



® 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.



ZURICH®

蘇黎世

Splendor
Deluxe Property and Home Insurance Plan

豪門世家
尊尚財物及家居保險計劃



Diamond Series



Splendor is the ultimate comprehensive insurance solution, perfect for personal belongings, jewellery, home decor and personal liability of the selected few. With Splendor, you can find not only protection for your exclusive and beloved properties, but also an array of exceptional benefits and lifestyle elements that cover costly incidents. As you enjoy a prestigious lifestyle, this first-class plan will surely be your choice.

「豪門世家」——一份專為居於豪華物業及擁有一名貴首飾珍藏的您而設的尊尚綜合家居財物保險計劃。「豪門世家」不單提供周全保障照顧您家中的華貴傢具、品味裝飾及心愛擺設，更貼心地設有一系列獨特保障，配合您的優越生活模式，讓您盡情享受非凡生活的一點一滴。



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Shield Your Valuables 保障您的華貴財物

If you have been looking for an all-in-one protection plan, look no further, it's right here! Splendor gives you unparalleled protection for your valuable properties and household contents. To guard against untoward happenings, you will also get additional coverage arising from any unexpected occurrence.

實在毋需尋尋覓覓，如要為您的豪華家居物色周全的保障，「豪門世家」已備有您所需的一切！「豪門世家」能為您的家居物品及貴重財物提供充足的保障，並且能為個別意外事故延伸引致的不便或不幸的損失，給予額外補償。

Valuable Property

You may ask, will I be covered for loss of portable personal items such as jewellery or watches anywhere in the world? Yes is the answer. With Splendor, rest assured that many of your highly prized possessions including jewellery, watches, fine wines, furs, handbags and photographic equipment are reimbursable under this plan.

Portable electronic devices such as mobile phones, notebooks and portable computers, PDAs and other portable audio and video equipment are also covered.

You will not be required to specify your valuable property for insurance purpose, if any of its value is below HK\$50,000.

貴重財物

當您配戴至愛珍藏，如手錶或珠寶首飾等出外時，可能會憂慮遇到意外事故引致心愛物品遭到損毀或意外遺失。為讓您安心，「豪門世家」保障您的貴重財物，包括珠寶、手錶、美酒、皮草、手袋及攝影器材，無論於世界任何地方意外損失或損毀，均可獲得賠償。

隨身電子產品，例如手提電話、手提電腦、電子手帳及其他便攜式影音器材都可得到保障。

「豪門世家」更特設簡易投保程序，倘若您的貴重物品價值為港幣50,000元以下，則毋需特別申報該項物品的詳情。

Household Contents

Take a tour around your home and be amazed by all those items you have collected during the times that have made life so enjoyable. Apart from the sentimental value, it would cost you a lot to replace them in event of untoward happenings beyond your control. With Splendor, your household contents – such as valuable furniture, top-of-the-range appliances, fine wine, fine art and antiques are all covered.

家居物品

環顧您與家人悉心佈置的居所，您會發現多年來購置的心愛傢具和物品為您及家人的生活添加了多少姿采！這些別具價值的心頭好，一旦發生意外，需要重新購置會是一項很大的財政支出，「豪門世家」正好為您的時尚傢具、高級家庭電器及影音器材、美酒、工藝品及古董等家居物品提供全面保障。



Fine Art & Specie Insurance Series 「瑰藝保」藝術品及珠寶保險系列

If you find that the valuable property protection under Splendor is not sufficient for some of your more precious items or you would like to insure them individually, you may propose these items along with their individual evaluations to us.

如果您的珍貴物品價值超出「豪門世家」貴重財物的保障額或閣下欲為個別的心頭好作獨立保障，您可以向我們提交有關物品的估值作個別投保。

We shall cover them specifically under our Fine Art & Specie coverage either on a worldwide basis or within your home premises, according to your choice. Now, you will be able to enjoy your precious belongings without worry.

這些珍貴物品將個別保障於「瑰藝保」計劃內，您更可選擇全球性或僅限於香港住所內的保障範圍，讓您安心擁有這些彌足珍貴的收藏品。



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Beyond Home Protection

超越家居保障

It is difficult for you to imagine any consequential costs following accidental loss or damage to your home contents. With Splendor, you don't need to worry as we have already taken care of everything you may need in one package. Following are some extra benefits and services that can bring you peace of mind. Please refer to the product factsheet in the brochure for full coverage.

意外往往對家居造成難以估計的破壞，而「豪門世家」特別為您提供一系列額外周全保障，讓您毋須顧慮因意外帶來的不便或損失。以下為部份額外保障，您可參閱本小冊子內的产品單張了解詳細保障範圍。

Alternative accommodation

In case your home is uninhabitable due to an insured accident, you will be reimbursed the cost of comparable alternative accommodation for your family and your domestic pets and the cost of temporary storage of furniture necessary to reinstate your home to a habitable condition, up to a maximum period of 6 months. This coverage also extends to the rent which continues to be payable by you as the tenant of the insured premises.

Bank safe

Coverage is even extended to your valuable properties being kept in a bank vault.

Psychiatric services fees

A sudden traumatic experience may lead to disturbing reactions. Family and friends may be able to see you through. However, you may prefer to seek professional help. We offer the psychiatric services fees to cover medical costs incurred for physical or mental recovery following a traumatic event such as kidnapping, abduction, home invasion or mugging.

Food and drink deterioration

Compensation will be provided to you for the deterioration of food or drink caused by accidental breakdown of your refrigerator or freezer.

臨時居所保障

倘若您的住所因家居財物意外損毀而導致不宜居住，我們會支付您及家人、寵物的暫時居所費用或暫存傢具費用，以便您進行家居修復工程，最長保障期為六個月。若您為受保物業的租戶，此保障亦會賠償您於無法在住所居住期間仍需繳付的租金。

貴重財物存放銀行保險箱之保障

「豪門世家」除保障放置在家居或隨身攜帶之貴重財物外，亦同時保障您存放在銀行保險庫內的貴重財物。

復康心理服務

突如其來的意外可能會令精神及心靈受到創傷，此時除了家人及朋友的安慰及支持外，專業人士的輔導亦能加速治愈創傷。若您或家人不幸遇上意外，例如綁架、劫持、入屋爆竊或搶劫，而於事故後需要接受心理治療，我們會為您提供有關之治療費用。

食物及飲品變壞保障

若雪櫃或冰箱因意外故障而引致冷藏食品或飲品變壞，我們亦會賠償有關之損失。



Legal Liability Protection

法律責任保障

Accidents happen... and litigation is sometimes unavoidable. Keep calm, be cool in today's lawsuit frenzied environment, we provide extra high coverage on legal liability. As a house owner, tenant, occupier of premises or pet owner, your legal liability coverage protects you against property damage or bodily injury claims or legal costs from third parties. We will also indemnify such personal legal liability against you as private individuals anywhere in Hong Kong or elsewhere overseas for up to 30 days.

意外可能隨時發生，其引致的後果更可能會給您招致法律訴訟。有見及此，「豪門世家」特別為您提供專業的法律支援。無論您是受保居所的業主、租戶、住戶或寵物的主人，均可獲保障因疏忽而導致第三者財物損失或身體受傷而須負上的法律責任，包括賠償及訴訟費用。此外，我們亦會保障您在香港或海外逗留三十天內的個人法律責任，讓您身處任何地方也能倍添安心。

Home Assistance Services

家居支援服務

We are aware of your real needs. In addition to all the exceptional coverage, we also provide high quality 24 hours home emergency assistance services such as locksmith, plumber, electrical, household appliance repair referral, home cleaning referral and so on. Therefore, you may enjoy peace of mind in your day to day lifestyle from now on!

除以上一系列的保障外，「豪門世家」更設有24小時高質素家居緊急支援服務，例如開鎖、水電維修、電器修理及家居清潔轉介等服務。無微不至的安排，全因希望閣下的生活更無慮無憂。



Lifestyle Protection

時尚生活保障

The coveted lifestyle you enjoy may include high society events and other desirable gatherings, fine wine and dining occasions, newsworthy leisure events around the world, the comfort of a lovely pet at home, or an eco-friendly way of life. Take care to preserve and maintain your way of living with Splendor coverage, with it in place you will have the protection you desire especially adapted to your highly individualistic lifestyle.

無論您是社交聚會的大忙人、酒會應酬的常客、周遊列國的好動一族或喜與家中寵物為伴、甚至是環保的中堅份子，「豪門世家」獨有的保障，都能照顧您多姿多彩的生活需要，配合您獨特的生活模式。



Green Living

Understanding the pleasure energy efficient household appliances can bring to you and your family, Splendor offers special coverage for your energy saving appliances. In the event of accidental loss or damage beyond economic repair, you will have the option to replace it with an improved quality appliance for up to an extra 10% of the value of a same new or similar quality appliance to the one that was lost or damaged.

Pets

Nothing can replace the comfort of a beloved pet, always ready to greet you lovingly and ever there for comfort or play. In the unfortunate event of the pet's accidental death or permanent disablement, we will provide a compassionate cash benefit to ease your loss somewhat.

Dining

Should a wine and dine event in any restaurant in Hong Kong result in food poisoning to you or your family, we will cover the medical expenses incurred.

Leisure

Looking forward to being at an important sports, music or entertainment event abroad? Rest assured that if you or your family cannot attend due to a mishap, we will reimburse the ticket cost.

Shopping

No matter where you bought it, if an item is accidentally lost or damaged whilst you or your family member is carrying it home, you will be reimbursed for the purchase value of the lost item.

綠色生活

為與您共同締造更優質綠色生活，「豪門世家」特別保障您家中符合能源效益的家庭電器，若該些家電因意外損失或損毀至無法以合理方式維修，您可選擇重新購置一件與受損家電同款而質素較佳之產品，我們會最高賠償受損家電額外一成的價值，與您一起推動環保生活。

珍愛寵物

家中飼養善解人意的小動物，可為生活增添不少歡樂時刻。惟一旦失去常伴左右的寵物，主人的失落實難以彌補。倘若您心愛的寵物不幸因意外離世或永久傷殘，我們會特別提供慰問金，以表一點心意。

出外用膳

「豪門世家」全面保障您和家人的起居飲食，倘不幸在香港任何餐廳進食過後出現食物中毒而需就醫治療，所需的醫療費用可獲賠償。

消閒娛樂

要是您和家人準備遠赴海外觀賞重要球賽、體育競技、音樂會或娛樂盛事，卻因突發事故而無法如期出席，縱然失望，但「豪門世家」會補償您已預付之門票費用，減少您的損失。

購物保障

無論您新買的物品購自世界任何地方，若您或家人於攜帶回家的途中意外遺失或損毀，均可獲賠償該物品之價值，讓您購物更盡情。

Professional Claims Service

At Zurich, we understand making claims for damage to home contents or loss of cherished items can be difficult and highly emotional. Our approach to handling claims places emphases on speed, professionalism and fairness.

Under Splendor, our dedicated claims ambassador will promptly attend to your claim request, provide you with assistance in the claim process and to render you with professional advice on mitigating the loss. We will exercise flexibility in claims handling. For claims with little complexity, our claims ambassador may process and complete the claims adjustment right away when he or she attends to your claim request.

We take pride in our expertise and experience in claims. We guarantee a 7-day claims processing period as soon as we have received all the required documents.

專業理賠服務

蘇黎世明白到，摯愛傢具及珍藏的損失會令您感到非常惋惜，因此我們會以專業、誠懇、合理持平的態度，有效率地處理您的索償，讓您在處理損失後的煩瑣減至最少。

「豪門世家」特別設有專責理賠大使，全面協助您的索償，並提供專業建議以助您減輕損失。而我們亦會更彈性處理您的索償，若涉及輕微損失，理賠大使更可即時為您完成有關索償批核。

我們以專業服務及豐富經驗為傲，承諾在收到有關所需文件後七天內為您辦妥賠償事宜。

About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 500 company². The Group achieved business operating profit of HK\$43.6 billion in 2009³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2009

² In terms of revenue, source: Fortune Global 500, July 2009

³ Zurich Annual Report 2009

⁴ As of 31st March 2010

關於蘇黎世

蘇黎世保險集團(香港)是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險金融服務集團¹及財富雜誌《Fortune》全球500大企業²。2009年業務經營盈利達436億港元³。集團的財務實力建基於穩健及專注的業務發展策略，財務實力更獲標準普爾給予“AA-”評級⁴。蘇黎世保險集團(香港)致力為個人及各大公司團體客戶提供全面一般保險方案。

¹ 以銷售額、盈利、資產及市值聯合計算。資料來源：2009年4月福布斯雜誌《Forbes》全球2000大企業排行榜

² 以收益計算。資料來源：2009年7月財富雜誌全球500大企業排行榜

³ 2009年度蘇黎世年報

⁴ 截至2010年3月31日

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，蘇黎世保險有限公司保留最終批核權。



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 **ZURICH**[®]
蘇黎世

Because change happenz[®]
以先見 應萬變

Splendor Deluxe Property and Home Insurance Plan

- Benefit & Premium Tables



BENEFITS TABLE

Coverage	Maximum benefits (HK\$)
Section A – Home Protection	
A.1 Valuable property	
Protect valuable property (e.g., jewellerys, watches, curios, furs and photographic equipment) and personal possessions belonging to you or your family against accidental loss or damage anywhere in the world	50,000 per item/set and 300,000 in total per incident
Sub-limits:	
<ul style="list-style-type: none"> Portable electronic devices (e.g., mobile phones, portable computers, PDAs and portable audio & video equipments) 	10,000 per item/set
<ul style="list-style-type: none"> Wine 	5,000 per bottle and 30,000 in total per incident
A.2 Household contents	
Cover against accidental loss of or damage to household contents at your home	3,000,000 per incident and per policy year
Sub-limits:	
<ul style="list-style-type: none"> Furniture and domestic appliances 	300,000 per item/set
<ul style="list-style-type: none"> Valuable property 	50,000 per item/set and 500,000 in total per incident
<ul style="list-style-type: none"> Money 	30,000 in total per incident
<ul style="list-style-type: none"> Wine 	5,000 per bottle and 30,000 in total per incident
<ul style="list-style-type: none"> Stamps, coins or medals collection 	10,000 in total per incident
<ul style="list-style-type: none"> Personal computer 	10,000 per item/set
<ul style="list-style-type: none"> Portable electronic devices 	10,000 per item/set
<ul style="list-style-type: none"> Other contents 	50,000 per item/set
A.3 Additional covers	
Extra protection to your home	
<ul style="list-style-type: none"> Alternative accommodation – extra rental expenses for an alternate accommodation when your home is uninhabitable due to accidental loss or damage of your home contents 	100,000 per month and 300,000 in total per incident
<ul style="list-style-type: none"> Temporary removal – your home contents are protected against accidental loss or damage while temporarily removed from your home for cleaning, repair, renovation, etc. 	100,000 per incident

<ul style="list-style-type: none"> Home removal – cover for accidental loss of or damage to your home contents while being moved by professional furniture removers to your new home 	3,000,000 per incident
<ul style="list-style-type: none"> New home protection – cover extended to the home contents at your new home for 2 weeks from the first time of occupation 	3,000,000 per incident
<ul style="list-style-type: none"> Landlord's fixtures and fittings – cover for accidental loss of or damage to landlord's ceiling, floors, walls, doors, kitchen cabinets, etc. 	200,000 per incident
<ul style="list-style-type: none"> Interior decoration or renovation – cover for accidental loss of or damage to contract work and materials during the home decoration or renovation for a period not exceeding 2 months 	10,000 per item/set and 100,000 in total per incident
<ul style="list-style-type: none"> Outdoor property – your home contents are protected against accidental loss or damage while in the open within the boundaries of the land belonging to your home 	5,000 per item/set and 30,000 in total per incident
<ul style="list-style-type: none"> Fragile items – cover for accidental breakage of fragile items (e.g., crystals, china, statues, sculptures, etc.) in your home 	5,000 per item/set and 200,000 in total per incident
<ul style="list-style-type: none"> Food and drink deterioration – reimburse for the cost of food and drink that is inedible due to accidental breakdown of your refrigerator 	10,000 per incident
<ul style="list-style-type: none"> Removal of debris – cover for the cost of cleaning and removing the debris of the contents following damage by an insured accident 	150,000 per incident
<ul style="list-style-type: none"> Replacement cost of doors, windows, locks and keys – cover for the cost of repairing damaged doors, windows and their locks and keys due to burglary. Coverage also provided for replacing door locks or metal gate locks if the keys are lost 	15,000 per incident
<ul style="list-style-type: none"> Replacement cost of title deeds – reimburse for the cost of replacing the damaged or missing titled deeds while kept at your home or even in a bank in Hong Kong 	50,000 per incident
<ul style="list-style-type: none"> Business property – cover for accidental loss of or damage to property with a business nature in your home 	5,000 per incident
<ul style="list-style-type: none"> Undamaged items – cover extended to the necessarily associated cost incurred for repairing undamaged items due to an insured accident 	5,000 per policy year
<ul style="list-style-type: none"> Pest control fees – reimburse for the costs incurred for pest control or prevention services within the first 3 months following loss of or damage to home contents caused by water 	3,000 per policy year
Extra protection to you and your family	
<ul style="list-style-type: none"> Valuable property kept in bank vault 	30,000 per item/set and 200,000 in total per incident
<ul style="list-style-type: none"> Loss of money anywhere in the world by you or your family members 	10,000 per policy year
<ul style="list-style-type: none"> Replacement cost of personal document – reimburse for the cost of replacing personal documents including Hong Kong Identity Cards, credit cards, driving licences, passports, Home Return Permit, staff cards or residents cards belonging to you or your family members which are accidentally lost or damaged anywhere in the world 	10,000 in total per incident



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• Unauthorized use of credit cards – covers the financial loss followed by the unauthorized use of credit cards belonging to you or your family members	10,000 per incident
• Psychiatric services fees – cover for the psychiatric costs incurred by you or your family members following a traumatic accident happened within 12 months	1,000 per visit per day and 10,000 per policy year
Section B – Legal Liability Protection	
Cover for compensation and litigation expenses against legal liability as an owner, tenant or occupier of the premises and pet owner in respect of bodily injury to third party or damage to third party property. Personal liability is also provided to all members of household anywhere in Hong Kong or elsewhere in overseas travelling	10,000,000 per incident
Section C – Lifestyle Protection	
• Green living cover – cover up to extra 10% of the value of a same new one of the damaged or lost energy efficient product when you choose to replace it with a improved quality one if the damage is beyond economical repair	300,000 per item/set
• Accidental death or disablement of pets – a compassionate cash will be compensated to you in the event of your dog or cat being injured in an accident and death or loss of sight or limb resulting therefrom	4,000 per policy year
• Food poisoning – cover for the medical expenses incurred due to taking contaminated food or drink at any restaurants in Hong Kong	5,000 per incident (300 per visit per day and 900 per insured person)
• Missed event cover – reimbursement of ticket costs paid in advance by your or your family's credit card in the event of unable to attend an overseas sports, music or entertainment event due to death, serious injury or illness, witness summons, jury service or compulsory quarantine	10,000 per policy year
• Newly purchased property in transit – cover for accidental physical loss of or damage to newly purchased property in transit to your home	10,000 per incident
Section D – Home Assistances Services	
• Locksmith, plumbing, electrical or air-conditioner engineering assistance	800 per incident
• Other assistance services such as household appliance repairing, home cleaning and pest control	Referral only
Optional Cover	
Section E – Building Protection	
Coverage against accidental physical loss of or damage to the insured building. Cover is extended to loss or damage caused by landslip and subsidence	Rebuilding cost
Free extensions:	
• Professional architect consultation fees	5% of rebuilding cost
• Removal of debris following property damage	5% of rebuilding cost

Remarks:**For Section A – Home Protection**

- If you prefer a larger sum insured for this section, a tailored plan can be arranged to suit your individual needs. Please contact Zurich for quotation.
- If any of your possessions or household contents exceeding the benefits amount in the coverage table, you may select to insure the item(s) separately on a specified basis under our Fine Art & Specie coverage.

Major Excess

Section A – Home Protection	
A.1 Valuable property	The first HK\$1,000 or 10% of adjusted loss for each and every claim, whichever is greater
A.2 Household contents & A.3 Additional covers	The first HK\$1,000 of adjusted loss for each and every claim For water damage, the first HK\$2,000 or 10% of adjusted loss for each and every claim, whichever is greater
Section E – Building Protection	
	The first HK\$3,000 of adjusted loss for each and every claim (except fire, lightning and explosion) For damage caused by landslip and subsidence, the first HK\$10,000 or 10% of adjusted loss for each and every claim, whichever is greater

PREMIUM TABLE

Gross area (sq. ft.)	Annual premium (HK\$)
900 – 1,300	12,000
1,301 – 2,000	13,000
2,001 – 3,300	15,000
3,301 – 4,500	17,000
Above 4,500	Individual underwriting
Optional Cover	
Building Protection	Individual underwriting

This coverage table is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions of Splendor Deluxe Property and Home Insurance Plan, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.



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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.

「豪門世家」尊尚財物及家居保險計劃 — 保障範圍及保費表



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保障範圍一覽表

保障範圍	最高賠償額 (港幣/元)
A 節 — 家居保障	
A.1 貴重財物	
倘於全球任何地方，您及家人的貴重財物（如珠寶、手錶、古董、皮草及攝影器材）及個人物品因意外事故導致損失或損毀，均可獲得保障	每件/每組 50,000 及每宗事故總額 300,000
個別限額：	
• 流動電子設備（如流動電話、手提電腦、個人電子助理及手提視聽器材）	每件/每組 10,000
• 酒類	每瓶 5,000 及每宗事故總額 30,000
A.2 家居財物	
全面保障您家中的家居財物因意外事故而導致之損失或損毀	每宗事故及每保單年度 3,000,000
個別限額：	
• 家具及家居電器	每件/每組 300,000
• 貴重財物	每件/每組 50,000 及每宗事故總額 500,000
• 金錢	每宗事故總額 30,000
• 酒類	每瓶 5,000 及每宗事故總額 30,000
• 郵票、錢幣或徽章收藏	每宗事故總額 10,000
• 個人電腦	每件/每組 10,000
• 流動電子設備	每件/每組 10,000
• 其他財物	每件/每組 50,000
A.3 額外保障	
全面照顧家居附加保障	
• 臨時居所 — 賠償居所因家居財物意外損失或損毀而不能居住，需另覓臨時住所之額外租金費用	每月 100,000 及每宗事故總額 300,000
• 暫時性搬遷 — 保障家居財物因需要進行清潔、維修、翻新等，而暫時搬離居所期間的意外損失或損毀	每宗事故 100,000



• 搬遷期間意外保障 — 保障家居財物由專業家具搬運者搬往新居期間的意外損失或損毀	每宗事故 3,000,000
• 新居所保障 — 保障伸延至您新居所內的家居財物，保障期由您首次居住於該住所起計兩星期	每宗事故 3,000,000
• 業主裝置及設備 — 保障由業主提供的天花、地板、牆壁、門、廚櫃等，因意外而引致損失或損毀的維修費用	每宗事故 200,000
• 室內裝修或翻新工程 — 賠償合約工程或裝修材料在裝修或翻新工程期間因意外而引致的損失或損毀，惟該工程不可超過兩個月內完成	每件/每組 10,000 及每宗事故總額 100,000
• 露天財物 — 保障放置在居所土地範圍內露天地方的家居財物因意外而引致的損失或損毀	每件/每組 5,000 及每宗事故總額 30,000
• 易碎物品 — 保障居所內易碎物品（如水晶、瓷器、塑像、雕刻品等）因意外而引致的損失或損毀	每件/每組 5,000 及每宗事故總額 200,000
• 食物及飲品變壞 — 賠償食物及飲品因雪櫃意外故障以致不宜食用或飲用之損失費用	每宗事故 10,000
• 清理碎礫 — 賠償受保意外發生後須清理和搬運碎礫的費用	每宗事故 150,000
• 更換門、窗、鎖及鎖匙的費用 — 賠償因家居爆竊而損毀之門、窗、鎖及鎖匙的更換費用。保障更包括因遺失門匙而需要更換門鎖或鐵閘鎖的費用	每宗事故 15,000
• 重訂契約費用 — 若物業的屋契於存放在居所或銀行保管箱時意外損失或損毀，可獲賠償重訂新屋契的費用	每宗事故 50,000
• 商業財物保障 — 保障居所內用作業務用途之財物因意外而引致的損失或損毀	每宗事故 5,000
• 未損毀的物品 — 保障伸延至因受保意外引致而須一併維修意外前未受損毀的物品之必需費用	每保單年度 5,000
• 防蟲 / 滅蟲費用 — 賠償因水浸引致家居財物損失或損毀後三個月內所需之滅蟲或防蟲服務費用	每保單年度 3,000
全面照顧您及家人附加保障	
• 放置於銀行保險箱的貴重財物	每件/每組 30,000 及每宗事故總額 200,000
• 您或家庭成員在全球任何地方意外遺失金錢	每保單年度 10,000
• 補領個人文件 — 賠償您或家庭成員的香港身份證、信用卡、駕駛執照、護照、回鄉證、員工證或住戶證在全球任何地方因意外遺失或損毀而需補領的費用	每宗事故總額 10,000
• 信用卡被盜用 — 賠償您或家庭成員的信用卡因被他人盜用而引致的財務損失	每宗事故 10,000
• 復康心理服務費用 — 保障您或家庭成員不幸遇上意外，而於事故後十二個月內需要接受復康心理治療之費用	每日每次 1,000 及每保單年度 10,000

B 節 — 法律責任保障	
保障您及家人身為業主、租客、住戶及寵物主人因意外而導致第三者身體受傷或財物損失的法律賠償及訴訟費用。保障亦為住戶所有成員在香港任何地方或於海外旅遊期間提供個人法律責任保障	每宗事故 10,000,000
C 節 — 時尚生活保障	
<ul style="list-style-type: none"> 綠色生活保障 — 若家居內，附有能源效益標籤之家庭電器因意外損毀至無法以合理方式修理，則可獲賠償重新購買該損毀之物品。如您選擇重購同類較優良之產品，可獲最高賠償重新購買該損毀或遺失之家庭電器額外 10% 的價值 	每件/每組 300,000
<ul style="list-style-type: none"> 寵物意外死亡及傷殘 — 若您的愛犬或貓兒因意外導致死亡、永久失明或喪失肢體，可獲賠償恩恤金 	每保單年度 4,000
<ul style="list-style-type: none"> 食物中毒 — 賠償在香港境內於任何餐館用膳而飲食中毒所直接引致之醫療費用 	每宗事故 5,000 (每日每次 300 及每受保人 900)
<ul style="list-style-type: none"> 缺席活動保障 — 若您或家庭成員因身故、身體嚴重損傷或患上嚴重疾病、被傳召作證人、履行陪審員責任或需按規定接受隔離檢疫，以致未能出席預訂之海外體育、音樂或娛樂活動，可獲賠償以信用卡預先購買有關之門票費用 	每保單年度 10,000
<ul style="list-style-type: none"> 新購置的財物運送 — 保障您新購置的財物在運送回居所途中意外引致的損失或損壞 	每宗事故 10,000
D 節 — 家居支援服務	
<ul style="list-style-type: none"> 開鎖、水喉、電器及冷氣工程維修服務 	每宗事故 800
<ul style="list-style-type: none"> 其他支援服務如電器維修、家居清潔及滅蟲 	只限轉介服務
自選保障	
E 節 — 樓宇結構保障	
保障居所的樓宇結構因意外事故而導致之損失或損毀。保障更延伸至地陷及山泥傾瀉引致之損失或損毀	樓宇重建費用
免費附加保障：	
<ul style="list-style-type: none"> 專業建築顧問費用 	樓宇重建費用之 5%
<ul style="list-style-type: none"> 意外後清理碎礫費用 	樓宇重建費用之 5%

備註：

適用於 A 節 — 家居保障

- 若閣下希望增加本節之保險金額，我們會有專人設計一份更適合閣下之保險計劃。請聯絡蘇黎世再作報價。
- 若閣下個別的物品或家居財物之價值超過保障範圍一覽表之最高賠償額，可選擇將該等指定物品獨立投保於我們的「瑰藝保」保障內。

主要自負額

A 節 — 家居保障	
A.1 貴重財物	每宗調整後損失額的首港幣 1,000 元或損失額之 10%，以較高者為準
A.2 家居財物及 A.3 額外保障	每宗調整後損失額的首港幣 1,000 元 若因水災損毀，則為每宗調整後損失額的首港幣 2,000 元或損失額之 10%，以較高者為準
E 節 — 樓宇結構保障	
	每宗調整後損失額的首港幣 3,000 元（火災、閃電及爆炸除外） 若因地陷及山泥傾瀉損毀，則為每宗調整後損失額的首港幣 10,000 元或損失額之 10%，以較高者為準

保費表

建築面積（平方呎）	全年保費（港幣/元）
900 – 1,300	12,000
1,301 – 2,000	13,000
2,001 – 3,300	15,000
3,301 – 4,500	17,000
4,500 以上	個別核保
自選保障	
樓宇結構保障	個別核保

本保障範圍一覽表僅供參考之用，並不構成保險合約的一部分。有關「豪門世家」尊尚財物及家居保險計劃的內容細則及不承保事項將詳列於保單之內，蘇黎世保險有限公司保留最終批核權。



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Splendor Deluxe Property and Home Insurance Plan

「**豪門世家**」尊尚財物及家居保險計劃

- **FAQ / 常見問題**



HOME PROTECTION 家居保障

1. What are classified as valuable property? 哪些物品屬於貴重財物？

- Jewelleries and watches
珠寶、手錶
- Gold, silver or other precious metals
金器、銀器及其他貴重金屬
- Curios and works of art
古董及藝術品
- Fine wine
美酒
- Furs, and personal possessions normally worn on the person, e.g. designer handbags
皮草，及日常穿戴的個人物品，如名牌手袋
- Photographic and portable telecommunication electronic equipments, e.g. mobile phones, portable/ notebook computers, PDAs and other portable audio and video equipment
攝影器材及流動電子通訊器材，如流動電話、手提/記事簿型電腦、個人電子助理及其他手提視聽器材

2. Should all of the individual valuable properties be declared upon enrolment? 投保時，是否需要申報每件貴重財物？

You are not required to declare your valuable properties if any of its value is below HK\$50,000 upon enrolment. However, we suggest that you keep the receipts, certificates or photos for prompt claims processing.

若您的貴重財物價值為港幣50,000元以下，於投保時毋需特別申報該項財物的詳情，但我們建議您保留有關收據、證書或照片，以便日後需索償時可加快理賠程序。

3. Can curios and works of art be insured? How to determine its value for insurance? 古董或藝術品是否受保？有關價值如何定斷？

They are covered as valuable properties in Splendor Deluxe Property and Home Insurance Plan. The plan provides a maximum benefit of HK\$50,000 per item/set for valuable properties and HK\$300,000 in total per incident anywhere in the world or HK\$500,000 in total per incident within the insured premises. If you would like to insure your precious items with specific sum insured, please provide the valuation reports that indicate the item values, as well as any relevant documents proven the ownership. We will arrange them to be insured separately under Fine Art & Specie coverage. Please note that the future appreciation in value exceeding specified sum insured is not covered.

這些物品均屬貴重財物，受保於「豪門世家」尊尚財物及家居保險計劃內。此計劃將按照每件貴重財物之最高賠償額港幣50,000元作出賠償，於全球任何地方發生之每宗事故的最高總賠償額為港幣300,000元或於受保物業內發生之每宗事故的最高總賠償額為港幣500,000元。如上述之保障額不足以保障您的珍寶，您可選擇為個別物品投保。為方便釐定及協定有關物品之投保額，請提供有關之估價報告。同時，亦請提供文件證明此藝術品的擁有權。我們可安排個別物品投保於我們的「瑰藝保」保障內，惟請留意保額以外的升值價值是不獲賠償的。

4. The value of some of my valuables and furniture actually exceed the maximum benefit limit per item. How can I have them insured up to their full value? 我有好些貴重財物及傢具擺設的價值超過每件受保物品的保障限額。應如何安排方可將其價值全面保障？

You can specifically insure them with separate sum insured under our Fine Art & Specie coverage. The annual premium will be based on the agreed sum insured and the scope of cover. Separate underwriting is required.

您可選擇為有關財物另行投保在我們的「瑰藝保」保障內。每年之保費將根據投保額及保障範圍而定。此計劃需另行核保。



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5. Is mobile phone or portable telecommunication equipment covered? 流動電話或手提通訊器材是否受保？

We provide coverage against accidental loss of or damage to them up to HK\$10,000 per item/set.

若該等物品因意外遺失或損毀，可獲每件或每組港幣10,000元為限的賠償。

6. What is the maximum sum insured for my household contents? 家居財物之最高保障額是多少？

The total maximum benefits limit for this section is HK\$3,000,000 per incident. Please contact us to arrange a tailored protection for you if your home assets are valued more than this limit.

本節每宗事故之最高保障額為港幣3,000,000元。若閣下家中之財物價值超於此數，敬請聯絡我們為閣下安排一份更適合之保障計劃。

LIFESTYLE PROTECTION 時尚生活保障

7. If I miss to attend the football match overseas, will I be covered for the ticket(s) cost paid? 倘因事故錯失到海外觀賞預訂之國際球賽，已付之門票費用可獲賠償嗎？

We will reimburse for up to HK\$10,000 if you or your family members have used the credit card to purchase the ticket(s) and are unable to attend the overseas sports, music or entertainment event due to following reasons:

1. Death, serious bodily injury or serious illness of you, your family members or travel companion;
2. Witness summons, jury service or compulsory quarantine of you or your family members.

若您或家人以信用卡購買海外體育、音樂或娛樂活動之門票，但因以下原因未能出席，可獲賠償有關之門票費用最高達港幣 10,000 元：

1. 您或您的家庭成員或同行夥伴身故、身體蒙受嚴重損傷或患上嚴重疾病；
2. 您或您的家庭成員需出庭作供、出任陪審團員或接受強制隔離檢疫。

8. If my beloved dog unfortunately lost its limb(s) or its life in a car accident, will I receive any compensation? 若愛犬因車禍導致斷肢甚或不幸死亡，可否獲得賠償？

If your beloved dog/cat suffers bodily injury caused by accident and result in death or permanent total loss of sight or permanent total loss of limb(s) within 12 months of the date of incident, we will provide compassionate cash of HK\$4,000 to you.

如您的愛犬/貓兒因意外導致身體受傷，並在事件發生後12個月內死亡、永久失明或喪失肢體，我們會提供港幣4,000元的慰問金。

HOME ASSISTANCE SERVICES 家居支援服務

9. What should I do if I am locked out of my home and left my keys inside the premises, or a water pipe burst in the kitchen? 若我外出後發現鎖匙遺留在家中，或廚房內的水管突然爆裂，應怎麼辦？

You may call our 24-hour home emergency assistance services hotline and we will provide assistance service of locksmith, plumber, electrical engineer and air-conditioner engineer and pay up to HK\$800 per incident. If the assistance service fee exceeds HK\$800, you are only required to pay for the amount balance. We also provide free referral services such as household appliances repairing, home cleaning and pest control service.

您可致電我們的24小時家居緊急支援熱線，我們會為閣下提供開鎖、水喉、電器及冷氣工程維修服務，每次事故最高維修費為港幣800元。若有關費用超過港幣800元，閣下只須支付維修費用之餘額。另外，我們亦提供多項免費轉介服務如電器維修、家居清潔及滅蟲服務。

IMP/FAQ/08/2010

