



HOME CONTENTS INSURANCE POLICY

家居財物保險

NOTES TO POLICYHOLDER

Thank you for insuring with Allied World Assurance Company, Ltd .

We will provide the insurance cover described in this policy during the period of insurance upon receiving your premium payment.

This policy provides comprehensive protection for you with the following documents forming the basis of and part of your policy:

- the proposal, declaration and any other information you have given us,
- the policy schedule and any amended schedule,
- the most recent renewal confirmation, and
- any endorsement amending any of the above.

We highly recommend that you read this policy thoroughly which sets out the benefits and limitations of the insurance you have bought. We also suggest that you should make your family members aware of this insurance cover in case they need to make or assist with a claim.

Should you have any query about this policy cover, please do not hesitate to contact your broker, agent or us for clarification.

Mon - Fri	9:00 am - 12:45 pm, 2:00 pm - 5:30 pm
Sat, Sun and Public Holidays	Closed

Making a Claim

If you have any query when making a claim, please contact:

Claims Hotline

Tel +852 2968 3221	Fax +852 2917 6179
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Customer service Excellence

Should you have any feedback or advice to assist us in continuously improving our customer service, please contact:

Marketing & Communications Team

Tel +852 2968 3000	Fax +852 2968 5111
Email hkhotline@awac.com	

保單持有人須知

多謝選用 Allied World Assurance Company, Ltd 世聯保險有限公司。

當我們收妥您的保費後，便會在承保期內為您提供保單內所述的保障。

此保單為您提供全面的保障，並將會與下述文件一併成為本保險合約的組成部份：

- 投保書、聲明及一切由您提供之有關資料
- 承保表或任何曾經更改的承保表
- 最近期的續保確認文件
- 任何修正以上文件的批單

請詳細閱讀本保單，內裡清楚列明了本保險的承保範圍及不保項目。我們亦提議您讓您的家人了解這保單的保障範圍，以便您的家人更快獲得我們的協助。

如對本保單有任何查詢，可聯絡您的保險代理，或與我們聯絡。我們的服務時間為：

星期一至五	上午9時至下午12時45分，下午2時至5時30分
星期六、日及公眾假期	休息

索償查詢

如欲知更多有關保險索償的詳情，請致電：

保險索償熱線

電話 +852 2968 3221	傳真 +852 2917 6179
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優質客戶服務

我們樂意聽取您的寶貴意見或建議，以協助我們持續改善對客戶提供的服務；如對我們的服務有任何意見，請聯絡：

市場及傳訊部

電話 +852 2968 3000	傳真 +852 2968 5111
電郵 hkhotline@awac.com	

PART I – DEFINITIONS

Any word defined below will carry the same meaning wherever it is shown in this Policy. Definitions are listed in alphabetical order.

“Bodily Injury”

Bodily Injury resulting solely and directly from an accident caused by external violent and visible means.

“Buildings”

The Home and its domestic outbuildings, garages, greenhouse, swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges and fences, including landlord’s fixtures and fittings, all in the same site. But excluding aerials, satellite aerials, their fittings or masts.

“Collections”

Any assemblage of coins, medals, stamps, ceramics, curios or other items held primarily for the purpose of hobby or interest and not for everyday life.

“Contents”

Household goods and other articles in the Home or its domestic outbuildings, garages or a greenhouse owned by any member of Your Household or for which they are responsible; fixtures and fittings (including interior decorations) for which You own or are responsible as resident; and Valuables, clothing, Personal Effects, Money owned by any member of Your Household or for which they are responsible.

Contents do not include:

- boats, motor vehicles, caravans, trailers, vessels, aircraft or watercraft and their respective parts or accessories;
- external television and radio antennae aerials; aerial fittings; satellite dishes, masts and towers;
- living creatures, plants, trees and shrubs
- Money and stamps belonging to resident Domestic Helper(s);
- securities, certificates other than savings certificates and documents;
- property used for business or professional purposes which Your Household could earn income or remuneration from engaging in such purposes;
- mobile/portable radio, mobile/portable telecommunication or mobile/portable computer equipment including laptop computer, mobile phone or hand-held computer and pagers;
- spectacles and lens;
- property more specifically insured under this or another policy; or
- any part of the structure of the Buildings.

“Damage”

Damage caused by accidental, violent and external means. But excluding damage caused by a deliberate action of any member of Your Household.

“Domestic Helper(s)”

Person(s) employed by You as a Domestic Helper at Your Home.

“Excess”

The first part of a claim which You must pay. If claims are made under two or more Covers for loss or Damage caused by the same insured cause at the same time under the same Section, only one Excess will be deducted from the total amount of claim.

“Home”

the private house or self-contained flat at the “Insured Address” shown in Your Schedule used by Your Household as Your main dwelling. When you are solely Property Owner, the private house or self-contained flat at the “Insured Address” shown in Your Schedule owned by You for dwelling purposes.

“Medical Practitioner”

A practitioner of occident medicines duly qualified and legally registered as such under the laws of the country to render medical or surgical service but excluding a person who is the Insured/Insured Person himself or herself, his or her spouse or relatives.

“Money”

Cash, coins, bank and currency notes, cheques, money and postal orders, postage stamps (not part of a Collection), savings stamps and savings

certificates, premium bonds, travellers’ cheques, and telephone cards, season travel tickets and gifts tokens-used or held solely for private, social and domestic purposes.

Money does not include:

- securities, certificates other than savings certificates and documents;
- money held for business, trade or professional purposes;
- promotional vouchers, air miles’ vouchers, coupons;
- octopus card or octopus watch and electronic money.

“Period of Insurance”

The period starting and ending on those dates shown in Your Schedule and for any following period but only if We accept Your renewal Premium.

“Permanent Total Disablement”

Total disability which prevents Your Household from attending to business or occupation of any and every kind for a period of one year from the date of disablement and will in all probability continue for the remainder of Your life.

“Personal Effects”

Properties normally worn or used and in either case carried about by the person in everyday life excluding spectacles, lens, Money, mobile/portable radio, mobile/portable telecommunication or mobile/portable computer equipment including laptop computer, mobile phone or hand-held computer and pagers.

“Policy”

The documents consisting of Your Proposal Form, this Policy Jacket, Your Schedule and any Endorsements.

“Property Owner”

When You are the owner of the Buildings, which is not used by You as Your main dwelling.

“Proposal Form”

The form which describes You, any details specific to You or the property and all material information relevant to the Cover which You have requested and was signed by You.

“Schedule”

The document which describes You, the Cover and Limits and any details of Your Policy that are specific to You.

“Unoccupied”

Not lived in by any member of Your Household or by any other person with Your permission.

“Valuables”

Articles made of precious metal, jewellery, furs, antiques, pictures, works of art, collections of coins, medals or stamps.

“We/Us/Our”

Allied World Assurance Company, Ltd .

“You/Your/Yours”

The person(s) or legal entity named in Your Schedule as the Policyholder.

“Your Household”:

You and Your family (that is Your spouse, parents, all children and immediate family members) who normally live with You at Your Home. When You are solely Property Owner, Your Household shall mean You only.

PART II - COVERAGE

Section I - Household Contents

Part A. Basic Cover

We agree to pay for accidental loss of or Damage to household Contents and Personal Effects which are owned, used, or worn by Your Household under this Section, whilst contained within Your Home subject to a maximum indemnity limit specified in Your Schedule during each Period of Insurance.

Provided that:

- Our liability shall be limited to HK\$30,000 for any one article for Plan 1 while HK\$60,000 for any one article for Plan 2;
- in respect of Valuables, Our maximum liability shall be limited to HK\$10,000 per article for Plan 1 while HK\$12,000 per article for Plan 2, and shall not exceed HK\$150,000 for the total value of all Valuables Per Year for Plan 1 while HK\$200,000 for Plan 2;
- an Excess of HK\$500 is to be applied in respect of each and every claim while an Excess of HK\$800 or 10% of adjusted loss, whichever is higher is applied to each and every water Damage claims.

Provisions

We are not liable to pay for loss or Damage in respect of:

1. smoke caused by smog, agricultural or industrial operations or any gradual process.
2. the component or appliance from which the water or oil escapes from any fixed water or heating installation or domestic appliance.
3. theft or water Damage after Your Home has been Unoccupied for thirty (30) consecutive days.
4. chewing, scratching, tearing or fouling by domestic pets for which Your Household is responsible.
5. subsidence or heave of site beneath the Buildings or landslip: the first HK\$10,000 or 10% of each and every loss, whichever is the greater; caused by bedding down of new structures or settlement of newly made up ground built within 5 years; resulting from the movement of solid floor slabs unless the foundations beneath the external walls of Your Home are Damaged at the same time; caused by river or coastal erosion; resulting from demolition or structural repairs or alterations to the Buildings; for faulty workmanship, defective design or the use of defective materials.
6. theft or attempted theft: caused by Your Household; caused by deception; while Your Home or any part of it is lent, let or sublet unless violence and force are used to gain entry into or exit from it.
7. household domestic goods, appliances, furniture, fixtures and fittings (including interior decoration) which You own or for which You are responsible as resident caused by: settlement or shrinkage; wet or dry rot, frost, atmospheric or climatic conditions; repairing, restoring, renovating, cleaning or dyeing; deterioration of food; Damage solely caused by mechanical or electrical fault or breakdown.
8. seepage of water except Damaged by water from burst pipe or rain through openings made in the fabric of the Building by the direct force of typhoon or windstorm.

Part B. Additional Cover

We agree to indemnify You from loss(es) incurred on the following additional coverages, according to Section I Part C of this Policy.

1. **Alternative Accommodation/Loss of Rent**
If Your Home is made uninhabitable due to accidental loss or Damage insured under Section I Part A, We will pay the reasonable additional costs of comparable alternative accommodation until Your Home is fit to live in again.
When You are solely Property Owner, We will pay the loss of rent otherwise payable to You up to 3 months until Your Home is fit to live in again.

We will not pay for loss of rent:
 - a. if the tenant continues to pay You the rent despite the Damage.
 - b. a signed tenancy agreement is not in force at the time of Damage.
 - c. You decide to discontinue letting or renting the Home.
 - d. the loss of rent period is less than one whole month.
2. **Death and Permanent Total Disablement**
If Your Household sustain Bodily Injury caused by fire, theft or attempted theft, whilst at Your Home, which within 12 calendar months from the date of such Bodily Injury results in death or Permanent Total Disablement, We will pay compensation to Your Household's legal personal representative.
3. **Burglary/Robbery Injury**
If Your Household sustain Bodily Injury caused by burglars or robbers within Your Home, We will pay the medical expenses resulting from such Bodily Injury provided that a Medical Practitioner has granted a sick leave of not less than 3 consecutive days.
4. **Damaged Locks/Windows**
The reasonable cost incurred for the replacement and installation of windows and external door locks and/or keys of the Home with items similar but not better, following loss of or Damage to keys or locks due to burglary or attempted theft.

5. **Frozen Food**
Loss of or Damage to food in a domestic freezer or refrigerator in Your Home caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes. We will also pay for loss of or Damage to food which has been removed from the domestic freezer or refrigerator following an incident insured by this cover.

We will not pay for

- a. loss or Damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority.
 - b. loss or Damage resulting from wilful neglect by Your Household.
 - c. any loss or Damage in Your refrigerator if the compressor unit is more than 5 years old from the date of manufacture.
 - d. any loss or Damage when You are solely Property Owner
6. **Personal Effects and Valuables**
Accidental loss of or Damage to Your Households Personal Effects owned, used, or worn and in either case carried about by the person in everyday life whilst in Hong Kong or travelling worldwide.

Extension

Personal Money, Credit Card and Personal Identification Documents We will pay for loss of personal Money and unauthorised use of credit card of Your Household in the event of theft or robbery within Your Home in Hong Kong; or for the replacement costs of lost Hong Kong Permanent Identity Card, Passport or credit cards worldwide. We will not cover loss which is not reported within 24 hours of discovery to the local police authority.

We will not pay for

- a. loss of or Damage to property left inside unattended vehicles
 - b. property used or held for business or professional purposes which Your Household could earn income or remuneration from engaging in such purposes
 - c. loss or Damage when You are solely Property Owner
7. **Temporary Removal**
Accidental loss of or Damage to the Contents while temporarily removed from Your Home into a bank safe deposit; or an occupied private dwelling or any building where any member of Your Household is living or carrying on his/her business within Hong Kong; or elsewhere in Hong Kong for the purpose of cleaning, repairing, renovation, restoration or valuation in each case done professionally.

We will not pay for Contents removed from Your Home for a period exceeding 30 consecutive days; or loss of Money by theft unless force is used to gain entry into or exit from a building; or property removed for sale or exhibition or to a furniture depository.

8. **Domestic Helper's Effects**
Accidental loss of or Damage to Your Domestic Helper's Personal Effects in Your Home or in any private dwelling, boarding house, lodging house, hotel or inn within Hong Kong in which Your Household is temporarily residing. We will not pay for indemnity entitled under any other policy; or if We are not liable for any other claim under this Section in the same incident. We will not pay for loss or Damage when You are solely Property Owner.
9. **Personal Liability**
We will pay for Your legal liability of Your Household and Your Domestic Helper(s)(while at Home) in respect of accidental Bodily Injury, death or disease of any person or loss of or Damage to property arising:
 - a. as owners of Your Home;
 - b. as resident(s) (but not owners) of the Buildings or the land belonging to Your Home; or
 - c. from any other personal capacity in Hong Kong or worldwide during a temporary visit not exceeding 60 consecutive days for each visit.

When You are solely Property Owner, We will only pay for Your legal liability in respect of:

- a. accidental Bodily Injury, death or disease of any person arising as owners of Your Home.
- b. accidental loss of or Damage to property arising as owners of Your Home.

With Our written consent, We will, in addition, pay all costs and expenses incurred. Our liability under this Item 9 for all sums payable arising out of one occurrence or series of occurrences consequent on one source or original cause will not be more than the Limit of Liability under Section I Part C2 of this Policy. If the member of Your Household claiming this cover is deceased, You, Your family or his/her legal personal representative will have the protection of this cover.

We will not pay for

- a. accidental Bodily Injury, death or disease of any member of Your Household or to a person under a contract of service or apprenticeship with Your Household.
- b. loss of or Damage to property owned or in the custody or control of any member of Your Household.
- c. liability arising directly or indirectly from:
 - i. an agreement unless the liability would have existed without the agreement.
 - ii. the employment, business or profession of any member of Your Household.
 - iii. the transmission of any communicable disease or virus by any member of Your Household.
 - iv. Bodily Injury, death, disease or Damage arising out of:
 1. the ownership of land or Buildings by any member of Your Household.
 2. the occupation of land or Buildings by any member of Your Household other than the Buildings or the land belonging to Your Home.
 3. mechanically or electrically propelled vehicles, boats, lifts, aircraft, model aircraft or caravans owned by or in the custody or control of any member of Your Household.
 4. racing (other than on foot).
 5. wilful or malicious acts.
 6. animals (except pets which are normally domesticated and domiciled in Hong Kong).
 - v. the inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, asbestos fibre or any derivatives of asbestos. This Section does not cover that part of any loss, cost or expense for the cost of cleaning up, or removal of, or damage to, or loss of use of, property arising out of any asbestos, asbestos fibre or any derivatives of asbestos.

Jurisdiction Clause

The indemnity provided under this Item 9 shall not apply in respect of judgment which is not in the first instance delivered by or obtained from a Court of competent jurisdiction in Hong Kong nor to obtain in the said Court for the enforcement of judgments made outside Hong Kong whether by way of reciprocal agreement or otherwise.

Extension

Tenant's Liability

We will pay for Your legal liability as tenants for Damage to the Building (including their fixtures and fittings) leased and occupied by You. Provided that Our liability shall not apply to any liability assumed by You under a tenancy or other agreement which would not have attached in the absence of such agreement.

10. Home Renovation

We will pay for loss of or Damage to the Contents caused by any causes insured under Section I Part A while Your Home is undergoing any alternations, additions or repairs to Your Home performed by any outside contractor provided that the total contract value for such work shall not exceed HK\$100,000. If any such contract exceeds such value, prior notice must be given to Us and an additional Premium may be required.

We will not pay for

- a. any loss directly or indirectly caused by burst of water pipes and/or blocking of drainage system
- b. any loss or Damage to the property directly caused by the workmanship in the decorations work

11. Home Assistance Service

We have arranged a 24-Hour Home Assistance Service to assist You in case of the following:

- a. **Electrical Assistance**
Our Home Assistance Service can arrange a registered electrician to repair the defective appliance at Your Home.
- b. **Plumbing Assistance**
In the event of clogging of the water supply system or water pipe bursting of Your Home, Our Home Assistance Service can arrange a licensed plumber to fix the water problem.
- c. **House Call/Dental Referral**

Our Home Assistance Service can arrange a house call by an appointed Medical Practitioner or an appointment with a dental practitioner upon Your request.

- d. **Baby Sitting/Nursing Assistance**
Upon Your request, Our Home Assistance Service can arrange for a baby sitter or care assistant to take care of Your child(ren) or other family member. A qualified nurse may be sent to Your Home to tend to the needs of any person specified by You.
- e. **Locksmith Assistance**
Our Home Assistance Service will arrange and pay up to a maximum of HK\$300 for each and every case for a locksmith to call at Your Home to gain access to Your Home if You cannot gain access by reason of being not in possession of keys or being locked accidentally outside Your Home.
- f. **Hotel Room Accommodation Referral**
Should You need temporary hotel room accommodation in Hong Kong, Our Home Assistance Service can provide the contact, pricing and address of a hotel to You.

Simply make a telephone call to our
24-Hour Home Assistance Hotline +852 2851 2666

Please quote Your Policy number and the required service when You call.

Our Home Assistance Service shall not be held responsible for the delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities, (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments or radioactivity or acts of God or any other event of Force Majeure which prevents Us from providing such assistance services.

Our Home Assistance Service will provide quotation and timing of service of the above assistance services to You and obtain the approval from You before dispatching any contractor(s) to provide services.

All costs incurred in using the above Home Assistance Service will be at Your own expense except item 11(e). The use of the above services arranged by Inter Partner Assistance Hong Kong Limited (IPA) is at Your own accord, We are not liable for any loss arising from the use of such services.

12. Household Removal

We will cover loss of or Damage to the Contents in the course of removal by professional removers from Your Home to Your new Home within Hong Kong.

We do not cover

- a. Contents left unattended or to be kept overnight in the vehicle
- b. Money
- c. Valuables
- d. glass, earthenware and other items of a fragile nature which are insufficiently and unsuitably packed
- e. Damage caused by scratching
- f. an Excess of HK\$1,000 for each and every claim

13. Removal of Debris

We will cover the cost actually incurred in the necessary demolition, shoring up or propping of the Building and the removal of Contents whether damaged or undamaged following destruction or Damage of any of the perils hereby insured against provided that such cost is not recoverable under any other policy of insurance.

We will not pay for

any costs or expenses incurred in removing debris except from the site of such property destroyed or Damaged and the area immediately adjacent to such site.

14. New Home Protection

We will cover loss of or Damage to the Contents at the new Home (which must be in Hong Kong and used by You as replacement residence) for a period of one month from the beginning of the lease or the date You move to the new Home whichever is earlier.

We do not cover

- a. Money and Valuables
- b. an Excess of HK\$1,000 for each and every claim
- c. loss or Damage when You are solely Property Owner

Insurance at Your original Home address will continue until You have advised Us of the new Home address, at which point coverage will apply to that address.

15. No Claim Discount

In the event of no claim submitted or paid under Section I during the preceding Policy year, the next renewal premium for Section I shall be reduced by the discount shown in the following scale:

Number of claim-free year(s)	Discount
One Year	5%
Two Consecutive Years	10%
Three Consecutive Years	15%
Four or more Consecutive Years	20%

Part C. Basis of Settlement and Limit of Liability

1. Basis of Settlement

"New for Old", provided the loss or Damage is covered under this Policy. We will, at Our option, either pay in cash the amount of the loss or Damage or may repair, reinstate or replace, the lost or Damaged article as explained below.

- a. i. Where the Damaged article can be economically repaired, We will either arrange or authorise repair.
- ii. Where the Damaged or lost article can be replaced with an article of similar quality, We will either arrange or authorise replacement or replace as new with an article of similar quality. If the article is not replaced, We will pay the market value of the article at the time of loss or Damage.
- iii. Where We are unable to economically repair or replace the article with an article of similar quality, We will make a cash payment equal to an agreed replacement value.
- b. For clothing and household linen, We may make a deduction for wear, tear and depreciation.
- c. For household furniture and furnishing including pianos, organs, household appliances for domestic use, carpets, floor coverings, and curtains, the basis of settlement will be the cost of reinstatement or repair to a condition substantially the same as but not better nor more extensive than their condition when new without any deduction for wear, tear or depreciation. If the above items are more than 5 years old, We will pay the market value of the article at the time of loss or Damage.
- d. In the case of loss of or Damage to any article or articles, whether scheduled or unscheduled, which are a part of a pair or a set, the measure of loss of or Damage to such article or articles shall be the rateable proportion of the total value of the pair or the set, and in no event such loss or Damage be construed to mean total loss of the pair or the set.

2. Limits of Liability

The maximum amount payable in respect of any one incident is: The maximum limits unless otherwise specified in Your Schedule (less Excess) is subject to the following limits:

Terms as defined in Part II, Section I A & B	Plan 1 Maximum Limits (HK\$)	Plan 2 Maximum Limits (HK\$)
Basic Cover	\$30,000 per any one article \$10,000 per any one Valuable Total sum of Valuables: \$150,000 per year	\$60,000 per any one article \$12,000 per any one Valuable Total sum of Valuables: \$200,000 per year
Alternative Accommodation	\$50,000 per year \$1,500 per day	\$75,000 per year \$1,500 per day
Loss of Rent	\$50,000 per year (Maximum 3 months)	\$75,000 per year (Maximum 3 months)
Death and Permanent Total Disablement	\$100,000 per year	\$100,000 per year
Burglary / Robbery Injury	\$5,000 per year	\$5,000 per year

Damaged Locks/Windows	\$2,000 per year	\$3,000 per year
Frozen Food	\$2,000 per year \$1,000 per event	\$3,000 per year \$1,000 per event
Personal Effects and Valuables	\$5,000 per year \$2,500 per article	\$10,000 per year \$5,000 per article
Personal Money, Credit Card and Personal Identification Documents	\$2,500 per year \$1,000 per event	\$3,000 per year \$1,500 per event
Temporary Removal	\$50,000 per year \$30,000 per article	\$70,000 per year \$30,000 per article
Domestic Helper's Effects	\$10,000 per year \$2,500 per article	\$10,000 per year \$2,500 per article
Personal Liability	\$5,000,000 per incident and per year	\$10,000,000 per incident and per year
Home Renovation	\$100,000 per year	\$200,000 per year
Home Assistance Service	Home Assistance Service and \$300 locksmith service	
Household Removal	\$20,000 per year \$2,000 per article	\$50,000 per year \$5,000 per article
Removal of Debris	\$5,000 per year	\$5,000 per year
New Home Protection	\$50,000 per year	\$100,000 per year

Part D. Home Buildings

(Applicable only if You have selected this Cover as specified in Your Schedule)

1. Cover

We will pay for accidental loss of or Damage to Your Buildings unless the cause is specifically excluded. Provided that Our liability shall be subject to a maximum Sum Insured as specified in Your Schedule with an Excess of HK\$3,000 for each and every claim.

We will not pay for loss or Damage in respect of:

- a. mildew, rot, corrosion, rust, gradual deterioration, deformation or distortion.
- b. subsidence, heave or landslip.
- c. alternations or repairs involving the removal of structural support.
- d. domestic animals which You or Your household own or responsible for.
- e. any accidental loss or Damage occasioned directly or indirectly by or through or in consequence of explosion or fire resulting from earthquake, volcanic eruption or other convulsion of nature.
- f. cost and expenses arising from loss or destruction or Damage caused by pollution or contamination except destruction or Damage to the property insured caused by pollution or contamination resulting from a peril hereby insured against.
- g. Damage to water tanks, apparatus or pipes causing by bursting or overflowing of water tanks, apparatus or pipes.
- h. normal settlement or bedding down of new structures.
- i. wind, rain, hail, frost, snow, flood, sand or dust to moveable property in the open or in open-sided Buildings or to fences and gates.
- j. the freezing, solidification or inadvertent escape of molten material.

2. Basis of Settlement and Limit of Liability

- a. We will, at Our option, repair, reinstate or replace any property lost or Damage or may pay in cash the amount of loss or Damage immediately before the loss.
- b. Our limit of liability in respect of any loss or series of losses occurring in connection with or arising out of one event or Per Year shall not exceed the Sum Insured stated in Your Schedule.
- c. Reinstatement Value
In the event of Buildings under the item(s) as indicated in the Schedule being destroyed or Damaged, the basis upon which the amount payable under each of the said items of the Policy is to be calculated shall be the reinstatement of the property destroyed or Damaged subject to the following Special Provisions and also subject to the terms and conditions of the Policy except in so far as the same may be varied hereby. For the purposes of the insurance under this Clause 'reinstatement' shall mean the carrying out of the after mentioned work namely:
 - i. Where property is destroyed, the rebuilding of the property if a Building, or in the case of other property its replacement by similar property, in either case, in a condition equal to but not better nor more extensive than its condition when new.
 - ii. Where property is Damaged, the repair of the Damage and the restoration of the Damaged portion of property to a condition substantially the same as but not better nor more extensive than its condition when new.

Special Provisions

- a. The work of reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of You subject to the liability of Us not being thereby increased) must be commenced and carried out with reasonable despatch, otherwise no payment beyond the amount which would have been payable under the Policy if this Clause had not been incorporated therein shall be made.
 - b. When any property insured under this Clause is Damaged or destroyed in part only, Our liability shall not exceed the sum representing the cost which We could have been called upon to pay for reinstatement if such property had been wholly destroyed.
 - c. No payment beyond the amount which would have been payable under the Policy if this Clause had not been incorporated therein shall be made until the cost of reinstatement shall have been actually incurred.
 - d. No payment beyond the amount which would have been payable under the Policy if this Clause had not been incorporated therein shall be made if at the time of any destruction or damage to any property insured hereunder such property shall be covered by any other insurance effected by or on behalf of You which is not upon the identical basis of reinstatement set forth herein.
 - e. Where by reason of any of the above Special Provisions, no payment is to be made beyond the amount which would have been payable under the Policy if this Clause had not been incorporated therein the rights and liabilities of Us and You in respect of the Policy.
4. Conditions applied to Section I Part D
 - a. Foundations Exclusion
Any insurance on Buildings excludes that part of any Building below the level of the under surface of its lowest floor.
 - b. Electrical Installations Clause
We shall not be liable for Damage to any electrical machine, apparatus or any portion of the electrical installation arising from or occasioned by its own over-running, excessive pressure, short circuiting, self heating, arcing or leakage of electricity arising from whatever cause (lightning included).

Section II – Domestic Helper Insurance (Employees' Compensation Cover)

(Applicable only if You have selected this Cover as specified in Your Schedule)

Insurance is provided for any amount You are liable under the Law to compensate Your Domestic Helper(s), in respect of injuries sustained during the Period of Insurance by Your Domestic Helper(s) as a result of an accident arising out of and in the course of employment; or in respect of occupational diseases specified in the Employees' Compensation Ordinance suffered by Your Domestic Helper(s).

We will pay all costs, expenses and solicitors fees which You have to pay, provided that We have agreed in writing.

Provisions

1. If We are obliged by the Law to pay an amount not covered by this Section, You shall repay the amount to Us.
2. If there is any change in Your liability under the Law, this Policy shall remain in force but Our liability to You shall remain unchanged unless special extension is provided in writing.
3. No return of premium is allowed if this Cover is cancelled by You.

We will not pay for

1. Liability arising directly or indirectly from:
 - a. any judgment which is not in the first instance delivered by or obtained from a Court of competent jurisdiction within Hong Kong.
 - b. an agreement which imposes a liability which You would not otherwise have been under.
 - c. any person who is not an "Employee" within the meaning of the Law.

2. Liability for:
 - a. any sum which could have been recovered from any party had it not been for an agreement made between You and such party.
 - b. any late payment surcharge imposed on You under the Law.
 - c. any liability to Your contractors' employees.
 - d. any liability arising from Pneumoconiosis or Noise - Induced Deafness.
3. Any claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
 - a. asbestos or
 - b. any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

Additional definitions applicable to this Section

"Law"

Hong Kong Employees' Compensation Ordinance including Common Law.

"Hospital"

An establishment legally registered as a hospital for purpose of giving care and treatment of sick or injured persons on a resident in-patient basis and shall not include clinics, nursing, rehabilitation or convalescent home.

"Sickness"

Any Sickness or disease which requires and receives the service of a registered Medical Practitioner in Hong Kong

Section III - Personal Possessions

(Applicable only if You have selected this Cover as specified in Your Schedule)

We will provide cover anywhere in Hong Kong and worldwide against accidental loss of or Damage to the specified personal properties up to the Total Sum Insured as specified in Your Schedule and owned by any member of Your Household or for which he/she is responsible. We will not pay for more than HK\$5,000 for any one article unless otherwise specified in Your Schedule.

We will not pay for

1. Damage due solely to wear and tear; solely caused by nationalisation or confiscation by any authority.
2. Damage caused by cleaning, repairing, restoring or renovating.
3. Damage caused by living creatures; by chewing, scratching, tearing or fouling by domestic pets for which Your Household is responsible; by vermin, insects, mildew or fungus.
4. loss by deception (unless the only entry into Your Home is gained by deception).
5. property used or held for business or professional purposes which Your Household could earn income or remuneration from engaging in such purposes.
6. theft from unattended road vehicles; theft of a cycle or parts of a cycle whilst outside the boundaries of the land belonging to the Home unless the cycle is in locked Buildings or has been attached to a permanent fixture and immobilised by a security device.
7. loss of or Damage to tyres or accessories of a cycle unless the cycle is lost or Damaged at the same time; Loss of or Damage to Pedal cycles worth more than HK\$1,000.
8. equipment for mountaineering, potholing, snow skiing, parachuting, windsurfing, surfing and sports, motor vehicles, trailers, caravans, boats, vessels, aircraft or watercraft and their respective parts or accessories.
9. loss or Damage while taking part in organised racing (other than on foot) or professional sport; while the cycle is being used for racing.
10. loss of or Damage to racquets, cricket bats or golf clubs whilst in play or camping equipment.
11. loss of or Damage to spectacles and lens.
12. the Excess shown in Your Schedule.

Basis of Settlement

"New for Old" in accordance with Section I Part C (1a, b & d) of this Policy.

PART III - GENERAL EXCLUSIONS WHICH APPLY TO THE WHOLE POLICY

We will not pay for

1. Matching of Items
The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or other article of a uniform nature, colour or design where the remaining item or items are still usable or to a specific part and:
 - a. within a clearly identifiable area or to a specific part and
 - b. replacements cannot be matched.
2. Existing and Deliberate Damage
 - a. any loss or Damage occurring before the cover starts or arising from an event before the cover starts.
 - b. loss or Damage caused deliberately by Your Household.
 - c. any Damage caused with the connivance of Your Household.
 - d. loss or Damage caused deliberately by resident at Home when You are solely Property Owner.
3. Loss of Value
Depreciation or loss in value of property.
4. Wear and Tear
Loss or Damage caused by wear and tear or any gradually operating cause.
5. Insects and Vermin
Loss or Damage caused by vermin, insects, mildew or fungus.
6. Consequential Loss
Consequential loss of any kind or description incurred by Your Household.
7. Radioactive Contamination and War Risks
Any loss or Damage to property, legal liability, expenses, consequential loss or Bodily Injury directly or indirectly caused by or arising from or contributed by:
 - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it; or
 - c. war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
8. Sonic Bangs
Loss or Damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed.
9. Riot, Strike and Civil Commotion
Loss or Damage caused by:
 - a. the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not).
 - b. the action of any lawfully constituted authority in suppressing or attempting to suppress any disturbance or in minimising the consequences of any such disturbance.
 - c. the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out.
 - d. the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.
10. Terrorism
Except for Part II Section II of this Policy, notwithstanding any provision to the contrary within this insurance or any Endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for or in connection with political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Policy also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

In respect of Part II Section II of the Policy, notwithstanding any provision to the contrary in the Policy or any Endorsement thereto it is hereby agreed that in respect of any injury or death arising as a result of an event of terrorism that would otherwise be covered by the Policy ("the Loss"):

- a. Our liability under the Policy in respect of the Loss shall be limited to such amount which We actually receive from the Government of the Hong Kong Special Administrative Region of the People's Republic of China ("the Government") in respect of the Loss pursuant to an Agreement for Provision of Facility dated 11th January 2002 between the Government and Us under which the Government agreed to make available to Us and other direct insurance companies authorised to underwrite employees' compensation insurance business in Hong Kong a facility to enable them to meet claims under employees' compensation insurance policies in respect of death and injury arising out of an event of terrorism ("the Facility Agreement");
- b. We will only be required to make payment in respect of the Loss after We have received from the Government (i) an approval letter confirming that should settle the claims and (ii) payment under the Facility Agreement in respect of the Loss; and
- c. for the avoidance of doubt, We shall have no obligation to make payment in respect of the Loss if for whatever reason. We do not receive payment from the Government under the Facility Agreement in respect of the Loss, whether or not due to the Government's contention that the Loss does not fall within the scope of the Facility Agreement or Our breach of the Facility Agreement.

For the purpose of the above an act of terrorism means the use of force or violence or other means or the threat thereof, of any person or persons, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious, or ideological purposes with an intention to influence any government and/ or to put the public, or any section of the public, in fear.

If We allege that the Loss falls within the scope of this Exclusion, the burden of proving the contrary shall be upon You.

In the event any part of this Exclusion, is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

11. Model Aircraft
Loss of or Damage to model aircraft.
12. Government Authority
Any accidental loss, Damage, expense, liability or Bodily Injury occasioned by or through or in consequence directly or indirectly of confiscation, commandeering, requisition or destruction of or Damage to the Buildings by order of the Government de jure or de facto or any public, municipal or local authority of the country or area in which the Buildings are situated.
13. Fault and Defect
Loss or Damage caused by faulty or defective design, materials or workmanship and latent defect.
14. Mechanical or Electrical Breakdown
Loss or Damage caused by mechanical or electrical breakdown or derangement of machinery or equipment.
15. River or Coastal Erosion
Loss or Damage caused by river or coastal erosion.
16. Mysterious Disappearance or Unexplained Loss

PART IV - GENERAL CONDITIONS WHICH APPLY TO THE WHOLE POLICY

1. **Policy Terms and Conditions**
Any member of Your Household covered under this Policy must comply with its terms and conditions.
2. **Entire Contract**
The latest Policy Schedule, any renewal confirmation documents and endorsements are all part of this Policy and should be read together to avoid misunderstanding. The declarations made by You in the Proposal Form are incorporated in and form part of this contract. During the Period of Insurance if there is any change to the declared information, please tell Us immediately otherwise this could invalidate Your Policy.
3. **Precautions**
All members of Your Household must take all reasonable steps to prevent or minimise loss, damage or accident and maintain the insured property in a sound condition and good repair.
4. **Other Insurance**
We shall not be liable for any loss, Damage or liability which at the time of the happening of such loss, Damage or liability is insured by any other policy or policies except in respect of any Excess beyond the amount which would have been payable under such other policy or policies.
5. **Policy Cancellation**
You may cancel this Policy by giving Us written instructions. You will then receive a refund Premium based on a customary short term premium subject to:
 - a. minimum gross Premium of HK\$500 for Part II Section I and Section III of this Policy
 - b. minimum gross Premium of HK\$221 for Part II Section II Employees' Compensation
 We may cancel Your Policy by writing to You at Your last known address (by registered mail when Part II Section II Employees' Compensation cover is selected) confirming that all cover will cease seven days after the date of Our letter. You will then receive a refund Premium on a pro-rata basis.
6. **Notification of a Claim**
When You become aware of a possible claim under this Policy, You must:
 - a. notify Us in writing without delay;
 - b. report to the police immediately if there has been theft, attempted theft, vandalism or any malicious act;
 - c. at Your own expense provide Us with all details and evidence We request, including written repair cost estimates and proof of ownership and value;
 - d. not dispose of any Damaged items until We have had the opportunity to inspect them;
 - e. not repair or replace items until You have notified Us of a claim and We have authorised the repairs or replacements unless the repairs or replacements are necessary to prevent further loss or damage; and
 - f. send any writ, summons or other legal document served on any member of Your Household in connection with a possible claim to Us immediately and You must not answer any correspondence without Our consent.
7. **Conduct of Claim**
You must give whatever information or assistance We request and must not admit, deny or negotiate any claim without Our written consent. Property may not be abandoned to Us. If You make a claim under this Policy, We have the right to the salvage of any insured property.
8. **Subrogation**
Before or after We pay Your claim under this Policy, You must at Our request take, or allow Us to take in Your name all the steps needed to enforce Your rights against any other person. We will pay any costs and expenses involved.
9. **Alteration in Risk**
You must notify Us immediately of any alteration in risk which materially affects this insurance. Material information would include any special feature of any member of Your Household's property which makes losses more likely to happen or more serious if they do.
10. **Fraud**
If any claim is in any respect fraudulent or if any fraudulent means or devices are used by any members of Your Household or anyone acting on Your or their behalf to obtain benefit under Your Policy, then all benefits under Your Policy will be lost.
11. **Arbitration**
All differences arising out of this Policy shall be determined by Arbitration in accordance with the prevailing Arbitration Ordinance. If the parties fail to agree upon the choice of Arbitrators or Umpires then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained.
12. **Legal Requirements Warranty**
Warranted that all members of Your Household shall duly comply with and observe all provisions, requirements and regulations of:
 - a. Fire Services Department, and/or
 - b. Labour Department, and/or
 - c. Dangerous Goods Ordinance, and/or
 - d. Factories and Industrial Undertakings Ordinance, and/or
 - e. Any other Statutory Obligation
 including any notice given and requirements made pursuant to same the Breach and disregard of which may affect or increase the risk hereby insured except only that this Warranty shall not apply in respect of any Ordinance, Regulation Notice or Requirement expressly waived by Us by endorsement on this Policy.
13. **Storage Warranty**
Warranted no waste materials of goods of any description whatsoever whether belonging to any member of Your Household or not shall be stored temporarily or otherwise on any staircase or landing or in any passageway within or in common use with the premises described in Your Schedule.

 Provided that We shall be deemed to have waived any breach of this Warranty not occasioned by or contributed to by any member of Your Household of which We shall have received written notice from You prior to the occurrence of loss, destruction or Damage.

 Warranted also that all waste materials will be kept in receptacles and removed from the Buildings daily.
14. **Occupancy Warranty A**
Warranted no goods or merchandise, other than samples, shall be stored in Your Home.
15. **Petrol Warranty**
Warranted no petrol or other liquid fuel, other than in the fuel tanks of vehicles and a quantity not exceeding 4 gallons in metal cans fitted with lids, shall be kept in Your Home.
16. **Year 2000 Memorandum**
For the purposes of this Memorandum, the expression Electronic Equipment shall mean any computer or other equipment or system for processing, storing or retrieving data and shall include but not limited to any computer hardware, firmware or software, media, microchip, integrated circuit or similar device.

 This Policy does not cover:
 - a. any loss, Damage or breakage by any cause insured under Section I Household Contents - A. Basic Cover; B1. Alternative Accommodation/Loss of Rent; B5. Frozen Food; B6. Personal Effects and Valuables; B7. Temporary Removal; B8. Domestic Helper's Effects; B10 Home Renovation; B12 Household Removal; B13 Removal of Debris; B14 New Home Protection and D. Home Building nor
 - b. any loss or Damage under Section III Personal Possessions directly or indirectly caused by or contributed to by or arising from the failure of any Electronic Equipment, whether the property is owned by You and members of Your Household or not, and whether occurring before, during or after the year 2000
 - i. correctly to recognise any date as its true calendar date;
 - ii. to capture, save or retain or correctly to manipulate, interpret or process any data or information or command or instruction

as a result of treating any date otherwise than as its true calendar date; or

- iii. to capture, save or retain or correctly to process any data as a result of the operation of any command which has been programmed into any Electronic Equipment being a command which causes the loss of data or the inability to capture, save or retain or correctly to process such data on or after any date. But this Memorandum shall not exclude any Damage not otherwise excluded, which itself results from a Defined Peril.

The words "Defined Peril" shall mean fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons other than thieves, spontaneous combustion, bush fire, earthquake, typhoon, windstorm and flood, sprinkler leakage, escape of water from any tank apparatus or pipe, impact by any road vehicles or animal, landslip and subsidence.

17. Sanction Clause

We shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction in any applicable jurisdiction.

18. Rights of Third Parties Clause

Save for any person or entity expressly conferred a benefit under this policy, no person or entity who is not a party to this policy has any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any obligation or to receive any benefit or remedy under this policy. The consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

Making a Claim

Should you wish to make a claim, you are highly recommended to follow the below advice for speedy settlement.

1. If you have any query, you can call our Claims Hotline at +852 2968 3221 during our office hours. You may download the claim form from our website (www.awac.com/asiapacretail) directly.
2. Please complete and return the claim form together with relevant evidence of claim (e.g. Photo of damaged area) for filing proof of your claim.
3. Remember to keep the Damaged property for our inspection.
4. Arrange for emergency repairs to be carried out if it is necessary to prevent further damage to your property.
5. Report to the police immediately if property has been stolen, maliciously Damaged or if you lose a valuable item.
6. If someone is making a claim against you for any injury to them or damage to their property, you must immediately provide us full details, either by fax or mail, including any letters or documents you receive without delay. It is important that you let us to deal with the matter on your behalf and do not involve in any correspondence with the other persons.

家居財物保險

第一部份 — 定義

下列名詞於本保單均附有相同意思。以下定義與英文版本排列次序相同。

「身體損傷」

直接及純粹因暴力、意外、外來及可見因素導致之身體損傷。

「樓宇」

家居及其私人附屬建築物：車庫、溫室、游泳池、網球場、平台、階台、車道、行人路、牆壁、閘門、柵欄及圍欄，包括業主之固定設備及裝置，所有均置於同一地方。天線、衛星天線及其設備或柱杆除外。

「收藏品」

基於嗜好或興趣，而並非因日常生活而收藏的錢幣、獎牌、郵票、瓷器、古董或其他項目。

「財物」

您的家屬擁有或負責之家居財物及其他擺放於其家居或家居附屬範圍、車房或溫室內之財物；您擁有或以住戶身份負責之固定傢俬裝置及設備（包括室內裝飾）；您的家屬擁有或負責之貴重財物、衣物、個人財物、金錢。

財物並不包括：

- 遊艇、汽車、有篷的卡車、拖車、船隻、飛機或輪船及其零件或配件；
- 室外電視或電台之天線設備；衛星接收碟、杆及台；
- 任何生物、植物、樹木及灌木；
- 屬於家庭傭工之金錢及郵票；
- 證券、證書（儲蓄存單及文件除外）；
- 用於業務或專業工作之財物，而該工作亦能為您的家屬賺取收入或報酬；
- 流動/可攜式收音機、流動／可攜式通訊或流動／可攜式電腦設備包括手提電腦、手提電話、掌上電腦及傳呼機；
- 眼鏡或鏡片；
- 於本保單或其他保單特別投保之財物；
- 本樓宇之任何結構部份。

「損毀」

因外來暴力因素導致之意外損毀，但不包括您的家屬蓄意行為引致之損毀。

「家庭傭工」

您僱用作為其家居的家庭傭工之人士。

「自負額」

您於索償時須繳付之首部份金額。若在同一段內兩項或以上保障範圍於同一時間因同一受保因素所致之索償，總賠償額將只扣除一次自負額。

「家居」

您在承保表內顯示於“受保地址”之私人或自住住所，並為您的家屬的主要居所。或當您只是非自住業主，您在承保表內顯示於“受保地址”之私人住所

「醫生」

依據其執業國家之法律以提供內科或外科治療，正式合法註冊及執業之認可合格西醫。「醫生」一詞並不包括就本保單提出索償之投保人、受保人、配偶或其親屬。

「金錢」

現金、錢幣、銀行及貨幣鈔票、支票、匯票及郵政匯票、郵票（並非收藏品之一）、儲蓄郵票及儲蓄存單、債券、旅行支票、電話咭、季節旅票及以私人或社群名義所贈之家居禮品贈券或禮券。

金錢並不包括：

- 證券、股票（儲蓄存單及文件除外）。
- 用於業務或專業工作所持有之金錢。
- 推銷優惠券、飛行里程優惠券或贈券。
- 八達通及電子錢幣。

「保險期」

在承保表上所顯示之開始日及結結日，及我們接受您的續保保費而繼續承保的期間。

「永久完全傷殘」

持續最少一年之完全傷殘，並令您的家屬於其餘生完全無法從事任何事業或職業，並且無康復希望。

「個人財物」

個人平常穿著或使用，並於日常生活攜帶著之財物，但不包括眼鏡、鏡片及流動／可攜式收音機、流動／可攜式通訊或流動／可攜式電腦設備包括手提電腦、手提電話、掌上電腦及傳呼機。

「保單」

文件包括您的投保書、此保險單、承保表及任何批單。

「非自住業主」

您只是擁有樓宇業權，並不以此為主要居所。

「投保書」

由您簽署之文件，內文說明您、任何有關您的資料或財物及您要求保障的有關資料。

「承保表」

說明您的保障範圍和限額及任何有關保單資料之文件。

「空置」

家居內並沒有任何您的家屬或獲您同意之人士入住。

「貴重財物」

由珍貴金屬造成之物品、珠寶、皮革、古董、名畫、藝術作品、錢幣、獎章或郵票集。

「我們」

Allied World Assurance Company, Ltd 世聯保險有限公司。

「您」

在承保表上之保單持有人或合法人。

「您的家屬」

您及與您同住於家居之家屬（即配偶、父母、子女及直屬家庭成員）。當您只是非自住業主，只限於您。

第二部份 — 保障範圍

第一段 — 家居財物

A. 基本保障

我們同意賠償因意外導致您家居內之財物及您的家屬所擁有、使用或穿著之家居及個人財物的損失或損毀。每年最高賠償額則為承保表所定之限額。唯是：

- 每項財物之最高賠償額於計劃一為港幣30,000元，而計劃二則為港幣60,000元。
- 於計劃一的每項貴重財物之最高賠償額為港幣10,000元，而每年之貴重財物總值之最高賠償額則不超過港幣150,000元，於計劃二，每項貴重財物之最高賠償額為港幣12,000元，而每年之貴重財物總值之最高賠償額則不超過港幣200,000元。
- 每次索償均設港幣500元自負額，若是次索償是因水而引起的損毀，自負額則為港幣800元或損失及損毀的百分之十（以較高者為準）。

條款

我們對以下情況產生之損失或損毀均不負任何賠償責任：

1. 因煙霧、農業或工業運作或逐漸形成的濃煙。
2. 任何供水、發熱或其他固定的家居裝置，其滲漏的組件或裝置本身的損毀。
3. 當您的家居連續多於三十(30)天被空置而被竊或水浸。
4. 被您所飼養之寵物咬破、抓破、扯破或弄污。
5. 建築物底部發生下陷或凸起，或發生山泥傾瀉時：我們將不會支付首港幣一萬元或每項損失之百分之十，以較高金額為準；因五年內新建地基下陷所致；因地層移動所致（您的家居外牆地基同時受損除外）；因河流或沿岸侵蝕所致；因建築物拆卸、結構維修或更改所致；因工人技術錯誤、設計不良或使用不良材料所致。
6. 如盜竊或意圖盜竊是：因欺騙或您的家屬之行為引致；又或期間您的家居或部份地方借出，租讓或分租（以暴力或強行方法闖入或離開家居之盜竊則除外）；
7. 引致您所擁有或作為住客須負責之家居財物、器具、傢俬、固定設備及裝置（包括室內裝飾）受損的原因是：下陷、萎縮、乾燥或潮濕、腐爛、結霜、各種天氣及氣候情況；因維修、重建及裝修導致；清潔或染色；食物變質；機電錯誤或故障；
8. 滲水，除非是因水管爆裂引致或是因颱風或暴風雨所造成的樓宇缺口而進入的雨水除外。

B. 附加保障

按照本保單之第一段 C 規定，我們同意對於以下附加保障範圍內招致之損失支付賠償。

1. 臨時住所或租金損失

若您的家居因任何在第一段 A 受保的損失或損毀導致不能居住，我們將支付您合理的額外臨時住所費用，直至您家居適合居住為止。當您是非自住業主，我們將支付您損失的可獲租金，直至您家居適合居住為止，惟最多不超過三個月。

我們對以下情況的租金損失概不賠償

- a. 如租客繼續支付租金。
- b. 沒有簽妥作實並有效的租約。
- c. 您決定不再出租家居。
- d. 租金損失的時間少於一個月。

2. 死亡及永久完全傷殘

若您的家屬因家居內發生火災、盜竊或意圖盜竊而遭身體損傷，並於身體損傷當日起計十二個月內因該身體損傷而導致死亡或永久完全傷殘，我們將支付賠償予您的家屬之合法個人代表。

3. 因爆竊或搶劫引致損傷

若您的家屬因家居內發生爆竊或搶劫導致身體損傷，並獲醫生批發不少於連續三天之病假，我們將支付有關之醫療費用。

4. 門鎖或窗戶損毀

因爆竊或意圖盜竊而導致門鎖或鑰匙損失或損毀，我們將支付合理費用，以更換及安裝相等或類似之鑰匙、窗戶及外門門鎖。

5. 雪藏食品

保障您家居雪櫃因溫度上升或下降，或因冷卻劑或其臭氣污染，引致之冷藏食物損壞。我們並且支付在保障範圍內因意外引致冷藏食物須從雪櫃中取出，而招致之損壞。

我們對以下情況概不負責

- 因受電力公司故意行動或其停電或限制電力而招致之損失或損毀。
- 因您的家屬蓄意疏忽而招致之損失或損毀。
- 若您的雪櫃之壓縮器從製造日起計超過五年壽命。
- 事故發生時您是非自住業主。

6. 個人財物及貴重財物

保障您的家屬所擁有、使用或穿著之隨身個人財物，無論在香港或世界各地之意外損失或損毀。

附加保障**個人錢財、信用咭及證件**

保障您的家屬在香港之家居內，因盜竊或搶劫而損失之個人錢財及被盜用其信用咭而遭受之損失，或在世界各地遺失香港永久性居民身份証、護照或信用咭之補領費用。倘若在發現遺失之二十四小時內並未通知警方，我們概不負責有關之損失。

我們對以下情況的財物損失概不負責

- 遺失或遺留於無人看管之車輛內的財物
- 用於業務或專業工作之財物，而該工作亦能為您的家屬賺取收入或報酬
- 當您是非自住業主

7. 臨時搬遷

保障臨時搬離家居之財物在暫存的地方，因意外引致之財物損毀。暫存的地方包括搬遷至銀行保險箱；或搬至任何您的家屬在香港之私人住所或進行業務之任何樓宇；或因要進行專業清洗、維修、裝修、重建或評估而搬至任何在香港的地方。我們將不支付財物搬出連續超過三十天；或因盜竊而損失之金錢（以暴力或強行方法闖入或離開樓宇之盜竊則除外），或財物搬出以作售賣或展覽或搬至傢俬儲存庫內。

8. 家庭傭工之個人財物

保障您的家庭傭工之個人財物損失或損毀，但須發生於您的家居內或您的家屬於香港暫居之任何私人住所、供食宿之旅舍或酒店內。若家庭傭工之個人財物另有其他保險承保，或就同一事件中按本段其它部份規定不屬承保範圍，或當您是非自住業主，我們將不負責有關賠償。

9. 個人責任

保障您的家屬或家庭傭工（只限於家居內），因意外導致第三者身體損傷、死亡或染病，又或導致第三者財物損失或損毀，之個人法律責任而需作出的賠償：

- 以家居業主身份；
- 以樓宇或家居所屬土地之住戶身份（但並非屋主身份）或
- 以個人身份於香港或全球（但每一旅程不可超過連續六十天）。

當您是非自住業主，我們只保障您因下列情況引起之個人法律責任而需作出的賠償：

- 以屋主身份，因意外導致第三者於香港發生的身體損傷、死亡或染病。
- 以屋主身份，因意外引致第三者財物損失或損毀：

我們並且支付有關之額外費用或開支，但須得到我們書面確實為準。按照本段第9項規定，我們對因一個起因或本因而導致發生一項或一連串事故之賠償總數，不會超過本保單第一段C訂定之賠償限額。如須負上法律責任之您的家屬死亡，您的家屬或合法個人代表可獲取此項保障。

我們對以下情況概不負責

- 您的家屬；或任何人士在合約或學徒合約下為您的家屬工作而遭意外身體損傷、死亡或染病。
- 您的家屬所擁有或保管或控制之財產遭受損失或損毀。
- 因以下情況直接或間接引起之責任：
 - 簽訂協議（除非該責任在無簽訂協議下存在）。
 - 您的家屬之業務或專業工作。
 - 您的家屬傳播任何傳染性疾病或過濃性病毒。
- 因以下情況導致身體損傷、死亡、染病或財物損毀：
 - 若您的家屬為土地或樓宇擁有者。
 - 若您的家屬為土地或樓宇佔用者（除非該土地屬於您的家居）。
 - 若您的家屬為以機動或電動推進之車輛、船隻、電梯、飛機、模型飛機或貨車之擁有、控制或看管者。
 - 速度競賽（除步行外）。
 - 故意或惡意行為。
 - 動物（在香港一般家庭飼養之寵物除外）。
- 由於直接或間接吸入含有石棉、石棉纖維或任何石棉之衍生物質所引致受傷之法律責任，或任何由於恐懼暴露於石棉、石棉纖維或任何石棉之衍生物質所引致之法律責任，均不會作出賠償。

償。此保單部份亦不會對下列事項作出賠償；由於任何含有石棉、石棉纖維或任何石棉衍生物質所引致清理、清拆、損毀或不能使用該財產之任何部份之損失、成本或費用。

司法條文

當判決並未獲香港合法審判法庭首先頒佈或並非取自該法庭，或並未獲該法庭對是否因互惠協議或其他途徑於香港以外地區作出之判決實施執行令時，在第9項所規定之賠償則不適用。

附加保障**租客責任**

保障您以家居所屬土地之住戶身份（但並非屋主身份），因意外導致樓宇（包括其固定傢俬裝置及設備）損毀所導致的法律責任。保障並不包括租約或其他簽訂協議引起的責任（除非該責任在無簽訂協議下存在）。

10. 翻新工程期間的意外損毀

保障您的家居財物，因本保單第一段A所保障之意外引致之財物損毀，即使當您委託的外判承建商對您的家居進行任何改變、加設、或維修時，只要其承建合約總值不超過港幣100,000元，本保單則不受影響。若任何此等承建合約超過此額，則須預先通知我們，並可能須繳交附加保費。

我們對以下情況概不負責

- 任何直接或間接因爆水管或排水系統阻塞引致之財物損毀。
- 因工程期間，工人技術錯誤所導致的損失或損毀。

11. 家居支援

經我們安排之二十四小時家居支援服務可在以下情況協助您：

- 電器故障維修
安排合資格電器技工維修有問題之家庭電器。
- 渠務修理
若家居渠務系統出現問題，包括去水渠淤塞、水管爆裂，安排合資格水喉匠上門維修。
- 安排醫生上門應診或預約牙醫
因應您的要求，安排註冊醫生上門應診或預約牙醫。
- 轉介保姆或看護
因應您的要求，安排保姆照顧您的子女，或安排一位合資格的護士到您家中照顧任何您指定之人士。
- 開鎖服務
在您遺失家居鑰匙或意外地被反鎖家居門外時，安排一名鎖匠上門開鎖並賠償每次不超過港幣300元的開鎖費用。
- 酒店住宿
在您需要臨時入住香港之酒店時，提供酒店資料，包括價格及地址。

請致電：二十四小時家居支援熱線 +852 2851 2666

致電時請引述保單編號及所需服務。

我們將不負責因罷工、戰爭、敵國入侵、武裝衝突（不論是否正式宣戰）、內戰、內亂、叛亂、恐怖行動、政變、暴動、群眾騷擾、政治干預、輻射或自然災難等的不可抗力事項或不可歸責於國際救援之事由所導致救助行動延誤、無法提供或進行而產生的任何責任。我們轉介之服務承辦商將提供報價及服務時間，並在獲得您的同意下才提供有關服務。除第11(e)項外，使用以上支援服務之費用須由您支付。

以上支援服務由國際救援(亞洲)公司(IPA)按您的個人意願提供，若因使用上述服務而招致任何損失，我們概不負責。

12. 搬遷保障

如您聘請專業搬運公司協助從受保家居遷往香港境內的新家居，我們將保障家居財物在搬運途中因本保單第一段A所保障之意外引致之財物損毀或損失，但以下項目不在保障之列：

- 於沒人看管或於夜間沒有人看管的車中損毀的家居財物
- 金錢
- 貴重財物
- 沒有妥善及適當地包裝的玻璃、陶瓷及其他易碎物品
- 因刮花而引起的損毀
- 每宗索償的首港幣1,000元

13. 泥頭清理費

我們將支付您的家居因任何在第一段A的受保原因導致必要拆卸、支撐、承攬建築物工程及清理泥頭所招致的實際費用，包括清理遭損毀或無損毀家居財物的費用，但該費用必須並未及其他保險承保。我們只會支付清理遭損毀現場及毗鄰地方瓦礫泥頭的費用或開支。

14. 新居保障

保障您於新居（香港境內的新永久住所）的家居財物損毀或損失。保障期為一個月，並以您的租約開始生效日或以首日佔用新居起計，但以下項目不在保障之列：

- 金錢及貴重財物
- 每宗索償的首港幣1,000元

您原先家居的保障將會繼續，直至收到您通知新居地址，保單的保障即會轉移至新居。

當您是非自住業主，此保障並不適用

15. 無索償優惠

根據第一段的保障範圍，若在保險期一年內並未要求索償或獲任何賠償，第一段續保保費將按照以下折扣率調低：

無索償年數	優惠折扣
一年	5%
連續兩年	10%
連續三年	15%
連續四年或以上	20%

C.賠償原則及限額

1. 賠償原則

- 本保單是以「新換舊」形式給予賠償：若財物損失或損毀均在本保單保障範圍下，我們可選擇以金錢賠償您的損失、修理、重置或更換損失或損毀之財物，
- a.
 - i. 若損毀財物可以較經濟方法修理，我們可安排或委託此等修理。
 - ii. 若損毀或損失之財物項目可被同類質素之項目更換，我們將安排更換或委託以同類質素之新項目代替。如項目沒有更換或代替，我們將以該項目當時的市價賠償。
 - iii. 若我們未能以較經濟之方法修理或以同類質素之新項目代替時，我們將與您協議支付同等價值之現金。
 - b. 對於衣物及家居布料，我們則按因日漸損耗及折舊而調低賠償。
 - c. 對於家居傢俬包括：鋼琴及風琴；家居電器；地毯、地板和百葉簾，將根據復原或修理該項目達至新置時之同等狀況或價值之費用作出賠償，賠償額將不按日漸耗損及折舊而調低。如以上財物已超過五年，我們將以該項目當時的市價賠償。
 - d. 如任何屬於一對或一套的物品遭受損失或損毀，則不論是承保表訂明或非訂明物品，此等物件的損失或損毀程度將按整套物品價值的比例計算。於任何情況下，此等損失或損毀不應被視為整套物品完全損失或損毀。

2. 賠償限額

每一意外事故之最高賠償額為：
除非承保表所定之限額有別，最高賠償額（扣除自負額）將按以下限額賠償：

第二部份中第一段 A, B中的部份	計劃一 最高賠償額(港幣)	計劃二 最高賠償額(港幣)
基本保障	每項財物30,000元 每項貴重財物10,000元 貴重財物賠償總額： 每年150,000元	每項財物60,000元 每項貴重財物12,000元 貴重財物賠償總額： 每年200,000元
臨時住所	每年50,000元 每日1,500元	每年75,000元 每日1,500元
租金損失	每年50,000元 最多三個月	每年75,000元 最多三個月
死亡及永久完全傷殘	每年100,000元	每年100,000元
因爆竊或搶劫引致身體損傷	每年5,000元	每年5,000元
門鎖或窗戶損毀	每年2,000元	每年3,000元
雪藏食品	每年2,000元 每次1,000元	每年3,000元 每次1,000元
個人財物及貴重財物	每年5,000元 每項目2,500元	每年10,000元 每項目5,000元
個人現金、信用咭及證件	每年2,500元 每次1,000元	每年3,000元 每次1,500元
短暫寄存	每年50,000元 每項目30,000元	每年70,000元 每項目30,000元
家庭傭工個人財物	每年10,000元 每項目2,500元	每年10,000元 每項目2,500元
責任保障	每年5,000,000元	每年10,000,000元
翻新工程期間的意外損毀	每年100,000元	每年200,000元
家居支援	家居支援服務及每次300元的鎖匠服務	
搬遷保障	每年20,000元 每項目2,000元	每年50,000元 每項目5,000元
泥頭清理費用	每項目5,000元	每項目5,000元
新居保障	每年50,000元	每年100,000元

D.樓宇結構保險

（只適用於承保表所示已選擇此保障）

1. 保障範圍

除已列明是不受保外，如您的樓宇因意外而導致損失或損毀，我們便會作出賠償。惟我們的最高賠償額為承保表所示之保額，而每次的索償均設有港幣3,000元的自負額。

我們對以下情況產生之損失或損毀均不負任何賠償責任：

- a. 霉菌、腐爛、腐蝕、銹蝕、逐漸變壞、逐漸變形或逐漸扭曲。
- b. 山泥傾瀉或建築物的底部發生下陷或凸起。
- c. 涉及拆除結構性支柱的改建或修理工程。
- d. 您的家屬所擁有或需要負責的家居寵物。
- e. 任何因地震、火山爆發或自然界的突然轉變所導致的爆炸或火警而直接或間接引起的損失或損毀。
- f. 任何因污染而引起的損失或損毀，除非該污染由本保單內的受保事件所引起。

- g. 因爆水管或從水箱、載水的設備或水管溢出的水對水箱、載水的設備或水管造成的損毀。
- h. 新結構的正常下陷。
- i. 因風、雨水、雹、雪、水的泛濫、沙或塵埃進入樓宇縫隙或可移動的財產。
- j. 熔化的物料的結冰、固體化或非故意的泄漏。

2. 賠償限額

- a. 我們有權選擇將損失或損毀的財產修理、重置、替換或以意外前的價格來給予您同等的金錢。
- b. 我們的每年或每件意外的最高賠償額為承保表所示之保額。
- c. 重置價值保險
茲同意如本保險單第一部份D所保財產有任何損毀，其賠償金額的計算，以重置該損毀財產為基礎，但賠償必須根據下述特定條文及本保險單上其他條件及基本條款。

「重置」在本備忘錄內的闡釋為：

- i. 重建受損毀之樓宇及重置類似項目，更換受損財產不論重建或重置使其恢復原狀情況，卻不能優於新置時的狀況。
- ii. 修理受損毀的財產，惟恢復原狀情況卻不能優於新置時的狀況。

特別條文

- a. 重置工作（可根據需要而在其他地方進行，但以不增加我們的責任為限）必須合理地迅速開展和施工，否則我們將不會賠付因本備忘錄規定而需多付之金額。
- b. 當所保財產部份損毀時，我們的責任將以不超過其完全損毀時的重置成本為限。
- c. 我們將不會賠付因本備忘錄而需多付的金額，除非該重置費用已實際支付。
- d. 如所保財產於損毀時尚有其他保險保障，而該保險乃由您或其授權人投保但並無與前述相同之重置條款，則我們會以本保險單並無備忘錄規定而計算賠付金額。
- e. 根據任何以上的條款，我們未能因本備忘錄的規定計算賠償，我們和您對受損毀的財產的權利與責任仍須遵照原保險單上所列的條件處理。

3. 適用於第一段D的一般條款

- a. 地基除外責任
樓宇結構保險不包括其任何低於其最底層建築物平面之部份。
- b. 電器裝置
我們將不會對電動機器、設備、器械裝置因過份使用、超負荷、短路或自行發熱所引起對其自身的損毀而作出賠償。

第二段 — 家庭傭工勞工保險

A. 僱傭保險（只適用於承保表所示已選擇此保障）

保障您的家庭傭工在保險期內因工及在僱用期間遭遇意外以致受傷，或患上僱員補償條例所指定的職業病，作為僱主的您在法例下須承擔責任而支付之補償金額。經我們書面同意後，可保障您須支付有關費用，包括律師費用。

條款

- 1. 若我們受法例強制支付本段不受保障之賠償時，您須退回此賠償予我們。
- 2. 若法例所規定之您的責任出現變更，本保單仍然生效，但除獲我們以書面承保該項變更範圍，否則我們對您的責任須保持不變。
- 3. 若您在保險期內取消此項保障，保費概不退回。

我們對以下情況概不負責

- 1. 因直接或間接導致的責任情況：
 - a. 任何判決並未獲香港之司法審判法庭首先頒佈或並非取自該法庭。
 - b. 任何協議，並非您須承擔之責任。
 - c. 任何並非被法例定義為「傭工」之人士。
- 2. 法律責任：
 - a. 您與第三者私訂協議而導致我們未能於處理賠償過程中向第三者討回其法律上須負責之金額。
 - b. 根據法例，任何附加予您的過期繳付附加費。
 - c. 由您的約定人所僱用員工所引致。
 - d. 由因肺塵埃沉著病或噪音失聰所引致。

3.任何有關、基於、衍生於、起源於、直接或間接導致以下之索償或損失：

- a. 石棉
- b. 直接因石棉或因對石棉敏感而引致之損傷，或與使用、存在、偵測、清除、除去或避免石棉或潛在性暴露於石棉有關之損毀。

適用於「第二段」之附加定義

「法例」
香港僱員補償法例包括普通法。

「醫院」
經合法註冊成立之醫院，以住院形式為傷病者提供醫療及治療服務，但不包括診所、護理所、復康院或療養院。

「疾病」
任何在香港需要接受醫生治療之身體不適或疾病。

第三段 — 個人財產

(只適用於您根據承保表所示已選擇此保障)

我們保障您及您的家屬已在承保表中列明之個人財物於香港及世界各地因意外引致之損失或損毀，並以承保表所訂定之總保額作有關的賠償。除非已於承保表上顯示個別項目保額，每項財物的賠償不會超過港幣5,000元。

我們對以下情況概不負責

1. 導致損失之唯一原因為日漸損耗，或被有關當局有化充公。
2. 因清潔、維修、重修或改裝而導致之損壞。
3. 因生物造成之損壞；被您的寵物咬爛、抓破、扯破及弄污，或被白蟻、昆蟲、發霉、葦類所引致的損壞。
4. 因被詐騙而導致之損失（惟以詐騙手法而進入您的家居內之損失除外）。
5. 因業務或專業原因而使用或持有之財物，而使用或持有該財物亦能為您的家屬賺取收入或報酬。
6. 在無人看管之車輛內被盜竊；於家居地方之外之單車或其零件失竊（除單車置放於有保安設備之樓宇，或固定地方並已上鎖使之不能隨便移動）。
7. 單車之輪或零件損失或損毀（除單車本身同時損毀外）。腳踏單車價值多於港幣1,000元。
8. 爬山、洞穴探索、滑雪、跳傘、風帆、滑浪及運動之設備、汽車、拖車、有篷卡車、艇、船隻、飛機或輪船及其部份或零件。
9. 參與有組織的速度競賽（除步行外）或以職業身份參與之運動而造成之損失或損毀；比賽時使用之單車。
10. 進行運動時用之球拍、曲棍球板或哥爾夫球棍或露營設備之損失或損毀。
11. 眼鏡或鏡片之損失或損毀。
12. 承保表上所述的自負額。

賠償準則

按照本保單之第一C (1a, b 及d) 段所述的形式。

第三部份 — 適用於整份保單之一般不保範圍**我們對以下情況概不負責**

1. **配置組件**
用於配置未受損毀及能如常使用之組件、套件、地氈或其他同一性質、顏色或設計之組件部份的費用：
 - a. 在能指明清楚的位置內或指定的部份內，及
 - b. 更換部份不能配置。
2. **原有及故意造成之損毀**
 - a. 任何損失或損毀，發生於保險期開始日之前或於保險期開始日之前事故導致。
 - b. 您的家屬故意造成之損失或損毀。
 - c. 任何在您的家屬默許或縱容下造成的損失或損毀。
 - d. 當您是非自住業主時，您的家居佔用人故意造成之損失或損毀。
3. **價值損失**
財物價值折舊或損失。
4. **日漸損耗**
任何漸變成因之磨損及毀爛或因日漸損耗而導致的損失或損毀。
5. **昆蟲及害蟲**
害蟲、昆蟲、霉菌或真菌造成之損毀的損失。
6. **間接損失**
您的家屬在意外發生後繼之而生之任何損失。
7. **輻射或放射性污染及戰爭**
因以下情況直接或間接導致之財物損失或損毀、法律責任、費用、間接損失或身體損傷：
 - a. 從任何核子燃料或燃燒核子燃料所產生之核子廢料而造成之離子化輻射或放射性污染。
 - b. 任何爆炸性核子組合或核子成份之放射性、毒性、爆炸性或其他有害性質。
 - c. 戰爭、侵略、外敵行為、敵對行動（無論有否宣戰）、內戰、暴亂、革命、叛變或軍事或篡權行動。
8. **音波接擊**
因飛機或其飛行設備以音速或超音速飛行時造成之壓力而導致之損失或損毀。
9. **暴亂、罷工及內亂**
因下列情況導致之損失或損毀：
 - a. 任何人士與其他人士一同參與擾亂公安之行動（無論有否牽連罷工或停工）。
 - b. 任何全球機關用以壓制或意圖壓制任何擾亂或減低其擾亂造成之後果的行動。
 - c. 任何罷工人士或被停工人士之蓄意行為以助長其行動。
 - d. 任何合法機關用以防止或意圖防止任何此類行為或減低其行為造成之後果的行動。

10. 恐怖襲擊

除第二部份第二段之保障外，本保單不會負責任何直接或間接由任何恐怖襲擊所引致、導致或有關的損失、毀壞、費用或支出，無論該等損毀是否由其他原因或事件同時或經任何時序引致。若保單或任何批單與本批單有違背，將以本保單為準。

本不保條款中恐怖襲擊之定義為任何人士或任何一群人士為自己或代表有關任何組織或政府作出的行為，該行為包括，但不限於，使用暴力或力量及/或威嚇的成份。而該行為是出於政治、宗教、思想體系或其他相似的本意或背景，包括任何意圖影響政府或令公眾或部份公眾恐慌的行為。

本保單亦不負責任何直接或間接因控制、防範、壓制或任何與恐怖襲擊有關的行動所引致、導致或有關的損失、毀壞、費用或支出。

就第二部份第二段之保障，本保單對所有因恐怖襲擊所導致的身體損傷或死亡（損失）將作以下的安排，若保單或批單的任何一個部份與以下不符，將以本安排為準：

- a. 我們對損失所需負的責任僅限於我們由中華人民共和國香港特別行政區政府（政府）實際取得的數額，該數額是根據二零零二年一月十一日由政府及受政府批准於香港進行僱傭保險業務的保險公司所簽訂的協議（協議）所定，該協議是讓能在香港進行僱傭保險業務的保險公司能夠賠償在僱傭保險保單中因恐怖襲擊所導致的死亡或身體損傷。
- b. 我們只會就以下情況才會賠償損失：(i) 我們收到政府所發出的信指出我們要償付該索償及 (ii) 我們收到由政府協議對損失的付款。
- c. 在任何情況下，我們若收不到政府在協議對損失的付款，儘管是因政府指出該損失不應在該協議中償付或因我們違犯了該協議，我們將不會有義務償付所有損失。

本不保條例中恐怖襲擊之定義為任何人士或任何一群人士為自己或代表有關任何組織或政府作出的行為，該行為包括，但不限於，使用暴力或力量及/或威嚇的成份。而該行為是出於政治、宗教、思想體系或其他相似的本意或背景，包括任何意圖影響政府或令公眾或部份公眾恐慌的行為。

由我們指稱本不保條款適用於您的損失，若您指出本條款不適用，則必須由您證明。

若本不保條款的任何一部份是無效或不能執行，其餘部份會仍然有效。

11. **模型飛機**
模型飛機之損失或損毀。
12. **政府或官方行動**
任何直接或間接因政府、地方政府或官方的充公、要求、破壞或損毀的意外損失、損毀、費用、責任或身體損傷。
13. **錯誤或瑕疵**
因設計不良、使用不良材料、工人技術錯誤、潛在瑕疵或日漸損耗所導致的損失或損毀。
14. **電機故障**
因機電失靈、機器或設備故障所導致的損失或損毀。
15. **河流或沿岸侵蝕**
因河流或沿岸侵蝕所導致的損失或損毀。
16. **原因不明的損失或損毀**

第四部份 — 適用於整份保單之一般條款

1. **保單條款**
您的家屬須遵守本保單的條款。
2. **整體合約**
最新之承保表、任何續保確認書及背書修訂條文均構成本保單之所有部份，並須一併細閱，以免造成誤解。
您於投保書所作出之聲明均構成合約之部份。若聲明資料於受保期間出現任何變更，須立即通知我們，否則本保單將被視為失效。
3. **注意事項**
您的家屬須採取所有合理步驟，以防止或減低損失、損毀或意外，並須保持受保財物處於最佳狀況及獲最佳維修。
4. **其他保險**
若本保單保障之任何損失、損毀或法律責任同樣受其他保險保障，您的索償申請將不在保障範圍內（除非是其他保險賠償後的餘額）。
5. **取消保單**
您如欲取消本保單須提交書面通知予我們，我們將根據本保單最低毛保費及短期保費表計算方法退回剩餘保費給您，最低毛保費如下：
 - a. 第二部份第一段「家居財物」及第三段「個人財產」為港幣500元
 - b. 第二部份第二段「家庭傭工勞工保險」為港幣221元，保費概不退回。
我們可以書面通知取消您的保單，並寄至其所示之最新地址（如已投保第二部份第二段「家庭傭工勞工保險」，通知書將以掛號方式寄出）。於發出此通知日起七天後所有保障將完全失效，您將收到以比例方式計算退回之保費。

6. 索償通知

當您需要申請索償時，請緊記以下要點：

- 即時以書面形式通知我們；
- 若發生盜竊、意圖盜竊、故意損毀或惡意行為，須立即報警；
- 您須自費提供我們要求之所有詳細資料及證明，其中包括以書面形式估計財物價值及證實擁有權；
- 切勿棄置任何受損毀之財物，直至我們有機會檢查為止；
- 切勿維修或更換物件，直至您向我們提出索償通知並由我們委託有關人士維修或更換為止，除非此等自行維修或更換可避免進一步損失或損毀；及
- 即時向我們提交任何向您或您的家屬提出索償之令狀、傳票或其他法律文件，而您在未得我們同意之前，不可回答任何書信。

7. 索償行為

您須向我們提交所需之任何資料或作出協助。您在未得我們書面同意之前，切勿承認、否認或商討任何索償。您不可棄置任何受損財物。若您獲本保單承保下之賠償，我們則有權處理任何受損財物。

8. 取代權

在賠償之前或之後，您須在我們要求下，以您的名義或容許我們以您的名義向其他人士進行必要之行動以確保您之權利。此等費用將由我們負責。

9. 改變風險

您的投保資料改變而對本保險之風險有重大影響時，須立即通知我們。主要資料包括您的家屬的財物之特別改變，而此改變會加大導致損失或嚴重損失的機會。

10. 詐騙

若您的家屬或代表人使用任何詐騙手段要求索償，本保單之一切保障將作廢。

11. 仲裁

本保單引起的所有爭論均由仲裁協會按照當時之仲裁條款來決定，假如雙方並未能就仲裁員之人選達成共識，香港仲裁協會之首席仲裁員將作出最後裁決。而這項裁決之作出將為對我們所作任何起訴權的一項先決條款。

12. 您及您的家屬遵守法例條款

您的家屬必須遵守下列政府機構所公佈之一切有關各項規章、條例及任何通告，如不遵守，則足以影響或增加本保單所保之危險情況：

- 消防事務處，及／或
- 勞工處，及／或
- 危險品條例，及／或
- 工廠暨工業經營條例，及／或
- 其他有關條例

但如經我們在保單上批明對某項規章、條例或通告，可以毋須遵守者，則不受本條款之約束。

13. 存貯條款

任何廢物、貨物或其他物品（無論屬於您的家屬與否），不得存貯或臨時存貯在本保單所保樓宇之梯間，走廊，及一切公用地方。

我們將豁免任何非由您的家屬所引起對本保證條款之抵觸，但我們必需在發生損失或損毀前收到您的書面通知有關上述保證條款之抵觸情況。您的家屬必須將所有廢物放置於桶內，並每日搬離該樓宇之外。

索償須知

若你想申請的索償更快獲得合理的賠償，請緊記以下的建議：

- 如有關保險索償的查詢，請於辦公時間致電我們的索償熱線 +852 2968 3221。另外，您亦可於我們網站 (www.awac.com/asiapacretail) 下載索償表格
- 請填妥索償表格並連同與該索償有關的證據（如損毀物件的相片）交給我們。
- 緊記保留受損毀之財物，直至我們檢查為止。
- 若須要避免財物進一步損壞，您可安排緊急維修。
- 若財物被偷、惡意損毀或若您損失貴重財物，您須立即報警。
- 若任何人士向您追討其對第三者造成的損傷或財物受損，您須盡快把詳細資料以書面傳真或寄給我們。您無須對所接到之任何書信或文件進行回答，並須即時寄給我們。
- 您須緊記將此事交由我們代為處理。並無須與其他人士以書信聯絡。

14. 佔用條款(A)

除樣本以外之任何貨品，不得存貯在本保單所保之樓宇內。

15. 汽油條款

任何汽油或其他液體燃料，除車輛燃料箱內及盛載於金屬鐵罐內容量不超過四加侖之燃料，不得保存在本保單所保之樓宇內。

16. 「千年蟲」條款

此條款下所指之「電子設備」意思包括任何電腦系統或任何設備、系統用於運作、儲藏或再重現資料，例如電腦硬件或軟件、媒體、芯片或微處理器等等。

「千年蟲」意指電子設備在公元二千年前或後或現在：

- 不能準確地確認日子為真正公元日期；
- 因不能確認公元日期，引致不能準確地收集、保留或運作任何資料、訊息、程式或指令；或
- 因電子設備內的程式運作出現錯亂，引致資料流失或不能在某指定日期內收集、保留或運作任何資料。

如因「千年蟲」問題而直接或間接影響電子設備進行正常運作，我們概不負責任何財物（無論屬於您與否）在下列保障範圍內之損毀：

- 第一段：家居財物——A基本保障、B1臨時住所／租金損失、B5雪藏食品、B6個人財物及貴重財物、B7臨時搬遷、B8家庭傭工之個人財物、B10翻新工程期間的意外損毀、B12搬遷保障、B13泥頭清理費、B14新居保障及D樓宇結構保險。
- 第三段：個人財產

但此不受保障範圍不包括因火災、閃電、爆炸、航空墜落、暴動、罷工、惡意破壞、自然燃燒、山火、地震、颱風及水災、防火花灑滲漏、水管爆裂、撞擊、山泥傾瀉或地陷所引致之損失。

17. 制裁條款

倘我們提供保障、支付索償或提供利益會令我們受到任何相關司法管轄地區的任何制裁、禁止或限制，則我們不得被視作或當作提供有關保障，並且我們無責任支付任何本保單下的索償或提供任何利益。

18. 第三方權利

除此保險合同明確賦予權益外，任何非合同一方的個人，公司或機構(第三方)在香港法例第623章《合約(第三者權利)條例》下對本合同均沒有任何權利可以執行任何義務或接受任何利益或補償。本合同的任何變更或終止（包括任何法律責任的解除或妥協）不需要任何第三方的同意。

(如中文譯本與英文有異，以英文文本為準。)

個人資料資訊收集聲明 (PICS)

收集目的

Allied World Assurance Company, Ltd 世聯保險有限公司 (香港分行) (與 Allied World Assurance Company Holdings, Ltd 的其他子公司統稱「Allied World 世聯」) 為營運其保險業務之目的可能會收集和使用閣下的個人資料，包括：

以便本公司為閣下提供保險產品及服務並予以管理，包括考慮及處理閣下的保險申請；更改、取消或更新閣下的保險；應對及/或處理閣下保單的索賠，包括賠償及作出必要的調查；完成法律或法規要求或 Allied World 世聯實施的盡職審查和背景調查；回應閣下的查詢以及管理閣下的保單，包括與閣下通訊；調查與閣下保單相關的詐欺、不當行為或任何非法行為或不作為；以便本公司能遵守法律上的要求；用於研究和統計目的；用於營銷 (包括在法律允許的情況下直接促銷) 本公司提供的其他服務；及/或與上述直接有關的任何目的。

一般而言，向 Allied World 世聯提供個人資料屬自願性質。雖然如此，如閣下未能提供足夠資料，Allied World 世聯可能無法為閣下提供所需的保險服務。

潛在資料轉移

Allied World 世聯會確保持有的個人資料保密，但本公司可能會基於上述目的將閣下的個人資料轉移予：

其他保險公司；再保公司；中介機構；保險業組織、聯會或類似組織；關連公司；本公司的顧問、服務提供者和代理人；本公司以外的索賠資料收集者及核查人員；閣下於已設有保險計劃購買保單時的各方；參與索賠調查以及管理的各方；政府和法定機構；及/或任何相關的法律或規則要求或允許的人士。以上各項適用於香港特別行政區境內及境外。

市場推廣

閣下貴為 Allied World 世聯的尊貴客戶，本公司及其集團公司可能會透過閣下為直接促銷所提供的個人資料 (包括姓名及聯絡資料)，向閣下推廣本公司及其集團公司的一般保險產品、服務或優惠，以及為閣下提供該等產品、服務或優惠的市場推廣資料和最新消息。

若閣下已於投保書上選擇拒絕本公司利用閣下的個人資料進行直接促銷並表示不願接收任何市場推廣資料和最新消息，Allied World 世聯將不會使用閣下的個人資料作直接推廣用途。閣下亦可隨時透過下述聯絡方式通知本公司的合規主任並行使其選擇權拒絕本公司利用閣下的個人資料進行直接促銷。

查閱個人資料要求及更改個人資料

在符合適用法律的情況下，閣下有權要求查閱及更改 Allied World 世聯所持有任何有關閣下的個人資料。有關申請可循下列途徑向本公司的合規主任提出：郵寄至香港鰂魚涌太古坊華蘭路 18 號港島東中心 22 樓 2201 室，或傳真至+852 2968 5111，或電郵至 hkcompliance@awac.com。