

UNDERWRITER'S COMPANY PROFILE 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The **QBE Insurance Group** first established local representation in 1920. Today, QBE Insurance Group is one of the top 25 insurers and reinsurers worldwide. A public listed company, listed on the Australian Stock Exchange, QBE has consistently maintained a high Standard & Poor's A+ Financial Strength Rating. It operates in all key insurance markets and is active in more than 40 countries; so QBE is backed by the strength and security of a truly global organization. Yet, it prides itself on challenging expectations with fresh ideas. It means it can provide specialist insurance solutions innovatively tailored to suit customers' needs.

China Construction Bank (Asia) Corporation Limited, formerly known as Bank of America (Asia) Limited, offers a wide array of consumer and commercial banking services for customers. It is a wholly owned subsidiary of China Construction Bank Corporation, a leading bank in China possessing extensive strength in corporate and consumer banking, and treasury operations.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual clients. Apart from the conventional commercial insurance products such as fire, business interruption, burglary, public liability, property all risk, marine cargo, employees' compensation and motor, it also provides engineering insurance like electronic equipment and contractors' all risks, as well as specialist insurance solutions like trade credit, protection and indemnity, freight forwarders' liability, directors and officers' liability, medical malpractice liability, products liability and professional indemnity insurances. Its personal insurance products include household, personal accident, medical, golf, travel and pleasure craft insurances.

The development of the QBE Insurance Group in this market symbolizes its commitment to providing quality services to the insuring public in Hong Kong.

昆士蘭聯保保險有限公司 (昆士蘭聯保) 為昆士蘭保險集團與中國建設銀行 (亞洲) 股份有限公司之聯營機構。

昆士蘭保險集團 於一九二零年在香港設立業務代表，開始提供本地保險服務。昆士蘭保險集團現時在全球一般保險及再保險集團之排名中，名列二十五名內。集團為澳洲之上市公司，持續獲得標準普爾A+ 財務實力評級。其業務遍及所有主要保險市場，並活躍於超過四十個國家，表現真正環球企業的實力與可靠。同時，集團對本身一直能以革新意念迎接挑戰引以自豪，這象徵集團能提供度身訂造的創新專業保險解決方案，以滿足客戶的需求。

中國建設銀行 (亞洲) 股份有限公司 前身為美國銀行 (亞洲) 有限公司，為客戶提供一系列個人及商業銀行產品及服務。該行是中國建設銀行之全資附屬機構，母公司在中國銀行業居於市場領先地位，並在商業及個人銀行和資金業務等方面具有雄厚實力。

昆士蘭聯保 是香港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。其傳統工商業保險產品包括火災、營業中斷、盜竊、公眾責任、財產保險、船運保、僱員賠償及汽車等；而因應不同範疇的風險處理需要，「昆士蘭聯保」亦提供一些工程保險，如電子儀器及工程綜合保險等；及專業的保險產品，例如貿易信貸、船舶責任、董事及行政人員責任、產品責任和專業責任保險等。「昆士蘭聯保」提供的個人保障產品包括家居、人身意外、醫療、高爾夫球、旅遊、遊艇等保險產品。

昆士蘭保險集團在香港之積極發展，顯示集團對香港的服務承諾。

Underwritten by 承保機構



QBE Hongkong & Shanghai Insurance Limited
昆士蘭聯保保險有限公司
A member of the worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員

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Placing through Sun Flower Insurance Agency Limited

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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.

“In-Style” Home Protection

優悠家居綜合保險



QBE Hongkong & Shanghai Insurance Ltd.
昆士蘭聯保保險有限公司

“IN-STYLE” HOME PROTECTION FOR YOUR PEACE OF MIND

“In-Style” Home Protection is a comprehensive insurance plan that insures you against major accidents such as fire, explosion, bursting of water pipe and burglary. In addition, it gives you Personal Liability cover, no matter if you are at home or have gone out or are traveling abroad. With this plan, in case of a home contingency, you can also call our 24-hour Home Emergency Assistance Hotline for referral services including plumber, electrician, locksmith etc.

COVERAGE	MAXIMUM LIMIT (HK\$)	
	Deluxe Plan	Basic Plan
Home Contents		
“All Risks” cover	1,000,000	500,000
Valuable items	150,000 (15,000 per item)	100,000 (10,000 per item)
Brittle items	5,000 per year	5,000 per year
Other items	50,000 per item	30,000 per item
Additional Cover		
Alternative Accommodation The rental expenses incurred for temporary accommodation for the period while your home is uninhabitable due to an insured accident	50,000 per year (1,500 per day)	50,000 per year (1,000 per day)
Contents Temporarily Removed from Home Loss of or damage to home contents during maintenance at other premises	75,000 per year (25,000 per item)	50,000 per year (25,000 per item)
Personal Effects at Workplace Accidental loss of or damage to your personal effects at your workplace	2,500 per year	1,500 per year
Loss of Money and Unauthorized Use of Credit Cards Loss of money and unauthorized use of credit cards resulting from theft or burglary occurred at home	10,000 per year (3,000 per loss)	5,000 per year (1,500 per loss)
Frozen Food Replace the food damaged in your freezer unit due to breakdown or power supply failure	5,000 per year	5,000 per year
Personal Accident Fatal accident to you or your spouse resulting from fire or theft at home	50,000 per person	25,000 per person

COVERAGE	MAXIMUM LIMIT (HK\$)	
	Deluxe Plan	Basic Plan
Additional Cover		
Burglary Injury Allowance The medical expenses actually incurred by you and/or your spouse as a result of injury caused by robbery at home	5,000 per person	3,000 per person
Replacement of Locks and Keys Replacement of damaged window and door locks to main entrance due to burglary	2,500 per year	1,500 per year
Domestic Helper’s Properties Accidental loss of or damage to your domestic helper’s personal properties at home	2,500 per year (500 per item)	1,500 per year (250 per item)
Worldwide Personal Liability		
Personal liability for third party bodily injury or property damage as a result of your or your family members’ negligence	5,000,000	5,000,000

24-HOUR HOME EMERGENCY ASSISTANCE HOTLINE

You can call our 24-hour Home Emergency Assistance Hotline for referral services including:

- Locksmith
- Electrician
- Pest control
- Plumber
- House call
- Emergency medical assistance

APPLICATION PROCEDURE

Simply complete this application form and return it to us or our representatives.

MAIN EXCLUSIONS

- Loss or damage due to war risks, terrorism, radioactive contamination, seepage, poor construction or lack of maintenance of the building.
 - Loss of or damage to contact lenses, mobile phone, pagers, sports equipment while in use, food and drink (except the insured frozen food).
 - Deductible (applicable to “Home Contents” Section):
 - HK\$ 3,000 per event or 10% of adjusted loss, whichever is higher for Water Damage.
 - HK\$ 250 for other loss.
- (Please refer to the policy for detailed exclusions.)

Remarks: This brochure is only a summary. Please refer to the Policy for full terms and conditions.

優悠家居 可以長久擁有

「優悠家居綜合保險」提供全面的家居財物保障，範圍包括火災、爆炸、爆水管、盜竊等，此外更為你及同住家人提供全球性個人法律責任保障，無論你安坐家中、外出、或身處外地，均可獲得保障。若遇上家居緊急事故，我們的 24 小時家居緊急支援熱線，亦可為你提供水喉匠、電器技工、鎖匠等諮詢服務。

保障範圍	最高賠償額(港元)	
	特級保障	基本保障
家居財物		
全險保障	1,000,000	500,000
貴重物品	150,000 (每件15,000)	100,000 (每件10,000)
易碎物品	每年5,000	每年5,000
其他物品	每件50,000	每件30,000
附加保障		
臨時居所 家居因受保事故損毀而需暫時遷往臨時住所之租金	每年50,000 (每日1,500)	每年50,000 (每日1,000)
暫時搬離居所之財物 家居財物因維修時意外遺失或損毀	每年75,000 (每件物件25,000)	每年50,000 (每件物件25,000)
辦公室內之私人財物 存放在辦公室的私人物件遭受遺失或損毀	每年2,500	每年1,500
現金損失及信用卡被非法盜用 家居因被搶劫或爆竊而導致存放家中之現金蒙受損失或信用卡被非法盜用	每年10,000 (每宗事故3,000)	每年5,000 (每宗事故1,500)
冷藏食物 冷藏食物因雪櫃失靈或停電所引致之損失	每年5,000	每年5,000
人身意外 因投保家居遭遇火災或爆竊而引致你或配偶死亡	每人50,000	每人25,000

保障範圍	最高賠償額(港元)	
	特級保障	基本保障
附加保障		
醫療費用 你及配偶於投保居所內遭遇搶劫而受傷的醫療費用	每人5,000	每人3,000
窗戶或門鎖損壞 如因爆竊引致窗戶或大門之門鎖損壞，需要修理或更換	每年2,500	每年1,500
家傭財物 家傭於投保家居內的私人財物遭受意外遺失或損毀	每年2,500 (每件物件500)	每年1,500 (每件物件250)
全球個人法律責任保障		
保障你或同住家人因疏忽而導致第三者身體受傷或財物受損所需承擔之法律責任	5,000,000	5,000,000

24小時家居緊急支援熱線

只需致電我們的 24 小時家居緊急支援熱線，你便可獲得多項諮詢服務，包括：

- 鎖匠
- 電器技工
- 滅蟲
- 水喉匠
- 家庭醫生
- 緊急醫療援助

申請手續

只需填妥本申請表格，交回本公司或我們的保險代理均可。

主要不受保項目

- 因戰爭、核能輻射、日久失修或不良樓宇結構或滲水所引致的損失。
- 隱形眼鏡、流動電話、傳呼機，使用中之運動設備的失竊或損毀，食物或飲料之損失（被保冷藏食物除外）。
- 自負額（適用於「家居財物」之損失）：
 - 由水引至之損失的 10%，最低不少於每次事故 3,000 港元。
 - 其他損失每次索償需自負 250 港元。（其他不保事項，請參閱保單。）

注意：此小冊子只供參考之用，所有條款及細則概以保險單為準。



"IN-STYLE" HOME PROTECTION PROPOSAL FORM

「優悠家居綜合保險」投保申請書

Please complete in BLOCK LETTERS 請以英文正楷填寫
 Please tick appropriate boxes 請以“✓”選擇答案

APPLICANTS' DETAILS 個人資料

Family Name 姓 Given Name 名

Mr 先生 Miss 小姐 Ms 女士 HKID Card No. 香港身份證號碼

Contact Telephone No. 聯絡電話

Occupation 職業

HOME DETAILS 住宅資料

Address 地址

Flat / Room 室 Floor 樓 Block 座

Name of Building 大廈名稱 Name of Estate 屋苑名稱

No. and Name of Street 街道號數及名稱

District 地區 Hong Kong 香港 NT 新界
 Kowloon 九龍

Age of Building 樓齡* Yrs 年

* For building age over 25 years, please provide details of building renovation and maintenance schedule for the past 5 years. 若樓齡超過25年，請閣下提供過去5年之樓宇維修保養詳情。

My Home is 本人的住宅是

Rented property 租用物業 Self-owned property 自置物業

* This insurance is not applicable to property for lease. 本保險不適用於出租物業。

INSURANCE DETAILS 投保資料

Insurance Effective Date 保單生效日期

D日	M月	Y年
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Please tick appropriate premium 請以“✓”選擇保費

Floor Area (Square Feet) 建築面積 (平方呎)	Annual Premium 每年保費 (HK\$ 港元)	
	Deluxe Plan 特級保障	Basic Plan 基本保障
<=500	<input type="checkbox"/> \$860	<input type="checkbox"/> \$600
501 - 750	<input type="checkbox"/> \$1,150	<input type="checkbox"/> \$800
751 - 1,000	<input type="checkbox"/> \$1,440	<input type="checkbox"/> \$1,000
1,001 - 1,500	<input type="checkbox"/> \$1,900	<input type="checkbox"/> \$1,300
1,501 - 2,000	<input type="checkbox"/> \$2,300	<input type="checkbox"/> \$1,600
2,001 - 2,500	<input type="checkbox"/> \$2,700	<input type="checkbox"/> \$1,900

Premium for homes with gross area above 2,500 sq.ft are subject to consideration by QBE Hongkong & Shanghai Insurance Ltd. 面積超過2,500平方呎之單位，保費需由昆士蘭聯保保險有限公司作個別考慮。

INSURANCE HISTORY 投保歷史

1. Have you had any of the following similar occurrences happened at home?
 閣下的居所在過去有否發生過類似以下之事故？
- seepage, burst pipe, leakage, typhoon damage, theft
 滲水、爆水管、漏水、颶風破壞、盜竊 Yes 有 No 否
 - any claims under the home contents insurance
 因被保財物受損而向保險公司索償 Yes 有 No 否
- If "Yes", please provide details. 若「有」，請提供詳情。

2. Have you had your home insurance canceled, declined or imposed with special terms such as premium loading etc?
 閣下有否被延遲受保、增加保費、更改受保條款、取消或拒絕承保類似現時申請之保險計劃？ Yes 有 No 否
 If "Yes", please provide details. 若「有」，請提供詳情。
3. Is there any part of your home is below ground floor level?
 閣下之居所是否有部份低於地面？ Yes 是 No 否
 If "Yes", please provide details. 若「是」，請提供詳情。
4. Have you had any home insurance cover in the past?
 閣下過去是否有投保過類似現時申請之保險計劃？ Yes 是 No 否
 If "Yes", please provide details. 若「是」，請提供詳情。
5. Is your home built of bricks, stone or concrete and roofed with concrete?
 閣下之居所是否由磚、石或三合土建造及屋頂亦為三合土所建？ Yes 是 No 否
 If "No", please provide details. 若「否」，請提供詳情。

DECLARATION AND SIGNATURE 聲明及簽署

I declare that the information given above is true and correct to the best of my knowledge and believe that all material facts affecting the assessment of this application have been disclosed. I understand that this application will not become effective until it has been accepted by QBE Hongkong & Shanghai Insurance Ltd. I further agreed that this application should form the basis of the contract between me and QBE-HKSI. 本人聲明在本投保書內填報的資料，是根據本人所知全部正確無訛，並確信已把所有足以影響風險評估的事實列出，本人明白本投保書被昆士蘭聯保保險有限公司接納後保險開始正式生效，並且同意本投保書作為本人與昆士蘭聯保的合約基礎。

(本投保書及章程中的中文內容力求符合英文原義，惟有關條文解釋及引用，則以英文為準。)

If the intermediary who serves you is an Insurance Broker, please read this:

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by QBE Hongkong & Shanghai Insurance Limited, QBE Hongkong & Shanghai Insurance Limited will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorized person who signs on behalf of the applicant further confirms to QBE Hongkong & Shanghai Insurance Limited that he or she is authorized to do so.

The applicant further understands that the above agreement is necessary for QBE Hongkong & Shanghai Insurance Limited to proceed with the application.

如為閣下服務的中介人為保險經紀，請閱讀下文：

申請人明白、確認及同意，昆士蘭聯保保險有限公司會就申請人購買及接受其簽發的保單，於保單有效期內（包括續保期）向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向昆士蘭聯保保險有限公司確認他/她已獲該法人團體授權。

申請人亦明白昆士蘭聯保保險有限公司必須取得申請人以上的同意，才可以處理其保險申請。

Signature of Applicant 投保人簽署

Date 日期

PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service; any claim or investigation or analysis of such claim; and exercising any right of subrogation, and may be transferred to 1) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes; 2) any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation, and 3) any members of the Federation by the Federation for any of the above or related purposes. Moreover, we are hereby authorized to obtain access to and / or verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by us. Requests for such access can be made in writing to the Personal Data Privacy Officer, QBE Hongkong & Shanghai Insurance Limited, 17/F, Warwick House, West Wing, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong (Telephone: 2877 8488, Fax: 3607 0300)

閣下提供的資料，為本公司提供保險業務所需，並可能用於：任何與保險或財務有關的產品或服務，或該等產品或服務的修改、變更、取消、或續期，或任何索償，或該等索償的調查或分析；或行使任何代位權之用。以上資料，及可能轉移予：1) 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償調查或其他服務提供者，以達到任何上述或有關目的；2) 現存或不時成立之任何保險公司協會或聯盟或類似組織（「聯會」），以達到任何上述或有關目的，或與該等組織或該等聯會成員的現存或不時成立之任何保險公司協會或聯盟有關的職能；及 3) 或透過聯會轉移予任何聯會的會員，以達到任何上述或有關目的。此外，本公司亦依據此項授權由聯會從保險業內收集的資料中查閱及 / 或核對閣下任何資料。閣下有權查閱及要求更正由本公司持有有關閣下的個人資料。如有需要查閱，可用書面寄香港灣仔英皇道979號太古坊和城大廈西翼17樓（電話：2877 8488，圖文傳真：3607 0300）向本公司個人資料保護主任提出。