



# Interior Renovation Prestige

## 裝修工程保險

A comprehensive cover for your home, office and shop renovation works  
全面保障您的家居、辦公室和商店裝修工程



## Interior Renovation Prestige

Interior renovations can be costly, particularly if something doesn't go as planned. QBE Interior Renovation Prestige Insurance provides comprehensive protection to both contractors and property owners against loss or damage arising out of the contract works. This includes interior decoration, renovation works, additions and alterations and maintenance works. This product provides Contractors' All Risks cover on Material Damage and Third Party Liability to contract works and Employers' Liability. Coverage spans both the time it takes to complete the work as well as the post-completion defect-liability period.

### Scope of Cover

Interior Renovation Prestige offers contractors' all risks cover that comprises of two sections. You have the option to insure either both Section I and II at the same time or alternatively Section II only.

#### Section I - Material Damage (Cover contract up to HK\$ 2,000,000)

Covers unforeseen and sudden physical loss of or damage to the property insured, which includes materials and insured items at the contract work location.

#### Section II - Liability to Third Party (Limit up to HK\$ 30,000,000)

Insures against legal liability in respect of bodily injury and/or property damage arising out of the performance of contract work to a third party for which the Insured is legally liable.

#### Section III - Employees' Compensation (Optional Cover)

This section covers employer's liability to employees in accordance with the Employees' Compensation Ordinance and Common Law, for bodily injuries or death arising out of employment (up to HK\$200,000,000 per event).

### Free Extensions

#### 1. Removal of Debris Under Section I

Includes expense incurred following an insured accident, up to a limit not more than 5% of the total contract value.

#### 2. Automatic Increase of Contract Value

Allows 10% automatic increase of contract value with no additional premium required.

#### 3. Indemnity to Principal's Property Under Section II

Covers Insured's legal liability for loss of or damage to the principal's property whilst the contractors are performing the works.

#### 4. Cross Liability

Indemnifies each of the insured parties named under Section II as individual entity as if a separate policy is issued, provided that the total liability does not exceed the maximum limit of indemnity per accident and in aggregate.

#### 5. Contract Period and Defect Liability Cover

Covers contract period of up to twelve months, followed by up to twelve-month defect liability period after completion of contract works.

#### 6. Liability of Vibration Damage Under Section II

Covers Insured's legal liability to the collapse of to third party building, property or structure caused by vibration, removal or weakening of support during contract work.

## Major Exclusions

1. Fault, defect, error or omission in or failure of any design, plan or specification.
2. Defect in material or workmanship.
3. Loss of use, liquidated damages, penalties, performance guarantees, or other consequential loss.
4. Liability to workmen, self-employed persons or sole-proprietor.
5. Liability arising from asbestos.
6. Any works involving the use of gondolas or swing boats.

## Important Notes

1. The contract value does not exceed HKD 2,000,000.
2. The estimated period of the contract (excluding maintenance period) is no more than 12 months at commencement.
3. Cover is provided for a single contract only.
4. No cover is provided for works in any construction site or building over 50 years of age.
5. Premium is non-refundable once the cover is bound.
6. No cover is granted to works involving lifts or public utilities.
7. External works involving structures like neon signs, signboards, cages, and cladding are excluded.
8. Modification to a load-bearing structure or sprinkler system is subject to individual case assessment.
9. Cover the use of scaffolding not exceeding 20% of the total Contract Value but excluding the set-up and dismantling of scaffolding.
10. Employees' Compensation Insurance is subject to the works at height not exceeding five meters above ground or floor level. This does not apply to contract insured with scaffolding work subject to satisfactory safety measures.
11. Provide decoration contract quotation is a must.

### Remarks:

This brochure is only a summary. Please refer to the Policy for full terms and conditions. In case of any discrepancy between the Chinese and English versions of this leaflet, English version shall prevail.

## 裝修工程保險

工程承建商進行裝修工程時往往要面對多重風險，這些風險不單於裝修期間出現，更包括裝修完成後的保固期質量保證。昆士蘭聯保的「裝修工程保險」是專為保障工程承建商或委託人而設，保障他們就室內裝修、保固及翻新工程可能引致之損失。本計劃中設有在施工期間的工程物料損毀及／或第三者責任（包括緊接之保固期內）／或僱員的法律保障。

### 保障範圍

「裝修工程保險」提供的保障主要分兩部份。投保人可同時選擇第一及第二部份保障，或可單獨選擇第二部份。

#### 第一部份 — 工程物料損毀保險（承保工程合約金額高達\$2,000,000港元）

保障在施工地點之工程物料及工程進行中不能預見及突如其來的財物損失或損毀。

#### 第二部份 — 第三者責任保險（保障額高達\$30,000,000港元）

保障在施工期間因意外導致第三者身體損傷及／或財物損失而可能負上的法律責任。

#### 第三部份 — 僱員補償保險（自選保障）

你可選擇於本計劃內為僱員購買僱員補償保險，保障範圍包括香港的僱員補償條例所訂定及民事法所裁定的僱主給予僱員因工傷亡之賠償，單一事故之最高賠償額為2億港元。

### 免費附加保障

#### 1. 廢物處理（適用於第一部份）

保障意外發生後處理廢物所需的費用，最高賠償額為工程合約總額的5%。

#### 2. 工程合約金額自動提升

若最終工程造價不超出投保時金額的10%，毋須另繳額外保費。

#### 3. 委託人財物責任（適用於第二部份）

保障裝修承建商在保單有效期內施工進行中造成委託人財物損毀的法律責任。

#### 4. 交互責任

如保單包括多於一名受保人，所有受保人將被視為獨立持有保單，唯所有受保人之第三者責任保障總額須以該保單的單一事故及保單有效期內之最高保障額為上限。

#### 5. 施工期限及保固期保障

本計劃保障施工保險期限最長為十二個月，另再加十二個月之保固期。

#### 6. 震動損毀責任（適用於第二部份）

保障受保人於工程期間因產生的震動，移動或減弱支撐所引致建築物倒塌或結構損毀，而需負上對第三者財物受損之法律責任。

## 主要不保事項

1. 在設計、圖則或規格上的錯誤、缺陷、錯失、遺漏或不合規格；
2. 物料或手工缺陷；
3. 市場價值的損失、償付損失、罰款、履約保證或相應引致的損失；
4. 對工人、自僱人士或獨自經營者的任何責任；
5. 因石棉引致之責任等；
6. 任何涉及使用吊船或搖擺船的工程。

## 重要事項

1. 工程合約金額不超過港幣2,000,000元；
2. 工程合約預計期限（不包括保固期）不超過12個月；
3. 保障只適用於單次合約工程；
4. 不適用於建築工地或樓齡超過五十年之樓宇；
5. 保險單一經生效，保費不會退還；
6. 工程不可涉及任何有關升降機或公用設備；
7. 不適用於戶外裝置或維修工程及建築物如霓虹燈、廣告牌、花籠、外牆裝設等；
8. 任何涉及負荷建築結構或自動灑水系統之改動均須接受個別評估；
9. 包括保障使用外牆之工序但不超過工程合約總額的20%，惟不包括安裝和拆卸工程；
10. 僱員補償保險只限投保人在不高於地面或樓面五米的相關工程。此限制不適用於投保涉及外牆棚架之安裝和拆卸工程，惟該工序必須有合規格的安全措施；
11. 必須提供裝修合同報價單。

### 注意：

本單張乃資料摘要，僅供參考之用。有關詳情，概以保單為準。如本單張之中英文版本內容有任何差異，概以英文版本為準。

**QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong)**, part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

**QBE Insurance Group** is a leading global general insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

昆士蘭聯保保險有限公司屬昆士蘭保險集團一分子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人、中小型企業、大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯至1886年，於澳洲證券交易所上市，總部位於悉尼。



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