



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

裝修保

Decoration Protection Insurance



With effect from Dec 2023

## Decoration Protection Insurance

Planning and preparation are essential to ensure your renovation or maintenance work goes as smooth and hassle-free as possible. However, there will always be things that are beyond control.

You need **Decoration Protection Insurance** to give you peace of mind with the ample coverage for damage to material, third party liability and many more.

With a diversity of plan levels available for selection, you will be able to find the right fit.

### Plan Highlights



- ◆ Protect against accidental loss or damage due to **decoration, renovation and maintenance works** taking place at **home, shop or office**



- ◆ Cover **Material Damage** and **Public Liability to Third Parties** up to HK\$2,000,000 and HK\$30,000,000 respectively



- ◆ Free extended coverage against **Public Liability to Third Parties** arising out of **vibration** or by the **removal or weakening of support** during the contract work, with indemnity up to HK\$10,000,000



- ◆ Cover for **construction period** and **maintenance period up to 12 months each**



- ◆ Protection for residential buildings aged up to 55 years and non-residential buildings aged up to 45 years



## Plan Summary (HK\$)

### Basic Protection

#### Section I – Material Damage (if Section I is selected, Section II must be insured together)

Total Contract Sum (Not Exceeding)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
	100,000	300,000	500,000	1,000,000	1,500,000	2,000,000
Free Extended Coverage:						
▪ Removal of Debris	A maximum of 5% of the total contract sum					
▪ Automatic Increase of Contract Sum Insured	A maximum of 10% of the total contract sum					

#### Section II – Public Liability to Third Parties (can be insured as a standalone plan)

Max. Limit of Indemnity*	5,000,000	10,000,000	20,000,000	30,000,000
Free Extended Coverage:				
▪ Principal's Property Damage	5,000,000	10,000,000	10,000,000	10,000,000
▪ Vibration Cover	5,000,000	10,000,000	10,000,000	10,000,000

\* Limit of indemnity per any one accident. Unlimited claims in any one period of insurance.

### Free Enhanced Coverage

Maintenance Period Protection	Extend to cover the liability arising from the maintenance of the insured contract works during the insured maintenance period after completion of work with details as follows:		
	Total Contract Sum	Insured Construction Period	Insured Maintenance Period
	300,000 or below	3 months	3 months
	300,001 - 1,000,000	6 months	6 months
	1,000,001 - 2,000,000	12 months	12 months
Cross Liability	Included		

### Building Age Requirement for the Insured Premises

#### Residential buildings

Age of 55 years or below<sup>△</sup>

#### Non-residential buildings

Age of 45 years or below<sup>△</sup>

<sup>△</sup> If the age of the building exceeds the corresponding upper limit, policy application is subject to Blue Cross's quotation and approval.

## **Basic Protection**

This plan offers 2 sections of basic protection. You may choose to insure for both Section I – Material Damage and Section II – Public Liability to Third Parties at the same time, or Section II – Public Liability to Third Parties alone.

### **Section I – Material Damage**

It provides “All Risks” cover against accidental loss of or damage to the property or materials (e.g. flooring, tiles, wallpapers, woodenware, sanitary ware, and other related decoration materials, etc.) in respect of contract work carried out at the site during the period of insurance.

Free Extended Coverage:

- **Removal of Debris**

This provides coverage for the cost of removing debris following an insured accident at the site, subject to a maximum of 5% of the total contract sum.

- **Automatic Increase of Contract Sum Insured**

If the actual contract sum exceeds the contract quotation sum, the cover for the contract sum insured will be automatically increased by a maximum of 10% without extra premium.

### **Section II – Public Liability to Third Parties**

This protects you against legal liability in respect of third party bodily injury and/or property damage arising out of the contract work.

Free Extended Coverage:

- **Principal’s Property Damage**

Cover for insured contractor’s liability in respect of accidental loss of or damage to the principal’s property in the care or control of an insured contractor for carrying out the contract work, up to a maximum indemnity of HK\$10,000,000.

- **Vibration Cover**

Cover for the legal liability in respect of third party property damage arising out of vibration or by the removal or weakening of support during the contract work, up to a maximum indemnity of HK\$10,000,000.

## **Free Enhanced Coverage**

You will enjoy the following free coverage once you have insured for the Basic Protection:

- **Maintenance Period Protection**

Extend to cover the liability arising from the maintenance of the insured contract works during the insured maintenance period (3, 6 or 12 months) after completion of insured contract work.

- **Cross Liability**

If there are more than one insured party in the policy, each of the insured parties in the policy will be covered individually, as if a separate policy is issued for each party, provided that the maximum limit of Public Liability to Third Parties shall not exceed the maximum limit of indemnity as stated in the policy.

## Premium Table (HK\$)

Contract Work without Scaffolding or Working Platform Related									
Plan Level	Max. Limit of Indemnity for Material Damage	Section I – Material Damage and Section II – Public Liability to Third Parties				Section II – Public Liability to Third Parties Only			
		5,000,000	10,000,000	20,000,000	30,000,000	5,000,000	10,000,000	20,000,000	30,000,000
		Premium				Premium			
Plan 1	100,000	1,300	1,650	2,000	2,500	1,150	1,450	1,800	2,300
Plan 2	300,000	1,650	2,150	2,500	3,050	1,200	1,700	2,050	2,600
Plan 3	500,000	2,250	2,750	3,150	3,800	1,500	2,000	2,400	3,050
Plan 4	1,000,000	3,900	4,400	5,000	5,900	2,500	3,000	3,600	4,500
Plan 5	1,500,000	5,950	6,300	7,100	7,450	3,750	4,100	4,850	5,200
Plan 6	2,000,000	7,900	8,400	9,400	9,900	4,950	5,450	6,450	6,950

Contract Work with Scaffolding or Working Platform Related <sup>^#</sup>									
Plan Level	Max. Limit of Indemnity for Material Damage	Section I – Material Damage and Section II – Public Liability to Third Parties				Section II – Public Liability to Third Parties Only			
		5,000,000	10,000,000	20,000,000	30,000,000	5,000,000	10,000,000	20,000,000	30,000,000
		Premium				Premium			
Plan 1	100,000	1,500	1,900	2,300	2,850	1,300	1,700	2,100	2,600
Plan 2	300,000	1,900	2,450	2,850	3,500	1,450	1,950	2,350	3,000
Plan 3	500,000	2,550	3,150	3,600	4,350	1,750	2,300	2,750	3,500
Plan 4	1,000,000	4,450	5,050	5,700	6,800	2,900	3,450	4,100	5,200
Plan 5	1,500,000	6,700	7,100	7,800	8,550	4,450	4,850	5,550	5,950
Plan 6	2,000,000	8,900	9,400	10,400	10,900	5,950	6,450	7,450	7,900

<sup>^</sup> Costs of scaffolding or working platform related shall not exceed 20% of the total contract sum.

<sup>#</sup> Cover the liability of the use of scaffolding but excluding the liability arising from erection and dismantling.

The above premiums do not include levy on insurance premium collected by the Insurance Authority.

The Insurance Authority will collect a levy on insurance premiums from policyholders through insurance companies in accordance with the law. For further information about the levy imposed by the Insurance Authority, please visit Blue Cross website at [http://bluecross.com.hk/document/general/levy\\_collection](http://bluecross.com.hk/document/general/levy_collection).

## Excess (HK\$)<sup>∇</sup>

### For Each and Every Claim

#### Section I – Material Damage

Total Contract Sum (Not Exceeding)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
	100,000	300,000	500,000	1,000,000	1,500,000	2,000,000
Water Damage	10,000	15,000 or 10% of adjusted loss, whichever is greater	25,000 or 20% of adjusted loss, whichever is greater			
Other Damage			20,000			

### For Each and Every Claim

#### Section II – Public Liability to Third Parties

Max. Limit of Indemnity	5,000,000	10,000,000	20,000,000	30,000,000
Principal's Property Damage	10,000 or 20% of adjusted loss, whichever is greater		25,000 or 20% of adjusted loss, whichever is greater	
Water Damage to Third Party Property				
Third Party Property Damage due to Vibration or Removal or Weakening of Support	20,000 or 20% of adjusted loss, whichever is greater			
Other Third Party Property Damage	15,000		25,000	
Third Party Bodily Injury	15,000		25,000	

<sup>∇</sup> If the age of the building exceeds the corresponding upper limit, excess is subject to Blue Cross's quotation and approval.

### **Important Notes**

1. The policy covers contract works for individual premises only.
2. Please refer to the works quotation for plan level selection and apply for insurance coverage before the works commencement date.
3. The policy is applicable to the contract work carried out within Hong Kong only.
4. The policy is non-cancellable, and no premium refund will be made once the policy is issued.

### **Major Exclusions**

1. Any maintenance, overhauling, and inspection of machinery.
2. Any liability arising from erection or dismantling of scaffolding.
3. Any fault, defect, error or omission in or failure of any design plan or specification.
4. Any defect in material or workmanship except resulting from an accident.
5. Loss of use, liquidated damages, penalties, performance guarantees or other consequential losses.
6. Loss or damage due to wear and tear, rust, mildew or other deterioration due to gradually operating causes.
7. Loss or damage due to war, invasion, act of foreign enemy, civil war or act of terrorism.
8. Loss or damage due to asbestos, seepage, pollution and contamination.
9. Loss or damage due to illegal or unauthorised structure.
10. Loss or damage due to any works or duties carried out on gondola and/or swing boat.
11. Liability in respect of compensation claimed from the insured by an injured person or dependant under any Employees Compensation Legislation.

## Claim Procedures

- ◆ Please submit your insurance claim to Blue Cross within 14 days after the incident via our 24/7 Smart eClaims online platform on Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm). You may also furnish us the required documents such as incident report, decoration contract, photos as well as other satisfactory proof and complete supporting information through Smart eClaims. Alternatively, customers can file their claims by post or in person.



Smart eClaims  
General Insurance

- ◆ For claim of Public Liability under the policy, please immediately notify the Claims Department of Blue Cross by completing the Third Party Liability Insurance Claim Form and return it together with the relevant information and document(s).

For details of the claims conditions, please refer to the terms and conditions of the relevant insurance policy.

## Notes

- ◆ This brochure is for distribution in Hong Kong only. The distribution of this brochure is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- ◆ Decoration Protection Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- ◆ Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross is assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.



This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please visit BEA website or call Blue Cross Customer Service Hotline. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for distribution in Hong Kong only. The distribution of this material is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong.

The insurance plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”), a subsidiary of AIA Group Limited. The Bank of East Asia, Limited (“BEA”) is an appointed insurance agency of Blue Cross. The insurance plan is a product of Blue Cross but not BEA. All benefits payable under the insurance plan are subject to the credit risk of Blue Cross.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved between Blue Cross and the customer directly.

BEA's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.

**Enrolment Hotline 2211 1322**

**Blue Cross Customer Service Hotline 2839 6377**



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[www.bluecross.com.hk](http://www.bluecross.com.hk)

**Blue Cross (Asia-Pacific) Insurance Limited**  
藍十字(亞太)保險有限公司