ZURICH



® 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.

自選家居保險計劃 – 住戶保險

自選家居保險計劃 – 住戶保險為您的家人甚至同居伴侶提供多方面保障，特設**自訂計劃**讓您按需要選擇個別保障限額，更具彈性。

自選家居保險計劃 – 住戶保險為您及您的住戶成員提供以下保障：

關顧您的個人責任

日常生活其實潛藏不同法律責任的風險，例如爆水喉令大廈公共設施損毀或煮食疏忽引致火警等，後果難以估計，而且可大可小！

- ✓ **法律責任保障高達10,000,000港元**，涵蓋範圍廣闊。(包括個人全球責任以及作為業主、佔用人、寵物主人、租客的責任，及業主就公用地方承擔的責任)

關顧您的生活態度

計劃設有多項免費的額外保障，以迎合的不同生活態度。

- ✓ 在每年最高保障額內，不限索償次數[1]
- ✓ **全球保障**
  - **手提電話、電子通訊產品、筆記型電腦、平板電腦的維修費用**
  - 保障因遺失個人財物 (例如設有付款程式的手提電話) 導致信用卡被盜用的損失
  - 金錢失竊及個人證件補領費用
- ✓ **家居保障**
  - 臨時居所及膳食費用
  - 室外家居財物
  - 家居財物保障範圍的**自負額為零**[2]
  - **24小時緊急家居支援服務**提供免找數時段，讓您享受無憂的保障體驗
- ✓ **寵物相關保障**
  - 寵物臨時居所
  - 寵物主人責任保障

多元及富彈性的保障

您可按個別需要附加保障項目，更可自訂保障額。

- ✓ **可自訂家居財物、法律責任保障等的保障額**[3]
- ✓ 附設多元化增值**自選保障項目**供您選擇：
  - 樓宇保障
  - 全球個人財物保障
  - 私人藝術品保障

鼓勵綠色生活

- ✓ 提供「太陽能光伏系統」等綠色保障
- ✓ 提供回收轉介服務，鼓勵客戶實踐綠色生活
- ✓ 給予額外保障作綠色生活獎勵
- ✓ 提供因「太陽能光伏系統」和電動車充電設施引起的自選法律責任保障

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保障表

保障範圍		最高保障額（港元）	
基本保障		**標準計劃**	**自訂計劃[4]**
第一節－法律責任 包括個人全球責任，以及作為業主、佔用人、寵物主人、租客的責任，及業主就公用地方承擔的責任		**每年保額** **10,000,000**	自訂限額
第二節－家居財物[2]			
總保障額		**每年保額**	
建築面積（平方呎）	實用面積（平方呎）		
700 或以下	560 或以下	750,000	自訂限額
701 至 1,500	561 至 1,200	1,000,000	
1,501 或以上	1,201 或以上	1,250,000	
A) 基本保障			
- 家居財物		每組 100,000	自訂限額
- 個人物品		每組 20,000	
- 郵票、錢幣或徽章收藏集		每組 5,000	
- 酒類		每組 5,000	自訂限額
- 貴重物品		每組 20,000	
		（每年 250,000）	（自訂每年限額）
B) 額外保障			
您的家庭保障			
- 消防員造成的損壞		視乎總保障額	
- 清理碎礫		每次意外 20,000	
- 冷藏食物變壞		每次意外 5,000	
- 室外家居財物保障		每次意外 50,000 （每件 2,500）	自訂限額
- 盜竊 / 搶劫受傷津貼		每次意外 5,000	
- 暫時搬遷		每次意外 50,000	
- 搬遷新居		每次意外 100,000	
- 室內裝修		每次意外 100,000	
臨時居所保障			
- 臨時居所費用總額		每次意外 60,000	自訂限額[5]
• 臨時居所費用（每天限額）		3,000	
• 膳食費用（每天限額）		600	
• 寵物臨時居所費用（每天限額）		3,000	
- 風水顧問費用		每次意外 3,000	
您的全球保障			
- 未經授權使用信用卡		每次意外 20,000	
- 金錢失竊		每次意外 5,000	
- 補領個人證件		每次意外 5,000	
- 電子通訊產品/筆記型電腦/平板電腦之維修費用保障(每一保單年度最多兩次保障)當閣下在保單年度已使用本公司認可或指定服務供應商的家用電器、桌上型電腦、筆記簿型電腦或電子通訊產品回收服務，本公司將給予最多一次額外補償。		每部手機 2,500 每部筆記型或平板電腦 5,000	
第三節－意外身故		**每年保額 100,000**	
第四節－緊急援助服務 24 小時緊急家居支援服務			
- 電力維修、水喉匠、鎖匠		免找數方案	
- 其他		提供轉介服務	
自選保障			
第五節－樓宇[6] 樓宇的意外損毀		以重建費用計算	
額外保障			
- 清理碎礫		每次重建費用之 5%	
- 建築師及測量師費用		每次重建費用之 5%	
第六節－全球個人物品保障			
非指定物件		自訂投保額（每組 5,000）	
指定物件		自訂投保額	
第七節－私人藝術品保障		自訂投保額	

24小時緊急家居支援服務 – 免找數方案

	基本時段	非基本時段
標準地區	**免找數**	800港元附加費
偏遠地區	800港元附加費	1,200港元附加費

24小時緊急家居支援服務必須由蘇黎世保險有限公司指定服務供應商提供；只適用於每宗意外的首次上門檢查及維修（不包括物料費用），並視乎實際服務供應情況。

基本時段：以工程人員到達時間為準：星期一至日上午9時至下午9時，公眾假期除外
標準地區：香港島，九龍，新界及東涌
偏遠地區：離島（東涌除外）及限制地區（包括米埔、邊境禁區的檢查站、管制站及村落）
24小時緊急家居支援服務熱線：+852 28863977

保費表

單位面積（平方呎）[7]		每年保費（港元）			
			自選保障		
建築面積	實用面積	基本保障	樓宇	全球個人物品保障	私人藝術品保障
500或以下	400或以下	1,095	725	個別計算	
501-700	401-560	1,323	914		
701-1,000	561-800	1,751	1,478		
1,001-1,500	801-1,200	2,192	2,218		
1,501-2,000	1,201-1,600	2,594	2,833		
2,001-2,500	1,601-2,000	3,114	3,472		
2,501-3,000	2,001-2,400	3,717	4,236		
3,001-3,500	2,401-2,800	4,382	4,999		
3,501或以上	2,801或以上	5,178	5,666		

附加個人法律責任保障：	每年保費（港元）
停車位	435
停車位內之電動車充電設施	1,014

請掃瞄二維碼
向我們索償團隊查詢有關安排回收服務詳情。

備註：
1. 電子通訊產品 / 筆記型電腦 / 平板電腦之維修費用保障除外。
2. 多層大廈及樓齡40年或以下之居所，家居財物保障範圍的標準自負額為零。
3. 您可從預設保障額選擇您所需的限額。
4. 只適用於網上申請，而您可從預設保障額選擇您所需的限額。
5. 個別分項的每天限額將按所選之臨時居所費用總額而定。
6. 樓宇附加保障的山泥傾瀉及地陷事故之標準自負額為每宗賠償的首10,000港元或經評定損失金額的10%，以較高者為準。
7. 客戶可自行選擇以建築或實用面積作為計算保費的方式。

主要不承保事項：
無法解釋的損失，違例僭建、機件故障、自然損耗、戰爭、恐怖活動、核能輻射、污染等。

本宣傳資料只供參考之用，並不構成保險合約的一部分，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，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司對所有事項保留最終批核及決定權。（如中文譯本與英文有任何歧異，均以英文本為準。）蘇黎世保險有限公司為本保險計劃之承保人，全面負責一切保障及賠償事宜。

關於蘇黎世保險

蘇黎世保險（香港）是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，現於本港一般保險直接業務市場上排名第四位[1]。請瀏覽www.zurich.com.hk了解有關蘇黎世保險（香港）的更多資訊。

[1] 保險業監管局2024年1月至12月香港一般保險直接業務的年度統計數字，以毛保費計算。

蘇黎世保險有限公司（於瑞士註冊成立之有限公司）

香港港島東華蘭路18號港島東中心25-26樓
網址：www.zurich.com.hk

ZURICH ZURICH 在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。

ZURICH 蘇黎世

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HomeChoice Insurance Plan – Householder Insurance

HomeChoice Insurance Plan - Householder Insurance provides your family and even your domestic partner with multiple protection. With **DIY plan**, we offer you flexibility to set the sum insured according to your needs.

With **HomeChoice Insurance Plan - Householder Insurance**, you and your household members can enjoy the following protection:

Liability care

Different legal liabilities (such as damage of public facilities due to bursting of water pipe or fire due to negligence while cooking) exist in daily life and consequences are unpredictable and can be very serious!

- ✓ **Legal Liability coverage up to HKD 10,000,000** with extensive covers. (Including worldwide personal liability and liability as a home owner, an occupier, a pets owner, a tenant and the home owner's liability in common area)

Lifestyle care

There are a number of free extended benefits to cater to your different lifestyles.

- ✓ Unlimited number of claims within the maximum annual coverage[1]
- ✓ **Worldwide protection**
  - **Repair cost for mobile phone, electronic communication products, laptop or tablet computers**
  - Cover loss incurred by unauthorized use of credit cards due to any loss of personal property (such as mobile phone with payment app installed)
  - Loss of money and replacement of personal documents
- ✓ **Home protection**
  - Alternative accommodation and meal allowance
  - Outdoor property
  - **Zero excess** for home content section[2]
  - Hassle-free cashless approach for **24-hour Emergency Home Assistance Service**
- **Pets related protection**
- ✓
  - Pets alternative accommodation
  - Pets owner's liability

All-round and flexible insurance

You can take your pick of additional coverages and set your desired sum insured according to your own needs.

- ✓ **You can customize the sum insured of home contents, legal liability coverage, etc.**[3]
- ✓ A variety of value-added **optional coverages at your choice:**
  - Building
  - Worldwide personal possessions
  - Personal fine art collection

Support green initiatives

- ✓ Cover emerging green risks of "Solar PV system"
- ✓ Provide recycling referral service to encourage green lifestyle
- ✓ Reward you with additional benefit for adopting green lifestyle
- ✓ Provide liability cover arising from "Solar PV system" and electric vehicle (EV) charging facilities

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Table of benefits

Coverage		Maximum amount (HKD)	
Basic coverage		**Standard plan**	**DIY plan[4]**
Section 1 – Legal Liability			
Including worldwide personal liability and liability as a home owner, an occupier, a pets owner, a tenant and the home owner's liability in common area		**Annual coverage 10,000,000**	at your choice
Section 2 – Home Contents[2]			
Maximum coverage		**Annual coverage**	
Gross floor area (sq. ft.)	Saleable floor area (sq. ft.)		
700 or below	560 or below	750,000	at your choice
701 to 1,500	561 to 1,200	1,000,000	
1,501 or above	1,201 or above	1,250,000	
A) Core benefits			
– Home contents		100,000/set	at your choice
– Personal belongings		20,000/set	
– Stamps, coins or medals collection		5,000/set	
– Wine		5,000/item	at your choice
– Valuables		20,000/set	
		(250,000/year)	(Annual coverage at your choice)
B) Extended benefits			
Your home protection			
– Damage by firemen		As per maximum coverage	
– Debris removal		20,000/accident	
– Deterioration of frozen food		5,000/accident	
– Outdoor property		50,000/accident (2,500/item)	at your choice
– Burglary/Robbery harm allowance		5,000/accident	
– Temporary removal		50,000/accident	
– Moving to a new home		100,000/accident	
– Interior decoration period		100,000/accident	
Alternative accommodation			
– Alternative accommodation total amount		60,000/accident	at your choice[5]
• Alternative accommodation (daily limit)		3,000	
• Meal allowance (daily limit)		600	
• Alternative accommdation for pets (daily limit)		3,000	
– Feng Shui consultation		3,000/accident	
Your worldwide protection			
– Unauthorized use of credit cards		20,000/accident	
– Loss of money		5,000/accident	
– Replacement of personal documents		5,000/accident	
– Repair cost for electronic communication products/laptop or tablet computers (maximum 2 reimbursements per policy year) Zurich will grant maximum one additional reimbursement as stated in above when you used the recycling service of home electric appliances, desktop computers, laptop computers or electronic communication products by Zurich's recognized or designated service provider in policy year.		2,500 per phone 5,000 per laptop/tablet computer	
Section 3 – Accidental Death		**Annual coverage 100,000**	
Section 4 – Emergency Assistance Benefits			
24-hour Emergency Home Assistance Service			
– Electrical, plumbing, locksmith assistances		Hassle-free cashless approach	
– Others		Referral service only	
Optional coverage			
Section 5 – Building[6]			
Accidental damage to the building		Based on rebuilding cost	
Extended benefits			
– Debris removal		5% of rebuilding cost/accident	
– Architects' and surveyors' fee		5% of rebuilding cost/accident	
Section 6 – Worldwide Personal Possessions			
Unspecified items		Sum insured at your choice (5,000/set)	
Specified items		Sum insured at your choice	
Section 7 – Personal Fine Art Collection		Sum insured at your choice	

24-hour Emergency Home Assistance Service – Hassle-free cashless approach

	Standard hours	Non-standard Hours
Standard area	Cashless	HKD 800 surcharge
Remote area	HKD 800 surcharge	HKD 1,200 surcharge

24-hour Emergency Home Assistance Service must be rendered by the service provider nominated by Zurich Insurance Company Ltd. The service is only applicable to the first site inspection and repair (not including any material costs) and is subject to service availability.

Standard hours : Technizcian arrival time: 9 a.m. to 9 p.m., Monday to Sunday except public holidays
Standard area : Hong Kong Island, Kowloon, New Territories and Tung Chung
Remote area : Outlying islands except Tung Chung and restricted areas (including Mai Po, boundary control points and villages of the Frontier Closed Area, etc.)
24-Hour Emergency Home Assistance Service Hotline : +852 28863977

Premium table

Floor area (Sq Ft)[7]		Annual premium (HKD)			
			Optional coverage		
Gross floor area	Saleable area	Basic premium	Building	Worldwide Personal Possessions	Personal Fine Art Collection
500 or below	400 or below	1,095	725	Individual considerations	
501-700	401-560	1,323	914		
701-1,000	561-800	1,751	1,478		
1,001-1,500	801-1,200	2,192	2,218		
1,501-2,000	1,201-1,600	2,594	2,833		
2,001-2,500	1,601-2,000	3,114	3,472		
2,501-3,000	2,001-2,400	3,717	4,236		
3,001-3,500	2,401-2,800	4,382	4,999		
3,501 or above	2,801 or above	5,178	5,666		

Optional extension of personal legal liability coverage to:	Annual Premium (HKD)
Car park space	435
Car park charger for electric cars	1,014

Please scan the QR code to contact our claims team for arrangement of recycling service.

Footnotes:

1. Excluding repair cost for electronic communication products/laptop/tablet computers.
2. For a residence situated in a multistorey building which is aged at 40 years or below, the standard policy excess under Home Contents section is Nil.
3. You can select your preferred sum insured from the preset amount.
4. Applicable to online enrollment only and you can select your preferred sum insured from the preset amount.
5. Daily limits of sub items will vary according to the selected total amount for alternative accommodation.
6. The standard policy excess applicable to landslide and subsidence under Building section is the first HKD 10,000 or 10% of adjusted loss for each and every claim, whichever is the greater.
7. Customer can choose either gross floor area or saleable area as the basis for calculation of premium.

Major exclusions :
Unexplained loss, illegal building works; electrical and mechanical breakdown; wear and tear; war; terrorism; radioactive contamination; pollution and contamination, etc.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters. (In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.) Zurich Insurance Company Ltd is the insurance underwriter of this plan and is solely responsible for all coverage and compensation.

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) currently ranks fourth in the general insurance direct business market[1]. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

[1] Annual statistics of the Insurance Authority on Hong Kong direct general business from January to December 2024, based on gross premium.

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)

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