

Manulife 宏利



# Home Insurance - Landlord Cover 家居保險 業主出租物業計劃

The best protector for your residential rental property  
你出租住宅物業的最佳保障



Underwritten by QBE Hongkong & Shanghai Insurance Limited  
由昆士蘭聯保保險有限公司承保



## Why should I choose QBE Hong Kong's Home Insurance Landlord Cover?

Our home insurance plan not only covers the financial losses of your rental property but also protects you from the loss of rental income and the legal liability as a property owner.

### **All-round protection for your home contents**

Are you worried about the contents in your rental property that you leave to your tenant? Or the loss of rental income and expenses incurred as a result of accidents in your rental property? Our Landlord Cover can offer you comprehensive protection on your rental property. Not only are the home contents in your rental property covered by us, but so too are your contents temporarily stored away in case the rental property is not fit to live in.

### **Worry free from the liability and legal costs arising from your rental property**

We will cover your legal liability arising from your rental property and the legal costs for defending a claim.

### **Protection for loss of rent**

We will cover the rental loss to your rental property being uninhabitable due to accidental damages.

### **Comprehensive coverage**

Are you still buying Home Contents and Building Insurance from different insurance companies? Our comprehensive package includes cover on Home Contents, Buildings, Liability to others and Personal Accident. You even have the option to upgrade the limit on Buildings and/or Liability to others in the same policy to ensure seamless coverage.

### **Flexible cover to suit your needs**

We understand every individual will have different needs, you can increase the limit of liability and sum insured of building with additional premium.



# Main Coverage

## MAXIMUM LIMIT (HK\$)

Policy Section /Summary of Benefits	Basic	Premier	Prestige
<b>Home Contents</b>			
<b>1. Damage to Your Contents including</b> <ul style="list-style-type: none"> <li>Removal and Storage of Debris up to \$10,000</li> <li>Loss or damage by Fire, Flood, Tsunami or Storm Surge</li> <li>Loss or Damage by emergency services such as police, ambulance or fire brigade</li> <li>Sudden or unforeseen Damage caused by smut or smoke from industrial operations.</li> <li>Reasonable costs for the temporary protection of Your Contents (Automatic up to \$2,000)</li> </ul>	500,000	1,000,000	1,500,000
<b>2. Home Contents in the open air</b> We will pay up to the percentage shown for loss or damage to your Contents when they are in the open air at Your Situation	Up to 10% of Your Sum Insured		
<b>3. Emergency storage of Home Contents</b> In the event of damage by an Event we will pay the reasonable costs to move and store your Home Contents while your building is being repaired	Up to 3 months coverage Up to the balance of the Sum Insured		
<b>4. Electric Motors</b> We will pay for the cost of repairing or replacing an electric motor forming part of Your Home Contents which has been burnt out by Fusion	5,000		
<b>Buildings</b>			
<b>1. We will pay up to the Sum Insured for building including the cost of:</b> <ul style="list-style-type: none"> <li>Architects fees</li> <li>Removal and Storage of Debris up to 5% of the Sum Insured</li> <li>Clearing and repairing Drains</li> <li>Dismantling, demolishing, other temporary repairs</li> <li>Demolition of undamaged building If ordered</li> <li>Fees payable to a statutory authority</li> <li>Legal fees you may incur payable to statutory authority</li> <li>Loss or Damage to gates and fences as a result of a Storm</li> <li>Loss or Damage caused Flood, Tsunami, or Storm Surge</li> <li>Sudden or unforeseen Damage caused by smut or smoke from industrial operations</li> <li>Reasonable emergency repairs</li> <li>Reasonable costs for the temporary protection of Your Building</li> </ul>	100,000 Unless otherwise specified in Your Schedule		
<b>2. Alterations and Additions</b> <ol style="list-style-type: none"> <li>Loss or Damage to alterations or renovations you make are being undertaken</li> <li>Loss or Damage to the completed works upon completion</li> </ol>	Contract value not exceed 100,000	Contract value not exceed 100,000	Contract value not exceed 200,000
<b>3. Electricity, gas, water and similar charges</b> Excess costs	2,000	2,000	3,000
<b>4. Electricity, gas, water and similar charges</b> Unauthorised use	2,000	2,000	3,000

**MAXIMUM LIMIT (HK\$)**

<b>Policy Section /Summary of Benefits</b>	<b>Basic</b>	<b>Premier</b>	<b>Prestige</b>
<b>Buildings (continued)</b>			
<b>5. Fire Extinguishing</b> We will pay for the reasonable costs and expenses You necessarily incur in (a) extinguishing a fire at Your Situation (b) replenishing firefighting appliances (c) shutting off the supply of water or any other substance following the accidental discharge or escape of such substances from fire protective equipment		Actual cost	
<b>6. Rent</b> When your building is leased out we will pay you the rent that is lost or would have been lost if your building is unfit for its intended purpose: a. By loss as insured, up to the time it can be relet or repairs are completed up to maximum of twelve months b. By order of the police or public authority until the order is revoked up to 30 days C. By failure of the electricity, gas or water supply beyond 24 hours up to 30 days	Maximum 6 months 75,000 or 10% of Your Sum Insured, whichever is the greater	Maximum 6 months 75,000 or 10% of Your Sum Insured, whichever is the greater	Maximum 6 months 100,000 or 10% of Your Sum Insured, whichever is the greater
<b>Liability to others (Optional)</b>			
<b>1. Limit of Liability-Buildings</b> <ul style="list-style-type: none"> <li>We will pay up to the Limit of Liability if You become legally responsible to pay compensation resulting from an Event happening in connection with the ownership of Your Building</li> </ul>	5,000,000	5,000,000	10,000,000
<b>2. Limit of liability-Home Contents</b> We will pay up to the Limit of Liability if You become legally responsible to pay compensation resulting from an Event happening in connection with the following: (a) The ownership of Your Contents; (b) The occupation of Your Building; (c) Your personal liability arising anywhere in the World; (d) Your liability to Your landlord in respect of any contents, fixtures or fittings left by the landlord in Your Building for use by You	5,000,000	5,000,000	10,000,000
<b>3. Cost of Defending a claim</b> We will pay in addition to the limit specified for events 1. and 2. above all legal costs and expenses incurred by Us		Actual cost	
<b>4. Court Appearance</b> We will pay compensation if We require You to attend a Court as a witness In connection with a claim under Liability to others		500 per day	
<b>Personal Accident</b>			
<b>Compensation In the event of You sustaining bodily Injury caused solely and directly by:</b> (a) fire, burglars, thieves or other persons illegally in Your Building at Your Situation; and (b) which, independently of any other cause results in the following insured Events 1. Death 2. Total and irrecoverable loss of all sight in one or both eyes 3. Total and permanent loss of the use of one or both hands or feet 4. Total paralysis		100,000	



# How much do I need to pay?

(Please contact your Manulite agent for the latest promotion)

## PREMIUM TABLE

		Annual Premium (HK\$)		
		Basic	Premier	Prestige
<b>Home Contents</b>				
Gross Floor Area* (square feet)	500 or below	641	754	1,265
	501-700	885	1,041	1,697
	701-1,000	1,125	1,323	2,180
	1,001-1,500	1,447	1,702	2,709
	1,501-2,000	1,755	2,065	3,387
	2,001-2,500	2,049	2,410	3,956
	2,501-3,000	2,224	2,617	4,163
<b>Buildings</b>				
	\$100,000	Free		
Additional Sum Insured above \$100,000		0.092%		
<b>Liability to others (Optional)</b>				
Increase Limit to	\$5,000,000	Free		
	\$10,000,000	288	Free	
<b>Personal Accident</b>				
	\$100,000	Free		

\* If greater than 3,000 square feet, please contact QBE Hong Kong for additional pricing.

## EXCESS (HK\$)

### Home Contents

#### 1) Water Damage

Age of Building	30 or below	500 or 10% of loss, whichever greater
	31 - 40	5,000 or 10% of loss, whichever greater
	41 - 50	10,000 or 10% of loss, whichever greater

#### 2) Household Removal

1,000 or 10% of loss, whichever greater

#### 3) Landslip and Subsidence

10,000 or 10% of loss, whichever greater

#### 4) All losses (except as specified)

200

### Buildings

#### 1) Water Damage

Age of Building	30 or below	500 or 10% of loss, whichever greater
	31 - 40	5,000 or 10% of loss, whichever greater
	41 - 50	10,000 or 10% of loss, whichever greater

#### 2) All losses (except as specified)

3,000

## No Claims Discount\*

Number of years claim free (consecutive)	Discount
1	5%
2	10%
3	15%
4 or more	20%

\* Not applicable to Personal Accident

## IA Levy

IA levy collected by the Insurance Authority has been Imposed on relevant policy (except for certain exempted Insurance classes) at the applicable rate and would be remitted in accordance with the prescribed arrangements. Policyholders/customers should pay the levy in accordance with the law. For further information, please visit [www.qbe.com/hk](http://www.qbe.com/hk) or [www.ia.org.hk](http://www.ia.org.hk).

# What else should I know about?



### Major Exclusions:

1. Act of Terrorism
2. Asbestos
3. Electronic Data
4. Intentional damage
5. Nuclear
6. War
7. Lawful seizure
8. Unoccupancy exceeding ninety (90) consecutive days
9. Mobile phones, laptops and electronic tablets unless expressly covered

### Conditions:

1. The Building of the Property at the Insured address must be of concrete, stone or Brick and cement.
2. Buildings with structural problems (whedier declared by a Government Authority or not) are not acceptable to us.
3. Buildings which are over 50 Years of Age cannot be automatically accepted. By Insuring your property with this product you are warranting that the Buldings of the Property is 50 years or less of age, unless we otherwise have agreed to the Pollycy acceptance acknowledging the age.



## How do I apply?

Please contact Manulife to understand the details of this insurance coverage and the application procedure.

Remarks: This brochure is only a summary. Please refer to the Policy for full terms and conditions.



## 為何選擇昆士蘭保險香港的家居保險 — 業主出租物業計劃？

我們的家居保險計劃不單保障你出租物業的財物損失，同時保障作為業主的租金收入的損失以及法律責任。

### 全方位保障你的財物

你是否擔心你留在出租物業裡的財物？或在出租物業內發生意外而引起的開支及租金損失？我們的業主出租物業計劃能為你的物業提供全方位的保障。我們的計劃不單保障你出租物業內的財物，亦包括由於出租物業不適合居住而需要臨時存放。

### 無需擔憂出租物業引起的責任和法律支出

我們會為你的出租物業引起的責任及為索償辯護的法律費用提供保障。

### 租金損失保障

如果你的出租物業因意外原因以致無法居住，我們會賠償你的租金損失。

### 全面保障樓宇和財物

你是否在不同的保險公司購買家居和樓宇保險？我們的綜合計劃覆蓋家居財物、樓宇、第三者責任保障及個人意外。你更可以在同一保單內增加樓宇及/或第三者責任保障限額，以確保得到全面的保障。

### 靈活保障以滿足你的需要

我們深明個別人士的不同需要。你可以選擇額外保費以提高責任保障的限額及樓宇的投保總額。



# 主要保障範圍

最高賠償額（港元）

保障項目/保障摘要	最高賠償額（港元）		
	基本	尊貴	卓越
<b>家居財物</b>			
<b>1. 賠償你受損的財物，包括：</b> <ul style="list-style-type: none"> <li>搬運和存放瓦礫費用最高10,000元</li> <li>因火災、水浸、海嘯或風暴潮引起的損失或損毀</li> <li>因警方、救護車或消防等緊急服務而引起的損失或損毀</li> <li>因工業操作期間的煤塵或煙塵引起的突如其來或不可預知的損毀</li> <li>臨時保護你的財物的合理費用（自動最高2,000元）</li> </ul>	500,000	1,000,000	1,500,000
<b>2. 露天家居財物</b> 根據所示的百分比賠償露天家居財物的損失或損毀	最高為投保額的10%		
<b>3. 緊急存放家居財物</b> 倘因事故導致損毀，我們將賠償你的樓宇維修期間搬運及存放家居財物的合理費用，為期最多3個月	最多3個月保障 高達投保額		
<b>4. 電動機</b> 我們將賠償家居財物的電動機部份因熔解導致的維修或更換費用	5,000		
<b>樓宇</b>			
<b>1. 我們將根據樓宇投保額的限額支付以下費用：</b> <ul style="list-style-type: none"> <li>建築師費用</li> <li>清除和存放瓦礫費至保險額的5%</li> <li>清理和維修排水管</li> <li>拆除、拆卸及其他臨時維修</li> <li>被下令拆除的無損毀建築物</li> <li>向法定主管當局的費用</li> <li>你可能需要向法定主管當局支付的法律費用</li> <li>因風暴導致閘門和圍欄損失或損毀</li> <li>因水浸、海嘯或風暴潮導致的損失或損毀</li> <li>因工業操作期間的煤塵或煙塵引起的突如其來或不可預知的損毀</li> <li>合理的緊急維修</li> <li>臨時保護你的樓宇的合理費用</li> </ul>	100,000 (保單附表另有說明除外)		
<b>2. 改建及加建</b> a. 在施工期間，樓宇改建、增建或翻新受到損失或損毀 b. 工程完成後的損失或損毀	合約價值不超過100,000	合約價值不超過100,000	合約價值不超過200,000
<b>3. 電費、煤氣費、水費和類似費用</b> 超額費用	2,000	2,000	3,000



最高賠償額（港元）

保障項目/保障摘要（續）	基本	尊貴	卓越
<b>樓宇</b>			
<b>4. 電費、煤氣費、水費和類似費用</b> 非法使用	2,000	2,000	3,000
<b>5. 滅火</b> 我們將賠償你因以下事項所需支付的合理費用和支出： (a) 把你現在居所的火撲滅 (b) 補充滅火裝置 (c) 因防火裝置意外排出或洩漏物質而導致供水或任何其他物質被中斷	實際費用		
<b>6. 租金</b> 當你已租出的樓宇不適用作預期的用途，我們將會支付你已損失或將會損失的租金： a. 受保障的損失，直至可再租出或完成維修，最長為12個月 b. 警方或公共機構下令直至取消命令，最長為30日 c. 電力、煤氣或供水停止超過24小時，最長為30日	最長6個月 75,000或 保障額的 10%，以較 高者為準	最長6個月 75,000或 保障額的 10%，以較 高者為準	最長6個月 100,000或 保障額的 10%，以較 高者為準
<b>第三者責任保障（自選）</b>			
<b>1. 責任限額－樓宇</b> 我們會在最高賠償額範圍內支付你因為對樓宇擁有權而負上法律責任作出的賠償	5,000,000	5,000,000	10,000,000
<b>2. 責任限額－家居財物</b> 您在法律上有責任為下列情況下造成的人身傷害或財產損失支付賠償： (a) 您的財物的擁有權； (b) 您對樓宇的佔用； (c) 在全球任何地方所引起的您的個人法律責任； (d) 就業主留在您樓宇內供您使用的任何物品、固定及設備裝置而承擔的法律責任	5,000,000	5,000,000	10,000,000
<b>3. 為索償辯護的費用</b> 我們會在以上事故第1項和第2項指定的限額以外作賠償所有法律費用和支出	實際費用		
<b>4. 出庭</b> 倘我們需要你就第三者責任保障的索償而出庭作供，我們將作出賠償	每日500		
<b>個人意外</b>			
賠償你因以下事件純粹和直接導致的人身傷害： (a) 你的樓宇因火災、爆竊、竊匪或他人非法闖入；及 (b) 獨立於以下受保事故的任何原因： 1. 死亡 2. 單目或雙目完全及無法挽回的喪失視力 3. 單手、單腳或雙手、雙腳完全和永久殘廢 4. 全身癱瘓	100,000		



# 我需要支付多少保費？

(請聯絡你的宏利保險經紀了解最新優惠)

## 保障表

		每年保費 (港元)		
		基本	尊貴	卓越
<b>家居財物</b>				
樓面面積* (平方呎)	500 或以下	641	754	1,265
	501-700	885	1,041	1,697
	701-1,000	1,125	1,323	2,180
	1,001-1,500	1,447	1,702	2,709
	1,501-2,000	1,755	2,065	3,387
	2,001-2,500	2,049	2,410	3,956
	2,501-3,000	2,224	2,617	4,163
<b>樓宇</b>				
	\$100,000		免費	
額外投保額超過\$ 100,000			0.092%	
<b>第三者責任保險 (自選)</b>				
限額增至	\$5,000,000		免費	
	\$10,000,000	288		免費
<b>個人意外</b>				
	\$100,000		免費	

\*如樓面面積超過3,000平方呎，請聯絡昆士蘭聯保

## 自負額 (港元)

<b>家居財物</b>		
1) 由水引致之損失		
樓齡	30年或以下	500港元或損失的10%，以較高者為準
	31年 - 40年	5,000港元或損失的10%，以較高者為準
	41年 - 50年	10,000港元或損失的10%，以較高者為準
2) 搬屋		
3) 滑坡和塌陷		
4) 所有損失 (除非另有說明)		
200港元		
<b>樓宇</b>		
1) 由水引致之損失		
樓齡	30年或以下	500港元或損失的10%，以較高者為準
	31年 - 40年	5,000港元或損失的10%，以較高者為準
	41年 - 50年	10,000港元或損失的10%，以較高者為準
2) 所有損失 (除非另有說明)		
3,000港元		

## 無索賠折扣\*

可免保費年數 (連續)	折扣
1年	5%
2年	10%
3年	15%
4年或以上	20%

\*不適用於個人意外

## 保監局徵費

保險業監管局已按適用費率對相關保單（若干獲豁免保險類別除外）徵收徵費，有關徵費將按照訂明安排匯付。保單持有人/客戶應按法例繳交徵費。欲知進一步資訊，請瀏覽 [www.qbe.com/hk](http://www.qbe.com/hk) 或 [www.ia.org.hk](http://www.ia.org.hk)。

# 有其他事項我需要知道嗎？



## 主要不受保項目：

1. 恐怖主義行為
2. 石棉
3. 電子數據
4. 蓄意損毀
5. 核能輻射
6. 戰爭
7. 合法扣押
8. 空置超過連續90日
9. 手提電話，手提電腦，電子手帳，除非保單內列明

## 條款：

1. 投保居所必須以三合土，石或磚頭和/或水泥建造。
2. 結構有問題的樓宇（不論被政府機構宣稱或懷疑）：以及
3. 超過50年樓齡及沒有適當裝修或更換水喉的單位。



## 如何申請？

請聯絡宏利了解保險計劃的保障詳情及投保方法。

注意：此小冊子只供參考之用，所有條款及細則概以保單為準。如英文及中文版本有任何分歧，概以英文版本為準。

## Company Profile 公司簡介

**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.

**Manulife (International) Limited** (incorporated in Bermuda with limited liability) ("Manulife") and QBE Hongkong & Shanghai Insurance Limited ("QBE Hong Kong") have entered into an Exclusive Distribution Agreement by which Manulife shall be engaged in the marketing and promotion of QBE Hong Kong general insurance products. While appropriate, Manulife's licensed individual insurance agents shall be appointed and registered as QBE Hong Kong licensed individual insurance agents to distribute QBE Hong Kong general insurance products.

This product brochure has been prepared by and the product (s) described in this product brochure are solely underwritten by QBE Hong Kong.

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。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）（「宏利」）與昆士蘭聯保保險有限公司（「昆士蘭保險香港」）達成獨家分銷協議，宏利將為昆士蘭保險香港的一般保險產品進行營銷和推廣工作。在合適的情況下，宏利持牌個人保險代理人將被委任並註冊為昆士蘭保險香港的持牌個人保險代理人，以分銷昆士蘭保險香港的一般保險產品。

此產品小冊子由昆士蘭保險香港編製，小冊子內所述的產品由昆士蘭保險香港獨家承保。



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