



Super Home Safe  
Insurance Plan



美好家居  
超卓保險計劃





## Super Home Safe Insurance Plan

The comfort you enjoy at your own home may be easily disrupted by unforeseen accidents such as fire, burglary, storm, flood and other calamities. No matter you are an owner or tenant of the property, it will cause you great headache and financial loss to rebuild a home should any accidents occur. Our Super Home Safe Insurance Plan gives you complete peace of mind by protecting all your valuables at home and even more!

### Benefits table

#### Basic coverage

Coverage	Maximum benefits (HK\$)
<b>Owner, tenant, occupier, pet owner and personal legal liability</b> Accidental bodily injury or property damage to third party and legal costs	5,000,000
<b>Free extensions</b>	
Owner's liability in common area of the building of which your home forms part	
<b>Accidental damage to home contents protection*</b>	750,000
Sub-limits:	
• Valuables (such as jewellerys, furs, watches, antiques, etc.)	180,000 in total (20,000/ item)
• Other contents	100,000/ item
<b>Free extensions*</b>	
• Loss or damage of home contents during home removal	750,000 (20,000/ item)
• Loss or damage of home contents during home renovation (renovation period not exceeding 2 months)	100,000
• Loss or damage of home contents that are temporarily removed for repair or cleaning	50,000
• Cost of temporary accommodation following damage to home	50,000 (1,500/ day)
(... cont'd)	

Coverage	Maximum benefits (HK\$)
(cont'd)	
• Removal of debris following accidental damage to home	5,000
• Unauthorized use of credit cards and cash loss due to burglary at home	5,000
• Repair of broken doors and windows due to burglary	5,000
• Deterioration of frozen food following damage to the domestic refrigerator	3,000 (1,500/ incident)
• Burglary harm allowance - if you or your spouse sustains injury caused by burglars at home	5,000
• Loss of personal belongings in office	2,500
<b>Worldwide personal accident protection**</b>	
Accidental death	100,000
<b>Emergency assistance services</b>	
• Plumbing, electrical or locksmith assistance	500/ incident
• Other free referral services such as home nursing care, household appliance repairing, home cleaning and pest control, etc.	

\* The excess under Home Contents Section is the first HK\$250 each and every claim.

\*\* The age limit for insured persons under Worldwide Personal Accident Section is 16 - 64 years old.

### Optional coverage

#### Global protection for your personal possessions

Coverage	Maximum benefits (HK\$)
<b>1. Unspecified personal possessions</b> Sub-limit: This covers the belongings you normally wear and carry, e.g. eyeglasses, pen, camera, portable AV equipment, etc. It is not required to submit any valuation or sales receipt.	As selected  The maximum benefit per item is 5,000 or 20% of the sum insured, whichever is lower.
<b>2. Specified personal possessions</b> Note: This covers any specified personal belongings which are worth more than HK\$5,000. The sum insured can be determined based on the value of the personal belongings. It is required to give the description, sum insured and attach a valuation or sales receipt of each item to be insured. (... cont'd)	As selected

Coverage	Maximum benefits (HK\$)
(cont'd)	
<b>Free extensions</b>	
Sub-limits:	
• Theft of money	2,500
• Unauthorized use of credit card	10,000
• Replacement cost for loss of personal identification document due to theft	3,000

The excess is at least the first HK\$250 each and every claim for the Worldwide Personal Possessions Section.

### Accidental damage to building protection

Coverage	Maximum benefits (HK\$)
<b>Accidental damage to building protection*</b>	Rebuilding cost
<b>Free extensions</b>	
Sub-limits:	
• Landslide and subsidence	Rebuilding cost
• Professional architect consultation fees	5% of rebuilding cost
• Removal of debris following property damage	5% of rebuilding cost

\* The excess under Accidental Damage To Building Section is the first HK\$3,000 each and every claim (except fire, lightning and explosion). The excess under landslide and subsidence extension is the first HK\$10,000 or 10% of adjusted loss each and every claim, whichever is greater.

### Domestic helper protection

Coverage	Maximum benefits (HK\$)
<b>Domestic helper protection</b>	100,000,000
Liabilities under the Employees' Compensation Ordinance and at Common Law	

### Premium table

	Annual premium (HK\$)
<b>Gross area (sq. ft.)</b>	<b>Basic coverage</b>
500 or Under 500	650
501-700	900
701-1,000	1,200
1,001-1,500	1,650
1,501-2,000	1,950
2,001 or above	Individual cases
Global protection for your personal possessions	Individual cases
Accidental damage to building protection	0.13% on sum insured as selected
Domestic helper protection (per head)	300 + levy

## 7-day claims processing guaranteed

Zurich will settle your claims within 7 working days, once we have received all the required documents. Simply follow this simple claims procedure:

- Inform Zurich after the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form along with all necessary documents to Zurich.

#### Notes:

1. The excess under Home Contents Section is the first HK\$250 each and every claim.
2. The excess under Accidental Damage To Building Section is the first HK\$3,000 each and every claim (except fire, lightning and explosion).
3. The excess under landslide and subsidence extension is the first HK\$10,000 or 10% of adjusted loss each and every claim, whichever is greater.
4. The excess under Worldwide Personal Possessions Section is at least the first HK\$250 each and every claim.
5. The age limit for insured persons under Worldwide Personal Accident Section is 16 - 64 years old.

#### Major exclusions of this policy:

Illegal building works; electrical and mechanical breakdown; wear and tear; war; terrorism; radioactive contamination; nuclear; pollution contamination.

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

About  
Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider<sup>1</sup> and a Fortune Global 500 company<sup>2</sup>. The Group achieved business operating profit of over HK\$40 billion in 2008<sup>3</sup>. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's<sup>4</sup>. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

<sup>1</sup> Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2009

<sup>2</sup> In terms of revenue, source: Fortune Global 500, July 2008

<sup>3</sup> Zurich Annual Report 2008

<sup>4</sup> As of 29th June 2009

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## 「美好家居」 超卓保險計劃

一天工作過後，回家是最舒適寫意的事情。但是，您有沒有想過，無論您是物業業主或租客，如果家中發生突發事故，如失火、被竊、颱風、水浸等，要讓您的安樂窩回復原狀，定必要花費不少，令您煩惱不堪。我們的「美好家居」超卓保險計劃，為您的家居財物提供完善的保障，讓您的煩惱一掃而空。

### 保障範圍一覽表

#### 基本保障

保障範圍	最高保障額 (港幣/元)
身為業主、租客、住客或寵物主人及個人法律責任 因疏忽而導致第三者身體受傷或財物損失所招致的法律責任及有關訴訟費用	5,000,000
<b>免費附加保障</b>	
作為業主在大廈公眾地方所發生之意外而須負上之法律責任	
<b>家居財物意外損毀保障*</b>	750,000
個別限額：	
• 貴重財物(例如珠寶首飾、皮草、手錶、古董等)	總額 180,000 (每件 20,000)
• 其他財物	每件 100,000
<b>免費附加保障*</b>	
• 搬遷時家居財物意外保障	750,000 (每件 20,000)
• 裝修期內財物意外保障 (裝修期不超過兩個月)	100,000
• 財物暫時搬離家作維修或清潔期間意外保障 (……續)	50,000

保障範圍	最高保障額 (港幣/元)
(續)	
• 意外後安排臨時居所費用	50,000 (每日 1,500)
• 意外後清理災場費用	5,000
• 因家居爆竊而信用卡被盜用及金錢損失	5,000
• 修理因爆竊而損壞之門、門鎖及窗	5,000
• 雪櫃損壞導致冷藏食物腐壞	3,000 (每次 1,500)
• 投保人或配偶於家中因被爆竊而受傷，可享有現金賠償津貼	5,000
• 個人物品在辦公室損毀	2,500
<b>全球人身意外保障**</b>	
死亡保障	100,000
<b>家居緊急支援服務</b>	
• 水電維修及開鎖服務	每次 500
• 其他免費轉介服務如緊急電召看護、電器維修、家居清潔及滅蟲等	

\* 家居財物意外損毀保障範圍的自負額為每宗賠償的首港幣250元。

\*\* 全球人身意外保障範圍的受保人年齡限於16 - 64歲。

#### 自選保障

##### 全球私人財物保障

保障範圍	最高保障額 (港幣/元)
<b>1. 一般個人財物保障</b>	自選保額
個別限額：	
保障範圍例如眼鏡、金筆、相機或手提影音器材等隨身個人財物，投保時毋須呈交任何估價書或收據。	每件 5,000 或投保額的 20%，以較低者為準。
<b>2. 指定受保財物保障</b>	自選保額
注：凡價值超過港幣 5,000 元的隨身個人財物均可投保；投保額可按財物的價值而釐定，投保時須呈交每項投保財物的名稱、投保額及附上估價書或收據。	
<b>免費附加保障</b>	
個別限額：	
• 因遇劫導致損失金錢	2,500
• 因遇劫導致信用卡被盜用	10,000
• 遇劫後補領個人身份證明文件費用	3,000

全球私人財物保障範圍的自負額為每宗賠償的首港幣250元起。

## 樓宇結構意外損毀保障

保障範圍	最高保障額 (港幣/元)
樓宇結構意外損毀保障*	樓宇重建費用
免費附加保障	
個別限額：	
• 地陷及山泥傾瀉	樓宇重建費用
• 專業建築顧問費用	樓宇重建費用之5%
• 意外後清理災場費用	樓宇重建費用之5%

\* 樓宇結構意外損毀保障範圍的自負額為每宗賠償的首港幣3,000元(火災、閃電及爆炸除外)。地陷及山泥傾瀉附加保障的自負額為每宗賠償的首港幣10,000元或損失額的10%，以較高者為準。

## 家庭僱工保障

保障範圍	最高保障額 (港幣/元)
家庭僱工保障	100,000,000
根據僱員補償條例，僱主須為僱員承擔的法律責任	

## 保費表

建築面積 (平方呎)	每年保費 (港幣/元)
500或少於500	基本保障 650
501 - 700	900
701 - 1,000	1,200
1,001 - 1,500	1,650
1,501 - 2,000	1,950
2,001或以上	個別計算
全球私人財物保障	個別計算
樓宇結構意外損毀保障	保障額的0.13%
家庭僱工保障(每位僱工)	300(另加僱員補償保險徵款)

## 七天特快賠償承諾

若所需文件齊備，蘇黎世可在七個工作天內辦妥賠償事宜。而申報賠償只需以下簡單步驟：

- 事發後盡快以電話、傳真或郵遞通知蘇黎世有關情況。
- 填妥賠償申請表格連同一切所需文件寄回蘇黎世。

### 注意事項：

1. 家居財物意外損毀保障範圍的自負額為每宗賠償的首港幣250元。
2. 樓宇結構意外損毀保障範圍的自負額為每宗賠償的首港幣3,000元(火災、閃電及爆炸除外)。
3. 地陷及山泥傾瀉附加保障的自負額為每宗賠償的首港幣10,000元或損失額的10%，以較高者為準。
4. 全球私人財物保障範圍的自負額為每宗賠償的首港幣250元起。
5. 全球人身意外保障範圍的受保人年齡限於16-64歲。

### 主要不承保事項：

違例僱建、機件故障、自然損耗、戰爭、恐怖活動、核能輻射、污染等。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，蘇黎世保險有限公司保留最終批核權。

## 關於 蘇黎世

蘇黎世保險集團(香港)是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險金融服務集團及財富雜誌《Fortune》全球500大企業<sup>2</sup>。2008年業務經營盈利超過400億港元<sup>3</sup>。集團的財務實力建基於穩健及專注的業務發展策略，財務實力更獲標準普爾給予“AA-”評級<sup>4</sup>。蘇黎世保險集團(香港)致力為個人及各大公司團體客戶提供全面一般保險方案。

<sup>1</sup> 以銷售額、盈利、資產及市值聯合計算。資料來源：2009年4月福布斯雜誌《Forbes》全球2000大企業排行榜

<sup>2</sup> 以收益計算。資料來源：2008年7月財富雜誌全球500大企業排行榜

<sup>3</sup> 2008年度蘇黎世年報

<sup>4</sup> 截至2009年6月29日

### 蘇黎世保險有限公司

(於瑞士註冊成立之公司)

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