

A Total Home-Care Protection for Your Family and Property

摯親 • 財物
把您的家照
顧得細意
週到



Sun Flower Insurance Brokers 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.

Home Deluxe Protection Plan

家全之寶保障計劃



MSIG

HOME DELUXE

"Home is where the heart is", as the old saying goes. So, is it not of the utmost importance to ensure that your home, family members and property are all getting the full protection that they deserve?

Family • Property • Home

With this in mind, we are delighted to offer you a one-stop concept in home-care protection. Not only will your possessions be

fully protected against accidental damages and losses, your loved ones will also enjoy protection against accidents.

Home Deluxe Protection Plan is specially designed for:

- Those who keep collectible items or valuables at home
- Those who have costly decoration or appliances at home
- Large-sized apartments

With Home Deluxe Protection Plan, you can enjoy:

- ✓ Your own cover limit of HOME CONTENTS COVER to suit your specific needs and a comprehensive HK\$7,500,000 PERSONAL LIABILITY COVER
- ✓ A FREE 24-Hour Home Emergency Assistance service which offers you an efficient support when needed
- children and parents, even if they do not live with you
- Optional FAMILY ACCIDENT COVER of up to HK\$400,000 for your

Highly-acclaimed Claims Service

We will ensure that you receive a speedy and efficient claims service by striving to settle a claim within 5 days after receiving all supporting claims documents.

With Home Deluxe Protection Plan, you will enjoy total Home-Care protection for you and your family.

Benefits at a Glance

Maximum Benefits Payable Per Year (HK\$)

Home Contents (Basic)

Home Contents

- any unforeseen accidental physical loss or damage such as by fire, typhoon, gas explosion, flooding, landslide and subsidence or theft	Sum Insured No article limit
- Household Improvements including improvements and betterments on walls, windows, ceiling, floors and doors	Sum Insured No article limit
- Valuables (includes jewellery, watch, furs, etc.)	1/3 of the section limit chosen No article limit
- Money and Credit Card	\$2,500
- Audio and Video Equipment	Sum Insured

Extra Benefits

a. Household removal - for loss of or damage to Home Contents during the course of removal by a professional remover	Sum Insured No article limit
b. Temporary removal of Household Contents	15% of the Sum Insured
c. Mirrors and Glass in Furniture	Sum Insured
d. Alternative accommodation / Loss of rent - should your home become uninhabitable due to insured damages	15% of the Sum Insured
e. Locks and Keys - where the keys of such locks have been stolen	Up to replacement and installation cost
f. Frozen food & drinks - if food & drinks in freezer rots due to freezer failure	\$2,500
g. Fatal accident - should you or your spouse pass away within 3 months from injury caused by fire or thieves in your home	\$50,000
h. Golfers Hole-In-One	\$2,000

Personal Liability (Free)

Any claim against you or your family members in the event of your negligence causing third party injury or property damage	\$7,500,000
- It extends to contingent contractor's liability for maintenance and home cleaning services with contract sum of not more than HK\$100,000	
Owner's liability in common area	\$1,000,000
Tenants' Liability	Sum Insured on Contents
- damages to Home caused by storm or flood, escape of oil or water from any fixed water or fixed heating installation or washing machine	10% of Sum Insured on Contents
- theft or attempted theft provided violent means are used to gain entry or exit	10% of Sum Insured on Contents

24-Hour Home Emergency Assistance (Free)

Worldwide Personal Possession (Optional) ^{A1}

Specified Personal Possessions	Sum Insured
Unspecified Personal Possessions	Sum Insured 25% of Sum Insured or maximum \$5,000 per article ^{A2}

Building (Optional)

Buildings	
- for the structural part of your home including landlord's fixtures and fittings	Sum Insured ^{B1}

Personal Accident* (for aged 16-70) (Optional)

Accidental death and permanent disablement	\$25,000 per Unit of Compensation Insured
Temporary total disablement	\$250 per unit per week
Temporary partial disablement	\$65 per unit per week
Medical expenses	\$2,000 per unit

* **Self-employed individuals, housewives, and the unemployed are not entitled to this section.**

Family Personal Accident ^{C1} (Optional)

Premium Table	Maximum Benefits Payable (HK\$)		
Coverage \ Age	71-80	8-15	1-7
Death	\$200,000	\$100,000	\$50,000
Permanent Disablement	\$400,000	\$200,000	\$100,000
Medical Expenses (per accident)	\$5,000	\$5,000	\$5,000
Annual Premium Per Person (HK\$)	\$480	\$260	\$185

Domestic Servants (Optional)

Plan A	Employees' compensation cover	\$100,000,000
	In-patient medical expenses	\$5,000
	Repatriation expenses	\$3,000
Plan B	Employees' compensation cover	\$100,000,000
	Clinical expenses	\$3,000
	In-patient medical expenses	\$30,000
	Service interruption	\$6,000
	Dental expenses	\$1,500
	Personal accident	\$100,000
	Repatriation expenses	\$20,000
	Replacement servant	\$3,000
	Fidelity guarantee	\$10,000
	Lock replacement expenses	\$500
	Personal effects	\$10,000

Major Excess

	Excess (HK\$)
Household Contents	\$250
Building	\$250
	- Typhoon, storm or flood excess: \$1,000
	- Landslip and subsidence excess: \$5,000 or 10% whichever is greater
Worldwide Personal Possession	Unspecified excess: \$250

Premium

	Annual Premium (HK\$)
Household Contents	Sum Insured x 0.6%
Personal Liability	Free
24-Hour Home Emergency Assistance	Free
Optional Cover	
Building	0.09%
Worldwide Personal Possession	1.5%
Personal Accident	
Occupational Class	
Class 1 - e.g. Admin / Clerical	\$65 per unit per person
Class 2 - e.g. Commercial travellers, messengers and car drivers	\$84 per unit per person
Domestic Servants	Plan A - \$414 Plan B - \$750

Important Notes

A. For Worldwide Personal Possession Section

- The Sum Insured for unspecified items should represent the maximum possible value of all the property you are likely to carry away from home at any one time.**
- For any property exceeding HK\$5,000 which you would like to insure, please list down separately in the proposal form and provide invoice to proof its value.**

B. For Building Section

- The Sum Insured for the building should be the rebuilding value plus redecoration cost.**

C. For Family Personal Accident Section

- Optional cover is available for immediate family members aged from 1 to 15 and 71 to 80, living in Hong Kong.**
- For those who are aged 71 to 80, a valid health certificate will be required.**
- NO international emergency assistance cover for the insured aged from 1 to 15, or from 71 to 80.**



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For more information,
please call us at
+852 3122 6922 (Hong Kong) /
+853 2892 3329 (Macau) or contact
your Insurance Representative at:
詳情請致電 (852) 3122 6922 (香港) /
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀:

H924(CP/07-13/07-13/2K)

家全之寶保障計劃

顧家的您，當然懂得為家人提供至全面的家居保障。我們明白除了家居財物的保障，對家人的照顧其實更為重要。

家人・財物・安樂窩

有見及此，我們特意獻上一站式家居保障計劃，不單全面照顧您的財物，更保障到您摯愛的家人。

家全之寶保障計劃，特別為下列情況度身訂造：

- 您家中藏有的貴重物品及收藏品
- 您寬敞的家居
- 您價值昂貴的家居裝修、佈置及名貴電器

家全之寶保障計劃讓您享有以下保障：

- 自選的家居保障以及高達港幣7,500,000元的個人法律責任保障。
- 無無論是您的子女，抑或是上年紀的父母親，縱使他們並非與您同住，家全之寶保障計劃都可特別為他們安排高達港幣400,000元的意外保障。
- 免費24小時家居緊急支援服務，讓您在緊急時得到快捷的協助。

高效索償服務 享譽業界

倘若有不幸意外發生，我們將致力於收齊索償文件後五天內作出賠償，快捷妥當。

今天，就親身體驗家全之寶保障計劃細意帶給您一家的全面家居保障！



A Member of MS&AD INSURANCE GROUP



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保障範圍一覽表

每年最高賠償額(港幣/元)

家居財物(基本保障)

家居財物

- 任何不可預見的意外如火災、颱風、氣體爆炸、水災、山泥傾瀉、地陷或盜竊等所引致的損失	投保額 不設每件物品賠償上限
- 家居修葺包括牆身、窗戶、天花、地板及門	投保額 不設每件物品賠償上限
- 貴重物件(包括珠寶、手錶、皮草等)	投保額的三分之一 不設每件物品賠償上限
- 金錢及信用卡	2,500元
- 影音設備	投保額

額外保障

a. 搬遷保障——委託專業搬屋公司遷居的過程中，家居物品因意外而遺失或損壞	投保額 不設每件物品賠償上限
b. 暫寄家居物品——暫時存放於其他地方的家居物品	投保額的15%
c. 家具中的鏡子及玻璃	投保額
d. 暫時住所費用/租金損失——因家居損毀引致不能居住	投保額的15%
e. 門鎖或窗鎖——倘有關門鎖或窗鎖的鑰匙被偷去	更換及安裝費用
f. 冷藏食品及飲品——雪櫃故障而引致冷藏食品及飲品變壞	2,500元
g. 意外身故——您或配偶於家中因火災或盜竊而受傷並於三個月內身故	50,000元
h. 一桿入洞	2,000元

個人法律責任(免費附送)

您或家人因疏忽導致第三者受傷或財物損失的法律責任	7,500,000元
- 此保障伸延至合約總值不超過港幣100,000元的家居裝修、維修或家居清潔所引致的第三者責任	
業主在公共地方的法律責任	1,000,000元
租客法律責任	家居財物投保額
- 因暴風雨或水浸，導致任何固定的供水或發熱裝置或洗衣機洩漏油或水	家居財物投保額的10%
- 因竊匪闖入或企圖闖入而造成的暴力破壞	家居財物投保額的10%

24小時家居緊急支援(免費附送)

全球個人財物保障(自選保障)^{A1}

指定個人財物	投保額
非指定個人財物	投保額 每件物品為投保額的25%或最多5,000元 ^{A2}

樓宇結構(自選保障)

樓宇結構	投保額 ^{B1}
- 保障您居所的結構部分及業主的裝修	

個人意外*(介乎16-70歲)(自選保障)

意外身亡及永久傷殘	每個投保單元賠償額為25,000元
暫時完全傷殘	每個投保單元賠償額為每週250元
暫時局部傷殘	每個投保單元賠償額為每週65元
醫療費用	每個投保單元賠償額為2,000元

* 本部份不適用於自僱人士、家庭主婦及失業人士

家庭個人意外部分^{C1}(自選保障)

保費一覽表	最高賠償額(港幣/元)		
	保障範圍	71-80	8-15
意外身故	\$200,000	\$100,000	\$50,000
永久傷殘	\$400,000	\$200,000	\$100,000
醫療費用(每次意外)	\$5,000	\$5,000	\$5,000
每人每年保費(港幣/元)	\$480	\$260	\$185

家傭(自選保障)

A計劃	僱員賠償保障 住院醫療費用 送返原居地費用	100,000,000元 5,000元 3,000元
B計劃	僱員賠償保障 門診醫療費用 住院醫療費用 家僱因住院而導致服務中斷 牙醫費用 個人意外 送返原居地費用 補聘家傭 忠誠保障 更換門鎖費用 家傭物品	100,000,000元 3,000元 30,000元 6,000元 1,500元 100,000元 20,000元 3,000元 10,000元 500元 10,000元

主要自負金額

	自負金額(港幣/元)
家居財物	250元
樓宇結構	250元 - 暴風、颱風或水浸的自負金額為1,000元 - 山泥傾瀉及地陷的自負金額為5,000元或損毀總值的10%(以較高者為準)
全球個人財物保障	非指定個人財物的自負金額為250元

保費一覽表

	全年保費(港幣/元)
家居財物	自選投保額的0.6%
個人法律責任	免費附送
24小時家居緊急協助	免費附送
自選保障	
樓宇結構	自選投保額的0.09%
全球個人財物保障	自選投保額的1.5%
個人意外	
職業類別	
第一類 - 如行政/文書工作	每人每個投保單元為65元
第二類 - 如外勤人員、信差、職業私家車司機	每人每個投保單元為84元
家傭	A計劃 - 414元 B計劃 - 750元

重要事項

A. 適用於全球個人財物保障

1. 一般個人財物的投保額應為每次外出時攜帶財物的最高總額。
2. 如欲投保任何價值超過港幣5,000元的財物，請在投保書內另行列明，並於投保時提供收據證明。

B. 適用於樓宇結構保障

1. 樓宇結構的投保額應為樓宇重建及重新裝修的費用。

C. 適用於家庭個人意外保障

1. 可保障年齡介乎1至15歲或71至80歲，居住於香港的直系親屬。
2. 凡年屆71至80歲長者，須出示有效的醫生證明以示其身體健康狀況。
3. 凡1至15歲或71歲至80歲的個人意外保險受保人，其保障範圍不包括國際緊急支援服務。



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Proposal Form 投保書

For Broker
Use Only



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HS26BR(CP/07-13/07-13/1K)

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+852 3122 6922 (Hong Kong) /
+853 2892 3329 (Macau) or contact
your Insurance Representative at:
詳情請致電 (852) 3122 6922 (香港) /
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀:



A Member of **MS&AD** INSURANCE GROUP



Home Deluxe Protection Plan

家全之寶保障計劃



PRIVACY POLICY

MSIG Insurance (Hong Kong) Limited (“MSIG”, “we” or “us”) would ask that you take the time to read this privacy policy carefully. In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.

MSIG takes your privacy very seriously. To ensure your personal information is secure, we communicate and enforce our privacy and security guidelines according to the relevant laws and regulations. MSIG takes precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorised access, disclosure, alteration, and destruction. Furthermore, we will not sell your personal information to anyone for any purposes. MSIG imposes very strict sanction control and only authorised staff on a need-to-know basis are given access to or will handle your personal data, and we provide regular training to our staff to keep them abreast of any new developments in privacy laws and regulations.

We will only retain your personal data in our business records for as long as it is necessary for business and tax purposes as permitted by the laws. We will require our agent, contractor or third party who provides administrative or other services on our behalf to protect personal data they may receive in a manner consistent with this policy. We do not allow them to use such information for any

other purposes. If you have any questions or inquiries regarding our privacy policy, please feel free to contact us.

We may amend this Privacy Policy at any time and for any reason. The updated version will be available by following the ‘Privacy Policy’ link on our website homepage at www.msig.com.hk. You should check the Privacy Policy regularly for changes.

Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products (“the Product”) that we provide to you and in order for us to deliver and improve the customer service. This includes but not limited to the personal data contained in the proposal form or in any documents in relation to the Product or any claim made under the Product.

Your personal data may be used for **obligatory purpose** or **voluntary purpose**. If personal data are to be used for an obligatory purpose, you MUST provide your personal data to MSIG if you want MSIG to provide the Product. Failure to supply such data for obligatory purpose may result in MSIG being unable to provide the Product.

The **obligatory purposes** for which your personal data may be used are as follows:-

- processing and evaluating your insurance application and any future insurance application you may make;
- our daily operation and administration of the services and facilities in relation to the Product provided to you;
- variation, cancellation or renewal of the Product;
- invoicing and collecting premiums and outstanding amounts from you;
- assessing and processing claims in relation to the Product and any subsequent legal proceedings;
- exercising any right of subrogation by us;
- contacting you for any of the above purposes;
- other ancillary purposes which are directly related to the above purposes; and
- complying with applicable laws, regulations or any industry codes or guidelines.

.....
To enable us to process your opt-out request, please provide us below information.

Full Name: _____

Contact Number: _____

HKID Number:
(for identification purpose) _____

Policy / Certificate / Acknowledgement Number (if you have one): _____

.....
NOTE: This instruction will override all previous instructions relating to direct marketing that have been given to MSIG.
.....

The **voluntary purposes** for which your personal data may be used are any sales, marketing, promotion of other general insurance services and products provided by MSIG. The personal data we intend to use for voluntary purposes are your name, your address, your phone number and email address. We cannot use your personal data for voluntary purposes without your consent.

If you do not wish MSIG to use your personal data for the voluntary purposes listed above, you should tick the box on the right and provide us with the following information. You may also notify us by sending an email to ‘dpo@hk.msig-asia.com’. In your notification, you must supply the same required information as listed below.

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance broker;
- our legal and professional advisors;
- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- the Insurance Claims Complaints Bureau and similar industry bodies; and

- government agencies and authorities as required or permitted by law.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F Cityplaza One, 1111 King’s Road, Taikoo Shing, Hong Kong.

If you have any enquiries or require assistance with this Personal Information Collection Statement, please call us at (852) 3122 6922.



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Proposer’s Signature _____

Date _____ (D) _____ (M) _____ (Y)

Home Deluxe Protection Plan Proposal Form

家全之寶保障計劃投保書

Please complete the following section in ENGLISH using BLOCK LETTERS and tick ✓ the box(es) as appropriate. 請以英文正楷填寫下列部份，並於適當的空格內加上 ✓ 號。

Personal Details of Proposer 投保人個人資料 (*Please delete if not appropriate. *請刪除不適用項目)

Name of Proposer (Mr. / Mrs. / Ms.) * : _____ Surname 姓 _____ Given Name 名 _____ Gender: M F
 投保人姓名 (先生 / 太太 / 女士) * : _____ 姓 _____ 名 _____ 性別: 男 女

Date of Birth : _____ (D) _____ (M) _____ (Y) Marital Status: Single Married Occupation: _____
 出生日期: _____ 日 _____ 月 _____ 年 婚姻狀況: 單身 已婚 職業: _____

HKID / Passport No.* : _____ E-mail: _____
 香港身份證 / 護照號碼 * : _____ 電郵: _____

Tel No.: Home Office Mobile
 電話號碼: 住宅 _____ 辦公室 _____ 手提 _____

Correspondence Address: Flat / Room * Floor Block Building
 通訊地址: 室 / 單位 * 樓 座 大廈
 Estate Name / No. & Street Name / Lot. No. * District HK / KLN / NT *
 屋苑名稱 / 街名及門牌 / 地段 * 地區 香港 / 九龍 / 新界 *

Address of Home to be Insured (If different from the above): Flat / Room * Floor Block Building
 投保居所地址 (如與上述地址不同): 室 / 單位 * 樓 座 大廈
 Estate Name / No. & Street Name / Lot. No. * District HK / KLN / NT *
 屋苑名稱 / 街名及門牌 / 地段 * 地區 香港 / 九龍 / 新界 *

Period of Insurance: From: _____ (D) _____ (M) _____ (Y) To: _____ (D) _____ (M) _____ (Y)
 保障期: 由: _____ 日 _____ 月 _____ 年 至: _____ 日 _____ 月 _____ 年

Annual Premium Table (HK\$) 全年保費 (港幣 / 元)

Basic Cover 標準保障	Subtotal / 小計
Home Contents 家居財物	
Sum Insured (HK\$) 投保額 (港幣):	X 0.6%
<input checked="" type="checkbox"/> Personal Liability 個人法律責任	Free 免費附送
<input checked="" type="checkbox"/> 24-Hour Home Emergency Assistance 24小時家居緊急支援	Free 免費附送
Optional Cover 自選保障	Sum Insured (HK\$) 投保額 (港幣):
<input type="checkbox"/> Building / House 樓宇結構	X 0.09%
<input type="checkbox"/> Worldwide Special Possession 全球個人財物保障*	
Unspecified Items 非指定受保財物	# X 1.5%
Specified Items 指定受保財物	X 1.5% (Please describe each item insured with the value in a separate sheet 請另紙詳述投保物品及其價值)
Personal Accident 個人意外	
<input type="checkbox"/> Class 1 第一類 \$65 per unit per person 每人每個投保單元為65元	
<input type="checkbox"/> Class 2 第二類 \$84 per unit per person 每人每個投保單元為84元	
<input type="checkbox"/> Domestic Servants 家傭 <input type="checkbox"/> Plan A / A計劃 \$414 <input type="checkbox"/> Plan B / B計劃 \$750	
Total Annual Premium 全年保費總額	

* For any property exceeding HK\$5,000 which you would like to insure, please provide invoice to prove its value. 如欲投保任何價值超過港幣5,000元的財物，請於投保時提供收據證明。
 * The Sum Insured of unspecified items should represent the maximum possible value of all the property you are likely to carry away from home at any one time. 非指定受保財物的投保額應為外出時隨身攜帶所有財物的最高總額。

Family Personal Accident 家庭個人意外

Insured Details 受保人資料	Insured Person 1 受保人1	Insured Person 2 受保人2
Name 姓名		
HKID / Birth Certificate No. 香港身份證 / 出世紙號碼		
Date of Birth 出生日期		
Occupation (if appropriate) 職業 (如適用)		
Total Personal Accident Premium (HK\$) 意外保費總額 (港幣/元)		

* Please provide details of beneficiary(ies) (if necessary) in a separate "Beneficiary Form" 如需指明受益人，請填寫有關之「受益人表格」

Gross floor area of Home to be insured (sq.ft.) 投保居所建築面積 (平方呎)

<input type="checkbox"/> Below 500 以內	<input type="checkbox"/> 1,301 - 1,400
<input type="checkbox"/> 501 - 600	<input type="checkbox"/> 1,401 - 1,500
<input type="checkbox"/> 601 - 700	<input type="checkbox"/> 1,501 - 1,600
<input type="checkbox"/> 701 - 800	<input type="checkbox"/> 1,601 - 1,700
<input type="checkbox"/> 801 - 900	<input type="checkbox"/> 1,701 - 1,800
<input type="checkbox"/> 901 - 1,000	<input type="checkbox"/> 1,801 - 1,900
<input type="checkbox"/> 1,001 - 1,100	<input type="checkbox"/> 1,901 - 2,000
<input type="checkbox"/> 1,101 - 1,200	<input type="checkbox"/> Over 2,000 以上
<input type="checkbox"/> 1,201 - 1,300	

Insurance History 投保紀錄

If any of the below answers is "Yes", please give details in a separate sheet 如下列任何一項回答為「是」，請另頁詳細說明

Applicable to all sections / 適用於所有保障

Do you have any insurance of the same kind with other insurance companies? Yes No
 您是否擁有其他保險公司的同類型保險? 是 否

Have you ever been refused cover or have special terms and/or additional premium been imposed to you for any insurance of the same kind you are applying for? Yes No
 在申請投保同類保險時，您曾否被拒保或被要求附加特殊條款及 / 或額外保費? 是 否

Have you made any claims under any insurance related to your application within the past two years? Yes No
 過往兩年內，您曾否就與今次申請有關的任何保險提出索賠? 是 否

Home Contents Section Only / 適用於家居財物保障

Is your home built of / roofed with materials other than bricks, stone or concrete? 您的居所及其屋頂是否以磚瓦、石頭或水泥以外的材料建造? Yes No
 是 否

Personal Accident Section Only / 適用於個人意外保障

Do you or your family have hearing or sight impairment, physical defect or infirmity? 您或您的家人有否聽覺或視力障礙、身體缺陷或疾病? Yes No
 是 否

Is there anything hazardous about your family's and your occupation? 您或您的家人所從事的工作有否存在危險? Yes No
 是 否

Domestic Servants Section Only / 適用於家傭保障

Has your domestic servant been confined in hospital for surgery or treatment of sickness or injury resulting from an accident in the past 3 years? 您的家傭是否曾因患病或意外受傷而需入院接受手術或治療? Yes No
 是 否

Payment Instruction and Authorisation 付款說明及授權書

I shall arrange the payment with _____ my insurance agent / broker _____ MSIG Insurance (Hong Kong) Limited directly
 本人將安排保費 支付予本人的保險代理 / 經紀 直接支付予三井住友海上火災保險 (香港) 有限公司

Payment mode 付款方式: Visa MasterCard 萬事達 Cheque 支票 (please make your cheque payable to "MSIG Insurance (Hong Kong) Limited", 支票抬頭請填寫「三井住友海上火災保險 (香港) 有限公司」)

Credit Card Account Number (Accept credit card in HK currency only) 信用卡賬戶號碼 (只接受港幣信用卡) Expiry Date 有效期至: _____

Issuing Bank 發卡銀行: _____ HKID No. 香港身份證號碼: _____

Name of Cardholder 持卡人姓名: _____

I hereby authorise MSIG Insurance (Hong Kong) Limited to charge the total premium of the policy to my credit card account for this insurance. 本人謹此授權三井住友海上火災保險 (香港) 有限公司從本人信用卡賬戶中扣除本保險的保費。

Cardholder's Signature 持卡人簽署 (Signature should correspond to the specimen signature of the above credit card account. 簽署必須與上述信用卡戶口式樣相同。)
 Date 日期: _____ (D) _____ (M) _____ (Y)

Declaration: I/we desire to effect the insurance specified herein and declared that I/we: - agree that MSIG Insurance (Hong Kong) Limited reserves the final right to accept or decline my application. - am/are or will be by the Policy Commencement Date, the legal owner/s or the tenant/s of the insured premises. - warrant that the information given and answers to questions herein are true and correct to the best of my/our knowledge. - have not withheld facts likely to influence assessment of this application. - agree that this application, declaration and other information provided shall form the basis of the contract and agree to accept the terms, limitations, exclusions, conditions, clauses and warranties contained in the policy/policies and/or as modified or extended by any endorsements thereon.

聲明: 本人(等)特此聲明: - 同意三井住友海上火災保險 (香港) 有限公司保留其接納或不受理本人(等)投保書的最後權利。 - 現時或在保單生效之時是此受保住所的合法業主或租客。 - 保證所填報資料及對所載問題的回應，據本人(等)確信，均為正確無訛。 - 並未隱瞞可能影響本申請書評估的事實。 - 同意本投保書、聲明及所提供的其他資料作為合法基礎，並同意接受本保單所載及 / 或其任何修訂或擴充的條款、限制、不承保事項、條件、條文及保證。

Declaration of Broker Commission: The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by MSIG Insurance (Hong Kong) Limited ("MSIG"), MSIG will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to MSIG that he or she is authorised to do so.

The applicant further understands that the above agreement is necessary for MSIG to proceed with the application.

經紀佣金聲明: 申請人明白、確知及同意，三井住友海上火災保險(香港)有限公司(「三井住友保險」)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三井住友保險確認他/她已獲該法人團體授權。申請人亦明白三井住友保險必須取得申請人以上的同意，才可以處理其保險申請。

IMPORTANT NOTE: This form is not a policy of insurance. Please refer to the policy terms and conditions of Home Deluxe Protection Plan which will be issued to you upon acceptance of your proposal.

注意事項: 本表格並非保單，有關保單將於接納您的投保申請後奉上，屆時請參閱家全之寶保障計劃保單中的條款及條件。

私隱政策

三井住友海上火災保險（香港）有限公司（下稱「三井住友保險」、「我們」或「本公司」）請您仔細閱讀下列條款與條件。如此聲明的英文版本與中文版本內容有歧異，將以英文版本為準。

三井住友保險極為重視您的私隱。為了保障您的個人資料，我們以有關法例及規例為準則，向公司內部傳達並執行我們定立之私隱及保障指引。三井住友保險採取預防措施以保障您的個人資料免遭受遺失、盜竊、誤用，以及在未經許可之情況下被取用、洩露、更改及破壞。此外，我們均不會出售您的個人資料給任何人。三井住友保險嚴格執行認可管制，只容許獲授權之職員在必需要的情況下，取用或處理您的個人資料。我們會向職員定期提供培訓，確保他們知悉任何有關私隱法律及規例的新發展。

我們只會在法律容許並必需用於業務及稅務用途之情況下，保留您的個人資料作為我們的業務記錄。我們會向以本公司之名義提供行政或其他服務之代理、承辦商或第三者，要求他們遵循本政策保護有可能收到的個人資料。本公司不會容許他們使用有關資料於任何其他目的。如您對我們的私隱政策有任何疑問，歡迎聯絡我們查詢。

我們可能不時修改此範本。修改後的範本可於本公司網頁 www.msig.com.hk 下載。您應定期查閱此範本所修改的內容。

個人資料收集聲明

個人資料是可以用作獨立識別或聯絡個別人士之數據。貴為我們的客戶，您須向我們不時供給與我們提供之一般保險服務及保單產品（下稱「保單」）相關的個人資料，讓我們

們可向您提供客戶服務及改善服務質素。當中包括但不限於您在申請表填寫或任何與保單有關之文件上或任何透過保單索償上所載之個人資料。

您的個人資料可被用於**強制性**或**自願性用途**。如個人資料是用於強制性用途，而您希望三井住友保險提供有關保單，則您必須向三井住友保險提供有關個人資料，否則三井住友保險將不能向您提供有關保單。

您的個人資料可被用於以下**強制性之用途**：

- 處理及審批您的保險申請或您將來提交的保險申請；
- 向您提供與保單及核保相關之日常運作及行政用途；
- 保單之更改、取消或續保用途；
- 發出繳交保費通知及向您收取保費及欠款；
- 評估及處理透過保單索償及任何繼後法律訴訟之用途；
- 由本公司行使代位權利之用途；
- 就以上用途聯絡您；
- 其他與上述用途有直接關係的附帶用途；及
- 遵循適用法律、條例及業內守則及指引。

而**自願性用途**則指任何三井住友保險提供的其他一般保險服務及保單產品之銷售、市場營銷及推廣。用作自願性用途之個人資料則為您的姓名、地址、電話號碼及電郵地址。未獲您同意之前我們並不能使用您的個人資料用作自願性用途。

如您不欲三井住友保險將您的個人資料用作上述自願性用途，您應於右列方格加上號並必須提供如下的資料。您亦可選擇以電郵方式將您的要求連同所需的個人資料（詳情如下）電郵至“dpo@hk.msig-asia.com”。

為讓我們能夠處理您以上提出的拒絕服務之請求，請提供以下資料。

姓名：_____

聯絡電話：_____

香港身份證號碼：
(作識別之用) _____

保單號碼 / 證書編號 / 確認編號 (如適用)：_____

附註：此拒絕服務要求將會取代您先前給予三井住友保險一切關於直接促銷的指示。

就任何上述的用途，我們所收集的個人資料可能會被轉移至：

- 向我們提供行政、通訊、電腦、付款、保安及其他服務的第三方代理、承包商及顧問（包括：醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商）；
- 處理索賠個案的理賠師、理賠調查員及醫療顧問；
- 再保公司及再保經紀；
- 您的保險經紀；
- 我們的法律及專業業務顧問；
- 我們的關連公司（以《公司條例》內的定義為準）；
- 香港保險業聯會（或同類的保險公司聯會）及其會員；
- 保險索償投訴局及同類的保險業機構；
- 法例要求或許可的政府機關。

為了確保您的個人資料之準確性，您同意授權本公司查閱並核實任何由保險業內保險公司聯會所收集有關您的個人資料。

根據有關法例及規例，您有權查閱及更正本公司所持的任何載有您的個人資料之記錄。如您欲行使以上權利，可以書面形式投寄至香港太古城英皇道1111號太古中心第一期9樓三井住友海上火災保險（香港）有限公司，通知本公司的資料保護主任。

如您對此個人資料收集聲明有任何疑問或須協助，請致電(852) 3122 6922與我們聯絡。



Sun Flower Insurance Brokers 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.

投保人簽署

日期 _____ 日 _____ 月 _____ 年