



® **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.

Home Decoration Insurance

家居裝修保險



Home Decoration Insurance 家居裝修保險

Home Decoration Insurance is specially designed to protect you against loss or damage arising out of contract works like decoration, renovation or maintenance work at your home. It covers your legal liability in respect of third party bodily injury and/or property damage arising out of the works. You may also insure the replacement cost of lost or damaged decoration materials.

家居裝修保險是專為保障你在裝修、翻新或維修家居期間發生意外而蒙受損失而設的綜合保險計劃。此計劃保障你於施工時導致第三者身體受傷及 / 或財物損毀的法律責任。你亦可投保工程物料的損毀賠償。

Coverage

Cover	Benefits
Section 1	Material Damage (Optional Cover) This provides "All Risks" cover against accidental loss or damage to the insured contract works and materials caused by fire, water, burglary or explosion etc. during the contract period at contract site.
Section 2	Liability to Third Parties (Basic Cover) This protects you against the legal liability in respect of third party bodily injury and/or third party property damage arising out of the carrying out of the contract works.
Insured Contracts This plan applies to the following contract works: Interior decoration, renovation or maintenance works and which may involve related exterior works including works on scaffolding for installation or change or repair of air-conditioner, external pipes, windows or clothes racks etc. (but excluding erection, dismantling or repair of scaffolding). Provided that the contract period does not exceed 3 months and costs involving such exterior works (if covered) does not exceed 15% of the total contract sum.	
Excluded Contracts This plan does not apply to the following contracts: 1. Any works related to signboard, neon sign, cage or scaffolding 2. Dismantling unauthorised building works 3. Exclusively or predominantly for exterior works 4. Any works related to the roof covering and/or wall covering 5. Any works for a building which is over 40 years old	

Free Extension

Cover	Benefits
1. Maintenance Period Protection	This covers you against the legal liability arising from the maintenance works during the maintenance period for a maximum period of 3 months after actual completion of the contract works or the expiry of the contract period, whichever is the earlier.
2. Indemnity to Principal's Property	This covers the loss or damage of the properties belonging to the owner or tenant of the site whilst the contractor is performing the insured contract works, subject to a maximum indemnity of HK\$2,000,000.
3. Removal of Debris (if Section 1 Material Damage is covered)	This covers the expenses for removing of debris following an insured accident at the contract site, subject to a maximum of 5% of the total contract sum.
4. Automatic increase of Contract Sum (if Section 1 Material Damage is covered)	The quotation and the final contract sum may be different. The coverage of the contract works and material damage will be automatically increased by a maximum of 10% without any additional premium.

Premium Table (HK\$)

Total Contract Sum not exceeding	Liability to Third Parties Limit of Indemnity	Contract not involves exterior work/work on scaffolding		Contract involves exterior works/work on scaffolding*	
		Section 1 & 2	Section 2	Section 1 & 2	Section 2
150,000	5,000,000	1,200	1,000	1,800	1,500
	10,000,000	1,700	1,500	2,500	2,200
300,000	5,000,000	1,500	1,200	2,500	1,800
	10,000,000	2,100	1,800	3,000	2,500
500,000	5,000,000	2,000	1,500	2,800	2,100
	10,000,000	2,600	2,100	3,500	2,800

* Only covers Contract that the cost of such exterior work not exceeding 15% of Total Contract Sum. Insurance levy is not included in the above premium.

Insurance Levy Rate Table

Date of Policy Inception	Rate	Cap (HK\$)
From 1 Apr 2021 onwards	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit bolttechinsurance.hk or contact: (852) 3123 3344.

Excess

Total Contract Sum Not exceeding	Section 1 Material Damage Each and every loss	Section 2 Liability to Third Parties Each and every loss
HK\$150,000	HK\$5,000	HK\$10,000 or 10% of the loss, whichever is the greater, in respect of water damage to third party property.
HK\$300,000	HK\$10,000	HK\$10,000 in respect of each and every loss or damage to third party property resulting from any other cause.
HK\$500,000	HK\$15,000	HK\$10,000 or 10% of the loss, whichever is the greater, in respect of loss or damage to Principal's Property.

Major Exclusions

- Fault, defect, error or omission in or failure of any design, plan or specification
- Defect in material or workmanship
- Loss of use, liquidated damages, penalties, performance guarantees or other consequential loss
- Loss or damage due to wear and tear, rust, mildew or other deterioration due to gradually operating causes
- Liability to workmen, self-employed persons or sole-proprietor or their dependants in respect of their bodily injury arising out of contract works
- War risks, radioactive risks or any act of terrorism
- Liability arising from asbestos

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.



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保障範圍

保障項目	承保範圍
第一部份	工程物料損毀保障 (選擇性投保項目) 此計劃提供工程物料 "全險" 保障, 保障於投保地點在施工期間, 因火災、水浸、爆竊或爆炸等意外而引致受保物料 / 工程蒙受損失或損毀。
第二部份	第三者責任保險 (基本保障) 保障你於施工時導致第三者身體受傷及 / 或第三者財物損毀而需負上之法律責任。
受保工程 此計劃只適用於下列工程: 室內家居裝修、翻新或維修工程及可能涉及相關的外牆工程包括使用棚架安裝、更換或維修冷氣機、外牆喉管、窗戶或晾衣架等 (但不包括搭建、拆除或維修棚架)。 但合約期不得超過三個月及涉及外牆工程 (如受保) 金額, 以不超過工程合約總金額的 15% 為限。	
不受保工程 此計劃並不適用於下列工程: 1. 任何有關招牌、霓虹燈、花籠或棚架工程 2. 拆除違例建築物工程 3. 專門或主要用於外牆工程 4. 任何有關屋頂覆蓋及或牆身覆蓋工程 5. 任何於四十年樓齡以上的樓宇施工	

免費額外保障

保障項目	承保範圍
1. 保養期保障	保障你於保養期內進行保養工程時導致的法律責任。保養期最長為工程實際完工日或合約屆滿日起計三個月, 以較早者為準。
2. 委託人財物損毀保障	保障承建商於施工時, 損毀裝修單位內屬於業主或租戶的財物, 最高賠償額達 2,000,000 港元。
3. 廢物清理費用 (如投保第一部份工程物料損毀保障)	保障意外發生後清理廢物所需的費用, 最高賠償額為工程合約總金額的 5%。
4. 工程合約升值保障 (如投保第一部份工程物料損毀保障)	裝修報價與最終工程造价如有差距, 工程保障將與工程物料損失保障免費提升, 最高達 10%。



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保費表

工程總額 不超過 (港元)	第三者責任保障 最高賠償額 (港元)	工程不涉及外部工程或 棚架之工序		工程涉及外部工程或 棚架之工序*	
		第一及 第二部份	第二部份	第一及 第二部份	第二部份
150,000	5,000,000	1,200	1,000	1,800	1,500
	10,000,000	1,700	1,500	2,500	2,200
300,000	5,000,000	1,500	1,200	2,500	1,800
	10,000,000	2,100	1,800	3,000	2,500
500,000	5,000,000	2,000	1,500	2,800	2,100
	10,000,000	2,600	2,100	3,500	2,800

* 只涉及合約成本等外部工程不超過合約總金額的 15%。

以上保費並未包括保費徵費

保費徵費表

保單起保日	徵費率	最高徵費 (港元)
由2021年4月1日之後	0.100%	5,000

保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢, 請瀏覽 boltechinsurance.hk 或致電:(852) 3123 3344。

自負金額

工程總金額不 超過	第一部份 工程物料損毀保障 每一事故	第二部份 第三者責任保險 每一事故
150,000 港元	5,000 港元	<ul style="list-style-type: none"> 因水浸導致第三者財物損失, 自負金額為10,000港元或該損失之10%, 以較高者為準。
300,000 港元	10,000 港元	<ul style="list-style-type: none"> 其他原因導致第三者財物損失, 自負金額為10,000 港元。
500,000 港元	15,000 港元	<ul style="list-style-type: none"> 委託人財物損失, 自負金額為10,000港元或該損失之10%, 以較高者為準。

主要不保事項

- 設計、圖則或規格上的錯誤、缺陷、錯失、遺漏或不合規格
- 物料或手工缺陷
- 市場價值的損失、償付損失、罰款、履約保證或相應引致的損失
- 自然損耗磨損及折舊、生鏽、發霉或物件逐漸變質
- 對工人、自僱人士或獨自經營者或其家屬因工程合約期間施工時的身體受傷及引致的法律責任
- 戰爭、輻射及恐怖主義活動
- 因石棉引致之責任

注意

本小冊子乃保障條款及規定之摘要, 僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本, 請向本公司索取。

About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited, previously FWD General Insurance Company Limited, is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit bolttechinsurance.hk

關於保特保險

保特保險(香港)有限公司前身為富衛保險有限公司，獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案，以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名，是國際保險科技集團保特集團的其中一員。

如需更多資訊，請瀏覽bolttechinsurance.hk網站。



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Personal Information Collection Statement ("PICS") 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



English



中文

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料(包括此投保書副本作紀錄)，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

Bolttech Insurance (Hong Kong) Company Limited 保特保險(香港)有限公司

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