

Home Protection Plan 家居樂保障計劃

COVERAGE HIGHLIGHTS 保障範圍概要

- **Home Contents Cover 家居財物保障**

Cover the loss of or damage to belongings and valuable at home up to HK\$500,000 per year
保障家居財物及貴重物品因意外所造成的損失或損毀，保障額高達每年港幣 500,000 元

- **Personal Legal Liabilities Cover 個人法律責任保障**

Cover up to HK\$5,000,000 per accident for third party bodily injury or property damage caused by you or your family member's negligence

全球個人法律責任保障，為您或家人支付因疏忽導致他人身體損傷或財物損毀而須承擔的法律責任，包括訴訟費及賠償費用，每次意外之保障額高達港幣 5,000,000 元。

| Coverage 保障範圍 | Maximum Benefits (HK\$) 最高賠償額(港幣/元) |
|--|---|
| 1) Home Contents 家居物品 Damage to or loss of the following home contents against fire, typhoon, explosion, burglary, flood, burst pipes or other mishaps 因火災、颱風、爆炸、盜竊、水浸、爆水管或其他意外而引致以下的家居物品損失或損毀 | 500,000 per year 每年 500,000 |
| a) Valuables (e.g. jewellery and watches etc.) 貴重財物 (例如珠寶首飾及手錶等) | 15,000 per item, set or collection up to 1/3 of 500,000 home contents limit 每件/每套/每組 15,000 最多可達家居物品保額 500,000 的三份一 |
| b) Money, stamps and coins collection 金錢、郵票及錢幣珍藏 | 5,000 per year 每年 5,000 |
| c) Other household items (e.g. furniture fixtures and home appliances etc) 其他家居物品 (例如傢具裝修及家庭電器等) | 100,000 per item, set or collection 每件/每套/每組 100,000 |
| 2) Damage to or loss of home contents during the course of household removal 於遷居過程中，家居物品意外遺失或損毀 | 100,000 per year 每年 100,000 |
| 3) Temporary rental expense as a result of home being damaged and rendered uninhabitable as a result of any insured perils 家居意外損毀，而需另覓臨時居所而引致的臨時租金支出 | 1,500 per day, 50,000 per year 每日 1,500，每年 50,000 |
| 4) Death resulting from injury caused by fire or burglary in home within 3 months 因家居發生火災或盜竊事件而受傷，並於事發後三個月內身故 | 50,000 per year 每年 50,000 |
| 5) Injury caused by burglar or robber at home, against which a registered medical practitioner has granted a sick leave of not less than 4 consecutive days 因家居發生盜竊或搶劫事件而受傷，並獲得註冊醫生簽發不少於連續四天的病假 | 5,000 per person 每人 5,000 |
| 6) Damage to or loss of personal effects kept in office 放置於辦公室的個人物品意外遺失或損毀 | 2,500 per year 每年 2,500 |
| 7) Loss of money or personal belongings on overseas business trip 於海外公幹期間，私人款項或個人物品意外損失或被竊 | 2,500 per event 每宗事故 2,500 |
| 8) Worldwide personal liability 全球個人法律責任保障 | 5,000,000 per event 每宗事故 5,000,000 |

| Excess 自負額 | Each and every claim (HK\$) 每宗/每事故索償 (港幣/元) |
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| Home Contents 家居物品 | |
| Household Removal 搬遷保障 | 1,000 |
| Landslip and Subsidence 山泥傾瀉及地陷保障 | 10,000 or 10% of the loss (whichever is greater) 10,000 或損失總值的 10% (兩者以較高者為準) |
| All other claims 其他的索償 | 250 |

Note 備註：

- Maximum benefit per year refers to each policy year within the insured period.
- 每年最高賠償額是指受保期內的每個保單年度。

Major Exclusions 主要不承保事項：

War, radioactive, sonic bangs, scratching, insects, corrosion, wear and tear, inherent fault or defective workmanship, defective material or design, mechanical breakdown and/or malfunction of electrical appliances and computer equipment; mysterious disappearance or unexplained loss, any process of cleaning, renovation, repairing or restoring, contents contained on roof or in open area, mobile/portable radio telecommunication equipment e.g. mobile/portable telephone and pagers.

戰爭、核能輻射、聲震、刮花、蟲蛀、生鏽、自然損耗、固有缺點或不良工藝、物料或設計缺點；電器及電腦失靈或故障；離奇失蹤或無法解釋的損失；清潔、修理及修補過程中引致的損失；存放於屋頂或露天地方的家居財物；流動/手提通訊器材，如流動/手提電話及傳呼機。

Terms and Conditions 條款及細則：

1. The above Home Protection Plan ('the Plan') is underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG") which is a general insurer authorized and regulated by the Commissioner of Insurance of the HKSAR. Standard Chartered Bank (Hong Kong) Limited ("SCBHK") is an insurance agent appointed by MSIG and SCBHK shall not be liable to any person for the use of any of the above information.

The Plan may contain Terms and Conditions which are not detailed in the above. If there is any discrepancy between the information contained in the above and the Terms of the Plan, the Terms of the Plan shall prevail. For exact Terms and Conditions and details of the exclusions, please refer to the relevant Plan or contact MSIG.

以上提供之計劃由三井住友海上火災保險（香港）有限公司（「三井住友保險」）承保。三井住友保險乃由香港保險業監理專員授權經營一般保險業務。渣打銀行（香港）有限公司（「渣打香港」）為三井住友保險之委任保險代理商。渣打香港並不對任何人因使用以上資料而承擔任何責任。

有關保單內的條件及條款可能未有於上文詳列。以上資料與保單條文若有歧義，一切以有關保單條文為準。有關保單條文及不承保事項之詳情，請參閱有關之保險合約或致電三井住友保險。

2. The above product information is for reference only. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.
以上提供之產品資料只供參考，有關保障範圍及承保條款，請參閱保單。
3. MSIG reserves the right to amend these terms and conditions as well as to vary or terminate without prior notice. In case of disputes, the decision of MSIG shall be final and binding.
三井住友保險有權修改本條款及細則、更改或終止而毋須另行通知。如有任何爭議，三井住友保險保留最終決定權。
4. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.
中、英文文本之本義如有歧義，在任何情況下概以英文文本為準。

Should you need to enquire the details, please do not hesitate to contact

如欲查詢有關保障之詳情，請致電

MSIG Insurance Hotline

三井住友保險熱線

3122 6722

Mon - Fri 9:00am - 5:30pm (Except public holidays)

星期一至五 上午9時至下午5時30分(公眾假期除外)