

# 裝修保險

## 東京海上火災保險(香港)有限公司

- 服務香港超過70年

東京海上火災保險(香港)有限公司乃Tokio Marine集團全資附屬公司，為全球最實力雄厚的保險集團其中之一。成立於1879年，日本東京海上日動火災保險株式會社為Tokio Marine集團旗下之旗艦公司並獲國際著名評級機構標準普爾(Standard & Poor's)評定公司財政評級為“A+”。

本集團在全球近46個國家擁有卓越的國際網絡，僱用員工超過33,000名；強大的商業網絡更伸延至亞洲各地包括中國和香港。

東京海上火災保險(香港)有限公司的發展歷史可追溯至1953年。時至今日，我們已成為本港最大貨運保險公司之一，並獲標準普爾(Standard & Poor's)評級為“A”。

\* 截至2023年4月

### 產品特點

本公司的「裝修保險」，是專為保障閣下在裝修、保養或改建家居、商舖及寫字樓時，在工程合約範圍內出現的損失或損壞而設，計劃同時亦為閣下在工程合約範圍內出現第三者身體受傷及/或財產損毀時的法律賠償責任提供保障。

### 第一部份 工程物料損毀保障

為承保的工程合約或物料在工程期內，因火燒、水浸、爆竊或爆炸所引致的損失或損壞，提供「全險」的保障，受保的裝修物料包括地板、瓷磚、牆紙、木製器具、潔具與及其它相關的裝修物料。

#### 免費附加保障

廢物清理費用

在受保工程地點發生意外後，支付清理現場廢物，最高為工程合約總值的5%。

### 第二部份 第三者責任保險

提供在工程合約進行期間，保障因意外或疏忽，導致第三者身體受傷及/或財物損毀的法律責任保障。

#### 免費附加保障

僱主財物損毀保障

保障承建商在施工期間，意外損毀裝修單位內屬於僱主或租戶現有財物，因而承擔的賠償責任，最高賠償額為港幣2,000,000元。

#### 震動保障

保障工程期間產生的震動而引致建築物之結構受損所導致的第三者財物損毀而需負上的法律責任，最高保障額為港幣2,000,000元。

### 額外保障

#### a. 棚架工序

若裝修工程涉及棚架，如更換窗框，外牆喉管等室外工序只需支付額外保費，便可受到保障，但涉及棚架工序之金額以不超過所保工程合約總金額15%為限。霓虹燈、外牆廣告牌、花籠及簷篷等工程則不適用。

#### b. 保養期免費保障

免費保障在保養期因施工引致的損失，保養期的保障最長為原本工程完工日起計三個月或工程提早完成起計三個月，以較早者為準。

#### c. 臨時搬遷

由專業搬運人員從臨時居所搬遷返回已完成裝修/改建之投保地點的財物於搬遷過程中受到任何損失或損毀而提供保障，最高賠償額為10,000港元，每宗事故之自負額為2,000港元。

#### d. 公眾地方工程保障

保障投保人於公眾地方進行工程期間。因意外或疏忽，導致第三者身體受傷及/或財物損毀的法律責任保障。但工序之金額以不超過所保工程合約總金額15%為限。

### 第三部份 僱員賠償-只適用於工程不涉及棚架工序(自選投保項)

賠償投保人在投保期間，索償者根據僱員補償條例或普通法，索償在香港特別行政區政府管轄範圍內、在受僱期間因工受傷或死亡相關的費用和開支所承擔的法律責任，在公司書面同意的情况下，投保人獲額外補償全部費用和開支。

### 主要不保事項

1. 任何圖則上的錯誤、缺陷、錯失、遺漏或不合。
2. 如非因意外所引致的任何物料或手工缺陷。
3. 任何市場價值的損失、償付損失、罰款、履約保證或相應引致的損失。
4. 自然損耗磨損及折舊、生鏽、發霉或物件逐漸變質。
5. 搭建及/或拆卸棚架工程或與其相關的工程引致的責任。
6. 第三部份僱員賠償保險受W32條款規限，該條款不保障投保人任何高於地面或樓面超過九米的相關工程。

### 重要事項

1. 樓齡不超過46年為限。
2. 保險期限最長為三個月再加三個月保養期。
3. 如需延長保障期需預先獲得本公司接納和繳付額外的保費。
4. 保險投保日期須在工程進行前生效。
5. 不接受承建商以“個人”身份投保。
6. 保險單一經生效，保費不會退還。

### 自負金額 投保人所承擔的

#### 第一部份 工程物料損毀

關於每一項索償

因水浸導致的損失或損毀，自負金額為港幣15,000元或經核實後損失的15%以較高者為準  
其它意外損失或損毀 - 港幣10,000元適用於工程合約金額不多於港幣400,000元；  
港幣20,000元適用於工程合約金額多於港幣400,000元

#### 第二部份 第三者責任保險

關於第三者財物損失每宗事故的自負金額：

適用於第三者責任保險由港幣5,000,000元至港幣10,000,000元

裝修單位內屬於業主或租戶的現有財物損失或損毀，自負金額為港幣15,000元或經核實後損失的15%\*

因水浸導致的損失或損毀，自負金額為港幣15,000元或經核實後損失的15%\*

因震動導致的損失或損毀，自負金額為港幣15,000元或經核實後損失的15%\*

其它財物損失或損毀為港幣15,000元

適用於第三者責任保險港幣20,000,000元至港幣30,000,000元

裝修單位內屬於業主或租戶的現有財物損失或損毀，自負金額為港幣15,000元或經核實後損失的15%\*

因水浸導致的損失或損毀，自負金額為港幣20,000元或經核實後損失的20%\*

因震動導致的損失或損毀，自負金額為港幣15,000元或經核實後損失的15%\*

其它財物損失或損毀為港幣20,000元

\*以較高者為準

### 保險徵費通知

由2018年1月1日起，投保人須根據“保險業條例”(第41章)第134條支付保險徵費。本公司將代表保險業監管局收取該徵費0.1%，最高港幣\$5,000元。詳情請瀏覽 [www.tokiomarine.com.hk/falew](http://www.tokiomarine.com.hk/falew) 或聯絡我們 (852) 2529 4401 或您的保險中介機構 (如有)。

如本單張內之中文內容與英文有異，一切內容將以英文為準。  
本保險之保障詳情，請參閱保單內之條款。

15 years+  
商界展關懷  
caring company  
Approved by The Hong Kong Insurance Authority  
香港註冊保險代理人

# Interior Decoration Package Insurance 裝修保險



## 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](http://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.

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COVERAGE UPGRADE 3.0  
全新保障 3.0



## 東京海上火災保險(香港)有限公司

The Tokio Marine and Fire Insurance Co.(HK) Ltd.

27A, United Centre, 95 Queensway, Hong Kong 香港金鐘道九十五號統一中心27A  
Tel:電話: (852) 2529 4401 Fax:傳真: (852) 3405 9837 <http://www.tokiomarine.com.hk>

# Interior Decoration Package Insurance

## Tokio Marine Hong Kong

- serving Hong Kong for more than 70 years

The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("the Company") is a wholly-owned subsidiary of Tokio Marine Group, one of the largest international insurance groups in the world. The flagship company of Tokio Marine Group is Tokio Marine & Nichido Fire Insurance Co. Ltd. founded in 1879 with credit rating of "A+" (S&P)\*. The Group has more than 33,000 employees all over the world and a prominent global network in near 46 countries and also a strong network in Asia including China and Hong Kong.

Tokio Marine's history in Hong Kong can be dated back to 1953. The business has been growing together with the economy of Hong Kong since then. The Company is now one of the top Marine Cargo Insurance Companies in Hong Kong with credit rating of "A" (S&P)\*.

\*: as of April, 2023

### Product Features

Tokio Marine's "Interior Decoration Package" Insurance is specially designed to protect you against the loss of or damage to contract works of decoration, maintenance, and renovation at your home, in your shop and office premises. This insurance also covers you against legal liability in respect of third party bodily injury and/or property damage arising out of the contract works.

### Section 1 Material Damage

It provides "All Risks" cover for loss of or damage to the insured contract works or material caused by fire, water, burglary or explosion etc during the working period. Items include flooring, tiles, wallpaper, woodenware, sanitary ware and other related decoration materials.

### Free Extensions

#### Removal of Debris

This provides cover for the cost of removing debris following an insured accident at the site. Subject to maximum 5% of total contract sum.

### Section 2 Liability to Third Party

This covers the Insured against legal liability in respect of third party bodily injury and/or property damage arising out of contract works.

### Free Extensions

#### Employer's Property Damage

To indemnify the insured contractor's liability against loss of or damage to the property belonging to the employer in the care or control of an insured contractor for the execution of the contract subject to maximum indemnity HK\$2,000,000 in aggregate.

#### Vibration Cover

It covers the legal liability in respect of third party property damage arising out of vibration or removal or weakening of support of building during contract work, subject to a maximum indemnity of HK\$2,000,000 in aggregate.

### Additional Benefits

#### a. Scaffolding Work

By paying an additional premium, the contract with scaffolding works, such as replacement of window or exterior piping subject to maximum 15% of total contract sum, will be included. Works related to neon sign, exterior signboard, cage or cladding will not be covered.

#### b. Free Maintenance Period Protection

It covers any loss of or damage to the contract works during the maintenance period subject to a maximum of 3 months after completion of original works or the expiry date of the construction period whichever is the earlier.

#### c. Temporary Removal

It covers any loss of or damage to properties while in the course of removal by professional removers from temporary residence to the premises after completion of decoration and / or renovation. Subject to maximum indemnity of HK\$10,000, subject to excess of HK\$2,000 for each and every loss.

#### d. Contract Works in Common Area

It covers the Insured against legal liability in respect of third party bodily injury and/or property damage arising out of contract works in common area subject to maximum 15% of total contract sum.

### Section 3 Employees' Compensation-Applicable to Contract without scaffolding works only (Optional)

It indemnifies the Insured against legal liability under the Employees' Compensation Ordinance (the Ordinance) or at Common Law to pay compensation and claimants' costs and expenses in respect of injury sustained by any Employee arising out of and in course of employment of such person by Insured in connection with the business and caused within the Hong Kong SAR during the Period of insurance, and will in addition pay all costs and expenses incurred with the Company's written consent.

### Major Exclusion

1. Any fault, defect, error or omission in or failure of any design plan or specification.
2. Any defect in material or workmanship except resulting from an accident.
3. Loss of use, liquidated damages, penalties, performance guarantees or other consequential losses.
4. Loss of damage due to wear and tear, rust, mildew or other deterioration due to gradually operating cause.
5. Liability arising out of or in connection with installation &/or demolishing of scaffolding works.
6. Section 3. Employees Compensation Insurance is subject to W32 which does not indemnify the Insured in respect of any claim arising out of or in connection with works at height exceeding 9 meters above ground or floor level.

### Important Notes

1. The age of building shall not exceeding 46 years.
2. The maximum Policy period is 3 months plus 3 months maintenance period.
3. An extension of coverage period is subject to additional premium and prior acceptance.
4. The Policy must be effective before the commencement of the contract works.
5. The Contractor is in the capacity of an 'Individual Person' is not acceptable.
6. No premium refund once Policy is effected.

### Excess - the first amount of loss to be borne by the Insured

#### Section 1. Material Damage

In respect of each and every claim

Water Damage	HK\$15,000 or 15% of adjusted loss whichever is the greater
Others	HK\$10,000 is applicable for the Contract Sum not exceeding HK\$400,000; HK\$20,000 is applicable for the Contract Sum exceeding HK\$400,000

#### Section 2. Liability to Third Party

In respect of each and every occurrence of loss of or damage to third party property :

Applicable to Limit of liability from HK\$5,000,000 to HK\$10,000,000	
Employer's Property	HK\$15,000 or 15% of adjusted loss whichever is the greater
Water Damage	HK\$15,000 or 15% of adjusted loss whichever is the greater
Vibration	HK\$15,000 or 15% of adjusted loss whichever is the greater
Others	HK\$15,000

Applicable to Limit of liability from HK\$20,000,000 to HK\$30,000,000	
Employer's Property	HK\$15,000 or 15% of adjusted loss whichever is the greater
Water Damage	HK\$20,000 or 20% of adjusted loss whichever is the greater
Vibration	HK\$15,000 or 15% of adjusted loss whichever is the greater
Others	HK\$20,000

### PREMIUM LEVY NOTICE

With effect from 1st January 2018, Levy will be payable by Policyholders under Section 134 of the Insurance Ordinance (Cap.41). Insurance Company will collect the Premium Levy 0.1% (maximum levy HK\$5,000) on behalf of Insurance Authority. For further information, please visit [www.tokiomarine.com.hk/ialevy](http://www.tokiomarine.com.hk/ialevy) or contact us at (852) 2529 4401 or your intermediary, if any.



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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.

Should there be any discrepancies between the Chinese & English versions, English version shall prevail.

Please refer to the policy for complete details. A specimen policy can be provided upon request.