

保費表

單位面積 (平方呎) ⁷		每年保費 (港元)			
		標準保障	自選保障		
建築面積	實用面積		樓宇	全球個人物品保障	私人藝術品保障
500或以下	400或以下	750	500	個別計算	
501-700	401-560	900	630		
701-1,000	561-800	1,200	1,020		
1,001-1,500	801-1,200	1,500	1,530		
1,501-2,000	1,201-1,600	1,950	2,040		
2,001-2,500	1,601-2,000	2,350	2,500		
2,501-3,000	2,001-2,400	2,800	3,050		
3,001-3,500	2,401-2,800	3,300	3,600		
3,501或以上	2,801或以上	3,900	4,080		

⁷ 客戶可自行選擇以建築或實用面積作為計算保費的方式。

主要不承保事項：

無法解釋的損失、連例僱建、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分，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，如有任何差異，均以保單內之條款細則為準。蘇黎世保險有限公司對所有事項保留最終批核及決定權。(如中文譯本與英文有任何歧異，均以英文本為準。)蘇黎世保險有限公司為本保險計劃之承保人，全面負責一切保障及賠償事宜。

關於蘇黎世

蘇黎世保險(香港)是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為五大保險公司之一*。

蘇黎世保險集團(蘇黎世)是一家全球領先的多險種保險公司，為全球及本地市場的客戶提供服務。蘇黎世現有僱員約55,000名，為客戶提供各種財產及意外保險和人壽保險產品及服務。公司客戶包括遍及215多個國家和地區的個人、大中小型企業及跨國公司。集團總部設立在瑞士蘇黎世，公司成立於1872年。蘇黎世的控股公司蘇黎世保險集團公司(ZURN)在瑞士證券交易所(SIX Swiss Exchange)上市，具有在OTCQX場外交易的一級美國存託憑證計劃(ZURVY)。請瀏覽 www.zurich.com 了解有關蘇黎世的更多資訊。

*來源：保險業監管局，按毛保費計算，2018年。

蘇黎世保險有限公司
(於瑞士註冊成立之有限公司)
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ZHIM-001-04-2020C



在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。



自選家居保險計劃 住戶保險



Sun Flower Insurance Brokers Limited
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Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com
Thank you for considering Sun Flower to be one of your selected intermediaries.
We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

自選家居保險計劃 - 住戶保險為您的家人甚至同居伴侶提供多方面保障，特設**自訂計劃**讓您按需要選擇個別保障限額，更具彈性。

自選家居保險計劃 – 住戶保險為您及您的住戶成員提供以下保障：



關顧您的個人責任

日常生活其實潛藏不同法律責任的風險，例如爆水喉令大廈公共設施損毀或煮食疏忽引致火警等，後果難以估計，而且可大可小！

- ☑ **法律責任保障高達 10,000,000 港元，涵蓋範圍廣闊。** (包括個人全球責任以及作為業主、佔用人、寵物主人、租客的责任，及業主就公用地方承擔的責任)



關顧您的生活態度

計劃設有多項免費的額外保障，以迎合的不同生活態度。

- ☑ 在每年最高保障額內，不限索償次數¹
- ☑ **全球保障**
 - 手提電話、筆記型電腦、平板電腦的維修費用
 - 保障因遺失個人財物 (例如設有付款程式的手提電話) 導致信用卡被盜用的損失
 - 金錢失竊及個人證件補領費用
- ☑ **家居保障**
 - 臨時居所及膳食費用
 - 風水顧問
 - 室外家居財物
- 🚫 **24 小時緊急家居支援服務提供免找數時段，讓您享受無憂的保障體驗**
- ☑ **寵物有關保障**
 - 寵物臨時居所
 - 寵物主人責任保障



多元及富彈性的保障

您可按個別需要附加保障項目，更可自訂保障額。



- ☑ 可自訂家居財物、法律責任保障等的保障額²
- ☑ 附設多元化增值自選保障項目供您選擇：
 - 樓宇保障
 - 全球個人財物保障
 - 私人藝術品保障

¹ 電子通訊產品 / 筆記型電腦 / 平板電腦之維修費用保障除外。

² 您可從預設保障額選擇您所需的限額。

保障表

保障範圍		最高保障額 (港元)	
		標準計劃	自訂計劃 ³
標準保障			
第一節 – 法律責任		每年保額 10,000,000	自訂限額
包括個人全球責任，以及作為業主、佔用人、寵物主人、租客的责任，及業主就公用地方承擔的責任			
第二節 – 家居財物⁴		每年保額	自訂限額
總保障額			
建築面積 (平方呎)	實用面積 (平方呎)		
700 或以下	560 或以下	750,000	
701 至 1,500	561 至 1,200	1,000,000	
1,501 或以上	1,201 或以上	1,250,000	
A) 基本保障		每組 100,000	自訂限額
- 家居財物			
- 個人物品		每組 20,000	
- 郵票、錢幣或徽章收藏集		每組 5,000	
- 酒類		每件 5,000	自訂限額
- 貴重物品		每組 20,000	
		(每年 250,000)	(自訂每年限額)
B) 額外保障			
您的家庭保障			
- 消防員造成的損壞		視乎總保障額	
- 清理碎礫		每次意外 20,000	
- 冷藏食物變壞		每次意外 5,000	
- 室外家居財物保障		每次意外 50,000	自訂限額
		(每件 2,500)	
- 盜竊 / 搶劫受傷津貼		每次意外 5,000	
- 暫時搬遷		每次意外 50,000	
- 搬遷新居		每次意外 100,000	
- 室內裝修		每次意外 100,000	
臨時居所保障			
- 臨時居所費用總額		每次意外 60,000	自訂限額 ⁵
• 臨時居所費用 (每天限額)		3,000	
• 膳食費用 (每天限額)		600	
• 寵物臨時居所費用 (每天限額)		3,000	
- 風水顧問費用		每次意外 3,000	

³ 只適用於網上申請，而您可從預設保障額選擇您所需的限額。

⁴ 多層大廈及樓齡 40 年或以下之居所，家居財物保障範圍的標準自負額為零。

⁵ 個別分項的每天限額將按所選之臨時居所費用總額而定。

保障範圍		最高保障額 (港元)	
		標準計劃	自訂計劃 ³
您的全球保障			
- 未經授權使用信用卡		每次意外 20,000	
- 金錢失竊		每次意外 5,000	
- 補領個人證件		每次意外 5,000	
- 電子通訊產品 / 筆記型電腦 / 平板電腦之維修費用保障 (每一保單年度最多兩次保障)		每部手機 2,500 每部筆記型 / 平板電腦 5,000	
第三節 – 意外身故		每年保額 100,000	
第四節 – 緊急援助服務			
24 小時緊急家居支援服務			
- 電力維修、水喉匠、鎖匠		免找數方案	
- 其他		提供轉介服務	
自選保障			
第五節 – 樓宇⁶		以重建費用計算	
樓宇的意外損毀			
樓宇的意外保障			
- 清理碎礫		每次重建費用之 5%	
- 建築師及測量師費用		每次重建費用之 5%	
第六節 – 全球個人物品保障		自訂投保額	
非指定物件		(每組 5,000)	
指定物件		自訂投保額	
第七節 – 私人藝術品保障		自訂投保額	

⁶ 樓宇附加保障的山泥傾瀉及地陷事故之標準自負額為每宗賠償的首 10,000 港元或經評定損失金額的 10%，以較高者為準。

24 小時緊急家居支援服務 – 免找數方案

	基本時段	非基本時段
標準地區	免找數	800 港元附加費
偏遠地區	800 港元附加費	1,200 港元附加費

24 小時緊急家居支援服務必須由蘇黎世保險有限公司指定服務供應商提供；只適用於每宗意外的首次上門檢查及維修 (不包括物料費用)，並視乎實際服務供應情況。

基本時段：以工程人員到達時間為準：星期一至日上午 9 時至下午 9 時，公眾假期除外
標準地區：香港島、九龍、新界及東涌
偏遠地區：離島 (東涌除外) 及限制地區 (包括米埔、邊境禁區的檢查站、管制站及村落)



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Premium table

Floor area (Sq Ft) ⁷		Annual premium (HKD)			
Gross floor area	Saleable area	Basic coverage	Optional coverage		
			Building	Worldwide Personal Possessions	Personal Fine Art Collection
500 or below	400 or below	750	500	Individual considerations	
501-700	401-560	900	630		
701-1,000	561-800	1,200	1,020		
1,001-1,500	801-1,200	1,500	1,530		
1,501-2,000	1,201-1,600	1,950	2,040		
2,001-2,500	1,601-2,000	2,350	2,500		
2,501-3,000	2,001-2,400	2,800	3,050		
3,001-3,500	2,401-2,800	3,300	3,600		
3,501 or above	2,801 or above	3,900	4,080		

⁷ Customer can choose either gross floor area or saleable area as the basis for calculation of premium.

Major exclusions :

Unexplained loss, illegal building works; electrical and mechanical breakdown; wear and tear; war; terrorism; radioactive contamination; pollution and contamination, etc.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters. (In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.) Zurich Insurance Company Ltd is the insurance underwriter of this plan and is solely responsible for all coverage and compensation.

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depository Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

* Source: Insurance Authority, based on gross premiums, 2018.

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HomeChoice Insurance Plan Householder Insurance



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HomeChoice Insurance Plan - Householder Insurance

provides your family and even your domestic partner with multiple protection. With **DIY plan**, we offer you flexibility to set the sum insured according to your needs.

With **HomeChoice Insurance Plan - Householder Insurance**, you and your household members can enjoy the following protection:



Liability care

Different legal liabilities (such as damage of public facilities due to bursting of water pipe or fire due to negligence while cooking) exist in daily life and consequences are unpredictable and can be very serious!

- ✓ **Legal Liability coverage up to HKD 10,000,000 with extensive covers.** (Including worldwide personal liability and liability as a home owner, an occupier, a pets owner, a tenant and the home owner's liability in common area)



Lifestyle care

There are a number of free extended benefits to cater to your different lifestyles.

- ✓ Unlimited number of claims within the maximum annual coverage¹
- ✓ Worldwide protection
 - Repair cost for mobile phone, laptop or tablet computers
 - Cover loss incurred by unauthorized use of credit cards due to any loss of personal property (such as mobile phone with payment app installed)
 - Loss of money and replacement of personal documents
- ✓ Home protection
 - Alternative accommodation and meal allowance
 - Feng Shui consultation
 - Outdoor property
- ✓ **Hassle-free cashless approach for 24-hour Emergency Home Assistance Service**
- ✓ Pets related protection
 - Pets alternative accommodation
 - Pets owner's liability



All-round and flexible insurance

You can take your pick of additional coverages and set your desired sum insured according to your own needs.



You can customize the sum insured of home contents, legal liability coverage, etc.²

- ✓ A variety of value-added optional coverages at your choice:
 - Building
 - Worldwide personal possessions
 - Personal fine art collection

¹ Excluding repair cost for electronic communication products/laptop/tablet computers.
² You can select your preferred sum insured from the preset amount.

Table of benefits

Coverage	Maximum amount (HKD)	
	Standard plan	DIY plan ³
Basic coverage		
Section 1 – Legal Liability	Annual coverage 10,000,000	at your choice
Including worldwide personal liability and liability as a home owner, an occupier, a pets owner, a tenant and the home owner's liability in common area		
Section 2 – Home Contents⁴	Annual coverage	at your choice
Maximum coverage		
Gross floor area (sq. ft.)	Saleable floor area (sq. ft.)	
700 or below	560 or below	750,000
701 to 1,500	561 to 1,200	1,000,000
1,501 or above	1,201 or above	1,250,000
A) Core benefits		
– Home contents	100,000/set	at your choice
– Personal belongings	20,000/set	
– Stamps, coins or medals collection	5,000/set	
– Wine	5,000/item	at your choice
– Valuables	20,000/set	
	(250,000/year)	(Annual coverage at your choice)
B) Extended benefits		
Your home protection		
– Damage by firemen	As per maximum coverage	
– Debris removal	20,000/accident	
– Deterioration of frozen food	5,000/accident	
– Outdoor property	50,000/accident	at your choice ⁵
	(2,500/item)	
– Burglary/Robbery harm allowance	5,000/accident	
– Temporary removal	50,000/accident	
– Moving to a new home	100,000/accident	
– Interior decoration period	100,000/accident	
Alternative accommodation		
– Alternative accommodation total amount	60,000/accident	at your choice ⁴
• Alternative accommodation (daily limit)	3,000	
• Meal allowance (daily limit)	600	
• Alternative accommodation for pets (daily limit)	3,000	
– Feng Shui consultation	3,000/accident	

³ Applicable to online enrollment only and you can select your preferred sum insured from the preset amount.

⁴ For a residence situated in a multistorey building which is aged at 40 years or below, the standard policy excess under Home Contents section is Nil.

⁵ Daily limits of sub items will vary according to the selected total amount for alternative accommodation.

Coverage	Maximum amount (HKD)	
	Standard plan	DIY plan ³
Your worldwide protection		
– Unauthorized use of credit cards	20,000/accident	
– Loss of money	5,000/accident	
– Replacement of personal documents	5,000/accident	
– Repair cost for electronic communication products/laptop or tablet computers (maximum 2 reimbursements per policy year)	2,500 per phone 5,000 per laptop/tablet computer	
Section 3 – Accidental Death	Annual coverage 100,000	
Section 4 – Emergency Assistance Benefits		
24-hour Emergency Home Assistance Service	Hassle-free cashless approach	
– Electrical, plumbing, locksmith assistances	Referral service only	
– Others		
Optional coverage		
Section 5 – Building⁶		
Accidental damage to the building	Based on rebuilding cost	
Extended benefits		
– Debris removal	5% of rebuilding cost/accident	
– Architects' and surveyors' fee	5% of rebuilding cost/accident	
Section 6 – Worldwide Personal Possessions		
Unspecified items	Sum insured at your choice (5,000/set)	
Specified items	Sum insured at your choice	
Section 7 – Personal Fine Art Collection	Sum insured at your choice	

⁶ The standard policy excess applicable to landslide and subsidence under Building section is the first HKD 10,000 or 10% of adjusted loss for each and every claim, whichever is the greater.

24-hour Emergency Home Assistance Service – Hassle-free cashless approach

	Standard hours	Non-standard Hours
Standard area	Cashless	HKD 800 surcharge
Remote area	HKD 800 surcharge	HKD 1,200 surcharge

24-hour Emergency Home Assistance Service must be rendered by the service provider nominated by Zurich Insurance Company Ltd. The service is only applicable to the first site inspection and repair (not including any material costs) and is subject to service availability.

Standard hours: Technician arrival time: 9 a.m. to 9 p.m., Monday to Sunday except public holidays

Standard area: Hong Kong Island, Kowloon, New Territories and Tung Chung

Remote area: Outlying islands except Tung Chung and restricted areas (including Mai Po, boundary control points and villages of the Frontier Closed Area, etc.)



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