

H O M E C A R E I N S U R A N C E



ING General Insurance Company Limited

 7/F., ING Tower, 308 Des Voeux Road Central, Hong Kong

 T 2850 3030
 F 2850 3031
 www.ing.com.hk

 香港中環德輔道中 308 號安泰金融中心7 樓

Company Profile

Our presence in Hong Kong dates back to 1989 when The Netherlands Insurance Company established its general insurance operation in Hong Kong. ING General Insurance Company Limited is committed to offering customers a comprehensive range of quality general insurance services. The company's extensive scope of insurance products - which includes property. employees' compensation, motor vehicles, medical, personal accident, travel and marine, etc. - is tailored to meet the needs of individuals and businesses alike. Moreover, affiliated companies add further depth. ING Life Insurance Company (Bermuda) Limited provides quality services and offers most type of life insurance products; ING Pension Trust Limited is a registered trust company, which provides corporate trustee service to pension schemes and is committed to offering expert guidance on the Mandatory Provident Fund market and ORSO scheme in Hong Kona.

ING General Insurance Company Limited is a member of ING Group. ING Group is one of the first integrated financial service providers in the world resulting from a full merger of the largest insurance company in the Netherlands with one of the country's largest banks. Its roots could be traced back to the year 1845 when The Netherlands Insurance Company was established. The Group is active in the fields of banking, insurance and asset management in more than 50 countries. With its substantial worldwide experience and more than 115,000 employees, ING Group provides a full range of integrated financial services to over 60 million customers globally. The Group has total assets of over EUR1,159 billion*.

* Source: ING Group Annual Report 2005

公司簡介

我們在香港的發展開始於1989年荷蘭保險公司在香港建立一般 保險業務。ING General Insurance Company Limited 致力為 客戶提供全面及優質的一般保險服務。所提供的保險產品包羅 萬有,包括財產險、僱員賠償險、汽車險、醫療險、個人意 外、旅遊及水險等等,充份照顧企業及個人客戶各方面不同需 要。其在港之聯營機構: ING Life Insurance Company (Bermuda) Limited,致力為客戶提供多元化的壽險產品和優 質服務;而ING Pension Trust Limited為註冊信託公司,為退 休金計劃提供機構信託服務,致力為香港之強積金及職業退休 金計劃市場貢獻其豐富經驗及專才。

ING General Insurance Company Limited 為 ING 集團附屬成 員。ING 集團乃全球首家提供綜合性金融服務機構之一,由荷 蘭最大的保險公司與荷蘭最大的銀行之一合併組成,其根源可 追溯至1845年荷蘭保險公司之成立,於逾50 個國家提供服務, 活躍於銀行、保險及資產管理業。ING 集團透過其豐富的環球 經驗及逾 115,000 名員工,為全球超過6,000 萬名顧客提供綜合 金融服務;其資產總值達 11,590 億歐元*。

* 資料來源: ING集團年報2005

HomeCare Insuran 家居保投保書 Please complete in BLOCK LETTE	nce Plan Proposal Form RS 請以英文正楷填寫
Details of Proposer 投份	
Name of Proposer 投保人姓名	
Occupation 職業	Contact No. 聯絡電話
Correspondence Address 通訊地址	
	ired (if different from above) 司)
Year Built of your Insured Ho 閣下投保居所之樓宇落成年	ome 份
Effective Date of Coverage 保單生效日期	////Y年
This Insurance provides one-	year coverage. 本保險為閣下提供一年的保障期

The Insurance Premium 保險費用

Section 1 - Household Contents (Basic Cover) 第一部份 - 家居財物全險(基本保障)

- * The Premium is based on the gross floor area of your insured home. Please tick the below box as appropriate.
- * 本保險的收費以閣下的投保居所之建築總面積來計算,請在適當 空格加上

Gross Floor Area of Your Home (in square feet) 家居建築面積(平方呎)	Limit of Liability (HK\$) 最高賠償金額(港幣)	Annual Premium (HK\$) 年費(港幣)
Less than 少於 500	350,000	630
500 - 700	500,000	880
701 - 850	750,000	1,110
851 - 1000	1,000,000	1,250
1001 - 1500	1,000,000	1,600
1501 - 2000	1,000,000	2,000
Over 2000 或以上	1,000,000	To be advised 另議

Section 2 - Personal Liability (Free Cover with Section 1) 第二部份 - 個人法律責任保障 (隨第一部份而附上的額外免費保障)

第	Effects (Optional Cover) (Annual Premium Rate: 1. 三部份-全球性個人財物全險保障(選 (每年保費率: 1.5%)	,
Α.	Unspecified Items非特別列明財物 For value of each item which does not exceed 每項目之價值不超過港幣5,000元	HK\$5,000
	Total Sum Insured 總投保額HK\$ (Minimum Sum Insured HK\$10,000 最低投保	額港幣10,000元)
В.	Specified Items 特別列明財物 # Value of each item exceeds HK\$5,000, ple valuation certificate 每項目之價值超過港幣5,000元;請出示有關4	
	Items Description 物品描述	New Replacement Value (HK\$) 最新估價 (港幣)
	1	
	2.	
	3.	
	J	
	otal Sum Insured 總投保額 HK\$ A+B)	
Т	otal Premium 總保費 HK\$	

Section 4 - Building All Risks (Optional Cover) 第四部份-樓字結構全險保障 (選擇性保障)

Total Sum Insured 總投保額HK\$_______Annual Premium Rate 年費率: 0.085% (Minimum Premium 最低保費為港幣HK\$ 400)

Annual Premium 年費 HK\$ __

Insurance Questionnaires 保險一般資料

Please tick the appropriate box 請在適當空格內 🛛

1. Details of Building 樓宇資料

- a) Is your insured home situated within a building which is not more than 4-storey high?
- 閣下家居是否位於四層高或以下樓宇內? □ Yes 是 □ No 否 b) Is your insured home a Government public rental flat? 閣下家居是否政府出和之公屋單位? □ Yes 是 □ No 否
 - Is the age of building over 25 years? 居所樓齡是否在二十五年以上? □ Yes 是

2. Your Insurance History 閣下投保歷史

- Have you or any your family members
- 閣下家庭成員

C)

- a) ever been refused home insurance?
- 曾否被拒絕投保家居保險?
 □ Yes 是
 □ No 否
 b) sustained any loss during the last three years from any of the risks now proposed for insurance?
- 在過去三年內曾否因本計劃提供之風險而蒙受損失? □ Yes 是 □ No 否

Remarks: If your answer to any above question is "Yes", please specify. 附註:以上問題如答"是",請詳述。

* The Company has no libility until this proposal has been formally accepted. *本投保書在未獲得正式接納前,本公司不會負上任何保單責任。

IMPORTANT NOTES 重要事項

You are required to disclose all material facts which you know ING General Insurance Company Limited as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of the completed proposal) for your future reference of all 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.

Win no provise Down the Cole Job require and may even mutate the boxy and genet. 申書這人必須提供所有可能影響ING General Insurance Company Limited 安安承及現在上並更事實,如未能確定這 項事實是否是有實質性的關係,應將該等事實填報,我們建贏你將有關的資料(包括此投保書詞本)作記錄,以備 自發作參考之用。為確保你的利益,你應如實呈報所有有關資料,否則此保單將可能無法提供你所需的保障,甚 至可能會導致此保單無效。

PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

The information you provide to ING General Insurance Company Limited ("ING") is collected to enable ING 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
- 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 purpose;
- 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 such 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 from or related purposes.
- any members of the rederation by the rederation for any of the above or related purposes.
 Moreover, ING is hereby authorised 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 INC. Requests for such access can be made to the Corporate Data Protection Officer at 1/F, ING Tower, 308 Des Voeux Road Central, Hong Kong.

閣下提供的資料,為ING General Insurance Company Limited ("ING") 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
- 行使任何代位權;及 可能移轉予:
- 3.任何有關的公司,或任何其他從事與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。以達到任一述或有關目的; 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
- 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,或以低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 地球地區等全額,其CL型為也会是,UNE物以CL型之社,其式要用的
- 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ING 由聯會從保險業內收集的資料中查閱及/或核對關下任何資料。 關下有權查閱及要求更正由ING 持有有關關下的個人資料,如有此項要求,可向ING 之資料保護主任提出,地址為 香港中還德輔道中 308 號空泰會融中心,想。

DECLARATION 聲 明

I hereby declare that the particulars and statements given above are, to the best of my knowledge and belief, true and complete. I agree that this proposal shall be the basis of the contract between me and ING. 本人聲明上列資料乃本人所知一切減實填積.本人同意此投保書及聲明將橫成本人與IM KG 之間的合約根據。

MasterCard

Credit Card No. 信用卡號碼

T VISA

□No 否

 Cardholder's Name 持卡人姓名
 Card Expiry Date 信用卡有效期至



I hereby authorise ING General Insurance Company Limited to charge my above credit card account for the premium of this insurance.

本人茲授權ING General Insurance Company Limited從本人上述之信用卡賬戶支 取此保險所應繳之保費。

Cardholder's Signature 持卡人簽署

HomeCare is a comprehensive insurance package to provide protection for your household contents, building as well as worldwide personal belongings and liability. This insurance package consists of 4 sections:

- 1. Household Contents
- 2. Personal Liability
- 3. Worldwide All Risks
- 4. Building All Risks

Sections 1 and 2 are basic covers. Sections 3 and 4 are optional.

SECTION 1 - HOUSEHOLD CONTENTS (Basic Cover)

At home, your household contents are insured for "All Risks" cover. This "All Risks" cover protects your contents against accidental loss or damage arising from but not limited to fire, flood, typhoon, explosion or theft, up to a maximum of HK\$1,000,000 per year. Each and every single item of your household contents that is insured is covered up to HK\$150,000. Valuables, such as jewellery, gold, silver or other precious metals, watches, photographic equipment, furs, musical instruments (except pianos), are covered up to HK\$10,000 per item and with an aggregate maximum of HK\$150,000 or 30% of the Limit of Indemnity of household contents (whichever is the lesser) per year.

What's more, this insurance also provides the following benefits: -

Item	Benefit	Maximum Limits (HK\$)
1	Replacement of door locks and keys or broken windows due to theft or attempted theft	3,000 per year
2	Accidental loss of or damage to household contents whilst being temporarily removed from home due to renovation, cleaning or repair	50,000 per year
3	 Accidental loss of or damage to household contents: (a) whilst in transit between current home and new home by professional removers within Hong Kong; or (b) whilst in temporary storage, for up to 7 days in a furniture depository; or (c) whilst at the new home but before occupied as permanent residence up to 2 months (provided you notify us before your move) 	100,000 per year
4	Cost of replacing spoilt frozen food due to accidental power failure or breakdown of refrigerator	5,000 per year
5	Cost of removal of debris when household contents are accidentally damaged	10,000 per year
6	Accidental loss or theft of money at home	2,500 per year
7	Accidental loss of or damage to domestic helper's property at home	1,000 per item 5,000 per year
8	Accidental loss of or damage to tenant's improvements at home	150,000 per item
9	Accidental loss of or damage to household contents during interior renovation by contractors (provided that the period of renovation is within 2 months)	100,000 per year
10	Alternative accommodation when the home becomes uninhabitable as a result of accidental loss or damage	1,500 per day 50,000 per year
11	Accidental death of you or your family members as a result of fire or theft at home	100,000 per person 400,000 per year

SECTION 2 - PERSONAL LIABILITY (Basic Cover)

HomeCare provides worldwide cover, subject to Hong Kong jurisdiction, up to HK\$5,000,000 against any claim for bodily injury or property damage resulting from the negligence of you and your family members normally living with you. Cover includes your legal liability

- a) as occupier of the home
- b) as owner of the home (including common areas of the building)
- c) as a private individual (anywhere in the world)

Your legal liability, where applicable, as Tenants of the home for damage to building including landlord's fixtures and fittings is also covered.

SECTION 3 - WORLDWIDE ALL RISKS (Optional Cover)

HomeCare provides "All Risks" cover for your personal belongings and valuables whilst being carried by you or your family members, up to the sum insured of your choice. This section also provides the following free worldwide benefits at <u>NO EXTRA COST</u>.

Item	Benefit	Maximum Limits (HK\$)
1	Replacement of credit cards, passports and personal documents following accidental loss of baggage or purse	2,500 per year
2	Accidental loss or theft of money away from the home	2,500 per year
3	Unauthorised use of credit cards	5,000 per year

SECTION 4 - BUILDING ALL RISKS (Optional Cover)

HomeCare provides "All Risks" cover for the structure of your home against accidental loss of or damage arising from but not limited to fire, flood, typhoon, explosion or theft. This insurance also extends to cover loss or damage directly arising out of subsidence of the site or landslip.

MAJOR EXCLUSIONS

The following is only a summary of major exclusions. Please refer to the Policy for details.

- 1 Loss or damage arising from uninsurable risks such as scratching, wear and tear, mechanical or electrical fault or breakdown, misuse or domestic animals
- 2 Loss of or damage to mobile phones, household contents contained in open areas or on roofs, spectacles, contact lenses, sporting equipment whilst in use, computer system records, aerial devices or satellite dish
- 3 Loss or damage if the home is unoccupied for more than 60 consecutive days
- 4 Loss or damage for temporary visits exceeding 90 days
- 5 Loss or damage due to war risks, radioactive risks, sonic bangs or any act of terrorism
- 6 Excesses
- a) Section 1 Household Contents
 - * The first HK\$1,000 or 10% of the loss (whichever is the greater) of each claim caused by water, typhoon, windstorm, landslip or subsidence
 - * The first HK\$1,000 of each claim resulting from any other cause
- b) Section 2 Personal Liability
- * In respect of each damage to third parties properties, the first HK\$500
- c) Section 3 Worldwide All Risks
- * The first HK\$500 of each claim
- d) Section 4 Building All Risks
 - * The first HK\$1,000 or 10% of the loss (whichever is the greater) of each claim caused by water, typhoon, windstorm, landslip or subsidence
 - * The first HK\$1,000 of each claim resulting from any other cause

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms in our Policy, a specimen copy of which will be furnished to you on request. 【家居保】是一份全面的綜合家居保險計劃。無論是閣下的家居物品、 樓宇結構、攜帶外出的私人財物以至個人法律責任,只需一份保單,便 可得到保障。

本計劃主要分為四部份: 第一部份:家居財物 第二部份:個人法律責任 第三部份:全球性個人財物 第四部份:樓宇結構

第一及第二部份是基本投保項目,第三及第四部份為可供選擇項目。

第一部份:家居財物全險(基本投保項目)

【家居保】為閣下家居財物提供"全面保障",範圍包括因火災、水 浸、颱風、氣體爆炸、盜竊及意外而導致之損壞。賠償總額每年最高可 達HK\$1,000,000,每件最高賠償額為HK\$150,000。貴重物件如珠 寶、金、銀、手錶、攝影器材、皮草或樂器(鋼琴除外)等,每件最高 賠償額為HK\$10,000,而每年最高賠償總額為HK\$150,000或家居財 物賠償額之30%(以較低者為準)。

除以上保障外,本計劃更為閣下提供以下多項額外免費保障:

項目	保障範圍	最高賠償額(港幣)
1	因爆竊或企圖爆竊而需更換之門鎖、門匙或破窗	每年 HK\$3,000
2	家居物品需短暫寄存於其他地方進行翻新、維修 或清潔時所受到的意外損毀	每年 HK\$50,000
3	家居物品在下列情況下因意外而導致損毀: a)由專業搬運公司運往香港範圍內之新居;或 b)以七天為上限之短暫傢具儲存處;或 c)在尚未入住的新居內,以不超過兩個月為 限。(必須事先通知本公司)	每年HK\$100,000
4	冷藏食物因冰箱意外停電或故障而變壞	每年 HK5,000
5	意外發生後,清理現場廢物之費用	每年 HK\$10,000
6	存放於家居的金錢遺失或被竊	每年 HK\$2,500
7	家務助理於家中損失之個人物品	每件 HK\$1,000 每年 HK\$5,000
8	住戶加設之室內裝修意外損毀	每年 HK\$150,000
9	室內裝修工程期間引致家居財物意外損毀 (工程期以不超過兩個月為限)	每年HK\$100,000
10	家居因意外損毀以致不宜居住,另覓臨時住所之 費用	每天 HK\$1,500 每年 HK50,000
11	閣下或家庭成員於家中因火災或盜竊而引致死亡	每人HK\$100,000 每年HK\$400,000

第二部份:個人法律責任保障(基本投保項目)

如閣下或同住的家庭成員在以下情況下因疏忽而導致他人身體受傷或財物損失需負上法律責任及作出金錢賠償時,本計劃可提供高達 HK\$5,000,000之保障。惟訴訟必須由香港法庭處理:

a) 以住戶身份佔用家居 b) 以業主身份(包括所在大廈公共地方業主)

c) 以個人身份(全球保障)

法律責任更包括保障租客對業主之樓宇結構固定裝置和建設的損毀。

第三部份:全球性個人財物全險(選擇性)

當閣下或家人外出時,財物一旦遺失、遭盜竊或損毀均可獲得保障。閣 下可自訂投保金額。

本部份更提供以下額外免費保障:

項目	保障範圍	最高賠償額(港幣)
1	因失去行李或錢包而需補領個人証件、信用卡或 旅遊証件的費用	每年 HK\$2,500
2	現金遺失或盜竊	每年 HK\$2,500
3	信用卡被盜用所引致的損失	每年 HK\$5,000

第四部份:樓宇結構全險保障(選擇性)

若居住的樓宇結構因火災、水浸、颱風、爆炸、偷竊、山泥傾瀉或地陷 等情況損毀,我們會提供[全險]的保障。

主要不保項目

以下為不保事項之概略,詳細內容請參閱保單。

- 1 一般不受保的損失如刮花、自然損耗、機械或電力等故障而導致失靈、 錯誤使用或家中飼養的動物等
- 2 眼鏡、隱形眼鏡、使用中的運動器材、電腦紀錄、手提電話的遺失或損壞、放置在天台上或戶外的物品、無線電接收或發放裝置或衛星天線
- 3 居所空置超逾60天期間發生之損失
- 4 外遊超過90天發生之損失
- 5 戰爭、恐怖活動、聲震及輻射
- 6 每一事故的自負金額
- i. 第一部份:家居財物全險
 - * 山泥傾瀉、地陷、颱風或因水浸導致的損失,每一事故自負金額 為HK\$1,000或損失後的10%(以較高者為準)
 - * 其他損失的自負金額為HK\$1,000
- ii. 第二部份: 個人法律責任保障
- * 第三者財物損失的自負金額為HK\$500
- ⅲ. 第三部份:全球性個人財物全險
- ∗ 每─事故的自負金額為HK\$500
- iv. 第四部份:樓宇結構全險
 - * 山泥傾瀉、地陷、颱風或因水浸導致的損失,每一事故自負金額 為HK\$1,000 或損失後的 10%
 - * 其他損失的自負金額為HK\$1,000

Premium Table 保費表

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Section 1 第一部份 Household Contents 家居物品 Gross Floor Area of Your Home (in square feet) 家居建築面積(平方呎) Less than 500少於 500 500 - 700 701 - 850 851 - 1000 1001 - 1500 1501 - 2000 Over 2000或以上	Limit of Liability (HK\$) 最高賠償金額(港幣) 350,000 500,000 750,000 1,000,000 1,000,000 1,000,000 1,000,000	Annual Premium (HK\$) 年費 (港幣) 630 880 1,110 1,250 1,600 2,000 To be advised 모藤	
Section 2 第二部份 Personal Liability 個人法律責任			
Section 3 (Optional) 第三部份(選擇性) Worldwide All Risks Cover for Personal Belongings 全球性個人財物全險	1.5% on Sum Insured 投保額之1.5%		
Section 4 (Optional) 第四部份 (選擇性) Building All Risks 樓宇結構全險	0.085% on Sum Insured 投保額之0.085%		