

## Frequently Asked Questions for Tai Po Wang Fuk Court Fire

### 大埔宏福苑火災的常見問題

(1 – 12 - 2025)




Below information is for reference only and is not intended to provide details of all the relevant provisions and benefits. Please refer to policy wording for details of all protection, terms and conditions, and exclusions.

以下資料只供參考，並不旨在提供相關條款及細則的全部。請參閱保單以了解所有保障及不保項目的條款及細則。

Our hearts go out to everyone affected by the recent fire in Tai Po. We extend our deepest condolences to the victims and their families. We have set up a 24-hour dedicated hotline to provide assistance to affected customers.


 24-Hour Hotline: **2894 4676**

Our support team is committed to:




-  Answering questions related to policy coverage
-  Providing support for claim inquiries and subsequent steps
-  Additionally, we will facilitate express claims settlement to ensure prompt support, including offering
  - a Cash Allowance of HKD 5,000 for all Life policyholders and Employee Benefits members with addresses in the affected estate
  - HKD 15,000 pre-paid claim settlement for affected home insurance customers
  - HKD 2,500 pre-paid claim settlement for affected personal accident and domestic helper insurance customers

AXA is here to support you, and we sincerely hope to assist you in overcoming this challenging time as quickly as possible.

AXA 安盛對大埔宏福苑火災中的受害者及家屬致以最深切的慰問。我們已設立 24 小時專線，為受影響客戶提供協助。

 24 小時專線：2894 4676

支援團隊會全力協助處理：

-  解答與保單保障相關查詢
-  就索賠相關查詢及後續步驟提供支援
-  同時，我們將推行快速理賠安排，確保提供及時支援，包括
  - 為所有居住在受影響屋苑的人壽保單持有人及僱員福利會員提供 5,000 港元現金支援
  - 為受影響的家居保險客戶提供預付賠償金 15,000 港元應急
  - 為受影響的個人意外及家傭保險客戶提供預付賠償金 2,500 港元應急

AXA 安盛與您並肩同行，願盡快協助您渡過難關。

## Regarding Home Content Insurance

### 有關家居保險

The following FAQ is applicable to SmartHome Plus only, for other home related products, please refer to corresponding policy wordings for detailed coverage.

以下的常見問題僅適用於「卓越」豐盛優居樂，對於其他家居保險產品，請參閱相關產品的保單內文。

<b>Q1</b>	<p><b>If my apartment is destroyed by the fire, what benefit can I claim? Will the renovation cost be covered?</b></p> <p>如果我的單位因大火受損，我可以獲得什麼保障？裝修費用會獲得賠償嗎？</p>
<p>Answer 答案</p>	<p>(Only applicable to insured being a self-occupied owner, an occupier or a tenant, for renting out landlord please refer to Q2)</p> <p>SmartHome Plus provides comprehensive coverage for home contents damaged, including</p> <ul style="list-style-type: none"> <li>Properties at home such as furniture, appliances, and personal belongings like clothing, shoes and handbags etc.</li> <li>Renovations altered by you or family members living with you, such as doors, windows, wall paint or wallpaper, bathroom fixtures, home equipment, built-in wardrobes, built-in cabinets, flooring, and carpets.</li> </ul> <p><b>Please note if the fixtures and fittings were installed by the previous owner or the property developer, and you have not taken out the optional benefit for such, those fixtures and fittings are not covered.</b></p> <ul style="list-style-type: none"> <li>Necessary cost for debris removal.</li> <li>In addition, if the home content damage causing your apartment uninhabitable, we will compensate for reasonable temporary accommodation (hotel) expenses. <b>Please note meals and transportation expenses are not covered under this policy.</b></li> </ul> <p>(Please refer to the benefit limit for specific plan)</p> <p>(只適用於作為自住業主、佔用人或租客的受保人，出租業主請參考 Q2)</p> <p>「卓越」豐盛優居樂家居保險提供全面的家居財物受損保障，包括</p> <ul style="list-style-type: none"> <li>家裏的財物如傢俬、電器，及個人物品如衣物、鞋襪及手袋等。</li> <li>由您或同住家人改動過的裝修，例如門、窗、牆面油漆或牆紙、浴室套件、家居設備、入牆衣櫃、入牆櫥櫃、地板和地毯等。</li> </ul> <p><b>請注意，如固定裝置及設備由前業主或物業發展商放置的，而您未有為此投保自選保障，有關固定裝置及設備則不受保。</b></p> <ul style="list-style-type: none"> <li>廢棄物清理的合理費用。</li> <li>另外，若您的家居財物在受損，以致住所不宜居住，我們將賠償臨時居所（酒店）的合理費用。<b>請注意，膳食及交通費用並不在此保單的保障範圍內。</b></li> </ul> <p>(請留意相關計劃的最高賠償額)</p>

<b>Q2</b>	<b>I have rented out my apartment, and it's burned down. Is there any coverage for this?</b> 我已把單位出租，但單位被燒毀了，可有什麼保障？
Answer 答案	<p>(Only applicable to insured being a renting out landlord)</p> <p>SmartHome Plus provide comprehensive coverage for home content damages, including</p> <ul style="list-style-type: none"> <li>Properties such as furniture and appliances owed by you (excluding home contents and personal effects owned by your tenant)</li> <li>Renovations altered by you, such as doors, windows, wall paint or wallpaper, bathroom fixtures, home equipment, built-in wardrobes, built-in cabinets, flooring and carpets. <b>Please note if the fixtures and fittings were installed by the previous owner or the property developer, and you have not taken out the optional benefit for such, those fixtures and fittings are not covered.</b></li> <li>Necessary cost for debris removal.</li> <li>In addition, if the home content damage causing your apartment uninhabitable, we will compensate you for the actual rental loss, with a deductible of the first two weeks' rent.</li> </ul> <p>(Please refer to the benefit limit for specific plan)</p> <p>(只適於作出租業主的受保人)</p> <p>「卓越」豐盛優居樂家居保險提供全面的家居財物受損保障，包括</p> <ul style="list-style-type: none"> <li>您的財物，如傢俬、電器等 (不包括您租客的家居財物及個人財物)。</li> <li>由您改動過的裝修，例如門、窗、牆面油漆或牆紙、浴室套件、家居設備、入牆衣櫃、入牆櫥櫃、地板和地毯等。<b>請注意，如固定裝置及設備由前業主或物業發展商放置的，而您未有為此投保自選保障，有關固定裝置及設備則不受保。</b></li> <li>廢棄物清理的合理費用。</li> <li>另外，若您的家居財物在受損，以致住所不宜居住，我們將就您的實際租金損失作出賠償，自負額為首兩星期的租金。</li> </ul> <p>(請留意相關計劃的最高賠償額)</p>
<b>Q3</b>	<b>My family member was injured in the fire, are medical expenses covered?</b> 我的家人在火災中受傷了，醫療費用可有保障？
Answer 答案	<p>Medical expenses are not covered under this policy, we are unable to provide compensation to such.</p> <p>醫療費用並不在此保單的保障範圍內，我們未能對此作出賠償。</p>

<b>Q4</b>	<b>My family member unfortunately passed away in this fire, is there any compensation?</b> 我的家人在這次火災中不幸去世，可有什麼賠償？
Answer 答案	(Only applicable to insured being a self-occupied owner, an occupier or a tenant) If the death of the insured or a family member living with the insured is directly caused by the fire, a benefit will be paid. (Please refer to the benefit limit for specific plan)  (只適用於作為自住業主、佔用人或租客的受保人) 如受保人或同住家屬的死亡是直接因此火災引致，可獲賠償。 (請留意相關計劃的最高賠償額)
<b>Q5</b>	<b>If the building's structure of the insured apartment is damaged by the fire, is there any coverage?</b> 如受保單位的樓宇結構因火災而受損，可有什麼保障？
Answer 答案	If you have taken out the optional benefit of building insurance, we will cover the actual cost of rebuilding or repairing the building. 如您已投保樓宇保障之自選保障，我們將支付樓宇的重建或維修的實際費用。

**The following FAQ is applicable to SmartHome Optimum only, for other home related products, please refer to corresponding policy wordings for detailed coverage.**

以下的常見問題僅適用於「卓越」優居樂，對於其他家居保險產品，請參閱相關產品的保單內文。

<b>Q1</b>	<p><b>If my apartment is destroyed by the fire, what benefit can I claim? Will the renovation cost be covered?</b></p> <p>如果我的單位因大火受損，我可以獲得什麼保障？裝修費用會獲得賠償嗎？</p>
Answer 答案	<p>SmartHome Optimum provides comprehensive coverage for home contents damaged, including</p> <ul style="list-style-type: none"> <li>Properties at home such as furniture, appliances, and personal belongings like clothing, shoes and handbags etc.</li> <li>Renovations altered by you or family members living with you, such as doors, windows, wall paint or wallpaper, bathroom fixtures, home equipment, built-in wardrobes, built-in cabinets, flooring and carpets. <b>Please note if the fixtures and fittings were installed by the previous owner or the property developer are not covered.</b></li> <li>Necessary cost for debris removal.</li> <li>In addition, if the home content damage causing your apartment uninhabitable, we will compensate for reasonable temporary accommodation (hotel) expenses. <b>Please note meals and transportation expenses are not covered under this policy.</b></li> </ul> <p>(Please refer to the benefit limit for specific plan)</p> <p>「卓越」優居樂家居保險提供全面的家居財物受損保障，包括</p> <ul style="list-style-type: none"> <li>家裏的財物如傢俬、電器，及個人物品如衣物、鞋襪及手袋等。</li> <li>由您或同住家人改動過的裝修，例如門、窗、牆面油漆或牆紙、浴室套件、家居設備、入牆衣櫃、入牆櫥櫃、地板和地毯等。<b>請注意，如固定裝置及設備由前業主或物業發展商放置的，則不受保。</b></li> <li>廢棄物清理的合理費用</li> <li>另外，若您的家居財物在受損，以致住所不宜居住，我們將賠償臨時居所（酒店）的合理費用。<b>請注意，膳食及交通費用並不在此保單的保障範圍內。</b></li> </ul> <p>(請留意相關計劃的最高賠償額)</p>
<b>Q2</b>	<p><b>My family member was injured in the fire, are medical expenses covered?</b></p> <p>我的家人在火災中受傷了，醫療費用可有保障？</p>
Answer 答案	<p>Medical expenses are not covered under this policy, we are unable to provide compensation to such.</p> <p>醫療費用並不在此保單的保障範圍內，我們未能對此作出賠償。</p>

<b>Q3</b>	<b>My family member unfortunately passed away in this fire, is there any compensation?</b> 我的家人在這次火災中不幸去世，可有什麼賠償？
Answer 答案	If the death of the insured or a family member living with the insured is directly caused by the fire, a benefit will be paid. (Please refer to the benefit limit for specific plan) 如受保人或同住家屬的死亡是直接因此火災引致，可獲賠償。 (請留意相關計劃的最高賠償額)
<b>Q4</b>	<b>If the building's structure of the insured apartment is damaged by the fire, is there any coverage?</b> 如受保單位的樓宇結構因火災而受損，可有什麼保障？
Answer 答案	If you have taken out the optional benefit of building insurance, we will cover the actual cost of rebuilding or repairing the building. 如您已投保樓宇保障之自選保障，我們將支付樓宇的重建或維修的實際費用。

## Regarding Personal Accident Insurance

### 有關個人意外保障

**The following FAQ is applicable to SmartProtect Plus only, for other personal accident related products, please refer to corresponding policy wordings for detailed coverage.**

以下的常見問題僅適用於「卓越」豐盛守護樂，對於其他個人意外保險產品的，請參閱相關產品的保單內文。

<b>Q1</b>	<p><b>If my family members unfortunately pass away or are injured in the fire, are there any compensations?</b></p> <p>如我的家人在這次火災中不幸去世或受傷，可有什麼賠償？</p>
Answer 答案	<p>In case of unfortunate death (or permanent disablement) of an insured person caused by the fire, we will offer</p> <ul style="list-style-type: none"> <li>• Cash benefit with double indemnity</li> <li>• An additional benefit for coma (not applicable to Lite Plan)</li> <li>• Immediate cash relief for death</li> </ul> <p>If an insured is injured in the fire, we will offer</p> <ul style="list-style-type: none"> <li>• Medical expenses compensation for in-patient or out-patient treatment (not applicable to Lite Plan)</li> <li>• Additional benefits including <ul style="list-style-type: none"> <li>○ Broken bone cash benefit for the elderly (not applicable to Lite Plan)</li> <li>○ Daily hospital cash and home nursing allowance (not applicable to Lite Plan)</li> <li>○ Compensation for recovery aids (not applicable to Lite Plan)</li> <li>○ Cash benefit for a family member who needs to take annual leave for looking after an insured person, if the latter is subject to hospitalisation or home stay as recommended by doctor(s) for more than 3 consecutive days (not applicable to the first 2 days of annual leave taken)</li> <li>○ In case of permanent disablement, rendering an insured person (adult) unable to perform their occupational duties, a job changing subsidy will be provided (not applicable to Lite Plan)</li> </ul> </li> </ul> <p>(Please refer to the benefit limit for specific plan)</p> <p>若火災導致受保人不幸死亡(或永久傷殘)，我們將提供</p> <ul style="list-style-type: none"> <li>• 雙倍現金賠償</li> <li>• 昏迷附加保障（不適用於簡易計劃）</li> <li>• 意外死亡撫恤金</li> </ul> <p>若火災導致受保人受傷，我們將提供</p> <ul style="list-style-type: none"> <li>• 醫療費用賠償，包括住院或門診（不適用於簡易計劃）</li> </ul>

- 額外的保障包括
  - 長者骨折保障（不適用於簡易計劃）
  - 每日住院現金津貼及私家看護津貼（不適用於簡易計劃）
  - 復康輔助器材賠償（不適用於簡易計劃）
  - 為需要照顧受保人而休假的家屬提供現金津貼，如受保人根據醫生建議住院或留家休養超過連續 3 日（不適用於首 2 日的休假）
  - 如因永久傷殘令受保人（成人）無法履行其在職業上的職責，提供轉職津貼（不適用於簡易計劃）

（請留意相關計劃的最高賠償額）



## Regarding Domestic Helper Insurance

### 有關家傭保障

The following FAQ is applicable to SmartHelper Plus only, for other domestic helper related products, please refer to corresponding policy wordings for detailed coverage.

以下的常見問題僅適用於「卓越」豐盛優傭樂，對於其他家傭保險產品的，請參閱相關產品的保單內文。

<b>Q1</b>	<b>What compensation is provided if my foreign domestic helper is injured in the fire?</b> 我的外籍家傭因火災受傷而需治療，可以獲得什麼賠償？
Answer 答案	We will cover the clinical expenses, hospital and surgical expenses for the insured foreign domestic helper. 我們將會支付受保外籍家傭之門診費用、住院及手術費用。
<b>Q2</b>	<b>If my foreign domestic helper is hospitalized due to injury and her service is interrupted, what compensation is available?</b> 我的外籍家傭因受傷需要住院，在她服務中斷的情況下，會有什麼賠償？
Answer 答案	We will provide the Service Interruption Allowance. If the insured foreign domestic helper is hospitalized as an in-patient for treatment or surgery for a period of five consecutive days or more, we will pay to the policyholder for the Service Interruption Allowance starting from the sixth day. 我們將會賠償服務中斷津貼，如受保外籍家傭需連續五日或以上住院接受治療或手術，我們將由第六天起支付投保人有關服務中斷津貼。
<b>Q3</b>	<b>If my foreign domestic helper passes away due to this fire, is there any compensation?</b> 如果我的外籍家傭因是次火災身故，可以獲得什麼賠償？
Answer 答案	For this unfortunate situation, we will provide the following coverages: <ul style="list-style-type: none"> <li>• <b>Employees' Compensation:</b> If the insured foreign domestic helper dies due to a fire accident during the employment period, we will cover your liability as an employer under the Employees' Compensation Ordinance.</li> <li>• <b>Repatriation Expenses:</b> We will cover the actual cost of returning remains to repatriate the insured foreign domestic helper to his/her home country.</li> <li>• <b>Replacement Cost:</b> We will reimbursement the necessary and reasonable expenses (except salary) to employ a new foreign domestic helper.</li> <li>• <b>Personal Accident:</b> If the insured foreign domestic helper sustains injury by accident, resulting directly and</li> </ul>

independently of any other cause in his/her death or permanent disablement within one policy year. We will pay to the insured foreign domestic helper or his/her legal estate.

對於這個不幸的情況，我們將提供以下保障：

- **僱員補償：**如受保外籍家傭於受僱期內因火災意外身故，我們將保障作為僱主的您在《僱員補償條例》之下對家傭（僱員）的責任作出賠償。
- **送返原居地費用：**我們將承擔受保外籍家傭的遺體送返其原居地而實際引致的必要和合理費用。
- **另聘家傭費用：**我們將償付投保人補聘新一名外籍家傭所實際引致的必要和合理費用（薪金除外）。
- **個人意外保障：**如受保外籍家傭因意外引致身體受傷，並完全及直接因該身體受傷而在意外發生後的一個保單年度內死亡及永久傷殘，受保外籍家傭或其法定遺產，將可獲發賠償。

**The following FAQ is applicable to SmartHelper only, for other domestic helper related products, please refer to corresponding policy wordings for detailed coverage.**

以下的常見問題僅適用於「卓越」優傭樂，對於其他家傭保險產品的，請參閱相關產品的保單內文。

<b>Q1</b>	<b>What compensation is provided if my foreign domestic helper is injured in the fire?</b> 我的外籍家傭因火災受傷而需治療，可以獲得什麼賠償？
Answer 答案	We will cover the clinical expenses, hospital cash subsidy, hospital and surgical expenses for the insured foreign domestic helper. 我們將會支付受保外籍家傭之門診費用、醫院現金津貼、住院及手術費用。
<b>Q2</b>	<b>If my foreign domestic helper passes away due to this fire, is there any compensation?</b> 如果我的外籍家傭因是次火災身故，可以獲得什麼賠償？
Answer 答案	<p>For this unfortunate situation, we will provide the following coverages:</p> <ul style="list-style-type: none"> <li>• <b>Employees' Compensation:</b> If the insured foreign domestic helper dies due to a fire accident during the employment period, we will cover your liability as an employer under the Employees' Compensation Ordinance.</li> <li>• <b>Repatriation Expenses:</b> We will cover the actual cost of returning remains to repatriate the insured foreign domestic helper to his/her home country.</li> <li>• <b>Re-hiring Expenses:</b> We will reimbursement the necessary and reasonable expenses (except salary) to employ a new foreign domestic helper.</li> <li>• <b>Personal Accident:</b> If the insured foreign domestic helper sustains injury by accident, resulting directly and independently of any other cause in his/her death or permanent disablement within one policy year. We will pay to the insured foreign domestic helper or his/her legal estate.</li> </ul> <p>對於這個不幸的情況，我們將提供以下保障：</p> <ul style="list-style-type: none"> <li>• <b>僱員補償：</b>如受保外籍家傭於受僱期內因火災意外身故，我們將保障作為僱主的您在《僱員補償條例》之下對家傭（僱員）的責任作出賠償。</li> <li>• <b>送返原居地費用：</b>我們將承擔受保外籍家傭的遺體送返其原居地而實際引致的必要和合理費用。</li> <li>• <b>另聘家傭費用：</b>我們將償付投保人補聘新一名外籍家傭所實際引致的必要和合理費用（薪金除外）。</li> <li>• <b>個人意外保障：</b>如受保外籍家傭因意外引致身體受傷，並完全及直接因該身體受傷而在意外發生後的一個保單年度內死亡及永久傷殘，受保外籍家傭或其法定遺產，將可獲發賠償。</li> </ul>