



® 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](mailto: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.

# HomeCare Insurance

## 家居保





# HomeCare Insurance 家居保

Bolttech Insurance (Hong Kong) Company Limited HomeCare Insurance is a comprehensive insurance package to provide protection for your household contents, building as well as worldwide personal belongings and liability.

保特保險(香港)有限公司家居保是一份全面的綜合家居保險計劃。無論是你的家居物品、樓宇結構、攜帶外出的私人財物以至個人法律責任，均可得到保障。

This Insurance Package Consists of 4 Sections 本計劃主要分為四部份	
Section 1 - Household Contents 第一部份:家居財物	Section 2 - Personal Liability 第二部份:個人責任
Section 3 - Worldwide All Risks 第三部份:全球所有風險	Section 4 - Building 第四部份:建築物

Section 1 and 2 are basic covers. Section 3 and 4 are optional.  
 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。

**Unique Feature 嶄新保障**

**"Excess Free" for Household Contents and Personal Liability!**  
**Enable you to enjoy a carefree lifestyle!**  
**家居財物及個人法律責任「零」自負金額!**  
**讓你安枕無憂, 享受優悠家居生活!**

## Premium Table 保費表

	Limit of Liability (HK\$) 最高賠償金額(港幣)	Annual Premium (HK\$) 年費(港幣)
Section 1 - Household Contents 第一部份:家居財物 Gross Floor Area / Saleable Area of Your Home (in square feet)* 家居建築面積 / 實用面積(平方呎) *		
500 or below / 400 or below 或小於	\$500,000	\$630
501 - 700 / 401 - 560	\$500,000	\$880
701 - 850 / 561 - 680	\$750,000	\$1,110
851 - 1000 / 681 - 800	\$1,000,000	\$1,250
1001 - 1500 / 801 - 1200	\$1,000,000	\$1,600
1501 - 2000 / 1201 - 1600	\$1,000,000	\$2,000
Over 2000 / Over 1600 或以上	\$1,000,000	To be advised 另議
Section 2 - Personal Liability 第二部份:個人責任	\$5,000,000	Free with Section 1 隨第一部份附送
Section 3 - Worldwide All Risks (Optional) 第三部份:全球所有風險(選擇性)	Up to Sum Insured 投保金額	1.5% on Sum Insured 投保額之1.5%
Section 4 - Building (Optional) 第四部份:建築物(選擇性)	Up to Sum Insured 投保金額	0.085% on Sum Insured 投保額之0.085%

Insurance levy is not included in the above premium 以上保費並未包括保費徵費

\* Saleable area is used if it is the only basis to calculate Your Home size. \* 若實用面積是計算家居面積的唯一依據，請使用實用面積。



## Insurance Levy Rate

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit [bolttechinsurance.hk](http://bolttechinsurance.hk) or contact: (852) 3123 3344.

### 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. Any single item of your household contents 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 extra free benefits:

Items	Benefits	Maximum Limit (HK\$)
1. Window, Door Lock & Key Replacement	Replacement of external door locks and keys or broken windows due to burglary or attempted theft	\$3,000 per year
2. Temporary Removal	Accidental loss of or damage to household contents whilst being temporarily removed from home for renovation, cleaning or repair	\$50,000 per year
3. Home Removal	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 (you have to notify us before your move)	\$100,000 per year
4. Frozen Food	Cost of replacing spoiled frozen food due to accidental power failure or breakdown of refrigerator	\$5,000 per year
5. Removal of Debris	Cost of removal of debris when household contents are accidentally damaged	\$10,000 per year
6. Personal Money	Accidental loss or theft of money at home	\$2,500 per year
7. Domestic Helper's Property	Accidental loss of or damage to domestic helper's property at home	\$1,000 per item \$5,000 per year
8. Tenant's Improvement	Accidental loss of or damage to tenant's improvements at home	\$150,000 per item
9. Interior Renovation	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	Cost of alternative accommodation when the home becomes uninhabitable as a result of accidental loss or damage	\$1,500 per day \$50,000 per year
11. Personal Accident	Accidental death of insured or insured's family members as a result of fire or theft at home	\$100,000 per person \$400,000 per year



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## Section 2 - Personal Liability (Basic Cover)

HomeCare Insurance 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 or 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 Insurance 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.

Items	Benefits	Maximum Limit (HK\$)
1. Personal Document Replacement	Replacement of credit cards, passports and personal documents following accidental loss of baggage or purse	\$2,500 per year
2. Personal Money	Accidental loss or theft of money away from the Home	\$2,500 per year
3. Credit Card	Unauthorised use of credit cards	\$5,000 per year

## Section 4 - Building (Optional Cover)

HomeCare Insurance 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 landslip.

## Excesses

Items	Benefits	Excesses
Section 1	Household Contents	Nil
Section 2	Personal Liability	Nil
Section 3	Worldwide All Risks	The first HK\$250 of each claim
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, landslip or subsidence The first HK\$1,000 of each claim resulting from any other cause

## Notes

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 and conditions in our Policy, a specimen copy of which will be furnished to you on request.



## 保費徵費

保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，請瀏覽 [bolttechinsurance.hk](http://bolttechinsurance.hk) 或致電:(852)3123 3344。

### 第一部份：家居財物(基本投保項目)

家居保為你的家居財物提供「全面保障」，範圍包括因火災、水浸、颱風、爆炸、盜竊或意外而導致之損壞。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、銀或首飾、手錶、攝影器材、皮革或樂器(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或家居財物賠償之30% (以較低者為準)。

### 還有更多....

除以上保障外，本計劃更為你提供以下多項額外保障：

保障項目		承保範圍	最高保障金額(港幣)
1.	窗戶、門鎖及門匙更換費用	因爆竊或企圖盜竊而引致損毀需更換之大門門鎖、門匙或窗戶	每年 \$3,000
2.	短暫寄存保障	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 \$50,000
3.	搬遷保障	家居物品在下列情況下因意外而導致損毀： 1. 由專業搬運公司運往香港範圍內之新居；或 2. 以七天為上限之短暫傢具儲存處；或 3. 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 \$100,000
4.	冷藏食物保障	冷藏食物因冰箱意外停電或故障而變壞並需重新購買之食物	每年 \$5,000
5.	災場清理費用	意外發生後，清理現場廢物之費用	每年 \$10,000
6.	金錢保障	存放於家居的金錢遺失或被竊	每年 \$2,500
7.	家傭財物保障	家庭僱傭於家中損失之個人物品	每件 \$1,000 每年 \$5,000
8.	租戶加設之裝修保障	租戶加設之室內裝修意外損毀	每件 \$150,000
9.	室內裝修工程保障	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 \$100,000
10.	臨時住所保障	家居因意外損毀以致不宜居住，需另覓臨時住所之費用	每天 \$1,500 每年 \$50,000
11.	人身意外保障	投保人或家庭成員於家中因火災或盜竊而引致死亡	每人 \$100,000 每年 \$400,000

### 第二部份：個人責任(基本投保項目)

如你或同住的家庭成員在以下情況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)
- 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。



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### 第三部份:全球所有風險(選擇性)

當你或你的家人外出時,財物一旦遺失、遭盜竊或損毀均可獲得保障,投保金額由你自訂。  
本部份更提供以下全球性額外保障:

保障項目	承保範圍	最高保障金額(港幣)
1. 個人文件補領費用	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\$2,500
2. 現金保障	現金於家居以外遺失或盜竊	每年\$2,500
3. 信用卡保障	信用卡被盜用所引致的損失	每年\$5,000

### 第四部份:建築物(選擇性)

家居保為你的樓宇結構提供「全險」的保障,範圍包括因火災,水浸、颱風、爆炸或盜竊所引致的損毀。  
本計劃更擴大保障範圍至因直接由山泥傾瀉或地陷所引致的損毀。

## 自負金額

每一事故的自負金額

項目	保障範圍	自負金額
第一部份	家居財物全險	無
第二部份	個人法律責任保障	無
第三部份	全球性個人財物全險	HK\$250
第四部份	樓宇結構全險	因山泥傾瀉、地陷、颱風、暴風或水浸導致的損失為HK\$1,000或該損失之10%(以較高者為準) 其他損失為HK\$1,000

### 注意

本小冊子乃保障條款及規定之摘要,僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本,請向本公司索取。





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## Major Exclusions

The following is only a summary of major exclusions. For the full list of exclusions, please refer to the Policy.

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 / portable 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 or personal liability for travelling out of Hong Kong for more than 90 days
5. Loss or damage due to war risks, radioactive risks, sonic bangs or any act of terrorism

## 主要不保事項

以下僅為主要不保項目之摘要，有關所有不保項目，請參閱保單。

1. 因這些原因而造成的損失：如刮花、磨損、機械或電力的故障或失靈、誤用或家畜
2. 流動/手提電話、位於露天區域或屋頂上的家居財物、眼鏡、隱形眼鏡、使用中的運動器材、電腦系統記錄、飛行裝置或碟形衛星天線的損失或損害
3. 因住所連續60天未有人居住之損失
4. 外遊超過90天所產生之損失或個人責任
5. 因戰爭風險、放射性風險、聲震或任何恐怖主義活動

## Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited ("the Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

## 重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司("本公司")接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料(包括此投保書副本作紀錄)，以備日後作參考之用，為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

# Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited’s (the “Company”) PICS. You can also request a copy of the PICS by calling the Company’s Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



English



中文

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## About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance"), previously FWD General Insurance Company Limited, is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit [bolttechinsurance.hk](http://bolttechinsurance.hk)

## 關於保特保險

保特保險(香港)有限公司(「保特保險」)前身為富衛保險有限公司，獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案，以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名，是國際保險科技集團保特集團的其中一員。

如需更多資訊，請瀏覽[bolttechinsurance.hk](http://bolttechinsurance.hk)網站。