Claims under Section (5)	200 each claim		

## Premium Table

Standard Insurance Cover	
Gross Floor Area (square feet)	Annual Premium (HK\$)
Up to 500	845.85
501 – 700	1,119.12
701 – 1,000	1,431.43
1,001 – 1,500	1,821.82
1,501 – 2,000	2,342.34
Optional Insurance Cover	Annual Premium (HK\$)
Section (5) Worldwide Personal Effects "All Risks" Insurance	300.30
Section (6) Domestic Servants Insurance	362.33 per domestic servant

\* The above premium included the Government Levy, Government Terrorism Facility Charge and Employees Compensation Insurer Insolvency Bureau Contribution and 0.1% premium levy by the Insurance Authority ("IA").

## Minimum Premium

If the Insured makes his own request with us to cancel the policy, the policy is still subject to a minimum premium of HK\$400 plus government premium levy.

## About Chong Hing Insurance

Chong Hing Insurance Company Limited ("Chong Hing Insurance") is a wholly-owned subsidiary of Chong Hing Bank Limited. Chong Hing Insurance offers a wide range of insurance services to suit your individual needs and provide you with prompt and reasonable compensation.

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(852) 3768 1910 / (852) 3768 9292

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From Monday to Friday 9am to 6pm (Except Saturday and Public Holidays)

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