



SmartHome Optimum

The home insurance for your happy living



SmartHome Optimum

Fully insure your home and enjoy total peace of mind with your family

SmartHome Optimum is specially designed to provide you and your family with a simple and comprehensive cover for your household contents, personal belongings and legal liability.

Summary of Benefit		Maximum Limit Per Policy Year
Compulsory Cover		(HK\$)
I) All Risks on Home Contents		
1 Household Contents and Personal Effects Including furniture, fixtures, fittings and domestic appliances plus your personal effects such as clothes are covered on an unspecified basis, provided that the value of each article is less than 10% of your home contents sum insured.		\$750,000 to \$1,500,000 (depending on gross floor area of your home)
2 Valuables Cover valuables at home, such as jewellery and watches - Maximum limit for each item : \$15,000		1/3 of home contents sum insured
3 New for Old Cover Cover provided on a replacement value basis with no depreciation deducted.		
Excess		
i) Seepage of water due to tropical cyclone warning signal no. 3 or above or rainstorm warning signal amber or above: - Building less than or equal to 25 years old: \$3,000 - Building over 25 years old or undeclared "Year Built" : \$5,000		
ii) Other water damage: - Building over 25 years old or undeclared "Year Built" : \$1,000		
Excess will be varied for Building over 25 years old. (The above Excess is just for indication)		
Free Additional Benefits		
1 Personal Accident Cover for accidental death as a result of fire or armed robbery at home. - Each Insured Person - Each Insured's family aged 18 or below and 70 or above		\$50,000 \$25,000
2 Alternative Accommodation Cover reasonable cost of alternative accommodation whilst your home is uninhabitable due to insured accident. - Maximum limit per day : \$1,500		\$90,000
3 Temporary Removal Cover for loss of or damage to your home contents while temporarily removed from your home for cleaning, repairs or maintenance. - Maximum limit for any one article : \$10,000		\$50,000
4 Household Removal Cover the damage or loss of your home contents whilst moving between your current home and your new home within Hong Kong by professional removers. - Maximum limit for any one article or pair or set : \$10,000		100% of home contents sum insured
5 Removal of Debris Cover the cost of removal of debris when your home is accidentally damaged. - Maximum limit for any one event : 10% of the adjusted loss		
6 Architects', Surveyors' and Consulting Engineers' Fees Cover architects', surveyors' and consulting engineers' fees necessarily incurred in the reinstatement of the property. - Maximum limit for any one event : 5% of home contents sum insured		
7 Automatic Reinstatement of Sum Insured In the event of loss or damage recoverable under this insurance, your home contents sum insured will be immediately reinstated.		
8 Locks Replacement Cover the cost of replacing locks, keys and broken windows due to theft or burglary.		\$3,000
9 Personal Computer Cover your home personal computer against accidental loss or damage. - Subject to an excess of \$500		\$15,000
10 Frozen Food Cover accidental damage to frozen food. - Maximum limit per any one event : \$5,000		

Summary of Benefit	Maximum Limit Per Policy Year
Free Additional Benefits	
11 Domestic Helper's Personal Effects Cover accidental loss of or damage to domestic helper's property inside your home. - Maximum limit for any one item : \$1,000	\$25,000 (per helper)
12 Money Cover money lost at home due to an insured accident.	\$2,500
13 Credit Cards Cover your liability direct result of the unauthorised use of your credit card by any person (not related to or residing with the Insured).	\$10,000
14 Replacement of Personal Documents Cover the replacement cost for the loss of personal documents including credit cards, passports, Hong Kong Identity card and any certificate of identity.	\$1,500
15 Brittle Items Cover accidental damage or loss to articles of glass, china, porcelain or other items of fragile nature. - Subject to excess of first \$500	\$5,000
16 24-Hour Home Assistance Hotline Service Service provided by AXA Assistance which assist you in arranging referral information on electrician, plumber, locksmith, house call/dental, baby-sitting/home nursing and pest control/cleaning services.	
III) Worldwide Personal and Occupier's Liability Cover you, your family members and your domestic helper(s) (residing with you) against legal liability should you be required to compensate a third party suffering from injury or persons incurring loss or damage of their property as a result of an accident at your home, or as a result of your negligence worldwide. Owner's liability cover is extended to the common areas, provided that you are the owner of the insured property. Excess will be applied for Building over 25 years old.	\$5,000,000
Optional Cover	
1 Worldwide Personal Belongings Cover your personal belongings and valuables against almost all types of loss or damage while you are anywhere in the world. - Maximum limit for any one article : \$5,000	\$30,000
2 Building Insurance - All Risks Cover your Building on an All Risks basis for the full re-building costs or up to the outstanding loan amount should your property be mortgaged.	

Home Contents Sum Insured and Premium Table

(Effective from 1 August 2004 until further notice)

Gross Floor Area of Your Home (in square feet)	Home Contents Sum Insured	Annual Premium for SmartHome Optimum	Optional Worldwide Personal Belongings Annual Premium	Optional Building Insurance Annual Premium
Flat/Apartment				
Less than or equal to 500	\$750,000	\$540	\$225	\$450
501-700	\$750,000	\$700	\$225	\$620
701-900	\$1,000,000	\$1,000	\$225	\$800
901-1,200	\$1,000,000	\$1,280	\$225	\$1,020
1,201-1,500	\$1,250,000	\$1,600	\$225	\$1,320
1,501-2,000	\$1,250,000	\$2,100	\$225	\$1,750
2,001-2,500	\$1,500,000	\$2,700	\$225	\$2,500
2,501-3,000	\$1,500,000	\$3,150	\$225	\$2,800
House				
less than or equal to 1,200	\$1,000,000	\$2,000	\$225	Based on Sum Insured
1,201-3,000	\$1,500,000	\$4,500	\$225	

NB: All benefits and premiums are in Hong Kong Dollars.
Certain excess applies to some of the sections.

Subject to negotiation for flat/apartment or house with a gross floor area that exceeds 3,000 square feet.

15% Flexi Premium Discount

You will enjoy an extra 15% Flexi Premium Discount if you agree to a voluntary additional excess of \$2,000 for each claim.

Common Exclusions

This Plan contains some exclusions such as:

- Uninsurable risks such as wear and tear, scratching, corrosion, mechanical or electrical breakdown
- Loss of or damage to contact lenses, portable phones, pagers, personal digital assistants and laptop computers
- Loss of or damage to equipment used in connection with business or employment
- Loss of or damage to sports equipment whilst in use
- Loss of or damage if your home is unoccupied for more than 30 consecutive days for defined perils
- Theft in your home should any part be let
- Theft from any unattended vehicle
- Intentional vandalism or damage by a person lawfully in the home
- Loss or damage due to war, terrorism and kindred risks and government acts
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk

NB: Please refer to the policy for complete details. A specimen policy can be made available upon request.

AXA: A World Leader in Financial Protection

AXA Group in 2008

- 91 billion euros in consolidated revenues
- 981 billion euros in assets under management
- 135,000 employees and distributors worldwide working to deliver the right solutions and top quality service to our customers
- 65 million customers across the globe have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Standard & Poor's Rating: AA

AXA General Insurance Hong Kong Limited

- One of the top general insurers in Hong Kong
- Over 170 years of local experience in Asia
- Over 200 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

www.axa-insurance.com.hk

To apply or for more details, please contact your agent or broker, or you can contact us on 2523 3061



AXA General Insurance Hong Kong Limited

21/F Manhattan Place 23 Wang Tai Road Kowloon Bay Kowloon Hong Kong
Tel 2523 3061 Fax 2810 0706 Email axahk@axa-insurance.com.hk



「卓越」優居樂
SmartHome Optimum

投保書 PROPOSAL

請以英文正楷填寫，並在適當的空格內填上 Please fill in this form in English block letters and tick the boxes where appropriate

投保人資料 PROPOSER DETAILS

投保人姓名 - 姓 Name of Proposer - Surname		名 Given Name		性別 Sex
香港身份證號碼 HKID Card No	出生日期 (日 / 月 / 年) Date of Birth (dd/mm/yyyy)	婚姻狀況 Marital Status <input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married	職業 Occupation	工作性質 Job Nature
聯名人仕姓名 (如適用) Name of Joint Member (if applicable)				聯名人仕香港身份證號碼 HKID Card No of Joint Member
通訊地址 Correspondence Address				<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT
手提電話 Mobile No	公司電話 Office Tel	住宅電話 Home Tel	電郵地址 Email	

保險期限 PERIOD OF INSURANCE

* 本保單由 _____ 日 dd / 月 mm / 年 yyyy 起一年內有效
Policy to commence on _____ / _____ / _____ for one year

* 此保單所提供的保障，必須在本公司確定接納投保後，及收妥保費後，才能正式生效。
The liability of the Company does not commence until this proposal has been accepted by the Company and the premium is paid.

投保居所資料 HOME DETAILS

投保居所地址 (請填妥，如與通訊地址不同)
Address of home to be insured (Please complete if different from correspondence address)

建築總面積 (平方尺)
Gross Floor Area (sq feet)

<input type="checkbox"/> ≤ 500	<input type="checkbox"/> 1,501-2,000
<input type="checkbox"/> 501-700	<input type="checkbox"/> 2,001-2,500
<input type="checkbox"/> 701-900	<input type="checkbox"/> 2,501-3,000
<input type="checkbox"/> 901-1,200	<input type="checkbox"/> > 3,000 (請註明 Please specify)
<input type="checkbox"/> 1,201-1,500	

樓宇類別
Type of Building 單層樓宇 Flat/Apartment 獨立洋房 House 建成年份
Year Built _____

投保人居所的用途
Home to be insured for 自住 Self-occupied 出租 Rental 租用 Tenant 投保人家庭成員人數
Total no. of Insured's family members in the household _____

閣下是否需要為每件價值超過投保總額 10% 的家居財物投保?
Do you require insurance for any single household item with a value exceeding 10% of your home contents sum insured? 是 Yes 否 No

† 若選擇“是”，請註明並列下該財物、價值等。 If “Yes”, please specify and list item(s) with their values

閣下是否需要為家中每件價值超過 \$15,000 的貴重物品投保?
Do you require insurance for any single valuable item at home with a value exceeding \$15,000? 是 Yes 否 No

† 若選擇“是”，請註明並列下該財物、價值等。(注意：請附上有關證明，如收據、評估單或照片等)
If “Yes”, please specify and list item(s) with their values (Notes: please attach proof such as receipt, valuation or picture)

自選全球私人財物保障 OPTIONAL WORLDWIDE PERSONAL BELONGINGS

選擇全球私人財物保障？(若選擇“否”，請續填“自選樓宇結構「全險」保障”欄)
Take Worldwide Personal Belongings Insurance section? (If “No”, please proceed to “Optional Building Insurance - All Risk”) 是 Yes 否 No

閣下是否需要為每件價值超過 \$5,000 的貴重物品投保?
Do you require insurance for any single valuable item with a value exceeding \$5,000? 是 Yes 否 No

† 若選擇“是”，請註明並列下該財物、價值等。(注意：請附上有關證明，如收據、評估單或照片等)
If “Yes”, please specify and list item(s) with their values (Notes: please attach proof such as receipt, valuation or picture)

† 若空位不敷應用，請另加紙張填寫。 Should there be insufficient space, please continue on a separate sheet.

本公司將會收取適當的額外保費。 An additional premium will be charged by us as appropriate.

自選樓宇結構「全險」保障 OPTIONAL BUILDING INSURANCE - ALL RISKS

選擇樓宇結構「全險」保障？（若選擇“否”，請續填“額外保費折扣優惠”欄）
Take Building Insurance section? (If “No”, please proceed to “Flexi Premium Discount”)

是 Yes 否 No

你的樓宇是否已做按揭？
Is your property mortgaged?

若選擇“是”，請註明：按揭公司或銀行名稱

If “Yes”, please specify: Name of Mortgagee/Bank _____

借貸餘額

Outstanding Loan Amount \$ _____

註：保單正本及副本，連同保費的正式收據，將稍後一併寄上，以便閣下送交按揭公司或銀行。

NB: The original and extra copy of the policy, plus the payment receipt, will be sent to you for forwarding to your mortgagee/bank.

額外保費折扣優惠 FLEXI PREMIUM DISCOUNT

本人選擇享用額外的 15% 保費折扣優惠，以及同意本人的保單附有額外自負金額為每次索償的 \$2,000。
I would like to enjoy an extra 15% Flexi Premium Discount and agree to a voluntary additional excess of \$2,000 for each claim.

投保人聲明 DECLARATION

請細閱下列各項條文，然後在指定空位內簽署。本人聲明
Please read the following statements carefully and sign in the space provided. I declare that

- 本人的居所包括屋頂全用磚石或三合土建成。
The dwelling is also built of brick or concrete and roofed with concrete.
- 本人的居所絕無任何部份低於地面。
No part of the dwelling is below ground floor level.
- 本人從未遭受任何保險公司拒絕受理投保、續保或取消本人的保單或要求提高保費及附加特別條件始允承保。
No insurer has ever cancelled, declined, refused to renew or imposed special terms or conditions on any policy held by myself.
- 就本人/吾等知悉範圍內，此投保書上填報的一切資料，均屬確實完整。本人已填報一切重要的有關資料，絕無隱瞞或保留，並同意將本投保書和聲明作為與安盛保險有限公司和本人所訂合約的根據，並以保單各條款為準則。
The statement, and particulars given in this proposal are, to the best of my/our knowledge and belief, true and complete. I have not withheld any material information and accept that this proposal and declaration shall be the basis of, and be incorporated in, the contract between AXA General Insurance Hong Kong Limited and myself.

投保人簽署 Proposer's Signature
(請勿於空白投保書上簽署 Do not sign a blank form)

日期 Date
(日/月/年 dd/mm/yyyy)

付款方式 PAYMENT METHOD

本人選擇以下列方式繳交保費港幣 元正
I wish to pay my premium HK\$ _____ by

支票抬頭請填「安盛保險有限公司」Cheque payable to **AXA General Insurance Hong Kong Limited**

VISA 咭 萬事達咭 MasterCard _____ 月 mm 年 yyyy

信用咭號碼 Credit Card No _____ - _____ - _____ 信用咭有效期至 Credit Card Expiry Date _____ - _____

持咭人姓名 Cardholder's Name _____

本人授權安盛保險有限公司從本人上述的信用咭賬戶支取有關保險保單的保費。
I hereby authorize AXA General Insurance Hong Kong Limited to charge my above credit card for the insurance premiums of this insurance policy.

持咭人簽署 Cardholder's Signature

日期 (日/月/年) Date (dd/mm/yyyy)

投保人須知 Important Notes to Proposer

- 閣下必須在其知悉範圍內提供所有有關影響保險公司於接納或釐定此保單條文的資料，如對應透露的資料有任何疑問，請即向本公司或閣下的保險代理/經紀查詢。我們建議閣下將有關的資料作記錄（包括信件副本），以備日後作參考之用。為確保閣下的利益，閣下應如實呈報所有有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。
Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to ask us or your insurance agent/broker. We recommend you keep a record (including copies of letters) for your future reference of any additional information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether.
- 收集個人資料聲明
閣下提供的資料，為本公司提供保險業務所需，並可能使用於下列目的：
 - 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；
 - 任何索償、或該等索償的調查或分析；及
 - 行使任何代位權及可能移轉予
 - 任何有關的公司，或任何其他從事保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；
 - 現存或不時成立的任何保險公司的協會或聯會或類同組織（「聯會」），以達到任何上述或有關目的，或以便「聯會」執行其監管職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能；及
 - 或透過「聯會」移轉予任何「聯會」的會員，以達到任何上述或有關目的。此外，在此授權安盛保險有限公司由「聯會」從保險業內收集的資料中查閱及/或核對閣下任何資料。
閣下有權查閱及要求更正由安盛保險有限公司持有有關閣下的個人資料，如有需要，可向本公司的個人資料（私隱）條例監察主任提出。
Personal Information Collection Statement
The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of
 - any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service;
 - any claim or investigation or analysis of such claim; and
 - exercising any right of subrogation and may be transferred to
 - any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claim or investigation; or other service provider providing services relevant to insurance business for any of the above or related purposes;
 - any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and
 - any members of the "Federation" by the "Federation" for any of the above or related purposes.Moreover, AXA General Insurance Hong Kong Limited is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by our Company. Requests for such access can be made to our Personal Data (Privacy) Ordinance Compliance Officer.
- 本公司致力發展及改良產品的質素，務求滿足閣下個人保險上的需要。作為本公司的寶貴客戶，我們會時時刻為閣下提供新產品及服務的最新消息。倘若閣下日後不希望收到此等資料，請來信通知本公司。
Our Company is committed to developing products to meet your personal insurance requirements. As you are a valued customer of our Company, we will keep you informed of new products and services when they become available. If you do not want to receive this information either now or in the future, please write and tell us.

〔註：本中文簡譯，概以英文原文為準〕