



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

Household Protection Plus

家居綜合保+

Terms and Conditions

條款及細則

Please read these terms and conditions carefully.
Should you have any queries, please contact us for assistance.
請詳細閱讀此條款及細則。如有任何查詢，請與我們聯繫。

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.

藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與Blue Cross and Blue Shield Association及其任何關聯公司或持牌人並無任何關聯。

TERMS AND CONDITIONS FOR HOUSEHOLD PROTECTION PLUS

INSURING CLAUSE

We will provide the cover as set out in this Policy according to the terms, conditions and exclusions of the Policy, subject to Your payment of the premium in full to Us and Our approval of Your application. Section 3 – Optional Benefits will only be applicable if the Policy Schedule shows that You are insured under that Section and have paid the applicable premium.

DEFINITIONS

The definitions below apply to the following words and phrases wherever they appear in this Policy unless the context otherwise requires:

1. **“Accident”/ “Accidental”** means a sudden, unexpected and unforeseen event independent of any other cause, and direct results in bodily injury, or loss of or damage to property.
2. **“Building”** means the block of residential structure (being built of bricks, stones, concrete or reinforced concrete and roofed with concrete or reinforced concrete) where the Home is situated at, including the following if they form part of the Home, and for which You and/or Your Household are legally responsible:
 - a) professionally designed, built and installed Solar PV System;
 - b) walls, gates and fences;
 - c) drives, paths, patios, terraces, domestic greenhouses, swimming pool, rooftop, roof floor, storage units, garages, and car parking spaces; and
 - d) Hidden Fixtures,but excluding the foundations, drains or any part of the structure below the level of the under surface of its lowest floor.
3. **“Contents in the Open Area”** means outdoor furniture, washing machine, refrigerator and statues that are contained in or on verandas, balconies, patios, terraces or forecourts, backyard, roof of the Home, and in the open area generally.
4. **“Domestic Electrical Appliances”** means electric appliances for domestic use (including television, home audio and video equipment, refrigerator, washing machine, boiler, heater, air-conditioner, food waste disposer, lighting, stove or oven) which are owned by You and/or Your Household, and kept in the Home, whether or not such items are free-standing or fitted to the furniture, wall, ceiling or floor.

Domestic Electrical Appliances do not include Specified Electronic Products, desktop computers, portable audio/video players, portal data equipment, electronic diaries or personal data assistance, and other mobile or portable telecommunication equipment and pagers.
5. **“Domestic Helper”** means an individual who has entered into an employment contract with You and/or Your Household which is valid during the Period of Insurance, and whose duties under such contract is to perform full-time live-in domestic duties at the Home.
6. **“Electric Vehicle Charger”** means an electric vehicle charger installed by licensed electrician in accordance

with Electricity Ordinance (Cap. 406 of the Laws of Hong Kong) and its regulations, which is owned by You and/or Your Household.

7. **“Emergency”** means sudden and unforeseen events happening at the Home which cause an impending or direct threat to the life or property of You and/or Your Household or third parties and which require Emergency Temporary Repair or service by a licensed electrician, a plumber or a locksmith.
8. **“Emergency Temporary Repair”** means a quick fix applied to a damaged or malfunctioning item to restore basic functionality or prevent further damage during the first time inspection. It does not include any subsequent follow up or repair after first time inspection.
9. **“Employee”** means the person who has the same meaning as assigned to that expression in the Employees’ Compensation Ordinance (Cap. 282 of the Laws of Hong Kong).
10. **“Energy Efficient Product”** means any of the Listed Models of Prescribed Products, and the words “Listed Models” and “Prescribed Products” shall have the meanings as defined in the Energy Efficiency (Labelling of Products) Ordinance (Cap. 598 of the Laws of Hong Kong).
11. **“Excess”** means the specified amount as stated in the Table of Benefits and /or Policy Schedule that is not indemnifiable under this Policy and for which You and/or Your Household will first be responsible for before any amounts are payable by Us.
12. **“Fittings”** means the items which are not permanently fixed at the Home and can be readily removed.
13. **“Fixtures”** means permanently fixed items including floor tiles, windows, doors, wall coverings, bathroom suites, fitted kitchens, fitted wardrobe, fitted cabinets, fitted glass items, and fitted carpets in the Home which cannot be readily removed, but excluding Hidden Fixtures.
14. **“Hidden Fixtures”** means drains, pipes, cables and wires that are solely used for the Home which are permanently fixed in the Home and cannot be readily removed.
15. **“Home”** means the private dwelling named as “Insured Premises” in the Policy Schedule or an endorsement to this Policy, which is owned or occupied by You for residential purpose only.
16. **“Hong Kong”** means the Hong Kong Special Administrative Region of the People’s Republic of China.
17. **“Household Contents”** means the furniture, furnishings, Fixtures, Fittings, Domestic Electrical Appliances, Personal Effects, Valuables, Specified Electronic Products, desktop computers, piano, plate glass, fixed glass items, household goods, other household appliances and interior decoration, which belong to You and/or Your Household, but excluding:
 - a) Money, deeds, bonds, bills of exchange, promissory notes, securities for money, documents of any kind, manuscripts, lottery tickets, records and/or electronic records;
 - b) mechanically and/or electrically propelled vehicles and/or accessories, including pedal cycles, motorcycles, aircraft and/or watercrafts;
 - c) animals, plants or living creatures and the like;

- d) contact lens;
 - e) Fixtures and Fittings not owned by You, Building, any drains and pipes (not limited to Hidden Fixtures), external television and radio antennae, aerials fittings, masts and tower;
 - f) property in open area except as otherwise stated under benefit item B.13 (Contents in the Open Area) of Section 1 - Household Contents;
 - g) the value of any kinds of information;
 - h) any equipment or sports equipment whilst in use;
 - i) property primarily used for industrial, commercial or employment-related purposes, except as otherwise stated under benefit item B.14 (Business Property for Work from Home) of Section 1 - Household Contents;
 - j) property more specifically insured by any other insurance policy;
 - k) property undergoing construction or erection; and
 - l) any recorded, produced or generated contents or materials inside a film, tape, cassette, cartridge, disc, diskette or electronic device other than for their value as unused material, unless purchased pre-recorded when We will pay up to the market's latest price list in the event of loss of or damage to the same.
18. **"Landlord"** means the person named as the landlord as specified in the Tenancy Agreement who rents out the Home to the Tenant.
 19. **"Low Rise House"** means a house, a semi-detached house or a village house of not more than 3 storeys (excluding the roof floor).
 20. **"Money"** means cash, currency note, coins, cheques, postal orders, bankers' drafts, travellers' cheques, travel tickets, saving certificates, current postage stamps, gift tokens/coupons, cash coupons or value of Octopus.
 21. **"Period of Insurance"** means the period specified in the Policy Schedule during which this Policy is effective.
 22. **"Permanent Total Disablement"** means a total disablement caused by an Accident that prevents You or Your Household from attending to his normal occupation for a minimum of fifty-two (52) consecutive weeks and is certified by a Physician acceptable to Us at the expiration of the said period to be a condition that will permanently and totally disable You or Your Household from engaging in any gainful occupation and that such condition is beyond any hope of improvement. Upon certification by a Physician, a Permanent Total Disablement shall be deemed to have commenced on the first day of the said 52-week period.
 23. **"Personal Documents"** means identity card, passport, driving licence, certificate of identity and the like.
 24. **"Personal Effects"** means articles of personal possession normally worn or brought along by and belonging to You and/or Your Household in everyday's life, but excluding:
 - a) Personal Documents;
 - b) Money, deeds, bonds, bills of exchange, promissory notes, securities for money, documents of any kind, manuscripts, lottery tickets, records and/or electronic records;
 - c) mechanically and/or electrically propelled vehicles and/or accessories, including pedal cycles, motor cycles, aircraft and/or watercrafts;
 - d) credit cards, contact lens, dentures, prostheses, camping equipment and guns tool;
 - e) Specified Electronic Products;
 - f) equipment or sports equipment whilst in use;
 - g) property primarily used for industrial, business, professional or trade; and
 - h) property more specifically insured by any other insurance policy.
 25. **"Pet"** means a domestic dog or cat which is owned by You and/or Your Household, normally residing with You and/or Your Household at the Home, provided that such dog or cat is not used for breeding purpose. Proof of registered chip and/or documentary proof of ownership are required upon Our request.
 26. **"Physician"** means a medical practitioner who is (i) duly registered with the Medical Council of Hong Kong pursuant to the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong), and (ii) legally authorised to render medical and surgical service as a practitioner of western medicine in the locality where the treatment is provided to You and/or Your Household, but in no circumstance shall include You, Your Household, an insurance intermediary, an employer, Employee, immediate family member or business partner of the You and/or Your Household.
 27. **"Policy"** means the entire policy contract between the You and Us including these Terms and Conditions, the Policy Schedule, the Table of Benefits and any endorsements, together with the application, proposal and declaration submitted or made by You or Your authorised representatives.
 28. **"Policy Schedule"** means the document(s) described as the "Policy Schedule" issued in respect of the Policy which sets out the Policy details and the Period of Insurance.
 29. **"Rent"/" Rental"** means the monthly rent as specified in the Tenancy Agreement, payable by the Tenant to the Landlord in accordance with the terms and conditions of the Tenancy Agreement.
 30. **"Solar PV System"** means the solar energy generation system which (a) is owned by You and/or Your Household, installed and situated at the Home, (b) has a maximum generation capacity of up to 1 megawatt (MW) per annum or below, (c) is registered under the Feed-in Tariff Scheme of CLP Power Hong Kong Limited or HK Electric Investments Limited, and (d) has its solar photovoltaic panels installed covering an area of 700 square feet or below only.
 31. **"Specified Electronic Products"** means (a) mobile phones, (b) tablet computers and (c) laptop computers.
 32. **"Table of Benefits"** means a table of benefits incorporated in the Policy Schedule, which sets out the maximum limits and sub-limits of the covered benefit items that are payable and the Excess applicable under this Policy.
 33. **"Tenancy Agreement"** means a written, duly stamped and enforceable contract duly signed between the Landlord and the Tenant, which contains all necessary terms and conditions in respect of the rental of the Home and complies with all relevant legal and regulatory requirement.

34. **“Tenant”** means the person named as tenant as specified in the Tenancy Agreement who rents the Home from the Landlord.
35. **“Valuables”** means articles of gold, platinum, silver, jade, diamond, jewellery or other precious metals or stones, watches, works of art, antique, chinaware, curios, furs, musical instruments (excluding pianos), camera, collection of stamp, coins or medals belonging to You and/or Your Household.
36. **“We”/ “Us”/ “Our” / “the Company”** means Blue Cross (Asia-Pacific) Insurance Limited.
37. **“You”/ “Your” / “Insured”** means the person named as “Insured Person” or “Policyholder” in the Policy Schedule or an endorsement to this Policy.
38. **“Your Household” / “Insured Household”** means a member of Your family, relatives and/or other persons who permanently resides with You at the Home, except Domestic Helper, Your Employee, any Tenant who has entered into any Tenancy Agreement with You as a Landlord.

BENEFIT PROVISIONS

All benefits payable pursuant to Section 1 to Section 3 below are subject to the maximum benefit limits and sub-limits as stated in the Table of Benefits, the Policy Schedule, and the terms, conditions and exclusions of this Policy.

SECTION 1 - HOUSEHOLD CONTENTS

A. Basic Benefits

1. If You are the owner, Tenant or occupier of the Home (Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4):

We will pay You in respect of any Accidental loss of or damage to the Household Contents situated at the Home at the time of the loss or damage which happens during the Period of Insurance, up to (a) the total sum insured for this Section; and (b) the maximum benefit limit per item/set, as specified in the Table of Benefits.

For Accidental loss of or damage to the Specific Electronic Products at the Home, We will only pay You if such loss or damage is directly caused by fire, lightning, burglary or attempted burglary which has been reported to the police within twenty-four (24) hours of the discovery and for damage:

- (i) all eligible repairs must be performed by the manufacturer and/or its authorised repairers in Hong Kong only; and
- (ii) all official repair receipts or damage reports issued by the manufacturer and/or its authorised repairers must be provided as a proof for filing a claim.

2. If You are the owner of the Home and rent out the Home as a Landlord (Only applicable to Plan 5 and Plan 6):

We will pay You in respect of any Accidental loss of or damage to the furnishing, Fixtures and Fittings, plate glass, fixed glass items and interior decoration, and the furniture, Domestic Electrical Appliances, household goods and other household appliances which are

included in the Tenancy Agreement for Tenant’s use, situated at the Home at the time of the loss or damage which happens during the Period of Insurance, up to (a) the total sum insured for this Section; and (b) the maximum benefit limit per item/set, as specified in the Table of Benefit.

We will not pay for any loss of or damage to Personal Effects, Valuables, Specific Electronic Products, desktop computers and piano.

B. Extended Benefits

We will also pay for the below described benefits per Accident and in aggregate during the Period of Insurance up to the total sum insured for this Section as specified in the Table of Benefits.

1. Removal of Debris

We will pay for the actual costs and expenses necessarily incurred by You and/or Your Household during the Period of Insurance with Our prior written consent in:

- a) removing the debris of;
- b) dismantling and/or demolishing; or
- c) shoring up or propping;

any portion(s) of the Household Contents from the Home which has been damaged by an event insured under Section 1 - Household Contents.

We will not pay for any costs or expenses:

- (i) incurred in removing debris which is not from the Home or not the area immediately adjacent to the Home;
- (ii) arising in any way from pollution or contamination directly or indirectly; or
- (iii) arising from endorsement of any law, ordinance, regulation or rule regulating or restricting the construction, installation, repair, replacement, demolition, occupancy, operation or other use of Home.

A claim can only be made once under either benefit item B.1 (Removal of Debris) of Section 1 - Household Contents or benefit item B.1 (Remove of Debris) of Section 3.1 - All-Risks Coverage for Building in respect of the same loss or damage.

2. Interior Alterations or Repairs

We will pay for the Accidental loss of or damage to Household Contents while the Home is undergoing interior alterations or repairs within the Period of Insurance, if the contract value and contract period of such alterations or repairs of the Home do not exceed the limitation as stated in the Table of Benefits.

We will not pay for:

- a) any materials and works related to the contract works of the Home;
- b) any loss or damage directly or indirectly caused by the workmanship for the interior alterations or repairs of the Home;
- c) any loss or damage directly or indirectly caused by bursting of water pipes and/or blocking of drainage system;

- d) any contract works which exceed a period of two (2) months; or
- e) any contract works with the contract value exceed the value as stated in the Table of Benefits.

3. **Replacement of Locks or Keys**

We will pay the necessary and reasonable expenses actually incurred to replace and install door locks and/or keys of the Home with items that are similar to, but not better than, the existing door lock, and/or key that requires replacement, following burglary, attempted theft or theft of the Home during the Period of Insurance, if such loss is reported to the police within twenty-four (24) hours of discovery.

4. **Money**

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the Accidental loss of Money belonging to You and/or Your Household in the event of theft or robbery which happens anywhere in the world during the Period of Insurance, if such loss is reported to the local police within twenty-four (24) hours of discovery.

5. **Unauthorised Use of Credit Cards**

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the Accidental loss resulting from the unauthorised use of credit cards belonging to You and/or Your Household as a direct result of burglary, robbery or theft occurring anywhere in the world during the Period of Insurance, if such loss is reported to both the local police and the financial institution which issues the credit card within twenty-four (24) hours of discovery.

We will not pay for any loss:

- a) resulting from the unauthorised use of credit cards by You or Your Household;
- b) for such portion which is recoverable from any other source; or
- c) if You or Your Household have not complied with the terms and conditions of the financial institution which issues the credit card.

6. **Personal Documents**

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the cost of replacement of Personal Documents belonging to You and/or Your Household as a result of Accidental loss or damage occurring during the Period of Insurance anywhere in the world, if such loss is reported to both the local police and embassy of the country issuing such Personal Documents (as applicable) within twenty-four (24) hours of discovery.

If You and/or Your Household obtains both the temporary and regular Personal Documents, either the cost of issuing a temporary document or the cost of replacement of the regular document, whichever is higher, will be reimbursed by Us but not the cost of both documents.

7. **Moving to a New Home or Temporary Removal**

(Only applicable to Plan 1, Plan 2, Plan 3, Plan 4 and Plan 5)

We will pay for the Accidental loss of or damage to the Household Contents during the Period of Insurance while they are:

- a) being in transit and moved by professional mover from the Home to Your new permanent residence in Hong Kong; or
- b) being in transit and temporarily removed from the Home (including returning to the Home) for the purpose of professional cleaning, repair, renovation or maintenance within Hong Kong.

We will not pay for any loss of or damage to the Household Contents if:

- a) they are moved or removed for exhibition or sale;
- b) they are being left in an unattended vehicle, carrier or public area;
- c) they are not handled by professional mover; or
- d) the loss is covered under any other policy.

8. **Storage of Household Contents**

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay a cash allowance if Household Contents (excluding Valuables), stored in a professional storage facility (including mini-storage) in Hong Kong, are damaged as a direct result of fire, flood, or water discharged or overflowing or leakage from any water system or installation in such facility during the Period of Insurance.

We will not apply any Excess to this benefit item.

9. **Frozen Food**

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay the cost of replacement of frozen food stored in the freezer compartment of the domestic refrigerator or freezer situated at the Home, if it is spoilt due to:

- (i) an Accidental change in temperature of such refrigerator or freezer, or contamination from refrigerant or refrigerant fumes; or
- (ii) being removed from the domestic refrigerator or freezer following damage to such domestic refrigerator or freezer which is a direct result of any Accidental loss or damage covered by an event insured under Section 1 - Household Contents, during the Period of Insurance.

We will not pay for any loss or damage:

- a) resulting from the deliberate act of any person or the withholding or restricting of power supply by any power supplier or authority;
- b) caused by the failure of a domestic refrigerator or freezer which is more than ten (10) years old from the date of manufacture at the time of the incident; or
- c) resulting from wilful neglect by You or Your Household.

10. **Domestic Helper's Property**

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the Accidental loss of or damage to the Personal Effects of the Domestic Helper as a result of fire, robbery or burglary at the Home occurring during the Period of Insurance if such loss is reported to the police within twenty-four (24) hours of discovery.

11. Specified Electronic Products

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the repair cost necessarily incurred resulting from any Accidental physical damage to Specified Electronic Products owned by You and/or Your Household occurring anywhere in the world during the Period of Insurance subject to maximum two (2) reimbursements for any one Period of Insurance, provided that:

- (i) all repairs must be performed by the manufacturer(s) and/or its authorised repairer(s) in Hong Kong only;
- (ii) all official repair receipts/damage reports issued by the manufacturer(s) and/or its authorised repairer(s) must be provided as a proof for filing a claim; and
- (iii) You and/or Your Household can produce the Specified Electronic Products for inspection upon Our request.

We will, at Our sole discretion, pay for the costs of repair or the costs of replacement with a similar model up to the market value or the maximum limit payable for this benefit, whichever is lower.

We will not pay for:

- a) any loss of Specified Electronic Products;
- b) damage caused by liquid;
- c) any loss of software installed in the Specified Electronic Products; or
- d) any loss of data recorded in the Specified Electronic Products.

12. Wine

(Only applicable to Plan 1, Plan 2 and Plan 3)

We will pay for the Accidental physical damage to unopened bottle(s) of wine belonging to You and/or Your Household at the Home during the Period of Insurance.

We will not pay for any loss or damage caused by:

- (a) the loss in value due to damage of the wine bottle label;
- (b) substitution or mysterious disappearance; or
- (c) ullage, discolouration, cork-fly, climate conditions or any inherent vice.

13. Contents in the Open Area

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 5)

We will pay for the Accidental loss of or damage to the Contents in the Open Area during the Period of Insurance.

14. Business Property for Work from Home

(Only applicable to Plan 1, Plan 2 and Plan 3)

We will pay for the Accidental loss of or damage to the property situated at Home during the Period of Insurance which is:

- (a) possessed by a company either owned by You and/or Your Household, or which employs You and/or Your Household; and
- (b) used by You or Your Household for clerical work generally at the Home.

15. Damage by Firemen

We will pay for the Accidental loss of or damage to the Household Contents and/or Contents in the Open Area situated at the Home directly caused by firemen in the execution of their duties during the Period of Insurance.

16. Rainwater Seepage

We will pay for the Accidental damage to the Household Contents situated at the Home directly caused by rainwater seepage due to tropical cyclone warning signal no. 3 or above or rainstorm signal "Amber", "Red" or "Black".

17. Malicious Damage by Tenant

(Only applicable to Plan 5 and Plan 6)

We will pay for the physical loss of or damage to Household Contents situated at the Home during the Period of Insurance directly and maliciously caused by the Tenant provided that:

- (a) such loss is reported to the police within twenty-four (24) hours of discovery; and
- (b) the Tenant has been convicted of the relevant offence under the Crimes Ordinance (Cap. 200 of the Laws of Hong Kong).

The total benefits payable under Sub-section A (Basic Benefits) and Sub-section B (Extended Benefits) of Section 1 - Household Contents in a Period of Insurance shall not exceed 100% of the sum insured under Section 1 - Household Contents as stated in the Table of Benefits.

C. Additional Benefits

The benefits payable under Sub-Section C (Additional Benefits) of Section 1 - Household Contents will be subject to the maximum benefit limits as stated in the Table of Benefits, but will not reduce the sum insured of Section 1 - Household Contents.

We will not apply any Excess to the benefit items under Sub-Section C (Additional Benefits) of Section 1- Household Contents.

1. Alternative Accommodation and Meal Allowance

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the necessary and reasonable cost of a comparable alternative accommodation and/or the meal allowance incurred by You, Your Household and/or the Pet within Hong Kong during the Period of Insurance,

- (a) until the Home is fit to live again if the Home is rendered uninhabitable as a result of any Accidental loss or damage covered by an event insured under Section 1 - Household Contents;
- (b) until You and/or Your Household can enter the Home again if the access to the Home is being prohibited by the government or authority of Hong Kong for over eight (8) consecutive hours; or
- (c) until the supply of water or electricity, or the service of any one elevator reaching the floor of the Home resumes if the supply of water or electricity or the service of all elevators reaching the floor of Home has been suspended over eight (8) consecutive hours arising from tropical cyclone

warning signal no. 3 or above or rainstorm signal "Amber", "Red" or "Black",

provided that:

- (i) all the meal allowance, and any alternative accommodation incurred by the Pet and will not payable unless alternative accommodation incurred by You and/or Your Household is payable; and
- (ii) the alternative accommodation must start during the period of such uninhabitability, inaccessibility, supply or service suspension.

We will not pay for any cost incurred arising from the renovation or maintenance of the Home.

2. Feng Shui Consultation Fee

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the feng shui consultation costs and expenses You incurred with Our prior written consent when the Home is made uninhabitable by any of the causes insured by Section 1 - Household Contents.

3. Accidental Death

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

- (a) We will pay You and/or Your Household, or the respective legal personal representative(s) in the event of death of You and/or Your Household, provided that:
 - (i) the deceased was aged seventy-five (75) or below at the time of the Accident;
 - (ii) the death occurs within twelve (12) months of an Accident which happens anywhere in the world during the Period of Insurance; and
 - (iii) the death is the sole and direct result of bodily injury sustained in such Accident.

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

- (b) We will pay for the death of the Pet occurring within three (3) months from the date of, and as a direct result of, fire, robbery, or burglary at the Home during the Period of Insurance, provided such incident is reported to the police within twenty-four (24) hours of discovery.

(Only applicable to Plan 1, Plan 2, and Plan 3)

If this benefit is payable for the death of more than one person or one Pet in respect of the same event, the total amount payable shall not exceed the maximum benefit limit stated for this benefit. In such cases, the benefit payable to each person and/or each Pet will be apportioned equally subject to the respective maximum limits for You, Your Household and the Pet as specified in the Table of Benefit.

The benefit will cease to apply to You and/or Your Household upon attaining the age of seventy-six (76).

You and/or Your Household must procure, obtain and act upon medical or surgical advice as soon as practicable after Accident and submit to any reasonable medical examinations.

Any receipt or discharge given to Us by You, Your Household or the respective legal personal

representative(s) under this benefit will be deemed a final and complete discharge of all liabilities under this benefit.

We will not pay for the death if arising from or caused by:

- (a) committing or attempting to commit suicide or self-inflicted injury;
- (b) the influence of intoxicants, alcohol or drugs (unless under medical supervision) or insanity or mental disorder of any kind, psychosis, stress or depression;
- (c) venereal disease or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC);
- (d) any condition resulting from childbirth, miscarriage, abortion, pregnancy, including pregnancy test, pre-natal care as well as post-natal care and other complications arising from pregnancy, contraceptive or contraceptive devices, infertility or sterilization of either sex;
- (e) flying for the purpose of any trade or technical operation or as a member of an aircrew or in any other aerial activities except whilst traveling as a passenger in an aircraft operated on a scheduled service or in a twin or multi-engined chartered aircraft;
- (f) hunting, steeple-chasing, racing of any kind (other than on foot), football, polo motor cycling, mountaineering, underwater sports, water skiing or potholing; or
- (g) any kind of sickness.

4. Bodily Injury Allowance

(Only applicable to Plan 1, Plan 2 and Plan 3)

We will pay for the necessary and reasonable medical expenses actually incurred by You, Your Household and/or the Pet if You, Your Household and/or the Pet sustains bodily injury as a direct result of fire, robbery or burglary which occurred at the Home during the Period of Insurance, provided such incident is reported to the police within twenty-four (24) hours of discovery, and such medical expenses occurs within three (3) months of the incident.

In respect of medical expenses incurred by You and/or Your Household, payment is subject to the incident directly results in the granting of sick leave of not less than four (4) consecutive days by a Physician.

If this benefit is payable for more than one person or one Pet in respect of the same event, the total amount payable shall not exceed the maximum benefit limit stated for this benefit. In such cases, the benefit payable to each person and/or each Pet will be apportioned equally subject to the respective maximum limits for You and/or Your Household, and the Pet as specified in the Table of Benefits.

5. Mobility Extension Allowance

(Only applicable to Plan 1, Plan 2 and Plan 3)

We will pay for the reasonable cost of installation/modification of ramps and railings for You and/or Your Household if You and/or Your Household sustains Permanent Total Disablement as a direct result of bodily injury due to fire, robbery or burglary which occurred at the Home during the Period of Insurance, provided such incident is reported to the police within

twenty four (24) hours of discovery, and benefit item C.4 (Bodily Injury Allowance) under Section 1 - Household Contents is payable for You and/or Your Household.

6. **Loss of Rent**
(Only applicable to Plan 5 and Plan 6)

We will pay for the loss of Rent incurred at the Home You own and rent out as a Landlord to a Rent-paying Tenant during the Period of Insurance (after deducting the Rental deposit paid by the Tenant) if:

- (a) the Home is rendered uninhabitable as a result of any Accidental loss or damage covered by an event insured under Section 1 - Household Contents;
- (b) access to the Home is prohibited by the government or authority of Hong Kong for over seven (7) consecutive days; or
- (c) the Tenant has not paid the Rent in accordance with the Tenancy Agreement, and You have:
 - (i) obtained court judgement (including order and decision of a court or tribunal) against the Tenant on the outstanding Rent; and
 - (ii) failed to receive the outstanding Rent within one (1) month after the court judgment (including order and decision of a court or tribunal) is handed down.

The calculation of the amount payable by Us will be based on the average amount of Rent received by You from the Tenant under the Tenancy Agreement for the last three (3) months immediately before the occurrence of any of above incidents.

Any money You owe to the Tenant(s) will be deducted from the amount payable by Us.

We will not pay for any loss of Rent, if:

- a) such amount is less than one (1) month's Rent;
- b) the Home has not been rented out for more than 30 consecutive days before the time of Accidental loss or damage covered by an event insured under Section 1 - Household Contents or the prohibited accessibility to the Home;
- c) the Tenant continues to pay You the Rent despite the uninhabitability of the Home or inaccessibility to the Home;
- d) the Tenancy Agreement is not in force at the time of incident;
- e) You and/or Your Household decide not to continue renting out the Home; or
- f) the repair or restatement has been delayed by You, Your Household, or any party acting on Your behalf.

7. **24-hour Home Assistance Service**

We have arranged "24-Hour Home Assistance Service" by an independent service provider to provide You and Your Household with the following assistance services in case of Emergency within Hong Kong:

- A) **Electrical, Plumbing and Locksmith Assistance**
 - i) **Electrical Assistance** – arrange for a licensed electrician to effect Emergency Temporary Repair to Your electrical installation and Domestic Electrical Appliances in the event of breakdown, provided such appliances belong

to You or Your Household and are located within the Home.

- ii) **Plumbing Assistance** – arrange for a licensed plumber to effect Emergency Temporary Repair in the event of clogging, bursting or overflowing of pipes and the water supply system which belong to You and/or Your Household in the Home.
- iii) **Locksmith Assistance** – arrange a locksmith to effect Emergency Temporary Repair or open any doors and/or repair the door lock if You and/or Your Household are accidentally locked outside or inside the Home. 24-Hour Home Assistance Service will not provide any assistance service in respect of any kind of doors and or door locks operating with a non-mechanical door locking system.

B) **Other Referral Services**

24-Hour Home Assistance Service can arrange for the following services for You and/or Your Household at Your request but any expenses for the services will be solely borne by You and/or Your Household:

- i) **General Repair on household items** – arrange for a contractor or service provider to fix any household problem of the Home.
- ii) **Baby Sitting/Nursing Referral** – arrange for a babysitter or domestic helper to take care of Your Household during Your absence from the Home. A registered nurse can also be sent to the Home to attend to the needs of any person specified by You.
- iii) **Temporary Domestic Helper Referral** – arrange for a temporary local domestic helper upon Your request.
- iv) **Pest Control/Cleaning Referral** – arrange for a service provider in pest control or cleaning to assist You in solving pest problems or cleaning at the Home.
- v) **Domestic Helper Information** – provide information on domestic helpers based on the materials published by the Labour Department of the Hong Kong Government.
- vi) **House Call Arrangement** – arrange for a registered medical practitioner to pay home visits and render medical treatment if necessary.

You/Your Household may call the 24-hour hotline 2263 7303 and quote the policy number as shown in the Policy Schedule to request for any of the above services.

Limitation of Liabilities of 24-hour Home Assistance Service

- a) All service providers, contractors and/or professionals ("**Service Providers**") rendering services to You and/or Your Household under the "24-hour Home Assistance Service" are not Our employees or agents. The Service Providers shall be responsible for their own acts and We assume no liability in any manner and will not be liable for any loss arising out of or howsoever caused by any

advice given or services rendered by or any acts or omissions of any Service Providers.

- b) Neither We nor the Service Providers will be responsible for the failure to provide the "24-hour Home Assistance Service" and/or delays if caused by or contributed to by acts of God, or any circumstances and conditions beyond Our/their control, including any administrative, political or government impediment, strike, industrial action, riot and civil commotion, or any form of political unrest (including war, terrorism, insurrection), adverse weather conditions or situations where the rendering of such service is prohibited or delayed by local laws, regulators or regulatory agencies.
- c) We may cancel the "24-hour Home Assistance Service" by giving 30 days' prior notice to You at the address or email address last known to Us.
- d) The use of the "24-hour Home Assistance Service" is of Your and/or Your Household's own accord. We will not pay for any incidental, special, consequential or indirect loss, damages, costs, charges, fees or expenses arising from such use.
- e) In respect of Electrical, Plumbing, and Locksmith Assistance under benefit item C.7 (24-hour Home Assistance Service) of Section 1 - Household Contents, 24-Hour Home Assistance Service will pay for the costs of first site inspection and Emergency Temporary Repair only (excluding any material costs), and will not provide any assistance service if the repair necessitates the breaking of wall or decoration of the Home, or any scaffolding or repair work that needs to be carried out outside the Home.
- f) We will not pay for any surcharge required by Electrical, Plumbing, or Locksmith Assistance under benefit item C.7 (24-hour Home Assistance Service) of Section 1 - Household Contents if the assistance service is rendered in non-standard hours and/or remote area as stated in the Table of Benefits.

D. Limitations of Cover applicable to Section 1 - Household Contents

1. Excess

We will not pay for the first amount as stated as Excess for Section 1 - Household Contents in the Table of Benefits or such other amount(s) as specified in the Policy Schedule, in respect of each and every claim under Sub-Section A (Basic Benefits) and Sub-Section B (Extended Benefits) in this Section (except for benefit item B.8 (Storage of Household Contents)), unless as otherwise specifically accepted by Us.

2. Maximum Liability

- a) Our maximum liability under Sub-Section A (Basic Benefits) and Sub-Section B (Extended Benefits) of Section 1 - Household Contents will not exceed the sum insured for Section 1 - Household Contents as stated in the Table of Benefits or such other amount(s) as specified in the Policy Schedule in total per Accident and in aggregate during the Period of Insurance.

Unless specifically accepted by Us, Our maximum liability in respect of:

- (i) any single item of the Valuables normally kept at the Home and the total liability will not exceed the amount as stated in the Table of Benefits or such other amount(s) as specified in the Policy Schedule in total per Accident and in aggregate; and
- (ii) any single item shall not exceed the individual limit as stated in the Table of Benefits or such other amount(s) as specified in the Policy Schedule in total per Accident, during the Period of Insurance.

- b) Our maximum liability under Sub-Section C (Additional Benefits) of Section 1 - Household Contents will not exceed the maximum benefit limit and sub-limit in respective of each benefit in Sub-Section C of Section 1 - Household Contents as stated in the Table of Benefits or such other amount(s) as specified in the Policy Schedule in total per Accident and in aggregate during the Period of Insurance.

3. No Claim Benefit Upgrade

At the time of renewal of this Policy, a no claim benefit upgrade ("No Claim Benefit Upgrade") will be applied if no claim has been submitted for:

- a) one (1) Period of Insurance, by increasing the initial sum insured under Section 1 - Household Contents by five percent (5%) in the immediately succeeding Period of Insurance; or
- b) two (2) or more consecutive Periods of Insurance, by increasing the initial sum insured under Section 1 - Household Contents by ten percent (10%) in the immediately succeeding Period of Insurance.

Under no circumstances shall the No Claim Benefit Upgrade applicable during any Period of Insurance will exceed a maximum increase of ten percent (10%) on the initial sum insured (excluding any prior No Claim Benefit Upgrade) under Section 1 - Household Contents.

There will be no change in the sub-limits of all the benefit items under Section 1 - Household Contents notwithstanding the increase in the initial sum insured under Section 1 - Household Contents upon the application of the No Claim Benefit Upgrade.

If any benefit under Section 1 - Household Contents is paid by Us after a No Claim Benefit Upgrade has been applied, the sum insured for the immediately succeeding Period of Insurance will be reset to the initial sum insured without applying any No Claim Benefit Upgrade under Section 1 - Household Contents.

E. Basis of Settlement of Claims applicable to Section 1 - Household Contents

1. Sets, Pairs and Collections

If an insured item forms part of a pair, set or collection, We will not pay the value more than the part lost or damaged, regardless of any special value which the parts

together may have as a pair, set, collection and in any event not more than a proportionate part of the sum on the pair, set or collection.

2. **Basis of Settlement**

Settlement of claims may be made by payment or at Our option by reinstatement, repair or replacement.

We do not have to repair the property insured to such extent as they exactly were before the damage but will ensure that they are reasonably comparable with their original condition as long as it is practicable to do so.

New for Old - We will at Our option (a) replace an insured item with a new item of equivalent value and quality, (b) repair the item to a condition equal to but not better than its condition when new, or (c) pay the cost of such replacement or repair, whichever is lower. No deduction will be made for wear and tear or depreciation.

In case the You and/or Your Household fail to furnish Us with documentary proof or choose not to replace the insured item after any loss or damage, depreciation will be applied and the rate of depreciation shall be determined at Our discretion.

3. **Green Living Benefit**

If You or Your Household replace any Domestic Electrical Appliances or other household appliances insured under this Policy with a new item which qualifies as Grade 1 Energy Efficient Product, subject to the damaged Domestic Electrical Appliances or other damaged household appliances being beyond repair in accordance with the Basis of Settlement of Claims applicable to Section 1 - Household Contents, We will pay for an additional ten percent (10%) of the original claim amount payable in any Period of Insurance for any one item of Domestic Electrical Appliances or other household appliances in Section 1 - Household Contents under this benefit. Green Living Benefit is subject to the sub-limit and the sum insured of Section 1 - Household Contents as stated in the Table of Benefits or such other amount(s) as specified in the Policy Schedule.

SECTION 2 - PUBLIC LIABILITY

A. Basic Benefits

1. **Property Owner's Liability**

We will pay for the amount that You and/or Your Household become(s) legally liable to pay to a third party during the Period of Insurance as the owner of the Home, for:

- a) Accidental death or bodily injury to a third party; or
- b) Accidental loss of or damage to third party's property.

2. **Occupier's Liability** (Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the amount that You, Your Household and/or the Domestic Helper (while performing the duties under the relevant employment contract with You or Your Household) become(s) legally liable to pay to a third party during the Period of Insurance as a lawful occupier of the Home, for:

- a) Accidental death or bodily injury to a third party; or
- b) Accidental loss of or damage to third party's property.

3. **Personal Liability** (Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the amount that You and/or Your Household become(s) legally liable to pay to a third party during the Period of Insurance solely in personal capacity i) anywhere in Hong Kong, or ii) anywhere outside Hong Kong not exceeding sixty (60) consecutive days, for:

- a) Accidental death or bodily injury to a third party; or
- b) Accidental loss of or damage to third party's property.

4. **Pets Owner's Legal Liability** (Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the amount that You and/or Your Household become(s) legally liable to pay to a third party anywhere in Hong Kong during the Period of Insurance as the owner of the Pet, for:

- a) Accidental death or bodily injury to a third party; or
- b) Accidental loss of or damage to third party's property,

in relation to an Accident occurring anywhere in Hong Kong during the Period of Insurance.

5. **Owner's Liability in Common Area**

If You and/or Your Household are the owner of the Home, We will also pay for the amount that You and/or Your Household become(s) legally liable to pay during the Period of Insurance as the part Owner of the Common Parts of the Building, for:

- a) Accidental death or bodily injury to a third party; or
- b) Accidental loss of or damage to third party's property,

provided that:

- i) no other third-party insurance policy has been taken out by or on behalf of the Owners or Corporation of the Building (referred to hereinafter as the "Principal Policy") in relation to such Common Parts of the Building to pay such liability; or

- ii) where the Principal Policy has been taken out, there is any excess liability beyond and above the amount paid or payable under the Principal Policy.

For the purpose of this benefit (Owner's Liability in Common Area), the expressions "Common Parts", "Building", "Corporation" and "Owner(s)" have the meanings as assigned to them in the Building Management Ordinance (Cap. 344 of the Laws of Hong Kong).

Our payment under "Owner's Liability in Common Area" is limited to Your and/or Your Household's proportional share of liability (but not joint liability) as a part Owner in the undivided parts of the Building as determined in accordance with Section 39 of the Building Management Ordinance (Cap. 344 of the Laws of Hong Kong).

6. Employer of Domestic Helper Liability
(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the amount that You and/or Your Household become(s) legally liable to pay to a third party as a result of any act or omission of a Domestic Helper being on duty in respect of Accident arising out of and in the course of the employment with You and/or Your Household in relation to an Accident during the Period of Insurance occurring i) anywhere in Hong Kong, or ii) anywhere outside Hong Kong not exceeding sixty (60) consecutive days, for:

- a) Accidental death or bodily injury to a third party; or
- b) Accidental loss of or damage to third party's property.

7. Tenant's Liability
(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4)

We will pay for the amount You and/or Your Household become(s) legally liable to pay as a Tenant renting and occupying the Home under the Tenancy Agreement to a third party during the Period of Insurance for the Accidental physical damage to the Building rented.

We will not pay for any liability assumed by You and/or Your Household under a Tenancy Agreement, if such liability would not have existed in the absence of such agreement.

8. Expenses and Legal Costs

We will also pay for the legal costs and expenses under Section 2 - Public Liability that are:

- a) recoverable by any claimant from You and/or Your Household in respect of such claims or compensation; and
- b) incurred by You or Your Household with Our prior written consent in the settlement or defence of any claim for compensation.

Legal Personal Representatives

We will also pay for the legal personal representatives of You and/or Your Household in respect of liability incurred by You and/or Your Household if they observe the terms and conditions of this Policy in so far as is possible in the event of probate and letter of administration.

B. Extended Benefits

1. Interior Alterations or Repairs Liability

We will pay for the amount that You and/or Your Household become(s) legally liable to pay to a third party during the Period of Insurance directly arising out of interior alterations or repairs for the Home under benefit item B.2 (Interior Alterations or Repairs) of Section 1 - Household Contents, for:

- a) Accidental death or bodily injury to a third party; or
 - b) Accidental loss of or damage to third party's property,
- if the contract value and contract period do not exceed the maximum contract value and contract period as stated in the Table of Benefits.

2. Solar Energy Generation System Liability

We will pay for the amount that You and/or Your Household become(s) legally liable to pay to a third party during the Period of Insurance directly arising out of the use of the Solar PV System, for:

- a) Accidental death or bodily injury to a third party; or
- b) Accidental loss of or damage to third party's property;

if:

- i) the design, installation, operation and maintenance of the Solar PV System complies with all applicable laws, regulations, guidelines, safety and technical requirements as specified by Hong Kong Government, including the statutory requirements and best practice on safety, reliability and power quality of electrical installations issued by the Electrical and Mechanical Services Department; and
- ii) the Solar PV System is within the maintenance period as agreed with the contractor, and the maintenance of the Solar PV System is provided by the registered electrical contractor who undertook the original installation work.

C. Limitations of Cover applicable to Section 2 - Public Liability

1. Excess

We will not pay for the first amount as stated as Excess for this Section in the Table of Benefits or such other amount(s) as specified in the Policy Schedule in respect of each and every claim under this Section.

2. Maximum Liability

Our liability under Section 2 shall not exceed the amount specified in the Table of Benefits or such other amount(s) as specified in the Policy Schedule per Accident and per Period of Insurance.

3. We may in connection with any one claim or claims arising out of one occurrence pay to You the Limit of Indemnity after deduction of any sum or sums already paid as compensation, or any lesser amount for which such claim or claims can be settled. Afterwards, We will be under no further liability under this Section in connection with such claim except for costs and expenses of litigation recoverable or incurred in respect of the conduct of such claim or claims prior to the date of such payment.

SECTION 3 - OPTIONAL BENEFITS (applicable only if specified in the Policy Schedule)

3.1 All-Risks Coverage for Building

A. Basic Benefit

1. Repairs, Replacement or Reinstatement

We will pay for the costs and expenses which You and/or Your Household may incur in the repair or replacement or reinstatement of Building arising out of any Accidental loss, destruction or damage during the Period of Insurance, provided that You and Your Household warrant during any Period of Insurance:

- a) You and Your Household shall maintain the Home and Building in sound repair and take all responsible steps to prevent damage;
- b) You and Your Household shall maintain any man-made slope and retaining wall for which You and Your Household are responsible in accordance with laws, regulations, codes and guides issued by the Hong Kong Government including the guideline stipulated in the Geoguide 5 – Guide To Slope Maintenance published by the Geotechnical Engineering Office Civil Engineering and Development Department of Hong Kong (as amended from time to time); and
- c) You and Your Household shall notify Us immediately:
 - i) any excavations commenced beneath around or in the vicinity of the Building; or
 - ii) the operation of any peril that may affect any part of the Building or its nearby surroundings;

in such events, We shall have the right to vary or cancel the coverage provided under this Policy.

2. Mortgagee Clause (A13)

We will pay for the loss, if any, under this Policy to the mortgagees or assignees named in the Policy Schedule to the extent of their interest.

In the event of loss or damage, We will pay to the mortgagees or assignees named in the Policy Schedule of the Policy to the extent of their interest, that this Policy in so far as concerns the interest therein of the mortgagees or said assignees only shall not be invalidated by any act or neglect of the mortgagor or owner of the property insured, nor by anything whereby the risk is increased being done to, upon or in any building hereby insured, without the knowledge of the mortgagees or said assignees. And it is further agreed that whenever We shall pay the mortgagees or said assignees

any sum for loss or damage under this Policy, and shall claim that as to the mortgagor or owner no liability therefore existed We shall at once be legally subrogated to all rights of the mortgagees or said assignees to the extent of such payment and the mortgagees or said assignees shall do and execute all such further or other acts, deeds, transfers, assignments, instruments and things as may be necessary or be reasonably required by Us for the purpose of better effecting such subrogation, but such subrogation shall not impair the right of the mortgagees or said assignees to recover the full amount of their claim. Provided that as between Us and the mortgagor or owner of the property insured nothing contained in this clause shall in any way constitute or be deemed to constitute any waiver of or prejudice or affect any rights which We may have against the mortgagor or owner of the property insured, or lessen any obligations which may be imposed on the mortgagor or owner of the property insured either by or under this Policy or by law, and such rights and obligations shall as between Us and the mortgagor or owner of the property insured remain in full force and effect.

We reserve the right to cancel this Policy at any time as provided by the terms thereof, but in such case this Policy shall continue in force for the benefit only of the mortgagees or said assignees for 10 days after notice to the mortgagees or said assignees of such cancellation, and shall then cease, and We shall have the right on like notice to cancel this agreement.

3. Reinstatement Value Insurance Clause (A19)

If the property insured under this Policy is being destroyed or damaged the basis upon which the amount payable under this Policy is to be calculated shall be the reinstatement of the property destroyed or damaged subject to the following special provisions and subject also 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:

- a) Where the property is destroyed, the re-building 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 or more extensive than its condition when new.
- b) Where the property is damaged, the repair of the damage and the restoration of the damaged portion of the property to a condition substantially the same as but not better or 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 Your requirements subject to Our liability 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 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) Each item insured under this clause is declared to be separately subject to the following Condition of Average, namely:

If at the time of reinstatement the sum representing the cost which would have been incurred in reinstatement if the whole of the property covered by such item had been destroyed exceeds the sum insured thereon at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other perils hereby insured against then You shall be considered as being his own insurer for the excess and shall bear a ratable proportion of the loss accordingly.

- e) 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.
- f) 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 destruction of damage shall be subject to the terms and conditions of the Policy, including any Condition of Average therein, as if this clause has not been incorporated therein.

4. Automatic Reinstatement of Sum Insured Clause

In case of loss, We shall automatically reinstate the sum insured as from the date of Accident and You shall undertake to pay the pro-rata premium for such reinstatement.

B. Extended Benefits

1. Removal of Debris

We will pay for the costs and expenses necessarily incurred by You and/or Your Household during the Period of Insurance with Our prior written consent in:

- a) removing the debris of;
 - b) dismantling and/or demolishing; or
 - c) shoring up or propping;
- any portion(s) of the Building covered under Section 3.1 (All-Risks Coverage for Building), subject to the maximum amount of 5% of the total actual rebuilding costs.

We will not pay for any costs or expenses:

- (i) incurred in removing debris which is not from the Home or not from the area immediately adjacent to the Home;
- (ii) arising in any way directly or indirectly from pollution or contamination of any property or debris whether from the Home; or
- (iii) arising from enforcement of any law, ordinance, regulation or rule regulating or restricting the construction, installation, repair, replacement, demolition, occupancy, operation or other use of such property.

2. Architect's and Surveyor's Fee

We will pay for any fees charged by the architect, surveyor, engineer, legal or other professional body necessarily incurred by You and/or Your Household during the Period of Insurance with Our prior written consent, to reinstate any Hidden Fixtures and/or Building which is covered under Section 3.1 (All-Risks Coverage for Building), subject to the maximum amount of 5% of the total actual rebuilding costs.

We will not pay for any costs or expenses:

- a) which exceeds the fees authorised under any scale of charges of a respective professional body; or
- b) incurred to prepare for any claim by You or Your Household against Us.

C. Limitations of Cover applicable to Section 3.1 - All-Risks Coverage for Building

1. Excess

We will not pay for the first amount as stated as Excess for Section 3.1 in the Table of Benefits or such other amount(s) as specified in the Policy Schedule in respect of each and every claim under Section 3.1, except the loss is directly caused by fire or explosion (to which Excess is not applicable), unless as otherwise specifically accepted by Us.

2. Maximum Liability

Our maximum liability under Section 3.1 (All-Risks Coverage for Building) will not exceed the costs actually incurred to repair or replace or reinstate the Building as covered under Section 3.1 (All-Risks Coverage for Building) to the same condition and extent as when new.

D. Basis of Settlement of Claims applicable to Section 3.1 - All-Risks Coverage for Building

- 1. We will pay the costs actually incurred to repair or replace or reinstate the Building to the same condition and extent it was when new.
- 2. If the Building is not rebuilt or repaired, We will only pay You the reasonable costs of rebuilding or repairing the Building to the same condition and extent it was when new (as assessed as at the time of loss or damage), less depreciation and/or wear and tear, plus the reasonable

costs of demolition and removal of debris. The assessed costs of rebuilding or repairing the Building, and the extent of depreciation and/or wear and tear, will be determined by Us at our absolute discretion.

3.2 Car Parking Space and Electric Vehicle Charger Protection

A. Basic Benefit

If You and/or Your Household are:

- (i) the owner of the car parking space situated in the same building or same estate of the Home; and
- (ii) the owner of an Electric Vehicle Charger installed and situated in the car parking space as stated in point (i) above,

1. Electric Vehicle Charger

We will pay for Accidental physical damage of such Electric Vehicle Charger occurs during the Period of Insurance.

2. Car Parking Space Owner's Liability

We will extend the cover of Sub-Section A (Basic Benefits) of Section 2 - Public Liability to pay for the amount that You and/or Your Household become(s) legally liable to pay to a third party during the Period of Insurance as the owner of such car parking space, for:

- a) Accidental death or bodily injury to a third party;
or
- b) Accidental loss of or damage to third party's property.

3. Electric Vehicle Charger Owner's Liability

We will extend the cover of Sub-Section A (Basic Benefits) of Section 2 - Public Liability to pay for the amount that You and/or Your Household become(s) legally liable to pay to a third party during the Period of Insurance as the owner of such Electric Vehicle Charger, for:

- a) Accidental death or bodily injury to a third party;
or
- b) Accidental loss of or damage to third party's property.

B. Limitations of Cover applicable to Section 3.2 - Car Parking Space and Electric Vehicle Charger Protection

1. Excess

We will not pay for the first amount as stated as Excess for Section 3.2 in the Table of Benefits or such other amount(s) as specified in the Policy Schedule in respect of each and every claim under Section 3.2, unless as otherwise specifically accepted by Us.

2. Maximum Liability

Our maximum liability under Section 3.2 - Car Parking Space and Electric Vehicle Charger Protection will not exceed the amount stated in the Policy Schedule in total per Accident and in aggregate during the Period of Insurance. The maximum amount payable under Sub-Section A (Basic Benefits) of Section 2 - Public Liability, "Car Parking Space Owner's Liability" and "Electric

Vehicle Charger Owner's Liability" under this Section 3.2 in aggregate shall not exceed the maximum benefit limit of Sub-Section A (Basic Benefits) of Section 2 - Public Liability specified in the Table of Benefits or such other amount(s) as specified in the Policy Schedule per Accident and per Period of Insurance.

3.3 Top-up Cover for the Basic Benefits of Public Liability (Only applicable to Plan 1, Plan 2, Plan 3 and Plan 5)

If the total amount payable by Us under Sub-Section A (Basic Benefits) of Section 2 - Public Liability in an Accident or a Period of Insurance exceeds the maximum benefit limit stated in the Table of Benefits, this benefit will be payable to cover the excess of such amount which cannot be covered under Sub-Section A (Basic Benefits) of Section 2 - Public Liability.

3.4 Personal Effects and Valuables (Worldwide Cover)

A. Unspecified Items

(Only applicable to Plan 1, Plan 2, Plan 3 and Plan 4):

We will pay for the Accidental loss of or damage to Personal Effects and/or Valuables belonging to You and/or Your Household occurring during the Period of Insurance anywhere in the world.

B. Specified Items

(Only applicable to Plan 1, Plan 2 and Plan 3):

We will pay for the Accidental loss of or damage to Personal Effects and/or Valuables belonging to You and/or Your Household which the sum insured and the details of such Personal Effects or Valuables specified in the Policy Schedule occurring during the Period of Insurance anywhere in the world.

If the Accidental loss or damage arises from theft, robbery, burglary, accidental loss or disappearance, and such must be reported to the local police within twenty-four (24) hours of discovery.

We will not pay for any loss or damage directly or indirectly caused by:

- i) vermin, insects, mildew, wear or other deterioration or any process of repairing, restoring or renovating;
- ii) confiscation, nationalization, requisition or wilful destruction by any government, public, municipal, local or customs authority; or
- iii) mechanical or electrical derangement or scratching or breakage of lenses or glass unless accompanied by other damage for which You and/or Your Household are entitled to cover under Section 3.4 - Personal Effects and Valuables (Worldwide Cover).

C. Limitations of Cover applicable to Section 3.4 - Personal Effects and Valuables (Worldwide Cover)

1. Excess

We will not pay for the first amount as stated as Excess for this Section in the Table of Benefits or such other amount(s) as specified in the Policy Schedule in respect of each and every claim under Section 3.4 - Additional

Worldwide Cover for Personal Effects or Valuables, unless as otherwise specifically accepted by Us.

2. **Maximum Liability**

Our maximum liability under this Section will not exceed the sum insured for Section 3.4 - Personal Effects and Valuables (Worldwide Cover) as stated in the Table of Benefits or such other amount(s) as specified in the Policy Schedule in respect of each Accident, and in respect of any single item in any Period of Insurance, unless as otherwise specifically accepted by Us.

3. Section 3.4 - Personal Effects and Valuables (Worldwide Cover) does not apply to any claims that fall within the coverage of any effective Extended Benefit(s) under Section 1 - Household Contents.

D. **Basis of Settlement of Claims applicable to Section 3.4 - Personal Effects and Valuables (Worldwide Cover)**

1. **Sets, Pairs and Collections**

If an insured item forms part of a pair, set or collection, We will not pay for the value more than the part lost or damaged, regardless of any special value which the parts together may have as a pair, set, collection and in any event not more than a proportionate part of the sum on the pair, set or collection.

2. **Basis of Settlement**

We may at Our sole discretion, arrange for repair or pay the cost of replacement or repair in respect of the item insured that is lost or damaged, less an amount for wear and tear. If the item is lost or damaged beyond economical repair, We will only pay the resale market value as at the time of damage or loss.

3. **Average Clause**

If at the time of loss or damage, the Personal Effects and/or Valuables insured under Section 3.4 (B) – Specified Items shall be collectively of greater value than the sum insured as specified in the Policy Schedule, You and/or Your Household shall bear a share of the loss or damage corresponding directly to the proportion of under-insurance. Every item, if more than one of Personal Effects and/or Valuables insured shall be separately subject to this clause.

3.5 **Top-up Cover for Loss of Rent**

(Only applicable to Plan 5)

If the total amount payable by Us under benefit item C.6 (Loss of Rent) of Section 1 - Household Contents in an Accident or a Period of Insurance exceeds the maximum benefit limit stated in the Table of Benefits, this benefit will be payable to cover the excess of such amount which cannot be covered under benefit item C.6 (Loss of Rent) of Section 1 - Household Contents.

SECTION 4 – ADDITIONAL CLAUSE

Landslip and Subsidence Extension

(Only applicable to Section 1 - Household Contents and Section 3.1 - All-Risks Coverage for Building)

We will pay for the cost of repairing or replacing any Accidental loss or damage to the Household Contents and/or the Building caused by subsidence of the site or landslip occurring within the Period of Insurance, but excluding:

1. loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences:
 - a) coastal erosion;
 - b) heave; and
 - c) bedding down of structures or the settlement of made up ground within five (5) years of the completion of such works;
2. loss of or damage to paths, drives, fences, gates, boundary, and retaining walls caused by subsidence and/or landslip;
3. the cost of removal of subsidence and/or landslip debris or the making good of the site following subsidence and/or landslip except in so far as necessary to repair the Household Contents and/or the Building;
4. loss or damage directly occasioned by or through defective design or workmanship or the use of defective materials;
5. consequential loss or damage of any kind or description; and
6. the applicable Excess as specified in the Table of Benefits unless otherwise stated in the Policy Schedule for each and every claim occurring within each and every separate period of seventy-two (72) consecutive hours during the Period of Insurance;

provided You warrant that:

1. You shall maintain the Household Contents and/or the Building in sound repair and take all responsible steps to prevent damage occasioned by perils covered hereby; and
2. You shall notify Us immediately of:
 - a) any excavations commenced beneath, around or in the vicinity of the Household Contents and/or the Building; or
 - b) the operation of an insured peril affecting any part of the site where the site is situated or its nearby surroundings.

In such event, We shall have the right to vary or cancel the cover provided under this Policy.

SECTION 5 - EXCLUSIONS

A. **Exclusions applicable to Section 1 - Household Contents and Section 3.2 - Car Parking Space and Electric Vehicle Charger Protection: benefit item A.1 (Electric Vehicle Charger)**

We will not pay for:

1. any loss or damage arising from the following:
 - (a) robbery, burglary, theft or attempted theft not evidenced by visible marks of force or violence entry to or exit from the Home;

- (b) robbery, burglary, theft or attempted theft by You or Your Household or Domestic Helper or any person entered to the Home with the consent of You or Your Household;
- (c) market depreciation, the action of light or atmosphere and gradually operating causes, or deformation;
- (d) insects, vermin, animals;
- (e) dyeing, cleaning, repairing, restoring, renovation except as otherwise stated under benefit item B.2 (Interior Alterations or Repairs) of Section 1 - Household Contents;
- (f) scratching, marring or denting;
- (g) misuse or use contrary to manufacturer's instruction or specification;
- (h) food and drinks (other than as stated in benefit item B.9 (Frozen Food) and benefit item B.12 (Wine) of Section 1 - Household Contents);
- (i) change in temperature (other than as stated in benefit item B.9 (Frozen Food) of Section 1 - Household Contents), colour, flavour, texture, finish or appearance;
- (j) landslip and subsidence (other than as stated in the "Landslip and Subsidence Extension" of Section 4 – Additional Clause);
- (k) wear and tear, rust, corrosion, erosion, mildew or mold, change in temperature or humidity, wet or dry rot, deterioration, changes in appearance;
- (l) mechanical or electrical derangement, malfunction, breakdown, failure or overheating other than any loss or damage caused directly by strike of lightning;
- (m) electric current (other than lightning) to electrical equipment or applicable or cables; or
- (n) inadequate maintenance, inherent fault or latent defect, defective workmanship, materials or design;

however, We will pay for the loss, destruction or damage to other Household Contents that are caused by the Household Contents damaged as a result of paragraphs (l), (m) and (n);

- 2. any loss or damage arising from theft, attempted theft, burglary, robbery or water damage to the Home after it has been unoccupied for more than sixty (60) consecutive days;
- 3. any damage which is covered under suppliers' and/or retailers' warranties;
- 4. any costs of cleaning up or decontamination of the environment (land, air or water) is excluded under this Policy; or
- 5. any loss or damage caused by mold, moss, mildew, fungi, spores, bacterial infestation or any similar organism and wet or dry rot, whether directly or indirectly resulted from a covered peril, including the cost for investigation, testing, remediation services, extra expense or business interruption. Such loss is excluded regardless of any other cause or event that continues concurrently or in any sequence to the loss. If loss otherwise covered by this Policy occurs and the cost of removal of debris is increased due to the presence of mold, moss,

fungi, bacterial infestation, wet or dry rot and extremes of humidity, We will only pay for the costs of debris removal which would have been incurred had no such factors been present in, on or about the Household Contents to be removed.

B. Exclusions applicable to Section 2 - Public Liability, Section 3.2 - Car Parking Space and Electric Vehicle Charger Protection: benefit item A.2 (Car Parking Space Owner's Liability) and A.3 (Electric Vehicle Charger Owner's Liability), and Section 3.3 - Top-up Cover for the Basic Benefits of Public Liability

We will not pay for any liability arising out of or in connection with:

- 1. bodily injury to You or Your Household or any Employee or Domestic Helper of You or Your Household;
- 2. loss of or damage to property belonging to or in the care, custody or control of You or Your Household or any Employee or Domestic Helper of You or Your Household, except as stated under benefit item A.7 (Tenant's Liability) of Section 2 - Public Liability;
- 3. the ownership, occupation or use of any land or building other than the Home or the Building;
- 4. any agreement to make payment by way of indemnity or otherwise unless such liability would be attached in the absence of such agreement;
- 5. the exercise of any business, trade, profession or employment other than the employment of Domestic Helper in Your or Your Household's service;
- 6. the ownership, possession or use of electrically or mechanically propelled vehicles, pedal cycles being used for racing, watercraft, aircraft, model aircraft (except electrically propelled unmanned aircraft systems not exceeding 250g in total weight which are used solely for recreational purpose within Hong Kong and operated in full compliance with any local regulatory requirements or any guidelines as required by Civil Aviation Department for operating such systems) owned by or in the custody or control of or on behalf of You or Your Household;
- 7. bodily injury or damage to property arising out of or incidental to the use of lifts or elevators; or
- 8. the ownership, use or possession of any animals other than domestic dogs or cats allowed to be kept at the Home under the Deeds of Mutual Covenants and the rules and regulations imposed by the management office of the Building.

C. Exclusions applicable to Section 3.1 - All-Risks Coverage for Building

We will not pay for any loss or damage directly or indirectly arising from or caused by:

- 1. wear and tear, rust, corrosion, mildew, erosion, change in temperature or humidity, mold, wet or dry rot, deterioration, changes in appearance, animals, birds, insects, larvae or vermin of any kind;

2. the enforcement by the Government of any ordinance or law regulating the construction repair or demolition of the Building;
3. renovation, alteration, repair and installation that is not necessitated by the event covered by Section 3.1 - All-Risks Coverage for Building;
4. theft, attempted theft, burglary, robbery or water damage to the Building after it has been unoccupied for more than sixty (60) consecutive days;
5. inadequate maintenance, defective design or workmanship or the use of defective material, except We will pay for the loss, destruction or damage to other property insured by this Policy which is directly occasioned by or through inadequate maintenance, defective design or workmanship or the use of defective material; or
6. mold, moss, mildew, fungi, spores, bacterial infestation or any similar organism and wet or dry rot, whether directly or indirectly resulted from a covered peril, including the cost for investigation, testing, remediation services, extra expense or business interruption. Such loss is excluded regardless of any other cause or event that continues concurrently or in any sequence to the loss. If loss otherwise covered by this Policy occurs and the cost of removal of debris is increased due to the presence of mold, moss, fungi, bacterial infestation, wet or dry rot and extremes of humidity, We will only pay for the costs of debris removal which would have been incurred had no such factors been present in, on or around the Building to be removed.

D. Exclusions applicable to Section 3.4 - Personal Effects and Valuables (Worldwide Cover)

We will not pay for:

1. any loss or damage arising from the following:
 - (a) robbery, burglary, theft or attempted theft which has not been reported to the police within twenty-four (24) hours of discovery;
 - (b) market depreciation, the action of light or atmosphere and gradually operating causes, or deformation;
 - (c) insects, vermin, animals;
 - (d) scratching, marring or denting;
 - (e) misuse or use contrary to manufacturer's instruction or specification;
 - (f) landslip and subsidence;
 - (g) leaving properties behind and unattended in public area;
 - (h) wear and tear, rust, corrosion, erosion, mildew or mold, change in temperature or humidity, wet or dry rot, deterioration, changes in appearance;
 - (i) mechanical or electrical derangement, malfunction, breakdown, failure or overheating other than any loss or damage caused directly by strike of lightning;
 - (j) electric current (other than lightning) to electrical equipment or applicable or cables; or

- (k) inadequate maintenance, inherent fault or latent defect, defective workmanship, materials or design;

however, We will pay for the loss, destruction or damage to other property insured by this Policy which is resulting from the causes specified in point (i), (j) and (k) as mentioned above;

2. any damage which is covered under suppliers' and/or retailers' warranties; or
3. any costs of cleaning up or decontamination of the environment (land, air or water).

E. General Exclusions

The following exclusions are applicable to all Sections under this Policy unless otherwise specified. We will not pay for any loss, destruction, injury, disease or damage to any person or property, or any liability for loss, destruction, injury, or damage to any person or property, caused directly or indirectly by or contributed to, by or arising from:

1. **Unexplained Loss**
Loss or disappearance of any property where the cause cannot be identified or explained.
2. **Criminal Activities**
Any fraudulent action, trick device, false pretence, deception, conspiracy, wilful malicious or unlawful act committed by You, Your Household or Domestic Helper.
3. **Latent Defects**
Any event or damage that occurred or existed prior to the commencement of the Period of Insurance.
4. **Consequential Loss**
Any consequential or indirect loss of any kind unless otherwise stated under the benefit provisions.
5. **Loss of Value**
Depreciation or loss in value of any property.
6. **Deliberate Damage**
Any deliberate act of You or Your Household or Employee or Domestic Helper of You or Your Household.
7. **Dispossession**
Permanent or temporary dispossession resulting from:
 - a) detention, seizure, confiscation, nationalisation, commandeering or requisition by any lawfully constituted authority; or
 - b) unlawfully occupation by any person.
8. **Let or Sub-let**
The Home is partially let or sub-let.
9. **Unauthorised Building Works**
Any unauthorised structures and/or unauthorised building erection demolition repair installation and renovation works on or within the Building. For the purpose of this exclusion, the meaning of

unauthorised structures and/or unauthorised building works will be construed in accordance with the Building Ordinance (Cap. 123 of the Laws of Hong Kong).

10. War and Civil War Exclusion

Any liability assumed by You and/or Your Household for loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

11. Terrorism Exclusion

Any 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 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 organization(s) or government(s), committed for 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 exclusion 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.

If We allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon You and/or Your Household.

12. Radioactive Contamination

Any loss or damage to any property, or any loss or expense, or any consequential loss, or any legal liability, directly or indirectly caused by, or contributed to, or arising from:

- a) nuclear weapons material;
- b) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission; or
- c) nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss.

13. Electronic Data

a) Electronic Data Exclusion

- i. This Policy does not insure loss, damage, destruction, distortion, erasure,

corruption or alteration of Electronic Data from any cause whatsoever (including Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

“Electronic Data” means facts, concept and information converted to a form useable for communication, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

“Computer Virus” means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature, including “Trojan Horses”, “worms” and “time or logic bombs”.

- ii. However, in the event that a fire or explosion results from any of the matters described in paragraph i) above, this Policy, subject to all its terms, condition and exclusions, will cover physical damage occurring during the Period of Insurance to insured by this Policy directly caused by such.

b) Electronic Data Processing Media Valuation

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media.

However, this Policy does not insure any amount pertaining to the value of such Electronic Data to the Insured or any other party, even if such Electronic Data cannot be recreated, gathered or assembled.

In any claim suit or other proceedings where We allege that by reason of this exclusion any loss or damage or liability is not covered by this Policy, the burden of proving that such loss or damage or liability is covered shall be upon You.

14. **Total Asbestos Exclusion**
Any liability whatsoever in respect of loss or losses directly or indirectly arising out of, resulting in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.
15. **Seepage, Pollution and Contamination**
- Any bodily injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination except where the seepage, pollution or contamination is caused by a sudden, identifiable, unintended and unexpected happening during the Period of Insurance;
 - any cost of removing, nullifying or cleaning-up seeping, polluting or contamination substances except where the seepage, pollution or contamination is caused by a sudden, identifiable, unintended and unexpected happening during the Period of Insurance; or
 - any fines, penalties punitive or exemplary damages.
16. **Communicable Disease**
Any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease, including any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease, or any property insured hereunder that is affected by such Communicable Disease.

“Communicable Disease” means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- the method of transmission, whether direct or indirect, includes airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

SECTION 6 - GENERAL CONDITIONS

1. Interpretation

- Throughout this Policy, where the context so admits, words embodying the masculine gender shall include the feminine gender, and words indicating the singular case shall include the plural and vice-versa.
- Headings are for convenience only and shall not affect the interpretation of this Policy.
- A time of day is a reference to the time in Hong

Kong.

- Unless otherwise provided in any endorsement attached to this Policy, should there be any conflict between the terms and conditions in this Policy and those contained in any other material produced by Us, these terms and conditions shall prevail.
- Unless otherwise defined, capitalised terms used in this Policy have the meanings ascribed to them under the definitions section of these terms and conditions.

2. Compliance with Conditions

The due observance and fulfilment of all the terms and conditions of this Policy by You and Your Household shall be a condition precedent to any liability of Us to make any payment under this Policy. This Policy is issued based on information, declarations and statements that You provided to Us during application for the Policy.

3. Cancellation of Policy

- We may cancel this Policy by giving no less than 7 days’ prior written notice to You at Your last known address or email address and We shall return to You a proportionate part of the premium corresponding to the unexpired Period of Insurance.
- You may cancel this Policy by giving no less than 7 days’ prior written notice to Us in the Period of Insurance, provided that no claim has been made. You shall be entitled to a partial refund of premium equivalent to the actual premium paid for the Period of Insurance less the premium to be charged as calculated at Our short period rates (as shown in the Short Period Rate Table below) for the Period of Insurance already in force, subject to the minimum premium per policy as stipulated in the Policy Schedule.

Short Period Rate Table

Period of Insurance In force		Premium to be charged	
Not exceeding	1 month	10%	of annual premium
	2 months	20%	
	3 months	30%	
	4 months	40%	
	5 months	50%	
	6 months	60%	
	7 months	70%	
	8 months	80%	
	9 months	90%	
over 9 months		Full annual premium	

4. Misrepresentation/Fraud

If (a) the application, proposal and/or declaration of You is untrue in any respect; (b) any material fact affecting the risk is incorrectly stated therein or omitted therefrom; (c) this insurance (including any renewal thereof) is obtained through any misstatement, misrepresentation or suppression; (d) any claim made is fraudulent or exaggerated; or (e) any false declaration or statement is made in support thereof, then the coverage of this Policy will become null and void with effect from the issue date of the Policy. If any benefit has been paid by Us, You should refund such benefit to Us upon Our notice of demand.

5. **Prevention of Loss and Timely Reporting**

You and Your Household must comply with all statutory obligations and take all reasonable steps to:

- a) prevent loss, damage or injury; and
- b) maintain in good condition and good repair any property insured.

In case of any robbery, attempted burglary, burglary, attempted theft or theft of the Home during the Period of Insurance, such loss shall be reported to the police within twenty-four (24) hours of discovery.

6. **Change in Risk**

During the Period of Insurance, You must advise Us of any circumstances which would increase the possibility of loss including permanent move of the Home or any change in the nature of occupancy of the Home; and shall pay any necessary additional premium if required. The final acceptance of any risk is subject to Our discretion and approval.

For the Policy of Plan 1, 2, 3 and 4:

If the Home is rented out under a Tenancy Agreement at the time of loss, the insured Plan specified in the Policy Schedule will be changed to Plan 5. Under this circumstance, no refund of premium will be made.

7. **Change in Benefits**

Subject to Our approval, You may request to switch to another plan offered by Us at the time of the renewal of this Policy, subject to the availability of the plans at the time of renewal of the Policy.

8. **Non-contribution**

This Policy is not to be called upon in contribution and is only to pay any loss thereon if and so far as not recoverable under any other insurance.

9. **Notice**

All notices required to be given to Us must be in writing and addressed to Us and no alteration to this Policy including any endorsement thereto will be valid unless the same is duly signed by Our authorised representative.

10. **Renewal**

At the expiry of this Policy and subject to Our right to terminate this Policy as provided herein, this Policy shall be automatically renewed for another Period of Insurance subject to Our successful collection of premium at such rate and on such terms as We may determine at the time of each renewal.

If You disagree with the renewal, You may give Us a written notice within 30 days from the renewal date of this Policy ("Cooling-off Period") to cancel such renewal. This Policy shall then be terminated at the expiry of the Period of Insurance immediately before such renewal. You will be entitled to a full refund of the premium paid for such renewal, provided that no claim* has been made within such Cooling-off Period.

*except claims made within the Cooling-off Period seeking reimbursement of eligible expenses incurred before the termination of the Policy.

11. **Compliance with Legal Requirements**

You, Your Household and the Domestic Helper should duly comply with and observe all provisions,

requirements and regulations of all government authorities and any other statutory obligations.

12. **Salvage and Recoveries**

You should retain full rights and control of the damaged property and maximize the salvage value by mutual agreement with appointed adjusters (if applicable) and/or Us, which amounts should be applied against the amount of the total loss before application of Excess.

13. **Payment of Benefits**

In the event of the death of You and/or Your Household, We will pay the legal representative(s) of You and/or Your Household for any amount covered under this Policy.

14. **Forfeiture of Benefits**

All benefits under this Policy will be forfeited:

- a) if You, Your Household, the Domestic Helper or any person acting on Your, Your Household or the Domestic Helper (as the case may be)'s behalf obstruct Us in Our exercise of rights;
- b) in respect of any claim made and rejected if arbitration is not commenced within 12 months after such rejection;
- c) in respect of any claim after the expiration of 12 months from the happening of the loss or damage, unless such claim is the subject of pending legal action or arbitration;
- d) if any loss or damage is caused by the wilful act, deliberate act or recklessness of You, Your Household or the Domestic Helper; or
- e) if any loss or damage is caused by malicious acts or vandalism committed by You, Your Household or the Domestic Helper.

15. **Abandoned Claims**

If We disclaim liability for any claim under this Policy; and such claim has not been referred by You to arbitration as described below within twelve (12) calendar months from the date of such disclaimer, then the claim shall for all purposes be considered abandoned and not recoverable.

16. **Subrogation**

We have the right to proceed at Our own expense in Your name against any third party who may be responsible for any occurrence giving rise to a claim under this Policy and any amount so recovered from any third party shall belong to Us. You should fully cooperate with Us in the recovery action.

17. **Suits Against Third Parties**

Nothing in this Policy shall render Us liable to indemnify, join, respond to or defend any suit for damages for any cause or reason which may be instituted by You against any medical service provider or medical institution nominated under this Policy, including without limitation to any suit for negligence, malpractice or professional misconduct or any other causes in relation to or arising out of the treatment or examination of You under the terms of this Policy.

18. **Severability**

If any provision of this Policy or any part thereof is held to be unenforceable, invalid or void for any reason, the enforceability and validity of the remaining part of that

provision and the remaining provisions of this Policy shall, to the extent allowable, remain in full force and effect.

19. Right of Third Parties

Any person or entity who is not a party to this Policy shall have no rights under the Contract (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

20. Sanction Limitation and Exclusion Clause

It is hereby declared and agreed that notwithstanding anything to the contrary in this Policy:

- (a) We may, on such notice in writing as We may decide, terminate this Policy at any time, whether with effect from inception of this Policy or otherwise, in circumstances where You or any person or entity connected with this Policy have exposed or may, in Our opinion, expose Us to the risk of being or becoming subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Us, or any other applicable economic or trade sanction laws or regulations. We shall not thereafter be required to transact any business with the Insured and/or any person or entity connected with this Policy, including but not limited to making or receiving any payments under this Policy.
- (b) Without prejudice to paragraph (a) above, this Policy shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any, or any risk of, sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Us, or any other applicable economic or trade sanction laws or regulations.

21. Clerical Error

Any clerical error shall not invalidate insurance otherwise valid nor validate insurance otherwise not valid.

22. Language

The Chinese version of this Policy is for reference only. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

23. Arbitration

Any dispute, controversy, difference or claim arising out of or relating to this Policy, including the existence, validity, interpretation, performance, breach or termination thereof or any dispute regarding non-contractual obligations arising out of or relating to it shall be referred to and finally resolved by arbitration administered by the Hong Kong International Arbitration Centre (HKIAC) under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted.

24. Governing Law

This Policy is issued in Hong Kong and shall be governed and construed in accordance with the Laws of Hong Kong.

SECTION 7 - CLAIMS PROVISIONS

1. If any claim under this Policy is in any respect fraudulent or exaggerated or if any fraudulent means or devices is used by You or anyone acting on Your behalf to obtain benefit under this Policy, We shall be under no liability in respect of such claim.
2. Notice of any claim must be given to Us within 14 days after the occurrence of the event giving rise to a claim under this Policy.
3. You must, at Your own expenses, furnish Us with the loss circumstances in writing, all certified information and evidence as We may request. All claims shall be supported with documentary proof to the satisfaction of Us.

In case of any event pertaining to fire, theft, attempted theft, burglary, robbery, malicious damage, riot or strike, You must report the loss to the police, building management office and/or any other relevant authorities and Us immediately and in any event not later than twenty-four (24) hours after the discovery of above loss.

- a) For claims in relation to loss of or damage to property, You must:
 - i) furnish Us with a certified copy of police report, loss memo or statement when loss or damage occurred;
 - ii) provide Us with the quantified claim together with the loss details and evaluation including any purchase invoices, official receipts or any written documentation showing precisely the date of purchase, price, model and type of items lost or damaged;
 - iii) in respect of damage to the property being stored in a professional storage facility, provide the receipts issued by the storage company or the rental agreement signed with the storage company;
 - iv) not commence any repair works or dispose of any salvage of any claimed item without Our prior consent;
 - v) in respect of repair of the Specified Electronic Products, the repair must be performed by the manufacturer(s) and/or its authorized repairer(s) and/or an official authorised service support centre in Hong Kong only, and all official repair receipts/damage reports issued by the manufacturer(s) and/or its authorized repairer(s) and/or an official authorised service support centre must be provided as a proof for filing a claim. Original purchase receipt showing the serial number and model number, the date of purchase and the price paid if the damaged item was irreparable, in particular International Mobile Equipment Identity (IMEI) is required for Mobile Phone claim; and

- vi) in respect of claims for benefit item C.1 (Alternative Accommodation and Meal Allowance) of Section 1 - Household Contents, documents required including items i), ii) and repair quotation itemising the duration and repair work with alternative accommodation arrangement documents We may require after consent for repair work is granted by Us.
 - i) send the incident report from the building management or authority showing the date, circumstances of incident and the cause of loss or damage to the Building;
 - ii) submit the police reports where relevant with copy of police statement; and
 - iii) provide Us with photos showing the extent of damage, repair or rebuild quotation / invoice /receipt.
- b) For claims in relation to Section 2 - Public Liability, You must:
- i) notify Us of the possible claim in writing pertaining to the nature of loss and circumstances of the incident;
 - ii) provide local police report and/or copy of statement to the police, medical report containing particulars of the claim and/or photo(s) relevant to the claim, if applicable;
 - iii) furnish Us with any letter, claim, writ, summons, court documents, court orders or decree, correspondence exchanged between legal representatives, letters of demand;
 - iv) advise Us immediately when You have knowledge of any impending prosecution, inquest or inquiry; and
 - v) not to make any admission, offer or promise of payment or payment without Our written consent and We shall be entitled if We do so desire to take over and conduct in Your name the defence or settlement or handling of any claim and You shall give all such information and assistance as We may require.
- c) For claims in relation to Green Living Benefit under sub-section E (Basis of Settlement of Claims applicable to Section 1 - Household Contents) of Section 1 - Household Contents of the Benefit Provisions, You must send Us:
- i) supporting documents to prove the cause and damage of the Domestic Electrical Appliance; and
 - ii) the purchase receipt of the replacement "Energy Efficient Product" with model number.
- d) For claims in relation to benefit item C.3 (Accidental Death) of Section 1 - Household Contents of the Benefit Provisions, You must:
- i) send Us with examination reports issued by any registered medical practitioner giving details on the nature, extent and/or period of injury or disability;
 - ii) submit the police reports where relevant and if death shall have resulted, a copy of the death certificate and the coroner's findings of the death inquest; and
 - iii) assist Us to make a post-mortem examination of the dead body in the case of death where any reasonable doubt exists as to the cause thereof.
- e) For claims in relation to Section 3.1 - All-Risks Coverage for Building, You must:
- 4. We shall be entitled to decline to take over the conduct of defence of any third-party claim if there has been a breach of the Policy terms and conditions.
 - 5. Incomplete claim forms will be returned to the claimants and any insufficiency of supporting information or documentation will result in delays in processing the claims.
 - 6. No arbitration shall be commenced within the first 60 days from the date when all proof of claims as required by the Policy has been received by Us.
 - 7. In the event that We are entitled to repudiate or refuse indemnity under this Policy, any amounts paid pursuant to a claim under this Policy shall be fully refunded by You to Us upon its demand.
 - 8. We will not accept liability for any claim if the required information is not received within 60 days from the issue date of any written request for information from Us, and the claim will thereafter be deemed to be abandoned.
 - 9. All payments made are repayable to Us upon demand in the event that You become disqualified or is found not to be entitled to indemnity under this Policy due to any breach or violation of the terms and conditions of this Policy.

家居綜合保+ 條款及細則

保險條款

受限於您向我們全額支付保費且我們批准您的申請下，我們同意根據本保單的條款及細則及不保事項提供本保單中規定的保障。在保單資料頁內必須註明您已投保並已全額支付適用的額外保費，第三部的自選保障方始生效。

釋義

除非文意另有規定，以下之定義適用於本保單內出現的下列詞語：

1. 「意外」指突然、意料之外及不可預計的事件，並且必須是直接造成身體受傷或財物損失或損毀的唯一原因。
2. 「樓宇」指您的居所所位處的住宅建築物結構（以磚、石材、混凝土或鋼筋混凝土建造，及以混凝土或鋼筋混凝土作為屋頂），並包括以下如構成您的居所的部分，而您及/或您的住戶須為其負上法律責任：
 - a) 由專業設計、建造和安裝的太陽能發電系統；
 - b) 牆壁、閘及圍欄；
 - c) 車道、小徑、平台、露台、住宅用溫室、游泳池、天台、頂層、存儲單位、車庫及停車位；及
 - d) 隱藏固定附著物，

但不包括地基、排水渠或最低樓層底下的建築物任何部分。

3. 「位於室外的財物」指位於或擺放於居所的露台、陽台、平台、天台、前院、後院及一般露天範圍內的戶外傢俬、洗衣機、雪櫃及雕像。
4. 「家用電器」指您及/或您的住戶擁有並存放於居所的家用電器，包括電視、家庭音響及影視設備、雪櫃、洗衣機、熱水爐、供暖設備、冷氣機、廚餘機、照明、煮食爐或烤爐，不論這該等物品是否獨立式或安裝在傢俬、牆壁、天花板或地板上。

家用電器不包括以下各項：指定電子產品、桌上型電腦、手提音響/視頻播放機、手提數據設備、電子手賬或個人數據助理；其他流動或手提電訊設備及傳呼機。
5. 「家庭傭工」指任何於受保期與您及/或您的住戶存有僱員合約而合約訂明的工作性質為於居所內處理家務的全職同住僱員。
6. 「電動車充電器」指由持牌電工依照《電力條例》(香港法例第406章)及其規定安裝及為您及/或您的住戶擁有的電動車充電器。
7. 「緊急情況」指在居所內發生的突發及無法預見的事件，對您或您的住戶或第三者的生命或財產構成迫切或直接威脅，並須由持牌電工、水管工或開鎖匠進行緊急臨時維修。
8. 「緊急臨時維修」指在首次檢查期間，對受損或故障的物品進行快速維修，以恢復基本功能或防止進一步損壞。此維修服務不包括首次檢查後的任何後續跟進或維修工作。
9. 「僱員」指依照《僱員補償條例》(香港法例第282章)詮釋的「僱員」。

10. 「能源效益標籤產品」指任何訂明產品的表列型號。於本保單而言，「表列型號」及「訂明產品」將依照《能源效益(產品標籤)條例》(香港法例第598章)詮釋。
11. 「自負額」指載明於保障項目表及/或保障資料頁內，在我們須就每項索償支付本保單之保障前，您及/或您的住戶必須先自行承擔的金額。
12. 「裝置」指非永久固定於您的居所而您可隨時移除之物品。
13. 「固定附著物」指永久固定於您的居所而您不可隨時移除之物品，包括地板、窗戶、大門、牆面覆蓋物、浴室套件、廚房的固定設備、入牆衣櫃、入牆櫥櫃、入牆玻璃和定製地毯，但不包括隱藏固定附著物。
14. 「隱藏固定附著物」指永久固定於您的居所而您不可隨時移除、並為您的居所單獨使用的排水管、管道、電纜和電線。
15. 「居所」指於保單資料頁或附加於本保單的批註內列為「受保物業」，並由您持有或佔用及以只作居住之用的私人居所。
16. 「香港」指中華人民共和國香港特別行政區。
17. 「家居物品」指屬於您或您的住戶的傢俬、陳設、裝置、固定附著物、家用電器、個人物品、貴重物品、指定電子產品、桌上型電腦、鋼琴、平板玻璃、固定玻璃物品、家居用品、其他家庭電器及室內裝修，但不包括：
 - a) 金錢、契約、債券、匯票、本票、貨幣證券、任何文件、手稿、彩票、紀錄及/或電子紀錄；
 - b) 手動及/或電動的車輛及/或配件，包括腳踏單車、電單車、飛機及/或水上交通工具；
 - c) 動物、植物、或生物等類別；
 - d) 隱形眼鏡；
 - e) 不屬於您或您的住戶名下的固定附著物及裝置、樓宇、任何排水管及管道（不限於隱藏固定附著物）、外置電視及收音機天線、天線裝置、天線杆及天線塔；
 - f) 放置在於室外的財物（載明於保障條款第1部分 - 「家居物品」保障項目B.13「室外家居財物」除外）；
 - g) 任何資訊的價值；
 - h) 使用中的任何器材或運動器材；
 - i) 主要作工業、商業或受僱用途的財物（載明於保障條款第1部分 - 「家居物品」保障項目B.14「在家工作的僱主財物」除外）；
 - j) 由其他保單明確承保的財物；
 - k) 建造或搭建中物業；及
 - l) 任何菲林、磁帶、錄音帶、匣子、光碟、或磁碟或電子裝置內已錄製、製作或衍生的內容或材料，但不包括其本身於未使用時的價值，除非該項物件於購買時已載有預錄內容，則我們會按照最新市價賠償。
18. 「業主」指在租賃合約中被列明為業主的人，並將居所出租給租客。
19. 「矮房」指不超過3層樓高（天台樓層不包括在內）之獨立屋、半獨立屋或村屋。

20. 「**金錢**」指現金、流通紙幣、硬幣、支票、郵遞訂單、銀行本票、旅行支票、旅遊套票、存款票據、通行郵政郵票、禮品代幣 / 代用券、現金券及八達通價值。
21. 「**受保期**」指保單資料頁內所列的保單生效時期。
22. 「**永久完全傷殘**」指因發生意外而令您或您的住戶完全喪失能力，導致您或您的住戶持續至少五十二 (52) 星期不能從事其正常工作，並在前述時期終止時經我們認可的醫生證明該情況將令您或您的住戶永久完全失去任何從事有報酬工作的能力，而該狀況並無康復希望。經醫生證實後，永久完全傷殘將被視為由前述52個星期之首日開始。
23. 「**個人證件**」指身份證、護照、駕駛執照、身份證明等類別。
24. 「**個人物品**」指屬於您及 / 或您的住戶，並在日常生活中通常穿戴或隨身攜帶的個人財物，但不包括：
- 個人證件；
 - 金錢、契據、債券、匯票、本票、貨幣證券、任何類型的文件、手稿、彩票、記錄及 / 或電子記錄；
 - 機械及 / 或電力驅動的車輛及 / 或其配件，包括腳踏單車、電單車、飛機及 / 或水上交通工具；
 - 信用卡、隱形眼鏡、假牙、義肢、露營設備及槍械工具；
 - 指定電子產品；
 - 使用中之器材或運動器材；
 - 主要用作工業、商業、專業或貿易用途之財物；及
 - 已由其他保險保單更加明確承保之財物。
25. 「**寵物**」指由您及 / 或您的住戶所擁有，並通常與您及 / 或您的住戶一同居住於居所內的家犬或家貓，惟該犬或貓不得用作繁殖用途。如我們要求，須提供已登記晶片的證明及 / 或擁有權的書面證明。
26. 「**醫生**」指任何(i)根據《醫生註冊條例》(香港法例第161章)於香港醫務委員會妥善註冊或如涉及香港以外地區，於當地擁有同等地位的機構註冊，及(ii)在您及 / 或您的住戶接受治療當地獲合法授權從事西方醫學的內科 / 外科診療的西醫。惟在任何情況下不包括您、您的住戶、保險中介人或您及 / 或您的住戶的僱主、僱員、直屬家庭成員或業務夥伴。
27. 「**保單**」指您與我們之間的整份保單合約，包括本條款及細則、保單資料頁、保障項目表、任何批註及由您或您核准的代表所提交或作出的申請表格、投保書及聲明。
28. 「**保單資料頁**」指附載於本保單的「保單資料頁」，並說明保單細節及受保期。
29. 「**租金**」指根據租賃合約的條款及細則，租賃合約中所列明由租客支付予業主的每月租金。
30. 「**太陽能發電系統**」指太陽能發電系統，該系統 (a) 由您及 / 或您的住戶擁有，並安裝及設置於居所；(b) 每年最高發電容量為一兆瓦 (MW) 或以下；(c) 已登記於中華電力有限公司或港燈電力投資有限公司之可再生能源上網電價計劃之內；及 (d) 所安裝的太陽能光伏板覆蓋面積僅限於700平方呎或以下。
31. 「**指定電子產品**」指 (a) 手提電話、(b) 平板電腦及 (c) 手提電腦。
32. 「**保障項目表**」指一份列明本保單各項保障的最高賠償額、分項賠償額上限及適用的自負額，並構成保單資料頁

一部分的項目表。

33. 「**租賃合約**」指一份由業主與租客簽訂的書面、正式加蓋釐印並具法律效力的合約，該合約載有有關居所租賃的所有必要條款及細則，並符合所有相關法律及監管要求。
34. 「**租客**」指租賃合約中所列明的租客姓名，該租客透過支付租金向業主租用居所。
35. 「**貴重物品**」指屬於您及 / 或您的住戶的金、白金、銀、翡翠、鑽石、珠寶或其他貴金屬或寶石製成的物品、手錶、藝術品、古董、瓷器、古玩、皮草、樂器 (不包括鋼琴)、相機、郵票、硬幣或獎章收藏品。
36. 「**我們**」 / 「**我們的**」 / 「**本公司**」指藍十字 (亞太) 保險有限公司。
37. 「**您**」 / 「**您的**」 / 「**受保人**」指於保單資料頁或本保單附載的批註內列為您或保單持有人的人士。
38. 「**您的住戶**」 / 「**受保住戶**」指您永久性居於居所內的家庭成員、親屬及或其他人士，但家庭傭工、您的僱員及任何與您有租賃合約的租客則除外。

保障條款

根據下列第1至第3部分所支付的所有賠償均受明列於保障項目表及保單資料頁內的最髙限額及分項上限，以及本保單的條款、細則及不保事項所限制。

第1部分 - 家居物品

A. 基本保障

1. **如您為居所的業主、租客或住戶 (只適用於計劃1、計劃2、計劃3及計劃4) :**

我們將支付於居所內家居物品在受保期內蒙受的意外損失或損毀，賠償金額最高可達列於保障項目表內：(a) 本保障項下的投保額；及 (b) 每項 / 每套物品的最高賠償限額。

惟我們只會支付就您及 / 或您的住戶存放於居所內的指定電子產品因火災、雷電、爆竊或企圖爆竊而直接導致的意外損失或損毀，且該等損失已於發現後二十四 (24) 小時內向警方報案，如損毀須符合以下條件：

- 所有合資格的維修必須由製造商及 / 或其在香港的授權維修商進行；及
- 必須提供由製造商及 / 或其授權維修商發出的正式維修收據或損毀報告作為索償證明。

2. **如您為居所的業主，並以業主身份將居所出租 (只適用於計劃5及計劃6) :**

我們將支付於居所內的陳設、裝置、固定附著物、平板玻璃、固定玻璃物品、室內裝修，以及就租賃合約中列明供租客使用的傢俬、家用電器、家居用品及其他家居電器在受保期內的意外損失或損毀，賠償金額最高可達列於保障

項目表內：(a) 本保障項下的投保額；及 (b) 每項 / 每套物品的最高賠償限額。

我們不會支付個人物品、貴重物品、指定電子產品、桌上電腦及鋼琴的任何損失或損毀。

B. 伸延保障

我們亦會就每次意外及每個受保期內累計賠償，根據保障項目表所列明的本保障分項下的總投保額，支付以下所述的保障項目。

1. 清理廢棄物

在您及 / 或您的住戶獲得我們事先書面同意的前提下，在受保期內清理任何在第1部分 - 「家居物品」受保事件中損毀或損壞家居物品的碎礫所招致以下必要而實際產生之費用與支出，我們將予以支付：

- a) 清理廢棄物；
- b) 拆除及 / 或拆卸；或
- c) 支撐或支承。

我們不會支付下列費用或開支：

- (i) 清理並非位於居所或毗連範圍的碎礫所招致的費用或開支；
- (ii) 直接或間接由污染或沾污引起的費用或開支；或
- (iii) 因執行任何監管或管制建築、安裝、修理、更換、拆卸、佔用、操作或以其他方式使用此等財物的相關法律、規例或規則所招致的費用或開支。

就同一損毀或損壞而言，只可就第1部分 - 「家居物品」保障項目 B.1「清理廢棄物」或第3.1部分 - 「樓宇全險保障」保障項目 B.1「清理廢棄物」其中一項提出一次索償。

2. 室內改動或維修

如居所在受保期內進行室內改建或維修工程，而該等工程之合約金額及合約期限未超出保障項目表所載之上限，我們將支付該改建或維修工程期間招致家居物品的意外損失或損毀。

我們不會支付以下：

- a) 任何為居所進行合約工程的相關工程及物料；
- b) 任何因裝修工程工藝不良直接或間接引起的損失或損毀；
- c) 任何由水管爆破及 / 或排水系統堵塞直接或間接引起的損失或損毀；
- d) 任何為期逾兩(2)個月的合約工程；或
- e) 任何工程合約金額超出保障項目表所載之上限的合約工程。

3. 更換門鎖或鎖匙

如在受保期內，因爆竊、企圖盜竊或盜竊而需更換及安裝居所門鎖及 / 或鎖匙，且該等損失已於發現後二十四 (24) 小時內向警方報案，我們將賠償為更換及安裝與原有門鎖及 / 或鎖匙相似但不優於原有門鎖所實際產生之必要及合理費用。

4. 金錢

(只適用於計劃1、計劃2、計劃3及計劃4)

我們將支付您及 / 或您的住戶於受保期內在世界各地任何地方遭遇盜竊或搶劫而導致金錢的意外損失，惟該損失必須於發現後二十四 (24) 小時內向當地警方報案。

5. 未獲授權使用信用卡

(只適用於計劃1、計劃2、計劃3及計劃4)

我們將支付您及 / 或您的住戶在受保期內在世界各地任何地方因爆竊、搶劫或盜竊事件直接導致您及 / 或您的住戶所持有之信用卡遭未經授權使用而引致意外損失，惟該等損失必須於發現後二十四 (24) 小時內向當地警方及發卡金融機構報案。

我們不會支付：

- a) 任何由您或您的住戶未經授權使用信用卡而引致的損失；
- b) 任何可由其他方面獲得賠償的損失；或
- c) 如您及 / 或您的住戶未有遵守由發卡金融機構所訂立之條款及細則。

6. 個人證件

(只適用於計劃1、計劃2、計劃3及計劃4)

我們將支付您及 / 或您的住戶在受保期內在世界各地任何地方因意外遺失或損毀屬於您及 / 或您的住戶的個人證件的有關補領費用，惟該等損失必須於發現後二十四 (24) 小時內向當地警方及簽發該等個人證件國家之領事館報案 (如適用)。

如您及 / 或您的住戶同時獲發臨時及正規的個人證件，我們並不會同時賠償兩者之費用，而只會就兩者之中費用較高的一項作出賠償。

7. 新居搬遷或臨時搬遷

(只適用於計劃1、計劃2、計劃3、計劃4及計劃5)

我們將支付在受保期內因以下情況導致家居物品的意外損失或損毀：

- a) 家居物品由專業搬運公司從居所搬運至您於香港的新永久居所的運送期間；或
- b) 於香港境內因進行專業清潔、維修、裝修或保養家居物品而由居所暫時移離 (包括其後運回居所) 的運送途中。

我們將不會支付下列情況導致任何家居物品的損失或損毀：

- a) 因展覽或出售而被搬移或移離的家居物品；
- b) 該等家居物品被遺留於無人看管之車輛、運輸工具或公共場所；
- c) 該等家居物品並非由專業搬運公司處理；或
- d) 由其他保單明確地承保的家居物品。

8. 家居物品儲存

(只適用於計劃1、計劃2、計劃3及計劃4)

我們將就您存放於香港的專業儲存設施(包括迷你倉)內之家居物品(不包括貴重物品)在受保期內因火災、水災、排水或溢水或由該設施的任何輸水系統或裝置滲漏直接導致的損毀支付現金津貼。

自負額將不適用於此保障項目。

9. 冷凍食品

(只適用於計劃1、計劃2、計劃3及計劃4)

如居所內儲存於雪櫃或冰箱冷凍室的冷凍食品在受保期內因下列原因而變質，我們將負責支付更換該冷凍食品之合理費用：

- (i) 因該雪櫃或冰箱發生意外性溫度變化，或因冷凍劑或其氣體造成污染；或
- (ii) 因該雪櫃或冰箱遭受損壞而需將冷凍食品移出，而該損壞乃直接由第1部分 - 「家居物品」所承保之意外損失或損害所導致。

我們將不會支付下列情況導致的損失或損毀：

- a) 由任何人士蓄意行為所引致，或因供電機構或有關當局中斷或限制電力供應所致；
- b) 如於事故發生時，家用雪櫃或冰櫃之製造日期已超過十(10)年，且因其故障所致；或
- c) 您或您的住戶故意疏忽所致。

10. 家庭傭工財物

(只適用於計劃1、計劃2、計劃3及計劃4)

我們將支付在受保期內因居所發生火災、搶劫或爆竊導致家庭傭工的個人物品遭受的意外損失或損毀，惟該損失必須於發現後二十四(24)小時內向警方報案。

11. 指定電子產品

(只適用於計劃1、計劃2、計劃3及計劃4)

我們將支付您及/或您的住戶在受保期內在世界任何地方因意外導致您及/或您的住戶所擁有的指定電子產品實質損毀而必須產生的維修費用。惟於每一受保期內，最多只可獲賠償兩次。賠償須符合以下條件：

- (i) 所有維修必須由產品製造商及/或其於香港的授權維修商進行；
- (ii) 必須提供由該製造商及/或其授權維修商發出之正式維修收據及/或損壞報告，以作為索償之證明；及
- (iii) 當我們要求時，您及/或您的住戶能夠提供受損之指定電子產品以供我們檢查。

我們全權酌情決定支付維修費用或以相同或類似型號產品更換之費用，惟支付的費用將以市價或保障項目表中所訂明的最高賠償限額(以較低者為準)為上限。

我們將不會支付：

- a) 指定電子產品的任何損失；
- b) 液體而引致的損毀；
- c) 安裝於指定電子產品內之任何軟件的損失；或
- d) 儲存在指定電子產品內之任何資料的損失。

12. 酒類

(只適用於計劃1、計劃2及計劃3)

我們將支付屬於您及/或您的住戶之未開瓶的酒類在居所內在受保期內因意外導致實質損毀的損失。

惟我們不會支付就以下原因所造成的任何損失或損毀：

- (a) 因酒瓶標籤損毀而導致的價值損失；
- (b) 替換或神秘消失；或
- (c) 酒液自然耗損(如酒液減少)、變色、瓶塞飛脫、氣候因素或任何固有缺陷。

13. 室外家居財物

(只適用於計劃1、計劃2、計劃3及計劃5)

在受保期內，我們將支付位於室外的財物的意外損失或損毀。

14. 在家工作的僱主財物

(只適用於計劃1、計劃2及計劃3)

我們將支付下列放置於居所內的財物在受保期內因意外導致的損失或損毀，惟該財物須符合以下條件：

- (a) 由您及/或您的住戶擁有之公司所持有，或由僱用您及/或您的住戶之公司所持有；及
- (b) 由您及/或您的住戶於居所內進行一般文書工作用途所使用。

15. 消防員造成的損壞

我們將支付在受保期內因消防人員在執行職務期間直接導致居所內家居物品及/或位於室外的財物的意外損失或損毀。

16. 雨水滲漏

我們將支付在受保期內因三(3)號或以上熱帶氣旋警告信號，或「黃色」、「紅色」或「黑色」暴雨警告信號而導致雨水滲漏，並直接造成居所內家居物品的意外損毀。

17. 租客蓄意破壞

(只適用於計劃5及計劃6)

我們將支付在受保期內因租客直接及蓄意造成之居所內家居物品的實質性損失或損毀，惟須符合以下條件：

- (a) 該等損失須於發現後二十四(24)小時內向警方報案；及
- (b) 租客已根據《刑事罪行條例》(香港法例第200章)被定相關罪行。

在每一受保期內，第1部分 - 「家居物品」分項A - 「基本保障」及分項B - 「伸延保障」下所支付的總賠償金額，最高不得超過列於保障項目表中第1部分 - 「家居物品」所載之投保額的100%。

C. 額外保障

第1部分 - 「家居物品」分項C - 「額外保障」下所支付的賠償金額，將受限於保障項目表內所載的個別保障最高賠償額，並不會扣減第1部分 - 「家居物品」的投保額。

自負額將不適用於第1部分 - 「家居物品」分項C - 「額外保障」下的保障項目。

1. 臨時居所及膳食津貼

(只適用於計劃1、計劃2、計劃3及計劃4)

在以下情況下，我們將支付您、您的住戶及 / 或寵物於受保期內在香​​港境內所必須及合理產生的相若臨時住宿費用及 / 或膳食津貼：

- (a) 如居所因受第1部分-「家居物品」所承保的事故所引致的任何意外損失或損毀而導致不適宜居住，直至居所恢復適宜居住為止；
- (b) 如香港政府或有關監管機構禁止進入居所超過連續八(8)小時，直至您及 / 或您的住戶可重新進入居所為止；或
- (c) 如因三(3)號或以上熱帶氣旋警告信號，或「黃色」、「紅色」或「黑色」暴雨警告信號，導致供水、供電或所有可達居所樓層之升降機服務中斷超過連續八(8)小時，則直至有關供應或服務恢復為止。

惟須符合以下條件：

- (i) 所有膳食津貼及由寵物所產生的臨時住宿費用，僅在您及 / 或您的住戶所產生的臨時住宿費用可獲賠償的情況下方可獲得賠償；及
- (ii) 臨時住宿必須於居所不適宜居住、被禁止進入、供應或服務中斷期間內開始。

我們將不會支付因居所裝修或維修所產生的任何費用。

2. 風水顧問費用

(只適用於計劃1、計劃2、計劃3及計劃4)

如居所因第1部分 - 「家居物品」所承保的事故而變得不適宜居住，在事前取得我們書面同意的情况下，我們將支付您因而產生的風水顧問費用。

3. 意外身故

(只適用於計劃1、計劃2、計劃3及計劃4)

(a) 我們將向您及 / 或您的住戶，或在您及 / 或您的住戶身故的情况下，其法定個人代表支付賠償，惟須符合以下條件：

- (i) 死者在意外發生時年齡為七十五(75)歲或以下；
- (ii) 死亡須於受保期內在世界各地發生的意外後十二(12)個月內發生；及
- (iii) 死亡須為該意外中所遭受的身體傷害所直接及唯一導致的結果。

(只適用於計劃1、計劃2、計劃3及計劃4)

(b) 如寵物在受保期內在居所內因火災、搶劫或爆竊而導致死亡，我們將支付賠償。惟死亡須於事件發生日起三(3)個月內直接因該事件導致。而該事件亦須於發現後二十四(24)小時內向警方報案。

(只適用於計劃1、計劃2及計劃3)

如同一事件導致多於一人或一隻寵物身故，而本保障項目可就該事件作出賠償，則該事件所支付的總賠償金額不得超過保障項目表所載之最高賠償限額。在此情況下，將根據保障項目表中您、您的住戶及寵物各自的最高賠償限

額，按相等份額分配賠償金。

本保障將於您及 / 或您的住戶年齡達至七十六(76)歲時終止並不再適用。

您及 / 或您的住戶須於意外發生後盡快尋求並遵從醫療或外科意見，並接受任何合理的醫療檢查。

任何由您、您的住戶及 / 或其法定個人代表就本保障向我們發出的收據或解除文件，將被視為對本保障作出的最終及完整責任解除。

如因以下原因所引致或造成死亡，我們將不會支付任何賠償：

- (a) 自殺或企圖自殺，或自我傷害；
- (b) 受酒精、毒品或其他麻醉品影響(除非在醫療監督下使用)，或任何形式的精神錯亂、心理疾病、精神病、壓力或抑鬱症；
- (c) 性病或愛滋病(AIDS)或愛滋病相關綜合症(ARC)；
- (d) 因分娩、流產、墮胎、懷孕所引致的任何情況，包括懷孕測試、產前護理、產後護理及其他與懷孕相關之併發症、避孕或避孕裝置、不孕或任何性別之絕育；
- (e) 以任何商業或技術操作目的飛行，或作為機組人員參與飛行，或從事任何其他空中活動(惟作為乘客乘搭定期航班或雙引擎或多引擎包機飛機除外)；
- (f) 狩獵、障礙賽、任何形式的賽事(步行除外)、足球、馬球、電單車、攀山、水底運動、水上滑板或洞穴探險活動；或
- (g) 任何形式的疾病。

4. 身體受傷津貼

(只適用於計劃1、計劃2及計劃3)

如您、您的住戶及 / 或寵物在受保期內在居所內因火災、搶劫或爆竊而直接導致身體受傷，我們將支付您、您的住戶及 / 或寵物所實際產生的必要及合理醫療費用，惟該事件須於發現後二十四(24)小時內向警方報案及有關的醫療費用須於事件發生後三(3)個月內產生。

如屬您及 / 或您的住戶所產生的醫療費用，賠償需獲得醫生簽發證明可休不少於連續四(4)天病假之證明。

如同一事件導致多於一人或一隻寵物符合此項保障的賠償資格，則就該事件所支付的總賠償金額不得超過此項保障所載的最高賠償限額。在此情況下，將根據保障項目表中所列明的您及 / 或您的住戶及寵物的最高限額，按相等份額分配予每位人士及 / 或每隻寵物。

5. 傷殘設施津貼

(只適用於計劃1、計劃2及計劃3)

如您及 / 或您的住戶因在受保期內在居所發生之火災、搶劫或爆竊而導致身體受傷，並直接導致永久完全傷殘，且該事件已於發現後二十四(24)小時內向警方報案，而您及 / 或您的住戶已根據第1部分 - 「家居物品」保障項目C.4「身體受傷津貼」獲得賠償，我們將支付為您及 / 或您的住戶安裝 / 改裝斜道及扶手的合理費用。

6. 租金損失

(只適用於計劃5及計劃6)

如您是業主並將居所出租予支付租金的租客，我們將賠償您於受保期內因下列情況所產生的租金損失（扣除租客已支付的租金按金後）：

- (a) 居所因第1部分 - 「家居物品」所承保的事故引致之任何意外損失或損毀而變得不適宜居住；
- (b) 香港政府或有關監管機構禁止進入居所超過連續七（7）日；或
- (c) 租客未有根據租賃合約支付租金，而您已：
 - (i) 就租客欠交租金取得法院判決（包括法院或審裁處的命令及裁決）；及
 - (ii) 在法院作出判決（包括法院或審裁處的命令及裁決）後一（1）個月內仍未收到有關欠租。

我們所支付的金額將根據以上事件發生前最近三（3）個月內，您根據租賃合約從租客收取的平均租金計算。

任何您向租客的欠款將從我們應支付的金額中扣除。

我們將不會支付以下情況所引致的任何租金損失：

- a) 該金額少於一（1）個月租金；
- b) 居所在第1部分 - 「家居物品」所承保的事故發生前或被禁止進入前，已連續超過三十（30）日未有出租；
- c) 即使居所不適宜居住或無法進入，租客仍繼續向您支付租金；
- d) 事故發生時租賃合約並未生效；
- e) 您及 / 或您的住戶決定不再出租居所；或
- f) 因您、您的住戶或任何代表您行事之人士而導致維修或復原工作延誤。

7. 24小時家居支援服務

在緊急情況下，您及 / 或您的住戶可享有下述由獨立服務提供者在香港提供的24小時家居支援服務：

A) 電力、渠務及鎖匠支援

- i) **電力維修** – 如發生任何故障，安排持牌電工為您或您的住戶在居所內所擁有的電力裝置及家用電器進行緊急臨時維修。
- ii) **渠道服務** – 如發生堵塞、爆裂及溢水，安排持牌水喉工為您及 / 或您的住戶在居所內所擁有的喉管及供水系統進行緊急臨時維修。
- iii) **鎖匠支援** – 如您及 / 或您的住戶意外被鎖在居所內或居所外，將安排鎖匠進行緊急臨時維修或開啟任何門及 / 或維修門鎖。惟24小時居家支援服務不會提供任何有關以非機械鎖操作之門及 / 或門鎖的相關支援服務。

B) 其他轉介服務

24小時居家支援服務可按您及 / 或您的住戶要求安排以下服務，但有關服務所產生的任何費用均由您及 / 或您的住戶自行承擔：

- i) **家居項目的一般維修** – 安排有關承辦商或服務提供者處理居所的任何家居問題。
- ii) **嬰兒托管 / 護理轉介** – 安排嬰兒 / 小孩看護或家庭傭工在您不在居所的時候照顧您的住戶。亦可安排註冊護士到居所照顧您指明的任何人士的需要。

- iii) **臨時家庭傭工轉介** – 在您的要求下安排臨時的本地家庭傭工。
- iv) **滅蟲 / 清潔轉介** – 安排專業滅蟲或清潔服務提供者協助您滅蟲或清理居所。
- v) **家庭傭工資訊** – 根據香港政府勞工處的資料向您提供有關家庭傭工的資訊。
- vi) **到診安排** – 安排註冊醫生家訪，及如有需要，提供治療。

您或您的住戶可致電24小時熱線 **2263 7303** 並提供載列於保單資料頁內的保單號碼，以尋求上述之任何服務。

24小時家居支援服務的責任限制

- a) 所有向您及 / 或您的住戶提供「24小時家居支援服務」的服務提供者、承辦商及 / 或專業人員（以下統稱「服務提供者」），均非我們的僱員或代理。服務提供者須對其自身的行為負責。我們不對任何因服務提供者提供的意見、服務或其行為、疏忽所產生或導致的損失或損害（不論如何產生）承擔責任。
- b) 我們及服務提供者無須對任何因天災、我們或服務提供者控制範圍以外的情況包括任何行政、政治或政府阻撓、罷工、工業行動、暴動、內亂，或任何類型的政局不安（包括戰爭、恐怖主義、起義）、惡劣天氣環境或因受制於當地法律或規管當局而導致未能或延遲提供「24小時家居支援服務」而承擔責任。
- c) 我們可取消這項「24小時家居支援服務」服務，惟須按我們記錄的最新地址或電郵地址，向您預先發出30日通知。
- d) 您及 / 或您的住戶使用「24小時家居支援服務」服務乃屬自願。我們對就使用有關服務而引致的任何損失或責任概不負責。我們概不會支付任何因使用有關服務附帶性、特別性、衍生性或間接性的損失、損害、費用、收費、費用或開支。
- e) 就「電力、渠務及鎖匠支援」而言，24小時居家支援服務僅涵蓋首次上門檢查費用及緊急臨時維修費用（不包括任何材料費用），並不會提供任何須進行破牆或拆除工作方可進行之維修，或任何需於居所外進行之棚架搭建或維修工程的支援服務。
- f) 我們概不會支付於保障項目表所載之非標準服務時間及 / 或偏遠地區需要提供「電力、渠務及鎖匠支援」所需支付之附加費。

D. 適用於第1部分 - 「家居物品」的保障限制

1. 自負額

除非獲得我們接納，否則就第1部分 - 「家居物品」分項A「基本保障」及分項B「延伸保障」下的每一宗索償，我們將不會支付保障項目表中列明的第1部分 - 「家居物品」的自負額，或保單資料頁中指明的其他金額（保障項目B.8「家居物品儲存」除外）。

2. 最高責任限額

a) 在受保期內，我們就第1部分 - 「家居物品」分項A「基本保障」及分項B「延伸保障」的最高賠償責任將不超過保障項目表中所列的第1部分 - 「家居物

品」投保額，或保單資料頁中指明的其他金額，每宗意外及每個受保期內的累計賠償金額以此為限。

除非已獲得我們接納：

- (i) 我們對於通常存放於居所內的任何單一貴重物品的最高賠償責任，以及總賠償責任，將不超過保障項目表中所列或保單資料頁中指明的金額，每宗意外及每個受保期內的累計賠償金額以此為限。
- (ii) 我們對於任何單一物品的最高賠償責任，將不超過保障項目表中所列或保單資料頁中指明的個別限額，每宗意外及每個受保期內的累計賠償金額以此為限。

- b) 就第1部分 - 「家居物品」分項C「額外保障」而言，我們的最高賠償責任將不超過保障項目表中所列或單資料頁中指明的每項保障的最高賠償限額及分項限額，每宗意外及每個受保期內的累計賠償金額以此為限。

3. 無索償升級保障

於本保單續保時，如在以下情況下未曾提出任何索償，無索償升級保障（「無索償升級保障」）將在該續保的受保期間適用於本保單：

- a) 若在一（1）個受保期內沒有提出索償，則於緊接的下一個受保期內，第1部分 - 「家居物品」之初始投保額將提升百分之五（5%）；或
- b) 若在連續兩（2）個或以上受保期內沒有提出索償，則於緊接的下一個受保期內，第一部分 - 「家居物品」之初始投保額將提升百分之十（10%）。

在任何情況下，於任何受保期內適用的無索償升級保障，均不得超過第1部分 - 「家居物品」初始投保額「無索償升級保障不計算在內」之百分之十（10%）。

即使因無索償升級保障而增加了第1部分 - 「家居物品」的投保額，所有保障項目之分項上限將維持不變。

如在獲得無索償升級保障後，我們就第1部分 - 「家居物品」下的任何保障項目作出賠償，則於緊接的下一個受保期內，第1部分 - 「家居物品」將重設為初始投保額（即無索償升級保障不適用）。

E. 適用於第1部分 - 「家居物品」的辦理索償的基準

1. 一套、一對或一組條款

如受保物品屬於一對、套裝或收藏品的一部分，我們的賠償責任將不超過該部分損失或損毀的價值，而不論該對、套裝或收藏品整體所具有的特殊價值。在任何情況下，賠償金額亦不得超過該對、套裝或收藏品保額的相應比例部分。

2. 付款依據

理賠可透過付款方式進行，或由我們選擇以重置、維修或更換方式處理。

我們無須將受保財物修復至損毀前的完全原貌，但會在可行的情況下，確保其修復後的狀況與原有狀況合理相若。

「以新換舊」 - 我們可選擇 a) 以同等價值及品質的新物品更換原有受保財物，或 b) 將其維修至與全新時相若但不優於新購時的狀態，或 c) 支付更換或維修的費用，以金額較低者為準，而不會扣減自然損耗值或折舊值。

如您及 / 或您的住戶未能向我們提供書面證明，或在損失或損毀後選擇不更換受保物品，我們將按酌情決定的折舊率計算賠償金額。

3. 綠生活保障

如任何受保的家用電器或其他家居電器損毀至無法修復的程度，您及 / 或您的住戶根據第1部分 - 「家居物品」索償賠償基準的付款依據，將該受損家用電器或其他家居電器更換為符合一級能源效益標籤的節能產品，則我們將就第1部分 - 「家居物品」下的每件家用電器或其他家居電器，在任何一個受保期內，根據此保障，支付原本可賠償金額的額外百分之十（10%）。綠色生活保障受限於保障項目表中所列或保單資料頁中指明的第1部分 - 「家居物品」之分項限額及投保額。

第2部分 - 公眾責任

A. 基本保障

1. 業主責任

如您及 / 或您的住戶作為居所的業主在受保期內就下列情況引致對第三者的法律責任，我們將支付有關賠償金額：

- a) 第三者意外死亡或身體受傷；或
- b) 第三者財物遭受意外損失或損毀。

2. 佔用者責任

（只適用於計劃1、計劃2、計劃3及計劃4）

如您、您的住戶及 / 或家庭傭工（在根據與您或您的住戶訂立的僱傭合約履行職責期間）作為居所合法佔用人身份在受保期內就下列情況引致對第三者的法律責任，我們將支付有關賠償金額：

- a) 第三者意外死亡或身體受傷；或
- b) 第三者財物遭受意外損失或損毀。

3. 個人責任

（只適用於計劃1、計劃2、計劃3及計劃4）

如您及 / 或您的住戶以個人身份在 i) 香港任何地方；或 ii) 香港以外地區（惟不超過連續六十（60）日），在受保期內就下列情況引致對第三者的法律責任，我們將支付有關賠償金額：

- a) 第三者意外死亡或身體受傷；或
- b) 第三者財物遭受意外損失或損毀。

4. 寵物主人法律責任

（只適用於計劃1、計劃2、計劃3及計劃4）

如您及 / 或您的住戶在香港任何地方發生的意外作為寵物主人身份在受保期內就下列情況引致對第三者的法律責任，我們將支付有關賠償金額：

- a) 第三者意外死亡或身體受傷；或
- b) 第三者財物遭受意外損失或損毀。

5. 公用地方的業主責任

在您及/或您的住戶作為居所業主的前提下，在受保期內您及/或您的住戶作為樓宇的公用部分共同業主之一，因發生意外導致下列情況引致對第三者的法律責任，我們將支付此項保障：

- a) 第三者意外死亡或身體受傷；或
- b) 第三者財物遭受意外損失或損毀。

惟須符合下列條件：

- i) 樓宇業主或法團並無就樓宇公用部分投保任何第三者責任保險（下稱「主要保單」）；或
- ii) 即使已投保主要保單，惟有關責任超出主要保單已付或可應付的賠償金額。

就此項保障「公用地方的業主責任」而言，「公共部分」、「大廈」、「法團」及「業主」一詞均依據《建築物管理條例》（香港法例第344章）所賦予之定義。

我們於「公用地方的業主責任」項下的賠償金額僅限於您及/或您的住戶按《建築物管理條例》（香港法例第344章）第39條所釐定作為在大廈不可分割部分之共同業主按比例攤分的個別責任（而非共同責任）。

6. 家庭傭工僱主責任

（只適用於計劃1、計劃2、計劃3及計劃4）

如您及/或您的住戶在受保期內因家傭在 i) 香港任何地方；或 ii) 香港以外地區（惟不超過連續六十（60）日），履行與您及/或您的住戶訂立之僱傭合約期間的行為或疏忽而導致意外，就下列情況引致對第三者的法律責任，我們將支付有關賠償金額：

- a) 第三者意外死亡或身體受傷；或
- b) 第三者財物遭受意外損失或損毀。

7. 租客責任

（只適用於計劃1、計劃2、計劃3及計劃4）

如您及/或您的住戶以租客身份根據租賃合約租住並佔用居所，在受保期內因意外導致租用樓宇的實質損毀而須向第三者承擔賠償責任，我們將支付有關賠償金額。

惟我們不會支付對您及/或您的住戶若非因該合約訂明便無須承擔的責任。

8. 法律費用及開支

我們亦將根據第2部分 - 「公眾責任」支付以下法律費用及開支：

- a) 由任何索償人就有關索償或賠償向您及/或您的住戶追討並可依法獲償的法律費用及開支；及
- b) 由您及/或您的住戶在獲得我們事前書面同意下，為處理或抗辯任何賠償索償而招致的法律費用及開支。

法定遺產代理人

如您及/或您的住戶在受保期內產生法律責任，而其法定遺產代理人在遺囑認證或遺產管理程序中於可行情況下遵守本保單的條款及細則，我們亦將就該等法定遺產代理人所承擔的責任作出賠償。

B. 伸延保障

1. 室內改動或維修責任

我們將根據保單第1部分 - 「家居物品」保障項目B.2「室內改建或維修」，對您及/或您的住戶在受保期內為居所進行室內改建或維修而直接引致下列情況對第三者需承擔的法律責任，作出賠償：

- a) 第三者意外死亡或身體受傷；或
- b) 第三者財物遭受意外損失或損毀。

惟合約金額及合約期限不得超過保障項目表所載的最高合約金額及合約期限。

2. 太陽能發電系統責任

如您及/或您的住戶在受保期內因使用太陽能發電系統而直接引致對第三者需承擔的法律責任，我們將支付有關賠償金額，包括：

- a) 第三者意外死亡或身體受傷；或
- b) 第三者財物遭受意外損失或損毀。

惟須符合以下條件：

- i) 太陽能發電系統的設計、安裝、操作及保養均符合香港政府所訂的一切適用法律、法規、指引、安全及技術要求，包括機電工程署發出的有關電力裝置安全、可靠性及電力質素的法定要求及最佳作業守則；及
- ii) 太陽能發電系統仍處於與承辦商約定的保養期內，且由負責原有安裝工程的註冊電業承辦商提供保養服務。

C. 適用於第2部分 - 「公眾責任」的保障限額

1. 自負額

對於本部分下的每一宗索償，我們將不會支付保障項目表中本部分所列的自負額，或保單資料頁中另行指明的金額。

2. 最高責任限額

我們在第2部分 - 「公眾責任」下的賠償責任，於每次意外及每個受保期內，均不會超過保障項目表中所載或保單資料頁中所指明的金額。

3. 對於因同一事件引起的任何一項或多項索償，我們可在扣除已支付的賠償金額後，向您支付賠償限額，或支付可解決該索償的較低金額。其後，除就該索償於付款日前所進行的訴訟所產生或可追回的訴訟費用及開支外，我們將不再就本部分下該索償承擔任何進一步責任。

第3部分 - 自選保障

（在保單資料頁內已選定者方才適用）

3.1 樓宇全險保障

A. 基本保障

1. 修復、更換或重置

我們將就您及 / 或您的住戶在受保期內因任何意外導致樓宇損失、毀壞或損毀而進行修復、更換或重置所招致的費用及開支作出賠償，惟您及您的住戶須保證於任何受保期內：

- a) 您及您的住戶須保持居所及樓宇狀況良好，並採取一切合理措施以防止損毀；
- b) 您及您的住戶須根據香港政府所頒布的法律、法規、守則及指引，包括由土木工程拓展署土力工程處出版的《斜坡維修指南》（岩土指南第五冊）（經不時修訂），妥善維修任何由您及您的住戶負責的人造斜坡及擋土牆；及
- c) 您及您的住戶須即時通知我們以下情況：
 - i) 樓宇下方、周邊或附近開始進行任何挖掘工程；或
 - ii) 任何可能影響樓宇或其周邊環境發生的災害；在此情況下，我們有權更改或取消本保單下的保障。

2. 按揭條款 (A13)

我們將支付在本保單下的任何損失（如有）予名列本保單資料頁內的承按人或承讓人，以其擁有的利益範圍為限。

當受保財產出現損失或損毀時，我們將按承押人或所述承讓人的利益範圍作出賠償，並協議本保險僅關注承押人或所述承讓人在保險範圍內的利益，將不因任何按揭人或受保財產擁有人的任何行動或疏忽，亦不因任何在受保建築物內或受保建築物上在承押人或所述承讓人全不知情下的風險增加而失效。謹進一步同意當我們按本保險單所規定賠償承押人或所述承讓人任何損失或損毀，並聲稱因此在按揭人或受保財物擁有人方面，並無責任存在，我們須即時按法例規定取代承押人或所述承讓人支付賠償的一切權利，承押人或所述承讓人須根據可能需要或我們合理要求進行及執行一切或其他行為、契據、轉讓、轉讓契、文書及事項，致令此項代位權更趨有效，但此項代位權不得影響承押人或所述承讓人追討全數賠償的權利，惟本條款所載有關我們與受保財產按揭人或擁有人之間並無在任何情況下構成或被認為構成任何取代豁免、偏私或影響我們對受保財產按揭人或擁有人仍然擁有十足效力和影響的權利。

我們保留隨時可按保單內的條款所規定取消本保單的權利，但在此情況下，本保單在失效前為保障承押人或所述承讓人的利益，在向承押人或所述承讓人發出取消保單通知後十天內繼續生效，我們亦有權如上所述發出通知取消本協議。

3. 重置價值保險條款 (A19)

若本保單內的物業出現破壞或損毀，本保單所應支付的金額將為重置受破壞或損毀的財產的價值，而其計算亦須符合下列特別條文及保單條款及細則的情況，除非有關條文在此被修改。

就本條文所指的保險而言，「重置」指：

進行下列工程，包括：

- a) 在物業受破壞的情況下，重建有關物業；若為樓宇或其他財產，則重置相同財產；在兩者中任何一種情況

下，重置後的狀況只可與其新置時一致，不得較佳或更廣泛。

- b) 在物業受損毀的情況下，對有關損毀進行維修，而物業的損毀部份經修復後的狀況只可與其新置時一致，不得較佳或更為廣泛。

特別條文

- a) 重置工程（可在不增加本公司的責任之情況下，於符合投保人要求的另一地點或任何方式進行）必須以合理迅速的方式展開及進行；否則，若本條文並無納入保單內，本保單將不會支付超過應付金額的款項。
- b) 若本條文內的任何所保財產僅為部分損毀或破壞，本公司的責任不應超過本公司在有關財產完全損毀時所須支付的重置成本。
- c) 若本條文並無納入保單內，本保單將不會支付超過應付金額的款項，直至在實際上已招致有關重置成本。
- d) 本條文內的每項受保物件均宣告按下列比例分攤條件作獨立處理：

若在修復時，代表重置整項所保物業所需的成本金額超過在火警發生時或任何其他受保風險導致物業開始損毀時的受保金額，投保人須被視為有關餘額的自行承保人，並須按比例承擔相應的損失。

- e) 若本條文並無納入保單內，任何所保財產出現任何破壞或損毀時，而該項財產正受任何其他生效或代表受保人所重置不同基礎的保險所保障，本保單將不會支付超過應付金額的款項。
- f) 凡因以上任何一項特別條文所規定，若本條文並無納入保單內，本公司及受保人就有關破壞或損毀的權利和責任須符合保單內的條款及條件，包括任何比例分攤條件，本保單將如不包括本條文一樣，不會支付超過應付金額的款項。

4. 保額自動復效條款

如有損失，我們將由意外日期起自動復效投保額，而您須承諾按比例支付有關復效的保費。

B. 伸延保障

1. 清理廢棄物

在獲得我們事先書面同意的情况下，我們將支付就您及 / 或您的住戶在受保期內就第3.1部分「建築物全險保障」的任何受保事件中損毀或損壞的碎礫而必須招致以下任何樓宇部分所需的費用及開支：

- a) 清理建築物殘骸；
 - b) 拆卸及 / 或拆除；或
 - c) 支撐或加固；
- 惟賠償金額以實際重建費用總額的5%為上限。

我們將不會支付以下費用或開支：

- (i) 清理非屬居所或非居所鄰近範圍的殘骸所產生的費用；

- (ii) 直接或間接因居所內或居所以外的任何財物或殘骸受到污染或沾染而引致的費用或開支；或
- (iii) 因執行任何有關規管或限制該財物之建造、安裝、維修、更換、拆卸、佔用、操作或其他用途的法律、條例、規例或規則而產生的費用。

2. 建築師及測量師費用

在獲得我們事先書面同意的情況下，我們將就您及 / 或您的住戶在受保期內為重置受就第3.1部分 - 「樓宇全險保障」下的樓宇而必須招致的建築師、測量師、工程師、法律或其他專業機構的費用作出賠償，惟賠償金額以實際重建費用總額的5%為上限。

我們將不會支付以下費用或開支：

- a) 超出相關專業機構所訂收費標準的費用；或
- b) 為您或您的住戶向我們提出索償而準備所招致的費用。

C. 適用於第3.1部分 - 「樓宇全險保障」的保障限制

1. 自負額

除非已獲得我們接納，對於第3.1部分 - 「樓宇全險保障」下的每一宗索償，我們將不會支付保障項目表中第3.1部分所列的自負額，或保單資料頁中所指明的其他金額，惟損失乃直接由火災或爆炸引致者除外（自負額不適用於此情況）。

2. 最高責任限額

我們在第3.1部分 - 「樓宇全險保障」下的最高賠償責任，將不會超過在第3.1部分 - 「樓宇全險保障」保障下將受保障的樓宇修復、更換或重置至全新狀況所實際招致的費用。

D. 適用於第3.1部分 - 「樓宇全險保障」的辦理索償的基準

- 1. 我們將支付為修復、更換或重置樓宇至全新狀況所實際招致的費用。
- 2. 如樓宇不作重建或修復，我們只會向您支付合理重建或修復費用，以恢復至如新時相同的狀況及規模（按損失或損毀發生時的評估），並扣除折舊及 / 或自然損耗，及拆卸和清理廢棄物的合理費用。重建或修復的評估費用，以及折舊及 / 或自然損耗的程度，將由我們全權酌情決定。

3.2 停車位及電動車充電器保障

A. 基本保障

如您及 / 或您的住戶：

- (i) 作為位於居所同一樓宇或同一屋苑內的停車位擁有人；及
- (ii) 擁有、並安裝及設置於上述(i)所述停車位內的電動車充電器。

1. 電動車充電器

在受保期內，我們將支付因意外導致的電動車充電器的實質損毀。

2. 停車位擁有人責任

我們將伸延第2部分 - 「公眾責任」分項A「基本保障」的保障範圍，在受保期內，支付您及 / 或您的家庭成員作為該停車位擁有人而須向第三者承擔的法律責任：

- a) 第三者意外死亡或身體受傷；或
- b) 第三者財物遭受意外損失或損毀。

3. 電動車充電器擁有人責任

我們將伸延第2部分 - 「公眾責任」分項A「基本保障」的保障範圍，在受保期內，支付您及 / 或您的家庭成員作為該電動車充電器擁有人而須向第三者承擔的法律責任：

- a) 第三者意外死亡或身體受傷；或
- b) 第三者財物遭受意外損失或損毀。

B. 適用於第3.2部分 - 「停車位及電動車充電器保障」的保障限制

1. 自負額

除非已獲得我們接納，對於第3.2部分 - 「停車位及電動車充電器保障」下的每一宗索償，我們將不會支付保障項目表中第3.2部分所列的自負額，或保單資料頁中所指明的其他金額。

2. 最高責任限額

我們在第3.2部分 - 「停車位及電動車充電器保障」下的最高賠償責任，將不會超過保障項目表所列的每次意外及每個受保期的累計賠償金額為限。第2A部分 - 公眾責任（基本保障）及本3.2部分 - 「停車位擁有人責任」及「電動車充電器擁有人責任」項下的保障合共所支付的最高金額，不得超過保障項目表中所載或保單資料頁中所指明第2A部分於每次意外及每個受保期內最高賠償金額。

3.3 公眾責任（基本保障） - 升級保障

（只適用於計劃1、計劃2、計劃3及計劃5）

如我們在第2部分 - 「公眾責任」A項「基本保障」下就同一次意外或同一受保期內所支付的總賠償金額超出保障項目表所載的最高賠償限額，本保障將就該超出而未能由2部分 - 「公眾責任」A項「基本保障」承保的金額提供賠償。

3.4 個人物品及貴重物品(全球保障)

A. 非指定物品

（只適用於計劃1、計劃2、計劃3及計劃4）

我們將支付您及 / 或您的住戶擁有的個人物品及 / 或貴重物品在受保期內在世界任何地方發生的意外損失或損毀。

B. 指定物品

（只適用於計劃1、計劃2及計劃3）

在受保期內，我們將支付您及 / 或您的住戶擁有並於保單資料頁中已列明保額及詳情的個人物品及 / 或貴重物品在世界任何地方發生的意外損失或損毀。

如該意外損失或損毀是因盜竊、搶劫、爆竊、意外損失所引致，則必須於發現後二十四（24）小時內向當地警方報案。

我們將不會支付以下直接或間接引致的損失或損毀：

- i) 因害蟲、昆蟲、霉菌、磨損或其他自然損耗，或因修理、修復或翻新過程所造成的損毀；
- ii) 因任何政府、公共、市政、地區或海關機構的充公、國有化、徵用或蓄意破壞所造成的損失；或
- iii) 因機械或電力故障，或鏡片或玻璃遭刮花或破裂所造成的損毀，除非該損毀伴隨其他損壞，而您及 / 或您的住戶可根據第3.4部分 - 「個人物品及貴重物品 (全球保障)」獲得保障。

C. 適用於第3.4部分 - 「個人物品及貴重物品(全球保障)」的保障限額

1. 自負額

除非獲得我們接納，否則我們將不會就第3.4部分 - 「個人物品及貴重物品 (全球保障)」下的每一宗索償，承擔保障項目表中本部分所列的自負額，或保單資料頁中所指明的其他金額。

2. 最高責任限額

除非獲得我們接納，我們在3.4部分 - 「個人物品及貴重物品 (全球保障)」下的賠償責任，每項物品於每次意外及每個受保期內，均不會超過保障項目表中所載或保單資料頁中所指明的金額。

3. 第3.4部分 - 「個人物品及貴重物品 (全球保障)」不適用於任何已涵蓋於第1部分 - 「家居物品」B項「延伸保障」下任何有效保障項目之索償。

D. 適用於第3.4部分 - 「個人物品及貴重物品(全球保障)」的辦理事宜的基準

1. 一套、一對或一組條款

如受保物品屬於一對、套裝或收藏品的一部分，我們的賠償責任將不超過該部分損失或損毀的價值，而不論該對、套裝或收藏品整體所具有的特殊價值。在任何情況下，賠償金額亦不得超過該對、套裝或收藏品保額的相應比例部分。

2. 付款依據

我們可全權酌情安排維修，或支付更換或維修受保物品的費用，並扣除因使用而產生的折舊。如該物品損毀或損失至無法符合經濟原則維修的程度，我們只會賠償其於損毀或損失時的再售價值。

3. 比例分攤條款

如在損失或損毀發生時，根據保單條款第3.4(B)部分 - 「指定物品」所承保的個人物品及 / 或貴重物品的總價值超過保單資料頁所列明的投保額，則您及 / 或您的住戶需按保額不足的比例分攤相應的損失或損毀。如承保多項個人物品及 / 或貴重物品，則每一項均須分別適用本條款。

3.5 租金損失 - 升級保障

(只適用於計劃5)

如我們在第1部分 - 「家居物品」保障項目C.6「租金損失」就同一次意外或同一受保期內所支付的總賠償金額超

出保障項目表中所載的最高賠償限額，本保障將就該超出而未能由第1部分 - 「家居物品」保障項目C.6「租金損失」承保的金額提供賠償。

第4部分 - 額外條款

山泥傾瀉及地陷伸延保障

(只適用於第1部分 - 「家居物品」及第3.1部分 - 「樓宇全險保障」)

我們將就因地陷或山泥傾瀉於受保期內導致的家居物品及 / 或樓宇的意外損失或損毀，支付維修或更換的費用，但不包括以下情況：

1. 直接或間接由或透過或因下列任何事件而引致的損失或損毀：
 - a) 海岸侵蝕；
 - b) 地層隆起；及
 - c) 結構下沉或填土地基在相關工程完成後五 (5) 年內的沉降；
2. 地陷及 / 或山泥傾瀉所造成的通道、車道、圍欄、大門、邊界牆及擋土牆的損失或損毀；
3. 清理地陷及 / 或山泥傾瀉所造成的廢棄物費用，或於地陷及 / 或山泥傾瀉後修葺現場的費用，惟在修復家居物品及 / 或樓宇所需的範圍內則不在此限；
4. 因設計或工藝缺陷，或使用有缺陷的材料而直接引致的損失或損毀；
5. 任何形式或性質的間接損失或損毀；及
6. 除非保單資料頁另有所指，於受保期內，每次索償 (於受保期內每一個連續七十二 (72) 小時的獨立期間內發生) 均須承擔保障項目表中所列明的自負額；

惟您須保證於任何受保期內：

1. 您必須保持家居物品及樓宇狀況良好，並採取一切合理措施以防止由本保單所保障的風險造成的損毀；及
2. 您必須立即通知我們以下情況：
 - a) 如在家居物品及 / 或樓宇的地底下、周圍或附近開始進行任何挖掘工程；或
 - b) 如影響家居物品及 / 或樓宇狀所處地點的任何部分或其附近環境的受保事項之發生；在此情況下，我們有權修改或取消本保單所提供的保障。

第5部分 - 不保事項

A. 適用於第1部分 - 「家居物品」及第3.2部分 - 「停車位及電動車充電器保障」保障項目A.1「電動車充電器」的不保事項

我們將不會支付：

1. 因以下情況引致的任何損失或損毀：
 - (a) 如沒有明顯暴力或強行進出居所痕跡的搶劫、爆竊、盜竊或企圖盜竊；
 - (b) 由您、您的住戶、家庭傭工或任何經您或您的住戶同意進入居所的人所進行的搶劫、爆竊、盜竊或企圖盜竊；
 - (c) 市場價值貶減、光線或空氣的作用，以及逐漸產生的原因或變形；

- (d) 昆蟲、害蟲、動物所造成的損毀；
- (e) 漂染、清潔、維修、修葺、翻新（惟第1部分 - 「家居物品」保障項目 B.2 「室內改動或維修」另有說明者除外）；
- (f) 刮痕、磨損或凹陷；
- (g) 不當使用或違反製造商指示或規格的使用方式；
- (h) 食品及飲品（惟第1部分 - 「家居物品」保障項目 B.9 「冷凍食品」及保障項目B.12 「酒類」另有說明者除外）；
- (i) 溫度變化（惟第1部分 - 「家居物品」保障項目 B.9 「冷凍食品」另有說明者除外）、顏色、味道、質地、表面或外觀的改變；
- (j) 山泥傾瀉及地陷（惟第4部分 - 「額外條款」的「山泥傾瀉及地陷伸延保障」另有說明者則除外）；
- (k) 磨損、鏽蝕、腐蝕、侵蝕、霉菌或黴菌、溫度或濕度變化、乾腐或濕腐、劣化、外觀改變；
- (l) 機械或電力故障、失靈、故障或過熱，惟由雷擊直接引致的損失或損毀除外；
- (m) 因電流（雷擊除外）對電力設施、裝置或電線造成的損毀；或
- (n) 保養不足、固有缺陷或潛在缺陷、工藝、材料或設計上的缺陷；

惟若因上述第 (l)、(m) 及 (n) 項所造成的家居物品損毀而引致其他家居物品的損失、毀壞或損毀，我們將予以賠償；

- 2. 如居所連續空置超過六十（60）天後發生盜竊、企圖盜竊、爆竊、搶劫或水浸引致的損失或損毀；
- 3. 任何已由供應商及 / 或零售商保養或保固所涵蓋的損毀；
- 4. 任何清理或環境（包括土地、空氣或水）污染的去污費用；或
- 5. 不論是否直接或間接由受保風險所造成，因霉菌、青苔、發黴、真菌、孢子、細菌傳播或任何類同微生物、濕漉或乾涸腐爛物導致的損害或損毀。這包括調查、測試、修補服務的費用、額外支出或因營業中斷所蒙受之虧損。無論是否有任何其他原因或事故與該損失同時持續出現或在其他時間出現，該損失亦不在保障範圍之內。如損失在本保單的保障範圍之內，而其廢棄物清除費用卻因霉菌、青苔、真菌、細菌傳播、濕漉或乾涸的腐爛物、或極度潮濕的出現而增加，本保單將只支付受保財物在未被上述因素影響下之清除廢棄物的費用。

B. 適用於第2部分 - 「公眾責任」、第3.2部分 - 「停車位及電動車充電器保障」保障項目A.2「停車位擁有人責任」、A.3「電動車充電器擁有人責任」及第3.3部分 - 「公眾責任（基本保障）升級保障」的不保事項

我們不會支付因以下情況引致或與之相關的任何法律責任：

- 1. 對您、您的住戶或您 / 您的您的住戶的僱員或家庭傭工造成的身體受傷；
- 2. 對屬於您、您的住戶或其僱員或家庭傭工所有，或由其保管、照料或控制的財物造成的損失或損毀，惟第2部分 - 「公眾責任」保障項目 A.7 「租客責任」另有說明者除外；
- 3. 對任何非屬居所或樓宇的土地或樓宇的擁有、佔用或使用；

- 4. 因任何協議而承諾作出賠償或其他付款，除非該法律責任在無該協議的情況下亦會成立；
- 5. 任何商業、貿易、專業或職業活動，惟您或您的住戶僱用的家庭傭工除外；
- 6. 您或您的住戶所擁有、佔管或使用或代表您或您的住戶看管或控制之車輛、用作賽事用途之腳踏車、船、飛機或模型飛機或任何形式之無人機系統其總重量不超過250 克（於香港境內作閒暇活動使用的電力驅動無人機系統除外，但操作時需符合香港民航處的所有規定及指引）；
- 7. 因使用升降機或電梯而引致的身體受傷或財物損毀；或
- 8. 擁有、使用或飼養任何動物，惟根據《公契》及樓宇管理處所訂立的規則與規例允許飼養的家犬或家貓除外。

C. 適用於第3.1部分 - 「樓宇全險保障」的不保事項

我們不會支付因以下情況直接或間接引致的任何損失或損毀的責任：

- 1. 磨損、鏽蝕、腐蝕、霉菌、侵蝕、溫度或濕度變化、黴菌、乾腐或濕腐、劣化、外觀改變、動物、鳥類、昆蟲、幼蟲或任何種類的害蟲所造成的損毀；
- 2. 政府根據任何法例或法律執行有關樓宇的建造、維修或拆卸所引致的損毀；
- 3. 非因第 3.1 部分 - 「樓宇全險保障」所涵蓋事件而進行的翻新、改建、維修或安裝工程；
- 4. 若樓宇連續空置超過六十（60）天後發生的盜竊、企圖盜竊、爆竊、搶劫或水浸損毀；
- 5. 因保養不足、設計或工藝缺陷或使用有缺陷材料所直接引致損失或損毀的責任；惟若上述原因導致本保單所承保的其他財物出現損失或損毀，我們將予以賠償；或
- 6. 不論是否直接或間接由受保風險所造成，因霉菌、青苔、發黴、真菌、孢子、細菌傳播或任何類同微生物、濕漉或乾涸腐爛物導致的損害或損毀。這包括調查、測試、修補服務的費用、額外支出或因營業中斷所蒙受之虧損。無論是否有任何其他原因或事故與該損失同時持續出現或在其他時間出現，該損失亦不在保障範圍之內。如損失在本保單的保障範圍之內，而其廢棄物清除費用卻因霉菌、青苔、真菌、細菌傳播、濕漉或乾涸的腐爛物、或極度潮濕的出現而增加，本保單將只支付受保財物在未被上述因素影響下之清除廢棄物的費用。

D. 適用於第3.4部分 - 「個人物品及貴重物品(全球保障)」的不保事項

我們不會支付：

- 1. 因以下情況引致的任何損失或損毀：
 - (a) 如在發現後二十四（24）小時內沒有向警方報案的搶劫、爆竊、盜竊或企圖盜竊；
 - (b) 市場價值貶減、光線或空氣的作用，以及逐漸產生的原因或變形；
 - (c) 昆蟲、害蟲、動物所造成的損毀；
 - (d) 刮痕、磨損或凹陷；
 - (e) 不當使用或違反製造商指示或規格的使用方式；
 - (f) 山泥傾瀉及地陷；
 - (g) 將財物遺留在公共地方且無人看管；

- (h) 磨損、鏽蝕、腐蝕、侵蝕、霉菌或黴菌、溫度或濕度變化、乾腐或濕腐、劣化、外觀改變；
- (i) 機械或電力故障、失靈、故障或過熱，惟由雷擊直接引致的損失或損毀除外；
- (j) 因電流（雷擊除外）對電力設施、裝置或電線造成的損毀；或
- (k) 保養不足、固有缺陷或潛在缺陷、工藝、材料或設計上的缺陷；

惟若因上述第 (i)、(j) 及 (k) 項所造成的家居物品損毀而引致其他家居物品的損失、毀壞或損毀，我們將予以支付。

2. 任何已由供應商及 / 或零售商保養或保固所涵蓋的損毀；或
3. 任何清理或環境（包括土地、空氣或水）污染的去污費用。

E. 一般不保事項

除非另有指明，下列不保事項適用於本保單下的所有部分。我們不會支付如因下列事故直接或間接招致或引起對任何人士或財物的損失、毀壞、傷害、疾病或損毀，或因對任何人士或財物的損失、毀壞、傷害或損毀而造成、促成或引起的任何法律責任：

1. **無法解釋的損失**
任何財產的損失或消失，而其原因無法確定或解釋。
2. **非法活動**
任何您、您的住戶或家庭傭工的不誠實、欺詐行為、詭計、其他虛假手法蓄意、惡意或非法行為所引致的損失或損毀。
3. **潛在的缺陷**
在受保期開始前已發生的事故或已存在的損毀。
4. **間接損失**
除非在保障條款中另有說明，否則任何形式的間接損失。
5. **貶值**
任何財物的貶值或價值損失。
6. **蓄意損壞**
您、您的住戶或您 / 您的住戶的僱員或家庭傭工的蓄意行為所引致的損失或損毀。
7. **剝奪擁有權**
因以下情況導致的永久或暫時性剝奪財物的擁有權：
 - a) 任何合法成立的機構進行的扣押、查封、充公、國有化、徵用或徵召；或
 - b) 任何人士非法佔用。
8. **出租或轉租**
居所部分被出租或轉租。
9. **未經許可建築工程**
受保樓宇內或上之現有或新建未經許可結構及 / 或未經許可建造、搭建、拆卸、修理、安裝及翻新工程。於本條款而言，未經許可結構及未經許可建築工程將依照《建築物條例》（香港法例第123章）詮釋。

10. 戰爭及內戰除外條款

本保單不承保您及/或您的住戶因下列情況直接或間接引起、出現或導致的損失或損毀而需承擔的任何責任：戰爭、侵略、外敵行為、敵對行為或類似戰爭行動（無論有否宣戰）、內戰、叛變、民眾起義、兵變、起義、叛亂、革命、軍權或政權篡奪、戒嚴、任何政府或公共或地方機關對財產實施或頒令將其充公或收歸國有或徵用或毀壞或損毀。

11. 恐怖主義除外條款

任何恐怖主義行為直接或間接導致、引致或相關的任何性質的損失、損毀、費用或開支，不管是否有其他同時或按任何其他次序促成有關損失的成因或事件。

就本除外條款而言，恐怖主義行為是指任何人或群體，不論是單獨行事，還是代表或聯同任何組織或政府行事，為達到政治、宗教、意識形態或類似目的，包括意圖影響任何政府及/或令公眾或任何公眾階層恐懼而作出的行為，包括使用武力或暴力及/或威脅使用武力或暴力。

本除外條款亦不包括直接或間接因任何為控制、防範、遏止任何恐怖主義行為或與任何恐怖主義行為有關而採取的行動而造成、導致或與該些行動有關的任何性質的損失、損害、費用或開支。

若我們主張基於此項除外情況的條文，任何損失、損毀、費用或開支不被本保單承保，您及/或您的住戶須負責提出相反證明。

12. 輻射性污染

任何直接或間接因下列情況而導致或促成或引起的財產損失或損毀，損失或開支，或相應而生的損失，或法律責任：

- a) 核武器物料；
- b) 電離輻射，或任何核能燃油或由燃燒核能燃油產生的任何核廢料所釋出的輻射污染。僅就本不受保項目而言，燃燒須包括自發的核子分裂；或
- c) 核子反應、核子輻射或輻射污染，不管是否有其他同時或按任何其他次序促成有關損失的成因。

13. 電子數據

a) 電子數據除外條款

- i. 本保單不承保因任何成因（包括電腦病毒）而導致的電子數據壞失、損毀、毀滅、扭曲、刪除、損壞或改動，或由此而導致任何性質的無法使用、功能下降、費用、開支，不管是否有任何其他同時或按任何其他次序促成有關損失的成因或事件。

「電子數據」是指轉化為一種可供電子及電子機械數據處理設備或電子控制設備使用的一些事實、概念及資料，包括用作處理及使用數據或指示及操作該等設備的編碼程式、軟件及其他密碼指令用作通訊、詮釋或處理。

「電腦病毒」是指透過任何性質的電腦系統或網絡自行傳播的錯誤、有害或其他未經授權的指令或編碼，包括一套透過編碼程式或其他方式惡意採用的未經授權的指令或編碼，包括「木馬」、「螺蟲」及「定時或邏輯炸彈」。

- ii. 但倘若任何上述 i) 項描述的事宜導致火災或爆炸，在不抵觸本保單所有條款、條件及除外情況的規限下，本保單的保障將包括在受保期因火災或爆炸直接對本保單的受保財產造成的實質損毀。

b) 電子數據處理媒體價值評估

倘若本保單承保的電子數據處理媒體遭受本保單承保的實質損失或損毀，該媒體的價值評估應以該空白媒體的費用及從備份或前一代原件複製有關電子數據的費用相加的總和作為基礎。這些費用將不包括該等電子數據的研究及工程費用，亦不包括再創作、搜集或組合該等電子數據的費用。若不維修、不更換或不修復該媒體，則應以該空白媒體的費用作為評估其價值的基礎。

即使不能再創作、搜集或組合該等電子數據，本保單亦不承保任何有關該等電子數據對受保人或任何其他人士所具價值的金額。

倘若在任何賠償訴訟或其他法律程序中，本公司主張基於以此除外情況的條文，任何損失或損毀或責任不被本保單承保，受保人必須負責提出證據，證明該些損失或損毀或責任受本保單承保。

14. 石棉的全面不保事項

有關因各類型或數量的石棉直接或間接引起、導致或加劇損失的任何責任。

15. 滲漏、污染及玷污不保事項

- a) 直接或間接因滲漏、污染或玷污引致的身體損傷或財物的損失、損毀或喪失其功用。除非此等滲漏、污染及玷污是在受保期內因突然的、可識別的、非故意的及未能預計的事件故造成；
- b) 清除、消除或清洗因滲漏、污染及玷污遺下之污染物的費用，除非此等滲漏、污染及玷污是在受保期內因突然的、可識別的、非故意的及未能預計的事件故造成；或
- c) 任何罰款或懲罰性的損害賠償。

16. 傳染性疾病

任何直接或間接由傳染病或傳染病的恐懼或威脅（不論是實際或意識到的）引致、引起、或於傳染病或傳染病的恐懼或威脅（不論是實際或意識到的）的同時發生或以任何順序發生的任何損失、損毀、索償、費用、開支或其他款項，包括為傳染病或受該傳染病影響的任何受保財產之清理、解毒、清除、監測或測試的任何費用。

「傳染病」是指可通過任何物質或媒介從任何生物體傳染給另一生物體的任何疾病，其中：

- (i) 物質或媒介包括病毒、細菌、寄生蟲或其他生物體或其任何變種，不論其是否被視為活體；

- (ii) 傳播方法，不論是直接或間接，包括空氣傳播、體液傳播、從任何表面或物體、固體、液體或氣體或生物體之間的傳播；及
- (iii) 疾病、物質或媒介可能導致人類健康或人類福祉的損害或造成相關威脅，或可能導致本保單項下的受保財產造成損毀、惡化、價值損失、可銷售性或使用性損失或造成相關威脅。

第6部分 - 一般條款

1. 合約詮釋

- a) 在本保單中，表示單一性別的詞包含所有性別；單數詞包括複數涵義，反之亦然。
- b) 所有標題乃為方便而設，不會影響對本保單的闡釋。
- c) 本保單內所有時間均指香港時間。
- d) 除非於本保單附載的批註內另有規定，若本保單與我們其他文件之條款及細則出現任何抵觸，將以此條款及細則為準。
- e) 除非另有註解，否則本保單內所用之詞語具有此條款及細則之釋義部分所載明的涵義。

2. 遵守條款

您及您的住戶對本保單所有條款及細則的適當遵守與履行，應為我們承擔任何賠償責任的先決條件。本保單乃根據您在申請保險期間向我們提供的資料、聲明及陳述而簽發。

3. 取消保單

- a) 我們可按您最後登記的地址或電郵地址，向您發出不少於7天的書面通知以取消本保單。我們將就餘下之受保期按比例向您退還保費。
- b) 您可向我們發出不少於7天的書面通知以取消本保單。在受保期內，若未曾提出任何索償，您有權獲得部分保費退款，退款金額為您已繳付的實際保費扣除按我們短期保費率（如下述短期保費率表所示）計算的已生效受保期間之保費，惟須符合保單附表所訂明的每份保單最低保費要求。

短期保費率表

已生效的受保期		應收保費	
不超過	1個月	全年保費的	10%
	2個月		20%
	3個月		30%
	4個月		40%
	5個月		50%
	6個月		60%
	7個月		70%
	8個月		80%
	9個月		90%
9個月以上		全年保費的全額	

4. 失實陳述 / 欺詐

如 (a) 您的申請表格、投保書及 / 或聲明之內容有任何失實之處，(b) 就影響風險的任何重要事實作出錯誤陳述或有所遺漏，(c) 如此保險（包括就其之續保）涉及任何錯誤陳

述、失實陳述或隱瞞·(d) 有任何涉及欺詐成份或誇大之索償或 (e)以虛假聲明或陳述為依據之索償·則本保單內的保障將於本保單簽發當日起視為無效。如我們已支付任何賠償利益·您須在接獲我們的追討通知後向我們退還該等利益。

5. 防止損失及適時報告

您及您的住戶須遵守所有法定責任並採取所有合理步驟以：

- a) 防止損失、損毀或損傷；及
- b) 保持任何受保財物狀況良好及進行妥善維修。

如在受保期內發生居所被搶劫、企圖爆竊、爆竊、企圖盜竊或盜竊事件·該損失必須於發現後二十四(24)小時內向警方報案。

6. 風險變化

在受保期內·您必須通知我們任何可能增加損失風險的情況·包括但不限於居所的永久搬遷或居所使用性質的任何變更；並在需要時支付任何必要的額外保費。任何風險的最終接納均須經我們酌情決定及批准。

就計劃1、2、3及4的保單而言：

若在損失發生時·居所已根據租賃合約出租·則保單資料頁所列明的受保計劃將更改為計劃5。在此情況下·已繳保費將不予退還。

7. 保障更改

在獲得我們批准的情況下·您可於本保單續保時申請轉換至我們當時提供的其他計劃·惟須視乎該等計劃於續保時的供應情況而定。

8. 不作分擔

本保單只應在其他保險未能作出償付的情況下作出賠償·不應用作分擔全部或部分損失。

9. 通知

所有須向我們發出的通知必須以書面形式提交並寄予我們；任何對本保單的修改(包括任何批註)均須由我們授權代表正式簽署·方為有效。

10. 續保

於本保單屆滿時·及我們根據本保單條款所享有的終止權利的前提下·本保單將自動續保一個新的受保期·惟我們須成功收取保費·而保費金額及條款將由我們釐定。

如您不同意續保·您可於本保單續保日起計三十日內(「冷靜期」)以書面通知我們取消該續保。本保單將於該次續保前的受保期間屆滿時終止。如本保單於該冷靜期內並無任何索償*·您將可獲全數退還就該續保已繳付之保費。

* 除非冷靜期內所作出的索償是用作賠償於本保單終止前符合索償資格的費用。

11. 法律規定遵守

您、您的住戶及家庭傭工須妥善遵守及履行所有政府機關的所有條文、要求及規定·以及所有法定責任。

12. 損餘及追償

您應保留對受損財物的全部權利及控制權·並與指定的公證人(如適用)及/或我們協商以達致最高的損餘價值。該等金額應在扣除自負額前·從總損失金額中扣除。

13. 賠償利益

如您及/或您的住戶不幸身故·我們將向您及/或您的住戶成員的法定遺產代理人支付本保單所涵蓋的任何賠償金額。

14. 利益喪失

本保單的所有利益在下列情況下將會喪失：

- a) 如您、您的住戶、家庭傭工或任何代表您、您的住戶或家庭傭工(視情況而定)行事的人阻礙我們行使其權利；
- b) 就任何已被拒絕的索償而言·如未於拒絕後十二個月內開始仲裁程序；
- c) 就任何索償而言·如未於損失或損毀發生後十二個月內根據本保單的條款及細則提出索償·除非該索償正進行法律訴訟或仲裁程序；
- d) 如任何損失或損毀是由您、您的住戶或家庭傭工的蓄意行為、故意行為或魯莽行為所造成；或
- e) 如任何損失或損毀是由您、您的住戶或家庭傭工的惡意行為或蓄意破壞所造成。

15. 放棄索償

如我們拒絕對本保單項下任何索償承擔責任·而您未於該拒絕責任之日起十二(12)個曆月內根據下述條款將該索償提交仲裁·則該索償將在所有方面視為已放棄·日後不能再提出索償。

16. 代位權

我們有權以您的名義並自費向任何可能對本保單項下索償事件負責的第三者採取法律行動·並從第三者所追回的任任何款項均屬我們所有。您應在追討行動中全力配合我們。

17. 對第三者的訴訟

如您就任何原因對本保單所指定的醫療服務機構或人員提出訴訟要求賠償·包括但不限於您根據本保單之條款在接受治療或檢查時因對方失職、治療不當、專業失當或與該治療或檢查相關之其他原因引起的訴訟·本保單中並無任何條款可致使我們須就有關訴訟作出彌償、加入其中·作出回應或答辯。

18. 可分割性

若本保單內的任何條款或條款之任何部份因任何原因被認為不能執行或無效·在容許之範圍內·該條款之餘下部份與本保單內其他任何條款之可執行性或有效性將不會受該條款或該部份所影響。

19. 第三者權利

任何不是本保單某一方的人士或實體·不能根據《合約(第三者權利)條例》(香港法例第623章)強制執行本保單的任何條款。

20. 制裁限制及不保條款 – 特此聲明並同意·儘管本保單中有任何相反的規定：

- (a) 如果您或其他與本保單有關的任何個人或實體令我們面臨受到或即將受到根據聯合國決議或歐盟、英國、美國或任何適用於我們的司法管轄區的貿易或經濟制

裁、法律或法規或任何其他適用的經濟或貿易制裁法律或法規下的任何制裁、禁制或限制的風險或（我們認為）可能令我們面臨受到或即將受到任何前述的制裁、禁制或限制的風險，則我們可在發出由我們決定的書面通知時或後隨時終止本保單（無論是否自本保單生效日起計）。此後，我們無需再與您及/或其他與本保單有關的任何個人或實體進行任何業務往來，包括但不限於根據本保單支付或收取任何款項。

- (b) 在不影響上文第 (a) 段的前提下，如果提供保險、支付賠償或提供保障令我們面臨受到聯合國決議或歐盟、英國、美國或任何適用於我們的司法管轄區的貿易或經濟制裁、法律或法規或任何其他適用的經濟或貿易制裁法律或法規下的任何制裁、禁制或限制，或令我們面臨受到任何前述的制裁、禁制或限制的風險，則本保單不應被視為提供保險，而我們亦無責任支付任何賠償或提供任何保障。

21. 文書錯誤

任何文書錯誤不會令生效之保單因而失效，或令失效之保單因而生效。

22. 語言

本保單之中文版本僅作參考。英文版本與中文版本之間如有任何差異，均以英文版本為準。

23. 仲裁

凡因本保單所引起的或與之相關的任何爭議、糾紛、分歧或索賠，包括保單的存在、效力、解釋、履行、違反或終止，或因本保單引起的或與之相關的任何非合同性爭議，均應提交由香港國際仲裁中心管理的機構仲裁，並按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》最終解決。

24. 法規

本保單於香港簽發，並受香港法律規管並按其詮釋。

第7部分 - 索償條款

1. 如索償時出現欺詐成分或蓄意誇大事實，或您或其代表申請本保單下的保障時使用任何欺詐方法或策略，我們並無責任作出任何賠償。
2. 任何索償須於引致本保單下索償的事件發生後14天內知會我們。
3. 您必須自費以書面方式提交我們所要求的事件發生經過、所有資料證明及證據。所有索償必須由令我們滿意的書面證明支持。

如發生任何有關火災、偷竊、企圖偷竊、爆竊、搶劫、惡意損毀、騷亂或罷工的事件，您必須在該項事件發現後的二十四（24）小時內向警方、物業管理處及/或任何其他有關部門及我們報告損失。

- a) 就有關財物損失或損毀的索償而言，您必須：
- i) 當有損失或損毀發生，向我們提供警方報告、損失便函或聲明的核證副本；
 - ii) 向我們提供索償的數額及損失的詳情及評估，包括任何能準確顯示購買日期、價錢、型號及損失或損毀項目的種類的發票、正式收據或任何文件；

- iii) 就儲存於專業儲存設施的財物之損毀而言，由該儲存設施發出的單據或與其簽署的租賃協議書；
- iv) 在沒有取得我們的同意之前，不得展開任何維修工程或丟掉任何損餘的物件；
- v) 就指定電子產品的維修而言，維修必須由製造商及/或其授權維修商及/或香港的正式授權服務支援中心進行，並須提供由製造商及/或其授權維修商及/或正式授權服務支援中心發出的正式維修收據/損壞報告作為索償證明。如損壞物品無法修復，須提供載有序號及型號、購買日期及已付金額的原有購買收據；如為手機索償，特別須提供國際流動裝置識別碼（IMEI）；及
- vi) 就第1部分 - 「家居物品」保障項目 C.1 「臨時住宿及膳食津貼」之索償而言，所需文件包括第 i)、ii) 及列明維修時間及維修工作的報價單，以及在我們批准維修工作後可能要求的臨時住宿安排文件。

- b) 就有關第2部分 - 「公眾責任」的索償而言，您必須：

- i) 就可能的索償以書面通知我們有關損失的性質及事故的情況；
- ii) 當地警方報告及/或向警方作出之陳述，醫療報告，並包含有關索償的詳情及/或相片(如適用)；
- iii) 向我們提供任何書信、索償、令狀、傳票、法院文件、法院命令或判令、法律代表之間的往來書信、索償信函；
- iv) 當您知悉任何的起訴、研訊或調查後立即通知我們；及
- v) 在沒有獲得我們書面同意的情况下，不得作出任何承認、提議、承諾付款或付款；如有需要，我們有權接管及以您的名義進行辯護或解決或處理任何索償；在我們要求下，您應向我們提供一切資料及協助。

- c) 就有關第1部分 - 「家居物品」分項 E 「適用於第1部分 - 「家居物品」的辦理索償的基準」下的「綠色生活保障」的索償而言，您必須向我們提供：

- i) 家用電器受損的原因作證明文件；及
- ii) 更換的能源效益標籤產品的型號及收據正本。

- d) 就有關第1部分 - 「家居物品」保障項目C.3 「意外身故」的索償而言，您必須：

- i) 向我們遞交由註冊醫生發出並詳細顯示損傷或傷殘的性質、程度及/或時期的化驗報告；
- ii) 提交有關的警方報告；如有死亡的情況，應提交死亡證及驗屍官的化驗結果；及
- iii) 在我們對死因有任何合理懷疑的情況下，協助我們進行死後驗屍。

- e) 就有關第3.1部分 - 「樓宇全險保障」的索償而言，您必須：

- i) 向我們遞交由物業管理處或任何其他有關部門發生損耗樓宇報告包括日期、事故、損耗原因及程度；
- ii) 提交有關的警方報告及向警方作出之陳述；及

iii) 向我們遞交損耗程度的相片，重建或維修樓宇的報價單/發票/收據。

4. 如有違反本保單的條款及條件，我們有權拒絕代表您就任何第三者提出的索償作出抗辯。
5. 未填妥的索償表格將退回予索償人而資料或文件不足會對索償申請的處理造成延誤。
6. 您不得在我們收到所有本保單所需的索償證明當日後的60天內就本保單向我們展開仲裁。
7. 倘我們有權拒絕履行本保單的賠償責任，您必須應要求向我們全數退還任何根據本保單支付的賠償金額。
8. 如我們發未能在提出書面要求60天內收妥所需索償資料，我們將不會對有關索償承認責任，而該索償在其後將視作放棄論。
9. 如因您違反或不遵守本保單的任何條款及細則而導致您喪失資格或被發現無權獲得本保單下的賠償，則所有已支付的款項須應我們要求退還予我們。