



Liberty
Insurance™



Interior Decoration Protector 裝修工程保險



裝修工程保險

「裝修工程保險」為工程承建商或委託人就裝修或改建家居、寫字樓及商舖工程而可能引致的損失提供全面的保障。保障範圍包括施工期間的工程物料損失及第三者責任，同時亦提供自選性的僱員賠償保險，保障僱員在受僱期間因工受傷或死亡而引起的相關賠償。

Interior Decoration Protector

Interior Decoration Coverage provides comprehensive protection to the contractor and principal during renovation, remodeling or improvement work to homes, offices and shops. Protection includes material damage on contract work and third-party liability occurring during the contract period, as well as an optional coverage on employee compensation insurance arising from injury or death during contract work.

www.libertyinsurance.com.hk

保障內容

第一部份：工程物料損毀保障（自選保障）

保障工程合約或物料在工程期內的損失或損壞，包括：

- 裝修工程物料
- 工程進行中不能預見及突如其來的財物損失和損毀

第二部份：第三者責任保險

保障在工程合約進行期間，因意外導致的第三者財物損失及/或身體損傷而可能負上的法律責任。

第三部份：僱員賠償保險（自選保障）

保障範圍包括香港的僱員補償條例所訂定及民事法所裁定的僱主給予僱員因工傷亡之賠償，單一事故之最高賠償額為港幣 \$200,000,000。

免費的增值保障

廢物清理（適用於第一部份）：	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的總額的5%。
工程合約金額自動提升	： 若最終工程造價較投保時的報價金額不超出10%，不須另繳額外保費。
施工期間及保養期保障	： 本計劃的保險期限最長為三個月，另再加三個月之保養期。
震動損毀責任	： 保障受保人由於工程所引致產生的震動、移動或支撐減弱所引致建築物倒塌或結構損毀，而需負上的第三者財物受損的法律責任，最高及總計保額為港幣\$2,000,000。
委託人財物責任	： 保障裝修承建商在施工進行中造成委託人財物損毀的法律責任，保單有效期內之最高賠償額為港幣\$2,000,000。

主要不保事項

1. 任何圖則上的錯誤、缺陷、錯失、遺漏或不合格。
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. 涉及整座建築物及地盤的工程。所有與拆除、挖掘或土木工程相關的工作將不受保。
5. 搭建及/或拆卸棚架工程或其相關工程所引致的責任。
6. 對自僱人士或獨資經營者的任何責任。
7. 對於受保人的財物或由受保人照顧、看管或管控財物的法律責任。
8. 戶外裝置或維修工程涉及建築物如霓虹燈、廣告牌、花籠、外牆裝置、建築物的公共區域等。
9. 建築物主要用作數據中心。
10. 工程涉及起重吊裝設備/物料。

Interior Decoration Protector

Description of Coverage

Section 1: Material Damage (Optional)

Covers loss of or damage to contract works and materials used to perform contract works, including:

- Contract materials
- Insured property under work in progress

Section 2: Third-Party Liability

Covers legal liability to damage arising from contract work to third-party property and to third-party bodily injury.

Section 3: Employees' Compensation (Optional)

Covers contractor's liability to its employees in accordance with the Employees' Compensation Ordinance and Common Law, for bodily injury or death arising out of employment up to HK\$200 million per event.

Free Value-added Benefits

Removal of Debris under Section I	:	Includes expenses incurred following an insured incident, up to a limit not more than 5% of the total contract value per incident and in aggregate.
Free Increase in Contract Value	:	Allows for an increase in contract value up to 10% with no additional premium required.
Contract Period & Maintenance Cover	:	Covers contract period of up to 3 months with 3 months maintenance period after completion of contract period.
Liability of Vibration Damage	:	Covers insured's liability to the collapse of or structural impairment to a third party building or property caused by vibration, removal or weakening of support arising out of and in the course of contract work, subject to a sub-limit of HK\$ 2 million of any one incident and in aggregate.
Indemnity to Principal's Property	:	Covers insured's liability to principal's property while contract work is being performed, up to a sub-limit of HK\$2 million of any one incident and in aggregate.

Major Exclusions in Coverage

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 loss.
4. Contract works for whole building and construction site. Any works involving demolition, excavation and civil engineering will not be covered.
5. Liability arising out of or in connection with installation and/or demolition of scaffolding works.
6. Liability to self-employed persons or sole proprietor.
7. Liability to property belonging to or in the care, custody or control of the insured.
8. Any external works such as neon sign, exterior signboard, cage, cladding, building's public and common area.
9. Building that are mainly a data center operation.
10. Works involving hoisting/lifting equipment or materials.



重要事項

1. 樓宇建築類別必須是一級建築物。
2. 樓齡超過四十年將須要接受個別評估。
3. 公共設備例如酒店、醫院、大廈大堂、戲院等將須要接受個別評估。
4. 保單不設續保及只適用於單次合約工程。
5. 保單一經生效，保費將不予退還。

註：本手冊僅為一般性簡介，僅供參考之用。有關承保之具體內容，以保單所載為準，如中文譯本與英文有異，以英文文本為準。

Important Notes

1. Building must be class one construction type.
2. Building Age over 40 years will need to be individually assessed.
3. Public entities such as hotels, building lobby, hospitals, cinemas, etc. will need to be individually assessed.
4. The policy is non-renewable and is on an individual contract basis.
5. Premium is non-refundable once effective.

Note : This leaflet serves as a general guideline. Please refer to the Policy and Schedule for details of coverage. Should there be discrepancies between Chinese and English version, English version shall prevail.

利寶國際保險有限公司是利寶互助保險集團的全資附屬公司。利寶互助保險集團於1912年在美国波士頓成立，是一間多元化的國際保險公司。按2015年的收入計算，我們成功打入美國《財富》雜誌「美國最大型公司500強」之第73位。我們在全球900多間分行共僱用了超過50,000名員工。「助您生活無憂」是我們在世界各地經營的方針。

Liberty International Insurance Limited is a 100% owned subsidiary company of Liberty Mutual Insurance Group. Boston-based Liberty Mutual Insurance Group, founded in 1912, is a diversified global insurer providing a wide range of insurance products. We rank 73rd on the Fortune 500 list of largest corporations in the U.S. based on 2015 revenue. Liberty Mutual Group employs over 50,000 people in 900 offices throughout the world helping people live safer, and more secure lives.

Underwritten by Liberty International Insurance Ltd. 由利寶國際保險有限公司承保。

🌐 Website 網址 : <http://www.libertyinsurance.com.hk>
☎ Telephone No. 電話 : (852) 2892 3888
📠 Fax. No. 傳真 : (852) 2577 9578

瀏覽網站
Browse Website



You should tell us of all facts likely to influence the acceptance and assessment of this proposal. If you fail to do so, Your Policy may become inoperable or may not operate fully. If you have any doubt about what you should tell us, Please contact us or your Insurance Adviser.

閣下必須向本公司呈報一切真實資料。如有違反者，可令閣下所保之保險不能生效或不能完全生效。如閣下對應否向本公司呈報某些事項存有任何疑問，請與閣下之保險顧問或與本公司查詢。

Applicant Information (please complete in English) 申請人資料 (請以英文填寫)

Applicant 申請人: Principal 委託人 Contractor 承建商 Designer 設計公司

Postal Address 郵寄地址: _____

Name of Contractor 承建商名稱: _____

Name of Principal 委託人名稱: _____

Name of Management Co, if applicable 管理公司, 如適用 _____

Name of other interested parties, if applicable 其他受益人, 如適用 _____

Location of Contract work (受保工程地點): Occupied as 佔用者 Residence 住宅 Office 辦公室 Retail Shop 商店

Flat/Rm室 _____ Floor 樓 _____ Block 座 _____ Building 大廈 _____

Estate name /St. No. 屋苑名稱/街名及門牌 _____ (HK/KLN/N.T.) (香港/九龍/新界)

Is the location over 40 years 工程地點超過40年: Yes 是 No 否

Period of Insurance 保險有效期: From 由 _____ to 至 _____ (Max. 3 months 最長為3個月) +

Plus 3 months maintenance period 三個月保養期

Premium Table (HK\$) 保費表 (港元)
1. Contractor without use of scaffolding 工程不涉及用棚架之工序

Contract Sum 工程總額	Up to HK\$100,000 十萬元或以下		Above HK\$100,000 to HK\$300,000 十萬元以上至三十萬元		Above HK\$300,000 to HK\$500,000 三十萬元以上至五十萬元		Above HK\$500,000 to HK\$700,000 五十萬元以上至七十萬元	
	Section I&II Plan A1 部份一及二 計劃A1	Section II only Plan A2 部份二 計劃A2	Section I&II Plan A3 部份一及二 計劃A3	Section II only Plan A4 部份二 計劃A4	Section I&II Plan A5 部份一及二 計劃A5	Section II only Plan A6 部份二 計劃A6	Section I&II Plan A7 部份一及二 計劃A7	Section II only Plan A8 部份二 計劃A8
HKD5M 伍佰萬港元	1,200	900	1,500	1,100	1,800	1,300	2,300	1,500
HKD10M 一仟萬港元	1,700	1,400	2,100	1,700	2,600	2,000	3,200	2,400
HKD15M 一仟伍百萬港元	1,900	1,600	2,400	2,000	2,850	2,350	3,500	2,700
HKD20M 二仟萬港元	2,100	1,800	2,600	2,200	3,100	2,600	3,800	3,000
Optional EC Cover (Included ECI Levies) 附加僱員賠償 自選保障 (包括 ECI 徵稅)	1,500	1,500	1,800	1,800	2,800	2,800	4,000	4,000

2. Contractor with use of scaffolding (Scaffolding work not exceeding 20% of total contract work)
工程涉及用棚架之工序 (不超過工程額百分之二十)

Contract Sum 工程總額	Up to HK\$100,000 十萬元或以下		Above HK\$100,000 to HK\$300,000 十萬元以上至三十萬元		Above HK\$300,000 to HK\$500,000 三十萬元以上至五十萬元		Above HK\$500,000 to HK\$700,000 五十萬元以上至七十萬元	
	Section I&II Plan B1 部份一及二 計劃B1	Section II only Plan B2 部份二 計劃B2	Section I&II Plan B3 部份一及二 計劃B3	Section II only Plan B4 部份二 計劃B4	Section I&II Plan B5 部份一及二 計劃B5	Section II only Plan B6 部份二 計劃B6	Section I&II Plan B7 部份一及二 計劃B7	Section II only Plan B8 部份二 計劃B8
HKD5M 伍佰萬港元	1,500	1,200	1,800	1,400	2,100	1,600	2,600	1,800
HKD10M 一仟萬港元	2,150	1,850	2,500	2,150	3,050	2,500	3,650	2,900
HKD15M 一仟伍百萬港元	2,550	2,250	3,050	2,650	3,500	3,000	4,150	3,350
HKD20M 二仟萬港元	2,950	2,650	3,450	3,050	3,950	3,450	4,650	3,850
Optional EC Cover (Included ECI Levies) 附加僱員賠償 自選保障 (包括 ECI 徵稅)	2,500	2,500	2,800	2,800	4,000	4,000	6,000	6,000

Cover Required (Please tick as appropriate) 投保項目 (請標上✓號)

- Plan A1 計劃 A1 Plan A2 計劃 A2 Plan A3 計劃 A3 Plan A4 計劃 A4
 Plan A5 計劃 A5 Plan A6 計劃 A6 Plan A7 計劃 A7 Plan A8 計劃 A8
- Plan B1 計劃 B1 Plan B2 計劃 B2 Plan B3 計劃 B3 Plan B4 計劃 B4
 Plan B5 計劃 B5 Plan B6 計劃 B6 Plan B7 計劃 B7 Plan B8 計劃 B8
- Plus Section II - Third Party Liability
 第二部份 - 第三者責任保險
 HKD 港元 \$5,000,000 HKD 港元 \$10,000,000 HKD 港元 \$15,000,000 HKD 港元 \$20,000,000
- Plus Section III - EC Option Cover
 附加第三部份 - 僱員賠償保障 (自選保障)

Total Premium 總保費 : HKD 港元 \$ _____

(For official use only 由本公司填寫)

Remarks: Any decoration work which has been commenced is excluded
 備註：一切已開展的工程皆不受保障

Personal Information Collection Statement (PICS) 個人資料收集聲明

Liberty International Insurance Limited (referred to hereinafter as the "Company") recognizes its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (the "Ordinance").

利寶國際保險有限公司（以下簡稱「本公司」）根據『個人資料（私隱）條例』（香港法例第486章）（以下簡稱『條例』）就收集、持有、處理、使用和/或轉移個人資料承擔有關責任。

Purpose 目的

The personal data of customers (including but not limited to policy owners, insureds and beneficiaries) collected or held by the Company may be used, stored, processed, transferred or disclosed or shared for the following obligatory purposes :-

本公司所收集或持有的客戶個人資料（包括但不限於保單持有人，受保人及受益人），可能會使用、存儲、處理、轉移、或披露或分享致以下各強制性的目的：-

1. Processing and determining insurance applications, insurance claims and providing ongoing insurance services;
處理和確定保險申請書、理賠，及持續提供保險服務；
2. Processing requests for payment and for direct debit authorization;
處理付款事宜和直接付款授權書；
3. Managing, investigating and analyzing any claim, action and/or proceedings brought against the customers, and to exercise the Company's rights as more particularly defined in applicable policy wording, including but not limited to subrogation rights;
管理、調查和分析任何索償事宜、訴訟和/或針對客戶的訴訟，以及行使本公司根據保險條款賦予的權利，包括但不限於代位權；
4. Compiling statistics or using for accounting purposes;
從事統計資料或用於會計事務；
5. Conducting research, insurance surveys and analysis for the purpose of product design and development;
從事研究、保險調查及開發產品和設計之分析；
6. Meeting disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company, its parent and affiliated companies ("Liberty Mutual Group of Companies")
履行任何對本公司、母公司和附屬公司（『利寶互助保險集團公司』）具有約束力的本地或海外法律、法規、守則或指引之披露要求；
7. Complying with the legitimate requests or orders of the courts of Hong Kong Special Administrative Region and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and governmental-related establishments binding the Liberty Mutual Group of Companies;
遵守香港特別行政區的法院命令和包括但不限於保監處，香港保險業聯會，核數師，政府機構和政府成立之相關監管機構對利寶互助保險集團公司具有約束力的合法要求；
8. Enabling an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment;
協助本公司的實質或建議受讓人評估有關之轉讓交易；
9. Conducting identity and/or credit checks and/or debt collection;
從事核實身份和/或信貸審查和/或追收債務；及
10. Conducting medical or health reference checks for relevant insurance products; and
為相關保險產品進行具參考用途之醫療或健康調查；
11. Facilitating the Company's authorized service providers to provide services to the Company and/or customers for the above purposes
協助本公司所授權之服務供應商向本公司和/或客戶提供上述目的之服務；

Please note that if you do not provide us with your personal data, we may not be able to issue your policy, process claims or provide insurance products or services to you or process your request.

如閣下不向我們提供個人資料，我們未必能夠簽訂保單、處理索償、提供保險產品、服務或處理您的要求。

Direct Marketing 直接營銷

Certain personal data of customers collected or held by the Company, in particular, names and contact information such as telephone number, email address and postal address may be used by the Company and/or the Liberty Mutual Group of Companies to provide marketing materials and conduct direct marketing activities (including but not limited to promoting, marketing or selling of the Company, Liberty Mutual Group of Companies or co-branded insurance or financial or investment related products or services by electronic or other means) in relation to insurance and/or financial products and services of the Company, the Liberty Mutual Group of Companies and/or other financial services providers. Please tick the box at the bottom of this PICS if you do not consent to receive such marketing communications.

本公司所收集或持有的客戶個人資料，特別是姓名和聯繫資料，如電話號碼、電子郵件地址和郵政地址，可能會用以提供本公司和/或利寶互助保險集團的公司的營銷材料，並進行有關本公司、利寶互助保險集團公司的保險及/或金融產品及服務和/或其他金融服務供應商的直接營銷活動（包括但不限於通過電子或其他手段促銷，推廣或銷售本公司、利寶互助保險集團公司或聯營公司有關保險或財務或投資產品或服務）。如果你不同意接收有關直銷通訊，請於本個人資料收集聲明下方標上✓號。

In the absence of any "opt-out" request from the customer, the Company shall treat the application and continuation of his/her policy(ies) held with the Company as an indication of no objection to the Company's use of such personal data for this voluntary marketing purpose.

如保客戶沒有“選擇退出”的要求，其保險申請書及於本公司持有之保單持續生效將被視為不反對本公司將其個人資料使用於此自願性的營銷目的。

Transfer of personal data 個人資料之轉移

Your personal data held by the Company will be kept confidential but may be shared with the following parties, within or outside of Hong Kong :-
本公司所持有的個人資料將予以保密，但可能會與以下香港境內或境外人士分享：-

1. Any Liberty Mutual Group of Companies, or any other company carrying on insurance or reinsurance related business, or an intermediary;
任何利寶互助保險集團公司，或任何其他從事與保險或再保險業務有關的公司，或中介人；
2. Any agent, contractor, banker or third party service provider who provides administrative, telecommunications, computer, payment, banking or other services to the Company in connection with the operation of its business;
任何為本公司業務操作提供行政、電訊、電腦、付款、銀行或其他服務的代理人、承包商、銀行或第三方服務供應商；
3. Third party service providers including legal advisors, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, emergency assistance companies, medical doctor panel groups, medical advisory consultants, surveyors, specialists, repairers, accountants and data processors;
第三方服務供應商包括法律顧問、調查員、公証行、再保險公司、醫療和康復顧問、緊急救援公司、網絡醫生集團、醫療意見顧問、測量師、專家、維修人員、會計師和數據處理員；
4. Credit reference agencies, and in the event of default, any debt collection agencies or companies carrying on claim or investigation services;
信貸資料服務機構，在違約情況下，任何債務追收機構或辦理索償理賠或調查服務公司；
5. Any person to whom the Company is under an obligation to make disclosure under the requirements of any law binding on the Company or any of its associated companies for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Company or any of its associated companies are expected to comply;
本公司或任何聯營公司在遵守由政府、監管機構或其他當權者推行的法規、守則或指引及履行法律責任時需要向其披露之任何人士；
6. Any person pursuant to any order of a court of competent jurisdiction;
根據有司法管轄權的法院命令受權之任何人士；
7. Any actual or proposed assignee of the Liberty Mutual Group of Companies or transferee of the Liberty Mutual Group of Companies' rights in respect of the policy owners;
利寶互助保險集團公司的實質或建議受讓人或利寶互助保險集團公司與保單持有人相關權利的承讓人；
8. Companies within the Liberty Mutual Group of Companies;
利寶互助保險集團公司旗下的公司；
9. Providers of risk intelligence for the purpose of customer due diligence or anti-money laundering screening;
為客戶盡職調查或打擊清洗黑錢的篩選之風險智能供應商；
10. Other banking/financial institutions, commercial or charitable organizations with whom the Company maintains business referral or other arrangements for marketing communication if "no objection" is provided; and
如保客戶沒有“選擇退出”的要求，與本公司保持業務轉介或其他安排上之其他銀行/金融機構、商業或慈善組織作為直銷通訊用途；及
11. Third party marketing service providers and insurance intermediaries for marketing communication if "no objection" is provided.
第三方營銷服務供應商和保險中介機構作為直銷通訊用途。

Access and correction of personal data 查閱及更正個人資料

According to the Ordinance, all policyholders have the right to of access to, correct and/or change any of their own personal data held by the Company by contacting the Company's Personal Data Privacy Officer at:

根據條例的規定，所有保單持有人可聯絡本公司之個人資料私隱主任查閱、更正和/或更改自己的個人資料：

Liberty International Insurance Limited, 13/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong
利寶國際保險有限公司，香港鰂魚涌華蘭路25號栢克大廈13樓

In accordance with the Ordinance, a reasonable fee may be charged by the Company for the processing of any data access request.
根據條例的規定，本公司在處理個人資料查閱申請時可向客戶收取合理的費用。



Please tick here if you do not consent to receive marketing communications.

如你不同意接收有關直銷通訊，請標上✓號

Proposer's Name 申請人姓名

Proposer's Signature 申請人簽名

Note: with Company chop (if applicable)
註：連同公司印章 (如適用)

Date 日期

Liberty International Insurance Ltd. 利寶國際保險有限公司
13/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong S.A.R. 香港鰂魚涌華蘭路 25 號栢克大廈 13 樓
Tel 電話：(852)2892 3888 ☎ Fax：(852) 2577 9578 🌐 Website網頁：www.libertyinsurance.com.hk