

亞洲家居樂



Sun Flower Insurance Brokers 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.

AsiaHome Insurance

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AsiaHome Insurance is flexible, that means you only pay for the protection you need. The standard insurance coverage of HK\$1,000,000 under Section (1) can be increased to meet your special requirement. Once you have purchased Section (1), the protection under Sections (2), (3) and (4) is automatically provided at no extra premium. Sections (5), (6) and (7) are optional insurance covers and are operative upon payment of additional premium.

AsiaHome Insurance is easy to apply. You can calculate the insurance premium by referring to the simple Premium Table in the Proposal Form. Please complete the Proposal Form and return to us for approval.

亞洲家居樂

亞洲家居樂根據您的實際需要，靈活地安排各項保險。若家居財物因意外而損毀，最高賠償額為HK\$1,000,000，您亦可因應個別情況而適當地調高保障額。此外，只需投保了第(1)項目，便可即時享有其他第(2)，(3)及(4)項保障，無須另繳保費。您更可隨意選擇以特惠保費投保第(5)，(6)及(7)項目。

投保「亞洲家居樂」申請辦法非常簡便。只需填妥附上的投保書，並依照保費表的指示，繳付所需保費，交回本公司，一經批核，即可生效。

About Asia Insurance

Asia Insurance Company Limited, a leading insurer with HK\$2 billions paid-up capital offering a comprehensive range of insurance products since 1959, is a member of Asia Financial Holding Limited which is listed. Reflecting the company's excellent capital position and good underwriting performance, Standard & Poor's has assigned Asia Insurance an "A" Insurer Financial Strength rating since 2007.

亞洲保險簡介

亞洲保險有限公司早於一九五九年在本港展開多元化的保險服務，現已發展成為一間在市場佔有領導地位的保險機構，繳足股本達港幣二十億。亞洲保險為本港上市公司亞洲金融集團成員之一。國際評級機構標準普爾於二〇〇七年起給予亞洲保險“A”的財務實力評級，充份反映本公司實力雄厚，財務穩固。

■ 周全家居保障，全面照顧您及您的家人

■ Comprehensive home-care plan for you and your family

注意事項： 本小冊子只屬保險計劃之簡介，有關保障的條款細則及不承保範圍，請參閱正式保單。
 本小冊子的中文版本力求符合英文版原意，若有任何爭議，概以英文版本為準。

基本家居保障	最高賠償額 (港幣)
<p>(1) 家居設施及財物全險</p> <ul style="list-style-type: none"> 為家居提供「全險」保障，包括因火災、颱風、爆炸、盜竊及其他不幸所引致的損失，賠償按當時市值計算，無須扣除折舊 貴重物品如珠寶、手錶、皮草、樂器、藝術品、古董及攝影器材等，均獲保障，每件物品最高賠償額為HK\$15,000，每次事故最高賠償額為HK\$300,000 <p>免費額外保障項目</p> <ul style="list-style-type: none"> 家居因意外損毀而不能居住，可獲臨時居所津貼，每日賠償額高達HK\$1,500 暫存其他地方的家居物品因意外而遭受損毀 個人財物在日常工作地點遺失或損毀 金錢遺失或信用咭被盜用 因雪櫃意外損壞導致冷藏食物變壞 家庭傭工的私人財物在僱主居所遭受意外損毀 清理意外後廢物之費用 修理或更換因爆竊損毀的門窗、門鎖及門匙之費用 <p>自負額：HK\$200</p>	<p>\$1,000,000</p> <p>\$50,000</p> <p>\$50,000</p> <p>\$5,000</p> <p>\$3,000</p> <p>\$3,000</p> <p>\$3,000</p> <p>\$50,000</p> <p>\$3,000</p>
<p>(2) 住戶及個人法律責任保障</p> <p>申請人及其家庭成員，因疏忽而導致第三者蒙受傷亡或財物損失，所需承擔之法律責任 <i>(不包括業主法律責任，如有需要，請選購附加項目)</i></p> <p>全球個人責任保障</p> <p>身處海外而為期不超過三十日，可享有全球個人責任保障 <i>(於美國及加拿大旅遊，個人責任保障則為每年HK\$1,500,000)</i></p>	<p>\$5,000,000</p>
<p>(3) 家居個人意外保障</p> <ul style="list-style-type: none"> 申請人及其配偶因家居發生火災、爆炸或搶劫引致的意外死亡 申請人及其配偶因家居發生火災、爆炸或搶劫而受傷的醫療費用 	<p>每人 \$50,000</p> <p>每人 \$5,000</p>
<p>(4) 家居支援服務</p> <p>二十四小時熱線電話提供家居支援服務，包括：鎖匙匠、水喉匠、電工、醫生、牙醫、護士、褸母、滅蟲服務及家居清潔 <i>(只提供轉介服務，不負責服務所需費用)</i></p>	<p>轉介服務</p>

選擇附加項目 (須另繳保費)	最高賠償額 (港幣)
<p>(5) 全球個人財物全險</p> <p>不限時間、地點，保障個人貴重物品及私人財物因意外而遺失或損毀 自負額：HK\$200</p>	<p>\$30,000 (每件物品\$5,000)</p>
<p>(6) 家庭僱傭保險</p> <ul style="list-style-type: none"> 家庭僱傭因工受傷，僱主為此而需負上的法律責任 家庭僱傭因病住院的醫療費用 <i>(只適用於不超過65歲的家庭僱傭)</i> 	<p>\$100,000,000</p> <p>每年 \$5,000</p>
<p>(7) 高爾夫球綜合保險</p> <p>申請人及其家庭成員在世界任何認可高爾夫球場內練習或打高爾夫球時，均能安心盡享箇中樂趣</p> <ul style="list-style-type: none"> 因疏忽而導致第三者傷亡或財物損毀，所需承擔的法律責任 <i>(事故在美國或加拿大發生，個人責任保障則為全年HK\$1,500,000)</i> 因意外導致死亡、癱瘓、傷殘或失明 年齡組別：18-65 每人HK\$300,000 12-17 每人HK\$150,000 高爾夫球用品，在運送途中或在任何認可高爾夫球場內，因意外而引致損毀 自負額：HK\$200 為慶祝「一棒入洞」在球會酒吧內所有消費 <i>(申請人必須年滿12歲或不超過65歲)</i> 	<p>\$5,000,000</p> <p>每人 \$300,000</p> <p>每年 \$25,000 (每件物品\$2,500)</p> <p>\$10,000</p>

主要不受保障項目
<p>此保險計劃的主要不受保項目包括：</p> <ul style="list-style-type: none"> 有關戰爭，恐怖襲擊，核能輻射或資訊科技風險而引致的損毀 不能受保之風險，包括自然損耗，刮損，生鏽，腐蝕 家中連續三十日以上無人居住，在此期間發生之盜竊或水浸損毀 用於商業或職業之財物遺失或損毀 遭受合法逗留在投保住宅之人仕的惡意破壞 手提電話、隱形眼鏡及傳呼機之損失或損毀 機件失靈或故障 財物無故消失 <p>(有關詳情及細節，請參閱保單內容)</p>

AsiaHome Insurance

IMPORTANT NOTICE: This is a brief description of insurance coverages. Please refer to the policy document for details of insurance conditions and exceptions. If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.

STANDARD INSURANCE COVERS	Maximum Limits (HK\$)
(1) HOUSEHOLD CONTENTS "ALL RISKS" <ul style="list-style-type: none"> • Covers your Household Contents against "All Risks" of loss or damage including fire, typhoon, explosion, burglary and other mishaps. Claims are paid on current market value basis without deduction for depreciation • Your valuable property (such as jewellery, watches, furs, musical instrument, works of art, antique, photographic equipment and the like) are also covered up to HK\$15,000 each item and HK\$300,000 in aggregate any one accident 	\$1,000,000
FREE ADDITIONAL BENEFITS <ul style="list-style-type: none"> • Reimbursement of temporary accommodation expenses at HK\$1,500 per day when your Home is rendered uninhabitable after an insured accident • Loss or damage to your Household Contents temporarily removed from your Home for storage purposes • Loss or damage to your personal effects in your usual workplace • Loss of money and unauthorised use of credit cards • Accidental damage to refrigerated food • Loss or damage to domestic servant's property • Removal of debris expenses • Repair or replacement of external doors, windows, door locks, and keys damaged as a result of burglary or attempted burglary 	\$50,000 \$50,000 \$5,000 \$3,000 \$3,000 \$3,000 \$50,000 \$3,000
(2) OCCUPIER'S & PERSONAL LIABILITY Protects you and your family members against legal liabilities towards third parties for their bodily injury or property damage caused by you or your family members' negligence <i>(Liability as building owner is not covered. If required, please apply Optional Cover.)</i> WORLDWIDE EXTENSION This protection is extended to operate worldwide when you travel aboard for not exceeding 30 consecutive days <i>(For travelling in U.S.A. and Canada, you are covered up to HK\$1,500,000 any one year)</i>	\$5,000,000
(3) FAMILY PERSONAL ACCIDENT <ul style="list-style-type: none"> • Offers compensation if you or your spouse suffers accidental death as a result of fire explosion or robbery at Home • Reimbursement of medical expenses if you or your spouse suffers accidental injury as a result of fire explosion or robbery at Home 	\$50,000 each person \$5,000 each person
(4) HOME ASSISTANCE SERVICES 24-Hour Hotline Assistance Services for referrals to locksmiths, plumbers, electricians, doctors, dentists, nurses, baby-sitters, pest-control, house-cleaners, etc. <i>(These are referral services only and you are responsible for the actual costs incurred)</i>	Referral services

OPTIONAL INSURANCE COVERS (Operative Upon Payment Of Additional Premium)	Maximum Limits (HK\$)
(5) WORLDWIDE PERSONAL EFFECTS "ALL RISKS" Provides worldwide protection for your valuables and personal effects against "All Risks" of accidental loss or damage Policy Excess: HK\$200	\$30,000 (\$5,000 any one item)
(6) DOMESTIC SERVANTS <ul style="list-style-type: none"> • Protects you against liabilities as employer towards your domestic servants arising out of their accidental injury whilst at work • Additionally pays for in-hospital medical expenses incurred by your domestic servants <i>(This Section only applies to domestic servants aged not over 65.)</i>	\$100,000,000 \$5,000 per year
(7) GOLFER INSURANCE PACKAGE Protects you and your family whilst playing or practising golf on any recognized golf course or recognized driving range all over the world	\$5,000,000
<ul style="list-style-type: none"> • provides indemnity against legal liabilities to third party for bodily injury and property damage <i>(If accidents occur in USA or Canada, you are covered up to HK\$1,500,000 any one year)</i> • covers accidental death or loss of one or more limbs or eyes Age Group: 18-65 HK\$300,000 each person 12-17 HK\$150,000 each person • covers accidental loss of or damage to your golfing equipments whilst in direct transit to or from or whilst at recognized golf club Policy Excess: HK\$200 • reimburse bar expenses incurred as a result of achieving a Hole-in-One <i>(This Section is available for the Proposers aged between 12 to 65.)</i> 	\$300,000 each person \$25,000 per year (\$2,500 any one item) \$10,000

MAJOR EXCLUSIONS
This insurance contains the following major exclusions: <ul style="list-style-type: none"> • Loss or damage due to war, terrorism or nuclear or cyber risks • Uninsurable risks such as wear and tear, scratching, rust, corrosion • Theft or water damage if your Home is unoccupied for more than 30 consecutive days • Loss of or damage to property for business or profession purposes • Intentional vandalism or damage by a person lawfully in your Home • Loss or damage to portable phone, contact lenses and papers • Electrical or mechanical breakdown of equipment • Loss of property by disappearance not identified with any specific occurrence (Please refer to the policy document for full details.)



Please complete the form in block capitals and tick the appropriate boxes. 請以英文正楷填寫，並在適當的空格內填上 號

Details of Proposer (Occupier) 申請人(住戶)資料	
Full name 姓名 <input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士	
(Surname 姓) (Given Name 名)	
Location of Home to be insured 「投保住宅」地址	
Name of Employer 僱主姓名	
Business/Position 服務行業 / 職位	Contact Tel. 聯絡電話
Usual Workplace 日常工作地點	

* Proposer must be an individual and is permanently living in the Home insured.
 申請人必須以個人名義投保及以投保住宅作固定居所。

Proposed Effective Date (dd/mm/yy) 建議保險生效期限 (日 / 月 / 年)	From 由	for 12 months 開始投保一年
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(I) Standard Insurance Cover 基本家居保障	
Gross Floor Area (ft ²) 建築面積 (平方呎)	Annual Premium 每年保費
<input type="checkbox"/> up to 500	HK\$650
<input type="checkbox"/> 501-700	HK\$860
<input type="checkbox"/> 701-1000	HK\$1,100
<input type="checkbox"/> 1001-1500	HK\$1,400
<input type="checkbox"/> 1501-2000	HK\$1,800
<input type="checkbox"/> above 2000	negotiable 商議

(II) Optional Cover 選擇附加項目

Section (2)– Building Owner's Liability (Applicable to Home Owner only) 第(2)項 – 業主法律責任 (只適用於住戶本身同時擁有「投保住宅」之業權者。)	
Protects you against third party legal liability as owner of the Home, including accidents occurring in the common areas of the building of which your Home forms part. The maximum limit of liability is HK\$5,000,000. 保障您作為業主在「投保住宅」或該大廈公眾地方所發生之意外而需負上之法律責任。最高賠償額為 HK\$5,000,000。	
Additional Premium 附加保費 HK\$85 Name of Building Owner 業主姓名	<input type="checkbox"/> Yes <input type="checkbox"/> No 是 否

Section (5)– Worldwide Personal Effects "All Risks" 第(5)項 – 全球個人財物全險	
Additional Premium 附加保費 HK\$300	<input type="checkbox"/> Yes <input type="checkbox"/> No 是 否

Section (6)– Domestic Servant 第(6)項 – 家庭僱傭保險	
Additional Premium 附加保費每位 HK\$390 each Number of Servant(s) 僱傭人數	<input type="checkbox"/> Yes <input type="checkbox"/> No 是 否

Section (7)– Golfer Insurance Package 第(7)項 – 高爾夫球綜合保險			
Additional Premium 附加保費 每位 HK\$350 each 每位 HK\$250 each	Age Group 年齡組別 18-65 12-17	<input type="checkbox"/> Yes <input type="checkbox"/> No 是 否	
Name of Family Member 家庭成員姓名		Age 年齡	Relationship with Proposer 與申請人關係
(1) Proposer 申請人	_____	_____	N/A
(2) _____	_____	_____	_____
(3) _____	_____	_____	_____
(4) _____	_____	_____	_____

Total Premium for (I) + (II) 項目 (I) 及 (II) 合共保費	HK\$
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Please answer the following questions 請回答以下問題：

(1) Have you ever been refused and/or required special terms (or additional premiums) for any of the insurance sections now proposed? 您是否於投保其他同類保險計劃時曾被拒絕或被要求繳付額外保費或被附加特別條款？	<input type="checkbox"/> Yes <input type="checkbox"/> No 是 否
(2) Did you suffer in the past three years any loss for any of the risks proposed to be covered by this insurance? 過去三年內，您曾否就有關此保險計劃列明的保障範圍遇上損失？	<input type="checkbox"/> Yes <input type="checkbox"/> No 是 否
(3) Has your Home been built for over 20 years? 「投保住宅」樓齡是否已過二十年？	<input type="checkbox"/> Yes <input type="checkbox"/> No 是 否
(4) Is your Home built in a low-rise building, eg village house? 「投保住宅」是否低層式建築物，例如村屋？	<input type="checkbox"/> Yes <input type="checkbox"/> No 是 否
If you answer "Yes" to any of the above questions, please give details: 如以上任何答案為「是」，請列明詳情：	
(5) Is your Home solely occupied by you and your family, and used as private dwelling only? 您及您的家庭成員是否佔用全部「投保住宅」，並完全用作私人住宅用途？	<input type="checkbox"/> Yes <input type="checkbox"/> No 是 否
(6) Is your Home built and roofed only with bricks, stone or concrete? 「投保住宅」及屋頂是否只用磚、石或混凝土建成？	<input type="checkbox"/> Yes <input type="checkbox"/> No 是 否
If you answer "No" to any of the above questions, please give details: 如以上任何答案為「否」，請列明詳情：	

Declaration 聲明

I hereby apply to Asia Insurance Co., Ltd. ("the Company") for insurance on the terms as set out in the Company's AsiaHome Insurance Policy. I warrant that the particulars and statements I supply in this Proposal are complete and correct and further agree that this Proposal shall be the basis of the contract between me and the Company.
 本人現依據「亞洲家居樂保險計劃」保險單內之條款投保該項保險。謹此聲明在本投保書內填報的資料，均屬正確無誤，並同意以此投保書作為本人與亞洲保險有限公司（簡稱「亞洲保險」）訂立保險合約之根據。

Proposer's Signature 申請人簽署	Date 日期

Authorized Agent 特許代理

Important Notes to Proposer 申請人注意事項

- (1) Any other facts known to you which are likely to affect acceptance or assessment of this insurance cover must be disclosed. If you have any doubt about what you should disclose, do not hesitate to check with the Company or your insurance agent/broker.
 Failure to disclose such information may mean that your policy will NOT provide you with the cover you require and may even invalidate the policy altogether.
 - (2) Incomplete Proposal Form will delay your application.
 - (3) This insurance will not be effective until the Proposal has been formally accepted by the Company.
 - (4) Any personal information collected by the Company may be used, stored or disclosed to any individual or organization to evaluate this Proposal, or to provide subsequent services. Requests for personal data access or correction may be addressed to Data Protection Officer of the Company.
- (1) 閣下必須盡己所知提供所有可能影響亞洲保險於接納或釐定此保單條款的資料，對資料應否透露若有任何疑問，請即查詢本公司或閣下的保險代理/經紀。
 閣下應如實呈報有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。
- (2) 未經填妥之投保書會延誤閣下之申請。
 - (3) 投保須經批核，方可生效。
 - (4) 亞洲保險有權運用、保存或透露閣下之個人資料予任何人仕或機構，用以審核此項申請，或提供有關服務。若需查閱或更正閣下之個人資料，請聯絡亞洲保險的資料保護主任。