



Home Plus Protection Package

家居綜合保險

Protection for your home sweet home
保障你的安樂窩



Home Plus Protection Package

Whether you are a landlord or a tenant, your home can be vulnerable to varying risks – from burglary to fire to typhoon or even personal liabilities. **QBE Hong Kong's Home Plus Protection Package** is an all-in-one solution providing the protection you need for your home in case the unexpected occurs.

Why should I choose QBE Hong Kong's Home Plus Protection Package?

- All-round protection for your Home Contents, from those contained in your home to those in your bank's safe deposit box or during transit to your new home
- Comprehensive and flexible optional covers to suit your needs, including Personal Valuables, Personal Liability and Domestic Employer's Liability
- Additional cover for your temporary accommodation as a result of an accident
- Worry free from the liability and legal costs for defending a claim arising from your home

Summary of Benefits

Basic Cover

Policy Section	Maximum Limit HK\$			
	Tenant		Landlord	
	Premier Plan	Prestige Plan	Premier Plan	Prestige Plan
Loss or damage to Your Home Contents (Removal and Storage of Debris up to \$10,000; reasonable costs for the temporary protection of Your Home Contents up to \$2,000)	1,000,000	1,500,000	1,000,000	1,500,000
Home Contents in the open air	5%	10%	5%	10%
Emergency storage of Home Contents	Up to 3 months' coverage, or the balance of Your Sum Insured		Up to 3 months' coverage, or the balance of Your Sum Insured	
Electric Motors forming part of Your Home Contents	5,000		5,000	
Home Contents in a safe deposit Box at a bank	5,000 maximum limit or 1,000 for any one loss	10,000 maximum limit or 1,000 for any one loss	N/A	
Home Contents temporarily removed to anywhere in Hong Kong for up to 90 consecutive days	50,000 maximum limit or 25,000 per item	75,000 maximum limit or 25,000 per item		
Home Contents during transit to Your new place of residence	Up to 15% of Your Sum Insured			
Home Contents at a New Situation for up to 28 days from the date You begin to move Your Home Contents	1,000,000	1,500,000		
Loss or damage to Your Home Contents at your usual workplace	3,000 in any one Period of Insurance			
Loss or damage to Valuables while at Your situation	20,000 per item or 400,000 for any one Period of Insurance	25,000 per item or 500,000 for any one Period of Insurance		

Additional Benefits

Policy Section	Maximum Limit HK\$			
	Tenant		Landlord	
	Premier Plan	Prestige Plan	Premier Plan	Prestige Plan
Home Contents				
Compensation for medical expenses for bodily injury caused by burglars, thieves or other persons illegally in Your Building	10,000	15,000		
Loss of credit cards or other automatic teller machine card as a result of Theft from Your Building and You are legally liable to pay for credit given	2,500 maximum limit or 1,000 for any one event			
Domestic helpers' personal effects	2,500 for any one item or 10% of Home Contents Sum Insured for all items			
Festive Season Increase of Your Sum Insured on Home Contents during the period from 15 December to 25 February within the Period of Insurance	Up to 25%			
Funeral Expenses for You or a family member who permanently resides with You and dies as the direct consequence of Loss or Damage to Your Building or Home Contents	5,000			
Loss or damage to guests and visitor's effects at Your Situation	1,000	2,000		
Keys and lock replacement	2,000	3,000		
Pets' temporary boarding costs if Your Building is rendered unfit for its intended purpose	2,000	3,000		
Pets' accidental death or Theft	2,000			
Spoilage of frozen food inside Your freezer or refrigerator freezer compartment due to failure of the electricity supply or mechanical or electrical breakdown	1,000			
Temporary Accommodation: <ul style="list-style-type: none"> For the reasonable cost of Temporary Accommodation until You reoccupy Your Building following completion of rebuilding or repairs (up to a maximum of six months) By order of the police or public authority until the order is revoked (up to 30 days) By failure of the electricity, gas or water supply beyond 24 hours (up to 30 days) By loss or damage to other property in the immediate vicinity of Your Building 	1,500 maximum limit or up to 10% of Your Sum Insured	2,500 maximum limit or up to 10% of Your Sum Insured		

N/A

Policy Section	Maximum Limit HK\$			
	Tenant		Landlord	
	Premier Plan	Prestige Plan	Premier Plan	Prestige Plan
Buildings				
Architects fees	100,000 Unless otherwise specified in Your Policy Schedule		100,000 Unless otherwise specified in Your Policy Schedule	
Removal and Storage of Debris up to 5% of Your Sum Insured				
Clearing and repairing Drains				
Dismantling, demolishing, other temporary repairs				
Demolition of undamaged building if ordered				
Fees payable to a statutory authority				
Legal fees you may incur payable to statutory authority				
Loss or Damage to gates and fences as a result of a Storm				
Loss or Damage caused by Flood, Tsunami, or Storm Surge				
Sudden or unforeseen Damage caused by smut or smoke from industrial operations				
Reasonable emergency repairs	2,000		2,000	
Reasonable costs for the temporary protection of Your Building	2,000		2,000	
Loss or damage to Alterations and Additions in the making or to the completed works upon completion	Up to 100,000	Up to 200,000	Up to 100,000	Up to 200,000
Electricity, gas, water and similar charges - excess costs	2,000	3,000	2,000	3,000
Electricity, gas, water and similar charges - unauthorised use	2,000	3,000	2,000	3,000
Fire Extinguishing costs and expenses at Your Situation, replenishment of firefighting appliances, or 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		Actual Cost	
Modifications to Your Building to cater for Your needs, if You are physically injured and become a paraplegic or quadriplegic as the direct consequence of Loss or Damage by an Event which is admitted as a claim under the Buildings Section	10,000		N/A	

Buildings (continued)

Policy Section	Maximum Limit HK\$			
	Tenant		Landlord	
	Premier Plan	Prestige Plan	Premier Plan	Prestige Plan
Rent that is lost or would have been lost if your building is unfit for its intended purpose: <ul style="list-style-type: none"> • By loss as insured, up to the time it can be re-let or repairs are completed up to a maximum of 6 months • By order of the police or public authority until the order is revoked up to 30 days • By failure of the electricity, gas or water supply beyond 24 hours up to 30 days 	N/A		75,000 for maximum 6 months, or up to 10% of Your Sum Insured, whichever is greater	100,000 for maximum 6 months, or up to 10% of Your Sum Insured, whichever is greater

Optional Cover

Policy Section	Maximum Limit HK\$			
	Tenant		Landlord	
	Premier Plan	Prestige Plan	Premier Plan	Prestige Plan
Liability to Others				
Limit of Liability - Buildings if You become legally responsible to pay compensation resulting from an Event happening in connection with the ownership of Your Building	5,000,000	10,000,000	5,000,000	10,000,000
Limit of Liability - Home Contents if You become legally responsible to pay compensation resulting from an Event happening in connection with the following: <ul style="list-style-type: none"> • The ownership of Your Contents; • The occupation of Your Building; • Your personal liability arising anywhere in the World; • 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	10,000,000	5,000,000	10,000,000
Legal costs and expenses (incurred by Us) of Defending a claim	Actual cost		Actual cost	
Court Appearance compensation if We require You to attend a Court as a witness in connection with a claim under the Liability to Others Section	500 per day		500 per day	

Policy Section	Maximum Limit HK\$			
	Tenant		Landlord	
	Premier Plan	Prestige Plan	Premier Plan	Prestige Plan
Personal Valuables				
Loss or Damage to that occurs anywhere in the world during the period of Insurance: <ul style="list-style-type: none"> Unspecified Personal Valuables <ul style="list-style-type: none"> Plan A 5,000 for any one item or 30,000 for any one year Plan B 15,000 for any one item or 60,000 for any one year Plan C 30,000 for any one item or 120,000 for any one year Specified Personal Valuables as per schedule for each item or its intrinsic value, whichever is lower 				N/A
		As declared		
Personal Accident				
Compensation in the event of You sustaining bodily injury caused solely and directly by: <ul style="list-style-type: none"> Fire, burglars, thieves or other persons illegally in Your Building at Your Situation; and Which, independently of any other cause, results in the following insured Events: <ul style="list-style-type: none"> Death Total and irrecoverable loss of all sight in one or both eyes Total and permanent loss of the use of one or both hands or feet Total paralysis 		100,000		100,000
Domestic Employer's Liability				
Bodily injury or death by Accident or Disease contracted during the Period of Insurance within the geographical area of Hong Kong arising out of and in the course of his/her employment with You <ul style="list-style-type: none"> Any amount up to the maximum limit You are liable under the law to compensate; and Indemnify You against costs and expenses incurred by or on Your behalf with Our written consent in connection therewith 		100,000,000		N/A

How much do I pay?

Annual Premium

Policy Section	Annual Premium HK\$			
	Tenant		Landlord	
	Premier Plan	Prestige Plan	Premier Plan	Prestige Plan
Home Contents				
Gross Floor Area (Square Feet)*: Less than or equal to 500	754	1,265	754	1,265
501-700	1,041	1,697	1,041	1,697
701-1,000	1,323	2,180	1,323	2,180
1,001-1,500	1,702	2,709	1,702	2,709
1,501-2,000	2,065	3,387	2,065	3,387
2,001-2,500	2,410	3,956	2,410	3,956
2,501-3,000	2,617	4,163	2,617	4,163
Buildings				
Sum Insured of HK\$100,000	Free	Free	Free	Free
Additional Sum Insured above HK\$100,000	0.092%	0.092%	0.092%	0.092%
Liability to Others				
Sum Insured of HK\$5,000,000	Free	Free	Free	Free
Sum Insured of HK\$10,000,000	288		288	
Personal Valuables				
Unspecified Personal Valuables:				
• Plan A	575	575		
• Plan B	1,104	1,104		
• Plan C	2,070	2,070		
Specified Personal Valuables	1.56%	1.56%	N/A	N/A
Personal Accident				
Sum Insured of HK\$100,000	Free	Free	Free	Free
Domestic Employer's Liability				
Sum Insured of HK\$100,000,000	213 per employee	213 per employee	N/A	N/A

* For gross floor area greater than 3,000 square feet, please contact your QBE authorised insurance agent or broker for pricing.

Excess

Policy Section	Excess HK\$
Home Contents	
Water Damage:	
Age of Building at 30 or below	500 or 10% of loss, whichever is greater
Age of Building at 31-40	5,000 or 10% of loss, whichever is greater
Age of Building at 41-50	10,000 or 10% of loss, whichever is greater
Household Removal	1,000 or 10% of loss, whichever is greater
Landslip and Subsidence	10,000 or 10% of loss, whichever is greater
All losses (except as specified)	200
Buildings	
Water Damage:	
Age of Building at 30 or below	500 or 10% of loss, whichever is greater
Age of Building at 31-40	5,000 or 10% of loss, whichever is greater
Age of Building at 41-50	10,000 or 10% of loss, whichever is greater
All losses (except as specified)	3,000
Personal Valuables	
Unspecified Personal Valuables	350 per event
Specified Personal Valuables	500 per event

No Claims Premium Discount

Number of Years of Claim-Free Policy (Consecutive)	Premium Discount
1	5%
2	10%
3	15%
4 or more	20%

Note: The above no claims discount is not applicable to the following sections – Personal Valuables, Personal Accident and Domestic Employer's Liability.

How do I apply?

Just 3 simple steps to give you peace of mind for your home:

1. Contact your QBE authorised insurance agent or broker to discuss your requirements and select the plan that best suits your needs.
2. Understand your covers and read through your Policy wordings and if needed, contact your insurance agent or broker for clarifications.
3. Check your Policy to ensure all details and information are in order.

24-hour Home Emergency Assistance Hotline

You can call our 24-hour Home Emergency Assistance Hotline for referral services including:

- Locksmith
- Electrician
- Pest control
- Plumber
- House call
- Emergency medical assistance

Major Exclusions

- Act of Terrorism
- Asbestos
- Electronic Data
- Intentional Damage
- Nuclear
- War
- Lawful seizure
- Unoccupancy exceeding 90 consecutive days
- Mobile phones, laptops and electronic tablets unless expressly covered

Conditions

- The insured premises must be built of concrete, stone or brick and/or cement.
- This product is not applicable to:
 - Buildings with structural problems (whether declared or suspended by the government authority); and
 - Flats that are over 40 years old and/or without proper renovation and replacement of water pipes

Insurance Authority Levy

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

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

不論你是業主還是租客，你的家居都面對著各種風險，例如盜竊、火災、颱風，甚至法律責任。**昆士蘭保險香港家居綜合保險**提供一站式保障方案，在意外發生時為你的安樂窩提供適切的保障。

為何選擇昆士蘭保險香港家居綜合保險？

- 全方位保障你的家居財物，包括在你家居內的財物，以及你銀行保險箱以至運送往新居途中的財物
- 全面及靈活的保障以滿足你的需要，自選保障包括個人貴重物品、第三者責任及家傭僱主責任保障
- 因意外而需要臨時居所的額外保障
- 無須為家居引起之索償辯護，以及相關之法律責任及支出而憂心

保障摘要

基本保障

保障項目	最高賠償額 (港元)			
	租客		業主	
	尊貴計劃	卓越計劃	尊貴計劃	卓越計劃
家居財物損失或損毀 (廢物清理及存放費用最高為10,000港元；合理的家居財物暫存費用最高為2,000港元)	1,000,000港元	1,500,000港元	1,000,000港元	1,500,000港元
露天家居財物	5%	10%	5%	10%
緊急儲存家居財物	最長3個月保障， 最高賠償額為你的保障餘額		最長3個月保障， 最高賠償額為你的保障餘額	
電動機 (作為家居財物的一部份)	5,000港元		5,000港元	
銀行保險箱內的家居財物	最高5,000港元 或任何一次損失 最高賠償 1,000港元	最高10,000港元 或任何一次損失 最高賠償 1,000港元	不適用	
家居財物暫時存放於香港境內的其他地點不超過連續90日	最高50,000港元 或每件最高 25,000港元	最高75,000港元 或每件最高 25,000港元		
運送往新居途中的家居財物	最高為保障額的15%			
新居所的家居財物 (從你搬運家居財物當天起計最多28日)	1,000,000港元	1,500,000港元		
於日常工作間損失或損毀的家居財物	3,000港元		不適用	
貴重物品在你的居所內損失或損毀	每件最高 20,000港元或 任何一個受保期 內最高賠償 400,000港元	每件最高 25,000港元或 任何一個受保期 內最高賠償 500,000港元		

額外保障

保障項目	最高賠償額 (港元)			
	租客		業主	
	尊貴計劃	卓越計劃	尊貴計劃	卓越計劃
家居財物				
因爆竊、盜竊或他人非法闖入樓宇導致人身損傷所產生的醫療費用	10,000港元	15,000港元		
因樓宇發生盜竊而遺失信用卡或自動櫃員機卡，而你在法律上須支付相關信用卡費用	最高2,500港元或任何一項事故最高賠償1,000港元			
家傭的私人財物	任何一件物品最高賠償2,500港元或家居財物所有物品最高賠償總額之10%			
節日期間調高家居財物保障額 (受保期內每年12月15日至2月25日期間)	高達25%			
因樓宇或家居財物損失或損毀導致你或與你長住的家庭成員死亡相關之殮葬費用	5,000港元			
客人及訪客的財物於你的居所內損失或損毀	1,000港元	2,000港元		
更換鎖匙及門鎖	2,000港元	3,000港元		
因樓宇不適合預期用途而產生之寵物臨時寄宿費用	2,000港元	3,000港元		
寵物意外死亡或被盜竊	2,000港元			
儲存在冷藏櫃或冰箱冷藏格內的急凍食物因停電或機械或電力故障而變壞	1,000港元			
因以下原因需要臨時居所： <ul style="list-style-type: none"> 合理的臨時居所費用，直至重建或維修完成後你可重新入住你的樓宇（最長6個月保障） 警方或政府當局下令直至取消命令（最長30日保障） 電力、煤氣或供水停止超過24小時（最長30日保障） 樓宇附近的建築物受到損毀 	最高1,500港元或保障額的10%	最高2,500港元或保障額的10%		
樓宇				
建築師費用	100,000港元 (保單附表另有說明除外)		100,000港元 (保單附表另有說明除外)	
廢物清理及存放費用最高為保障額之5%				
清理及維修排水管				
拆除、拆卸及其他臨時維修				
下令拆卸並無損毀之建築物				
向法定機構支付的費用				
可能需要向法定機構支付的法律費用				
因風暴導致圍門及圍欄損失或損毀				
因水浸、海嘯或風暴潮導致的損失或損毀				
因工業操作的煤塵或煙塵引起的突如其來或不可預知的損毀				

不適用

樓宇（續）

保障項目	最高賠償額（港元）			
	租客		業主	
	尊貴計劃	卓越計劃	尊貴計劃	卓越計劃
合理的緊急維修費用	2,000港元		2,000港元	
樓宇臨時保護之合理費用	2,000港元		2,000港元	
正在進行的改建及加建或工程完成後之損失或損毀	最高100,000港元	最高200,000港元	最高100,000港元	最高200,000港元
電費、煤氣費、水費及類似費用一超額費用	2,000港元	3,000港元	2,000港元	3,000港元
電費、煤氣費、水費及類似費用一遭非法使用	2,000港元	3,000港元	2,000港元	3,000港元
居所滅火、補充滅火裝置或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的費用及支出	按實際費用		按實際費用	
倘你因樓宇項目下之受保事項直接導致身體受傷，以及兩肢或四肢癱瘓，而須要改動你的居所配合你的需要	10,000港元		不適用	
樓宇不適合預期的用途，我們會賠償你已損失或將損失的租金： <ul style="list-style-type: none"> 保障範圍內之損失，直至可再租出或維修完成為止，最長為6個月 警方或公共機構下令直至取消命令，最長為30日 電力、煤氣或供水停止超過24小時，最長為30日 	不適用		最長6個月75,000港元，或投保額的10%，以較高者為準	最長6個月100,000港元，或投保額的10%，以較高者為準

自選保障

保障項目	最高賠償額（港元）			
	租客		業主	
	尊貴計劃	卓越計劃	尊貴計劃	卓越計劃
第三者責任				
責任限額 — 樓宇： 倘發生與你樓宇擁有權有關的事故，你因而負上法律責任並須支付賠償	5,000,000港元	10,000,000港元	5,000,000港元	10,000,000港元
責任限額 — 家居財物： 倘發生與以下情況有關的事故，你因而負上法律責任並須支付賠償： <ul style="list-style-type: none"> 你的財物的擁有權； 你對樓宇的佔用； 你在全球其他地方引起的個人法律責任； 你對使用任何由業主在你的樓宇內留下的財物、裝置或設備的責任 	5,000,000港元	10,000,000港元	5,000,000港元	10,000,000港元
我們為索償辯護而產生的法律費用及支出	實際費用		實際費用	
倘我們需要你第三者責任保障的索償而出庭作供，我們將作出庭賠償	每日500港元		每日500港元	

保障項目	最高賠償額 (港元)			
	租客		業主	
	尊貴計劃	卓越計劃	尊貴計劃	卓越計劃
個人貴重物品				
<p>我們將賠償以下於保險期內在世界各地任何地方發生的損失或損毀:</p> <ul style="list-style-type: none"> 非指定個人財產 	<p>計劃A 任何一項最高5,000港元， 或每年最高30,000港元</p> <p>計劃B 任何一項最高15,000港元， 或每年最高60,000港元</p> <p>計劃C 任何一項最高30,000港元， 或每年最高120,000港元</p>		不適用	
<ul style="list-style-type: none"> 指定個人財產按保障列表的每個項目或其內在價值之較低者 	根據申報			
個人意外				
<p>賠償你因以下單獨事件而直接導致的人身傷害：</p> <ul style="list-style-type: none"> 你的樓宇及居所發生火災、爆竊、竊匪或他人非法闖入；以及 獨立於任何其他原因，引致以下受保事故： <ul style="list-style-type: none"> 死亡 單目或雙目完全及無法挽回的喪失視力 單手、單腳或雙手、雙腳完全及永久殘廢 全身癱瘓 	100,000港元		100,000港元	
家傭僱主責任保障				
<p>倘你的家傭在保險期內被你僱用工作期間，於香港境內因意外或疾病導致人身損傷或死亡，我們將會：</p> <ul style="list-style-type: none"> 支付你因承擔法律責任而作出的任何賠償金額（以最高賠償額為上限）；以及 賠償由你或我們的書面同意下由他人代表你支付的有關開支及費用 	100,000,000港元		不適用	

我需要支付多少保費？

每年保費

保障項目	每年保費 (港元)			
	租客		業主	
	尊貴計劃	卓越計劃	尊貴計劃	卓越計劃
家居財物				
建築樓面面積 (平方呎) :*				
500或以下	754港元	1,265港元	754港元	1,265港元
501-700	1,041港元	1,697港元	1,041港元	1,697港元
701-1,000	1,323港元	2,180港元	1,323港元	2,180港元
1,001-1,500	1,702港元	2,709港元	1,702港元	2,709港元
1,501-2,000	2,065港元	3,387港元	2,065港元	3,387港元
2,001-2,500	2,410港元	3,956港元	2,410港元	3,956港元
2,501-3,000	2,617港元	4,163港元	2,617港元	4,163港元
樓宇				
100,000港元保障額	免費	免費	免費	免費
額外投保額超過100,000港元	0.092%	0.092%	0.092%	0.092%
第三者責任				
5,000,000港元保障額	免費	免費	免費	免費
10,000,000港元保障額	288港元		288港元	
個人貴重物品				
非指定個人財產：				
• 計劃A	575港元	575港元	不適用	不適用
• 計劃B	1,104港元	1,104港元		
• 計劃C	2,070港元	2,070港元		
指定個人財產	1.56%	1.56%		
個人意外				
100,000港元保障額	免費	免費	免費	免費
家傭僱主責任保障				
100,000,000港元保障額	每名家傭 213港元	每名家傭 213港元	不適用	不適用

* 如建築樓面面積超過3,000平方呎，請聯絡昆士蘭保險授權之保險代理或經紀查詢保費。

自負額

保障項目	自負額 (港元)
家居財物	
由水引致之損毀：	
樓齡30年或以下	500港元或損失之10% (以較高者為準)
樓齡31年至41年	5,000港元或損失之10% (以較高者為準)
樓齡41年至50年	10,000港元或損失之10% (以較高者為準)
搬屋	1,000港元或損失之10% (以較高者為準)
滑坡及塌陷	10,000港元或損失之10% (以較高者為準)
所有損毀 (另有說明除外)	200港元
樓宇	
由水引致之損失：	
樓齡30年或以下	500港元或損失之10% (以較高者為準)
樓齡31年至41年	5,000港元或損失之10% (以較高者為準)
樓齡41年至50年	10,000港元或損失之10% (以較高者為準)
所有損毀 (另有說明除外)	3,000港元
個人貴重物品	
非指定個人財產	每宗事故350港元
指定個人財產	每宗事故500港元

無索償保費折扣優惠

保單無索償記錄年數（須為連續年數）	保費折扣優惠
1年	5%
2年	10%
3年	15%
4年或以上	20%

註：上述之無索償保費折扣優惠不適用於個人貴重物品、個人意外及家傭僱主責任保障項目。

如何申請？

只需簡單3步便可享安心，保障你的安樂窩：

1. 聯絡昆士蘭保險授權之保險代理或經紀，按你的需要挑選最適合你的計劃。
2. 了解你的保障範圍並詳讀你的保單；如需進一步說明，可聯絡你的保險代理或經紀。
3. 詳細查看你的保單，以確保保單內容及細節準確無誤。

24小時家居緊急援助熱線

你可致電我們的24小時家居緊急援助熱線，以使用轉介服務，包括：

- 鎖匠
- 水喉匠
- 電器技工
- 上門家庭醫生
- 滅蟲
- 緊急醫療援助

主要不受保項目

- 恐怖主義行為
- 戰爭
- 石棉
- 合法扣押
- 電子數據
- 空置超過連續90日
- 蓄意損毀
- 手提電話、手提電腦及電子手帳（除非保單明確涵蓋）
- 核能輻射

投保條件

- 投保居所必須以三合土、石頭或磚頭及 / 或水泥建造。
- 此產品不適用於：
 - 有結構問題之樓宇（不論是被政府機構宣稱或懷疑）；以及
 - 超過40年樓齡及沒有適當維修或更換水喉之單位。

保險業監管局徵費

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。保單持有人及客戶應按法例繳交徵費。如欲了解進一步資訊，請瀏覽 www.qbe.com/hk 或 www.ia.org.hk。

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong) offers a comprehensive range of non-life insurance solutions for both corporate and personal customers. QBE Hong Kong is part of the QBE Insurance Group.

QBE Insurance Group is a general insurance and reinsurance company with operations in key insurance markets. Listed on the Australian Securities Exchange, QBE Insurance Group is headquartered in Sydney and employs more than 12,000 people in 31 countries and territories.

昆士蘭聯保保險有限公司（昆士蘭保險香港）為企業及個人客戶提供全面的非人壽保險方案，屬昆士蘭保險集團之成員公司。

昆士蘭保險集團為一般保險及再保險公司，業務遍及主要保險市場。昆士蘭保險集團於澳洲證券交易所上市，其總部位於悉尼，在31個國家及地區有超過12,000名員工。



QBE Hongkong & Shanghai Insurance Ltd.

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