

HOMESURE HOUSEHOLD INSURANCE PLAN

24-hour Emergency Assistance Hotline 852 8206 2229

IMPORTANT - Please read this Policy carefully upon receipt and promptly request for any necessary amendments.

This **Policy** Terms and Conditions, the **Schedule/Certificate of Insurance** and any endorsement attached or to be attached thereon 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 **Schedule/ Certificate of Insurance** shall bear such specific meaning wherever it may appear.

The proposal form and declaration made by the **Insured** shall form the basis of this **Policy** and are deemed to be incorporated herein as part of this **Policy**. In consideration of the **Insured** has applied to the **Company** for the insurance hereinafter contained and on the condition that the **Insured** has paid or agreed to pay the premium as specified for such insurance and on condition that the information provided in the proposal form and declaration is true and correct, the **Company** will pay the benefits subject to the definitions of words, exclusions, limitations, Terms and Conditions contained herein, endorsed hereon, or attached hereto.

PART 1 – SUMMARY OF BENEFITS (subject to Terms and Conditions of this Policy)

Coverage	Maximum Benefit Per Year (HK\$)		
	Plan A	Plan B	Plan C
(1) Home Contents	300,000	600,000	1,200,000
Sub-limit per item/set	30,000	60,000	120,000
1.1 Alternative Accommodation/Loss of Rent	15,000 (500/day)	30,000 (1,000/day)	60,000 (2,000/day)
1.2 Malicious Damage by Tenant	15,000 (1,500/item or set)	30,000 (3,000/item or set)	60,000 (6,000/item or set)
1.3 Contents in the Open Air	N/A	30,000 (3,000/item or set)	60,000 (6,000/item or set)
1.4 Valuable Property	N/A	150,000 (15,000/item or set)	300,000 (30,000/item or set)
1.5 School Closure Allowance	N/A	1,000	2,000
1.6 Accident at Home			
- Death/ Permanent Disablement	N/A	50,000	100,000
- Sick Leave Allowance	N/A	3,000 (300/day)	6,000 (600/day)
1.7 Replacement of Locks	N/A	2,000	4,000
1.8 Damage during Interior Decoration	N/A	600,000 (10,000/item or set)	1,200,000 (10,000/item or set)
1.9 Damage during Relocation		600,000	1,200,000
- Home Contents	N/A	(6,000/item or set)	(12,000/item or set)
- Valuable Property	N/A	(15,000/item or set)	(30,000/item or set)
1.10 Temporary Removal	N/A	30,000 (10,000/item or set)	60,000 (10,000/item or set)
1.11 Temporary Storage	N/A	60,000	120,000
1.12 Removal of Debris	N/A	6,000	12,000
1.13 Frozen Food and Drinks	N/A	3,000	6,000
1.14 Home Assistance Services	N/A	Covered	Covered
(2) Legal Liability	3,000,000	6,000,000	12,000,000
2.1 Tenant's Liability	Covered	Covered	Covered
2.2 Owner's Liability in Common Area	Covered	Covered	Covered
2.3 Personal Liability	N/A	Covered	Covered
2.4 During Alterations	N/A	Covered	Covered
(3) Worldwide Personal Belongings	N/A	15,000	30,000
Sub-limit per item/set	N/A	3,000	6,000
3.1 Theft of Money	N/A	1,500	3,000
3.2 Unauthorised Use of Credit Card	N/A	3,000	6,000
3.3 Personal Documents	N/A	1,000	2,000

Optional Benefit			
Coverage	Maximum Benefit Per Year (HK\$)		
	Plan A	Plan B	Plan C
(4) Building	5,000,000	5,000,000	5,000,000
4.1 Professionals' Fees	Actual Cost	Actual Cost	Actual Cost
4.2 Removal of Debris	Actual Cost	Actual Cost	Actual Cost
4.3 Malicious Damage by Tenant	250,000	250,000	250,000
(5) Pet Medical Expenses	N/A	3,500	3,500
- Outpatient Medical Expenses	N/A	300 /visit/day	300 /visit/day
- X-ray and Laboratory Tests	N/A	2,000 (1,000/visit/day)	2,000 (1,000/visit/day)

PART 2 - DEFINITIONS OF WORDS

Certain words or phrases in the **Policy** have special meanings. They are defined as below and will be presented as bold letters in this document.

- "Assistance Services Provider"** means the home assistance services company as appointed by the **Company**.
- "Building"** means the structural part of **Your Home**, and the fixtures and interior decoration permanently affixed thereon, including:
 - fabric wall, ceiling and the paint thereon, false ceiling, flooring, doors with frames, window with frames, built-in closet, basin, skirting, water pipes, electric cables/ wiring fixed or permanently installed on the structural parts of **Your Home**.
 - such other things or parts as may be specifically described in the **Schedule/Certificate of Insurance**.
- "Company"/"Us"/"Our"** means Dah Sing Insurance Company (1976) Limited.
- "Home"** means the building or the house, apartment or flat, at the situation mentioned on the **Schedule/Certificate of Insurance**, used for domestic purpose only.
- "Home Contents"** means all **Valuable Property**, furniture, fittings, home appliances, household belongings including household appliances hired by **You** or **Your Family** in **Your Home**, and **Personal Belongings**.
- "Hong Kong"** means Hong Kong Special Administrative Region of the People's Republic of China.
- "Insured"/"You"/"Your"** means the insured named in the **Schedule/Certificate of Insurance**.
- "Money"** means bank or currency notes, coins, cheques, premium bonds, travellers cheques, travel tickets, postal or money orders, postage stamps, tokens, stored value cards or other vehicle vouchers belonging to **You** or **Your Family**, excluding **Specially Held Items**. The value of Money refers only to the face value but not any commemorative, antique or rarity value.
- "Period of Insurance"** means the period specified in the **Schedule/Certificate of Insurance** and during which this **Policy** will operate.
- "Personal Belongings"** means articles of personal use specifically designed to be worn or carried, belonging to **You** or **Your Family**, excluding **Money** and **Specially Held Items**.
- "Personal Documents"** means Hong Kong Identity Cards, Hong Kong Driving Licences, China Re-entry Permits and Passports belonging to **You** or **Your Family** member.
- "Pet"/"Your Pet"** means the insured cat(s) or dog(s), microchipped and licensed under the name of **You** or **Your Family**, and named in the **Schedule/Certificate of Insurance**.
- "Policy"** means this policy Terms and Conditions, the **Schedule/Certificate of Insurance** and any endorsement attached or to be attached thereon shall be read together as one contract.
- "Schedule"/"Certificate of Insurance"** means the schedule attached to an incorporated in the **Policy of Insurance**.
- "Specially Held Items"** means
 - items which are held or used in connection with any profession, business or employment, or
 - items which are insured under a separate policy.
- "Valuable Property"** means jewellery, items of gold, silver or other precious metals, items of crystal and precious stones, watches, photographic equipment, binoculars, works of art, chinaware, curios, furs, musical instruments (excluding pianos).
- "Your Family"** means **Your** spouse, children, parents and relatives permanently residing with the Insured and any domestic helpers employed by the **Insured** or **Insured's** family at the **Home**.

PART 3 – DESCRIPTION OF COVER

SECTION 1 – HOME CONTENTS

The **Company** will cover **You** and **Your Family**, up to the Maximum Benefit stated in the Summary of Benefits, against any unforeseen sudden accidental physical loss of **Home Contents** in **Your Home** when the **Home** is occupied by **You**.

If **You** and **Your Family** are not the occupier of the **Home** at the time of loss or damage, the **Company** will only pay for loss caused by fire, explosion, lightning, earthquake, typhoon, storm, flood, riot, theft with forcible entry, aircraft and other aerial or spatial devices or articles dropped from them, impact by land vehicle and bursting or overflow of water tanks, apparatus or pipes.

Extensions applicable to Section 1

1.1) Alternative Accommodation/Loss of Rent

In the event of **Your Home**, occupied by **You** and **Your Family**, being rendered uninhabitable at the **Company's** discretion due to unforeseen sudden accidental physical loss or damage insured under the section or compulsory quarantine, the **Company** will pay the cost incurred for reasonable temporary accommodation for as long as it is required to make **Your Home** habitable again.

If **Your Home** is occupied by **Your** rent-paying tenant at the time of the accident, the **Company** will indemnify **You** as the landlord against loss of rent payable by the tenant to **You** during the period necessary for reinstating the **Home**.

You and **Your Family** can only claim either alternative accommodation or loss of rent for the same accident. Any claim payment shall not be more than the Maximum Benefit stated in the Summary of Benefits during each **Period of Insurance**.

1.2) Malicious Damage by Tenant

If **Your Home** is let out by **You** as the residential landlord, the **Company** will pay, up to the Maximum Benefit stated in the Summary of Benefits, for damage to **Home Contents** caused by the malicious acts of **Your** rent-paying tenant who has been prosecuted in the court.

The **Company** will not pay if the malicious damage relates to **Home Contents** which are in the internal or external common areas of residential flats, home units, town houses or any type of multiple occupancy residences.

1.3) Contents in the Open Air

The **Company** will cover, up to the Maximum Benefit stated in the Summary of Benefits, for loss of or damage to **Home Contents** happening in the open air within the boundaries of **Your Home** but the coverage will not include burglary loss or damage.

1.4) Valuable Property

The **Company** will cover, up to the Maximum Benefit stated in the Summary of Benefits, for loss of or damage to **Valuable Property** owned by **You** or **Your Family** in **Your Home**.

Any claim payment shall not be more than the Maximum Benefit stated in the Summary of Benefits during each **Period of Insurance**.

1.5) School Closure Allowance

In the event of the school is closed for seven (7) or more consecutive school days as a result of the outbreak of infectious disease in which any member of **Your Family** aged below twelve (12) is studying, the **Company** will reimburse the forfeited and non-refundable cost incurred for any unused services including school buses, meal, and extra-curricular activities organised by and held at the school that could not be recovered elsewhere up to the Maximum Benefit stated in the Summary of Benefits.

1.6) Accident at Home

The **Company** will pay compensation, in the event that **You** or **Your Family** sustains bodily injury caused by burglars or robbers within **Your Home**, against which a medical practitioner has granted a sick leave of not less than four (4) consecutive days for sick leave allowance, or given such medical evidence in the case of death or total permanent disablement.

Any claim payment for each person and in aggregate shall not be more than the Maximum Benefit stated in the Summary of Benefits during each **Period of Insurance**.

1.7) Replacement of Locks

The **Company** will pay the reasonable cost incurred for the replacement and installation of windows locks and external door locks and/or keys of the **Home** with items that are similar but not better, following loss of or damage to keys or locks due to burglary or attempted burglary subject to a maximum amount stated in the Summary of Benefits during each **Period of Insurance**.

1.8) Damage during Interior Decoration

The **Company** will cover **You** or **Your Family** for unforeseen sudden accidental physical loss of or damage to **Home Contents** of **Your Home** during a period of interior decoration or renovation works, provided that the period is not longer than two (2) months and the contract sum of such works is less than HK\$100,000, but excluding any direct or indirect loss or damage caused by:

- a) bursting of water pipes and/or blocking of drainage system;
- b) poor workmanship of the decoration works.

Any claim payment shall not be more than the Maximum Benefit stated in the Summary of Benefits during each **Period of Insurance**.

1.9) Damage during Relocation

The **Company** will cover any unforeseen sudden accidental physical loss of or damage to **Home Contents** while being moved by a professional transportation company up to the Maximum Benefit stated in the Summary of Benefits from **Your Home** to **Your** new permanent residence within **Hong Kong**, but excluding any item of perishable or fragile nature unless such fragile item has been packed by the professional transportation company.

1.10) Temporary Removal

Any **Home Contents** temporarily removed from **Home** to elsewhere in **Hong Kong** for cleaning, repairing or maintenance shall be covered up to the Maximum Benefit of the Summary of Benefits for loss or damage due to fire, lightning, explosion, storm, flood, malicious acts, burglary or robbery, and bursting or overflow of water tanks, apparatus or pipes.

1.11) Temporary Storage

In the event that the **Home** becomes uninhabitable at the **Company's** discretion as a result of an insured event, the **Company** will pay up to the Maximum Benefit of the Summary of Benefits for the actual cost of temporary storage of **Home Contents** up to a maximum of thirty (30) days.

1.12) Removal of Debris

The **Company** will cover the actual cost incurred in the removal of debris of **Home Contents** which have been destroyed or damaged by any insured perils, and of any undamaged **Home Contents** which facilitate such removal of debris.

The **Company** will not pay for any costs or expenses incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such **Home** site.

Any claim payment shall not be more than the Maximum Benefit stated in the Summary of Benefits during the **Period of Insurance**.

1.13) Frozen Food and Drinks

The **Company** will pay the cost of replacing food and drinks which are spoiled in **Your** deep freezer unit in **Your Home** by:

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

Any claim payment shall not be more than the Maximum Benefit stated in the Summary of Benefits during each **Period of Insurance**.

1.14) Home Assistance Services – 24 Hours Hotline 8206 2229

The **Assistance Services Provider** shall provide the following referral services in **Hong Kong** when **You** contact the **Assistance Services Provider**:

- Electrical Assistance
The **Assistance Services Provider** shall arrange a competent and registered electrician to repair the main switch or wall switch of **Your Home** in case of such main switch or wall switch failure.
- Plumbing Assistance
In the event of clogging of the water pipe or bursting of water pipe (not water tap) within **Your Home**, the **Assistance Services Provider** shall arrange a competent and registered plumber to repair the water supply and water draining system.
- Locksmith Assistance
If **You** are unable to access **Your Home** by reason of not being in possession of the keys or being locked accidentally outside **Your Home**, the **Assistance Services Provider** shall arrange a locksmith to gain access to **Your Home**.
- Air Conditioning Engineer Assistance
In the event of accidental breakdown of the engine of the air conditioner in **Your Home**, the **Assistance Services Provider** shall arrange a competent and registered engineer to repair the air conditioner but not for the maintenance of the air-conditioner such as the problem relating with the noise, coolness or water dripping.
- Home Cleaning Referral
In the event that **You** require assistance for carpet cleaning, sofa cleaning, window cleaning, wall tiles or floor tiles cleaning for **Your Home**, the **Assistance Services Provider** shall provide referral information on competent service providers and their charges.
- Emergency Home Nursing Care Referral
Upon the request of **You** during an emergency, the **Assistance Services Provider** shall organise and arrange for a registered nurse to provide nursing care to any person specified by **You**.
- Pest Control Referral
Upon **Your** request, the **Assistance Services Provider** is able to arrange for a company specialised in pest control to deal with the pest problem at **Your Home**.

- Household Appliance Referral

In the event that **You** require assistance for repair services to washing machine, dryer, refrigerator, microwave, television, video cassette recorder player, laser disk player, or audio equipment at **Your Home**, the **Assistance Services Provider** will as far as possible provide referral information on competent service providers and their charges.

The Home Assistance Services are purely on referral or arrangement basis only. All the costs incurred in using the services will be at the own expenses of **You** and **Your Family**, and the **Company** shall not be responsible for any damages or consequential damages arising out of the services provided by the service providers referred by the **Assistance Services Provider** or be responsible or pay for any costs or expenses incurred.

Maximum Liability of Section 1:

The maximum amount payable for all benefits including the extensions under this Section shall not in aggregate exceed 100% of the Maximum Benefit of Section 1 as stated in the Summary of Benefits.

Exclusions to Section 1:

Section 1 under this **Policy** does not cover:

- a) the first HK\$1,000 of the loss of **Home Contents, Personal Belongings** and portable computers for each and every water damage claim;
- b) the first HK\$10,000 or 10% of loss, whichever is the greater for each and every landslip and subsidence claim, subject to Exclusion t)(xii) in which no benefit will be payable at all;
- c) for claims other than a) and b), the first HK\$250 of the loss of **Home Contents** (other than those in the open air) and **Personal Belongings** (except portable computers), the first HK\$500 of portable computers, and the first HK\$2,000 of **Home Contents** in the open air;
- d) Motor vehicles (other than lawnmowers and pedestrian controlled gardening implements for home use only), motorcycles, caravans, and trailers, or their spare parts or accessories;
- e) livestock, pets and animals;
- f) growing crops and plants;
- g) watercrafts (other than hand-propelled), hovercraft, boats and outbound motors or their spare parts and accessories;
- h) aircraft, any aerial or spatial device, and their accessories or spare parts including satellite antennae;
- i) mobile phones, pagers and any device with telecommunication function and accessories;
- j) contact lenses, dentures and prostheses;
- k) property in the course of removal or transit;
- l) **Specially Held Items** ;
- m) loss of or damage to records, audio, films, tapes, cassettes, cartridges, digital or computer discs or diskettes other than for their value as unused material, unless purchased pre-recorded and the Company will pay up to the maker's latest price listed;
- n) replacement cost/fee of **Personal Documents**;
- o) **Home Contents** on roof or in open area;
- p) landlord's fixtures and fittings ;
- q) securities, **Money**, certificates and documents, stamps collection, cheques, postal or other money order ;
- r) any item falls under the definition of **Building** or any claim payable under the section of **Building** ;
- s) loss of or damage to any electrical equipment, appliances, apparatus or installation caused by its own over-running, excessive pressure, short circuiting or self heating ;
- t) loss or damage caused by : -
 - (i) wear and tear, or depreciation;
 - (ii) mildew, rot, corrosion, rust, or gradual deterioration;
 - (iii) insects or vermin;
 - (iv) cleaning, repairing, or restoring;
 - (v) scratching or denting;
 - (vi) domestic animals which **You** owned or are in **Your** custody, care or control;
 - (vii) electrical or mechanical breakdown and/or malfunction of electrical equipment, appliances apparatus or installation ;
 - (viii) inherent fault, latent defect or defective workmanship, defective material or design;
 - (ix) mysterious disappearance or unexplained loss;
 - (x) deliberate acts by **You, Your Family** or **Your** servants, agents, invitees or licensees;
 - (xi) artificially generated electrical current to electrical equipment and wiring;
 - (xii) landslip, subsidence or erosion which is a result of:
 - 1.coastal erosion;
 - 2.heave;
 - 3.bedding down of structures or the settlement of made up ground within five (5) years of the completion of such works;
 - (xiii) settling or cracking of land resulting from earth movements or underground water pressure;
 - (xiv) infidelity or dishonesty on the part of **You, Your Family** or **Your** servants, agents, invitees or licensees;
 - (xv) shrinkage, evaporation, loss of weight, contamination, change in flavour, colour texture of finish, action of light;
 - (xvi) theft
 - 1.if the **Home** is unoccupied for more than thirty (30) days;
 - 2.if the **Home** or any part is lent or let;
 - 3.by deception unless deception is used to enter the **Home**;
 - (xvii) Malicious Damage or Vandalism
 - 1.if the **Home** is unoccupied for more than thirty (30) days;
 - 2.by a person lawfully in **Home**;
 - (xviii) Escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation if the **Home** is unoccupied.

SECTION 2 – LEGAL LIABILITY

The **Company** will indemnify **You** and **Your Family**, as occupier or owner of **Your Home**, against legal liability, including the legal costs and expenses, for

- accidental death or bodily injury including illness of; or
- accidental loss of or damage to property belonging to any third party other than **You** and **Your Family**.

Extensions applicable to Section 2:

2.1) Tenant's Liability

The **Company** will cover the legal liability of **You** and **Your Family** under the tenancy agreement arising out of or in connection with damage caused by or resulting from fire, explosion, storm and typhoon:

- a) to the **Building** of **Your Home** or part thereof not belonging to **You** but whilst under **Your** occupation; or
- b) to the **Home Contents** of **Your Home** or part thereof not belonging to but in charge of/by **You** or under **Your** control but in no case is **Your** legal liability as bailee included.

2.2) Owner's Liability in Common Area

The **Company** will indemnify **You** and **Your Family** for any third party compensation which **You** and **Your Family** become legally liable to pay as a part "owner" of the "common parts" of the **Building** of which **Your Home** is attached. For the purpose of this extension, the expressions

“owner”, “common parts” and **Building** shall have the same meanings as assigned to those expressions in the *Building Management Ordinance* (Chapter 344 of the Laws of Hong Kong).

Where there is any other insurance policy that provides indemnity to liability that is covered under this extension, then this extension shall be operative only when:

- a) such liabilities are not indemnifiable by such other insurance policy; or
- b) any excess liability beyond and above the amount paid or payable under such other insurance policy.

Subject always to preceding a) above, the indemnity under this extension applies only to and is limited to **Your** separate proportional share of liabilities (and, for the avoidance of doubt, not joint liabilities) as a part owner in the undivided parts of the **Building** as determined in accordance with Section 39 of the said *Building Management Ordinance* (Chapter 344 of the Laws of Hong Kong).

2.3) Personal Liability

The **Company** will indemnify **You** and **Your Family** solely in personal capacity, other than as owner, occupier or tenant of **Your Home**, against legal liability for accidental injury of any third party or accidental loss of or damage to the third party property happened in **Hong Kong**, or the first sixty (60) days of **Your** stay outside **Hong Kong**, from the date of **Your** departure from **Hong Kong**, during the **Period of Insurance**.

2.4) Liability during Alterations

The **Company** will indemnify **You** and **Your Family** any third party liability of **Your Home** during alterations, additions and repairs, provided that the contract period is not longer than two (2) months and the contract sum of such works is less than HK\$100,000.

Maximum Liability of Section 2:

The maximum amount payable for all benefits including the extensions under this Section and the related legal costs and expenses shall not in aggregate exceed 100% of the Maximum Benefit of Section 2 as stated in the Summary of Benefits.

In the event that **You** and/or **Your Family** are covered by more than one of the covers/ extensions for the same incident, or by more than one policy issued by the **Company**, the maximum limit under this Section for any one incident will be based on the cover/ extension/policy that provides the greatest limit of liability.

Exclusions to Section 2:

Section 2 under this **Policy** does not cover:

- a) the first HK\$250 of the loss of each and every third party property damage claim;
- b) the first HK\$1,000 for each and every water damage claim;
- c) any liability for:
 - (i) bodily injury to **You** or **Your Family** or any person in the service of **You**;
 - (ii) loss of or damage to property belonging to or in the custody, care or control of **You** or **Your Family** or any person in the service of **You**;
 - (iii) the ownership, occupation or use of any land or building other than **Your Home** specified in the **Schedule/ Certificate of Insurance**;
 - (iv) any agreement to make payment by way of indemnity or otherwise unless such liability would have attached in the absence of such agreement;
 - (v) the exercise of any trade, profession or employment;
 - (vi) the ownership, possession, driving or use of mechanically-propelled vehicles, aircraft or watercrafts;
 - (vii) the ownership, use or possession of any animals other than the domestic cats and dogs;
 - (viii) bodily injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination;
 - (ix) the cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances;
 - (x) fines, penalties, punitive or exemplary damages;
 - (xi) any claim or loss arising out of any activities and/or business conducted and/or transacted via the Internet, Intranet, Extranet and/or via own websites, Internet site, web address and/or via the transmission of electronic mail or documents by electronic means;
 - (xii) death or bodily injury including illness of any person directly or indirectly caused by infectious disease which is listed in the First Schedule of the *Quarantine and Prevention of Disease Ordinance* (Chapter 141 of the Laws of Hong Kong) as at the date of receipt by the **Company** of **Your** written notification of a claim.

SECTION 3 – WORLDWIDE PERSONAL BELONGINGS

The **Company** will cover **You** and **Your Family** for any accidental physical loss of or damage to **Personal Belongings** of **You** and **Your Family** happening anywhere in the world up to the Maximum Benefit stated in the Summary of Benefits.

Extensions applicable to Section 3

3.1) Theft of Money

The **Company** will indemnify **You** and **Your Family** against theft or robbery of **Money** anywhere in the world up to the Maximum Benefit stated in the Summary of Benefits.

3.2) Unauthorised Use of Credit Card

The **Company** will indemnify **You** and **Your Family** for accidental loss resulting from unauthorised use of credit cards in the event of theft or robbery anywhere in the world up to the Maximum Benefit stated in the Summary of Benefits provided that such loss is reported to the local police within twenty-four (24) hours of discovery.

3.3) Personal Documents

The **Company** will cover, up to the Maximum Benefit stated in the Summary of Benefits, for the replacement fee or costs of **Personal Documents** of **You** and **Your Family** due to accidentally lost or damaged anywhere in the world.

Maximum Liability of Section 3:

The maximum amount payable for all benefits including the extensions under this Section shall not in aggregate exceed 100% of the Maximum Benefit of Section 3 as stated in the Summary of Benefits.

Exclusions to Section 3:

Section 3 under this **Policy** does not cover:

- a) the first HK\$500 of portable computers, and the first HK\$250 of the loss of other **Personal Belongings**;
- b) contact lenses, dentures and prostheses;
- c) sports equipment and musical instruments while in use;
- d) mobile phones, pagers and any device with telecommunication function and accessories;
- e) **Specially Held Items**;
- f) theft
 - (i) by deception unless deception is used to enter **Your Home**;
 - (ii) from an unattended vehicle;
 - (iii) of any pedal cycle away from the **Home** not securely locked at the time of loss;
- g) deliberate acts by **You** or **Your Family**;
- h) excluded risks including loss or damage caused by:
 - (i) wear and tear, or depreciation;
 - (ii) mildew, rot, corrosion, rust, or gradual deterioration;
 - (iii) insects, or vermin;
 - (iv) fungus, atmospheric conditions;
 - (v) cleaning, repairing, or restoring;

- (vi) scratching or denting;
 - (vii) domestic animals which **You** owned or are in **Your** custody, care or control;
 - (viii) breakdown and/or mechanical malfunction of electrical appliances and computer equipment;
 - (ix) inherent fault, latent defect or defective workmanship, defective material or design;
 - (x) depreciation in value;
 - (xi) mysterious disappearance or unexplained loss;
 - (xii) artificially generated electrical current to electrical equipment and wiring;
- i) detention, seizure or confiscation by customs or other officials.

SECTION 4 – BUILDING

(This is an optional benefit. This section is only applicable if it is shown in the **Schedule**.)

The **Company** will pay **You** and **Your Family** against any unforeseen sudden accidental physical loss of **Your Building** for the rebuilding cost up to the Maximum Benefit stated in the Summary of Benefits unless otherwise specifically excluded.

If **You** and **Your Family** are not the occupier of the **Home** at the time of loss or damage, The **Company** will only pay for loss caused by fire, explosion, lightning, earthquake, typhoon, storm, flood, riot, theft with forcible entry, aircraft and other aerial or spatial devices or articles dropped from them, impact by land vehicle and bursting or overflow of water tanks, apparatus or pipes.

Extensions applicable to Section 4

4.1) Professionals' Fees

The **Company** will cover the cost necessarily incurred in appointing the architects, surveyors and consulting engineers for reinstatement of **Your Building** which has been destroyed and damaged by an insured event.

4.2) Removal of Debris

The **Company** will cover the actual cost incurred in the necessary demolition shoring up or propping of the **Building** and the removal of debris following destruction or damage by any of the perils hereby insured against provided that such cost is not recoverable under any other policy of insurance.

The **Company** will not pay for any costs or expenses incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such **Home** site.

4.3) Malicious Damage by Tenant

If **Your Home** is let out by **You** as the residential landlord, the **Company** will pay, up to the Maximum Benefit stated in the Summary of Benefits, for damage to **Building** caused by the malicious acts of **Your** tenant who has been prosecuted in the court.

Maximum Liability of Section 4:

The maximum amount payable for all benefits including the Extensions under this Section shall not in aggregate exceed 100% of the Maximum Benefit of Section 4 as stated in the Summary of Benefits.

Exclusions to Section 4:

Section 4 under this **Policy** does not cover:

- a) the first HK\$1,000 for each and every water damage claim;
- b) the first HK\$10,000 or 10% of the loss, whichever is the greater, for each and every landslip or subsidence claim, subject to Exclusion g) and h) below in which no benefit will be payable at all;
- c) loss or damage caused by : -
 - (i) wear and tear, or depreciation;
 - (ii) mildew, rot, corrosion, rust, or gradual deterioration;
 - (iii) insects or vermin;
 - (iv) domestic animals which **You** owned or are in **Your** care, custody, or control;
 - (v) inherent fault, latent defect or defective workmanship, defective material or design;
 - (vi) loss of or damage to electrical equipment and wiring caused by artificially generated electrical current;
 - (vii) electrical or mechanical breakdown and/or malfunction of electrical equipment, appliances, apparatus or installation;
 - (viii) alterations or repairs involving the removal of structural support;
 - (ix) mysterious disappearance or unexplained loss;
 - (x) deliberate acts by **You** or **Your Family**;
 - (xi) settling or cracking of land resulting from earth movements or underground water pressure;
 - (xii) any unauthorised structures and/or unauthorised building erection, demolition, repair, installation and renovation works on or within the **Building**. For the purpose of this **Policy**, the meaning of the unauthorised structures and/or building works shall be construed in accordance with the *Buildings Ordinance* (Chapter 123 of the Laws of Hong Kong).
- d) any items as described under the definition of **Home Contents** or any claim payable under **Home Contents** Section;
- e) fixtures and fittings that are not permanently affixed to the interior of the **Home** or for which **You** are not legally responsible as a tenant under the relevant tenancy agreement;
- f) foundations and drains of the **Building**.
- g) any landslip, subsidence or erosion which is a result of:
 - (i) coastal erosion;
 - (ii) heave;
 - (iii) bedding down of structures or the settlement of made up ground within five (5) years of the completion of such works;
- h) loss of or damage to paths, drives, fences, gates, boundary and retaining walls caused by subsidence and/or landslip.

SECTION 5 – PET MEDICAL EXPENSES

(This is an optional benefit. This section is only applicable if it is shown in the **Schedule/Certificate of Insurance**)

The **Company** will reimburse the outpatient medical, X-ray and laboratory test expenses reasonably incurred by **Your Pet** in **Hong Kong** up to the Maximum Benefit as stated in the Summary of Benefits if the **Pet** suffers from injury or sickness in **Hong Kong**.

Exclusions to Section 5:

Section 5 under this **Policy** does not cover:

- a) the first HK\$100 of outpatient medical expenses per visit and the first HK\$500 of x-ray and laboratory test expenses per visit;
- b) any sickness, disease or physical condition which has existed prior to the **Policy** effective date in respect of the insured **Pet**, which presented signs or symptoms of which **You** have been aware or should have reasonably been aware;
- c) any claim arising within the first fourteen (14) days after the **Policy** effective date;
- d) any **Pet** attaining the age of 10 unless specially accepted by the **Company**;
- e) routine health check, vaccinations, preventive treatment, spaying, castration, behavioural problems, physiotherapy and training (unless caused by insured illness or accident), pregnancy, miscarriage, abortion, costs of whelping or kitting, euthanasia (unless deemed necessary by a registered veterinary surgeon to alleviate pain and suffering), disposal charges, cremation or post mortems, dental problems, dietary products, grooming and elective treatment, cost of fringe, unlicensed and unconventional medicines, and any congenital condition;
- f) any claims where treatment or medication not administered by registered veterinary surgeons under the *Veterinary Surgeons Registration Ordinance* (Chapter 529 of the Laws of Hong Kong);
- g) any claims without the provision of the current microchip copy showing the owner's name is **You** or **Your Family** and living at **Your Home**.

PART 4 - GENERAL EXCLUSIONS TO THE WHOLE POLICY

This **Policy** does not cover loss or liability whatsoever caused by:-

1. War and Terrorism Exclusion

Loss, damage, destruction, any legal liabilities, cost or expense including consequential loss 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;
- b) any act of terrorism including but not limited to
 - the use of threat, force or violence; and/or
 - harm or damage to life or property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents; by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or
- c) any action taken in controlling, preventing, suppressing or in any way relating to a) or b) above.

2. Political Risks Exclusion Clause

Loss or damage occasioned directly or indirectly by or through or in consequence of any of the following occurrences namely:

- a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority;
- b) permanent or temporary dispossession of the **Building** resulting from the unlawful occupation of such **Building** by any person; provided that the **Company** is not relieved of any liability to the **Insured** in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this **Policy**;
- c) the destruction of property by order of any public authority.

3. Radioactive Exclusion Clause

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) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- c) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

4. IT Clarification Clause

Any damage to data or software, in particular any detrimental change in data, software or computer programmes that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the followings are excluded from this **Policy**:

- a) Loss of or damage to data, software or computer programmes, in particular any detrimental change in data, software or computer programmes 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, software or computer programmes which is the direct consequence of insured physical damage to the substance of property shall be covered.
- b) Loss or damage resulting from impairment in the function, availability, range of use or accessibility of data, software or computer programmes, and any business interruption losses resulting from such loss or damage.

5. Total Asbestos Exclusion Clause

This **Policy** shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity.

6. Pollution Exclusion Clause

This **Policy** does not cover cost and expenses arising from loss or destruction or damage or bodily injury caused by seepage, pollution or contamination except destruction or damage or injury caused by seepage, pollution or contamination resulting from a peril hereby insured against.

7. Sonic Bangs Exclusion Clause

Loss or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

8. Any other cause due to wear and tear and/or gradual deterioration including seepage.

9. Consequential loss or damage of any kind unless specifically provided for otherwise in the **Policy**.

10. Requisition or destruction of or damage to property by or under the order of government or local authority or confiscation or nationalisation.

11. Any judgment which is not in the first instance delivered by or obtained from a court of competent jurisdiction within **Hong Kong**.

12. Any loss or damage due to mysterious loss or unexplained disappearance.

13. Any willful, malicious or deliberate act by **You** or **Your Family**.

14. Sanction Exclusion Clause

The **Company** shall not provide cover nor 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 the **Company** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of any jurisdiction applicable to us.

PART 5 - GENERAL CONDITIONS APPLICABLE TO THE WHOLE POLICY

1. Contracts (Rights of Third Parties) Ordinance Exclusion

Any person or entity who is not a party to this **Policy** shall have no right or rights under the *Contracts (Rights of Third Parties) Ordinance* (Chapter 623 of the Laws of Hong Kong) and any subsequent amendment or revision or replacement thereof to enforce any of its terms under any circumstances whatsoever.

2. Basis of Settlement of Claims

- a) The **Company** will at our option replace the property with equivalent new property available or repair the property to a condition equal to but not better than its condition when new or pay the cost of such replacement or repair whichever is the less without any deduction for wear and tear or depreciation.
- b) In the case of loss of or damage to any property or properties, which are a part of a pair or a set, the measure of loss of or damage to such article or articles shall be the rateable proportion of the total value of the pair or the set, and in no event such loss or damage be construed to mean total loss of the pair or the set.
- c) The **Company** does not have to repair or replace the property exactly as they were but will ensure that they are reasonably comparable with their original condition as long as it is practicable to do so.

3. Underinsurance

If at the time of damage, the property insured be collectively of greater value than the sum insured thereon, the **Insured** shall bear a share of the damage corresponding directly to the proportion of underinsurance. Every item, if more than one, of the property insured shall be separately subject to this condition.

4. Prevention of Loss

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

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

5. Change of Risk

During the **Period of Insurance**, **You** must advise the **Company** of any change made to **Your Home** or in circumstances which would increase the possibility of loss and pay necessary additional premium if required.

6. 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 of the 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**. In respect of the status or outcome of any form of alternative dispute resolution, if the **Company** deny or reject liability for any claim under this **Policy** and the **Insured** does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of the **Company's** disclaimer, the **Insured's** claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under this **Policy**.

7. Subrogation

The **Company** has the right to proceed at the **Company's** own expense in the name of **You and Your Family** against third parties who may be responsible for an occurrence giving rise to a claim under this **Policy**.

8. Misrepresentation

If **You, Your Family** or anyone acting for **You or Your Family** makes a statement in the proposal or in connection with any claim under this **Policy** knowing the statement is false, the **Company** will not be liable for any claim and this **Policy** shall cease.

9. The **Company** has the right to the salvage of any insured property which is the subject of the claim.

10. **You or Your Family** must not cause or facilitate loss to the insured property or liability by any reckless or willful act and **You** must notify the **Company** and have the acknowledgment from the **Company** in writing if **Your Home** is to be unoccupied for thirty (30) consecutive days. If these obligations are not fulfilled, the **Company** may decline any claim **You** make.

11. Claims Condition

When a claim occurs or is likely to occur, **You** must advise the **Company** in writing as soon as possible, and in no case later than thirty (30) days from the date of occurrence.

- a) For loss or damage claims **You** must:
 - (i) at **Your** own cost provide the **Company** with all certified information and evidence as the **Company** may request;
 - (ii) notify the police immediately (and in no case later than twenty four (24) hours) of any items missing or loss by deception, theft, malicious acts, riot or civil commotion.
- b) For liability claims **You** must:
 - (i) send to the **Company** any letter, claim, writ or summons immediately when it is received;
 - (ii) advise the **Company** immediately when **You** have knowledge of any impending prosecution inquest or fatal inquiry;
 - (iii) not make any admission, offer or promise of payment without the **Company's** written consent and the **Company** shall be entitled if the **Company** do so desire to take over and conduct in **Your** name for the defense or settlement or handling of any claim and **You** shall give all such information and assistance as the **Company** may require.

12. Duplicate Insurance

If **You** are covered by more than one (1) insurance policy underwritten by the **Company**, only the policy with the greatest compensation of the section(s) to claim will apply in claims and only the benefits thereunder be payable. The other policy/ policies is/are deemed to be void from inception and the premium will be refunded accordingly.

13. Policy Cancellation

- a) This **Policy** may be cancelled at any time by the **Insured** on notice to that effect being given in writing to the **Company**, in which case the **Company** will retain the customary short period rate for the time the **Policy** has been in force provided that no claim has been made during the current **Period of Insurance** and subject to a minimum and non-refundable premium of HK\$500.00 plus other Levy (if any) after client discount, whichever is higher.

Short Period Rate

Period	Scale of Rate
Not exceeding 1 month	10% of annual rate
Not exceeding 2 months	20% of annual rate
Not exceeding 3 months	30% of annual rate
Not exceeding 4 months	40% of annual rate
Not exceeding 5 months	50% of annual rate

Period	Scale of Rate
Not exceeding 6 months	60% of annual rate
Not exceeding 7 months	70% of annual rate
Not exceeding 8 months	80% of annual rate
Not exceeding 9 months	90% of annual rate
Exceeding 9 months	Full annual premium

For the avoidance of doubt, no refund of premium shall be made by the **Company** in the event any claim has arisen under this **Policy** prior to the date of cancellation.

- b) This **Policy** may be cancelled by the **Company** on seven (7) days' advance notice to that effect being given in writing to the **Insured's** last known address by ordinary post, in which case the **Company** shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

14. Other Insurance Clause

If there is any other policy insured by other insurance company which also covers the same benefits as this **Policy** at the time of a claim, the **Company** will only be liable for any excess beyond the amount which would have been payable under such other policy.

15. Renewal of Policy

The **Company** has the absolute right to revise the premium rates, terms and conditions and terminate the coverage and/or **Policy** upon each renewal.

16. Jurisdiction Clause

The indemnity provided by this **Policy** shall not apply in the respect of judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within **Hong Kong** nor to orders obtained in the said Court for the enforcement of judgments made outside **Hong Kong** whether by way of reciprocal agreement or otherwise.

17. Governing Law and Jurisdiction

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

In the event of any discrepancy between the Chinese and English versions, the English version shall prevail.

ENDORSEMENT

This Policy is subject to the following exclusions (except for "Pet Medical Expenses" under Section 5):

COMMUNICABLE DISEASE EXCLUSION

- a) Notwithstanding any provision to the contrary within this **Policy**, this **Policy** excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a **Communicable Disease** or the fear or threat (whether actual or perceived) of a **Communicable Disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- b) Subject to the other terms, conditions and exclusions contained in this **Policy**, this **Policy** will cover physical damage to property insured under the original policies and any **Time Element Loss** directly resulting therefrom where such physical damage is directly caused by or arising from any of the following perils: fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, rainstorm, hail, tornado, cyclone, typhoon, hurricane, earthquake, seaquake, seismic and/or volcanic disturbance/eruption, tsunami, flood, freeze, ice storm, weight of snow or ice, avalanche, meteor/asteroid impact, landslip, landslide, mudslide, bush fire, forest fire, riot, riot attending a strike, civil commotion, vandalism and malicious mischief.

Definitions

- c) **Communicable Disease** means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - (i) 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
 - (ii) 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
 - (iii) 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.
- d) **Time Element Loss** means business interruption, contingent business interruption or any other consequential losses.

CYBER LOSS EXCLUSION

- a) Notwithstanding any provision to the contrary within this **Policy** or any endorsement thereto, this **Policy** excludes any:
 - (i) **Cyber Loss**;
 - (ii) loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **Data**, including any amount pertaining to the value of such **Data**;regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- b) If the **Company** allege that by reason of this exclusion any loss, damage, liability, claim, cost or expense sustained by the **Company** is not covered by this **Policy**, the burden of proving the contrary shall be upon the **Company**.

Definition

- c) **Cyber Loss** means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Act** or **Cyber Incident**, including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**.
- d) **Cyber Act** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.
- e) **Cyber Incident** means:
 - (i) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
 - (ii) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.
- f) **Computer System** means:
 - (i) any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
- g) **Data** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

Should anything in this Endorsement be contradictory to the **Policy**, this Endorsement shall prevail.

In the event of any discrepancy between the Chinese and English versions, the English version shall prevail.

「樂加家」家居保障計劃

24小時緊急支援熱線 852 8206 2229

重要事項 - 當收到這份保單時，請仔細閱讀保單內容，並且提出任何必需的修訂。

本保單條款及條件、承保表 / 保險證書及任何附加批註須一併閱讀並應視為一份完整合約，載於本保單內之任何部分而附特定涵義的任何詞彙或字句，於整份文件中均具有相同之特定涵義。

投保人的聲明及投保書須一併收納於本保單內，並作為本保單之依據。由於投保人已向本公司申請及已繳付或同意繳付本保單之應付保費，以及在申請本保單時在投保書及聲明的資料為真實及正確，本公司將按照本保單內詞彙解釋、不保事項、限制、條款及條件，或附加之批註，向投保人作出理賠根據。

第一部分-保障概括表 (根據本保單的條款與條件)

保障	每保單年度最高保障額 (港幣)		
	計劃 A	計劃 B	計劃 C
(1) 家居財物	300,000	600,000	1,200,000
每件或每組限額	30,000	60,000	120,000
1.1 臨時居所 / 租金損失	15,000 (每日 500)	30,000 (每日 1,000)	60,000 (每日 2,000)
1.2 租客蓄意破壞	15,000 (每件或每組 1,500)	30,000 (每件或每組 3,000)	60,000 (每件或每組 6,000)
1.3 室外家居財物	不適用	30,000 (每件或每組 3,000)	60,000 (每件或每組 6,000)
1.4 貴重財物	不適用	150,000 (每件或每組 15,000)	300,000 (每件或每組 30,000)
1.5 學校停課津貼	不適用	1,000	2,000
1.6 家居意外			
- 身亡 / 永久傷殘	不適用	50,000	100,000
- 身體受傷休假	不適用	3,000 (每日 300)	6,000 (每日 600)
1.7 更換門鎖	不適用	2,000	4,000
1.8 家居裝修期間損毀	不適用	600,000 (每件或每組 10,000)	1,200,000 (每件或每組 10,000)
1.9 搬遷期間損毀			
- 家居財物	不適用	600,000 (每件或每組 6,000)	1,200,000 (每件或每組 12,000)
- 貴重財物	不適用	600,000 (每件或每組 15,000)	1,200,000 (每件或每組 30,000)
1.10 臨時遷離	不適用	30,000 (每件或每組 10,000)	60,000 (每件或每組 10,000)
1.11 暫存	不適用	60,000	120,000
1.12 清理碎礫	不適用	6,000	12,000
1.13 冷藏食物及飲品	不適用	3,000	6,000
1.14 家居支援服務	不適用	適用	適用
(2) 法律責任	3,000,000	6,000,000	12,000,000
2.1 租客責任	適用	適用	適用
2.2 業主公眾地方責任	適用	適用	適用
2.3 個人責任	不適用	適用	適用
2.4 家居改動	不適用	適用	適用
(3) 全球性個人財物	不適用	15,000	30,000
每件或每組限額	不適用	3,000	6,000
3.1 金錢被竊	不適用	1,500	3,000
3.2 盜用信用卡	不適用	3,000	6,000
3.3 個人證件	不適用	1,000	2,000

自選保障			
保障	每保單年度最高保障額 (港幣)		
	計劃 A	計劃 B	計劃 C
(4) 樓宇	5,000,000	5,000,000	5,000,000
4.1 專業顧問費用	實際費用	實際費用	實際費用
4.2 清理碎礫	實際費用	實際費用	實際費用
4.3 租客蓄意破壞	250,000	250,000	250,000
(5) 寵物醫療費用	不適用	3,500	3,500
- 門診醫療	不適用	300 每日 / 次	300 每日 / 次
- X 光及化驗	不適用	2,000 (每日 / 次 1,000)	2,000 (每日 / 次 1,000)

第二部分 – 詞彙解釋

本保單內之特定涵義的任何詞彙或字句，其意旨已於以下闡明，並於整份文件中均具有相同之特定涵義並以粗體字呈現。

- 「支援服務商」指由本公司指定之家居支援服務公司。
- 「樓宇」指 閣下的受保居所的建築結構及其永久固定的裝置及裝修，包括
 - 結構牆、天花、其油漆、假天花、地板、有框的門、有框的窗、入牆櫃、洗手盆、壁腳、水管、固定及永久安裝於 閣下的受保居所的電線 / 線路；
 - 其他特別列明於承保表 / 保險證書物件或組件。
- 「本公司」指大新保險 (1976) 有限公司。
- 「居所」指於承保表 / 保險證書上列明的建築物或屋宇、寓所或單位的地址，並只作住宅用途。
- 「家居財物」指 閣下或 閣下的家庭成員所擁有及放置於 閣下的居所內的貴重財物、傢俬、陳設、家庭電器、家庭用品、包括租用之家庭電器及個人財物。
- 「香港」指中華人民共和國香港特別行政區。
- 「投保人」 / 「閣下」 / 「閣下的」指承保表 / 保險證書內所列的人士。
- 「金錢」指屬於 閣下或 閣下的家庭成員的銀行或流通鈔票、硬幣、支票、溢價債券、旅行支票、旅行票、郵政或銀行匯票、郵票、代用券、儲值卡或其他車券，但不包括特別持有物品。金錢的價值僅指票面價值，並非指紀念、古董或稀有價值。
- 「保險期」指列明於承保表 / 保險證書內本保單的生效期限。
- 「個人財物」指 閣下或 閣下的家庭成員所擁有，穿著或攜帶在身上的個人物品，但不包括現金及特別持有物品。
- 「個人證件」指屬於 閣下或 閣下的家庭成員的香港身份證、香港駕駛執照、中國入境許可證及護照。
- 「寵物」 / 「閣下的寵物」指於承保表 / 保險證書上列明並且已植入晶片及由 閣下或 閣下的家庭成員領有執照的受保貓隻或狗隻。
- 「本保單」指本保單條款及條件、承保表 / 保險證書 及任何附加批註須一併閱覽並應視為一份完整合約。
- 「承保表」 / 「保險證書」指附加於本保單中的承保表。
- 「特別持有物品」：指
 - 物品包括適用或用作任何職業、商業或僱用用途；
 - 物品已由另一份保險承保。
- 「貴重財物」指珠寶、黃金、白銀或其他貴重金屬、水晶及寶石、手錶、攝影器材、望遠鏡、藝術品、陶瓷、古玩、毛皮製品及樂器 (鋼琴除外) 。
- 「閣下的家庭成員」：指與投保人永久一同居住的配偶，子女，父母及親屬及投保人或投保人的家庭成員在居所僱用的家傭。

第三部分 – 保障說明

第一節 - 家居財物

本公司保障 閣下及 閣下的家庭成員的家居財物在 閣下居住中的居所因不可預見及突發的意外引致的損失或損毀，惟索償上限為保障概括表內的最高保障額。

若損失或損毀發生時 閣下及 閣下的家庭成員並不是居住於居所內，本公司只保障由火災、爆炸、閃電、地震、颱風、暴風、洪水、暴動、強行進入的偷竊、飛機及其他航空或架空的機器或由其墜落之物件、汽車碰撞所引致的損失及水箱、輸水裝置及水管爆裂或滿溢。

適用於第一節的伸延保障

1.1) 臨時居所 / 租金損失

若 閣下及 閣下的家庭成員居住中的居所因受本節受保之不可預見及突發的意外引致損失或損毀，而經本公司判斷為不適合居住，或被隔離，本公司會支付 閣下因遷往臨時居所而實際引致的必需和合理費用直至 閣下的居所適合居住為止。

若意外發生時，閣下的居所是由 閣下的繳付租金租客居住，本公司將會支付 閣下以業主身份於居所修復期間之租金損失。

同一意外中，閣下及 閣下的家庭成員只可就臨時居所或租金損失其中一項提出索償。惟索償上限於保險期內不得超過保障概括表內的最高賠償額。

1.2) 租客蓄意破壞

若 閣下以住宅業主身份出租 閣下的居所，本公司會根據保障概括表內的最高賠償額，賠償因 閣下的租客的蓄意破壞引致家居財物損毀，惟該租客須於法庭被起訴。

若該蓄意破壞之家居財物損失置於住宅樓房、家庭單位、村屋或任何種類的多層住宅之室內或室外的公共空間，本公司不會作出賠償。

1.3) 室外家居財物

本公司將根據保障概括表內的最高賠償額，賠償 閣下的居所範圍內室外露天位置的家居財物的損失或損毀，但此保障並不包括爆竊之損失或損毀。

1.4) 貴重財物

本公司將根據保障概括表內的最高賠償額保障在 閣下的居所由 閣下或 閣下的家庭成員擁有的貴重財物的損失或損毀。

任何索償額在每一保險期內不得超過保障概括表內的最高賠償額。

1.5) 學校停課津貼

若閣下的十二(12)歲以下的家庭成員因傳染病爆發而須連續停課七(7)日或以上的上課日，本公司將根據保障概括表內的最高賠償額賠償任何未使用及不能退回的服務費用，包括學校巴士、膳食及由就讀學校於校內舉辦之課外活動。

1.6) 家居意外

本公司將賠償若閣下或閣下的家庭成員在居所內因爆竊或行劫而導致身體損傷，並得到醫生授予不少於連續四(4)日病假，或獲得其死亡或終身殘廢的醫療證明。

惟每一位及累計索償上限於保險期內不得超過保障概括表內的最高賠償額。

1.7) 更換門鎖

本公司將支付因爆竊或企圖爆竊引致窗戶鎖及大門門鎖及/或居所門匙的損失或損毀而招致的合理更換和安裝費用，惟索償上限於保險期內不得超過保障概括表內的最高賠償額。

1.8) 家居裝修期間損毀

本公司將保障閣下或閣下的家庭成員在閣下的居所於裝修或翻新工程期間，因不可預見及突發的意外引致家居財物損失或損毀，但有關裝修或翻新工程期不得超過兩(2)個月及工程費用必須少於港幣十萬(100,000)元，但並不包括任何由下列原因直接或間接引致的損失及損毀：

- 水管爆裂及/或排水系統堵塞；
- 拙劣的裝修工程。

惟索償上限於保險期內不得超過保障概括表內的最高賠償額。

1.9) 搬遷期間損毀

本公司將根據保障概括表內的最高賠償額保障由專業搬運公司遷移閣下的居所往閣下在香港境內的新居所時，因不可預見及突發的意外引致家居財物的損失或損毀，惟並不包括任何易腐爛或易破碎類別物品，除非該易破碎物品由專業搬運公司已妥當包裝。

1.10) 臨時遷離

任何將家居財物因需進行清潔、修理或維修而被臨時從居所遷離至香港境內其他地方，將根據保障概括表內的最高賠償額保障由火災、閃電、爆炸、暴風、洪水、蓄意破壞、爆竊或偷竊，及水箱、輸水裝置及水管爆裂或滿溢引致的損失或損毀。

1.11) 暫存

當居所因受事故被本公司判斷為不適合居住，本公司將根據保障概括表內的最高賠償額支付家居財物的暫存實際費用，最多三十(30)日。

1.12) 清理碎礫

本公司將賠償因受保原因而毀壞或損毀之家居財物的碎礫，及移除任何未受損毀之家居財物的實際費用。

本公司不會賠償任何清理碎礫費用及支出，惟該破壞或損毀財物安放地點毗連該居所地點除外。

惟索償上限於保險期內不得超過保障概括表內的最高賠償額。

1.13) 冷藏食物及飲品

本公司將支付因以下原因引致閣下的居所的冰箱內的冷凍食品腐壞所引致的重置費用:-

- 使用期少於五(5)年的冰箱意外故障；
- 意外電力供應故障，但並不包括電力供應商或其僱員的故意行為所引致。

惟索償上限於保險期內不得超過保障概括表內的最高賠償額。

1.14) 家居支援服務 – 24 小時熱線 8206 2229

當閣下聯絡支援服務商時，支援服務商會提供下列於香港的轉介服務：

- 電力服務
當總開關或牆開關出現故障時，支援服務商會安排合資格及註冊電工維修閣下的居所的總開關或牆開關。
- 渠道服務
當閣下的居所的水管堵塞或喉管爆裂(不包括水龍頭)，支援服務商會安排合資格及註冊水管工人維修供水及排水系統。
- 鎖匠支援
當閣下因為沒有鎖匙或意外地被反鎖於閣下的居所外而無法進入居所，支援服務商會安排鎖匠協助進入閣下的居所。
- 冷氣機技工服務
當閣下的居所的冷氣機機件意外故障，支援服務商會安排合資格及註冊技工修理冷氣機但不包括冷氣機的維修保養，例如：噪音、冷凍或漏水問題。
- 家居清潔轉介
當閣下需要為閣下的居所地氈清潔、沙發清潔、窗門清潔、牆磚清潔或地磚清潔，支援服務商會提供合資格服務商資料及其收費。
- 緊急家庭護理轉介
當收到閣下緊急要求，支援服務商會協調及安排註冊護士提供看護服務予任何閣下指定的人士。
- 滅蟲轉介
當收到閣下要求，支援服務商會安排一間專業滅蟲公司處理閣下的居所蟲害問題。
- 家居電器轉介
當收到閣下要求修理閣下的居所的洗衣機、乾衣機、雪櫃、微波爐、電視機、錄影機、雷射機或音響器材服務，支援服務商會盡可能提供合資格服務商資料及其收費。

支援服務商僅提供轉介或安排服務，所有因使用服務而產生之費用須由閣下及閣下的家庭成員負責，本公司亦不會就支援服務商提供的服務商所引起的任何損毀或間接損毀負責或繳付任何開支或費用。

第一節的最高賠償額；

本節的所有保障，包括本節的伸延保障，最高總賠償額計算額不超過保障概括表內第一節列明的百分之一百(100)。

第一節的不保事項：

本保單內第一節的不保事項：

- 每宗水損引致家居財物、個人財物及手提電腦索償的首港幣一千(1,000)元；
- 每宗因山泥傾瀉或地陷而引致索償的首港幣一萬元或損失的百分之十(10)，以較高者為準，但仍受制於不保事項t)(xii)而不會作出任何賠償；
- 除a)及b)索償外，每宗家居財物索償的首港幣二百五十(250)元(置於室外露天位置除外)及個人財物(手提電腦除外)，手提電腦索償的首港幣五百(500)元及家居財物放於室外露天位置索償的首港幣二千(2,000)元；
- 汽車(割草機及人手操作的家用園藝工具除外)、電單車、卡車及拖車或其零件及配件；

- e) 家畜、寵物及動物；
- f) 農作物及植物；
- g) 船舶（人手驅動除外）、氣墊船、船及尾掛發動機，以及其零件或配件；
- h) 飛機、任何航空或架空裝置，其零件或配件，包括衛星天線；
- i) 手提電話、傳呼機及任何有通訊功能的儀器及其配件；
- j) 隱型眼鏡、假牙及義肢；
- k) 物件在搬遷或運送期間；
- l) **特別持有物品**；
- m) 記錄、音響、影片、錄音帶、卡式帶、錄影盒、數碼或電腦磁碟或磁盤的損失或損毀，但不包括未使用的價值，除非購買時已載有預錄內容，否則本公司會按製造商的最新價格作出賠償；
- n) **個人證件的補領費用**；
- o) 置於天台或室外露天位置的**家居財物**；
- p) 業主的固定裝置及陳設；
- q) 股票、**金錢**、證書及文件、郵票收藏、支票、郵政或其他匯票；
- r) 任何屬於**樓宇**詞彙解釋內的項目或任何可於在**樓宇**項目獲得的索償；
- s) 電器設備、家庭電器、儀器或安裝因過份使用、超壓、短路或過熱自燃而引致的損失或損毀；
- t) 因下列引致的損失或損毀：-
 - (i) 磨損及撕裂，或折舊；
 - (ii) 霉菌、腐爛、腐蝕、生鏽或逐漸變壞；
 - (iii) 昆蟲或蟲害；
 - (iv) 清潔、修理或復原；
 - (v) 刮損或凹陷；
 - (vi) 由 **閣下**擁有或由 **閣下**保管、照顧或控制的家畜；
 - (vii) 電力或機件故障及 / 或電子設備、家庭電器、儀器或安裝的機件故障；
 - (viii) 原有的故障、潛在的缺陷或有瑕疵的手工、材料或設計；
 - (ix) 神秘失蹤或無法解釋的損失；
 - (x) **閣下**、**閣下的家庭成員**或 **閣下的僱員**、代理、受邀者或許可人士的蓄意行為；
 - (xi) 人為地對電器用品及電線接駁電流；
 - (xii) 由以下原因引致的山崩、地陷或侵蝕：
 1. 海岸侵蝕；
 2. 平錯；
 3. 相關工程完成後五（5）年內，架構物下陷或填土地下沉；
 - (xiii) 地殼移動或地下水壓引致地面下沉或爆裂；
 - (xiv) **閣下**、**閣下的家庭成員**或 **閣下的僱員**、代理、受邀者或許可人士的不忠誠或不誠實行為；
 - (xv) 收縮、蒸發、重量損失、污染、味道改變、顏色紋理及光潔度、光學作用；
 - (xvi) 盜竊
 1. 若居所超過三十（30）日無人居住；
 2. 若居所或部分出租或分租；
 3. 由欺詐所造成，以欺詐方法進入居所除外；
 - (xvii) 惡意破壞或故意破壞
 1. 若居所超過三十（30）日無人居住；
 2. 由一個合法於居所內的人引致；
 - (xviii) 當居所無人居住時，任何從洗衣機、洗碗碟機，或固定自來水或熱力裝置流出的水或油。

第二節 - 法律責任

本公司將保障 **閣下**及 **閣下的家庭成員**作為居所住客或業主身份因下列情況需負上的法律責任，包括法律費用及開支

- 第三者的意外身故或身體損傷包括疾病，或
- 屬於第三者的財物遭受意外損失或損毀。

任何第三者，但不包括 **閣下**及 **閣下的家庭成員**。

適用於第二節的伸延保障

2.1) 租客責任

本公司將保障 **閣下**及 **閣下的家庭成員**根據租約的法律責任，因火災、爆炸、暴風及颱風引致下列的損毀：

- a) 不屬於 **閣下**但由 **閣下**的居住中的居所的樓宇結構或其部分；或
- b) 不屬於 **閣下**但由 **閣下**負責或控制而存放於 **閣下**的居所的家居財物，但任何情況下也不包括 **閣下**為受託人之法律責任。

2.2) 業主公眾地方責任

本公司將保障 **閣下**及 **閣下的家庭成員**就其建築物的「公用部分」為「業主」身份須對第三者應負的法律責任。純粹就本伸延保障而言，「業主」、「公用部分」及建築物的釋義與《建築物管理條例》（香港法例第 344 章）所訂相同。

若有任何其他保單承擔此伸延保障，此伸延保障只會於以下情況適用：

- a) 有關的責任必須是無法根據任何其他保單索償；或
 - b) 於超出其他保單已付或應付金額的溢額賠償。
- 遵從以上 a) 規定，本伸延保障只適用於並且只限於 **閣下**作為受保建築物根據上述條例第 39 條所定不可分割分數共同業主而按比例攤分的個別責任（為免存疑，現聲明概不適用於共同責任）。

2.3) 個人責任

本公司將保障 **閣下**及 **閣下的家庭成員**純粹以個人身份，非作為 **閣下**的居所的業主、住客或租客身份，在香港因對第三者意外受傷或財物遭受意外損失或損毀而須負上的法律責任，或當 **閣下**於保險期內離開香港的首六十（60）日。

2.4) 家居改動

本公司將保障 **閣下**及 **閣下的家庭成員**的居所在改動、加建或維修期間引致的第三者責任，但所有工程期不得超過兩（2）個月及工程費用必須少於港幣十萬（100,000）元。

第二節的最高賠償額：

本節的所有保障及包括本節的伸延保障及有關的法律費用及開支，最高總賠償額不超過保障概括表內第二節列明的百分之一百（100）。

若閣下及/或閣下的家庭成員在同一宗事故受保多於一項保障/伸延保障，或多於一份由本公司簽發的保單，本節就每一宗事故所作出的賠償將以保障/伸延保障/保單中最高責任限額計算。

第二節不保事項：

第二節於本保單內的不保障事項：

- a) 每宗第三者財物損毀索償的首港幣二百五十（250）元；
- b) 每宗水損索償的首港幣一千（1,000）元；
- c) 任何下列責任：
 - (i) 閣下或閣下的家庭成員或任何閣下的僱員的身體損傷；
 - (ii) 閣下或閣下的家庭成員或任何閣下的僱員所擁有或保管或控制下的財物的損失或損毀；
 - (iii) 擁有、佔用或使用承保表/保險證書上閣下的居所以外的任何土地或建築物；
 - (iv) 透過彌償或其他方式作出的任何付款協議，惟該責任在無該協議的情況之下已附帶除外；
 - (v) 從事任何貿易、專業或僱傭活動；
 - (vi) 擁有、管有、駕駛或使用任何以機械啟動的車輛、飛機或船隻；
 - (vii) 擁有、使用或管有任何動物，但家居飼養狗隻及貓隻除外；
 - (viii) 直接或間接因滲漏、污染及玷污引致的身體損傷或財物的損毀或喪失其功用；
 - (ix) 清除、消除或清洗因滲漏、污染及玷污遺下之污物費用；
 - (x) 罰款、刑罰、懲罰性或懲戒性的損害賠償；
 - (xi) 任何經網絡、內聯網、外聯網及/或自己的網站、網點、網絡地址及/或以電子方法傳送電子郵件或文件的活動及/或業務經營及/或辦理所引致的索償或損失；
 - (xii) 於本公司收到閣下書面索償通知當日，直接或間接根據《檢疫及防疫條例》（香港法例第141章）附表一所列之傳染病引致任何人士的死亡或身體損傷包括疾病。

第三節 - 全球性個人財物

本公司將保障閣下及閣下的家庭成員當身處世界各地時，閣下及閣下的家庭成員的個人財物遭受突發的意外引致的損失或損毀，最高達到保障概括表內列明的最高賠償額。

適用於第三節的伸延保障

3.1) 金錢被竊

本公司將賠償閣下及閣下的家庭成員，當身處世界各地時，因金錢被偷竊或搶劫的損失，上限為保障概括表內列明的最高賠償額。

3.2) 盜用信用卡

本公司將賠償閣下及閣下的家庭成員，當身處世界各地時，因偷竊或搶劫，導致信用卡被未獲授權地使用所構成的意外損失，上限為保障概括表內列明的最高賠償額，惟必須在發現後二十四（24）小時內向當地警方報案。

3.3) 個人證件

本公司將根據保障概括表內列明的最高賠償額保障閣下及閣下的家庭成員，當身處世界各地時，因意外遺失或損毀個人證件的有關補領費用。

第三節的最高賠償額：

本節的所有保障及包括本節的伸延保障，最高總賠償額不會超過保障概括表內第三節註明的百分之一百（100）。

第三節不承保事項：

第三節於本保單內的不保障事項：

- a) 手提電腦的首港幣五百（500）元；及其他個人財物損失的首港幣二百五十（250）元；
- b) 隱形眼鏡、假牙及義肢；
- c) 使用中的運動用品及樂器；
- d) 手提電話、傳呼機及任何有通訊功能的設備及配件；
- e) 特別持有物品；
- f) 偷竊；
 - (i) 由欺詐所引致，但不包括以欺詐方式進入閣下的居所；
 - (ii) 由無人看守的車輛；
 - (iii) 於居所外並在損失時未有牢固地上鎖的腳踏單車。
- g) 閣下及閣下的家庭成員的蓄意行為；
- h) 因下列引致的損失及損毀：
 - (i) 磨損及撕裂、或折舊；
 - (ii) 霉菌、腐爛、腐蝕、生鏽或逐漸變壞；
 - (iii) 昆蟲或蟲害；
 - (iv) 真菌或大氣狀況；
 - (v) 清潔、修理或復原；
 - (vi) 刮損或凹陷；
 - (vii) 由閣下擁有或由閣下保管、照顧或控制的家畜；
 - (viii) 電器及電腦器材的損壞及/或機械故障；
 - (ix) 原有的故障、潛在的缺陷、或有瑕疵的手工、材料或設計或變形；
 - (x) 折舊價值；
 - (xi) 神秘失蹤或無法解釋的損失；
 - (xii) 人為地對電器用品及電線接駁電流；
- i) 被海關或其他官員拘留、扣押或充公。

第四節 - 樓宇

(此項目為自選保障項目，只適用於在承保表已列明的保單)

本公司將賠償閣下及閣下的家庭成員的樓宇遭受不可預見及突發的意外損失或損毀的重建費用，除特別註明外，索償上限為保障概括表內列明的最高賠償額。

若損失或損毀發生時，閣下及閣下的家庭成員並不是居住於居所內，本公司只保障由火災、爆炸、閃電、地震、颱風、暴風、洪水、暴動、強行進入的偷竊、飛機及其他航空或架空的機器或由其墜落之物件、汽車碰撞所引致的損失及水箱、輸水裝置及水管爆裂或滿溢。

適用於第四節的伸延保障

4.1) 專業顧問費用

本公司將保障聘請建築師、測量師及顧問工程師修復還原閣下樓宇所招致的相關顧問費用，如因受保事件而導致損毀或損壞。

4.2) 清理碎礫

本公司將保障因任何受保事件導致樓宇損毀或損壞的碎礫清理、必需拆卸、支撐或支承樓宇所招致的實際費用，惟該費用不能在任何其他保單得到賠償。

若碎礫清理並非位於這財物損毀或損壞位置，或毗連範圍內，本公司將不會支付任何費用或開支。

4.3) 租客蓄意破壞

若閣下的居所被閣下以住宅業主身份租出，本公司將根據保障概括表內最高賠償額，賠償閣下的樓宇被租客蓄意破壞而導致的損毀，惟該租客須於法庭被起訴。

第四節的最高賠償額：

本節的所有保障包括其伸延保障，最高總賠償額不超過保障概括表內第四節列明的百分之一百(100)。

第四節的不承保事項：

第四節於本保單內的不保障事項：

- 每宗水損索償的首港幣一千(1,000)元；
- 每宗因山泥傾瀉或地陷而引致索償的首港幣一萬(10,000)元或損失的百分之十(10)，以較高者為準；但仍受制於下列不保事項g)及h)而不會作出任何賠償；
- 不保以下引致的損失及損毀：
 - 磨損及撕裂、或折舊；
 - 霉菌、腐爛、腐蝕、生鏽或逐漸變壞；
 - 昆蟲或蟲害；
 - 由閣下擁有、監護或控制的家畜；
 - 原有的故障、潛在的缺陷、或有瑕疵的手工、材料或設計；
 - 人為地對電器用品及電線引發電流；
 - 電力或機件故障及/或電子設備、家庭電器、儀器或安裝的機件故障；
 - 涉及結構性拆卸的改動或維修；
 - 神秘失蹤或無法解釋的損失；
 - 閣下或閣下的家庭成員的蓄意行為；
 - 地殼移動或地下水壓引致地面下沉或爆裂。
 - 樓宇內或上之現有或新建任何未經許可的結構及/或未經許可建造、搭建、拆卸、修理、安裝及翻新工程。就本保單而言，未經許可結構及未經許可建築乃依據《建築物條例》(香港法例第123章)詮釋。
- 任何屬於家居財物的詞彙解釋內的物品或任何已在家居財物項目中獲得賠償。
- 不是永久固定裝置於居所內部的固定裝置及配件，或根據租約，閣下作為租客並沒有法律責任。
- 樓宇的地基及排水渠。
 - 任何由以下引致的山泥傾瀉、地陷或侵蝕：
 - 海岸侵蝕；
 - 平錯；
 - 相關工程完成後五(5)年內，架構物下陷或填土地下沉。
- 由地陷及/或山泥傾瀉引致小路、車道、籬笆、閘、圍欄及護土牆的損失或損毀。

第五節 - 寵物醫療費用

(此項目為自選保障項目，只適用於在承保表/保險證書已列明的保單)

本公司將保障閣下的寵物在香港因受傷或疾病而須支付的門診醫療、X光及化驗的合理費用，惟上限為最高達到保障概括表內列明的最高賠償額。

第五節的不承保事項：

第五節於本保單內的不保障事項：

- 每次門診醫療費用的首港幣一百(100)元；及每次X光及化驗費用的首港幣五百(500)元；
- 受保寵物在保單生效日期前已存在的任何疾病、病症或身體狀況，而該等徵狀閣下已知悉或應合理地已知悉到的徵兆或症狀；
- 任何索償發生於保單生效日期的首十四(14)日內；
- 除非得到本公司同意，任何年滿十(10)歲的寵物；
- 定期健康檢查、防疫注射、預防護理、割除卵巢、絕育手術、行為問題、物理治療及訓練(除非由受保疾病或意外引致)、懷孕、流產、墮胎、生產小狗或小貓費用、安樂死(除非由註冊獸醫判定為減輕痛楚及痛苦)、處置費用、火化或屍體解剖、牙齒問題、膳食產品、節食產品、美容及非必要的護理、毛髮修護費用、非註冊及非常規藥品及任何先天性疾病；
- 根據香港法例第529章《獸醫註冊條例》，由非認可註冊獸醫作出的治療或處方藥物之任何索償；
- 任何索償若未能提供最近期附有閣下或閣下的家庭成員的姓名及居住於閣下的居所的晶片紀錄證明。

第四部分-適用於整份保單的一般不保事項

本保單不保障由下列引致的損失或責任：

1. 戰爭及恐怖活動除外條款

由下列項目直接或間接、引起、導致或相關的任何死亡、傷殘、損失、損害、毀壞，或任何法律責任，費用或開支，包括任何性質的相關後果損失，或不論有否其他原因或事故同時或在任何其他時間促成的損失：

- 戰爭、入侵、外敵行動、戰鬥或類似戰爭的行動(無論宣戰與否)、內戰、叛亂、革命、起義、造反或由內亂引發的局部或全面起義、軍事政變或篡奪權力；或

- b) 任何恐怖活動，包括但不限於下列項目：
- 使用或威脅使用武力、暴力；及 / 或
 - 使生命或財產受到傷害或損失（或威脅這種傷害或損失），包括但不限於核輻射及 / 或化學污染及 / 或生物化學製劑；經由任何人或團體，為了政治、宗教、意識形態或類似意圖的，以明示或以其他方式，及 / 或令公眾或任何部分公眾恐慌；或
- c) 採取任何行動或方式以控制、妨礙、制止或任何有關以上的第a) 或b) 項列舉的活動。

2. 政治風險除外條款

由下列項目直接或間接、作為近因或遠因引起的損失或毀壞：

- a) 永久或暫時沒收（經由任何合法的法定權力所充公、國有化、強行徵募或徵用）；
- b) 永久或暫時剝奪任何被非法佔用的建築物；但**本公司對投保人在本保單承保的受保財產在沒收之前或暫時沒收的期間之毀壞，將不會免除任何責任**；
- c) 任何公共機構命令的財產破壞。

3. 輻射污染除外條款

由下列項目直接或間接引起、導致或相關的任何損失、毀壞費用或開支，不論有否其他原因或事故同時或在任何其他時間促成的損失：

- a) 電離輻射或放射性污染（來自核燃料或來自核燃料所產生的核廢料）；
- b) 放射性、毒性、爆炸性或其他類型危險品或污染物（來自任何核設施、核反應爐或其他核配件或核部件組裝）；
- c) 任何使用原子能或核裂變和 / 或核聚變或其他類似的反應或放射動力或事物的戰爭武器。

4. 資訊科技澄清條款

本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，下列事項排除於本保單的保障範圍以外：

- a) 數據、軟件或電腦程式的損失或損毀，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，及由於該等的損失或損毀而導致的任何商業停頓損失。雖然有此除外責任，因財產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毀，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，而導致損失或損毀，以及因該等損失或損毀而導致的任何商業停頓損失。

5. 石棉全面除外條款

本保單不保障因各類型或數量的石棉直接或間接引起、導致或加劇損失的任何實際或聲稱責任而引致的索償。

6. 污染除外條款

本保單不保障任何因滲漏、污染或污染物引致損失、毀壞、損毀或身體損傷的費用及支出，惟該毀壞或損毀是由滲漏、污染或污染物由受保風險引發除外。

7. 聲震除外條款

任何直接由以聲波或超聲波速度行駛的飛機或其他飛行裝置產生的壓力波的損失或損毀。

8. 因任何耗損及狀況逐漸形成及 / 或轉差而造成，包括滲漏引致之損毀。

9. 任何種類的後果損失或損毀（除非本保單明確列明）。

10. 因政府或地方政府充公或國有化、被徵用、命令毀滅或損毀的財產。

11. 任何並非經由香港特別行政區具司法管轄權的法院初審時裁定的判決。

12. 任何神秘失蹤或無法解釋的損失或損毀。

13. 任何 閣下或 閣下的家庭成員的蓄意、惡意或有計劃的行為。

14. 制裁除外條款

本公司對於任何承保、支付索償或提供利益致使本公司會面臨由聯合國的決議，貿易或經濟制裁或適用於本公司的任何司法管轄範圍內的法律法規下的任何制裁、禁止或限制，則不會在此提供承保或有責任去支付任何索償或提供任何利益。

第五部分—適用於整份保單的一般條件

1. 《合約（第三者權利）條例》除外條款

任何不是本保單某一方的人士或實體，不能根據《合約（第三者權利）條例》（香港法例第623章）及其後生效的修訂或更改或取代的任何情況下強制執行本保單的任何條款。

2. 辦理事索償的基準

- a) 本公司有權選擇置換同類型物品或把財物維修至損毀前原狀，但不會超越新買入時的狀況或賠償不必扣除磨損及撕裂或拆舊的置換費用，並以較低數額為準。
- b) 若損失或損毀財物為一對或一套組合的其中部分，對該項或該等財物的損失或損毀的估值應按照所佔該對或該套組合的總值的比例計算。在任何情況下，該等損失或損毀不應被視為損失整對或整套組合的價值。
- c) 本公司毋須把損毀財物修理或替換至損毀前之原狀，但將確保在實際可行的情況下，該等財物於修理後與原狀合理地相稱。

3. 不足額保險

如受保之財產發生損毀時，其總值高過其保額，則**投保人**須按照不足額保險之比例分擔其損失。若受保之財產不止一項時，應逐項分開，分別按照本條款之規定分擔之。

4. 防止損失

閣下及 **閣下的家庭成員**須遵守所有法定責任，並採取所有合理步驟以：

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

5. 風險變化

在保險期內，**閣下**須通知本公司任何 **閣下的居所**的狀況變更，若該等變更可引致損失風險增加，在需要時支付必須額外保費。

6. 替代性爭議解決方式

如有任何關乎本保單的爭議，爭議各方可以作出於善意的調解去解決爭議。調解是根據當時適用並由香港司法機構發出民事調解相關的實務指示進行。所有未解決之爭議，一律按照《仲裁條例》（香港法例第609章）及不時生效的修訂本規定進行仲裁。仲裁須在香港進行並由爭議各方同意的單一仲裁員審理。現明確規定，爭議各方必須待至仲裁裁決，方可就本保單展開其他法律行動。關於根據替代性爭議解決方式得出的任何情況或結果，如本公司不承認本保單的賠償責任，而**投保人**並未於十二（12）個月內按上述規定將事件交由仲裁處理，即被視為已撤銷或放棄索償權利，此後不得再就本保單進行追討。

7. 代位權

本公司有權以閣下及閣下的家庭成員名義就本保單的賠償，向有可能對引致索償負上責任的第三者作出追討，而有關追討費用由本公司負責。

8. 誤報

若閣下/閣下的家庭成員或任何代表閣下/閣下的家庭成員在投保表格或索償時故意作出錯誤聲明，本公司將不會作出賠償及本保單亦無效。

9. 本公司有權就有關索償後擁有投保財物的殘餘財物權。

10. 閣下及閣下的家庭成員不得因魯莽或故意行為導致投保財物損失或責任受損，若閣下的居所連續三十(30)日無人居住，閣下必須以書面通知本公司及得到本公司書面確認。若沒有履行這些責任，本公司可拒絕閣下的索償。

11. 索償條款

當有索償發生或可能發生，閣下必須盡快以書面通知本公司，任何情況下也不能遲過發生日三十(30)日。

a) 就損失或損毀索償，閣下必須：

- 提供本公司要求的核實資料和證據，其所需的費用由閣下承擔；
- 立刻通知警方(任何情況下也不能遲過二十四(24)小時)，若任何損失是因欺騙手段、偷竊、惡意行為、暴動或騷亂而引致。

b) 就責任索償，閣下必須：

- 當收到任何信件、申索、告票或傳票後，立即送交本公司；
- 在知悉任何快將執行的檢控、死因研訊或致命傷害後，立即通知本公司；
- 在未經本公司書面同意，不得作出任何承諾、提議或付款承諾。本公司有權接手處理並以閣下的名義進行抗辯或賠償或處理索償事項，當有需要時閣下必須提供一切有關資料並協助本公司。

12. 雙重保險

若閣下受保於超過一(1)份由本公司簽發的保單，只有最高賠償額之項目的保單會對索償作出賠償，其他保單將由起保日作廢並會退回已收訖保費。

13. 取消保單

a) 受保人可於任何時候以書面通知取消本保單，在此情況下，如受保人在該保險期內沒有作出任何索償，本公司會以短期保費率計算本保單於有效期內應付的保費，惟須受本公司對扣除客戶所享折扣後的保費退款設有最低及不獲退還的保費額港幣五百(500)元及其他徵費(如有者)約束，以較高者為準。

短期保費表

保障期	保費率	保障期	保費率
不超過1個月	年保費率之10%	不超過6個月	年保費率之60%
不超過2個月	年保費率之20%	不超過7個月	年保費率之70%
不超過3個月	年保費率之30%	不超過8個月	年保費率之80%
不超過4個月	年保費率之40%	不超過9個月	年保費率之90%
不超過5個月	年保費率之50%	超過9個月	全年保費

為免存疑，倘若在取消保單前曾在本保單提出任何索償，本公司不會作出任何保費退款。

b) 本公司可以於取消本保單的七(7)日前將有關通知經普通郵遞方式，寄往受保人最後為人所知的地址。在該情況下，本公司在扣除本保單有效期內按比例應付的保費後，將向受保人退還保費餘額。

14. 其他保險

本保單在索償期間，若有其他保險公司的保單提供相同保障，本公司只會負責超出其他保單應付之金額。

15. 續保

本公司保留權利於續保時，修訂保費、條款及細則，及終止保障及/或本保單。

16. 司法管轄權條款

本保單提供的賠償不適用於並非首先由香港具司法管轄權的法院發送或從該處獲得的判決，亦不適用於從任何香港法院就執行在香港以外地區判決而獲得的命令，不論該命令是否以互惠協議作出。

17. 法律詮釋及司法管轄

本保單依據法律詮釋，並受香港法院行使專屬司法管轄權。

批註

本保單受以下不保事項(第五節寵物醫療費用除外)約束：

傳染病不保事項

- 儘管當中有相反規定，但本保單不承保由傳染病或其引起的恐懼或威脅(無論是實際或感覺上)所直接或間接造成、導致、引致、引起或與之相關的任何損失、損害、責任、索賠、成本或費用(不論其性質為何)，而不論同時或以任何其他順序導致傳染病的其他原因或事件。
- 根據本保單中包含的其他條款、條件和除外責任本保單將承保根據原始保單對被保險財產造成的實際損失，以及以下任何風險直接引起或直接或由始造成的時間要素損失：火災、閃電、爆炸、飛機或車輛撞擊、墮落的物體、暴風、暴雨、冰雹、龍捲風、旋風、颱風、颶風、地震、海底地震、火山震動/噴發、海嘯、洪水、凍結、冰暴、冰雪重壓、雪崩、流星/小行星撞擊、山崩、滑坡、泥石流、叢林大火、森林大火、暴動、參加罷工的暴動、內亂、故意破壞或惡意搗亂。

定義

- 傳染病是指可以透過任何物質或媒介從任何生物體傳播到另一生物體的任何疾病，其中：
 - 該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體(無論是否視為活體)，及
 - 傳播(不論直接或間接)方法，包括但不限於空中傳播、體液傳播、從或向任何表面或物體傳播、固體、液體或氣體或生物之間的傳播，以及
 - 該疾病、物質或媒介足以或可能導致人類健康或人類福祉受損，或者足以或可能導致財產受到損害及損耗、令其損失價值、失去適銷性或失去用途。
- 時間要素損失是指業務中斷，或有業務中斷或任何其他相應損失。

網絡損失不保事項

a) 儘管當中有相反規定，但本保單或相關之批單不承保

(i) 網絡損失

(ii) 因任何資料的無法使用、功能減損、維修、更換、恢復或複製而直接或間接造成、導致、引致、引起或與之相關的任何性質的損失、損害、責任、成本或費用，包括與該資料的價值有關的任何金額；

而不論同時或以任何其他順序導致前述各項的任何其他原因或事件。

b) 如果本公司聲稱由於本不保規定而導致本公司承擔的任何損失、損害、責任、索賠、成本或費用不在本保單的承保範圍內，則提出反證的責任將由本公司承擔。

定義

c) 網絡損失是指由任何網絡行動或網絡事件（包括但不限於在控制、防止、阻止或補救任何網絡行動或網絡事件過程中採取的行動）直接或間接造成、導致、引致、引起或與之相關的任何損失、損害、責任、索賠，成本或費用（不論其性質為何）。

d) 網絡行動是指涉及對任何電腦系統之登入、處理、使用或操作的未經授權、惡意或犯罪行為或一系列相關的未經授權、惡意或犯罪行為，而不論其時間和地點，以及是否屬於威脅或騙局

e) 網絡事件是指：

(i) 涉及對任何電腦系統之登入、處理、使用或操作的任何錯誤或遺漏或一系列相關的錯誤或遺漏；或

(ii) 對任何電腦系統之登入、處理、使用或操作的任何部分或全部不可用或故障，或一系列相關的部分或全部不可用或故障。

f) 電腦系統指：

(i) 任何電腦、硬件、軟件、通信系統、電子設備（包括但不限於智能手機、筆記本電腦、平板電腦、可穿戴設備）、服務器、雲或微控制器，包括上述各項的任何類似系統或任何配置，以及包括任何相關的輸入、輸出、資料存儲設備、網絡設備或備份設施。

g) 資料是指以電腦系統使用、登入、處理、傳輸或存儲的形式記錄或傳輸的信息、事實、概念、代碼或任何種類其他信息。

若此批註與本保單有任何不符，一概以此批註為依歸。

如中文及英文版之間有任何差異，一概以英文版為準。

大新保險
DAH SING INSURANCE