

About QBE Hongkong & Shanghai Insurance Ltd. 昆士蘭聯保保險有限公司概覽

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The QBE Insurance Group is one of the world's top 20 general insurance and reinsurance companies. Listed on the Australian Stock Exchange, QBE operates in around 37 countries and territories worldwide. In the Asia Pacific region, we have had a presence for more than a century. Over the years, we have developed a wealth of local knowledge and expertise in each of our markets in the region. We have also built very strong partnerships with professional insurance intermediaries, these give us unparalleled advantages in understanding the environments in which our customers operate, and the specific risks they face. Today, we have around 60 offices across 16 markets in Asia Pacific.

China Construction Bank (Asia) Corporation Limited is the retail and commercial business platform of China Construction Bank Corporation in Hong Kong, and offers a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services and cross-border financial services, etc.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual customers. We develop and deliver insurance solutions to deal with complex risk exposures in accident and health, liability, employees' compensation, construction and engineering, commercial property, marine cargo and marine hull. We are committed to providing high-quality customer service to our customers.

Manulife (International) Limited (incorporated in Bermuda with limited liability) (Manulife) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of QBE-HKSI for distribution of general insurance products in Hong Kong. Manulife and QBE-HKSI have entered into an Exclusive Distribution Agreement by which Manulife shall be engaged in marketing and promotion of QBE-SI's general insurance products, while appropriate Manulife's agents shall be appointed as QBE-SI's insurance agents to distribute QBE-HKSI's general insurance products. This product brochure has been prepared by and the product(s) described in this product brochure is(are) underwritten by QBE-HKSI solely but not Manulife.

昆士蘭聯保保險有限公司 (昆士蘭聯保) 為昆士蘭保險集團與中國建設銀行 (亞洲) 股份有限公司之聯營機構。

昆士蘭保險集團為全球首20大保險及再保險公司之一，業務遍及約37個國家及地區，是澳洲證券交易所之上市公司。昆士蘭保險集團在亞太區的發展超越一個世紀，多年來累積豐富的本地知識和經驗，加上與專業的保險中介人建立了穩固的夥伴關係，讓我們對市場環境及客戶面對的經營風險等擁有深切理解。現時，我們已於16個亞洲市場設立約60間辦事處。

中國建設銀行 (亞洲) 股份有限公司為中國建設銀行股份有限公司於香港地區的零售及商業服務平臺，並提供多元化的銀行產品和服務，包括零售銀行服務、商業銀行服務、企業銀行服務、私人銀行服務和跨境金融服務等。

昆士蘭聯保是本港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。我們更制定並提供可應付較複雜風險的專業保險方案，當中包括意外及醫療、責任、僱員補償、商業財產、建築及工程、貨運及船舶保險等。昆士蘭保險一直致力為客戶提供高品質的客戶服務。

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))乃根據保險業條例(香港法例第41章)註冊為昆士蘭聯保於香港分銷一般保險產品之授權保險代理商。宏利與昆士蘭聯保達成獨家分銷協議，宏利將為昆士蘭聯保的一般保險產品進行營銷和推廣工作；適合的宏利保險代理將被指派為昆士蘭聯保的保險代理，以分銷昆士蘭聯保的一般保險產品。此產品小冊子由昆士蘭聯保編製，小冊子內所述的產品由昆士蘭聯保獨家承保，而非宏利。

Houseowners Insurance

住宅業主綜合保險



QBE HONGKONG & SHANGHAI INSURANCE LTD. 昆士蘭聯保保險有限公司

A member of the worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員

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昆士蘭聯保保險有限公司

Manulife 宏利



HOUSEOWNERS INSURANCE is a comprehensive insurance plan that offers protection to your home, garage, outbuildings, walls, gates and fences against insured perils such as fire, explosion or bursting of water pipes.

住宅業主綜合保險是一個全面及提供廣泛保障的保險計劃，保障您的家居結構、車房、附屬建築物、外牆、門閘及籬笆，因火災、爆炸或水管爆裂而所引致的損毀。

| Cover 保障利益 | Premium Rate 保費率 |
|--|------------------|
| Plan I 計劃 I | |
| <p>Basic Cover 基本保障</p> <p>Covers the structure of your home against from fire, bursting of pipes, overflow of water tanks, sprinkler leakage, impact, explosion, earthquake, riot & strike, malicious damage, aircraft, typhoon, windstorm and flood.</p> <p>保障您的家居結構因火災、水管爆裂、水箱滿溢、防火花灑漏水、撞擊、爆炸、地震、暴動、惡意毀壞、航空損毀、風災及水災。</p> | 0.11% |
| <p>Optional Cover Landslip & Subsidence</p> <p>自選保障：山泥傾瀉及地面下陷</p> | 0.14% |
| Plan II 計劃 II | |
| <p>Covers Perils under Plan I with landslip & subsidence plus the following additional benefits:</p> <p>保障計劃I之風險及山泥傾瀉及地面下陷及下列附加保障：</p> <ol style="list-style-type: none"> Alternative Accommodation costs or Loss of Rent if your home is uninhabitable after an insured accident up to HK\$1,500 per day and maximum of HK\$50,000 per year. 因任何受保原因導致您的家居不能居住，可獲臨時住所費用或租金損失費用賠償。每天最高賠償金額可達1,500 港元而每年最高賠償金額為50,000 港元。 Up to HK\$2,500,000 Personal Liability which indemnifies any claim made against you for third party bodily injury or property damage for which you may become legally liable as the owner of your home. 可提供最高達 2,500,000 港元的個人責任保險，保障投保人以物業擁有人身份，因意外而導致第三者身體損傷或財物損毀的法律責任。 Death & Permanent Total Disablement sustained as a result of fire, theft or attempted theft up to HK\$100,000. 保障因火災、盜竊或意圖盜竊而引致之死亡及永久完全傷殘保障高達100,000港元。 Theft or attempted theft (accompanied by actual forcible and violent entry to or exit from premises). 盜竊或意圖盜竊（只承保以暴力或強行方法闖入或離開您的家居之盜竊）。 | 0.15% |

Deductibles 自負額：

- The first HK\$3,000 of each claim due to earthquake, impact, malicious damage, typhoon, windstorm and flood, water tanks apparatus and pipes and flood other than typhoon or windstorm.
因地震、撞擊、惡意毀壞、風災水災、水管爆裂、水箱滿溢或非因颱風引致之水災所引致的賠償，「自負額」為首3,000 港元。
- The first HK\$10,000 or 10% of each claim due to landslip and subsidence, whichever is higher.
因山泥傾瀉及地面下陷。「自負額」為首10,000 港元或每次損失之10%，以金額較高為準。

Extra Benefits: Free 24-hour Assistance Hotline Service.

額外優惠：24小時支援服務將免費附加於所有計劃。

Minimum premium of this Policy is HK\$500. 此保單之最低保費為500港元。

**Remark: As our valued customer, you shall be offered with 25% premium discount from your Insurance Advisor.*

**備註：貴為本公司的尊貴客戶，閣下的保險顧問將會給予閣下七五折保費優惠。*

IA Levy 保監局徵費：

With effect from 1.1.2018, Insurance Authority Levy (“IA Levy”) will be imposed on all insurance policies under specified levy rates except for certain exempted insurance classes. Unless otherwise specified, policy premium in all QBE marketing materials are exclusive of IA levy. IA levy, if applicable to a policy, can be found in policy schedule, debit note or renewal notice.

自2018年1月1日起，除若干獲豁免保險類別外，保險業監管局（「保監局」）將按特定徵費率對所有保險保單實施保險業監管局徵費（「保監局徵費」）。除特別註明外，所有昆士蘭聯保推廣文件內的保費並不包含保監局徵費。保險單內如含保監局徵費，會列明於保單承保表、繳款通知及續保通知書內。

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

注意：此小冊子只供作參考之用，所有條款及細則概以保險單為準。