

Home Liability Insurance 家居責任保險



Home Liability Insurance provides you 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 and 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.

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，家居責任保險可提供高達港幣5,000,000之保障。惟訴訟必須由香港法庭處理：

- a) 以住戶身份佔用家居
- b) 以業主身份(包括所在大廈公共地方)
- c) 以個人身份(全球保障)

法律責任更包括保障貴為租客的你對業主之樓宇結構固定裝置和建設的損毀。

Summary of coverage

保障範圍摘要

Applicable to Home for Net Floor Area up to 1,000 square feet

適用於實用面積為1,000平方呎以內之家居

Coverage 保障範圍	Limit of Liability (HK\$) 最高賠償金額 (港幣)
Personal Liability 個人法律責任	5,000,000

Insurance Premium

保險費用

Net Floor Area of Your Home (square feet) 家居實用面積 (平方呎)	Annual Premium (HK\$) 年費 (港幣)
Up to 1,000 square feet 1,000平方呎或以內	249

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

Insurance Levy Rate Table 保費徵費表

Date of Policy Inception 原單起保日	Rate 徵費率	Cap(HK\$) 最高徵費(港幣)	Date of Policy Inception 原單起保日	Rate 徵費率	Cap(HK\$) 最高徵費(港幣)
From 1 Jan 2018 till 31 Mar 2019 由2018年1月1日至2019年3月31日	0.040%	2,000	From 1 Apr 2020 till 31 Mar 2021 由2020年4月1日至2021年3月31日	0.085%	4,250
From 1 Apr 2019 till 31 Mar 2020 由2019年4月1日至2020年3月31日	0.060%	3,000	From 1 Apr 2021 onwards 由2021年4月1日之後	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate.

For further information, please visit www.fwd.com.hk or contact: (852) 3123 3123.

保險業監督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 www.fwd.com.hk 或致電：(852) 3123 3123。

Notes

This Leaflet 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.

注意

本單張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。

Major Exclusions

The following is only a summary of the major exclusions. Please refer to the policy for full details.

- Personal Liability for travelling out of Hong Kong exceeding 90 consecutive days
- Liability arising from the ownership, use or possession of any animal other than domestic dog or cat.
- Any criminal activity or wilful or malicious act.
- Loss or damage due to war risks, radioactive risks, sonic bangs or any act of terrorism

Excess

- the first HK\$500 of each claim for third party property damage

主要不保事項

以下為不保事項之概略，詳細內容請參閱保單。

- 外遊超過90天所發生的個人責任
- 因家中擁有或利用或管有之動物所引致之責任(家中飼養之貓狗除外)
- 任何犯法之活動或蓄意或惡意之行為
- 戰爭、恐怖活動、地震及輻射

自負金額

- 第三者財物損失之自負金額為每次事故賠償額之首港幣500

Important Notes

1. Change in risk

The successful applicant must advise us of any change in his/ her occupation or of the usage of the home or circumstance which will increase the possibility of loss and pay an additional premium if it is required by us.

2. Renewal Arrangement

Your insurance policy will be renewed automatically yearly on the same term or with any changes as specified in the renewal notice. A renewal notice will be issued at least 30 days before the expiry of the current period of your insurance policy. The renewal notice will specify the amount of the premium for the renewal term and such premium will be charged to your designated credit card account. If you don't want to renew your Policy or any details of your designated credit card account has been changed, please contact us in writing at least 2 weeks before the expiry of the current period of your insurance policy.

3. Mode of Premium Payment

Premium must be paid by a designated credit card account.

重要事項

1. 風險的改變

成功申請人必須通知我們任何有關他或她住所的變動或任何用途之變更或任何可能引致損失增加的情況。如我們要求，成功申請人需支付額外之保費。

2. 續保安排

閣下的保單每年將按照同樣的條款或按照在續保通知書上所述之更改而被自動續保。續保通知書最遲將於保單到期日之30日前被發出。保費通知書將列出續保所需之保費而此保費將會在閣下的指定信用卡戶口內扣除。如閣下不想續保或閣下指定信用卡的戶口資料已被更改，請於保單到期日至少兩星期之前以書面跟我們聯絡。

3. 保費的付款模式

保費將直接在指定的信用卡戶口內扣除



® 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

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.

敢 至係人生

fwd.com.hk

24小時服務熱線 3123 3123

Home Liability Insurance Application Form 家居責任保險投保書



Please complete in BLOCK LETTERS and tick where appropriate. 請以英文正楷填寫並於適當空格內加上「✓」號。

(I) Details of Applicant 投保人資料 (Applicant must be the owner of the Insured Home or live in the Insured Home 申請人必須為投保居所之業主或居住於投保居所內)		
Full Name of Applicant 申請人姓名： (Applicant must be aged 18 or above 投保人必須為18歲或以上)	<input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Miss 小姐	HKID Card/Passport No. 香港身份證 / 護照號碼：
Correspondence Address 通訊地址： Flat _____ 室, _____ Floor 樓, Block _____ 座, Building 大廈名稱: _____ Street 街道: _____ District 地區: _____ *HK 香港 / Kwoloon 九龍 / NT 新界		
Contact No. 聯絡電話：	E-mail Address 電郵地址：	

(II) Policy Particulars 投保詳情	
Policy Effective Date 保單生效日期： Valid for 1 year 有效期為1年	_____ DD日 _____ MM月 _____ YY年
Address of Home to be Insured (if different from Correspondence Address) 投保居所地址(如與通訊地址不同)：	

(III) Insurance Questionnaires 保險一般資料	
1. Is your home over 1,000 square feet (Net Floor Area)? 投保居所的面積是否多於1,000 平方尺(實用面積)?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2. Is your home situated in a building which is 4-storey high (or less)? 投保居所是否位於4層高或以下樓宇內?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
3. Is the building aged over 35 years? 投保居所樓齡是否在三十五年以上?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
4. In the past three years, have you or any of your family members living with you sustained any loss in connection with the cover of this Home Liability insurance? 閣下或其同住家人在過去三年內曾否就有關本保險計劃列明的保障範圍蒙受損失?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
If 'Yes', please specify 如'是'，請詳述	

(IV) Payment Method 付款方法	
<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard Credit Card No. 信用卡號碼 _____ Cardholder's Name 持卡人姓名 _____ Card Expiry Date 信用卡有效期至 _____ M月 _____ Y年	I hereby authorize FWD General Insurance Company Limited to charge my credit card account specified for this insurance. 本人茲授權富衛保險有限公司從本人列明的信用卡賬戶支取此保險所應繳之保費。 _____ Cardholder's Signature 持卡人簽署 Date 日期

*The payer and the policyholder must be the same person. No third party payment is accepted. 付款人及保單持有人必須為同一人。第三者付款將不獲接納。

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit www.fwd.com.hk or contact: (852) 3123 3123.
 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 www.fwd.com.hk 或致電：(852) 3123 3123。



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 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.

Personal Information Collection Statement ("PICS")

收集個人資料聲明

- From time to time, it is necessary for you to supply FWD General Insurance Company Limited (the "Company") or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
 - The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
 - "Your Personal Data" will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
 - As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group")
 - The purposes for which Your Personal Data may be used are as follows:
 - providing our services and products to you, including administering, maintaining, managing and operating such services and products;
 - processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
 - developing insurance and other financial services and products;
 - developing and maintaining credit and risk related models;
 - processing payment instructions;
 - determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
 - exercising any rights that the Company may have in connection with our services and/or products;
 - carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims;
 - performing policy reviews and needs analysis (whether or not on a regular basis);
 - meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
 - for statistical or actuarial research undertaken by the Company or any member of the Group; and
 - fulfilling any other purposes directly related to (i) to (xii) above.
 - Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
 - other members of the Group;
 - any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
 - any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claims investigators, legal advisors and/or other professional advisors engaged in connection with the Company's business;
 - any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
 - any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
 - Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.
 - The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.
 - In connection with direct marketing, the Company intends:
 - to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:
 - insurance services and products;
 - wealth management services and products;
 - pensions, investments, brokering, financial advisory, credit and other financial services and products;
 - health-check and wellness services and products;
 - media, entertainment and telecommunications services;
 - reward, loyalty or privileges programmes and related services and products; and
 - donations and contributions for charitable and/or non-profit making purposes; and
 - to provide your name and contact details to any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).
- The Company intends to send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 above. If you do NOT agree to receive such marketing communications or the Company's intended use of Your Personal Data, you may write to the Corporate Data Protection Officer of the Company at the address below to opt out from direct marketing at any time:
- Corporate Data Protection Officer
FWD General Insurance Company Limited
1st Floor, FWD Financial Centre,
308 Des Voeux Road Central
Hong Kong
- To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and 9(ii) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
 - Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
 - Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at the address above. Should you have any queries, please do not hesitate to call our Customer Service Hotline on 3123 3123.
 - In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
 - The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know FWD General Insurance 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富衛保險有限公司(「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,應該將等事實填報,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。

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- 閣下需要不時向富衛保險有限公司（「本公司」）或本公司的代理及代表就本公司的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
- 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
- 「閣下的個人資料」亦包括由閣下提供有關閣下的受養人、受益人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。
- 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
- 閣下的個人資料可能用於以下用途：
 - 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品；
 - 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶；
 - 發展保險及其他金融服務及產品；
 - 發展及維持本公司信貸及風險之相關模型；
 - 處理付款指示；
 - 釐訂任何欠付閣下或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
 - 行使與本公司的服務及/或產品有關的任何權利；
 - 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及/或身份核証；
 - 用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索，包括作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索；
 - 進行保單審閱及需求分析（不論是否定期進行）；
 - 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構（包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動）或向任何獨立監管或行業團體（如保險業聯會或協會等）作出披露；
 - 作本公司或本集團的任何成員的統計或精算研究；及
 - 履行與上文第(i)至(xii)段直接有關的其他用途。
- 閣下的個人資料將被保密但為達成上文第5列出的用途，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方共同使用：
 - 本集團的其他成員；
 - 任何因本公司業務而聘用之經營保險相關及/或再保險相關業務之人士或公司；
 - 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、法律顧問及/或其他專業顧問；
 - 任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及/或
 - 任何本公司或本集團的其他成員負責或需要或預期要根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）作出披露的官員、規管者、部門、執法代理或其他人士（不論在香港境內或境外）。
- 閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。
- 本公司只可在閣下作出書面同意或不反對的情況下 (i) 使用閣下的個人資料作直接促銷用途，或 (ii) 將閣下的個人資料提供予其他人士或公司作其直接促銷用途。
- 就直接促銷而言，本公司擬：
 - 使用本公司不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；銷售本公司、本集團其他成員及/或本公司之業務夥伴（即以下產品及服務的供應商）不時提供的下列服務及產品：
 - 保險服務及產品；
 - 財富管理服務及產品；
 - 退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品；
 - 健康檢查及健康服務及產品；
 - 媒體、娛樂及電信服務；
 - 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
 - 為慈善及/或非牟利用途的捐款及捐贈。
 - 將閣下的姓名及聯絡資料提供予本集團任何成員及/或本公司之業務夥伴，讓其用於直接促銷上文第9(i)段所載的服務或產品（如為業務夥伴，則包括作金錢或其他商業利益）。

本公司有意向閣下送交推廣訊息或資料及根據上述第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，閣下可於任何時間致函本公司的資料保護主任並將函件郵寄至以下地址，藉以行使閣下不同意此項安排的權利：

富衛保險有限公司
香港德輔道中308號
富衛金融中心1樓

- 為達成上文第5及第9段所列出的目的，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與上文第6及第9(ii)段所列的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料（私隱）條例》大致相同或用作同一用途的資料保護法。
- 根據《個人資料（私隱）條例》，閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料及本公司有權就處理及進行閣下的查閱資料要求而收取合理費用。
- 查閱或改正閣下的個人資料要求，應以書面形式向本公司的資料保護主任提出並將函件郵寄至上述地址。如閣下有任何疑問，敬請致電本公司之客戶服務熱線3123 3123。
- 中英文本如有歧異，概以英文本為準。
- 本公司保留隨時增補、更改、更新及修訂本聲明之權利，並任何更改將於發出通知時起生效。



® 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
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.

Declaration 聲明

I/WE HEREBY DECLARE AND AGREE THAT:

- The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between the Company and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
- The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/We have paid the required premium.
- (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the Personal Data (Privacy) Ordinance.
- I/we have read, understood and accepted the PICS.

The Company intends to send you marketing communications or materials and use your Personal Data in accordance with paragraphs 8 & 9 of the PICS. If you do not agree to receive such marketing communications or the Company's intended use of your Personal Data, please tick below to exercise your right to opt-out.

Opt-out marketing communications or materials and the Company's intended use of my personal data

Where the Applicant(s) has/have an Insurance Broker:

I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. (If applicable) Where the applicant is a body corporate, I/We am/are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so.

I/We understand that the above agreement is necessary for the Company to proceed with the application.

Signature of Applicant / Individual to whom the PICS is given
申請人 / 獲發收集個人資料聲明人士簽署 _____

Date
日期 _____

Name of Agent / Broker / Technical representative
代理人 / 經紀 / 業務代表 _____

Account Code
賬戶號碼 _____

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail. 本申請表格的中文版本如有差異，以英文版本為準。