

家居保 HomeCare Insurance

"零"自負額
EXCESS FREE

(家居財物 /
個人法律責任部份)
(Household Contents /
Personal Liability Section)



GENERAL INSURANCE



WWW.ING.COM.HK

ING General Insurance Company Limited

Company Profile

ING Group is one of the first integrated financial service providers in the world resulting from a full merger of the largest insurance company in the Netherlands with one of the country's largest banks. Its roots could be traced back to the year 1845 when The Netherlands Insurance Company was established. The Group is active in the fields of banking, investments, life insurance and retirement services in more than 40 countries. With its substantial worldwide experience and over 107,000 employees, ING Group provides a full range of integrated financial services to more than 85 million customers globally and has total assets of EUR 1,164 billion*.

Its business operations in Hong Kong include:

- General Insurance** - Established in 1989, ING General provides quality services and offers most types of non-life insurance products to individuals and businesses in the local market. The company's extensive scope of insurance products which includes property, employees' compensation, motor vehicles, medical, personal accident, travel and marine, etc., - is tailored to meet the needs of individuals and business alike.
- Life Insurance** - Since its establishment in 1984, ING Life has always been committed to offering customers a comprehensive range of quality insurance products and services.
- Pension Trust** - ING Pension Trust is committed to contributing its expertise to provide quality pension trust services to corporate customers.
- Financial Planning** - Established in 2002, ING Financial Planning is committed to setting the standard as a market leader in Independent Financial Advice, and attracting the best financial advisors in the industry to deliver quality financial planning advice to clients. The customer-centric focus of INGFP ensures that clients receive the best solution from advisors, based on a broad suite of products from many companies.

* Source: ING Group Annual Report 2009

公司簡介

ING集團乃全球首批提供綜合性金融服務機構之一，由荷蘭最大的保險公司與荷蘭最大的銀行之一合併組成，其根源可追溯至1845年荷蘭保險公司之成立。集團於逾40個國家提供服務，活躍於銀行、投資、壽險及退休服務。透過其豐富的環球經驗及超過107,000名員工，ING為全球超過8,500萬名顧客提供綜合金融服務；其資產總值達11,640億歐元*。

其在港經營多元化業務，當中包括：

- 一般保險** - 成立於1989年，致力為本港之企業及個人客戶提供多元化的保險產品和優質服務。所提供的保險產品包羅萬有，包括財產險、僱員賠償險、汽車險、醫療險、個人意外、旅遊及水險等等，充份照顧企業及個人客戶不同之需要。
- 人壽保險** - 自1984年成立至今，致力為客戶提供全面及優質的保險產品及服務。
- 退休金信託** - 致力以其豐富經驗及專才為機構客戶提供優質的退休金計劃信託服務。
- 財務策劃** - 成立於2002年，致力確立作為獨立理財意見市場領導者的標準，以及吸納行業中最優秀的財務專才，為客戶提供具質素的財務策劃意見。其「以客為本」的服務理念，確保客戶從多家機構所提供之一系列理財產品中，獲得最佳的理財方案。

* 資料來源：ING集團2009年報

ING General Insurance Company Limited

7/F., ING Tower, 308 Des Voeux Road Central, Hong Kong

T 2850 3030 F 2850 3031 www.ing.com.hk

香港中環德輔道中308號安泰金融中心7樓

HomeCare Insurance Plan Proposal Form 家居保投保書

Please complete in BLOCK LETTERS 請以英文正楷填寫

Details of Proposer 投保人資料

Name of Proposer
投保人姓名 _____

HKID No. _____ email _____
香港身份證號碼 _____ 電郵 _____

Occupation _____ Contact No. _____
職業 _____ 聯絡電話 _____

Correspondence Address
通訊地址 _____

Address of Home to be Insured (if different from above)
投保居所地址 (若與以上不同) _____

Year Built of your Insured Home
閣下投保居所之樓宇落成年份 _____

Effective Date of Coverage From _____ / _____ / _____ for one year
保單生效日期 由 D日 M月 Y年起一年

Insurance Premium 保險費用

Section 1 - Household Contents (Basic Cover)

第一部份 - 家居財物全險 (基本保障)

* **The Premium is based on the gross floor area of your insured home. Please tick the below box as appropriate.**

* **本保險的收費是以你所投保居所之建築總面積計算，請在適當空格加上**

Gross Floor Area of Your Home (in square feet) 家居建築面積 (平方呎)	Limit of Liability (HK\$) 最高賠償金額 (港幣)	Annual Premium (HK\$) 年費 (港幣)
<input type="checkbox"/> Less than 少於 500	500,000	630
<input type="checkbox"/> 500 - 700	500,000	880
<input type="checkbox"/> 701 - 850	750,000	1,110
<input type="checkbox"/> 851 - 1000	1,000,000	1,250
<input type="checkbox"/> 1001 - 1500	1,000,000	1,600
<input type="checkbox"/> 1501 - 2000	1,000,000	2,000
<input type="checkbox"/> Over 2000 或以上	1,000,000	To be advised 另議

Section 2 - Personal Liability (Free Cover with Section 1)

第二部份 - 個人法律責任保障 (隨第一部份附上的免費保障)

Section 3 - Worldwide All Risks on Valuables and Personal Effects (Optional Cover)

(Annual Premium Rate: 1.5%)

第三部份 - 全球性個人財物全險保障 (選擇性保障) (每年保費率: 1.5%)

A. Unspecified Items 非特別列明財物
For value of each item which does not exceed HK\$5,000
每項目之價值不超過港幣 5,000 元

Total Sum Insured 總投保額 HK\$ _____
(Minimum Premium HK\$150 最低保費為港幣 150 元)

B. Specified Items 特別列明財物
Value of each item exceeds HK\$5,000, please provide a copy of receipt or valuation certificate
每項目之價值超過港幣 5,000 元; 請出示有關收據或估值書

Items Description _____ New Replacement Value (HK\$)
物品描述 _____ 最新估價 (港幣)

1. _____
2. _____

Total Sum Insured 總投保額 HK\$ _____
(A+B)

Total Premium 總保費 HK\$ _____
(A+B)

Section 4 - Building All Risks (Optional Cover)

第四部份 - 樓宇結構全險保障 (選擇性保障)

Total Sum Insured 總投保額 HK\$ _____ Annual Premium Rate 年費率: 0.085%
(Minimum Premium 最低保費為港幣 HK\$ 400)

Annual Premium 年費 HK\$ _____

Insurance Questionnaires 保險一般資料

Please tick the appropriate box 請在適當空格內

- Is your insured home situated within a building which is not more than 4-storey high?
投保居所是否位於四層高或以下樓宇內? Yes 是 No 否
- Is the age of building over 35 years?
投保居所樓齡是否在三十五年以上? Yes 是 No 否
- Have you or your family member living with you sustained any loss during the last three years from any of the risks now proposed for insurance?
閣下或同住家人在過去三年內曾否就有關保險計劃列明的保障範圍蒙受損失? Yes 是 No 否
If "Yes", please specify
如"是", 請詳述。 _____

* **The Company has no liability until this proposal has been formally accepted.**

* **本投保書在未獲正式接納前，本公司不會負上任何保險責任。**

IMPORTANT NOTES 重要事項

You are required to disclose all material facts which you know ING General Insurance Company Limited as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of the completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether.

申請人必須提供所有可能影響ING General Insurance Company Limited 接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料(包括此投保書副本)作記錄，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

The information you provide to ING General Insurance Company Limited ("ING") is collected to enable ING to carry on insurance business and may be used for the purpose of

- any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service;
- any claim or investigation or analysis of such claim
- exercising any right of subrogation; and may be transferred to:
- any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claim or investigation; or other service provider providing services relevant to insurance business for any of the above or related purposes;
- any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and
- any members of the Federation by the Federation for any of the above or related purposes.

Moreover, ING is hereby authorised to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by ING. Requests for such access can be made to the Corporate Data Protection Officer at 1/F, ING Tower, 308 Des Voeux Road Central, Hong Kong.

閣下提供的資料，為ING General Insurance Company Limited ("ING") 提供保險業務所需，並可能使用於下列目的

- 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；
- 任何索償、或該等索償的調查或分析
- 行使任何代位權；及
- 可能移轉予：
- 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；
- 現存或不時成立的任何保險公司的協會或聯會或類同組織（「聯會」），以達到任何上述或有關目的，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；及
- 或透過聯會移轉予任何聯會的會員，以達到任何上述或有關目的。

此外，在此授權ING由聯會從保險業內收集的資料中查閱及/或核對閣下任何資料。

閣下有權查閱及要求更正由ING持有有關閣下的個人資料，如有此項要求，可向ING之資料保護主任提出，地址為香港中環德輔道中308號安泰金融中心1樓。

DECLARATION 聲明

I hereby declared that the particulars and statements given above are, to the best of my knowledge and belief, true and complete.

And I also declare that

The Home is constructed of bricks, stone or concrete, roofed with concrete and occupied by me and my family as private dwelling.

I have never been refused, declined renewal or imposed special terms or conditions on any home insurance.

I agree that this proposal shall be the basis of the contract between me and ING.

本人聲明上列資料乃本人所知之一切事實填報，投保的居所屋頂是用混凝土蓋成，牆身則以磚塊、石塊或混凝土建成並為本人及本人的家庭成員之私人住所。

本人以前從未於投保任何家居保險時被拒絕申請或續保或被附加任何特別條款或規定。

本人同意此投保書及聲明將構成本人與ING之間的合約根據。

Signature of Proposer 投保人簽署 _____ Date 日期 _____

Name of Agent / Broker 代理人/經紀 _____ Account Code 賬戶號碼 _____

Payment Method 付款

Cheque 支票 Cheque should be crossed and made payable to 劃線支票抬頭請寫 "ING General Insurance Company Limited"

VISA MasterCard ING Credit Card

Credit Card No. 信用卡號碼

Cardholder's Name 持卡人姓名 _____ Card Expiry Date 信用卡有效期至 _____

_____ M月 _____ Yr年

I hereby authorise ING General Insurance Company Limited to charge my above credit card account for the premium of this insurance.

本人茲授權ING General Insurance Company Limited 從本人上述之信用卡賬戶支取此保險所應繳之保費。

Cardholder's Signature 持卡人簽署 _____ Date 日期 _____

HomeCare is a comprehensive insurance package to provide protection for your household contents, building as well as worldwide personal belongings and liability. This insurance package consists of 4 sections:

1. Household Contents
2. Personal Liability
3. Worldwide All Risks
4. Building All Risks

Sections 1 and 2 are basic covers. Sections 3 and 4 are optional

- UNIQUE FEATURE -

"Excess Free" for Household Contents and Personal Liability!
Enable you to enjoy a carefree lifestyle!

SECTION 1 - HOUSEHOLD CONTENTS (Basic Cover)

At home, your household contents are insured for "All Risks" cover. This "All Risks" cover protects your contents against accidental loss or damage arising from but not limited to fire, flood, typhoon, explosion or theft, up to a maximum of HK\$1,000,000 per year. Each and every single item of your household contents that is covered up to HK\$150,000. Valuables, such as jewellery, gold, silver or other precious metals, watches, photographic equipment, furs, musical instruments (except pianos), are covered up to HK\$10,000 per item and with an aggregate maximum of HK\$150,000 or 30% of the Limit of Indemnity of household contents (whichever is the lesser) per year.

What's more, this insurance also provides the following extra free benefits:

Item	Benefit	Maximum Limits (HK\$)
1	Window, Door Lock & Key Replacement Replacement of external door locks and keys or broken windows due to theft or attempted theft	3,000 per year
2	Temporary Removal Accidental loss of or damage to household contents whilst being temporarily removed from home for renovation, cleaning or repair	50,000 per year
3	Home Removal Accidental loss of or damage to household contents: (a) whilst in transit between current home and new home by professional removers within Hong Kong; or (b) whilst in temporary storage, for up to 7 days in a furniture depository; or (c) whilst at the new home but before occupied as permanent residence up to 2 months (you have to notify us before your move)	100,000 per year
4	Frozen Food Cost of replacing spoilt frozen food due to accidental power failure or breakdown of refrigerator	5,000 per year
5	Removal of Debris Cost of removal of debris when household contents are accidentally damaged	10,000 per year
6	Personal Money Accidental loss or theft of money at home	2,500 per year
7	Domestic Helper's Property Accidental loss of or damage to domestic helper's property at home	1,000 per item 5,000 per year
8	Tenants Improvement Accidental loss of or damage to tenant's improvements at home	150,000 per item
9	Interior Renovation Accidental loss of or damage to household contents during interior renovation by contractors (provided that the period of renovation is within 2 months)	100,000 per year
10	Alternative Accommodation Cost of alternative accommodation when the home becomes uninhabitable as a result of accidental loss or damage	1,500 per day 50,000 per year
11	Personal Accident Accidental death of Insured or Insured's family members as a result of fire or theft at home	100,000 per person 400,000 per year

SECTION 2 - PERSONAL LIABILITY (Basic Cover)

HomeCare provides worldwide cover, subject to Hong Kong jurisdiction, up to HK\$5,000,000 against any claim for bodily injury or property damage resulting from the negligence of you and your family members normally living with you. Cover includes your legal liability

- a) as occupier of the home
- b) as owner of the home (including common areas of the building)
- c) as a private individual (anywhere in the world)

Your legal liability, where applicable, as Tenants of the home for damage to building including landlord's fixtures and fittings is also covered.

SECTION 3 - WORLDWIDE ALL RISKS (Optional Cover)

HomeCare provides "All Risks" cover for your personal belongings and valuables whilst being carried by you or your family members, up to the sum insured of your choice.

This section also provides the following free worldwide benefits at no extra cost.

Item	Benefit	Maximum Limits (HK\$)
1	Personal Document Replacement Replacement of credit cards, passports and personal documents following accidental loss of baggage or purse	2,500 per year
2	Personal Money Accidental loss or theft of money away from the Home	2,500 per year
3	Credit Card Unauthorised use of credit cards	5,000 per year

SECTION 4 - BUILDING ALL RISKS (Optional Cover)

HomeCare provides "All Risks" cover for the structure of your home against accidental loss of or damage arising from but not limited to fire, flood, typhoon, explosion or theft.

This insurance also extends to cover loss or damage directly arising out of subsidence of the site or landslip.

EXCESSES

- a) Section 1 - Household Contents
 - * Nil
- b) Section 2 - Personal Liability
 - * Nil
- c) Section 3 - Worldwide All Risks
 - The first HK\$250 of each claim
- d) Section 4 - Building All Risks
 - * The first HK\$1,000 or 10% of the loss (whichever is the greater) of each claim caused by water, typhoon, windstorm, landslip or subsidence
 - * The first HK\$1,000 of each claim resulting from any other cause

MAJOR EXCLUSIONS

The following is only a summary of major exclusions. Please refer to the Policy for details.

- 1 Loss or damage arising from uninsurable risks such as scratching, wear and tear, mechanical or electrical fault or breakdown, misuse or domestic animals
- 2 Loss of or damage to mobile phones, household contents contained in open areas or on roofs, spectacles, contact lenses, sporting equipment whilst in use, computer system records, aerial devices or satellite dish
- 3 Loss or damage if the home is unoccupied for more than 60 consecutive days
- 4 Loss or damage for temporary visits exceeding 90 days
- 5 Loss or damage due to war risks, radioactive risks, sonic bangs or any act of terrorism

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

【家居保】是一份全面的綜合家居保險計劃。無論是你的家居物品、樓宇結構、攜帶外出的私人財物以至個人法律責任，均可得到保障。

本計劃主要分為四部份：第一部份：家居財物
第二部份：個人法律責任
第三部份：全球性個人財物
第四部份：樓宇結構

第一及第二部份是基本投保項目，第三及第四部份為可供選擇項目。

— 嶄新保障 —

家居財物及個人法律責任"零"自負金額！
讓你安枕無憂，享受優悠家居生活！

第一部份：家居財物全險（基本投保項目）

【家居保】為你的家居財物提供"全面保障"，範圍包括因火災、水浸、颱風、爆炸、盜竊或意外而導致之損壞。賠償總額每年最高可達HK\$1,000,000，每件最高賠償額為HK\$150,000。貴重物件如珠寶、金、銀或手飾、手錶、攝影器材、皮草或樂器（鋼琴除外）等，每件最高賠償額為HK\$10,000，而每年最高賠償總額為HK\$150,000或家居財物賠償額之30%（以較低者為準）。

除以上保障外，本計劃更為你提供以下多項額外保障：

項目	保障範圍	最高賠償額（港幣）
1	窗戶、門鎖及門匙更換費用 因爆竊或企圖爆竊而引致損毀需更換之大門門鎖、門匙或窗戶	每年 3,000
2	短暫寄存保障 家居物品需短暫寄存於其他地方進行翻新、維修或清潔時所受到的意外損毀	每年 50,000
3	搬遷保障 家居物品在下列情況下因意外而導致損毀： a) 由專業搬運公司運往香港範圍內之新居；或 b) 以七天為上限之短暫傢俱儲存處；或 c) 在尚未入住的新居內，以不超過兩個月為限。（必須事先通知本公司）	每年 100,000
4	冷藏食物保障 冷藏食物因冰箱意外停電或故障而變壞	每年 5,000
5	災場清理費用 意外發生後，清理現場廢物之費用	每年 10,000
6	金錢保障 存放於家居的金錢遺失或被竊	每年 2,500
7	家備財物保障 家庭僱傭於家中損失之個人物品	每件 1,000 每年 5,000

8	加設之裝修保障 住戶加設之室內裝修意外損毀	每件 150,000
9	室內裝修工程保障 室內裝修工程期間引致家居財物意外損毀（工程期以不超過兩個月為限）	每年 100,000
10	臨時住所保障 家居因意外損毀以致不宜居住，需另覓臨時住所之費用	每天 1,500 每年 50,000
11	人身意外保障 投保人或家庭成員於家中因火災或盜竊而引致死亡	每人 100,000 每年 400,000

第二部份：個人法律責任保障（基本投保項目）

如你或同住的家庭成員在以下情況因疏忽而導致他人身體受傷或財物損失需負上法律責任及作出金錢賠償時，本計劃可提供高達HK\$5,000,000之保障。惟訴訟必須由香港法庭處理：

- 以住戶身份佔用家居
- 以業主身份（包括所在大廈公共地方）
- 以個人身份（全球保障）

法律責任更包括保障租客對業主之樓宇結構固定裝置和建設的損毀。

第三部份：全球性個人財物全險（選擇性）

當你或你的家人外出時，財物一旦遺失、遭盜竊或損毀均可獲得保障。投保金額由你自訂。

本部份更提供以下全球性額外保障：

項目	保障範圍	最高賠償額（港幣）
1	個人文件補領費用 因失去行李或錢包而需補領個人證件、信用卡或旅遊證件的費用	每年 2,500
2	現金保障 現金於家居以外遺失或盜竊	每年 2,500
3	信用卡保障 信用卡被盜用所引致的損失	每年 5,000

第四部份：樓宇結構全險保障（選擇性）

〔家居保〕為你的樓宇結構提供「全險」的保障，範圍包括因火災、水浸、颱風、爆炸或盜竊所引致的損毀。

本計劃更擴大保障範圍至因直接由山泥傾瀉或地陷所引致的損毀。

自負金額

每一事故的自負金額

- 第一部份：家居財物全保
* 無
- 第二部份：個人法律責任保障
* 無
- 第三部份：全球性個人財物全險
* HK\$250
- 第四部份：樓宇結構全險
* 因山泥傾瀉、地陷、颱風、暴風或水浸導致的損失為HK\$1,000或該損失之10%（以較高者為準）
* 其他損失為HK\$1,000

主要不保項目

以下為不保事項之概略，詳細內容請參閱保單。

- 一般不受保的損失如刮花、自然損耗、機械或電力等故障而導致的失靈、錯誤使用或因家中飼養的動物等
- 眼鏡、隱形眼鏡、使用中的運動器材、電腦紀錄、手提電話、放置在天台或戶外的物品、無線電接收或發射裝置或衛星天線
- 居所空置連續超過60天期間發生之損失
- 外遊超過90天發生之損失
- 戰爭、恐怖活動、聲震及輻射

Premium Table 保費表

	Limit of Liability (HK\$) 最高賠償金額（港幣）	Annual Premium (HK\$) 年費（港幣）
Section 1 第一部份 Household Contents 家居物品 Gross Floor Area of Your Home (in square feet) 家居建築面積（平方呎） Less than 500 少於500	500,000	630
500 - 700	500,000	880
701 - 850	750,000	1,110
851 - 1000	1,000,000	1,250
1001 - 1500	1,000,000	1,600
1501 - 2000	1,000,000	2,000
Over 2000 或以上	1,000,000	To be advised 另議
Section 2 第二部份 Personal Liability 個人法律責任	5,000,000	Free with Section 1 隨第一部份附送
Section 3 (Optional) 第三部份（選擇性） Worldwide All Risks Cover for Personal Belongings 全球性個人財物全險	Up to Sum Insured 投保金額	1.5% on Sum Insured 投保額之1.5%
Section 4 (Optional) 第四部份（選擇性） Building All Risks 樓宇結構全險	Up to Sum Insured 投保金額	0.085% on Sum Insured 投保額之0.085%

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。