

## YOUR TRUSTWORTHY INSURANCE PARTNERS

### 您至可信賴的保險夥伴

Allied World Assurance Company Holdings, AG, through its subsidiaries and brand known as Allied World, is a global provider of innovative property, casualty and specialty insurance and reinsurance solutions. Allied World offers superior client service through a global network of offices and branches.

With a wide range of customers in the Asia Pacific region and excellent financial ratings, Allied World offers a meaningful combination of global strength and local expertise for both individual and corporate clients.

All of Allied World's rated insurance and reinsurance subsidiaries are rated A (Excellent) by A.M. Best Company, A by Standard & Poor's, and A2 by Moody's.

Allied World Assurance Company Holdings, AG, 是一家通過其子公司及名為 Allied World 世聯的品牌，透過其全球網路的辦事處和分支公司，提供創新型財產、傷亡及專業保險及再保險解決方案及優質的客戶服務。

Allied World 世聯的財務評級極佳，來自不同界別的客戶遍佈亞太地區。Allied World 世聯為個人和企業客戶提供全球性優勢和本地專業知識兼備的貼心保險服務。

Allied World 世聯所有被評級的保險及再保險子公司都持有下列的信貸評級：貝氏評級公司 (A.M. Best Company) 的「A」級 (Excellent)、標準普爾 (Standard & Poor's) 的「A」級和穆迪 (Moody's) 的「A2」級。

#### ALLIED WORLD DISCLAIMER

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Hong Kong Office of the Commissioner of Insurance, the Singapore branch office of Allied World Assurance Company, Ltd, which is regulated by the Monetary Authority of Singapore, and/or the Australian branch office of Allied World Assurance Company, Ltd, as relevant. All of Allied World Assurance Company Holdings, AG's rated insurance subsidiaries are currently rated A by Standard & Poor's. Coverage is only offered subject to local regulatory requirements and through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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## Allied World Assurance Company, Ltd

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## 360° RENOVATION INSURANCE PLAN

### 室內裝修工程 綜合保險計劃

Underwritten by Allied World  
Assurance Company, Ltd  
承保公司：世聯保險有限公司



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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.

[www.awac.com](http://www.awac.com)

## 室內裝修工程綜合保險計劃

無論您正準備替家居裝修，還是替寫字樓或商舖籌備翻新工程，在裝修或翻新工程期間，往往可能遇上意外而導致工程物料及器材等財物損失，甚至疏忽引起對第三者的法律責任。若您作為承建商，亦需要為承辦工程聘請的裝修工人安排僱員補償保險。Allied World世聯為您提供綜合保障，讓您和承建商一同獲得切適的保障。

## 保障範圍

### 第一部份 - 工程物料損毀

為您提供室內裝修工程於施工期間之財物及工程物料之損失及損毀保障。  
免費升級保障

- 工程物料清理費用：工程物料清理費用之保障額最高可達工程總額的5%
- 專業費用：專業費用之保障額最高可達工程總額的5%
- 工程合約價值自動提升：若實際工程合約金額高於預期工程合約金額，將自動提升工程合約額，最高可達受保工程合約價值總額的10%。

### 第二部份 - 第三者責任保險

因裝修工程導致他人死亡或傷殘及財物損毀的第三者法律責任保障。  
免費升級保障

- 委託人財物責任保障：裝修期間承建商在施工期間造成委託人財物損毀的法律責任保障
- 建築物責任保障：在施工期間，對其他建築物造成的震動，消除或減弱支撐所引致的法律責任

### 第三部份 - 僱員補償保險

按《僱員補償條例》(香港法例第 282 章)及普通法，保障僱主對僱員因工受傷或死亡所需負上的法律責任，每宗事故以法定最高限額為準。

## 投保計劃 (港幣/元)

	計劃1	計劃2	計劃3	計劃4
第一部份 - 工程物料損毀				
工程合約價值不超過	500,000	700,000	1,000,000	2,000,000
第二部份 - 第三者責任保險				
最高賠償額	5,000,000			
	10,000,000			
	20,000,000			
第三部份 - 僱員補償保險				
最高賠償額	法定最高限額			

### 主要不保事項

- 任何由恐怖襲擊所致的損失
- 戰爭、叛亂、革命、暴動、罷工、暴動、民眾騷亂、從任何核燃料或任何核廢料，核武器材料輻射或放射性污染所引起的任何事件
- 第三方權利

## 重要事項

1. 受保工程  
於樓齡在50年或以內的住宅、商業樓宇、工廠單位或店舖內所進行的  
• 樓宇結構改造  
• 室內裝修翻新工程，當中涉及小型棚架/外牆工序的裝修工程(金額以不超過所保工程合約總金額20%為限)  
• 維修、安裝或更換空調(窗式或分體式)，窗框和水管工程
2. 不適用於以下工程涉及任何有關  
• 樓宇結構改造  
• 清除或修改石棉  
• 清除舊建結構  
• 戶外展覽/活動設置和拆除  
• 涉及外牆吊船工程  
• 地底工作  
• 矯正殘破結構工程
3. 不適用於工程地址位於醫院/實驗室/潔淨室/機場範圍內等。
4. 不包括霓虹燈、外牆廣告牌、花籠或籬篷及大廈之公眾範圍及有關地方的棚架/外牆工序。
5. 不包括搭建或拆除棚架所引致的第三者責任。

## 自負額

適用部份	自負額(港幣/元)
第一部份 - 工程物料損毀	
因火警、風災、暴風雨、颱風、地面下陷、山泥傾瀉、下陷、地震、海濤、震盪、支撐移塌而導致之工程損失或損毀	20,000
盜竊	20,000或20%損失總額(以較高者為準)
由水引起之損毀	20,000或50%損失總額(以較高者為準)
臨時工序	20,000
其他損失	20,000
第二部份 - 第三者責任保險	
由水浸引起第三者財物損失	20,000或20%損失總額(以較高者為準)
委託人財物損毀	20,000或50%損失總額(以較高者為準)
震動損毀	20,000或50%損失總額(以較高者為準)
第三者車輛損毀	20,000
第三者身體受傷/第三者財物損失/其他	20,000

## 一般條款

適用部份	條款
所有部份	燒焊/焊接條款
	自僱分判工程公司除外
	安全預防條款
第三部份	安全帶安全保證(適用有關工程在高過地面或樓面10英尺以上)

註：本小冊子只為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。如中文譯本與英文有異，以英文文本為準。

## 360° Renovation Insurance Plan

When you are renovating your home, office or shop, you may be involved in unforeseen accidents which may lead to damages and / or losses of construction materials and equipment or legal liabilities against third parties due to negligence. If you are a contractor, you are also required to arrange Employee's Compensation Insurance for your workers. Allied World gives you peace of mind at competitive prices by providing a tailor made comprehensive renovation insurance cover for you and your contractor, so that if the unexpected happens, you have sufficient protection against losses.

### Scope of Cover

#### Section 1 – Material Damage

Covers accidental loss or damage to the property and materials in respect of interior renovation work carried at renovation work location during the period of insurance.

##### Free Extensions

- Removal of debris: covers the cost of removal of debris up to 5% of total contract value
- Professional fees: covers the cost of professional fees up to 5% of total contract value
- Automatic increase of contract value: in the event of an actual contract value in excess of the estimated contract value, the sum insured will be automatically increased for a maximum of 10% of the contract value.

#### Section 2 – Liability to Third Party

Indemnifies against third party liabilities for their bodily injury and / or property damage arising out of the performance of interior renovation work.

##### Free Extensions

- Principal's Property: indemnifies you against liabilities caused by an accidental loss on the principal's property at the renovation work location.
- Vibration, Removal or Weakening of Support: indemnifies you against liabilities caused by vibration or by the removal or weakening of support.

#### Section 3 – Employees' Compensation

Covers employer's liability to employees in accordance with the Employees' Compensation Ordinance (Cap. 282 of the Laws of Hong Kong) and Common Law, for bodily injuries or death arising out of employment up to statutory limit per event.

Plan Selection	(HK\$)			
	Plan 1	Plan 2	Plan 3	Plan 4
<b>Section 1 – Material Damage</b>				
Total Contract Value not exceeds	500,000	700,000	1,000,000	2,000,000
<b>Section 2 – Liability to Third Party</b>				
Limit of Liability	5,000,000			
	10,000,000			
	20,000,000			
<b>Section 3 – Employee's Compensation</b>				
Limit of Liability	Statutory Limit			

##### Major Exclusions

- Any loss due to terrorism
- Any event arising from war, rebellion, revolution, insurrection, strike, riot and civil commotion, ionizing, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste, nuclear weapons materials
- Rights of Third Parties

## Points to Note

1. Scope of Cover
  - interior decoration, renovation and / or refurbishment works or with small portion of scaffolding / exterior works (not exceeding 20% of total contract value)
  - repair, installation or replacement of air-conditioners (window-type or split-type), window frames and water pipes for residential, commercial, industrial units or retail shops with building age not exceeding 50 years.
2. Not apply to works listed below:
  - structural modification
  - asbestos removal / modification
  - dismantling of illegal structure
  - outdoor exhibition / activity set up & dismantling
  - gondola works / swing boats
  - underground work
  - corrective work on dilapidated structures
3. Not apply to works in places like hospital / laboratory / clean room / airport etc.
4. Scaffolding works related to neon sign, exterior signboard, cage or cladding, building's public and common area will not be covered.
5. Excluding any liability arising from scaffolding setting up / dismantling works.

## Excess

Applicable Sections	Excess (HK\$)
<b>Section 1 - Material Damage</b>	
Fire, storm, tempest, typhoon, subsidence, landslide, collapse, earthquake, tsunami, vibration, weakening or removal of support	20,000
Theft	20,000 or 20% of loss, whichever is the greater
Water Damage	
Temporary Works & Scaffolding	20,000 or 50% of loss, whichever is the greater
Others	20,000
<b>Section 2 - Liability to Third Party</b>	
Water damage to Third Party Property	20,000 or 20% of loss, whichever is the greater
Damage to Principal's Property	
Vibration, Weakening or Removal of Support	
Third Party Vehicle Damage	20,000 or 50% of loss, whichever is the greater
Third Party Bodily Injury / Third Party Property Damage / Others	20,000

## General Conditions

Applicable Sections	Conditions
All Sections	Burning and Welding Clause
	Self-Employed Sub - Contractor Exclusion
	Safety Precautions
Section 3	Safety Belt Warranty (height exceeding 10 ft above ground / floor level)

Note: This leaflet serves as a general guideline. Please refer to the exclusions, terms and conditions of the Policy for details of cover.