

# HOMEGUARD 家居樂

OCCUPIER COVER  
自住物業保險計劃



® Sun Flower Insurance Brokers Limited

Placing through Sun Flower Insurance Agency Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk [www.sunflowerVIP.com](http://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.



## HOMEGUARD - OCCUPIER COVER

With HomeGuard Occupier Cover - our comprehensive home insurance plan, your sweet home will be well protected, especially those with valuable items that are important to you and your family.

### NO MATTER WHETHER YOU ARE A TENANT OR AN OWNER, YOUR HOME PROTECTION IS ALWAYS THERE

- ✓ Household contents sum insured of up to HK\$1,000,000
- ✓ Owner, Tenant, Occupier and Personal Liability of up to HK\$10,000,000
- ✓ Tailor-made cover while you are moving home or while your home is under renovation
- ✓ Optional Building All Risks Insurance for self-owned mortgaged property
- ✓ 24-hour emergency hotline services for free referral assistance
- ✓ Wide range of additional and optional cover is available

### EXCLUSIVE RENEWAL DISCOUNT FOR YOU

- ✓ Privileged no claim discount at 5% each year up to maximum 20%



Cover / Benefits	Maximum Limits (HK\$)	
	Plan I	Plan II
<b>Basic Cover</b>		
<b>Household Contents</b> Accidental damage due to explosion, fire, burst of water pipe, theft, malicious damage, flood, typhoon, landslide, subsidence and other accidental damage to your household content	600,000 / year 30,000 / article Excess: 500 / event	1,000,000 / year 60,000 / article Excess: 500 / event
Sub-limits: Valuables within your home (such as jewellery, antiques and works of art)	150,000 / year 10,000 / article	200,000 / year 12,000 / article
<b>Free Additional Cover</b>		
<b>Alternative Accommodation</b> Temporary accommodation expenses if your home is made uninhabitable after accident	50,000 / year 1,500 / day	75,000 / year 1,500 / day
<b>Death and Permanent Total Disablement</b> Death or Permanent Total Disablement sustained as a result of fire, theft or attempted theft within your home	100,000 / year	100,000 / year
<b>Burglary / Robbery Injury</b> Medical expenses caused by burglary or robbery whilst at home (subject to a sick leave period of not less than 3 consecutive days and approved by a registered doctor)	5,000 / year	5,000 / year
<b>Damaged Locks / Windows</b> Costs incurred for replacement and installation of windows, external door and front metal gate locks damaged due to burglary or attempted theft	2,000 / year	3,000 / year
<b>Frozen Food</b> Damage to food in a domestic freezer or refrigerator caused by a rise or fall in temperature or contamination from refrigerator or refrigerant fumes (The refrigerator must be less than 5 years old)	2,000 / year 1,000 / event	3,000 / year 1,000 / event
<b>Personal Effects and Valuables</b> Accidental damage to personal effects owned, used or worn and carried by you in everyday life worldwide, excluding all portable telecommunication equipment and laptop computer	5,000 / year 2,500 / article	10,000 / year 5,000 / article
<b>Personal Money, Credit Card and Personal Identification Documents</b> • Loss of personal money and unauthorised use of your credit card in the event of theft or robbery within your home • Worldwide cover for costs of replacing lost Hong Kong Permanent Identity Card, passport and credit card (Loss must be reported to the local police authority within 24 hours of discovery of loss)	2,500 / year 1,000 / event	3,000 / year 1,500 / event
<b>Temporary Removal</b> Accidental damage to household contents temporarily removed elsewhere in Hong Kong for the purpose of profession	50,000 / year 30,000 / article	70,000 / year 30,000 / article



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Cover / Benefits	Maximum Limits (HK\$)	
	Plan I	Plan II
<b>Free Additional Cover</b>		
<b>Domestic Helper's Effects</b> Accidental damage to your domestic helper's personal effects in your home	10,000 / year 2,500 / article	10,000 / year 2,500 / article
<b>Owner, Tenant, Occupier and Personal Liability</b> Protects you, your family members living with you and your domestic helper working for you from legal liability in respect to third party's bodily injury or property damage resulting from your negligence subject to Hong Kong SAR jurisdiction	5,000,000 / year	10,000,000 / year
<b>Home Renovation</b> Accidental damage to your household contents during interior decoration/ refurbishment period for minor contract with value up to \$100,000	100,000 / year	200,000 / year
<b>Home Assistance</b> 24-Hour Home Assistance Hotline Service to assist you in case of an emergency including: • Electrical Assistance / Plumbing assistance • Housecall / Dental referral • Baby-sitting / Nursing assistance • Hotel room accommodation referral • Locksmith assistance	Advisory & referral service only  For Locksmith Assistance: 300 / event	Advisory & referral service only  For Locksmith Assistance: 300 / event
<b>Household Removal</b> Accidental damage to your household contents in the course of removal between your current home and new permanent home within Hong Kong by professional remover	20,000 / year 2,000 / article Excess: 1,000 / event	50,000 / year 5,000 / article Excess: 1,000 / event
<b>Removal of Debris</b> Cost of removal of debris when your household contents are accidentally damaged / destroyed	5,000 / year	5,000 / year
<b>New Home Protection</b> Accidental damage to your household contents at new home for 1 month from the beginning of the lease or the date you move to the new home, whichever is earlier	50,000 / year Excess: 1,000 / event	100,000 / year Excess: 1,000 / event

Cover / Benefits	Maximum Limits (HK\$)	
	Plan I	Plan II
<b>Optional Cover*</b>		
<b>Worldwide Personal Possessions</b> Cover you anytime for theft, loss or damage to your personal effects and valuables anywhere in the world up to the amount you have insured	<ul style="list-style-type: none"> <li>• Sum Insured as selected</li> <li>• Premium Rate: 1.65%</li> <li>• Minimum Excess: 350 / event</li> </ul>	
<b>Domestic Helper Insurance</b> Protect your liabilities as an employer to your domestic helper against accidents and injuries that arise from work under the Employees' Compensation Ordinance and Common Law	Premium per domestic helper: \$221	
<b>Upgrade Owner, Tenant, Occupier and Personal Liability Cover</b> Increase limit of liability to \$10,000,000	Premium: \$300	Free upgrade
<b>Building All Risks</b> Accidental damage to structure of your home due to explosion, fire, burst of water pipe, theft, malicious damage, flood, typhoon, landslide, subsidence and other accidental damage	<ul style="list-style-type: none"> <li>• Sum Insured on re-building cost</li> <li>• Premium Rate: 0.1%</li> <li>• Minimum premium \$400</li> </ul>	

\* All optional cover is not eligible for no claim discount.

Age of building	Water Damage excess per event (HK\$)
30 or below	800 or 10% of loss, whichever is greater
Between 31 to 40	5,000 or 10% of loss, whichever is greater
Between 41 to 50	10,000 or 10% of loss, whichever is greater

#### Major Exclusions:

War, terrorism, existing and deliberate damage, unauthorised building work or illegal structure, water seepage (except damaged by water from burst pipe or rain through openings made in the fabric of the building by the direct force of typhoon or windstorm) and theft or water damage after your home has been unoccupied for 30 consecutive days.

*HomeGuard – Occupier Cover Annual Premium (HK\$)		
Gross Floor Area of Your Home (ft <sup>2</sup> )	Plan 1	Plan 2
500 or below	730	1,090
501-700	990	1,390
701-1,000	1,280	1,790
1,001-1,500	1,610	2,260
1,501-2,000	1,995	2,750

\*Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> or contact: (852) 2968 1636.

- Minimum Premium of Annual Policy is \$500.
- Subject to separate quotation for the gross floor area of your home over 2,000 square feet



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## 家居樂 - 自住物業保險計劃

由您一手建立的家，您自然會好好珍惜，更希望家中所有財物受到周全保障。我們的家居樂 - 自住物業保險計劃正是為照顧您的需要而設，務求令您的家庭生活更添保障，成為一個真正的安樂窩。

無論買樓自住或租住單位，  
您的居所均享周全保障

- ✓ 家居財物保障高達港幣1,000,000元
- ✓ 業主，租客，佔用人及個人法律責任保障高達港幣10,000,000元
- ✓ 全面照顧您搬遷或裝修期間的家居財物保障需要
- ✓ 若您的樓宇為按揭物業，更可自選樓宇結構「全險」保障
- ✓ 特設24小時支援熱線，妥善安排及轉介各項服務
- ✓ 增設多項附加及自選保障，照顧您的不同需要

續保優惠

- ✓ 尊享無索償折扣，如一年內沒有索償，於續保時即可獲得5%折扣，最高遞增至20%折扣



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保障項目/保障範圍	最高賠償限額 (港幣/元)	
	計劃 I	計劃 II
<b>基本保障</b>		
<b>家居財物保障</b> 家居財物因意外包括因爆炸、火災、爆水管、盜竊、惡意破壞、水浸、颱風、山泥傾瀉、下陷及其他意外而導致的損失或損毀	600,000 / 年 30,000 / 項目 自負額: 500 / 次	1,000,000 / 年 60,000 / 項目 自負額: 500 / 次
個別限額: 家中貴重財物 (如珠寶、古董及藝術品等)	150,000 / 年 10,000 / 項目	200,000 / 年 12,000 / 項目
<b>附加保障</b>	計劃 I	計劃 II
<b>臨時住所</b> 因受意外導致不能居住家中，而需遷往臨時住所的住宿費用	50,000 / 年 1,500 / 日	75,000 / 年 1,500 / 日
<b>死亡及永久完全傷殘</b> 在家中發生火警、盜竊引致之死亡或永久完全傷殘	100,000 / 年	100,000 / 年
<b>因爆竊或搶劫引致受傷</b> 因盜賊入屋爆竊或搶劫而引致受傷的醫療費用 (導致不少於連續三天病假並具註冊醫生證明)	5,000 / 年	5,000 / 年
<b>門鎖或窗戶損毀</b> 因入屋爆竊或意外盜竊而導致大門、鐵閘門鎖或窗戶損毀，而需要更換及安裝之費用	2,000 / 年	3,000 / 年
<b>雪藏食品</b> 家中雪櫃因溫度上升或下降、或因冷卻劑或其臭氣污染而引致冷藏食品損壞 (雪櫃使用期必須不少於5年)	2,000 / 年 1,000 / 次	3,000 / 年 1,000 / 次
<b>個人財物及貴重財物</b> 全球保障個人日常佩戴或攜帶之財物遺失及損失，但不包括手提電話及手提電腦之盜竊或遺失	5,000 / 年 2,500 / 項目	10,000 / 年 5,000 / 項目
<b>個人現金、信用卡、身份證明文件</b> • 於家中遇劫或偷竊而遺失之金錢，及因被盜信用卡之損失 • 全球保障，賠償您補領香港永久居民身份證、護照及信用卡之費用 (必須於發現遺失或損失後24小時內報警)	2,500 / 年 1,000 / 次	3,000 / 年 1,500 / 次
<b>短暫寄存</b> 暫存在專業清洗、修理或改裝的地方內，期間因受保意外引致之損毀	50,000 / 年 30,000 / 項目	70,000 / 年 30,000 / 項目
<b>家庭傭工個人財物</b> 在您住所內家庭傭工個人財物之損毀	10,000 / 年 2,500 / 項目	10,000 / 年 2,500 / 項目

保障項目/保障範圍	最高賠償限額 (港幣/元)	
	計劃 I	計劃 II
<b>基本保障</b>		
<b>業主、租客、佔用人及個人法律責任保障</b> 保障您、您同住家人及為您工作的家庭傭工，因疏忽而導致第三者身體受傷或財物損毀所需負之法律責任(根據香港特別行政區法例)	5,000,000 / 年	10,000,000 / 年
<b>翻新工程期間的意外損毀</b> 在室內進行價值不超過100,000元的小型裝修或翻新工程，賠償工程期間因意外引致的家居財物損毀	100,000 / 年	200,000 / 年
<b>家居支援</b> 特設24小時家居緊急支援熱線服務，助您應付緊急事故，包括： • 家庭電器維修 / 渠務修理 • 上門診症、牙醫介紹 • 褙母、看護服務 • 酒店住宿 • 鎖匠服務	提供諮詢及轉介服務  開鎖費用保障： 300 / 次	提供諮詢及轉介服務  開鎖費用保障： 300 / 次
<b>搬遷保障</b> 當您僱用專業搬運工人，由現住單位搬遷至位於香港境內之新永久居所時，在搬遷期間因意外引致之家居財物損毀	20,000 / 年 2,000 / 項目 自負額:1,000 / 次	50,000 / 年 5,000 / 項目 自負額:1,000 / 次
<b>泥頭清理費用</b> 家居物品因意外損毀或破壞，而需搬運有關殘件之費用	5,000 / 年	5,000 / 年
<b>新居保障</b> 新居由租約開始或遷入起計一個月內，財物遭意外遺失或損毀	50,000 / 年 自負額:1,000 / 次	100,000 / 年 自負額:1,000 / 次

保障項目/保障範圍	最高賠償限額 (港幣/元)	
	計劃 I	計劃 II
<b>自選保障*</b>		
<b>全球個人財產</b> 保障您的個人財物及貴重物品，無論在世界任何地方，任何時間被竊、遺失或損毀，均可獲得賠償	<ul style="list-style-type: none"> <li>• 自定投保額</li> <li>• 保費率: 1.65%</li> <li>• 最低自負額: 350 / 次</li> </ul>	
<b>家庭傭工勞工保險</b> 保障您作為僱主，若家庭傭工因工受傷，所需負上之法律責任包括香港僱員補償條例	每名家庭傭工每年保費221元	
<b>提升業主、租客、佔用人及個人法律責任保障</b> 提升至10,000,000元	每年保費300元	免費提升
<b>樓宇結構「全險」保障</b> 保障您的樓宇結構因爆炸、火災、爆水管、盜竊、惡意破壞、水浸、颱風、山泥傾瀉、下陷及其他意外而導致的損毀	<ul style="list-style-type: none"> <li>• 投保額為樓宇的重建費用</li> <li>• 折實保費率: 0.1%</li> <li>• 最低保費為400元</li> </ul>	

\* 所有自選保障項目不設無索償折扣

物業樓齡	每次由水引起之損失的自負額 (港幣/元)
30年或以下	800元或損失的10% (以較高者為準)
由31至40年	5,000元或損失的10% (以較高者為準)
由41至50年	10,000元或損失的10% (以較高者為準)

主要不受保項目：

戰爭、恐怖主義活動、原有及蓄意造成之損毀、僭建或非法建築物、滲水(水管爆裂引起或是因颱風或暴風雨所造成的樓宇缺口而進入的雨水除外)及當樓宇被空置連續多於三十天而被盜竊或水浸所引起的損失。

*家居樂 - 住戶保險計劃全年保費 (港幣/元)		
家居建築面積(平方呎)	計劃 I	計劃 II
500或以下	730	1,090
501-700	990	1,390
701-1,000	1,280	1,790
1,001-1,500	1,610	2,260
1,501-2,000	1,995	2,750

\*請注意以上保單保費未計算由保險業監管局收取的保費徵費在內。如欲了解更多保費徵費詳情，請登入 <https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> 或致電我們：(852) 2968 1636。

- 全年計劃最低保費為500元
- 如您的家居建築面積在2,000平方呎以上，需另行報價

註：本小冊子只為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。如中文譯本與英文有異，以英文文本為準。



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## YOUR TRUSTWORTHY INSURANCE PARTNER

### 您至可信賴的保險夥伴

**Allied World Assurance Company Holdings, Ltd**, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001.

We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

Learn more about how we can help you manage your risk by visiting:

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歡迎透過下列途徑，了解我們可如何助您管理風險：

網頁: [www.awac.com](http://www.awac.com)

Facebook: [www.facebook.com/alliedworld](https://www.facebook.com/alliedworld)

LinkedIn: <https://www.linkedin.com/company/allied-world>

#### ALLIED WORLD DISCLAIMER

Allied World Assurance Company, Ltd is incorporated in Bermuda with limited liability. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued.

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## Allied World Assurance Company, Ltd

### 世聯保險有限公司

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