

Manulife 宏利



Home Insurance - Occupier Cover 家居保險 住戶計劃

The best protector for your home
你家居的最佳保障



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 Occupier Cover?

Our home insurance plan not only covers the financial losses of your property, but it also protects you from legal liability as an owner-occupier and/or tenant.

All-round protection for your home contents

Not only are the contents contained in your home covered by us, but so too are your contents in a safe deposit box, during transit to your new home, or at your workplace. We can cover your specified valuables worldwide, up to the selected limit as well as cover your unspecified items.

Flexible cover to suit your needs

We understand that every individual will have different needs, so you can choose additional options as necessary such as domestic employer's liability and personal valuables.

Additional coverage for your temporary accommodation

If your home is unfit to live as a result of an accident, we will also pay for the cost of the emergency accommodation.

Comprehensive coverage

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

Worry free from the liability and legal costs arising from your home

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



Main Coverage

MAXIMUM LIMIT (HK\$)

Policy Section /Summary of Benefits	Basic	Premier	Prestige
Home Contents			
1. Damage to Your Contents including <ul style="list-style-type: none"> Removal and Storage of Debris up to \$10,000 Loss or damage by Fire, Flood, Tsunami or Storm Surge Loss or Damage by emergency services such as police, ambulance or fire brigade Sudden or unforeseen Damage caused by smut or smoke from industrial operations. Reasonable costs for the temporary protection of Your Contents (Automatic up to \$2,000) 	500,000	1,000,000	1,500,000
2. Home Contents in the open air 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		
3. Emergency storage of Home Contents 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		
4. Electric Motors 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		
5. Home Contents in a safe deposit box at a bank We will pay for Loss or Damage to Your Home Contents when they are kept in a safe deposit box at a bank	5,000 1,000 any one loss	5,000 1,000 any one loss	10,000 1,000 any one loss
6. Home Contents temporarily removed We will pay for Loss or Damage to Your Home Contents when temporarily removed from Your Situation to anywhere in Hong Kong up to 90 consecutive days	10% of Your Sum Insured 25,000 any one loss	10% of Your Sum Insured 25,000 any one loss	10% of Your Sum Insured 50,000 any one loss
7. Home Contents during transit to Your new place of residence Fire, collision and/or overturning of the conveying vehicle; or Theft from the conveying vehicle; vandalism, riot or civil commotion; while Your Home Contents are in transit: to Your new Intended Situation; or to/from a furniture storage facility	Up to 15% of your Sum Insured		
8. Home Contents at a new situation We will cover Your Home Contents: (a) while they are contained in Your Building at Your current Situation; and (b) at Your new Situation, for up to twenty-eight (28) days from the date You begin to move Your Home Contents	500,000	1,000,000	1,500,000
9. Home Contents at your workplace We will pay up to \$2,500 in any one Period of Insurance for Loss or Damage to Your Home Contents while they are at Your usual place of work	2,500		
10. Valuables We will pay up to the limits shown on the Schedule: a) for any one Item; and b) in any one Period of Insurance; if Your Valuables suffer Loss or Damage insured under Home Contents Section while at Your Situation	20,000 400,000	20,000 400,000	25,000 500,000

Cover for following Events are included in addition to the Sum Insured above

MAXIMUM LIMIT (HK\$)

Policy Section /Summary of Benefits	Basic	Premier	Prestige
Buildings (continued)			
11. Compensation for medical expenses Cost of medical expenses that You necessarily incur if during the Period of Insurance You sustain bodily injury caused by burglars, thieves or other persons illegally in Your Building	10,000	10,000	15,000
12. Credit cards-cover for loss or Theft If Your credit card or other automatic teller machine card is lost as a result of Theft from Your Building and You are legally liable to pay for credit given to anyone who has found or stolen your card	2,500 1,000 any one loss		
13. Domestic helpers' personal effects Your domestic helpers personal effects while they are contained within Your Building	10% of Your Sum Insured 2,500 any one item		
14. Festive Season Increase We will automatically increase Your Sum Insured on Home Contents during the period from 15 December to 25 February within the Period of Insurance	Up to 25% of Your Sum Insured		
15. Funeral Expenses If You, or a family member who permanently resides with You, dies as the direct consequence of Loss or Damage to Your Building or Home Contents	5,000		
16. Guests and visitor's effects Loss or Damage to guests and visitors' effects while such property is at Your Situation	1,000	1,000	2,000
17. Keys, lock replacement If your keys are accidentally lost or stolen we will pay for (a) re-keying or re-coding locks or (b) replacing locks with similar locks	2,000	2,000	3,000
18. Pets-temporary boarding costs The reasonable costs You necessarily incur for boarding domestic pets if Your Building is rendered unfit for its intended purpose	2,000	2,000	3,000
19. Pets-accidental death or Theft (a) Suffers accidental bodily injury resulting in death; (b) Is stolen by actual forcible, violent breaking into or out of Your Building; (c) Is humanely destroyed as a result of accidental death or Theft	2,000		
20. Spoilage of frozen food Replace frozen food that Is contained In Your freezer or refrigerator freezer compartment which Is Lost or Damaged and needs to be thrown out following: (a) failure of the electricity supply; (b) mechanical or electrical breakdown	1,000		
21. Temporary Accommodation When You occupy your building we will pay: <ul style="list-style-type: none"> • For the cost of emergency Accommodation • 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 electricit 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 	10% of Your Sum Insured 1,500 per day	10% of Your Sum Insured 1,500 per day	10% of Your Sum Insured 2,500 per day

MAXIMUM LIMIT (HK\$)

Policy Section /Summary of Benefits	Basic	Premier	Prestige
Buildings	Full replacement Value as selected		
<p>1. We will pay up to the Sum Insured for building including the cost of:</p> <ul style="list-style-type: none"> • Architects fees • Removal and Storage of Debris up to 5% of the 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 • Reasonable costs for the temporary protection of Your Building 	<p align="center">100,000 Unless otherwise specified in Your Schedule</p>		
<p>2. Alterations and Additions</p> <p>a. Loss or Damage to alterations or renovations you make are being undertaken</p> <p>b. Upon completion Loss or Damage to the completed works</p>	<p>Contract value not exceed 100,000</p>	<p>Contract value not exceed 100,000</p>	<p>Contract value not exceed 200,000</p>
<p>3. Electricity, gas, water and similar charges</p> <p>Excess costs</p>	2,000	2,000	3,000
<p>4. Electricity, gas, water and similar charges</p> <p>Unauthorised use</p>	2,000	2,000	3,000
<p>5. Fire Extinguishing</p> <p>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</p>	<p align="center">Actual Cost</p>		
<p>6. Modifications</p> <p>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 Buildings Section, We will pay for modifications to Your Building to cater for Your needs</p>	<p align="center">10,000</p>		
Liability to others (Optional)			
<p>1. Limit of Liability-Buildings</p> <p>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</p>	5,000,000	5,000,000	10,000,000
<p>2. Limit of liability-Home Contents</p> <p>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:</p> <p>(a) The ownership of Your Contents;</p> <p>(b) The occupation of Your Building;</p> <p>(c) Your personal liability arising anywhere in the World ;</p> <p>(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</p>	5,000,000	5,000,000	10,000,000

Policy Section /Summary of Benefits	MAXIMUM LIMIT (HK\$)		
	Basic	Premier	Prestige
Liability to others (Optional) (continued)			
3. Cost of Defending a claim In addition to the limit specified for events 1. and 2 above, We will pay all legal costs and expenses incurred by Us		Actual Cost	
4. Court Appearance Compensation if We require You to attend a Court as a witness In connection with a claim under Liability to others Section		500 per day	
Personal Valuables (Optional)			
We will pay for Loss or Damage to			
(a) Unspecified Personal Valuables; and Any one item Maximum in any one year	Plan A 5,000 30,000	Plan B 15,000 60,000	Plan C 30,000 120,000
(b) Specified Personal Valuables as per schedule for each Item or its intrinsic value, whichever is lower That occurs anywhere in the world during the period of Insurance	As declared for each item or if lesser its intrinsic value		
Personal Accident			
Compensation In the event of You sustaining bodily Injury caused solely and directly by: (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	
Domestic Employer's Liability (Optional)			
If an Employee in Your immediate employ sustains 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, We will (a) Pay for any amount up to the maximum limit You are liable under the law to compensate; and (b) Indemnify You against costs and expenses incurred by or on Your behalf with Our written consent in connection therewith		100,000,000	



How much do I need to pay?

(Please contact your Manulite agent for the latest promotion)

PREMIUM TABLE

		Annual Premium (HK\$)		
		Basic	Premier	Prestige
Home Contents				
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
Buildings				
	\$100,000	Free		
Additional Sum Insured above \$100,000		0.092%		
Liability to others				
Increase Limit to	\$5,000,000	Free		
	\$10,000,000	288	Free	
Personal Valuables				
a) Unspecified	Plan A	575		
	Plan B	1,104		
	Plan C	2,070		
b) Specified	1.56%			
Personal Accident				
	\$100,000	Free		
Domestic Employer's Liability				
	\$100,000,000	213 per employee		

* 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

3) Landslip and Subsidence

4) All losses (except as specified)

1,000 or 10% of loss, whichever greater
10,000 or 10% of loss, whichever greater
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

Personal Valuables

All losses	a) Unspecified item	350 per event
	b) Specified item	500 per event

No Claims Discount*

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

* Not applicable to Sections on Personal Valuables, Personal Accident and Domestic Employer's Liability

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 or 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 Buildings 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 — 住戶計劃？

我們的家居保險計劃不單保障你家居的經濟損失，同時保障你作為自住業主或租戶的法律責任。

全方位保障你的財物

我們不但保障你家居內的財物，同時保障在保險箱內、在送往新居期間或在辦公室內的安全。我們會在指定的投保額內為個人貴重物品提供全球保障，亦可安排保障非指定個人貴重物品。

靈活保障以滿足你的需要

我們深明個別人士的不同需要。你可以選擇適合自己需要的額外保障，例如家傭僱主責任保障和個人貴重物品保障。

臨時居所的額外保障

如果你的居所因意外導致不適宜居住，我們會賠償緊急臨時居所的費用。

全面保障

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，個人貴重物品及個人意外。你更可以在同一保單內增加個人貴重物品及/或第三者責任保障限額及額外加入家傭僱主責任保障，以確保得到全面的保障。

無需為家居引起的責任和法律支出而擔憂

我們會為你家居引起的責任及為索償辯護的法律費用提供保障。



主要保障範圍

最高賠償額 (港元)

保障項目/保障摘要	基本	尊貴	卓越
家居財物			
1. 賠償你受損的財物，包括： <ul style="list-style-type: none">搬運和存放瓦礫費用最高10,000元因火災、水浸、海嘯或風暴潮引起的損失或損毀因警方、救護車或消防等緊急服務而引起的損失或損毀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臨時保護你的財物的合理費用（自動最高2,000元）	500,000	1,000,000	1,500,000
2. 露天家居財物 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%		
3. 緊急存放家居財物 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，為期最多三(3)個月	最多3個月保障 高達投保額		
4. 電動機 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		
5. 銀行保險箱內的財物 賠償於銀行保險箱內的家居財物損失或損毀	5,000 每次損失 1,000	5,000 每次損失 1,000	10,000 每次損失 1,000
6. 家居財物暫時遷移 我們將賠償你需要臨時遷移到香港任何地區不超過連續九十日的家居財物損失或損毀	保障額的10% 每次損失 25,000	保障額的10% 每次損失 25,000	保障額的10% 每次損失 50,000
7. 家居財物運送往新居期間的保障 當你的家居財物運送至：你的新居所；或從傢俱倉庫運走或運往倉庫期間，運送的車輛火災，撞毀及/或翻側	最高為投保額的15%		
8. 新居所的家居財物 我們將保障你的家居財物：(a) 當它們處於你樓宇所在的現在居所；及 (b) 從你開始搬運你的家居財物往新居所開始的28日內	500,000	1,000,000	1,500,000
9. 辦公室內的私人財物 我們將賠償在你恆常辦公室內的私人財物的損失或損毀，在任何一段保險期內最高賠償額為2,500港元	2,500		
10. 貴重物品 如家居財物內受保的貴重物品在你的居所遭受損失或損毀，我們將根據保障列表上所示的限額賠償： (a) 任何一項損失；及 (b) 任何一段保險期	20,000 400,000	20,000 400,000	25,000 500,000

以下項目的事故受家居財物投保額的額外保障

最高賠償額 (港元)

保障項目/保障摘要 (續)	基本	尊貴	卓越
家居財物			
11. 醫療費用賠償 倘在保險期內你的居所因爆竊、搶劫或他人非法闖入導致你身體受傷，我們將賠償你所需支付的醫療費用	10,000	10,000	15,000
12. 信用卡遺失或被盜保障 倘你的信用卡或自動櫃員機卡因你的居所被搶劫而你在法律上需支付費用，我們將作出賠償	2,500 每次損失1,000		
13. 家傭的個人物品 你的家傭在你居所內的財物	保障額的10% 每項2,500		
14. 增加節日保障 我們會於保險期內的12月15日至2月25日期間自動提高家居財物的投保額	保障額的25%		
15. 險葬費用 賠償你或與你長住的家庭成員因居所或家居財物的損失或損毀直接導致死亡	5,000		
16. 客人和訪客個人財物 賠償客人和訪客的財物在你的居所內損失或損毀	1,000	1,000	2,000
17. 更換鎖匙和門鎖 倘你的鎖匙意外遺失或被盜，我們將賠償 (a) 重新加密或重新編碼的門鎖或 (b) 更換類似門鎖的費用	2,000	2,000	3,000
18. 寵物 — 臨時寄宿費用 倘你的居所被視為不適合預期的用途，我們將賠償你所需支付的寵物寄宿合理費用	2,000	2,000	3,000
19. 寵物 — 意外死亡或被盜 (a) 意外受傷引致死亡； (b) 被強行和暴力闖入居所盜竊； (c) 因意外受傷或被盜竊引致需要人道毀滅	2,000		
20. 冷藏食物損壞 儲存在冰箱或雪櫃內的食物因 (a) 停電; (b) 機械或電子失靈導致損壞並需要丟棄	1,000		
21. 臨時居所 如你居住於你的樓宇內將獲以下賠償： <ul style="list-style-type: none"> 緊急住宿 臨時居所的合理費用，直至重建或維修完成後你可重新入住（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） 你的樓宇附近的建築物損毀 	保障額的 10% 每天1,500	保障額的 10% 每天1,500	保障額的 10% 每天2,500

最高賠償額（港元）

保障項目/保障摘要

基本

尊貴

卓越

樓宇

已選擇之全部重置價值

1. 我們將根據樓宇投保額的限額支付以下費用：

- 建築師費用
- 清除和存放瓦礫費至保險額的5%
- 清理和維修排水管
- 拆除、拆卸及其他臨時維修
- 被下令拆除的無損毀建築物
- 向法定主管當局的費用
- 你可能需要向法定主管當局支付的法律費用
- 因風暴導致閘門和圍欄損失或損毀
- 因水漫、海嘯或風暴潮導致的損失或損毀
- 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
- 合理的緊急維修
- 臨時保護你的樓宇的合理費用

100,000
(保單附表另有說明除外)

2. 改建及加建

- 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

3. 電費、煤氣費、水費和類似費用

超額費用

2,000

2,000

3,000

4. 電費、煤氣費、水費和類似費用

非法使用

2,000

2,000

3,000

5. 滅火

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

6. 改動

倘你因在家居財物及樓宇項下受保的事故直接導致身體受傷，以及兩肢癱瘓或四肢癱瘓

10,000

第三者責任保障（自選）

1. 責任限額－樓宇

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

最高賠償額 (港元)

保障項目/保障摘要	基本	尊貴	卓越
第三者責任保障 (自選) (續)			
2. 責任限額—家居財物 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、固定裝置及設備而承擔的法律責任	5,000,000	5,000,000	10,000,000
3. 為索償辯護的費用 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		
4. 出庭 倘我們需要你為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		
個人貴重物品 (自選)			
我們將賠償以下於保險期內在世界上任何地方發生的損失或損毀 (a) 非指定個人財產,及任何一項 每年最高限額	計劃A 5,000 30,000	計劃B 15,000 60,000	計劃C 30,000 120,000
(b) 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	根據申報或其內在價值之較低者		
個人意外			
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		
家傭僱主責任保障(自選)			
倘你的家傭在保險期內於香港因意外或疾病導致受傷或死亡, 我們將會: (a) 支付你因承擔法律責任而作出的任何賠償金額至最高賠償額; 及 (b) 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和費用	100,000,000		



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
家居財物				
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	
樓宇				
	\$100,000	免費		
額外投保額超過\$ 100,000		0.092%		
第三者責任保險 (自選)				
限額增至	\$5,000,000	免費		
	\$10,000,000	288	免費	
個人貴重物品				
a) 非指定個人財產	計劃A	575		
	計劃B	1,104		
	計劃C	2,070		
b) 指定個人財產		1.56%		
個人意外				
	\$100,000	免費		
家傭僱主責任保障				
	\$100,000,000	每名家傭 213		

*如樓面面積超過3,000平方呎，請聯絡昆士蘭保險香港。

自負額 (港元)

家居財物		
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		1,000港元或損失的10%，以較高者為準
3) 滑坡和塌陷		10,000港元或損失的10%，以較高者為準
4) 所有損失 (除非另有說明)		200港元
樓宇		
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
個人貴重物品		
所有損失	a) 非指定個人財產	每宗事故350港元
	b) 指定個人財產	每宗事故500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%

*不適用於個人貴重物品、個人意外及家傭僱主責任保障

保監局徵費

保險業監管局已按適用戶費率對相關保單（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 或 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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