



Homeplus Home Contents Insurance Plan

樂居保 家居財物保險計劃





Homeplus Home Contents Insurance Plan

Comprehensive protection that rests your mind

An accidental fire, a burglary, sudden storm or other calamity in your home can induce sizable financial loss. Homeplus Home Contents Insurance Plan provides the insurance protection against all these unpredictable incidents. With Homeplus Home Contents Insurance Plan, you can rest assured your home contents are protected in a way that is easy on the pocket.

Benefits table

Home contents and personal belongings coverage up to HK\$1 million

With widest coverage of perils under this comprehensive plan, you can receive as much as HK\$1,000,000 compensation should any of the following misfortunes cause damage to your home contents and personal belongings on your premises. Compensation is paid on a new for old basis without any depreciation.

- accidental damage to your home contents or personal belongings
- theft
- fire
- explosion
- flood
- storm
- landslide and subsidence
- bursting of water pipes
- earthquake
- malicious damage by unauthorized third party
- damage to landlord's fixtures and fittings such as door, window and floor caused by burglary

Personal accident cover

Coverage	Maximum benefits (HK\$)
Accidental death within 3 months as a direct result of fire or theft in your home	200,000 (50,000/ person)
Subject to the insurance cover of respective policies, any individual insured can enjoy up to a maximum limit of HK\$5,000,000 terrorism cover per life in aggregate of all multiple policies issued by our company and/ or related companies	

Home removal cover

Coverage	Maximum benefits (HK\$)
<ul style="list-style-type: none"> • Damage or loss of contents caused by professional removers on the way to your new home • Damage or loss of contents which are temporarily stored in a furniture depository for up to 7 days 	30,000
<ul style="list-style-type: none"> • Damage or loss of contents temporarily removed from your home for cleaning, repairing or renovation 	30,000

Alternative accommodation cover

Coverage	Maximum benefits (HK\$)
Additional expenses of temporary storage of furniture and alternative accommodation for your family and domestic pets, should your house be inhabitable due to damage by accident	30,000 (1,500/ day)

Legal liability cover

Coverage	Maximum benefits (HK\$)
Owner's, Occupier's and Personal liability <ul style="list-style-type: none"> • Legal liability as owner or occupier of the premises for bodily injury to third party or damage to third party property • Legal liability for bodily injury to third party or damage to their property caused by your pets • Personal liability of you and your family members who accidentally cause bodily injury to others or damage third party property 	5,000,000
Tenant's liability <ul style="list-style-type: none"> • Liability of you and your family members as the tenants who negligently cause any damage to the premises 	5,000,000

Home emergency assistance enquiry services

Coverage
• Overseas telephone medical advice assistance
• Emergency house-call nurse assistance
• Locksmith assistance
• Plumbing assistance
• Electrical assistance
• General repair assistance
• Air-conditioner engineering assistance
• General claims assistance
• Household appliance referral
• Home cleaning referral
• Pest control referral

* The above services are on referral or arrangement basis only, except the locksmith assistance which can be indemnified up to HK\$500 per incident.

Global protection for your personal possessions

Join the Homeplus Home Contents Insurance Plan and you can enjoy a free worldwide coverage of money up to HK\$2,000. Should you want to extend the worldwide protection to your personal belongings and valuables, you can choose from two optional coverage listed below:

Unspecified personal possessions

This covers the belongings you normally wear and carry. The maximum benefit per item is HK\$5,000 or 20% of the sum insured, whichever is lower. It is not required to submit any valuation or sales receipt.

Specified personal possessions

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.

* A free replacement cost of up to HK\$500 for loss of ID cards, credit cards or passport if unspecified personal possessions or specified personal possessions is effected.

At-A-Glance premium table - interest free monthly instalment

Homeplus offers six pre-set plans based on the home floor area

Gross home area (Sq.ft)	Yearly premium (HK\$)
less than 550	960
551 - 750	1,300
751 - 900	1,550
901 - 1,200	1,950
1,201 - 1,500	2,350
1,501 - 2,000	2,850

Premium table for global personal possessions protection

Options	Premium in % of total sum insured of this section
Unspecified personal possessions	1.5%
Specified personal possessions (subject to article limit up to HK\$50,000)	1.25%

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 insured will bear the following excess for every claim: home contents - the first HK\$500 or 10% of each incident of damage, whichever is greater (except damage caused by fire, lightning, explosion or earthquake); home removal - the first HK\$500; worldwide coverage of money - the first HK\$500; unspecified or specified personal possessions - the first HK\$500.
2. Compensation is paid on a new for old basis without any depreciation except clothing and furs.
3. The home emergency assistance enquiry services are on referral or arrangement basis only, except the locksmith assistance which can be indemnified up to HK\$500 per incident.
4. A free replacement cost of up to HK\$500 for loss of ID cards, credit cards or passport if unspecified personal possessions or specified personal possessions is effected.

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



Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 500 company². The Group achieved business operating profit of over HK\$40 billion in 2008³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

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

² In terms of revenue, source: Fortune Global 500, July 2008

³ Zurich Annual Report 2008

⁴ As of 29th June 2009

Zurich Insurance Company Limited
(a company incorporated in Switzerland)
24-27/F, One Island East,
18 Westlands Road, Island East, Hong Kong
Telephone: (852) 2968 2288
Fax: (852) 2968 0639
<http://www.zurich.com.hk>



「樂居保」 家居財物保險計劃

家居保障倍輕鬆 全家生活樂融融

一次火警，一回賊劫，一場暴雨，足以令人損失不菲，「樂居保」家居財物保險計劃特為保障此類防不勝防的意外而設，閣下所費無幾，便可為府上各種家居財物提供周詳保障，從此安枕無憂，樂也融融。

保障範圍一覽表

家居及個人財物保障 總額高達港幣 1,000,000 元

「樂居保」家居財物保險計劃所承保之風險範圍特別廣泛，若家居財物因意外事故損毀，最高保障總額可達港幣 1,000,000 元，賠償時更以新貨價為準，毋須扣除折舊。

- 財物在居所內意外損毀
- 山泥傾瀉及地陷
- 被竊
- 鹹淡水管爆裂
- 失火
- 地震
- 爆炸
- 未經許可的第三者惡意破壞
- 水浸
- 家居結構如門、窗、地板等因賊劫而受損
- 暴風雨

人身意外保障

保障範圍	最高保障額 (港幣/元)
投保人或同住家人在家中因火災或盜竊而不幸遇害導致三個月內身亡	200,000 (每人50,000)
根據有關保單條款，任何受保人如在蘇黎世保險有限公司及/或與我們有關連的公司受保多張保單，我們對該保單內因恐怖活動而引致的人身意外保障的總賠償額為每人最高港幣5,000,000元	

搬遷期間意外保障

保障範圍	最高保障額 (港幣/元)
<ul style="list-style-type: none"> • 由專業搬運公司承運往新居途中因意外而受損或遺失 • 財物在暫時寄放於傢俬倉庫七天期間，意外損毀或遺失 	30,000
<ul style="list-style-type: none"> • 家居財物因清潔、維修、翻新等情況暫時搬離居所，期間意外損毀或遺失 	30,000

意外臨時居所保障

保障範圍	最高保障額 (港幣/元)
因居所意外損毀，不宜居住，而需暫居他處，投保人及同住家人另覓居所的額外費用，並包括傢具及寵物寄存費用	30,000 (每天1,500)

法律責任保障

保障範圍	最高保障額 (港幣/元)
身為業主、住戶及個人法律責任 <ul style="list-style-type: none"> • 身為業主或住戶者因意外導致他人身體受傷或財物損壞的法律責任 • 投保人的寵物咬傷他人或破壞他人財物的法律責任 • 投保人及家中成員因意外導致他人身體受傷或財物損壞的法律責任 	5,000,000
租客法律責任 <ul style="list-style-type: none"> • 投保人身為租客對樓宇造成損壞的法律責任 	5,000,000

家居緊急援助諮詢熱線服務

保障範圍
• 海外醫療電話諮詢
• 緊急上門護理服務
• 鑰匙匠安排
• 水喉匠安排
• 電工安排
• 一般家居維修安排
• 冷氣技工安排
• 24小時索償熱線
• 家庭電器維修
• 家居清潔服務
• 滅蟲服務

* 本公司只承擔每次鑰匙匠開鎖的港幣500元費用，其餘的服務只限於諮詢及轉介安排。

全球性私人財物保障 通行世界樂悠悠

閣下投保「樂居保」家居財物保險計劃，便可自動免費獲得港幣2,000元的全球性金錢保障，如須將全球性保障伸展至其他財物或貴重物品，閣下可選擇以下兩項附加保障：

一般個人財物保障

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，最高賠償額為每件港幣5,000元或投保額的20%，以較低者為準。投保時毋須呈交任何估價書或收據。

指定受保財物保障

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，投保時需呈交每項投保財物的名稱、投保額及附上估價書或收據。

* 凡投保以上任何一項附加保障，均可免費獲得因損失身份証、信用卡或護照需補領之費用，最高賠償達港幣500元。

保費一目了然

「樂居保」按家居面積預設的六款保障計劃

住所建築面積 (平方呎)	每年保費 (港幣/元)
少於 550	960
551 - 750	1,300
751 - 900	1,550
901 - 1,200	1,950
1,201 - 1,500	2,350
1,501 - 2,000	2,850

「全球性私人財物保障」保費表

保障類別	保費以投保額的百分比計算
一般個人財物	1.5%
指定受保財物 (按每件財物最高價值港幣50,000元為限)	1.25%

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. 每次賠償的自負費用為：家居及個人財物首港幣500元或每宗損毀的10%，以較高者為準(火災、閃電、爆炸或地震所引致的損失除外)；搬遷期間財物損失首港幣500元；全球性金錢保障首港幣500元；一般或指定個人財物損失首港幣500元。
2. 除衣物及皮草外，損毀物件以新貨價作為賠償，無須扣除折舊。
3. 蘇黎世只承擔每次鑰匙匠開鎖費用最高港幣500元，其餘的家居緊急援助諮詢熱線服務只限於諮詢及轉介安排。
4. 凡投保一般個人財物保障或指定受保財物保障，均可免費獲得因損失身份証、信用卡或護照需補領之費用，最高賠償達港幣500元。

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及細則將詳列於保單之內，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¹及財富雜誌《Fortune》全球500大企業²。2008年業務經營盈利超過400億港元³。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⁴。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。

¹ 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

² 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

³ 2008年度蘇黎世年報

⁴ 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)
香港港島東華蘭路18號港島東中心24-27樓
電話：(852) 2968 2288
傳真：(852) 2968 0639
<http://www.zurich.com.hk>


ZURICH[®]
蘇黎世

「樂居保」家居財物保險計劃投保表格

查詢電話 Enquiry no.: (852) 2903 9391 傳真 Fax: (852) 2968 0639

請以英文正楷大寫填報 Please complete in BLOCK LETTERS.

請✓適用方格及*刪去不適用者

Please tick the appropriate box and * delete whichever is inappropriate.

投保人資料 Proposer information

先生/太太/女士* 姓 名 別名
Mr./Mrs./Ms.* Surname First name Other name

香港身份證/護照號碼* 職業
HKID card/ passport no.* Occupation

電郵地址 日間聯絡電話
E-mail address Day time tel. no.

手提電話號碼 晚間聯絡電話
Mobile phone no. Night time tel. no.

投保地址 室/單位* 樓 座 大廈
Risk address Flat/Rm.* Floor Block Building

屋苑名稱/街名及門牌/地段*
Estate name/ no. & street name/ lot no.*

地區 香港/九龍/新界* 樓齡
District HK/ KLN/ NT* Building Age

通訊地址 室/單位* 樓 座 大廈
Correspondence address Flat/Rm.* Floor Block Building

屋苑名稱/街名及門牌/地段*
Estate name/ no. & street name/ lot no.*

地區 香港/九龍/新界*
District HK/ KLN/ NT*

閣下於投保此類個人財物保障計劃時曾否被拒絕? 是 否
Have you ever had any personal property insurance refused? Yes No

閣下於過往十二個月內曾否申請個人財物保障賠償? 是 否
Have you made any claims under personal property insurance within the past 12 months? Yes No

如✓「是」者，請詳細說明於下：
If you have ticked "Yes", please give details below:

保費表 Premium table

本人住所之建築面積 (平方呎) My gross home area (sq. ft)	每年保費 (港幣/元) Yearly premium (HK\$)
<input type="checkbox"/> 少於 less than 550	960
<input type="checkbox"/> 551 - 750	1,300
<input type="checkbox"/> 751 - 900	1,550
<input type="checkbox"/> 901 - 1,200	1,950
<input type="checkbox"/> 1,201 - 1,500	2,350
<input type="checkbox"/> 1,501 - 2,000	2,850

本人欲投保全球性私人財物保障 I would like to enrol in the global personal possessions protection

保障類別 Options	保費以投保額之百分比計算 Premium in % of total sum insured of this section	投保額 (港幣/元) Sum insured (HK\$)	每年保費 (港幣/元) Yearly premium (HK\$)
一般個人財物 Unspecified personal possessions	1.5%		
指定受保財物* (按每件財物最高價值港幣 50,000 元為限) Specified personal possessions* (subject to article limit up to HK\$50,000)	1.25%		
每年保費總額 Total yearly premium			

*閣下若投保指定受保財物保障，請另加紙填寫每項受保財物的名稱及投保額，並附上任何價值超過港幣五千元的項目之估價單或收據。
If you insure under specified personal possessions protection, please describe each insured item and its sum insured on a separate sheet, and attach a valuation or sales receipt for any item worth more than HK\$5,000.

保障生效日期 日 月 年
Effective date of insurance D M Y

Homeplus Home Contents Insurance Plan Enrolment Form

保費支付辦法 Premium payment

以下列方法繳付 Paid by:

現金 Cash 支票 Cheque[†] 信用卡 Credit Card^{††}

[†] (劃線支票抬頭請寫「蘇黎世保險有限公司」) Crossed cheque payable to "Zurich Insurance Company Limited".

^{††} (請填寫信用卡付款指示 Please fill in credit card details and sign below.)

本人授權蘇黎世保險有限公司從本人下述之信用卡賬戶按月/按年*支付「樂居保」家居財物保險計劃之保費，包括本人同意續保「樂居保」家居財物保險計劃後的各期保費，直至本人有進一步書面通知取消。

I hereby authorize Zurich Insurance Company Limited to charge my credit card account below for the Homeplus Home Contents Insurance Plan on a monthly/ yearly* basis, including payment for the subsequent years upon my acceptance on renewal of the Homeplus Home Contents Insurance Plan until further written notice from me.

持卡人姓名
Cardholder's name

持卡人香港身份證號碼 與投保人關係
Cardholder's HKID card no. Relationship with proposer

信用卡號碼 信用卡有效期至
Credit card no. Credit card expiry date

月 年
M Y

VISA MasterCard American Express Diners Club International

持卡人簽名 日期
Cardholder's signature Date

聲明 Declaration

- 本人現投保蘇黎世「樂居保」家居財物保險計劃(「此計劃」)。本人謹此聲明本人的住宅是用磚石或石屋建成，並蓋有石屋屋頂，於過往十二個月內並未向申請同類個人家居賠償，亦未有申請任何個人家居賠償，亦未曾於投保同類個人家居保障計劃時被拒絕。本人聲明本人/本人的家庭成員並無任何身體殘廢或缺陷。
- 本人特此聲明此投保表格的資料乃根據本人所知及所信為確實及完全而填報，屬實無訛。本人明白本人與蘇黎世保險有限公司(「貴公司」)的保險合約將以此投保表格及聲明訂立。
- 本人明白本人如對此計劃保費條款未盡滿意，可於收到保單後 14 天內退回保單，所繳之保費將獲原銀奉還。
- 本人明白所有條件及細則概以此計劃保單為準。
- 本人明白貴公司收集或持有的資料，不論以任何方式獲取，均可供貴公司使用或向在香港境內或境外之任何人或機構披露作以下用途：(1) 評核此項申請。(2) 辦理直接付款授權書或信用卡付款。(3) 提供貴公司及關連機構的推廣資料。(4) 處理保險的索償或有關之分析。
- 本人明白可向貴公司之個人資料科主任提出查詢及要求更改有關本人的任何個人資料，地址為香港島東華中心 19 號香港島東中心 24-27 樓。

- I hereby apply for Zurich Homeplus Home Contents Insurance Plan ("this Plan"). I declare that my home is built of bricks, stone or concrete and roofed with concrete. I have not made any claims under this kind of home insurance within the past 12 months and have never had my home insurance refused. I further declare that I/my family members am/are free from any physical impairment or deformity.
- I declare that to the best of my knowledge and belief the information on this enrolment form is true and complete in every respect. I understand that this enrolment form and declaration will form the basis of the contract between me and Zurich Insurance Company Limited ("the Company").
- I understand that if I am not completely satisfied with the policy of this Plan, I can return it to the Company within 14 days upon receipt and any premium charged during this period will be refunded in full.
- I understand that I shall refer to the policy of this Plan for details of the insurance coverage, exclusion clauses and terms and conditions.
- I understand that all the personal information collected or held by the Company, howsoever obtained, may be used or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (1) to assess and service this application (2) to authorize direct debit payment or credit card payment (3) to provide marketing material of the Company or its associated companies and (4) to conduct insurance claims or analysis.
- I understand that I may contact the Company's Personal Data Privacy Officer at 24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong for any request to access to and/or correct my personal information held by the Company.

此保險申請須待貴公司審核，接納保費及繳完保費後才能生效。
This insurance application will not be in force until it has been accepted by the Company and the premium has been paid.

投保人簽署 Signature of proposer 日期 Date

特許保險代理/經紀 Authorized agent/broker


ZURICH[®]
蘇黎世