



Ideal Home Plan

Please read this Policy and *schedule* carefully upon receipt and promptly request for any necessary amendments. If you would like a copy of this Policy in large print, please contact our Customer Care Centre at +852 2968 2288.

This Policy together with the enclosed *schedule* and any endorsements subsequently issued should be read as if they are one document and form the Policy which is the contract between you and us. The Ideal Home Plan enrollment form and any subsequent information which you completed and provided to us are the basis of this contract.

This is an annual Policy which will be automatically renewed subject to subsequent premium payments and our acceptance. We will insure you under those Sections shown in the *schedule* during any *period of insurance* for which we have accepted your premium provided all the terms and conditions of the Policy are complied with.

You should inform us of any change to the information provided by you or on your enrollment form as soon as these occur, since any change could affect your insurance cover.

In consideration of your payment of premium, we hereby agree to insure you or your household members in the manner and to the extent provided in this Policy, subject to the Meaning of Words, Cover, Policy Exceptions, Policy Conditions and to any memoranda endorsed hereon.

Table of Benefits

Coverage	Maximum Amount (HKD) per Incident	
	Plan A	Plan B
A. Contents	750,000	1,500,000
Individual Item Limitation (Maximum Amount Per Incident):		
• Money (in total)	1,500	3,000
• Furniture or domestic appliance (per item, set or collection)	50,000	150,000
• Personal Property or Possessions (per item, set or collection)	10,000	10,000
• Stamps, coins or medals collections (in total)	5,000	5,000
• Valuable Property (HKD10,000 per item, set or collection)	150,000	300,000
• Other Contents not classified in the above (per item, set or collection)	20,000	50,000
Extensions:		
• Food Deterioration	2,000	2,500
• Landlord's Fixtures and Fittings	2,000	3,000
• Open Area	N/A	3,000
• Temporary Removal	100,000	100,000
• Home Removal	100,000	100,000
• Juror (HKD100 per day)	10,000	10,000
• Replacement Cost of Title Deeds	2,500	2,500
• Additional Cover on Festive Seasons	This section limit being increased by 10%	This section limit being increased by 10%
• Additional Cover on Wedding	This section limit being increased by 10%	This section limit being increased by 10%
• Removal of Debris	10,000	10,000
• Alternative Accommodation	30,000	50,000
• Replacement Cost of Door Locks	1,500	3,000
• Interior Decoration or Renovation (HKD10,000 per item)	100,000	100,000
B. "All Risks"	3,000	25,000
Individual Item Limitation (Maximum Amount Per Incident)		
B.1.1 limit for any one article, set or collection	1,500	15,000
B.1.2 luggage and its contents while being carried	1,500	5,000
B.1.3 items left in public place or conveyance	1,500	3,000
Extensions:		
• Accidental Damage to Hand-Held Mobile Phone	N/A	5,000
• Replacement Cost of Personal Document	1,500	5,000
• Loss of Money	1,500	3,000
• Unauthorised Use of Credit Cards	1,500	5,000
• Property in Transit	N/A	5,000
Deductibles:		
• The first HKD250 of each and every loss or damage (applicable to Plan A only)		
C. Legal Liability	5,000,000	10,000,000

D. Family Personal Accident	100,000	500,000
Description of Benefits:		
(a) Death	100,000	500,000
(b) Permanent total disablement	100,000	500,000
(c) Permanent total loss or loss of use of two limbs	100,000	500,000
(d) Permanent total loss of sight of both eyes	100,000	500,000
(e) Permanent total loss or loss of use of one limb and one eye	100,000	500,000
(f) Permanent total loss or loss of use of one limb	50,000	250,000
(g) Permanent total loss of sight of one eye	50,000	250,000
E. Medical Benefits		
E.1 hospital cash	250/day, 10,000/year	500/day, 20,000/year
E.2 medical expenses (HKD100 per visit for bone-setting treatment)	1,500/year	3,000/year
F. Emergency Assistance Benefits		
• Locksmith, Plumber, Electrical Installations and Appliances	Cashless approach	Cashless approach
• Others	Enquiry and Referral Services only	Enquiry and Referral Services only

Meaning of Words

Certain words in this Policy have specific meanings. These meanings are given below. To help you identify these words in this Policy, we have printed them in italics throughout.

Account

Any valid credit card or charge card account or other banking account provided by you for premium payment of this Policy.

Bodily injury

Death, injury, illness or disease arising therefrom.

Buildings

The *home*, landlord's fixtures and fittings on or in the *home*, walls, gates, fences, hedges, terraces, patios, drives, paths, tennis hard courts and swimming pools, all at the situation of the *premises* shown in the *schedule*.

Contents

Household goods, personal belongings (including *money* and *valuable property*), collections of stamps, coins or medals, furniture, fixtures and fittings (including interior decorations and wallpaper), radio and television, aerials fittings and masts on or in the *home*, all belonging to you or a member of your *household*.

Unless otherwise insured, the following property is not included as *contents*:

- Motor vehicles, motorcycles, bicycles, caravans, trailers, aircraft, watercraft, hovercraft, or parts of accessories normally on or in any of them.
- Landlord's fixtures and fittings, ceiling, floors and walls (except as provided under item A.3.3).
- All pipes, drainage, satellite dishes, receivers or ancillary equipment and installation.
- Property owned or held in trust in connection with any business, professions or trade.
- Portable / mobile phones, PDA phones or pagers.
- Deeds, bonds, bills of exchange, securities, documents or manuscripts.
- Records, audio video or computer disc, tapes or cassettes, computer record or software.
- Property more specifically insured under this or another policy.
- Property specially held in trust or borrowed by you or a member of your *household*.
- Plants and trees.
- Livestock and living creatures.
- Spectacles, contact lenses, dentures, prosthesis and hearing aids.
- Property in the open including balcony (except as provided under item A.3.5).

Credit Cards

Credit or cash dispensing cards.

Family

Your relatives permanently living in the *home*.

Home

Your place of permanent residence which is a private dwelling used for domestic purposes only at the situation shown in the *schedule*.

Hong Kong

The territorial limits of Hong Kong Special Administrative Region of the People's Republic of China.

Household

Your family and domestic employee permanently living in the *home*.

Money

Cash, cheques, postal orders, bankers drafts, travel tickets, savings certificate, current postage stamps, gift tokens, Octopus and electronic money, all held for social or domestic purposes.

Period of Insurance

From policy inception and subsequently for any calendar month for which we have accepted a premium.

Permanent Total Disablement

Bodily Injury causing the entire prevention from attending to any business or gainful employment of each and every kind with proof satisfactory to us that in all probability such injury will continue for the remainder of the life.

Personal Property or Possessions

Personal possessions normally worn or carried on the person.

Premises

The *buildings* and the land within the boundaries belonging to them.

Schedule

The *schedule* attached to and incorporated in this Policy.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

Unoccupied

Not lived in by *you* or by a person authorized by *you*.

Valuable Property

Jewellery, items of gold, silver or other precious metals, watches, photographic equipment, binoculars, works of art, curios, furs, musical instruments (not pianos) and portable electronic / electronic processing equipment (e.g. notebook / portable computer, PDA, portable audio & video equipment, MP3).

We, Us, Our or the Company

Zurich Insurance Company Ltd

You or Your

The person or people shown in the *schedule* as the Insured.

Cover

Section A Contents

A.1 We will pay, at our option, the cost of repair, reinstatement or replacement in respect of sudden unforeseen accidental physical loss of or damage to *contents* in *your home* or arrange for the repair work to be carried out unless otherwise excluded by this Policy.

A.1.1 The maximum amount we will pay under Section A is the amount shown in the Table of Benefits in total per incident but subject to the individual item limitation also as shown in the Table of Benefits.

A.2 Exclusions relating to Section A

A.2.1 This Section does not cover any loss of or damage to contents:

1. caused by seepage or leakage of rainwater;
2. while a part of the *home* is lent, sub-let or leased;
3. caused after the *home* is left *unfurnished* or *unoccupied* for more than 60 consecutive days;
4. due to malicious damage or vandalism caused by someone lawfully on the *premises*;
5. caused by pets or animals;
6. caused by or contributed to by wear, tear or gradual deterioration, scratching or denting;
7. caused by insects, vermin, corrosion, rot, mildew, fungus;
8. caused by atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, misuse, faulty workmanship or design, the use of faulty materials, breakdown, or confiscation or detention by customs or other government officials;
9. caused by its own mechanical or electrical breakdown or derangement;
10. due to any unexplained loss or mysterious disappearance.

A.3 Extension of Cover to Section A

A.3.1 Food Deterioration

We will pay for the cost of food and drink that becomes unfit for human consumption due to deterioration caused by:

1. a change in temperature of the freezer or refrigerator in the *home*;
 2. contamination by accidental escape of refrigerant or refrigerant fumes.
- The most we will pay under item A.3.1 is the amount shown in the Table of Benefits per incident.

A.3.2 Exclusions relating to item A.3.1

We will not pay for any cost due to deterioration resulting from:

1. the deliberate act of any person or the electricity supply company.
2. any freezer or refrigerator over 5 years old.

A.3.3 Landlord's Fixtures and Fittings

We will pay for the cost of repairing or replacing ceiling, floors, walls, landlord's fixtures and fittings if they are lost or damaged by a cause insured in item A.1 of this Section.

The most we will pay under item A.3.3 is the amount shown in the Table of Benefits per incident.

A.3.4 Exclusions relating to item A.3.3

We will not pay for any loss or damage shown as not insured under item A.2 of this Section.

A.3.5 Open Area

The *contents* are insured while in the open within the boundaries of the land belonging to the *home* against loss or damage caused by events in item A.1 of this Section.

The most we will pay under item A.3.5 is the amount shown in the Table of Benefits per incident.

A.3.6 Exclusions relating to item A.3.5

We will not cover any loss or damage shown as not insured under item A.2 of this Section.

A.3.7 Temporary Removal

The *contents* are insured within *Hong Kong* while temporarily removed from the *premises* against loss or damage caused by:

1. The events insured in A.1 of this Section;
2. Theft or attempted theft:
 - From a bank or safe deposit or while in transit directly to or from a bank or safe deposit and in the custody or control of *you* or a member of *your household*;
 - Within an occupied building used for residential purposes or a building where *you* or a member of *your family* are employed or temporarily living;
 - Within any other building provided entry to or exit from the building is made using violence and force.

The most we will pay under item A.3.7 is the amount shown in the Table of Benefits per incident.

A.3.8 Exclusions relating to item A.3.7

We will not pay for:

1. loss or damage caused by storm, flood or falling trees or branches while the *contents* are in transit or in the open.
2. loss or damage caused while property removed for sale or exhibition or to a furniture depository.
3. theft of money.
4. any loss or damage shown as not insured under item A.2 of this Section.

A.3.9 Home Removal

We will cover any sudden unforeseen accidental physical loss of or damage to the *contents* while they are:

1. being moved by professional furniture removers to *your new home* in *Hong Kong*;
2. in temporary storage, for up to 30 days in a furniture depository in *Hong Kong*.

The most we will pay under item A.3.9 is the amount shown in the Table of Benefits per incident.

A.3.10 Exclusions relating to item A.3.9

We will not cover:

1. *money*, gold or silver articles, jewellery or furs.
2. loss or damage caused by cracking or scratching. Breakage of China, marble, glass or similar brittle articles, unless packed by professional packers.
3. breakdown of all kinds of audio or video equipment and computer equipment.
4. loss or damage:
 - if *you* have arranged other insurance therefor;
 - not reported to us within 7 days of delivery to the new home.

A.3.11 Juror

We will pay for any expenses and loss of earnings arising from service as a juror by *you* or *your* spouse for any period in excess of two weeks.

The most we will pay under item A.3.11 is subject to the per day and total limit per incident as shown in the Table of Benefits.

A.3.12 Exclusions relating to item A.3.11

We will not cover:

1. any expenses that can be recovered from any other source.
2. any period of jury service that was notified to *you* or *your* spouse prior to the inception of this insurance.

A.3.13 Replacement Cost of Title Deeds

We will pay for the cost of preparing new title deeds to the *premises* if they are lost or damaged by a cause insured in item A.1 of this Section while in the *home* or while kept in *your* bank in *Hong Kong* for safekeeping.

The most we will pay under item A.3.13 is the amount shown in the Table of Benefits per incident.

A.3.14 Exclusions relating to item A.3.13

We will not pay for any loss or damage shown as not insured under item A.2 of this Section.

A.3.15 Additional Cover on Festive Seasons

The insured limit by this Section is automatically increased by 10% during the month of December and the first seven days of the Lunar New Year to insure gifts and extra food and drink bought for the festive seasons.

A.3.16 Additional Cover on Wedding

The insured limit by this Section is automatically increased by 10% to insure wedding gifts during the period of one month before and one month after the wedding day of *you* or a member of *your family*.

A.3.17 Exclusions relating to item A.3.16

We will not pay for losses that can be recovered under another insurance.

A.3.18 Removal of Debris

We will pay for the cost of cleaning and removing the debris of the *contents* following damage by any cause insured in item A.1 of this Section.

The most we will pay under item A.3.18 is the amount shown in the Table of Benefits per incident.

A.3.19 Exclusions relating to item A.3.18

We will not pay for any loss or damage shown as not insured under item A.2 of this Section.

A.3.20 Alternative Accommodation

If the *home* is made uninhabitable by damage from any cause insured in item A.1 of this Section we will pay for:

1. the rent which continues to be payable by you;
2. the reasonable extra cost of comparable alternative accommodation if you reside in the *home*;
3. the reasonable cost of temporary storage of furniture;
4. the reasonable extra cost of temporary accommodation for domestic pets, but only during the period necessary to reinstate the *home* to a habitable condition.

The most we will pay under item A.3.20 is the amount shown in the Table of Benefits per incident.

A.3.21 Conditions relating to item A.3.20

The work of reinstatement or repair must be done without delay.

A.3.22 Replacement Cost of Door Locks

We will pay for the cost of replacing and fitting outside door locks to the *home* if the keys of such locks are stolen from the *home*.

The most we will pay under item A.3.22 is the amount shown in the Table of Benefits per incident.

A.3.23 Interior Decoration or Renovation

We will pay for the loss of or damage caused by events in A.1 of this Section in respect of the contract work and materials during the period of decoration/redcoration and/or renovation by contractors provided the period of such decoration is no longer than two months.

The most we will pay under item A.3.23 for any one item and in total per incident are the amount shown in the Table of Benefits.

A.3.24 Exclusions relating to item A.3.23

We will not pay for any loss or damage shown as not insured under item A.2 of this Section.

A.4 Conditions relating to Section A

You must ensure that the insured limit is adequate to cover the full cost of replacing the *contents* as new after allowing for deterioration of clothing. Otherwise, you shall notify us immediately if you find the insured limit is inadequate.

A.5 Settling claims under Section A

1. We will pay the full cost of replacement as new or repair of the *contents* damaged or at our option we will replace the *contents* or arrange for the repair work to be carried out. However, we will take off an amount for wear and tear:
 - for clothing and furs;
 - if you do not repair or replace the *contents*.
2. Part or parts of pair or set. Where any insured item consists of various articles in a pair or set so that any of such articles forms part or parts of such insured item, this Policy shall not be entitled to recover more than the proportionate value of such part or parts which may be lost or damaged, and in no event such loss or damage be construed to mean total loss of the pair or the set. Such proportionate value will be assessed by us at our discretion to form part of the purchase value of such insured item without reference to the specific value of such part or parts if it is or they are purchased on its or their own.
3. We will not pay the cost of replacing any undamaged item of suites, sets or collections.
4. The most we will pay under this Section is set out in the Table of Benefits.
5. We will automatically reinstate the insured limit from the date of loss, provided that you pay the appropriate additional premium, unless we give you written notice to the contrary before claim payment is made.

Section B 'All Risks'

B.1 We will pay for any *personal property* or *possessions* that all belonging to you or a member of *your household* against sudden unforeseen accidental physical loss of or damage anywhere in the world.

The most we will pay in total per incident under Section B is the amount shown in the Table of Benefits but subject to individual item limitation as stated in item B.1.1 to B.1.3 below.

B.1.1 The most we will pay for any one article, set or collection is the amount shown in the Table of Benefits.

B.1.2 The most we will pay for loss of or damage to luggage and its contents while being carried with you or *your household* members is the amount shown in the Table of Benefits in total per incident.

B.1.3 The most we will pay in respect of any claim for items left in a public place or conveyance is the amount shown in the Table of Benefits in total per incident.

B.2 Exclusions relating to Section B

This Section does not cover:

1. loss or damage caused by or contributed to by wear and tear or gradual deterioration, depreciation in value, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty

materials, confiscation or detention by customs or other officials.

2. breakage of strings, reeds or drum heads on musical instruments.
3. musical instruments, sports equipment and photographic equipment owned or held in trust by or in the custody or control of any person who uses such property for professional purposes.
4. deeds, bonds, bills of exchange, securities, documents, manuscripts, business, professional or trade goods or equipment.
5. property more specifically insured or any amount that you cannot recover from a more specific insurance because the insurer refuses or reduces the claim.
6. portable / mobile phones, PDA phones or pagers.
7. furs, *credit cards*, *money* of any kind, spectacles, contact lenses, dentures, prostheses, hearing aids, guns, or camping equipment or tools.
8. clothing and equipment used for sporting purposes while in use.
9. any unexplained loss or mysterious disappearance.
10. the cost of replacing any undamaged item of suites, sets or collections.
11. the first HKD250 for each and every loss or damage (applicable to Plan A only).

B.3 Extension of Cover to Section B**B.3.1 Accidental Damage to Hand-Held Mobile Phone (applicable to Plan B cover only)**

We will pay in respect of any claim for accidental physical damage to hand-held mobile phone belonging to you or a member of *your household* anywhere in the world.

The most we will pay in total under item B.3.1 is the amount shown in the Table of Benefits per incident.

B.3.2 Exclusions relating to item B.3.1

We will not cover:

1. theft or accidental loss;
2. wear and tear, gradual deterioration, scratching or denting.

B.3.3 Replacement Cost of Personal Documents

We will pay for the cost of replacing Hong Kong Identity Cards, *credit cards*, driving licences, passports, Home Return Permit (also known as Mainland Travel Permit for Hong Kong and Macao Residents) or Home-Visiting Certificate for Compatriots from Hong Kong and Macao, staff cards or resident cards belonging to you or a member of *your household* accidentally lost or damaged anywhere in the world.

The most we will pay under item B.3.3 is the amount shown in the Table of Benefits per incident.

B.3.4 Exclusions relating to item B.3.3

We will not pay for:

1. any fines or penalties incurred due to non-replacement or late replacement of the documents by you or a member of *your household*.
2. the first HKD250 for each and every loss or damage (applicable to Plan A only).

B.3.5 Loss of Money

We will cover any accidental loss of *money* belonging to you or a member of *your family* anywhere in the world, other than in *your home*.

The most we will pay under item B.3.5 is the amount shown in the Table of Benefits per incident.

B.3.6 Exclusions relating to item B.3.5

We will not cover:

1. any shortages caused by error or omission.
2. any depreciation in value.
3. any losses not reported to the police within 24 hours of discovery.
4. any confiscation or detention by customs or other officials.
5. the first HKD250 for each and every loss (applicable to Plan A only).

B.3.7 Unauthorized Use of Credit Cards

We will pay for financial loss following misuse of *credit cards* belonging to you or a member of *your family*.

The most we will pay under item B.3.7 is the amount shown in the Table of Benefits per incident.

B.3.8 Exclusions relating to item B.3.7

We will not cover:

1. any unauthorized use by a member of *your household*.
2. any losses not reported to both the issuing authority and the police within 24 hours of discovery.
3. any liability following breach of the terms and conditions of use.
4. any confiscation or detention by customs or other government officials.
5. the first HKD250 for each and every loss or damage (applicable to Plan A only).

B.3.9 Property in Transit (applicable to Plan B cover only)

We will cover any accidental loss of or damage to property newly purchased anywhere in the world being in transit to *your home* and carried by you or a member of *your household* at all times.

The most we will pay under item B.3.9 is the amount shown in the Table of Benefits per incident.

B.3.10 Exclusions relating to item B.3.9

We will not cover any:

1. loss of or damage to any mechanically propelled vehicle, marine craft, residential or commercial premises, livestock, pets, plants or other living creatures, sports equipment during use, currency or any kind of electronic money, cheques, travellers cheques, securities or negotiable instruments of any kind.
2. property of a perishable nature.
3. property not owned by you or a member of *your family*.
4. confiscation or detention by customs or other government officials.
5. property more specifically insured or any amount that you cannot recover from a more specific insurance because the insurer refuses or reduces the claim.

B.4 Settling claims under Section B

1. We will pay the cost of replacement or repair of the article lost or damaged less an amount for wear and tear in respect of clothing or furs or at our option we will replace the article or arrange for its repair. If you do not replace the article which is damaged beyond economical repair we will pay the resell market value only.
2. Part or parts of pair or set. Where any insured item consists of various articles in a pair or set so that any of such articles forms part or parts of such insured item, this Policy shall not be entitled to recover more than the proportionate value of such part or parts which may be lost or damaged, and in no event such loss or damage be construed to mean total loss of the pair or the set. Such proportionate value will be assessed by us at our discretion to form part of the purchase value of such insured item without reference to the specific value of such part or parts if it is or they are purchased on its or their own.
3. We will not pay the cost of replacing any undamaged items of sets or collection.
4. We will automatically reinstate the insured limit from the date of loss, provided that you pay the appropriate additional premium, unless we give you written notice to the contrary before claim payment is made.

Section C Legal Liability

C.1 Owner's Legal Liability

- C.1.1 We will indemnify your legal liability as owner of the premises become legally liable to pay as compensation for an accident occurring during the period of insurance which causes bodily injury to a person or damage to property.
- C.1.2 The most we will pay for any claim or claims arising from one event under item C.1 is the amount shown in the Table of Benefits against Section C in which the amount will include all costs and expenses agreed by us in writing.

C.2 Tenant's Legal Liability

- C.2.1 We will indemnify your legal liability as tenant for damage to the buildings caused by an event in item A.1 of Section A during the period of insurance.
- C.2.2 The most we will pay for any claim or claims arising from one event under item C.2 is the amount shown in the Table of Benefits against Section C in which the amount will include all costs and expenses agreed by us in writing.

C.2.3 Exclusions relating to item C.2

We will not pay for any damage shown as not insured under item A.2 of Section A.

C.3 Occupier's / Personal Legal Liability

- C.3.1 We will indemnify the legal liability against you or a member of your household
- as occupier of the premises or
 - as private individuals anywhere in Hong Kong or elsewhere for up to 30 days resulting in bodily injury to any other person or damage to property caused by an accident during the period of insurance.
- C.3.2 The most we will pay for any claim or claims arising from any one event under item C.3 is the amount shown in the Table of Benefits against Section C in which the amount will include all costs and expenses agreed by us in writing.

C.4 Pets Owner's Legal Liability

- C.4.1 We will indemnify the legal liability against you or a member of your family as owner of pet(s), which are normally domesticated in Hong Kong to pay as compensation for an accident occurring during the period of insurance anywhere in Hong Kong which causes bodily injury to any other person or damage to property.
- C.4.2 The most we will pay for any claim or claims arising from any one event under item C.4 is the amount shown in the Table of Benefits against Section C in which the amount will include all costs and expenses agreed by us in writing.

C.5 Exclusions relating to Section C

- This Section does not cover any liability arising directly or indirectly from:
1. any contractual liability;
 2. an agreement which imposes a liability which you or a member of your household would not otherwise have been under;
 3. any business, profession or trade;
 4. racing (other than on foot);
 5. wilful or malicious acts;
 6. the ownership or use of aircraft (except toys and models);
 7. the ownership or use of mechanically propelled vehicles (except the use of a vehicle solely as a passenger having no right of control);
 8. the ownership or use of watercraft (except toys and models), sailboards or hovercrafts;
 9. the ownership or use of weapons (except shotguns or airguns used for sporting activities);
 10. the ownership of animals (except your pets which are normally domesticated in home);
 11. bodily injury to a member of your household or to any person under a contract of service or apprenticeship with you or a member of your family;
 12. damage to property owned or held in trust by or in the custody of you or member of your household;
 13. any judgement which is not delivered by or obtained from a court of competent jurisdiction in Hong Kong;
 14. any asbestos, asbestos products or asbestos contained in any products;
 15. (i) the transmission of any computer code, programme or other data;
 - (ii) the unauthorized taking of or access to data.

Section D Family Personal Accident

- D.1 Within the period of insurance, we will pay the benefit as shown in the Table of Benefits (in which the amount under (a) to (e) are the "Capital Sum Insured") if you or a member of your family suffers bodily injury as a direct result of:
1. fire, accident or assault, in the premises;

2. an accident while travelling within Hong Kong as a fare-paying passenger in any road or rail vehicle;
3. assault in the street within Hong Kong;
4. an accident while travelling within Hong Kong as a passenger in any private motor vehicle.

D.2 Exclusions relating to Section D

- D.2.1 We will not cover bodily injury arising directly or indirectly from:
1. accident occurred in the course of employment;
 2. motor-cycling, racing (except on foot), hunting or playing any professional sport, skiing, parachuting, participating in underwater activities, flying activities, judo, karate, mountaineering, pot holing, polo, ice-hockey, or other dangerous sports;
 3. being insane or under the influence of alcohol or drugs, committing suicide or any act of intentional self-injury, self-exposure to unnecessary danger, pregnancy, taking part in riot, civil, labour or political disturbance;
 4. insured being over the age of 65;
 5. prolonged or complicated by any pre-existing physical weakness defect or disease or by any bodily injury sustained prior to that in respect of a claim is made.
- D.2.2 We will not cover death or disablement occurs after twelve months of the date of the accident.

D.3 Conditions relating to Section D

1. If any insured person is aged below 18 at the time of an accident, we will pay 50% of the benefit amount as shown in the Table of Benefits.
2. The most we will pay under benefits (a) to (g) shall not exceed 100% of the "Capital Sum Insured" under points (a) to (e) as shown in the Table of Benefits accrued at the time of accident during any one interval of 12 months from the effective date of this Policy.
3. We will not pay more than one benefit under benefits (a) to (g) shown in the Table of Benefits for the same occurrence for the same person.

D.4 Settling claims under Section D

1. You must notify us as soon as reasonably possible, and always within three months, of any accident likely to cause a claim.
2. We shall be entitled to call for
 - an examination by a medical referee appointed by us for a non-fatal injury;
 - a post-mortem examination in the event of death.

Section E Medical Benefits

- E.1 We will pay the cash benefit if you or a member of your household shall necessarily be confined in a hospital as an in-patient within Hong Kong as a direct result of:
1. bodily injury caused by an accident arising out of an insured event under item A.1 of Section A.
 2. taking poisonous food or drink.
- E.1.1 The most we will pay under item E.1 is subject to the daily cash limit and per year limit as shown in the Table of Benefits.
- E.2 We will pay the actual expenses reasonably and necessarily incurred within Hong Kong by you or a member of your household during the period of insurance for medical treatment and prescribed medical supplies received from a legally qualified and registered medical practitioner including bone-setting treatment as a direct result of:
1. bodily injury caused by an accident arising out of an insured event under item A.1 of Section A.
 2. taking poisonous food or drink.
- E.2.1 The most we will pay for bone-setting treatment is the amount shown in the Table of Benefits per visit.
- E.2.2 The most we will pay in total per year under item E.2 is the amount shown in the Table of Benefits.
- E.3 Exclusions relating to Section E
- We will not pay under Section E for any sums recovered or recoverable from all other sources.

E.4 Settling claims under Section E

1. You must notify us as soon as reasonably possible, and always within three months, of any accident likely to cause a claim.
2. We shall be entitled to call for
 - an examination by a medical referee appointed by us for a non-fatal injury;
 - a post-mortem examination in the event of death.

Section F Emergency Assistance Benefits

- F.1 We have arranged an "Emergency Home Assistance Service" to provide you or a member of your household with the following assistance services in case of emergency. Whenever applicable, related extra benefits will be applied only if it is stated in the Table of Benefits and/or the Schedule.
- F.1.1 Electrical Assistance
- Emergency Home Assistance Service will arrange a registered electrician to effect immediate temporary repair of your electrical installations and appliances which belong to you or a member of your household.
- F.1.2 Plumbing Assistance
- Emergency Home Assistance Service will arrange a licensed plumber to effect immediate temporary repair in the event of clogging, bursting or overflowing of pipes and the water supply system which belong to you or a member of your household.
- F.1.3 Locksmith Assistance
- Emergency Home Assistance Service will arrange a locksmith to open any

doors and/or repair the door lock if *you* or a member of *your household* are accidentally locked outside or inside *your home*. Emergency 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.

F.1.4 Benefits Which Are Not Provided

For the benefits provided in Clauses F1.1 to F1.3, Emergency Home Assistance Service will not provide any assistance service if the repair necessitates the breaking of wall or decoration of *your home*.

F.1.5 Enquiry and Referral Services Which Are Provided

Emergency Home Assistance Service can arrange for the following services for *you* or a member of *your household* at *your* request but any expenses for the services will be solely borne by *you* or a member of *your household*:

F1.5.1 Home Cleaning Service

For a company specializes in home cleaning to perform cleaning services at *your home*.

F1.5.2 House Call/Dental Referral

For a house call to *your* home by a registered doctor or medical specialist or secure an appointment with a dental practitioner.

F1.5.3 Baby Sitting/Domestic Helper/Nursing Assistance

For a baby sitter or domestic helper to take care of *your* child(ren) or a member of *your household* during *your* absence from *home*. A qualified nurse may also be arranged to attend *your home* for the needs of any person specified by *you*.

F1.5.4 Pest Control Service

For a company specializes in pest control to carry out any pest control services at *your* home.

The Emergency Home Assistance Service is rendered by the service provider nominated by Zurich Insurance Company Ltd.

Emergency Home Assistance Service Hotline – +852 2886 3977

Policy Conditions – these apply to all Sections

In the following Conditions, *you* also includes any other person insured under this Policy.

1. Return of Policy

If *you* are not satisfied with this Policy, *you* shall return to *us* within fourteen days of receipt. This Policy will then be deemed as void from the effective date shown in the *schedule* and we shall not be liable for any loss sustained by *you*. A full refund of any premium paid will be made.

2. Precautions

You will take all reasonable steps to protect the property and prevent accidents.

3. Misrepresentation

If *you* or anyone acting on *your* behalf makes a statement in the enrollment form(s) or in connection with any claim knowing the statement is false, we will not be liable for any claim and all cover under the Policy shall cease.

4. Premium Payment

Payment of the premium is by equal monthly installments payable by auto debit through *your account* only. If any installment is not paid when requested or if *you* close *your account*, *your* Policy will be voided immediately.

5. Renewal

Subject to *our* consent from time to time and *your* payment of the premium in advance at *our* premium rate in force at time of annual renewals, this Policy will be renewed by *us* annually without further prior notice to *you*. In any event, we reserve the right to withhold from renewing this Policy or revealing *our* reasons for exercising such right. We also reserve the right to revise or adjust the Policy terms and conditions (including the premium) at every annual renewal subject to *our* notice in writing before renewal.

6. Policy Cancellation

We may cancel this Policy by giving 30 days' written notice of cancellation by registered mail to *you* at *your* last known address. In the event of the Policy being cancelled by *us*, we will return the pro rata unearned portion of any premium actually paid by *you*.

You may also cancel this Policy by giving 30 days' notice in writing to *us*. The cancellation will be effective on the monthly premium due date immediately following *our* receipt of the relevant cancellation notice.

7. Alternative Dispute Resolution

In the event of a dispute arising out of this Policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of Hong Kong and applicable at the time of dispute. All unresolved disputes shall be determined by arbitration in accordance with the Arbitration Ordinance (Chapter 609), Laws of Hong Kong as amended from time to time. The arbitration shall be conducted in Hong Kong by a sole arbitrator to be agreed by the parties. It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of this Policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if the Insurers deny or reject liability for any claim under this Policy and the insured person does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of our disclaimer, the insured person's claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under this Policy.

8. Recipient

If *you* die, we will insure *your* legal personal representatives for any liability *you* had previously incurred under the Policy provided they comply with the terms of the Policy.

9. Changes in Risk

You must tell *us* of any changes of circumstances after the start of the insurance policy which increase the risk of loss, injury or damage. *You* will not be insured under the Policy until we have agreed in writing to accept the increased risk.

10. Claims Procedures

Upon learning of any circumstances likely to give rise to a claim, *you* must:

- tell *us* as soon as reasonably possible;
- give *us* all the help and information that we may reasonably require;
- immediately report to the police (1) if loss or damage is caused by theft, attempted theft, malicious people, vandals, riot, civil, labour or political disturbance, (2) if there is any accidental loss of property;
- immediately send to *us* any writ, summons or other communication *you* receive;
- give full details within 30 days of the incident together with any supporting evidence that we require.

11. Right to Salvage

We have the right to the salvage of any insured property.

12. Liability Claims

You must not admit, deny, negotiate or settle a claim without *our* written consent.

13. Subrogation

We are entitled to:

- take the benefit of *your* rights against another person before or after we have paid a claim;
- take over the defense or settlement of a claim against *you* by another person.

14. Governing Law and Jurisdiction

This Policy shall be governed by and interpreted in accordance with the Laws of *Hong Kong* and subject to the exclusive jurisdiction of *Hong Kong* courts.

15. Other Insurance

If at the time of a claim there is any other insurance covering anything insured by this Policy, we will be liable only for *our* proportionate share.

16. Statement of Purpose for Collection of Personal Data

All personal data collected and held by *us* will be used in accordance with *our* privacy policy, as notified to *you* from time to time and available at the following website: www.zurich.com.hk/eng/cs_nonlifepolicy/services_privacy.htm

Policy Exceptions - these apply to all Sections

This Policy does not cover:

1. any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military force or coup;
2. loss or damage arising directly from pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
3. any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.
4. any cost or expense arising from any loss, destruction or damage caused by pollution or contamination other than destruction or damage to the property insured caused by pollution or contamination resulting from an event under item A.1 of Section A;
5. any fines, penalty, punitive or exemplary expense.
6. any liability or loss of or damage to any property directly or indirectly arising from existing or new unauthorized structures and/or unauthorized building erection demolition repair installation and renovation works within the *premises*. For the purpose of this exception, the meaning of unauthorized structures and/or unauthorized building works will be construed in accordance with the Building Ordinance, Chapter 123, Laws of *Hong Kong*.
7. Terrorism
We shall not be liable for loss, damage, death, injury, disablement, liabilities, costs or expenses of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of 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;
 - any action in controlling, preventing, suppressing, retaliating against or responding to any such act of terrorism.For the purpose of this exception, an act of terrorism includes any act, preparation or threat of action of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto committed for political, religious, ideological, or similar purposes including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation and which
 - involves violence against one or more persons; or
 - involves damage to property; or
 - endangers life other than that of the person committing the action; or
 - creates a risk to the health or safety of the public or a section of the public; or
 - is designed to interfere with or disrupt an electronic system.

In any action, suit or other proceedings where we allege that by reason of the provisions of this condition any loss or damage is not covered by this Policy the burden of proving that such loss or damage is covered shall be upon *you*.

8. Software and Data-Related Losses (applicable to all sections except Section C)
- 8.1 The insurance by this Policy excludes any "Software Loss" except:
 - 8.1.1 "Software Loss" resulting solely from direct physical loss of or direct physical damage to the equipment, hardware, media or device on which the programme, computer software or operating systems, programming instructions, or data are transported, processed or contained.
 - 8.1.2 Direct physical loss of or direct physical damage to tangible property by Fire or Explosion that results from a "Software Loss". For the purposes of this endorsement, electronic data, programme(s), computer software or operating system(s), programming instruction(s) and data are not tangible property.
- 8.2 "Software Loss" means loss of or damage to any programme(s), computer software or operating system(s), programming instruction(s) or data arising out of or resulting from any failure, malfunction, deficiency, deletion, fault, "Virus", deletion or corruption or any loss of use, reduction in functionality, cost, expense or liability resulting therefrom. "Software Loss" includes, but is not limited to, loss or damage resulting from any authorized or unauthorized access in, of or to any computer, communication system, file server, networking equipment, computer system, computer hardware, data processing equipment, computer memory, microchip, microprocessor (computer chip), integrated circuit or similar device in computer equipment, any program, computer software or operating systems, programming instructions or data.
- 8.3 "Virus" means software, data or code that affects the operation or functionality of any computer, communication system, file server, networking equipment, computer system, computer hardware, data processing equipment, computer memory, microchip, microprocessor (computer chip), integrated circuit or similar device in computer equipment, program, computer software or operating systems, programming instructions or data including, but not limited to, any destructive program, computer code, computer virus, worm, logic bomb, denial of service attack, smurf attack, vandalism, Trojan Horse or any other data introduced into any electronic system causing deletion, destruction, degradation, corruption, malfunction or compromise of or to data, software or electronic business systems.

Making a Claim - these apply to all Sections

1. First check the *schedule* and relevant Policy Section to make sure that what *you* are claiming for is insured.
2. Tell *us* as soon as possible by telephone at +852 2903 9388 or in writing that *you* wish to claim. *We* will send a claim form which *you* must complete and return with any supporting evidence that *we* require within 30 days of the incident.
3. See Policy Conditions 10 on page 10 for the full conditions relating to claims. If temporary repairs are needed to stop further damage *you* should arrange for them to be done immediately. Keep the bills because they may form part of *your* claim.
4. For other repairs or replacements, get estimates and send them to *us*. *We* must have an opportunity to see the damage and approve the estimates before work begins. Depending on the work involved and the cost, *you* may be told to go ahead and get the work done.
5. If there is a serious damage, *we* will appoint a claims inspector or an independent loss adjuster to assist *you*. The claims inspector or loss adjuster will advise *you* what to do immediately and to tell *you* what further information will be required. When all the necessary information is available, the claims inspector or loss adjuster will agree with *you* the amount payable under the Policy.

Helpline Services

Please use the Services Hotline (between 9:00 am and 5:30 pm, Monday to Friday), to obtain assistance on any problem for Ideal Home Plan of concern to *you* or *your family*:

+852 2903 9338



理想家居保障計劃

請細閱本保單及「附表」並確保保險內容符合「閣下」的需要。倘若「閣下」需要本保單的放大字體版本，請致電 +852 2968 2288 與「本公司」的客戶服務中心聯絡。

本保單夾附的「附表」及日後發出的任何附帶批單應以整體文件形式一併閱讀，並構成「閣下」與「本公司」之間的保險合約。而「閣下」提供「本公司」之理想家居保障計劃投保表格及任何資料，乃本合約之依據。

此乃年度之保險單，將於「本公司」收訖「閣下」繳交隨後的保費後而自動續保，「本公司」收訖「閣下」繳交的保費後，在「保險期」內為「閣下」提供「附表」訂明各節之保障，惟「閣下」必須履行本保單所列之所有條款與條件。

「閣下」提供之資料或於投保表格內填報之資料如有任何更改，請立即通知「本公司」，以免影響此保單之保障內容。

此乃中文譯本，僅供參考之用。若與英文版本有異，概以英文版本為準。

「本公司」於收訖「閣下」所繳的保費後，將按照本保險單所規定的方式和範圍，為「閣下」或「住戶」成員提供保險保障，內容應參照保單內的詞彙解釋、保障範圍、不承保事項、保單條款和嗣後發出的任何批單。

保障表

保障範圍	最高保障額 (港元) - 每次意外	
	計劃 A	計劃 B
A. 「家居財物」	750,000	1,500,000
個別項目保障 (每次意外最高保障額):		
• 「金錢」(總賠償額)	1,500	3,000
• 傢俬/家庭電器(每件、每組或每系列)	50,000	150,000
• 「個人財物」(每件、每組或每系列)	10,000	10,000
• 郵票、錢幣或徽章收藏集(總賠償額)	5,000	5,000
• 「貴重財物」(每件、每組或每系列 10,000 港元)	150,000	300,000
• 其他不在上面列明之「家居財物」(每件、每組或每系列)	20,000	50,000
額外保障:		
• 食物變壞	2,000	2,500
• 大業主家居裝置及設備	2,000	3,000
• 露天地方	不適用	3,000
• 暫時性搬遷	100,000	100,000
• 居所搬遷	100,000	100,000
• 陪審員(每日限額 100 港元)	10,000	10,000
• 重訂契約費用	2,500	2,500
• 喜慶節日額外保障	本章節限額增加百分之十	本章節限額增加百分之十
• 新婚姻額額外保障	本章節限額增加百分之十	本章節限額增加百分之十
• 清理碎礫	10,000	10,000
• 臨時住所	30,000	50,000
• 更換門鎖費用	1,500	3,000
• 室內裝修或翻新工程(每件限額 10,000 港元)	100,000	100,000
B. 全球性個人財物保障	3,000	25,000
個別項目保障(每次意外最高保障額):		
B.1.1 每件、每組或每系列之限額	1,500	15,000
B.1.2 隨身攜帶之行李及其財物之損失或損毀賠償	1,500	5,000
B.1.3 個人財物遺留在公共場所或運輸工具上之損失或損毀賠償	1,500	3,000
額外保障:		
• 手提流動電話意外損毀		5,000
• 個人證件補領費用	1,500	5,000
• 「金錢」遺失	1,500	3,000
• 「信用咭」被盜用	1,500	5,000
• 財物運送	不適用	5,000

自負額: • 每次損失或損毀的首 250 港元(只適用於計劃 A)		
C. 法律責任	5,000,000	10,000,000
D. 「家庭成員」個人意外保障	100,000	500,000
保障項目:		
(a) 死亡	100,000	500,000
(b) 「永久完全傷殘」	100,000	500,000
(c) 永久喪失雙肢或完全失去其功用	100,000	500,000
(d) 永久完全喪失雙眼視力	100,000	500,000
(e) 永久喪失單肢及單眼或完全失去其功用	100,000	500,000
(f) 永久喪失單肢或完全失去其功用	50,000	250,000
(g) 永久完全喪失單眼視力	50,000	250,000
E. 醫療費用		
E.1 住院現金	250/每日, 10,000/每年	500/每日, 20,000/每年
E.2 醫療費用(跌打醫療每次最高賠償額為 100 港元)	1,500/每年	3,000/每年
F. 緊急援助服務		
• 鎖匠、水喉匠、電力裝置及電器	免找數方案 只限於查詢及 轉介服務	免找數方案 只限於查詢及 轉介服務
• 其他		

詞彙解釋

保單內某些詞彙有指定的含意，解釋已列明於下面。為方便「閣下」在本文中識別有關詞彙，特將此等詞彙全部加上引號。

「戶口」

由「閣下」提供之有效的信用咭、消費咭或其他銀行戶口，用作繳付本保單之保費。

「身體損傷」

死亡、損傷或由其引起之疾病。

「屋宇」

「附表」所載「物業」位置上的「居所」、大業主提供的「居所」裝置、以及同一位置上的牆壁、門閘、圍欄、樹籬、平台、門廊、車道、小徑、硬地網球場及游泳池。

「家居財物」

「居所」內的家居物品、個人物品(包括「金錢」及「貴重物品」)、郵票、錢幣或徽章收藏集、家具及設備(包括室內裝修及牆紙)、收音機、電視、電視天線裝置及天線桿，並屬於「閣下」或「住戶」所有。

除另外承保，以下物品不視作「家居財物」:

1. 汽車、電單車、腳踏車、蓬車、拖車、飛機、船隻、氣墊船，或通常在上述物品之中或之上的部份或配件。
2. 大業主提供的裝置、天花、地板和牆壁(A.3.3 項承保的事項除外)。
3. 一切管道和排水設備、碟型衛星天線、接收器及輔助設備。
4. 因從事任何業務、專業或行業而擁有或以信託形式持有的物品。
5. 手提/流動電話、PDA 電話或傳呼機。
6. 契約、債券、匯票、證券、文件或手稿。
7. 唱片、影音或電腦磁碟、磁帶或盒帶、電腦記錄或軟件。
8. 另外已在本保單或其他保單特別投保的財物。
9. 「閣下」或「住戶」以信託方式持有或「閣下」或「住戶」借用之財物。
10. 植物或樹木。
11. 生畜及任何生物。
12. 眼鏡、隱形眼鏡、假牙、義肢及助聽器。
13. 置於露天地方(包括露台)的財物(A.3.5 項承保的事項除外)。

「信用咭」

信用咭或提款咭。

「家庭成員」

「閣下」永久性居於「居所」內的親屬。

「居所」

「閣下」永久性居於「附表」所載位置上的私人住所。

「香港」

中華人民共和國香港特別行政區境內。

「住戶」

「閣下」永久性居於「居所」內的「家庭成員」及「僱傭」。

「金錢」

持有作社交或家居用途的現金、支票、郵政匯票、銀行匯票、旅行用之交通票據、存款證、郵票、禮券、八達通及電子錢幣。

「保險期」

由保單生效日期起計，及之後經「本公司」已接受保費的任何曆月。

「永久完全傷殘」

由於「身體損傷」導致完全或永久喪失從事任何工作或任職能力，並經「本公司」同意及接納之永久完全傷殘。

「個人財物」

通常穿戴在身上或隨身攜帶的個人物品。

「物業」

「屋宇」及其範圍內的土地。

「附表」

夾附於保單並構成保單一部份之附表。

「無家具設備」

家具及設備不足以作正常居住用途。

「無人居住」

並非由「閣下」或「閣下」授權的人士居住。

「貴重物品」

珠寶、金器、銀器或其他貴重金屬、手錶、攝影器材、望遠鏡、藝術品、古玩、皮草、樂器（不包括鋼琴）及手提電子/電子處理設備（例如筆記簿型/手提電腦、PDA、手提視聽設備、MP3）。

「本公司」

蘇黎世保險有限公司。

「閣下」

「附表」上所載之受保人。

保障範圍

A 節 「家居財物」保障

- A.1 除本保單不承保範圍外，「本公司」將支付維修或重新添置在「閣下」的「居所」內因突發及未能預見的意外受損或遺失的「家居財物」的費用，或安排維修工作。
- A.1.1 A 節的最高賠償總額定明於保障表內，惟個別項目保障亦附設每次最高限額定明於保障表內。

A.2 A 節的不受保障項目

- A.2.1 本節不承保下列事故所引致「家居財物」的損失或損毀：
1. 因雨水滲漏或洩漏所引致之損失或損毀。
 2. 「居所」部份借出、出租或分租期間引致的損失或損毀。
 3. 「居所」連續 60 天「無家具設備」或「無人居住」後引致的損失或損毀。
 4. 「物業」的合法進入者故意所造成的損失或損毀。
 5. 由寵物或動物引致的損失或損毀。
 6. 因磨損、逐漸退化、刮花或出現凹痕而引致的損失或損毀。

7. 因蟲害、侵蝕、腐爛、發霉而引致的損失或損毀。
8. 因空氣狀況、光線作用、加熱、弄乾、清潔、染色、更換或修理過程中、或因使用不當、手工或設計欠佳、使用有問題物料、故障、或因被海關或
9. 因「家居財物」內在的機械或電力故障而引致其本身的損失或損毀。
10. 原因不明的損失或損毀。

A.3 A 節的額外保障

A.3.1 食物變壞

食物及飲品若因下述緣故而變壞，以致不宜食用或飲用，可獲得賠償：

1. 「居所」內冰箱或雪櫃溫度轉變；
2. 冰凍劑或冷凍劑煙霧因意外洩漏而導致污染。

A.3.1 項每次事故的最高賠償額定明於保障表內。

A.3.2 A.3.1 項的不受保障項目

「本公司」不會支付由以下原因引致變壞的任何費用：

1. 因任何人士或電力公司的故意行為。
2. 任何使用超過 5 年的冰箱或雪櫃。

A.3.3 大業主裝置及設備

「本公司」將支付因本節第 A.1 項所述事項而引致天花板、地板、牆壁及大業主提

供的裝置及設備的失去或受損的維修或重置費用。

A.3.3 項每次事故的最高賠償額定明於保障表內。

A.3.4 A.3.3 項的不受保障項目

「本公司」不會承保本節第 A.2 項所載不受保障的損失或損壞項目。

A.3.5 露天地方

「家居財物」若在「居所」土地範圍內的露天地方因本節第 A.1 項所述事項而失

去或受損，可獲得賠償。

A.3.5 項每次事故的最高賠償額定明於保障表內。

A.3.6 A.3.5 項的不受保障項目

「本公司」不會承保本節第 A.2 項所載不受保障的損失或損壞項目。

A.3.7 暫時性搬遷

當「家居財物」在「香港」境內暫時搬離「物業」，並因下述緣故而損失或損壞，可獲得賠償：

1. 本節 A.1 項所述項目；
2. 在以下地點被竊或成為意圖盜竊的目標：
 - 在銀行或保管箱，或在「閣下」或「住戶」看管或控制下直接往返銀行或保管箱途中；
 - 在有人居住住宅用途的屋宇內，或「閣下」或「家庭成員」受僱、從事業務或暫住的屋宇內；
 - 在任何其他屋宇內，惟該屋宇需顯示疑人曾使用武力強行進出的痕跡。

A.3.7 項每次事故的最高賠償額定明於保障表內。

A.3.8 A.3.7 項的不受保障項目

「本公司」不會支付：

1. 「家居財物」在搬動期間或在露天地點時受風暴、水災或倒下的樹木或樹枝損壞。
2. 財物移往他處出售或展出，或搬往家具庫時所引致的損失或損壞。
3. 「金錢」失竊。
4. 本節第 A.2 項所載不受保障的損失或損壞項目。

A.3.9 「居所」搬遷

「本公司」將會承保任何「家居財物」在以下情況因突發及未能預見的意外失去或受損：

1. 由專業家具搬運者搬往「閣下」在「香港」的新居所期間；
2. 在「香港」家具庫暫時存放最多達 30 天之內。

A.3.9 項每次事故的最高賠償額定明於保障表內。

A.3.10 A.3.9 項的不受保障項目

「本公司」不會承保：

1. 「金錢」、金器或銀器、珠寶或皮草。
2. 因刮花或打破而引致的損失。盜器、雲石、玻璃或類似的易碎物件之破損，惟由專業包裝工人包裝者除外。
3. 各種視聽器材及電腦設備之故障。
4. 在下述情況下的損失：
 - 「閣下」已安排其他保險；
 - 財物搬往新居後，未有在 7 天內知會「本公司」。

A.3.11 陪審員

「本公司」將會支付「閣下」或「閣下」的配偶出任陪審員超過兩星期所引起的開支及造成的收入損失。

A.3.11 項每日及每次事故的最高賠償額定明於保障表內。

A.3.12 A.3.11 項的不受保障項目

「本公司」不會承保：

1. 可由其他途徑補償的開支。
2. 本保單生效前「閣下」或「閣下」的配偶已獲通知的陪審員當值期。

A.3.13 重訂契約費用

「本公司」將會支付「物業」的屋契在「居所」內或存放於「香港」的銀行保管時因本節 A.1 項所載事項而失去或受損，須重訂新屋契之費用。

A.3.13 項每次事故的最高賠償額定明於保障表內。

A.3.14 A.3.13 項的不受保障項目

「本公司」不會支付本節 A.2 項所載不受保障的損失或損壞項目。

A.3.15 喜慶節日額外保障

在十二月及農曆新年首七天期間，本節保障限額將自動增加百分之十，以保障佳節期間的禮物及額外添置的食物及飲品。

A.3.16 新婚期間額外保障

在「閣下」或「家庭成員」婚前一個月及婚後一個月期內，本節保障限額將自動增加百分之十，以便為結婚禮物提供保障。

A.3.17 A.3.16 項的不受保障項目

「本公司」不會支付根據其他保單可獲賠償的損失。

A.3.18 清理碎碟

若「閣下」的「家居財物」因本節所載的任何保障事項受損，「本公司」將賠償清理和搬運碎碟的費用。

A.3.18 項每次事故的最高賠償額定明於保障表內。

A.3.19 A.3.18 項的不受保障項目

「本公司」不會支付本節 A.2 項所載不受保障的損失或損壞項目。

A.3.20 臨時住所

倘「居所」因本節 A.1 項所載任何受保障事項導致不能居住，「本公司」將作以下賠償：

1. 「閣下」須繼續繳交的租金；
2. 若「閣下」繼續居於「居所」內，類似的替代性住所本應支出的合理費用；
3. 暫時存放家具的合理費用；
4. 為寵物另覓臨時住所的合理額外費用，

但賠償期只限於把「居所」修復至可居住程度所需的時間。

A.3.20 項每次事故的最高賠償額定明於保障表內。

A.3.21 關於 A.3.20 項的條款

修葺或維修工作必須立即進行，不可延誤。

A.3.22 更換門鎖費用

倘「居所」的門匙在「居所」中被竊，「本公司」將賠償更換和安裝該門鎖的費用。

A.3.22 項每次事故的最高賠償額定明於保障表內。

A.3.23 室內裝修或翻新工程

「本公司」將會支付裝修材料放置在「居所」內及在裝修承包商所承包之裝修/重修及/或翻新工程期間，因本節第 A.1 項所載任何受保障事項所導致的損失或損毀。惟此保障項目只限於不超過兩個月之工程。

A.3.23 項任何一件物品及每次事故的最高賠償額定明於保障表內。

A.3.24 A.3.23 項的不受保障項目

「本公司」不會支付本節 A.2 項所載不受保障的損失或損壞項目。

A.4 關於 A 節的條款

「閣下」必須確定保障限額足以全數支付重新添置所有「家居財物」的費用（衣物的自然磨損則不包括在內），若「閣下」發覺保障限額並不足夠，請立即通知「本公司」。

A.5 A 節的賠償處理

1. 「本公司」將全數支付重新購置或維修受損「家居財物」的費用，或選擇重新購置該等「家居財物」或安排維修工作。然而，在下列情況下，「本公司」將扣除損耗額：

- 有關「家居財物」為衣物及皮草；
- 「閣下」並無維修或重置有關「家居財物」。

2. 一對或一套的條款：倘受保財物由若干物件組成為一對或一套的，則此等物件乃該受保財物之一個或多個部份，「閣下」有權索賠的金額不得超過可能損失或損毀之該部份按比例釐定的價值。在任何情況下，有關損失或損毀不得詮釋為該整對或該整套財物之損失。本公司可酌情評估受損失部份該佔受保財物的購買價中的比例，而毋須參考假若獨立購買該部份應付的具體價格。

3. 「本公司」將不會賠償該套物品中不受損壞部分的重置費用。

4. 本節的最高賠償額定明於保障表內。

5. 除非「本公司」在賠償前另有書面通知「閣下」，否則「本公司」在發生損失的當日將自動把保障限額調整至原數，惟「閣下」需支付相應加收的保險費。

B 節 全球性個人財物保障

B.1 「閣下」或「住戶」成員隨身攜帶的「個人財物」，如在全球任何地方因突發及未能預見的意外遺失或損壞，均可獲得賠償。

B 節的每次事故最高賠償總額定明於保障表內，惟附設個別項目限額保障定明於以下 B.1.1 至 B.1.3 項目內。

B.1.1 任何一件、一套或一系列物品的最高賠償額定明於保障表內。

B.1.2 「閣下」或「住戶」成員隨身攜帶之行李及其財物之損失或損毀，每次事故最高賠償額定明於保障表內。

B.1.3 任何物品若遺留在公共場所或運輸工具上，每次事故最高賠償額定明於保障表內。

B.2 B 節的不受保障項目

「本公司」不會承保：

1. 因磨損、逐漸退化、貶值、蟲害、侵蝕、腐爛、發霉、空氣狀況、光線作用、加熱、弄乾、清潔、染色、更改或維修過程中、刮花、出現凹痕、故障、使用不當、手工或設計欠佳、使用有問題物料、或由海關或其他官員充公或扣留而引致的損失或損毀。
2. 樂器的弦線、簧片或鼓面損毀。
3. 任何人士擁有、保管、控制或以信託形式持有並作專業用途的樂器、體育用具及攝影器材。
4. 契約、債券、匯票、證券、文件、手稿、以及任何業務、專業或經營所需的貨品或設備。
5. 另外購有保險的物品，或因特定物品承保人拒絕賠償或減低賠償額，以致「閣下」不能從特定保險中獲取足夠賠償的金額。
6. 手提/流動電話、PDA 電話或傳呼機。
7. 皮草、「信用咭」、任何「金錢」、眼鏡、隱形眼鏡、假牙、義肢、助聽器、槍械、或露營用品或器具。
8. 使用中的體育服裝及用品。
9. 原因不明的損失或神秘失蹤。
10. 「本公司」將不會賠償該套物品中不受損壞部份的重置費用。
11. 每次損失或損毀的首 250 港元（只適用於計劃 A）。

B.3 B 節的額外保障

B.3.1 手提流動電話意外損毀（只適用於計劃 B）

若「閣下」或「住戶」的手提流動電話在全球任何地方因意外而導致的物質性損壞，「本公司」將會作出賠償。

B.3.1 項每次事故最高賠償額定明於保障表內。

B.3.2 B.3.1 項的不受保障項目

「本公司」不會承保：

1. 因盜竊或意外遺失而引致的損失。
2. 因磨損、逐漸退化、刮花或出現凹痕而引致的損毀。

B.3.3 個人證件補領費用

「本公司」將支付「閣下」或「住戶」的香港身份證、「信用咭」、駕駛執照、護照、回鄉證（亦稱港澳居民來往內地通行證）或港澳同胞回鄉證、職員證或住戶證在全球任何地方因意外遺失或損毀而引致補領的費用。

B.3.3 項每次事故最高賠償額定明於保障表內。

B.3.4 B.3.3 項的不受保障項目

「本公司」不會支付：

1. 因「閣下」或「住戶」未有或延誤補領證件而引致的罰款或懲罰。
2. 每次遺失或損壞的首 250 港元（只適用於計劃 A）。

B.3.5 「金錢」遺失

「閣下」或「家庭成員」的「金錢」，如在「居所」以外，全球任何地方意外遺失，「本公司」將會作出賠償。

B.3.5 項每次事故最高賠償額定明於保障表內。

B.3.6 B.3.5 項的不受保障項目

「本公司」不會承保以下的損失：

1. 因錯誤或遺漏而引致的損失。
2. 貶值。
3. 發現遺失後 24 小時內沒有報警。
4. 被海關或其他人員充公或扣留而引致的損失。
5. 每次損失的首 250 港元（只適用於計劃 A）。

B.3.7 「信用咭」被盜用

「本公司」將支付「閣下」或「家庭成員」的「信用咭」因被他人盜用而引致的財務損失。

B.3.7 項每次事故最高賠償額定明於保障表內。

B.3.8 B.3.7 項的不受保障項目

「本公司」不會承保因以下事項引致的損失：

1. 未經授權之「住戶」成員使用之「信用咭」。
2. 發現損失後 24 小時內沒有向發咭機構報告及報警。
3. 因違反使用條款而引致之責任。
4. 被海關或其他人員充公或扣留而引致的損失。
5. 每次損失或損毀的首 250 港元（只適用於計劃 A）。

B.3.9 財物運送（只適用於計劃 B）

「本公司」將會承保從全球任何地方新購置的物品在運送回「居所」途中及在「閣下」或「住戶」的攜帶下意外引致的損失或損毀。

B.3.9 項每次事故最高賠償額定明於保障表內。

B.3.10 B.3.9 項的不受保障項目

「本公司」不會承保：

1. 汽車、船隻、住宅或商業樓宇、家畜、寵物、植物或任何生物、使用中的運動器材、貨幣或任何電子錢幣、支票、旅行支票、證券或任何匯票的損失或損毀。
2. 任何容易腐壞的物品。
3. 不屬於「閣下」或「家庭成員」的物品。
4. 被海關或其他官員充公或扣留而引致的損失。
5. 另外已購有保險的物品，或因該物品承保人拒絕賠償或減低賠償額，以致「閣下」不能從特定保險中獲取足夠賠償的金額。

B.4 B 節的賠償處理

1. 「本公司」將全數支付重新購置或維修遺失或受損物品的費用，若為衣物及皮草則須扣除磨損額。「本公司」有權選擇重新購置該等物品，或安排維修工作。倘物品損壞至維修工作不合化算的程度時，而「閣下」亦不重新添置有關物品，「本公司」將只按轉賣市值賠償。
2. 一對或一套的條款：倘受保財物由若干物件組成為一對或一套的，則此等物件乃該受保財物之一個或多個部份，「閣下」有權索賠的金額不得超過可能損失或損毀之該部份按比例釐定的價值。在任何情況下，有關損失或損毀不得詮釋為該整對或該整套財物之損失。本公司可酌情評估受損失部份該佔受保財物的購買價中的比例，而毋須參考假若獨立購買該部份應付的具體價格。
3. 「本公司」將不會賠償整套物品中不受損壞部分的重置費用。
4. 除非「本公司」在賠償前另有書面通知「閣下」，否則「本公司」在發生損失的當日將自動把保障限額調整至原數，但「閣下」需要支付相應加收的保險費。

C 節 法律責任保障

C.1 業主的法律責任

- C.1.1 在「保險期」內，「閣下」身為「物業」的業主因意外而引致任何人士有「身體損傷」或財物損壞所須承擔的法律責任，將可獲得賠償。
- C.1.2 C.1 項每宗事件的最高賠償額定明於保障表內，此賠償額包括「本公司」書面上同意之其他費用及開支。

C.2 租客的法律責任

- C.2.1 在「保險期」內，「閣下」身為租客，因 A 節 A.1 項所載事項對「屋宇」造成損壞時所須承擔的法律責任，將可獲得賠償。
- C.2.2 C.2 項每宗事件的最高賠償額定明於保障表內，此賠償額包括「本公司」書面上同意之其他費用及開支。

C.2.3 C.2 項的不受保障項目

「本公司」不會支付 A 節 A.2 項所載不受保障的損失或損壞項目。

C.3 住客 / 個人的法律責任

- C.3.1 「閣下」或「住戶」：
- 身為「物業」的住客；或
 - 以個人身份處於「香港」任何地方、或處於其他地方不多於 30 天；
- 倘在「保險期」內因意外引致其他人士有「身體損傷」或財物損壞而須承擔的法律責任，將可獲得賠償。
- C.3.2 C.3 項每宗事件的最高賠償額定明於保障表內，此賠償額包括「本公司」書面上同意之其他費用及開支。

C.4 寵物主人的法律責任

- C.4.1 如「閣下」或「家庭成員」擁有一般於「香港」馴養的寵物，於「保險期」內倘在「香港」任何地點意外引致其他人士「身體損傷」或財物損壞，而須承擔作為寵物主人的法律責任，將可獲得賠償。
- C.4.2 C.4 項每宗事件的最高賠償額定明於保障表內，此賠償額包括「本公司」書面上同意之其他費用及開支。

C.5 C 節的不受保障項目

此節不承保由以下原因直接或間接引起的法律責任：

1. 任何合約責任；
2. 某項協議規定的責任；若無該項協議，「閣下」及「住戶」原可無須負上該責任；
3. 任何業務、專業或行業；
4. 競賽（賽跑除外）；
5. 故意或惡意行為；
6. 擁有或使用飛機（玩具及模型除外）；
7. 擁有或使用機械推動的車輛（無控制權，僅以乘客身份乘搭的車輛除外）；
8. 擁有或使用船隻（玩具及模型除外）、帆船或氣墊船；

9. 擁有或使用軍火（運動所使用的獵槍或氣槍除外）；
10. 擁有動物（由「閣下」在「居所」內飼養的寵物除外）；
11. 「住戶」或與「閣下」或「家庭成員」訂有服務合約或學徒合約的人士，所受的「身體損傷」；
12. 由「閣下」或「住戶」擁有、看管或以信託方式持有的財物所受的損壞；
13. 並非「香港」法院發出的判決所引起的責任；
14. 石棉、石棉產品或任何含有石棉之產品；
15. (i) 任何電腦編碼、程式或其他數據之傳送；
(ii) 未經授權下擅取或登入任何資料。

D 節 「家庭成員」個人意外保障

D.1 在「保險期」內，若因以下事故直接導致「閣下」或「家庭成員」蒙受「身體損傷」，「本公司」將根據保障表所載作出賠償（惟(a)至(e)項目為「總保障額」）：

1. 「物業」內的火災、意外或襲擊；
2. 在「香港」繳費乘搭陸路或鐵路交通工具時發生意外；
3. 在「香港」街道受襲；
4. 在「香港」乘坐私家車遭遇意外。

D.2 D 節的不受保障項目

D.2.1 「本公司」不會承保由以下原因直接或間接引起的「身體損傷」：

1. 受僱期間發生之意外；
2. 駕駛電單車、競賽（競步除外）、狩獵或參與任何職業體育活動、滑雪、跳傘、參與水底活動、飛行活動、柔道、空手道、爬山、探洞、馬球、冰上曲棍球或其他危險性運動；
3. 神志不清或受酒精或藥物影響，又或自殺或作出自我傷害行為、自我暴露於不必要之危險、妊娠、參與騷動、民亂、勞工糾紛或政治動亂；
4. 受保人年逾六十五歲；
5. 任何由已存在的身體毛病、缺陷或疾病所引致的延緩或併發症或因在此索償前已遭受的任何「身體損傷」。

D.2.2 「本公司」不會承保在意外發生十二個月後始導致之死亡或傷殘。

D.3 關於 D 節的條款

1. 若於意外發生時，受保人年屆十八歲以下，「本公司」於本節的最高保障額為保障表所載保障額的一半。
2. 「本公司」就保障表所載(a)至(g)項目之最高總保障額，從保單生效日起任何十二個月期間內，不會賠償超過於意外發生時保障表所載(a)至(e)項之「總保障額」100%。
3. 「本公司」就同一次事故及同一人不會賠償保障表所載(a)至(g)項目內超過一項的保障項目。

D.4 D 節的賠償處理

1. 如「閣下」獲悉可能導致索償之意外事件，必須盡快及於任何情況下在三個月內通知「本公司」。
2. 「本公司」有權要求：
 - 由「本公司」指派之醫學公證人就非致命意外進行檢驗；
 - 為死亡意外進行驗屍。

E 節 醫療費用

E.1 如「閣下」或「住戶」在「保險期」內由於以下原因蒙受「身體損傷」以致必須在「香港」住院留醫，「本公司」將作出現金賠償：

1. 由 A 節 A.1 項所載受保事項而導致的「身體損傷」。
2. 因飲食中毒所致。

E.1.1 E.1 項每日及每年之最高賠償額定明於保障表內。

E.2 「本公司」將支付「閣下」或「住戶」在「保險期」內，由於以下原因導致合理及必要地在「香港」接受由具法定資格及正式註冊的醫生提供的醫療服務及處方的醫藥用品包括跌打的實際開支：

1. 由 A 節 A.1 項所載受保事項而導致的「身體損傷」。
2. 因飲食中毒所致。

E.2.1 跌打醫療每次最高賠償額定明於保障表內。

E.2.2 E.2 項每年之最高賠償總額定明於保障表內。

E.3 E 節的不受保障項目

「本公司」就 E 節不會支付任何可以或已經自所有其他渠道討回之任何賠償款項。

E.4 E 節的賠償處理

1. 如「閣下」獲悉可能導致索償之意外事件，必須盡快及於任何情況下在三個月內通知「本公司」。
2. 「本公司」有權要求：
 - 由「本公司」指派之醫學公證人就非致命意外進行檢驗。
 - 為死亡意外進行驗屍。

F 節 緊急援助服務

- F.1** 「本公司」安排了緊急家居支援服務，於緊急情況下為「閣下」及「住戶」提供下列支援服務。如適用，有關之額外保障會於保障表或「附表」內訂明。
- F.1.1 電工支援**
「閣下」及／或「住戶」的電力裝置及電器倘發生任何故障，緊急家居支援服務可安排一名註冊電氣技師進行緊急臨時修理。
- F.1.2 水喉匠支援**
「閣下」及／或「住戶」的水管及供水系統倘發生堵塞、爆裂及溢水，緊急家居支援服務可安排一名持牌水喉匠進行緊急臨時修理。
- F.1.3 鎖匠支援**
「閣下」及／或「住戶」意外反鎖於「閣下」「家居」內外，緊急家居支援服務可安排一名鎖匠開啟大門及／或修理門鎖。此保障不會提供任何有關以非機械鎖操作之門及／或門鎖支援服務。
- F.1.4 不提供的保障**
就 F.1.1 至第 F.1.3 提及的保障而言，倘需要的修理需要在「閣下」「家居」進行破牆或拆除工作，此保障不會提供任何支援服務。
- F.1.5 查詢及轉介服務**
「本公司」可以安排緊急家居支援服務，在「閣下」要求時提供為「閣下」及／或「住戶」提供下列由「閣下」及／或「住戶」自付費用的服務：
- F.1.5.1 家居清潔服務**
按「閣下」要求，安排一間專門清潔家居的公司處理「閣下」「家居」清潔問題。
- F.1.5.2 轉介出診醫生／牙醫**
按「閣下」要求，安排一名註冊醫生或醫療專家前往「閣下」「家居」診症，或為「閣下」預約牙醫。
- F.1.5.3 托兒／家務助理／看護支援**
按「閣下」要求，安排一名保姆或家務助理在「閣下」不在家時照顧「閣下」的子女或其他「住戶」。另外，亦可安排一名合資格護士前往「閣下」「家居」照顧「閣下」指定的任何人士。
- F.1.5.4 滅蟲服務**
按「閣下」要求，安排一間專門滅蟲的公司處理「閣下」「家居」蟲禍的問題。

緊急家居支援服務由「本公司」指定的服務供應商提供。

緊急家居支援服務熱線—+852 2886 3977

保單條款 — 各節適用

在以下條款內，「閣下」亦兼指根據保單受保的任何其他人士。

1. 退回保單

「閣下」如對本保單不滿意，可於接獲保單十四日內退回「本公司」。本保單將由「附表」註明之生效日期起被視為失效及「本公司」無須就「閣下」之任何損失承擔賠償責任。「本公司」將退還「閣下」已繳訖之所有保費。

2. 預防措施

「閣下」須採取一切合理措施，保護財物及防止意外發生。

3. 虛報資料

如「閣下」或代表「閣下」的任何人士於投保表格或就任何索償知情地作出任何虛假聲明，「本公司」概不就任何索償履行賠償責任，本保單規定之所有保障亦停止生效。

4. 保費繳付

繳交保費的方法，是平均按月分期繳付，在「閣下」之「戶口」中以自動轉帳方式扣除。倘任何一期保費在到期催繳後仍未繳交，或「閣下」取消「戶口」，保單即會自動取消。

5. 續訂保單

於「本公司」不時同意而「閣下」已預付「本公司」於續訂保單時規定的保費，「本公司」將會續訂本保單，事前毋須通知「閣下」。在任何情況下，「本公司」保留權利拒絕續訂本保單，或披露「本公司」拒絕續保的原因。「本公司」亦保留權利在每年度續保時調整或修訂保單上之條款（包括保費），每次調整時「本公司」均會於續保前以書面通知「閣下」。

6. 取消保單

「本公司」有權以三十日書面通知「閣下」取消本保單，並以掛號郵件寄往「閣下」最後所知的地址。「本公司」將按比例發還餘下已繳付保費予「閣下」。

「閣下」亦有權以三十日書面通知「本公司」取消本保單，保單終止日期為「本公司」接獲終止保單通知書之後下一月份的保費到期日。

7. 替代性爭議解決方案

如有任何關乎本保單出現的爭議，爭議各方可根據「香港」司法機構為民事調解所訂立及爭議當時所適用之有關實務指示，真誠進行調解。所有未能解決之爭議，一律按照香港法例第 609 章《仲裁條例》及不時生效的修訂本以仲裁方

式裁定。整個仲裁過程必須在「香港」進行，並由爭議各方同意之單一仲裁人裁定。現明文述明，在爭議各方根據本保單行使任何法律權利前，必須先取得仲裁決定。不論任何類型爭議解決方案的任何狀況或結果，如「本公司」否認或否決「閣下」追索本保單之任何責任，而並未能於「本公司」所發出之通知十二個月內按以上規定展開仲裁，「閣下」之賠償申請即被視作已被撤回或放棄，並且不能根據本保單再次進行追討。

8. 遺產管理人

倘「閣下」逝世，「本公司」將就「閣下」生前在保單範圍內的責任為「閣下」的合法遺產管理人提供保障，惟該等管理人須遵守保單條款。

9. 風險變更

保單生效後，如有任何情況轉變，以致損失、損傷或損壞的風險增加，請「閣下」務必知會「本公司」。除非「本公司」以書面同意接受新增的風險，否則「閣下」將不受保單保障。

10. 索償程序

- 在得知任何有可能引致索償申請的情況下，「閣下」必須：
- 盡快在合理時間內通知「本公司」；
- 提供「本公司」所需合理的所有協助及資料；
- 若(1)因盜竊、意圖盜竊、惡意破壞、蓄意破壞、騷動、民亂、勞工糾紛或政治動亂而引致損失或損壞；(2)有任何財物意外遺失，須立即報警；
- 將「閣下」收到的任何令狀、傳票或其他書信立即交給「本公司」；
- 在事件發生後 30 天內提供詳細資料，並提交「本公司」所需的一切證明。

11. 獲取財物

「本公司」有權取得任何受保障財物的殘餘價值。

12. 責任索償

未經「本公司」書面同意，「閣下」不得承認、否認、洽議或解決任何索償。

13. 索償權利

「本公司」有權：

- 在支付賠償款項之前或之後，擁有「閣下」對他人索償的權利；
- 代為處理或辯解他人對「閣下」提出的索償請求。

14. 法律及司法管轄權

本保單由「香港」法律闡釋，並由「香港」法院管轄。

15. 其他保險

在提出索償要求時，倘有其他保險計劃為本保單範圍內的事項提供保障，「本公司」只負責按比例計算須負責的部份。

16. 個人資料收集目的

一切由「本公司」所收集或持有的個人資料，不論以任何方式獲取，均可供「本公司」使用或向在「香港」境內或境外之任何人或機構披露作以下用途：
(1)評核此項申請，(2)處理保險的索償或有關之分析，(3)提供「本公司」及關連機構的推廣資料，如不願接受此等推廣資料請通知「本公司」。「閣下」有權查閱及要求更改由「本公司」所持有有關「閣下」的任何個人資料。任何關於個人資料查閱或更改之要求，可向「本公司」之個人資料私隱主任提出，地址為「香港」港島東華蘭路 18 號港島東中心 24-27 樓。

不承保事項 — 各節適用

本保單不承保以下事項：

- 因戰爭、侵略、外敵行動、敵對局面（不管是否已宣戰）、內戰、叛亂、革命、起義、軍事力量或軍事行動而引發的事件。
- 直接因飛機或其他飛行儀器以音速或超音速飛行時產生的氣壓而引致的損失或損毀。
- 由以下原因直接或間接引起的支出、後果損失、法律責任、財物損失或損毀：
 - 任何核燃料或核燃料燃燒後產生的任何核廢料造成的放射性污染或電離子輻射；
 - 任何核能裝置或元件產生的放射性、有毒、爆炸性或其他危險物質。
- 除第 A 節 A.1 項所述事項引致的污染對受保障的財物造成的破壞或損壞外，因其他污染所造成的損失、破壞或損壞而須繳付的任何費用或支出。
- 任何罰款及懲罰性質的款項。
- 「物業」內直接或間接因未經授權的現有或新的建築結構及/或未經授權建築物的搭建、拆卸、維修、安裝及翻新工程引致之任何責任或財物遺失或損壞。茲以本不承保事項而言，未經許可結構及/或未經許可建築工程將根據香港特別行政區政府的《建築物條例》（香港法例第 123 章）規定詮釋。

7. 恐怖活動：
「本公司」並不負責任何直接或間接因以下事件或以下事件相連而引致的損失、損毀、死亡、損傷、殘廢、責任或任何費用：
- 任何恐怖活動，不論任何其他原因或事件同時或接連引起該損失；
 - 或因任何行動去抑制、防止、鎮壓、報復或回應該恐怖活動。
- 為配合此不保事項，恐怖活動包括任何人或團體不論合法與否獨自行動或代表任何組織或政府，為達到政治、宗教、意識或類似目的包括不論合法與否意圖影響任何國家、政治部門，由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇行動包括：
- 涉及以暴力對待一人或多人；或
 - 涉及財物損毀；或
 - 危害生命但不包括執行行動的人；或
 - 對健康或公眾或部份公眾的安全製造風險；或
 - 設計去干擾或破壞某電子系統。
- 如有任何行動或訴訟關於「本公司」引用此條款而不負責任何損失或損毀，「閣下」需自行負責提供證據證明該損失或損毀是受保範圍之列。
8. 軟件損失（各節適用 - 除第 C 節外）
- 8.1 此保單提供之保障並不包括任何「軟件損失」，下列除外：
- 8.1.1 因傳送、處理或儲存程式、電腦軟件或操作系統、程式指示或資料等設備、硬件、媒體或裝置受直接的表面損耗或表面損壞引致的「軟件損失」。
- 8.1.2 因「軟件損失」引致火災或爆炸，導致有形財物受到直接的表面損耗或表面損壞。根據此批註之目的，電子數據、程式、電腦軟件或操作系統、程式指示或資料並不屬於有形財物。
- 8.2 「軟件損失」乃指因故障、損失、刪除、錯誤使用、「電腦病毒」、刪除或誤用或任何運作上的損失、功能下降而產生或引致任何程式、電腦軟件或操作系統、程式指示或資料之缺失或損壞所引致之成本、費用或責任。
「軟件損失」包括但不限於，因授權或未獲授權登入任何電腦、通訊系統、檔案伺服器、網絡系統設備、電腦系統、電腦硬件、資料處理設備、電腦記憶體、微型晶片、微處理器（電腦晶片）、整合電路或在電腦設備、任何程式、電腦軟件或操作系統、程式指示或資料等類似裝置引致的損失或損壞。
- 8.3 「電腦病毒」乃指可以影響任何電腦、通訊系統、檔案伺服器、網絡系統設備、電腦系統、電腦硬件、資料處理設備、電腦記憶體、微型晶片、微處理器（電腦晶片）、整合電路或在電腦設備、程式、電腦軟件或操作系統、程式指示或資料等類似裝置之運作或功能的電腦軟件、資料或編碼，但不限於任何破壞性的程式、電腦密碼、電腦病毒、網絡蠕蟲程式、邏輯炸彈、服務受襲拒絕、倍增攻擊、惡意破壞、木馬型病毒或任何其他介入任何電子系統引致的刪除、破壞、降級、誤用、故障或與資料、軟件或電子商業系統兼容。

如何申索賠償 — 各節適用

1. 先查核「附表」及保單內有關章節，確保索償事項在保障範圍內。
2. 盡快致電+852 2903 9388 或以書面通知「本公司」「閣下」需要索償。「本公司」會發出索償表格，請「閣下」務必填妥，連同「本公司」需要的證明，在事發後 30 天內交回。
3. 請細閱第 4 頁保單條款第 10 項，了解有關索償的一切條款。若需要臨時修補，以防止財物進一步受損，請「閣下」立即安排修理。請妥為保存帳單；這些單據可能是「閣下」申索賠償的其中部份。
4. 一般修理或重置財物的情況，請先作估價，並交給「本公司」。「本公司」必須先視察損壞程度，批准估價，然後才動工。「本公司」將視乎所涉的工程及費用，或會請「閣下」安排動工，進行修理工作。
5. 若損毀嚴重，「本公司」會委派賠償審查員或獨立損失理算員給予協助。該賠償審查員或損失理算員將會建議「閣下」應立即採取何種行動及告訴「閣下」還需要的進一步資料。在取得一切所需資料後，賠償審查員或損失理算員會與「閣下」議定根據保單可得的賠償。

查詢服務

「閣下」或「家庭成員」對理想家居保障計劃事宜有任何疑問，歡迎在辦公時間（星期一至五，上午九時至下午五時三十分）使用「本公司」的查詢熱線：

+852 2903 9338

Communicable Disease Endorsement

(There are two versions of this policy, one in English and one in Chinese. If there is any discrepancy between the English and the Chinese versions, the English version shall prevail.)

This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure 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.

For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, 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.

As used herein, a 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, and
- the method of transmission, whether direct or indirect, includes but is not limited to, 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.

This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s). All other terms, conditions and exclusions of the policy remain the same.

傳染性疾病批單

(本保單備有中文及英文版本。兩個版本如有任何歧義，概以英文版本為準。)

在所有適用的條款、條件和不承保事項的規定下，本保單承保於保險期間發生的直接實質損失或實質損毀引起的損失。因此，儘管本保單的任何其他條款有相反的規定，本保單不承保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。

就本批單而言，損失、損毀、索償、費用、開支、或其他款項包括但不限於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。

如本條款所述，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：

- 物質或媒介包括但不限於病毒、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，及
- 傳播方法，不論是直接或間接，包括但不限於空氣傳播、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，以及
- 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，或可能導致本保險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。

本批單適用於所有額外保障、附加保障、已豁免的不承保事項和其他授予的保障。保單的所有其他條款、條件和不承保事項保持不變。