



Protecting your home and loved ones against fire

In 2020, more than 33,000 calls were made to the Hong Kong Fire Services Department, of which 85.5% were related to building fires. Between 2016 to 2020, 84 people lost their lives in fire accidents and 90% of these accidents were caused by residential fires. While properties and possessions can usually be replaced, sentimental items and most importantly, lives cannot. It is therefore important to keep your home safe from fire.

Source: Hong Kong Fire Services Department



33,632

Total number of calls in 2020



28,752

Total number of building fires in 2020



84

Total number of lives lost
2016-2020



90%

Accidents caused by residential fire
2016-2020

Residential fire events

- 5 people taken to hospital for smoke inhalation after fire breaks out at Kam Tin, Yuen Long
- A man was killed, 12 people were injured and 900 people were evacuated from Pak Tin Estate, Shek Kip Mei after fire breaks out
- A man suffered serious burns and fell into coma, 100 residents were evacuated from Po Tin Estate, Tuen Mun after fire blazes
- 4 people were killed, over 10 people were injured after fire breaks out at Canton Road, Yau Ma Tei

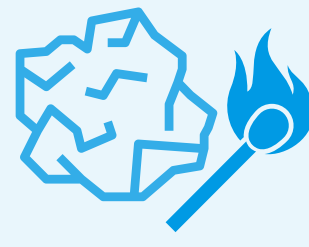
Source: Hong Kong Fire Services Department

Source: Yahoo! news 2020, 2021

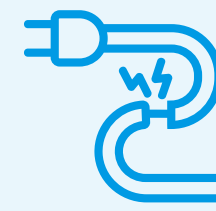
3 most common causes of household fires



Unattended cooking



Discarded items



Fires caused by electrical faults

Tips to fire-proof your home

- Do not use the phone or watch TV when cooking. Set alarm timers to turn off the stove.
- Keep corridors and lift lobbies clear of storage and discarded items.
- Do not overload power outlets by plugging in multiple electrical equipments and appliances.
- Buy approved original products for items such as battery chargers, batteries and extension sockets. Look for “Safety” mark on plugs and switched socket outlets.
- Ensure there are no flammable materials near devices that are charging. Do not overcharge the devices.
- Install a fire/smoke/heat detector.

What to do when a fire breaks out

- Stay calm and leave your house immediately to an open area. Do not use the lift.
- Call 999 immediately to notify the Hong Kong Fire Services Department.
- Check on the health condition of your household members and seek medical assistance if necessary.
- Inform your insurance agent/broker.

What is the difference between Fire insurance and Home insurance?



Fire

Fire insurance provides coverage for the building including the structures (e.g. walls, flooring and ceiling), and items installed by the developers, such as built-in air-conditioners, kitchen cabinets and sanitary fittings.

Fire insurance is compulsory for flat owners who have taken mortgage loans for their homes.

Premium fluctuates according to the building age, property type, location and the insured value aligned to the re-building cost and relevant professional costs.



Home

Home insurance provides coverage for home contents such as furniture, electrical appliances, renovation works, personal belongings (e.g. clothing, handbags etc) and valuable items (e.g. rings, watches etc).

Apart from contents protection, it also includes third party liability cover and provides optional cover for building, personal valuables and employer’s liability to meet specific needs for flat owners or occupiers.

Premium is based on the flat type, area and property age. The bigger the area, the higher the premium.



保護您的家居及摯愛因火災受損害

於2020年，香港消防處共接獲超過33,000宗火警的報告，其中八成半的意外與樓宇火災有關。然而，在2016年至2020年期間，84人在火災中不幸喪命，當中高達九成事故發生在住宅。雖然樓宇及部分財產可維修或替換，但擁有情感價值的物品，甚至寶貴的性命，可一不可再。因此，家居防火是極為重要。

資料來源：香港消防處



33,632

2020年的火警召喚總計



28,752

2020年的樓宇火警召喚總計



84

死亡個案總計
(2016至2020年期間的火災中)



90%

涉及住宅起火
(2016至2020年期間的火災中)

樓宇火災事件

- 元朗錦田住宅起火5人吸入濃煙送院
- 石硤尾白田村住宅發生火警1人死亡，12人受傷送院，若900名居民撤離疏散
- 屯門寶田村住宅起火1名男子嚴重燒傷並昏迷送院，若100名居民撤離疏散
- 油麻地廣東道住宅起火4人死亡，若10多人受傷送院

資料來源：香港消防處

資料來源：雅虎新聞2020-2021

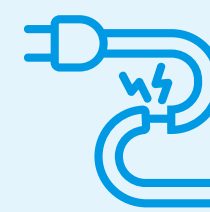
3 大常見家居火災起因



在無人看管的情況下
點燃煮食爐具



胡亂丟棄易燃物品



電器故障

家居防火的小貼士

- 不要在煮食時使用手機/電話或看電視。設置鬧鐘以助提醒自己關閉爐灶。
- 保持走廊和電梯大堂暢順，避免貯存和丟棄物品阻塞通道。
- 不要連駁多個電器設備在電源插座上，避免電源插座過載。
- 購買經授權的原廠電池充電器、電池和擴展插座等產品，確保插頭和開關插座上已註有「安全」標記。
- 確保正在充電的設備附近沒有任何易燃物。不要過度充電。
- 安裝火警/煙霧/熱力偵測器。

遇上家居火警時該怎麼辦

- 保持冷靜，立即離開住所或/及受影響的地方。切勿使用電梯。
- 立即致電 999 通知香港消防處。
- 留意家庭成員的健康狀況，並在必要時尋求醫療幫助。
- 通知您的保險代理/經紀人。

火險及家居保險有什麼分別？



火災

火災保險的覆蓋範圍包括建築結構（例如：牆壁、地板和天花板），以及還包括發展商安裝的嵌入式空調、廚櫃和衛生設備等項目。

已為房屋進行抵押貸款的業主必須購買火險。

保費根據樓齡、物業類型、位置、以及與重建成本和相關專業費用一致的保險價值而定。



家居

家居保險的覆蓋範圍包括傢俬、電器和裝修工程、個人物品（例如：衣物、手袋等）和個人貴重財物（例如：戒指、手錶等）。

除了基本保障外，它還包括第三者責任保障，並提供可自選保障，例如建築物、個人貴重物品和僱主責任保障，以滿足業主或租客的各種需求。

保費以房屋類型、物業面積和年齡而定。面積越大，保費亦相對較高。