



Home Care Plus Home Insurance Plan Policy

家安心家居保障計劃 保單



N.B. For your own protection you are requested to read this Policy and the Provisions, Exclusions and Conditions contained herein in order to ascertain that it is in accordance with your intentions. You are also requested to check that the particulars given in the Policy Schedule are true and complete and they will form the basis of your contract with QBE General Insurance (Hong Kong) Limited. If it is not, kindly return immediately for alteration or cancellation, or otherwise, it means you agree to be bound by the following policy terms and conditions.

Whereas the Insured named in the Policy Schedule by a Proposal and Declaration which shall be the basis of this Contract and is deemed to be incorporated herein, has applied to QBE General Insurance (Hong Kong) Limited (hereinafter called the Company) for the insurance hereinafter contained and has paid or agreed to pay the Premium mentioned in the Policy Schedule as consideration for such insurance.

Now this Policy witnesseth that in respect of events occurring during the Period of Insurance mentioned in the Policy Schedule and subject to the Terms of this Policy.

DEFINITIONS

The following terms, when used in this Policy, shall have the below-mentioned meaning:

- 1) Home: The building or the house or flat of the Insured in Hong Kong, named in the Policy Schedule for residential purpose only.
- 2) Household Contents: Furniture, fixtures and fittings, interior decoration, household goods and Personal Effects the property of the Insured or for which he is legally responsible or the property of the Insured's Family Members permanently residing with him, but excluding the interior decoration, fixtures and fittings provided by developer.
- 3) Valuables: Jewellery, gold, silver, precious metals, watches, furs, antiques, pictures, works of art, sport equipment, stamps or coins belonging to the Insured or any member of the family permanently residing at Home.
- 4) Money: Cash, cheques, premium bonds, bankers draft, travellers cheques, postal or money orders, gift tokens or voucher.
- 5) Personal Effects: Clothing and articles of personal use that are designed to be either worn or carried excluding Money.
- 6) Bodily Injury: Death occurs within 3 calendar months from the date of the accident or Permanent Total Disablement after 12 calendar months of continuous total disability from engaging in any gainful occupation or employment and will last for the remaining life of the claimant.
- 7) Terms: The terms exceptions and conditions contained herein or endorsed hereon.
- 8) Family Members: refer to the Insured's Partner, parents, children, brothers and sisters who permanently residing at Home.
- 9) Personal Documents: refer to Passport, Driving Licence, Identity Card and other means of travelling documents.
- 10) Credit Cards: means credit cards issued by Hang Seng Bank Limited and/or its subsidiaries (except for Corporate Cards)
- 11) Accidental Loss of or Damage to: Physical loss or damage caused by an inevitable, unusual, unforeseen, and unexpected event, which independent of any other cause is the sole and direct cause of the loss and damage. Intentional loss or damage is excluded.
- 12) Insured: The party named as the Insured in the Policy Schedule

- 13) Hong Kong: Hong Kong Special Administrative Region of People's Republic of China
- 14) Card Not Presented: Where the Credit Card is not physically presented to the retailer at the time the transaction is made, for example transaction made by internet, mail order, phone order or point of sale.
- 15) Issuer: The Issuers of Credit Cards
- 16) Uninhabitable: The Home is uninhabitable as a result of Accidental Loss of or Damage to the Household Contents and while it is being replaced, rebuilt or repaired.
- 17) Partner: Any person to whom the Insured is legally married to or with whom the Insured lives in a relationship equivalent to marriage (whether of the same or opposite gender) and with whom the Insured has continuously cohabited for a period of at least 3 months prior to the Accident date.
- 18) Developer's Fixtures and Fittings: Fittings and fixtures provided by the developer which are limited to flooring, skirting, wall and ceiling paint works, wall tiles, iron gate, doors, door frames, kitchen utensils, washroom utensils and bathroom utensils.

SUM INSURED TABLE

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	Standard Plan	Premium Plan
	Sum Insured	Sum Insured
	Maximum Limit of Indemnity (HK\$)	Maximum Limit of Indemnity (HK\$)
Section 1 – Household Contents	500,000 per occurrence	1,000,000 per occurrence
A) Household Contents	(a) Sum Insured on Household Contents – 500,000 per occurrence (b) Home Content Items Limit – 10% of Sum Insured on Household Contents (c) Valuables Limit – 150,000 per year (15,000 per item) (d) Brittle Items due to breakage Limit – 5,000 per year Water Damage Excess – 800 Other Excess – 500	(a) Sum Insured on Household Contents – 1,000,000 per occurrence (b) Home Content Items Limit – 10% of Sum Insured on Household Contents (c) Valuables Limit – 300,000 per year (30,000 per item) (d) Brittle Items due to breakage Limit – 5,000 per year Water Damage Excess – 800 Other Excess – 500
Additional Cover:		
B) Alternative Accommodation / Loss of Rent	25,000 per occurrence (1,000 per day) Excess – First 14 consecutive calendar days for B) ii)	50,000 per occurrence (2,000 per day) Excess – First 14 consecutive calendar days for B) ii)
C) Household Removal	500,000 per occurrence (10,000 per item) Excess – 1,000	1,000,000 per occurrence (10,000 per item) Excess – 1,000
D) Worldwide All-Risk Cover for Personal Belongings	15,000 per year (5,000 per item) Excess – 500	30,000 per year (5,000 per item) Excess – 500
E) Personal Money Lost by Theft or Burglary at Home	2,000 per occurrence	3,000 per occurrence
F) Replacement of Window, Door Locks and Keys	2,000 per occurrence	3,000 per occurrence
G) Replacement of Personal Documents And Unauthorized Use of Credit Cards due to Theft or Burglary at Home	3,000 per occurrence (for Personal Documents) 5,000 per occurrence (for Credit Cards)	3,000 per occurrence (for Personal Documents) 5,000 per occurrence (for Credit Cards)
H) Frozen Food	1,500 per year	2,500 per year

I) Credit Card Specific Fraudulent Usage Protection	5,000 per year (1,000 per Credit Card)	5,000 per year (1,000 per Credit Card)
J) Worldwide All-Risk Cover for Personal Document Loss	1,500 per year	1,500 per year
Section 2 – Worldwide Personal Liability Benefit	5,000,000 per year	5,000,000 per year
Section 3 – Personal Accident Benefit	250,000 per year	250,000 per year
Renovation Decorations and Additions Extension	Water Damage Excess – 800 Other Excess – 500 Item Limit – 10,000	Water Damage Excess – 800 Other Excess – 500 Item Limit – 10,000
Home and Away Cover Extension (This Cover is operative if the Insured has taken Travelsure Protection Plan issued by the Company)	Worldwide Personal Belongings - 30,000 per year (5,000 per item)* Excess – 500 *The Limit of Indemnity on Section 1. D) Worldwide Personal Belongings will be increased from 15,000 to 30,000	Worldwide Personal Belongings – 60,000 per year (5,000 per item)* Excess – 500 * The Limit of Indemnity on Section 1. D) Worldwide Personal Belongings will be increased from 30,000 to 60,000
Optional Cover:		
(I) Domestic Helper Basic Cover or Part-Time Domestic Helper Cover (This Cover is operative if shown in the Policy Schedule)	Refer to Policy Schedule	Refer to Policy Schedule
(II) Developer's Fixtures and Fittings (This Cover is operative if shown in the Policy Schedule)	Sum Insured on Developer's Fixtures and Fittings- 300,000 per occurrence (Per item limit - 10% of the Sum Insured on Developer's Fixtures and Fittings) Excess in Section 1 is applicable	Sum Insured on Developer's Fixtures and Fittings - 300,000 per occurrence (Per item limit - 10% of the Sum Insured on Developer's Fixtures and Fittings) Excess in Section 1 is applicable

SECTION 1 - HOUSEHOLD CONTENTS

The Company will subject to the Terms of the Policy and the Limit of Indemnity as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule indemnify the Insured by payment, repair, reinstatement or replacement of property against the following events:

A) Household Contents

Accidental Loss of or Damage to Household Contents whilst contained in the Home provided that:

- (a) the Company's maximum liability in respect of any one loss occurrence shall not exceed the SUM INSURED ON HOUSEHOLD CONTENTS;
- (b) no one single item of Household Contents is deemed to have a replacement cost exceeding 10% of the SUM INSURED ON HOUSEHOLD CONTENTS;
- (c) the single item limit and annual aggregate limit for Valuables shall not exceed the maximum amount as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule;
- (d) in respect of breakage of glass, crystal, china, porcelain, earthenware or stone or similar brittle items the maximum limit of indemnity during any one year shall not exceed the yearly limit as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule.

Additional Cover:

B) Alternative Accommodation/ Loss of Rent

i) If the Home is occupied by the Insured, the company will pay the reasonable costs of alternative accommodation actually incurred by the Insured for up to the maximum daily limit and the aggregate limit for any one event as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule if the Home is rendered Uninhabitable due to loss or damage covered by this Policy.

No Excess shall be applied to this Additional Cover B) i).

ii) If the Home is occupied by the Insured's rent-paying tenant, the Company will pay the Insured as the landlord of the Home either the actual loss of rent or alternative accommodation arranged to the tenant of the Insured who continues to pay the rent, whichever is lower, resulting from Accidental Loss of or Damage to the Household Contents or Developer's Fixtures and Fittings (provided always that the optional benefit of Developer's Fixtures and Fittings is operative) covered by this Policy up to the maximum Sum Insured for any one claim provided that:

(a) Insured is the landlord of the Home which is occupied by a rent paying tenant at the time of Accidental Loss of or Damage to the Household Contents while these are covered by this Policy;

(b) the Home is Uninhabitable as a result of Accidental Loss of or Damage to the Household Contents.

The Loss of rent cover is based on the average rent received by Insured as the landlord from the tenant under the tenancy agreement over the 3 months immediately preceding to the Accidental Loss of or Damage to the Household Contents at the Home. The Company will pay up to the maximum Sum Insured the amount of rent on number of days for the period from the time the Home is Uninhabitable up to a maximum period of 3 months.

C) Household Removal

Accidental Loss of or Damage to Household Contents happening in the course of removal by professional removers between the Home and any new home of the Insured in Hong Kong subject to the maximum Limit of Indemnity and the item limit specified in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule under Household Removal and the respective limits under Item A (c) and (d) of this section.

D) Worldwide All-Risk Cover for Personal Belongings

Accidental Loss of or Damage to Personal Effects and Valuables happening anywhere in the world provided that the same loss cannot be claimed under all Section A, J and this section and the Company's liability shall not exceed the limits applicable to any one item and any one year as specified under Worldwide Personal Belongings as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule.

E) Personal Money Lost by Theft or Burglary at Home

Money lost by theft or burglary at Home provided that the loss is reported to the police within 24 hours of its occurrence and the amount recoverable hereunder shall not exceed the Personal Money limit as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule.

No Excess shall be applied to this Additional Cover.

F) Replacement of Window, Door Locks and Keys

Reasonable cost of replacing damaged window, door locks and keys of similar, but not better, quality following burglary, theft or any similar attempt at the Home subject to the Limit of Indemnity as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule.

No Excess shall be applied to this Additional Cover.

G) Replacement of Personal Documents and Unauthorized Use of Credit Cards due to Theft or Burglary at Home

In the event of burglary or theft happening at Home, indemnity will be provided up to the maximum limits for any one occurrence as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule in

respect of:

- (a) the actual costs of fees necessarily incurred for replacement of the lost or damaged Personal Documents
- (b) losses due to unauthorized use of Credit Cards subject to the cardholders' compliance of all the terms and conditions under which the Credit Cards are issued and that the loss cannot be recoverable from any other source;

provided that the loss of Personal Documents and Credit Cards must be reported to the police and the Credit Card issuing authority within 24 hours of discovery.

No Excess shall be applied to this Additional Cover.

H) Frozen Food

The Company will pay the cost of replacing the frozen food up to the Sum Insured in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule which is spoiled in the Insured's freezer unit caused by

- (a) Accidental breakdown of the freezer unit or fridge which is less than 5 years old; or
- (b) Accidental failure of electricity supply provided that such failure is not caused by the deliberate act of the support authority or its employee.

No Excess shall be applied to this Additional Cover.

I) Credit Card Specific Fraudulent Usage Protection

The Company will indemnify the financial loss suffered by Insured and his Family Members from fraudulent Card Not Presented transaction made using Insured and his Family Members' Credit Card information without Insured and his Family Members' consent, up to the Sum Insured stated in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule, provided that the

- (a) Insured and Family Members must comply with the Issuer's terms and conditions in respect of reporting any Unauthorised Use.
- (b) Insured and Family Members must have used the Credit Card in accordance with the Issuer's terms and conditions.
- (c) Insured and Family Members must report to both the Police and the Credit Card Issuer within 24 hours upon discovery.

Exclusions (applied to this Additional Cover)

This Additional Cover excludes:

- (1) Any ATM Card and Debit Card;
- (2) Any cash advances transaction made;
- (3) Any transactions made using the "Verified by VISA" or "Master Card Secure Code" services
- (4) Any transaction where the personal identification number is used;
- (5) Any credit card not issued in Hong Kong or any credit card not issued by the registered Banks in Hong Kong.

No Excess shall be applied to this Additional Cover.

J) Worldwide All-Risk for Personal Document Loss

The Company will indemnify the Insured and his Family Members the Accidental Loss of or Damage to Personal Document happening anywhere in the world provided that the same loss cannot be claimed under all Section A, D and this Section. The indemnity will be provided up to the maximum limits for any one year as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule in respect of the actual costs of fees necessarily incurred for replacement of the lost or damaged Personal Documents provided that the loss of Personal Documents must be reported to the police within 24 hours of discovery.

No Excess shall be applied to this Additional Cover.

BASIS OF SETTLEMENT

The Company may at its option, repair replace reinstate or pay in cash the amount of the loss or damage. The amount payable will be the cost of repairing the property as new or replacing as new with an item of similar quality. Deduction for wear and tear and depreciation will apply to clothing and footwear. Deduction for wear and tear and depreciation will also apply to Developer's Fixtures and Fittings for building age 10 years or above (provided that the optional benefit of Developer's Fixtures and Fittings is operative).

If two or more articles are insured under a single item or a set for the purpose of determining the Company's maximum liability per article the sum insured in respect of that item or set shall be deemed to have been apportioned equally between the said articles.

EXCLUSIONS TO SECTION 1

1. The Company will not pay for the first amount as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule as Excess applicable to relevant policy sections in respect of any one accident.
2. The Company will not pay for loss or damage caused by or attributable to or arising from:
 - a. lack of maintenance, structural defect of the building;
 - b. seepage of water except damage by rain through openings made in the fabric of the building by the direct force of typhoon or windstorm;
 - c. the normal handling or usage of household goods and personal effects;
 - d. wear and tear, depreciation, moths, vermin, insects, damp, rust, rot, corrosion, the action of light, atmospheric or climatic condition, any process of dyeing, cleaning, repairing or restoring;
 - e. electrical or mechanical breakdown or derangement;
 - f. misuse or use contrary to manufacturers' instructions, inherent defect or faulty design in workmanship, materials, plan or specification;
 - g. domestic animals belonging to the Insured;
 - h. denting, chipping or scratching;
 - i. any deliberate or malicious act of the Insured or his Family Members or domestic helper residing or lawfully in the Home;
 - j. theft in the Home if any part thereof is let or sub-let;
 - k. theft from any unattended and unlocked vehicle or any open or convertible car with sun roof open;
 - l. unauthorised use of Credit Cards by the Insured's Family Members.
3. The Company will not pay for loss or damage to:
 - a. any part of the structure of the building;
 - b. motor vehicles, watercraft, aircraft and mechanically and electrically propelled vehicles or cycles;
 - c. sporting equipment whilst in use, spectacles and contact lenses, portable phones, pagers;
 - d. computer records, securities certificates and valuable documents;
 - e. records, tapes, laptop computer, compact laser disc and player while away from Home;
 - f. plant, living creatures;
 - g. properties in the open including aerial fitting and similar outdoor installation;
 - h. property used or held for business occupation or professional purposes;
 - i. 1. Household Contents when the Home is left unoccupied for more than 30 consecutive days without written consent from the Company unless the loss or damage is caused by fire, lightning, explosion, earthquake, typhoon, windstorm and flood; or 2. Household Contents when the Home is left unoccupied for more than 60 consecutive days (for Insured who is covered under the Travelsure Policy - Annual Global/China Cover) and 180 consecutive days (for Insured who is covered under the Travelsure Policy - Single Trip Cover) without written consent from the Company unless the loss or damage is caused by fire, lightning, explosion, earthquake, typhoon, windstorm and flood;
 - j. properties more specifically insured under another policy.
 - k. the interior decoration and improvements made to the building by developer including Developer's Fixtures and Fittings.
4. The Company does not cover (apart from Additional Cover B, E, F, G, H, I and J)
 - a. An Excess of the first HK\$800 of each claim resulting from water damage or an Excess of the first HK\$500 of each claim resulting from non-water damage which shall be applied to Section 1- A. The Excess will not contribute towards the claim limits.

- b. An Excess of the first HK\$1,000 of each claim which shall be applied to Additional Cover C. The Excess will not contribute towards the claim limits.
 - c. An Excess of the first HK\$500 of each claim which shall be applied to Additional Cover D. The Excess will not contribute towards the claim limits.
5. If the Home is occupied by the Insured's rent-paying tenant, the Company will not pay for Additional Cover B ii)
- a. if the Home has been untenanted for more than 30 consecutive days before the time of destruction or damage;
 - b. if the Home or any part of the Home is sub-let;
 - c. if Insured's legal interest in the Home or Household Contents ceases at the time of the loss, destruction or damage;
 - d. if a signed tenancy agreement is not in force at the time of destruction or damage;
 - e. an Excess of the first fourteen (14) consecutive calendar days of each claim whilst the Home is Uninhabitable;
 - f. if Insured decides to discontinue letting the Home;
 - g. if the repair or rebuilding has been delayed by Insured, or anyone acting with Insured's consent or on Insured behalf;
 - h. if any tenancy agreement is without stamp duty;
 - i. any deliberate or malicious act of the tenants lawfully in the Home.

SECTION 2 - PERSONAL LIABILITY BENEFIT

1. The Company will subject to the Limit of Indemnity in respect of any one accident and any one year as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule indemnify the Insured or any of his or her Family Members against all sums for which they shall become legally liable:
- a. as private householders occupying the Home;
 - b. as owner of the Home;
 - c. in any other personal capacity in Hong Kong or worldwide during a temporary visit not exceeding 30 days or 2. in any other personal capacity in Hong Kong or worldwide during a temporary visit during the insured period under the Travelsure Policy when the Insured travels abroad and is covered under the effective period of insurance under the Travelsure Policy issued by the Company, whichever is longer, in respect of:
 - (i) accidental bodily injury to any person;
 - (ii) Accidental Loss of or Damage to property,
 occurring at Home or anywhere in the world, including all costs and expenses recoverable by any claimant from the Insured and all costs and expenses incurred with the written consent of the Company.
2. The Company shall not be liable in respect of:
- a. bodily injury to any person being a member of the Insured's family or household or at the time of sustaining such injury engaged in the service of the Insured;
 - b. damage to property belonging to or in the charge of or under the control of the Insured or a member of the Insured's family or household or of a person in the service of the Insured;
 - c. bodily injury or property damage arising out of or incidental to:
 - (i) any profession, business or employment;
 - (ii) the ownership or use of lifts, elevators, hoisting equipment, motor vehicles, watercraft, aircraft.
 - d. any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement;
 - e. nuisance or any deliberate act of any person whatsoever;
 - f. ownership or occupation of any land or building other than the Home specified in the Policy Schedule;
 - g. repair or maintenance cost arising from wear and tear or making good of the Home irrespective of whether the Insured is legally liable

for such costs under the terms of any tenancy agreement.

SECTION 3 - PERSONAL ACCIDENT BENEFIT

If the Insured and/or any of his Family Members shall suffer Bodily Injury as a direct result of accidental explosion, accidental fire, theft, robbery or burglary happening at Home, the Company will pay the Insured or his legal personal representatives up to the maximum Personal Accident Benefit limit as shown on the Policy Schedule in respect of any one event in any one year. Where the event comprises more than one person, each person is entitled only to a proportionate share of the maximum limit applicable to this section.

GENERAL EXCLUSIONS

This insurance does not cover:

1. War and Terrorism Exclusion (Including Contamination and Explosives) Endorsement
Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - b. any act of terrorism; or
 - c. biological or chemical contamination, missiles, bombs, grenades, explosives due to any act of Terrorism.For the purpose of this insurance: (a) an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), 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; (b) "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.
This insurance 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 (a), (b) and/or (c) above.
If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.
In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
2. IT Clarification Clause
Property damage covered under the Policy shall mean physical damage to the substance of property.
Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.
Consequently the following are excluded from the Policy:
 - a. Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered;
 - b. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.
3. Any claim occasioned by or through or in consequence directly or indirectly of confiscation or detention by customs or other officials or

authorities.

4. Any claim directly or indirectly caused by or arising from or in consequence of or attributable to:
 - 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.
5. Any loss or damage caused by or resulting from unexplained or mysterious disappearance.
6. Consequential loss or damage of any kind except as otherwise provided for in this Policy.

RIGHTS OF THIRD PARTIES

1. Each party acknowledges that the other party has entered into this Policy on behalf of and for the benefit of itself and its Affiliates and each of the other party's Affiliates shall be entitled to enforce and take the benefit of the terms of this Policy in accordance with the Contracts (Rights of Third Parties) Ordinance (CAP. 623).
2. Subject to clause 1, any person who is not a party to this Policy has no rights under the Contracts (Rights of Third Parties) Ordinance (CAP. 623) or any other applicable law to enforce any term of this Policy.

SANCTION LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall 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 that (re)insurer 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 or United States of America.

CONDITIONS

1. Identification
This Policy and the Policy Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Policy Schedule shall bear such specific meaning wherever it may appear. In this Policy any reference to the singular will include the plural and vice versa and any reference to one gender will include the other gender.
2. Mis-statement or Fraud
Any false statement made by the Insured in the application of this insurance or making a false or fraudulently inflated claim shall entitle the Company to repudiate liability and all covers under this Policy shall be forfeited.
3. Right to Return Policy
If for any reason the Insured is not satisfied with this Policy, it may be returned to the Company within 15 days after receipt. Any premium already paid will be refunded. In such event, this insurance shall be deemed to have been void from the commencement date of this Policy and the Company shall not be liable to pay any claim.
4. Reasonable Precautions
The Insured shall use all reasonable diligence and care to keep the premises and property in a proper state of repair and additional precautions to be taken for the prevention of injury loss or damage as the circumstances may require and the Company shall not be liable for any claim caused by a defect which the Insured has failed to remedy after having received notice of such defect either from the Company or any person or public body.
5. Alteration in Risk
Unless the written consent of the Company has been obtained before the occurrence of any claim, the insurance ceases to attach if there is

- any alteration in the Home or any circumstances which will increase the risk to loss or damage or legal liability covered under this Policy.
6. Jurisdiction Clause
The indemnity provided under this Policy shall not apply in respect of any judgement which is not in the first instance delivered by or obtained from a Court of competent jurisdiction within Hong Kong.
7. Renewal and Termination
Renewal Agreement
- a. Payment of premium when due will continue this Policy in force until the next premium due date.
 - b. This Policy will be renewed upon the annual premium due date until the next annual expiry date unless written notice of cancellation has been received by the Company.
- Termination
This Policy may be terminated or shall be deemed to have been void automatically:
- a. at any time by the Insured on written notice being given to the Company, in which case the Company will retain the customary short period rate for the time the Policy has been in force;
 - b. by the Company on seven days' written notice being given to the Insured's last known address, in which case the Company shall repay a ratable proportion of the premium for the unexpired period of insurance;
 - c. in the event that the premium charged to the Insured's nominated Hang Seng Bank Account is not paid or the Insured no longer being such an account holder unless the premium is settled by other payment method;
 - d. if the initial premium is not paid, insurance cover shall be deemed to have been void automatically from the commencement date of this Policy and the Company shall not be liable to pay any claim hereunder.
8. Notification of Claim
In the event of any happening which may give rise to a claim under this Policy, the Insured or Insured's personal representatives shall:
- a. give immediate notice in writing to the Company;
 - b. give immediate notice to the Police if there has been theft or any attempt thereat;
 - c. at the Insured's own expense supply the Company with full particulars in writing as soon as possible not later than thirty (30) days after the occurrence of the event;
 - d. send to the Company any writ summons or other legal process issued or commenced against the Insured and the Insured shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings;
 - e. not incur any expense in making good any loss or damage without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without the Company's consent;
 - f. give the Company all such information as may reasonably require.
9. Other Insurance
The Company shall not be liable for any loss damage or liability which at the time of the happening of such loss damage or liability is insured by any other policy or policies except in respect of any excess beyond the amount which would have been payable under such other policy or policies.
10. Indemnity to Other Persons
In the event of the death of the Insured the Company will in respect of the liability incurred by the Insured, indemnify the Insured's legal personal representatives in the terms of and subject to the limitations of this Policy provided that such representatives shall as though they were the Insured observe fulfill and be subject to the Terms of this Policy insofar as they can apply.
11. Claims Disposal
In respect of liability claims, the Company is entitled to pay at any time to the Insured the full amount of the Limit of Indemnity or any lesser amount for which any claim or claims can be settled and upon such payment, the Company shall relinquish conduct and control of and be under no further liability under this Policy in connection with such claim or claims except for costs and expenses incurred with the written

consent of the Company in respect of the conduct of such claim or claims before the date of such payment.

12. Subrogation

The Insured shall at the request and at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from any other parties to which the Company shall be or would become entitled or subrogated upon its providing indemnity for any claim covered under this Policy whether such acts and things shall be or become necessary or required before or after indemnification by the Company.

13. Unpaid Premium

Upon the payment of a claim under this Policy, any unpaid premium may be deducted from such claim payment.

14. Arbitration

All differences arising out of this Policy shall be determined by arbitration in accordance with the Arbitration Ordinance as amended from time to time. If the parties fail to agree upon the choice of the arbitrator, then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre. It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. If the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

EXTENSION

Renovation Decorations Repair and Alteration Works Extension

Notwithstanding anything contained herein to the contrary, the Company agrees that renovation, decoration, repair and alteration works being undertaken by outside contractors at the Home insured under this Policy shall not invalidate the insurance and the Policy is further extended to cover unforeseen or accidental loss or damage to such contract works provided that the total contract value does not exceed HK\$100,000 and the aggregate period involved is not longer than two consecutive months in duration.

The Company will not pay for the sum specified as Other Excess or Water Damage Excess in respect of each and every claim for loss or damage to contract works or any amount exceeding the Item Limit specified in the policy schedule if stated, or in the Sum Insured Table that corresponds to the plan as stipulated in the policy schedule.

For the purpose of this extension, sum insured of the Policy shall be automatically increased by an amount equivalent to the total contract value upon completion of the works subject to the existing maximum Limits of Indemnity applicable to relevant sections and Basis of Settlement provided under this Policy.

Home and Away Cover Extension

The maximum limits of Personal Effects and Valuables in Section 1 HOUSEHOLD CONTENTS – D is automatically increased to the amount as stated in the Sum Insured Table with the selected Plan as stated in the Schedule, when the Insured travels abroad and is covered under the effective period of insurance under Travelsure Insurance Policy (hereafter called 'the Travelsure Policy') issued by the Company. This extended cover is not to be called upon in contribution and is only to pay the remaining claims of Personal Effects and Valuables out of claims incurred and settled under the Travelsure Policy and so far as incurred but not recoverable under the effective cover period of the Travelsure Policy.

OPTIONAL COVERAGE

DEVELOPER'S FIXTURES AND FITTINGS (OPTIONAL)

(This section is operative only if so stated in the Policy Schedule)

Please refer to the Sum Insured Table for the maximum Sum Insured Limits apply per item and per occurrence.

The Company will pay the Insured the Accidental Loss of or Damage to Developer's Fixtures and Fittings whilst contained in the Home provided that

- (a) the Company's maximum liability in respect of any one loss occurrence shall not exceed the Sum Insured on Section 1 – Household Contents;
- (b) no one single item of Developer's Fixtures and Fittings is deemed to have a replacement cost exceeding 10% of the Sum insured on the Developer's Fixtures and Fittings;

EXCLUSIONS TO DEVELOPER'S FIXTURES AND FITTINGS

- 1. The Company will not pay for the first amount as specified in the Policy Schedule if stated, or in the Sum Insured Table that corresponds to the Plan as stipulated in the Policy Schedule as Excess applicable to relevant policy sections in respect of any one accident.
- 2. The Company will not pay for loss or damage caused by or attributable to or arising from:
 - a. lack of maintenance, structural defect of the building and Developer's Fixtures and Fittings;
 - b. seepage of water except damage by rain through openings made in the fabric of the building by the direct force of typhoon or windstorm;
 - c. the normal handling or usage of household goods and personal effects;
 - d. wear and tear, depreciation, moths, vermin, insects, damp, rust, rot, corrosion, the action of light, atmospheric or climatic condition, any process of dyeing, cleaning, repairing or restoring;
 - e. electrical or mechanical breakdown or derangement;
 - f. misuse or use contrary to manufacturers' instructions, inherent defect or faulty design in workmanship, materials, plan or specification;
 - g. domestic animals belonging to the Insured;
 - h. denting, chipping or scratching;
 - i. any deliberate or malicious act of the Insured or his Family Members or domestic helper residing or lawfully in the Home;
 - j. theft in the Home if any part thereof is let or sub-let
- 3. The Company will not pay for loss or damage to:
 - a. any part of the structure of the building including wiring, switchboard, pipes and drainage;
 - b. properties in the open including aerial fitting and similar outdoor installation;
 - c. property used or held for business occupation or professional purposes;
 - d. 1. Developer's Fixtures and Fittings when the Home is left unoccupied for more than 30 consecutive days without written consent from the Company unless the loss or damage is caused by fire, lightning, explosion, earthquake, typhoon, windstorm and flood; or 2. Developer's Fixtures and Fittings when the Home is left unoccupied for more than 60 consecutive days (for Insured who is covered under the Travelsure Policy - Annual Global/China Cover) and 180 consecutive days (for Insured who is covered under the Travelsure Policy - Single Trip Cover) without written consent from the Company unless the loss or damage is caused by fire, lightning, explosion, earthquake, typhoon, windstorm and flood;
 - e. properties more specifically insured under another policy.

本保單需連同其他與此保單有關之文件（「保單文件」）一併閱讀。如本保單及保單文件之中文譯本（如適用）與英文本有任何歧異，概以英文本為準。

請注意：為保障閣下權益，請細閱此保單及於此所載的規定、不保事項及條件。請同時詳細閱讀隨函附上之保單文件上所載的各項資料、陳述與細節均屬真實無訛及完整，此等資料將會成為閣下與昆士蘭保險（香港）有限公司所簽署合約的依據。若保單或保單文件內容並非正確或如閣下所願，請立即退回，以便修改或取消，否則，即表示閣下同意接受以下保單條款及規定的約束。

有鑑於附表中之投保書及聲明乃本合約之基礎，並被視為其組成部份，保單附表中所列明之投保人已按該投保書及聲明向昆士蘭保險（香港）有限公司（下稱本公司）申請於此所載之保險，並已繳付或同意繳付保單附表內註明之保費作為該等保險之代價。

本保單茲見證在附表註明保險期內發生之事故，將根據本保單條款處理。

定義

於本保單內下列詞彙當具有下列涵義：

- 1) 家居 / 住所：保單附表中所指定，位於香港特別行政區境內的建築物或房屋或單位。
- 2) 家居物品：傢俬、家具及裝置、室內裝修、家居物品及私人物品等屬於投保人或其在法律上須負責的財物，或永久與投保人同住的家人的財物，但不包括由發展商提供的室內裝修和家具及裝置。
- 3) 貴重財物：屬於投保人或與其永久同住家居中的家人所擁有的珠寶、黃金、白銀、貴重金屬、鐘錶、皮草、古董、名畫、藝術品、體育用品、郵票或錢幣等。
- 4) 金錢：現金、支票、債券、銀行本票、旅行支票、郵政或現金匯票、禮券或代用券。
- 5) 私人物品：衣服及私人使用的物品，以供穿著或攜帶使用，金錢除外。
- 6) 身體損傷：在意外發生後三個月內死亡，或因意外而導致永久傷殘，連續十二個月不能從事任何職業或受僱賺取收入，而情況將持續終身。
- 7) 條款：本保單所載或背書之條款、不受保項目及條件。
- 8) 家庭成員：指與投保人永久同住於家居中的伴侶、父母、子女及兄弟姊妹。
- 9) 個人文件：指護照、駕駛執照、身份証及其他形式之旅行證件。
- 10) 信用卡：信用卡乃指由恒生銀行及/或其附屬公司發出之信用卡(公司卡除外)。
- 11) 意外損失及損毀：由不可避免、不尋常、不可預見及不可預期的事件，並獨立於任何其他的原因、唯一及直接造成實質的損失及損毀，不包括蓄意造成的損失及損毀。
- 12) 受保人：在保單附表所列名之受保人士
- 13) 香港：中華人民共和國香港特別行政區
- 14) 毋須出示信用卡：與零售商作出毋須出示實質信用卡的信用卡交易，例如透過互聯網，郵購，電話訂購或銷售點電子付款的交易。
- 15) 發行機構：信用卡發行機構
- 16) 不適宜居住：因家居物品遭受意外損失及損毀，並須要進行更換，重建或修理期間引致家居不適宜居住。

- 17) 伴侶： 與受保人合法結婚的任何人士，或與受保人有等同於婚姻關係地生活及居住（不論是同性或異性），並於意外發生當日之前已經與受保人同居至少連續三個月之任何人士。
- 18) 發展商提供的家具及裝置： 發展商的家具及裝置只限於地板、牆腳線、牆身及天花漆、牆磚、鐵閘、門、門框、廚房設施、浴室設施及洗手間設施。

承保額表

承保額表		
計劃	標準計劃	尊尚計劃
項目	最高賠償額 (港幣)	最高賠償額(港幣)
項目1 – 家居財物	每宗事故500,000元	每宗事故1,000,000元
A) 家居財物	(a) 家居財物保障 – 每宗事故500,000元 (b) 每件物件的最高賠償限額 – 總投保額的十份之一 (c) 貴重財物賠償限額 – 每年150,000元 (每件15,000元) (d) 易碎物件因意外破損賠償限額 – 每年5,000元 水損自負金額 – 800元 其他損毀自負金額 – 500元	(a) 家居財物保障 – 每宗事故1,000,000元 (b) 每件物件的最高賠償限額 – 總投保額的十份之一 (c) 貴重財物賠償限額 – 每年300,000元 (每件30,000元) (d) 易碎物件因意外破損賠償限額 – 每年5,000元 水損自負金額 – 800元 其他損毀自負金額 – 500元
附加保障：		
B) 臨時住所 / 租金損失	每宗事故 25,000元(每日1,000元) B ii) 自負金額 – 首連續14日	每宗事故 50,000元(每日2,000元) B ii) 自負金額 – 首連續14日
C) 搬遷	每宗事故 500,000元(每件10,000元) 自負金額 – 1,000元	每宗事故 1,000,000元(每件10,000元) 自負金額 – 1,000元
D) 全球性私人財物保障	每宗事故 15,000元(每件5,000元) 自負金額 – 500元	每宗事故 30,000元(每件5,000元) 自負金額 – 500元
E) 個人現金因家居被劫或盜竊而損失	每宗事故 2,000元	每宗事故 3,000元
F) 更換窗戶、門鎖及鎖匙	每宗事故 2,000元	每宗事故 3,000元
G) 因家居被劫或盜竊而補領個人文件及信用卡被盜用	每宗事故 3,000元(個人文件) 每宗事故 5,000元(信用卡)	每宗事故 3,000元(個人文件) 每宗事故 5,000元(信用卡)
H) 冷藏食品	每年1,500元	每年2,500元
I) 信用卡特定盜用保障	每年5,000元(每張信用卡 – 1,000元)	每年5,000 (每張信用卡 – 1,000元)
J) 全球性個人文件保障	每年1,500元	每年1,500元
項目2 – 全球性個人責任保障	每年5,000,000元	每年5,000,000元
項目3 – 個人意外保障	每年250,000元	每年250,000元
翻新、裝修或改建延伸條款	水浸而引致家居財物損毀：自負金額 – 800元 其他自負金額 – 500元 每件項目最高賠償限額 – 10,000元	水浸而引致家居財物損毀：自負金額 – 800元 其他自負金額 – 500元 每件項目最高賠償限額 – 10,000元

外遊家居保障 (適用於受保期間同時成功投保或持有有效由本公司發出的「旅遊綜合保障計劃」)	全球性私人財物保障 – 30,000元(每件5,000元)* 自負金額 – 500元 *全球性私人財物保障於項目1D可獲免費自動提升最高賠償額由15,000元至30,000元	全球性私人財物保障 – 60,000元 (每件5,000元)* 自負金額 – 500元 *全球性私人財物保障於項目1D可獲免費自動提升最高賠償額由30,000元至60,000元
額外可供選擇之保障：		
(I) 基本家庭僱傭保障或鐘點家庭僱傭保障 (此保障必須被列明於保單附表內方能生效)	請參閱保單附表	請參閱保單附表
(II) 發展商提供的家具及裝置保障 (此保障必須被列明於保單附表內方能生效)	發展商提供的家具及裝置保障 – 每宗事故300,000元 (每件物件的最高賠償限額 – 發展商提供的家具及裝置保障的十份之一) 項目1的自負金額適用	發展商提供的家具及裝置保障 – 每宗事故300,000元 (每件物件的最高賠償限額 – 發展商提供的家具及裝置保障的十份之一) 項目1的自負金額適用

第一節 — 家居財物保險

本公司將按照保單條款及保單附表所載賠償限額(如有)，或載於承保額表按保單附表所列選計劃的賠償限額，於後列情況下以付款、修理、重置或更換財物方式，向投保人予以賠償：

A) 家居財物

家居財物在家居內因意外而損失或毀壞，但限於：

- (a) 本公司在任何一次損失中的最高責任將不超逾「家居財物總保額」；
- (b) 任何一件家居財物的替換成本當不超逾「家居財物總保額」的百分之十；
- (c) 每件貴重財物的賠償額及每年賠償總額，當不超逾保單附表所載賠償限額(如有)，或載於承保額表按保單附表所列選計劃的賠償限額；
- (d) 玻璃、水晶、瓷器、陶瓷、陶器或寶石或類似易碎物品因意外破損，每年最高賠償額將不超逾保單附表所載賠償限額(如有)，或載於承保額表按保單附表所列選計劃的賠償限額內註明的每年最高賠償額。

附加保障：

B) 臨時住所/租金損失

- i) 在受保家居為受保人自己居住的情況下，倘若由於本保單承保範圍內的損失或毀壞以致房屋不適宜居住，而需搬遷往其他住所，則按投保人實際付出其他合理居住費用而賠償，但賠償限於保單附表所載賠償限額(如有)，或載於承保額表按保單附表所列選計劃的賠償限額，以及每次事故的總賠償限額。
自負金額不適用於此附加保障 B) i)
- ii) 在受保家居為受保人的繳付租金租客居住的情況下，保障受保人作為住所的業主，因本保單承保範圍內的家居物品或發展商提供的家具及裝置(惟發展商提供的家具及裝置保障必須生效) 遭受意外損失及損毀而導致家居不適宜居住期間的租金損失或需提供臨時居所的費用(以較低者為準)，惟每宗事故以承保額表內所載的最高保障額為限，並必須符合下列情況。

- a. 受保人作為該家居的業主，於家居物品遭受意外損失及損毀時，由繳付租金的租客居住及佔用；及
- b. 因家居物品遭受意外損失及損毀，而引致該家居不適宜居住。

本項保障根據住所內家居財物遭受意外損失及損毀之前三個月，受保人作為業主根據租約向租客收取的平均租金計算。本公司將由住所或家居財物遭受意外損失及損毀，並須要進行更換、重建或修理有關住所或家居財物以致不適宜居住的期間，每月支付最高可達投保額的租金，但以三(3)個月為限，並以承保額表內所載的最高賠償額為限。

C) 搬遷

投保人如由專業搬運公司負責搬遷往香港境內另一居所，家居財物於途中如有意外損失或毀壞，則按損失賠償，賠償額不超過保單附表所載賠償限額(如有)，或載於承保額表按保單附表所列選計劃的賠償限額內「搬遷」一項以及第A(c)及(d)節所列的最高賠償限額。

D) 全球性私人財物保障

私人財物或貴重財物在全球任何地方因意外而損失或毀壞，將可獲得賠償，但同一損失不能同時根據第A節及本節一併索償，而本公司的責任亦不超過保單附表所載「全球性私人財物保障」一節內所列的賠償限額(如有)，或載於承保額表按保單附表所列選計劃保單附表所列選計劃中「全球性私人財物保障」一節內所列的每件財物以及每年的賠償限額。

E) 個人現金因家居被劫或盜竊而損失

家居遭遇爆竊、盜竊而損失的金錢可獲賠償，但必須於事發後二十四小時內向警方報案，而賠償金額限於保單附表所載「個人現金」一節內註明的賠償限額(如有)，或載於承保額表按保單附表所列選計劃「個人現金」一節內註明的限額。

自負金額不適用於此附加保障

F) 更換窗戶、門鎖及鎖匙

家居遭遇爆竊、盜竊或發生任何意圖爆竊事故後，更換被損毀的窗戶、門鎖及門匙所需的合理費用可獲賠償，但賠償限於更換與原本質素相近之窗戶或門鎖費用，而賠償額當不超過保單附表所載賠償限額(如有)，或載於承保額表按保單附表所列選計劃的賠償限額中註明的賠償限額。

自負金額不適用於此附加保障

G) 因家居被劫或盜竊而補領個人文件及信用卡被盜用

倘若家居發生失竊或盜竊，對於保單附表所載賠償限額(如有)，或載於承保額表按保單附表所列選計劃的賠償限額中所列之任何一次事項提供最高限額之損失賠償：

(a) 更換已損失或損毀個人文件而涉及之所需實際開支或費用；

(b) 於信用卡持有人已遵行發出信用卡時之所有條款細則下，因未獲授權使用信用卡所引致而且不可由任何其他方面作出追討之損失。

惟個人文件及信用卡必須於遺失後24小時內向警方及發卡當局報告。

自負金額不適用於此附加保障

H) 冷藏食品

本公司將支付因以下原因引致貯存於受保人之雪櫃的冰格內已變壞的冷藏食品的更換重置費用，並以載於承保額表按保單附表所列選計劃的賠償限額為限。

(a) 雪櫃年齡小於5年並意外故障；或

(b) 電力供應系統意外故障，並該故障非由電力供應公司或其僱員的蓄意行為引起。

自負金額不適用於此附加保障

I) 信用卡特定盜用保障

本公司將賠償受保人及其家庭成員在符合以下情況，在未經受保人及其家庭成員同意下，於毋須出示信用卡交易中信用卡被盜用所遭受的經濟損失，並以載於承保額表按保單附表所列選計劃的賠償限額為限。

(a) 受保人及其家庭成員必須遵守發卡機構因應報告任何毋授權使用的條款及條件。

(b) 受保人及其家庭成員必須按照發卡機構的條款和條件使用信用卡。

(c) 受保人及其家庭成員必須發現事故的24小時內向警方及信用卡發卡機構報告。

不受保事項（適用於此附加保障）

本附加保障不保障：

(1) 任何自動提款卡及扣賬卡

(2) 任何信用卡提取現金的交易

(3) 任何使用“VISA驗證”或“萬事達卡安全碼”的服務所做任何交易

(4) 任何使用“個人識別號碼”所做的交易

(5) 任何非於香港簽發的信用卡或非由香港註冊的銀行所簽發的信用卡

自負金額不適用於此附加保障

J) 全球性個人文件保障

本公司將賠償受保人及其家庭成員發生在世界任何地方的個人文件因意外遺失或損毀，惟不能同時就附加保障A、D及本附加保障同時索償同樣的損失，並必須於發現損毀事故的24小時內向警方報告。賠償不多於任何一年最高賠償上限或更換/重置個人文件之實際費用，並以保單附表所載的賠償限額，或以載於承保額表按保單附表所列選計劃的賠償限額為限。

自負金額不適用於此附加保障

賠償基準

本公司可酌情選擇以修理、替換、重置或以支付現金作為損失或毀壞的賠償。賠償金額以修理物品回復簇新狀態，或重新購置與原本質素相近之物品所需的費用為準。衣服鞋襪的賠償，計算時須考慮磨損及折舊等因素在內。如住所的樓齡超過十年或以上，發展商提供的家具及裝置的賠償，計算時須考慮磨損及折舊等因素在內（惟發展商提供的家具及裝置保障必須生效）。

倘若受保的一件或一套財物中包含兩件或以上物品，釐定本公司對每件物品的最高賠償額時，乃以該項或該套財物的保額而平均分配。

第一節的不受保範圍

1. 本公司不會就保單附表內或載於承保額表按保單附表所列選計劃的賠償限額內註明於任何一項相關保單部份中列為任何一宗意外的自付額作出賠償。
2. 本公司不會就下列情況或因而引致之財物損失或毀壞而作出賠償：

- a. 建築物日久失修或存在結構性缺陷；
 - b. 滲水造成財物損毀，但直接因颱風或風暴破壞樓宇結構引致缺口及因此導致雨水從建築物缺口而引致的財物損毀除外；
 - c. 家居及私人物品作正常處理或使用時所造成的損毀；
 - d. 因自然損耗、折舊、蠹患、害蟲、昆蟲蛀蝕、潮濕、生鏽、腐爛、腐蝕、受光或空氣或氣候環境影響而變化，或在染色、清洗、修理或重置的過程中所造成的損毀；
 - e. 由於電力引致或與機械有關的故障；
 - f. 不正當使用或不依照製造商指示使用，出廠時之物料、設計或規格有缺陷或設計不良；
 - g. 屬於投保人的家畜；
 - h. 凹陷、削損或刮花；
 - i. 投保人、在家中居住、合法逗留的家庭成員或傭工蓄意或惡意造成的破壞；
 - j. 家中失竊，若家中有部分地方分租；
 - k. 在無人看管及未有上鎖的汽車內，或在未有關上車蓬的開蓬車內被盜竊的財物；
 - l. 由投保人的家庭成員在未獲授權情況下使用信用卡。
3. 本公司不會就下列財物損失或毀壞作出賠償：
- a. 建築物的任何結構部份；
 - b. 汽車、船艇、飛機及其他機動或電動車輛或單車；
 - c. 使用中的體育器材、眼鏡及隱形眼鏡、流動電話、傳呼機；
 - d. 電腦紀錄、證券股票及其他貴重文件；
 - e. 置於家居以外地方的唱片、錄音帶、手提電腦、鐳射碟及鐳射播放機；
 - f. 植物及動物；
 - g. 在露天地方裝設的財物，包括天線及類似的戶外裝置；
 - h. 為商業、職業或專業用途而使用或擁有的財物；
 - i. 1. 家居於未得本公司書面同意下連續三十天或以上無人居住以致家居財物損失或毀壞，但因火災、電擊、爆炸、地震、颱風、風暴或水災等所造成者則屬例外；或 2. 家居於未得本公司書面同意下連續六十天或以上(適用於受保於旅遊綜合保障計劃保單(以後稱為「旅遊保單」) — 全年環球保障或全年中國保障之受保人)及一百八十天或以上(適用於受保於旅遊保單 — 單次旅程保障之受保人)無人居住，但因火災、電擊、爆炸、地震、颱風、風暴或水災等所造成之損失或毀壞者則屬例外；
 - j. 在其他保單中受保的財物；
 - k. 由發展商提供的室內裝修和建築物改善部份，包括發展商提供的家具及裝置。
4. 本公司不保障(附加保障B、E、F、G、H、I及J以外)
- (a) 適用於第一節 A部分的每宗水損索償事故的自負金額港幣800元，或每宗非水損索償事故的自負金額港幣500元。自負金額將不被計入索賠限額內。
 - (b) 適用於附加保障C之每項索償事故自負金額港幣1,000元。自負金額將不被計入索賠限額內。

- (c) 適用於附加保障D之每項索償事故自負金額港幣500元。自負金額將不被計入索賠限額內。
5. 在受保家居為受保人的繳付租金租客居住的情況下，本公司不提供附加保障B ii):
- 若住所遭意外損失及損毀之前連續30日以上無人居住；
 - 若住所或其任何部分已分租；
 - 若受保人於住所或家居財物的合法權益在它們遭受意外損失及損毀時已終止；
 - 在意外損失及損毀時已簽署的租約並未生效；
 - 住所不適宜居住的每宗索償的首14天；
 - 受保人決定終止出租或租住住所；
 - 受保人或任何人士在受保人同意下或代表受保人延遲修理或重建住所；
 - 沒有繳付印花稅的租約；
 - 投保人、在家中居住、合法逗留的家庭成員、傭工或租客蓄意或惡意造成的破壞；

第二節 個人責任保險

1. 倘若投保人或其家庭成員因下列情況或身份而負上法律責任，本公司將根據保單附表所載賠償限額(如有)，或載於承保額表按保單附表所列選計劃的賠償限額內註明的每次意外及每年賠償限額作出賠償：
- 以私人身份作為家居的戶主；
 - 身為家居的業主；
 1. 以任何其他個人身份在香港或世界其他地方作短暫旅遊不超過三十天期間，因意外發生在家居或世界任何其他地方而導致；或2. 以任何其他個人身份在香港或世界其他地方於旅遊保單受保期間作短暫旅遊或短暫旅遊不超過連續三十天或以上(以較長為準)，因意外發生在家居或世界任何其他地方而導致：
 - 第三者身體損傷；
 - 財物損失或毀壞。
- 賠償包括索償人所追討的一切費用及開支，以及本公司書面同意所涉的一切費用及開支。
2. 本公司不會就下列情況負責賠償：
- 投保人任何家庭或家居成員遭受的身體損傷，或任何正為投保人提供服務人士所遭受的身體損傷；
 - 受損財物為投保人、投保人家庭或家居成員，或任何正為投保人提供服務人士所擁有、持有或控制；
 - 因下列情況直接或附帶所引致的身體損傷或財物損毀：
 - 從事任何職業、生意上或受僱期間；
 - 擁有或使用電梯、升降機、懸吊器材、機動車輛、船艇、飛機。
 - 任何只因某項合約或協議而產生的責任；
 - 任何人士所引致之滋擾及蓄意行為；
 - 除附表中所註明之家居以外，身為任何其他土地或建築物的業主或戶主而負上法律責任；

g. 因經常性損耗或修葺家居需付的修理或維修費用，不論投保人在任何租約條款下是否須負法律上之責任。

第三節 — 個人意外保險

倘若投保人及/或同住的家人因家中發生爆炸、火災、盜竊或爆竊等意外直接導致身體損傷，本公司將向投保人或其個人法律代表作出賠償，以載於承保額表按保單附表所列選計劃內的「個人意外保險」項下之每年每次事故最高賠償額為限。倘若事故中涉及多於一人，每人可獲的賠償乃以本節適用之最高賠償限額平均數為準。

一般不受保項目

本保險計劃不保障以下事項：

1. 戰爭及恐怖主義除外責任（包括污染及爆炸品）

不論此保障內容及其任何批註當中含有任何相反條款，現特同意，此保障並不包括由下列原因直接或間接所導致、引起，或與之有關的任何性質損失、損毀、費用或支出，不論是否同時受任何其他原因或事件影響，或與該項損失以任何次序接續發生：

- a. 戰爭、侵略、外敵敵對行動、蓄意破壞或挑釁行動（無論已宣戰與否）、內戰、叛變、革命、起義、民變（其規模或程度與暴亂相若）、軍事或篡權行動；或
- b. 任何恐怖主義活動；或
- c. 因為恐怖主義活動而產生的生物或化學污染、導彈、炸彈、手榴彈、爆炸品。

就本保障而言：(i)恐怖主義活動意指由任何人士或團體，不論單獨行事或代表或與任何組織或政府一併行事，所採取的一項行動，包括但不限於使用武力或暴力，或以之作為威脅，以達到政治、宗教、意識形態或類似目的，包括意圖影響任何政府，以及令公眾人士或其任何部分感到惶恐。(ii)「污染」指由於化學及/或生物物質的影響而導致的污染、毒害，或防礙及/或限制物品的使用。

此保障亦排除為了控制、阻止、鎮壓，或以任何方式與上述第a、b及/或c有關所採取的行動，而直接或間接導致、引起，或與之有關的任何性質損失、損壞、費用或支出。

倘若本公司聲稱基於此除外責任而不保障任何損失、損壞、費用或支出，反證其屬於保障範圍時則須由投保人負責。

倘若此批註的任何部分被證實為失效或無法履行，其餘部分仍須保持全面生效及有效。

2. 資訊科技澄清條款

此保單所保障的財產損壞須指財產本體的實質損壞。

財產本體的實質損壞並不包括數據或軟件的損壞，尤其是由於原本結構遭刪除、破壞或變形，以致數據、軟件或電腦程式發生任何不利的改變。

因此，下列事項排除於此保單的保障範圍之外：

- a. 數據或軟件的損失或損壞，尤其是由於原本結構遭刪除、破壞或變形，以致數據、軟件或電腦程式發生任何不利的改變，及由於該等損失或損壞而導致的任何商業停頓損失。雖然有此除外責任，因財物本體受保障的實質損壞，而直接導致的數據或軟件損失或損壞，將會受到保障；
- b. 由於數據、軟件或電腦程式的功能、可用性、使用範圍或可讀取性受損，而導致損失或損壞，以及因該等損失或損壞而導致的任何商業停頓損失。

3. 由於財物被海關、其他官員或執法人員沒收、扣押而作出或引致的任何直接或間接索償。
4. 直接或間接由於下列情況而導致或引致的索償：
 - a. 核武物料；
 - b. 由任何核能燃料或燃燒核能燃料而產生核廢料所造成的離子輻射或污染。
5. 由於任何不可解釋或神秘失蹤而造成的任何損失或毀壞。
6. 任何種類之相應損失或損毀，惟本保單另有規定者除外。

第三者權利

1. 雙方均承認對方是代表自身及其關聯公司的利益而簽訂本保單，而每方的關聯公司按照《合約（第三者權利）條例》(第623章) 有權強制執行並就本保單下的條款而得益。
2. 受第一條所限制，任何人不是本保單之合約方於《合約（第三者權利）條例》(第623章) 或其他適用的法律下無權強制執行本保單的任何條款。

制裁限制及不保事項附加條款

保險公司（再保險公司）不得提供承保及支付任何賠款或提供任何利益給予，根據聯合國決議有關制裁、禁令或限制之國家，或經歐盟、英國或美國所作貿易或經濟制裁、法律或規範之國家。

除此以外受本保單的有關詳盡條款、規定及不保事項約束。

條件

1. 確認
本保單及保單附表須被視為一完整合約般一併閱讀。本保單或保單附表內任何部分所引用之字詞如有特別涵義，則所有該等字詞均附有該等特別涵義。
2. 錯誤申報資料或欺詐
倘若投保人申請本保險時作出任何虛假聲明，或提出虛假、欺詐或誇大索償，本公司有權拒絕承擔賠償責任，本保單內之一切保障亦將予取消。
3. 退回保單的權利
投保人如基於任何理由對此保單不滿，可於收到保單後15日內將保單退回本公司。任何已從投保人指定恒生銀行賬戶扣除支付予本公司的保費將予退回。在此情況下此保單將被視為於開始日已失效，而本公司亦毋須負責任何賠償。
4. 合理預防措施
投保人須在合理程度上盡量小心，保持樓宇及財物於妥善維修狀況，並在有需要情況下採取額外預防措施，避免損傷、損失或損毀。倘若投保人接獲本公司或任何人士或政府部門通知有關家居存在的問題，而未能作任何補救措施，則本公司不會就該等問題所引致之任何申索作出賠償。
5. 風險變化

倘若家居或任何環境變化引致本保單範圍內的損失或毀壞或法律責任風險有所增加，除非在提出任何索償前已接獲本公司書面同意，否則本保險將予終止。

6. 司法權限條款

本保單所規定之損失賠償不適用於並非由香港特別行政區具備充份司法權限法庭所作出之首次裁決。

7. 續保及終止合約

續保協議

a. 在保費到期時支付保費，本保單將繼續生效直至下一次保費到期為止。

b. 本保單將於保單到期日自動續保，除非本公司不予續保或收到取消合約之書面通知則屬例外。

終止合約

本保單可以下列方式終止：

a. 投保人於任何時間以書面通知本公司終止合約，本公司將按一般短期保險費率作為本保單已生效期內的保費；

b. 本公司以書面向投保人提出七日通知後終止合約，通知書將寄往投保人最後呈報的地址，本公司將按比例退還未到期的保費予投保人；

c. 倘若保費不能從投保人指定的恒生銀行戶口過戶，保險合約將予終止，除非投保人以其他方式支付保費則屬例外；

d. 倘若未有支付首期保費，保額則由本單生效日期起自動失效，而本公司將毋須就本保單之任何申索負責作出賠償。

8. 索償通知

倘若發生任何事故以致可能根據本保單提出索償，投保人或其個人代表應該：

a. 立即以書面通知本公司；

b. 倘若發生盜竊或企圖爆竊案件，須立即報警；

c. 在發生事故三十天內，盡早自費以書面向本公司提供事故及索償詳情；

d. 於遇上法律訴訟情況下，向本公司提交任何傳票或其他與訟有關文件，並向本公司提供一切必須資料及協助，使本公司可就任何索償進行和解、抗辯或提出訴訟；

e. 於未得本公司書面同意前，不可付款彌補任何損失或毀壞，未得本公司同意前，亦不應就任何索償進行談判、付款、和解、承認或否認任何責任或控訴；

f. 向本公司提供任何合理所需的資料。

9. 其他保險

倘若本保單受保範圍內的任何損失或毀壞或法律責任亦受其他保單（等）所保障，本公司將毋須就任何索償而負責，惟超過該等其他保單（等）可賠償額之損失或毀壞或法律責任的索償則屬例外。

10. 向其他人士賠償

倘若投保人去逝，本公司於投保人所涉及的責任方面，當根據本保單之條款及限制規定，向投保人之個人法律代表作出賠償。但該等代表必須一如投保人般，在所有適用情況下遵守本保單的條款。

11. 索償處置

就有關任何責任的索償方面，本公司有權在任何時間向投保人支付最高索償限額或任何較低的索償額，以解決有關索償。本公司支付該等賠償後，將不再處理及控制該等索償，並將不再根據本保單而對該等索償負責，惟本公司仍將負責在支付該等賠償前以書面同意有關該等索償的費用及開支。

12. 債權轉移

本公司根據本保單就任何索償作出賠償後，倘因此而有權向任何第三者追討、索償或可將債權轉移，投保人在本公司要求及付出所需費用之情況下，須合作及容許執行一切必須而合理之行動或事情（不論該等行動及事情是在本公司給予賠償前或後），以協助本公司向該等第三者追討任何權利及補償，或索取補償或賠償。

13. 未付保費

本公司根據本保單支付賠償時，任何未付保費將從該等賠償金額中扣除。

14. 仲裁

此保單內的所有歧異之處，須按不時修訂的仲裁條例以仲裁方式解決。若各方不同意仲裁人所作出的選擇，該選擇須轉介予香港國際仲裁中心主席。於此明確規定此乃本保單中一項凌駕於任何行動及控訴的條件，即應先取得仲裁決定。如本公司就任何索償向投保人否認責任，而該索償並非於該否認日期起十二個曆月內轉介予仲裁人，則無論任何情況下該索償均被視為已被放棄，及以後不可作出追討。

延伸條款

翻新、裝修或改建延伸條款

不論本保單是否載有任何相反條款，本公司同意在本保單保障下的家居，由任何外判承建商負責進行翻新、裝修或改建，該等工程不會導致本保險失效；本保單並保障工程受到不可預見或意外引致之損失，惟其總合約價值不得超過**100,000**港元，而其所涉及的總期間不得超過連續兩個月的時間。

本公司不會就保單附表或載於承保額表按保單附表所列選計劃之每項外判工程損失或損毀申索中列明為其他自負金額或水損自負金額之款項，或任何超逾保單附表或載於承保額表中按保單附表所列選計劃之所列明項目限額之款項作出賠償。

為此延伸條款之目的，本保單的保額將按本保單規定適用於相關部份及理賠基準之現行最高限額，於工程完成時自動增加至相當於總合約價值之金額。

家居及旅遊延伸條款

本保單延伸條款保障下第一節 – 家居財物保險第D節之私人財物或貴重財物之最高賠償限額將自動增加為附表所載賠償限額，惟此本保單延伸條款只適用於受保人於海外旅遊，而該旅遊期間有效受保於本公司發出之旅遊保單。此延伸保障不會提供分攤賠償，而只會賠償該旅遊保單支付賠償私人財物或貴重財物後剩餘之索償金額，而該剩餘之索償必須於該旅遊保單有效受保期間招致而未能於該旅遊保單內索償。

自選保障

發展商提供的家具及裝置保障(自選)

(本節必須訂明於保單附表內方可生效。)

有關最高賠償額、每件物品及每年的賠償額的限制，請參閱投保額表。

本公司將賠償發展商提供的家具及裝置在受保人的家居內因意外而損失或毀壞，但限於：

- a. 本公司在任何一次損失中的最高責任將不超逾第一部份 – 「家居財物總保額」；
- b. 任何一件發展商提供的家具及裝置的替換成本當不超逾「發展商提供的家具及裝置總保額」的百分之十；

發展商提供的家具及裝置的不受保範圍

1. 本公司不會就保單附表內或載於承保額表按保單附表所列選計劃的賠償限額內註明於任何一項相關保單部份中列為任何一宗意外的自付額作出賠償。
2. 本公司不會就下列情況或因而引致之財物損失或毀壞而作出賠償：
 - a. 建築物或發展商提供的家具及裝置日久失修或存在結構性缺陷；
 - b. 滲水造成財物損毀，但直接因颱風或風暴破壞樓宇結構引致缺口及因此導致雨水從建築物缺口而引致的財物損毀除外；
 - c. 家居及私人物品作正常處理或使用時所造成的損毀；
 - d. 因自然損耗、折舊、蠹患、害蟲、昆蟲蛀蝕、潮濕、生鏽、腐爛、腐蝕、受光或空氣或氣候環境影響而變化，或在染色、清洗、修理或重置的過程中所造成的損毀；
 - e. 由於電力引致或與機械有關的故障；
 - f. 不正當使用或不依照製造商指示使用，出廠時之物料、設計或規格有缺陷或設計不良；
 - g. 屬於投保人的家畜；
 - h. 凹陷、削損或刮花；
 - i. 投保人、在家中居住、合法逗留的家庭成員或傭工蓄意或惡意造成的破壞；
 - j. 家中失竊，若家中有部分地方分租；
3. 本公司不會就下列財物損失或毀壞作出賠償：
 - a. 建築物的任何結構部份，包括電線、電制箱、喉管及排水渠；
 - b. 在露天地方裝設的財物，包括天線及類似的戶外裝置；
 - c. 為商業、職業或專業用途而使用或擁有的財物；
 - d. 1. 家居於未得本公司書面同意下連續三十天或以上無人居住以致發展商提供的家具及裝置的損失或毀壞，但因火災、電擊、爆炸、地震、颱風、風暴或水災等所造成者則屬例外；或 2. 家居於未得本公司書面同意下連續六十天或以上(適用於受保於旅遊綜合保障計劃保單(以後稱為「旅遊保單」) — 全年環球保障或全年中國保障之受保人)及一百八十天或以上(適用於受保於旅遊保單 — 單次旅程保障之受保人)無人居住，但因火災、電擊、爆炸、地震、颱風、風暴或水災等所造成之損失或毀壞者則屬例外；
 - e. 在其他保單中受保的財物。

