

## 家 居 保



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



### ING General Insurance Company Limited

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## 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 Kong.

**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** 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 NO EXTRA COST.

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 landslide.

#### 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, landslide 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, landslide 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HK\$5,000
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HK\$50,000
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：

- 以住戶身份佔用家居
- 以業主身份（包括所在大廈公共地方業主）
- 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證件、信用卡或旅遊證件的費用	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。

- 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
- 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
- 居所空置超過60天期間發生之損失
- 外遊超過90天發生之損失
- 戰爭、恐怖活動、聲震及輻射
- 每一事故的自負金額
  - 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
  - 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
  - 第三部份：全球性個人財物全險
    - \* 每一事故的自負金額為HK\$500
  - 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

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）	Limit of Liability (HK\$) 最高賠償金額（港幣）	Annual Premium (HK\$) 年費（港幣）
Less than 500 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 第二部份 Personal Liability 個人法律責任	Free 免費	
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%	