

bolttech

Insurance

Easy HomeCare

易安心家居保



THE POWER OF CONNECTION
bolttechinsurance.hk

Easy HomeCare Product Highlights

易安心家居保 產品特點

Only HK\$420 a year, we provide a competitive and comprehensive insurance package for you and your family

- Household Contents cover up to a limit as high as HK\$500,000
- Personal Liability Insurance covers up to HK\$5,000,000 as owner and/or occupier of your home or as a private individual anywhere in the world
- All-round protections to household contents inside the home, such as furniture, electrical appliances, etc., including loss or damage arising from fire, flood, bursting pipes, typhoon, theft and other accidents
- Applicable to Home of Net Floor Area up to 1,000 square feet
- 每年只需港幣 420元，便能為你和你的家人提供可靠及全面的保障
- 享有高達港幣 500,000元的家居物品保障
- 提供高達港幣 5,000,000元作為業主、住戶及個人的個人法律責任及個人全球法律責任保障
- 全面保障居所內的家居財物、傢俬及電器等；包括因火災、水浸、水渠爆裂、颱風、盜竊或意外而導致之損毀
- 適用於實用面積為 1,000 平方尺以內之家居

Coverage 保障範圍

Section 1 - Household Contents 第一部份:家居財物

Your household contents at home are insured for 'All Risks' cover. This 'All Risks' cover protects your contents against accidental loss or damage arising from, including but not limited to, fire, flood, typhoon, explosion or theft, **up to a maximum of HK\$500,000 per year. Maximum limit of the coverage for any one item of your household contents is HK\$100,000.** Valuables, such as jewellery, gold, silver, watches, photographic equipment, furs, musical instruments (except pianos), are covered up to HK\$10,000 per item and with an aggregate maximum of HK\$100,000 per year.

易安心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港幣500,000元，每件財物最高賠償額為港幣100,000元。**貴重物件如珠寶首飾、金、銀、手錶、攝影器材、皮草或樂器(鋼琴除外)等，每件最高賠償額為港幣10,000元，而每年最高賠償總額為港幣100,000元。

Except the above mentioned coverage, this insurance also provides the following extra benefits:

| Benefit item | Coverage | Maximum Limit (HK\$) |
|--------------|---|---------------------------------------|
| 1 | Window, Door Lock & Key Replacement Replacement of external door locks and keys or broken windows due to burglary 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 HK; 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) | 50,000 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 of the household contents following loss or damage insured. | 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 | Tenant's Improvement Accidental loss of or damage to tenant's improvements at home. | 100,000 per item |
| 9 | Interior Renovation Accidental loss of or damage to household contents during interior renovation by contractors (provided that the renovation period is less than 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. | 1,000 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. | 50,000 per person 200,000 per year |

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 | 最高賠償金額 (港幣) |
|----|---|-------------------------|
| 1 | 窗戶、門鎖及門匙更換費用 因爆竊或企圖盜竊而引致損毀需更換之大門門鎖、門匙或窗戶 | 每年3,000元 |
| 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元 |
| 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50,000元 |
| 4 | 冷藏食物保障 冷藏食物因冰箱意外停電或故障而變壞並需重新購買之食物 | 每年5,000元 |
| 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元 |
| 6 | 金錢保障 存放於家居的金錢遺失或被竊 | 每年2,500元 |
| 7 | 家傭財物保障 家庭僱傭於家中損失之個人物品 | 每件1,000元 每年5,000元 |
| 8 | 租戶加設之裝修保障 租戶加設之室內裝修意外損毀 | 每件100,000元 |
| 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 (工程期不超過兩個月為限) | 每年100,000元 |
| 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1,000元 每年50,000元 |
| 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50,000元 每年200,000元 |

Section 2 - Personal Liability 第二部份: 個人責任

Easy HomeCare provides worldwide cover of your legal liability up to HK\$5,000,000 against any claim for bodily injury or property damage resulting from the negligence of you or your family members normally living with you. Provided that the legal proceedings is submitted to the Hong Kong court.

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

Cover your legal liability being a Tenant of the home against the damage caused to the structure of the home and landlord's fixtures and fittings.

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，本計劃可提供高達港幣 5,000,000 元之保障。惟訴訟必須由香港法庭處理：

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

法律責任更包括保障貴為租客的你對業主之樓宇結構固定裝置和建設的損毀。

Summary of Coverage 保障範圍摘要

Applicable to Home of Net Floor Area up to 1,000 square feet

適用於實用面積為1,000平方尺以內之家居

| Section 項目 | Coverage 保障範圍 | Limit of Liability (HK\$) 最高賠償金額 (港幣) |
|-------------------|----------------------------|--|
| Section 1 第一部份 | Household Contents 家居財物 | 500,000元 |
| Section 2 第二部份 | Personal Liability 個人責任 | 5,000,000元 |

Insurance Premium 保險費用

| Net Floor Area of Your Home (square feet) 家居實用面積(平方尺) | Annual Premium (HK\$) 年費(港幣) |
|--|-----------------------------------|
| Up to 1,000 square feet 1,000平方尺或以內 | 420元 |

Insurance levy is not included in the above premium 以上保費並未包括保費徵費

Insurance Levy Rate Table 保費徵費表

| Date of Policy Inception 保單起保日 | Rate 徵費率 | Cap (HK\$) 最高徵費 (港幣) |
|---|-------------|-------------------------|
| From 1 Apr 2021 onwards 由2021年4月1日之後 | 0.100% | 5,000元 |

Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate. The payment received for such levy will be remitted to the Insurance Authority under the prescribed arrangement.

For further information,
please visit bolttechinsurance.hk or contact: (852) 2603 9435.

保險業監管局已向相關的保單按規定的徵費率徵收保費徵費。

已收取的徵費付款會按規定轉付予保險業監管局，
詳情請瀏覽 bolttechinsurance.hk 或聯絡 (852) 2603 9435。

Excess 自負金額

| Excess for Each Claim 每一事故的自負金額 | |
|--|---|
| Section 1: Household Contents 第一部份: 家居財物全險 | <ul style="list-style-type: none">the first HK\$1,000 of each claim caused by water damagethe first HK\$500 of each claim resulting from any other cause因水浸導致的家居財物損失為每次事故賠償額之首港幣1,000元因其他原因導致的家居財物損失為每次事故賠償額之首港幣500元 |
| Section 2: Personal Liability 第二部份: 個人法律責任保障 | <ul style="list-style-type: none">the first HK\$500 of each claim for third party property damage第三者財物損失之自負金額為每次事故賠償額之首港幣500元 |

Major Exclusions 主要不保事項

The following is only a summary of the major exclusions. For the full list of exclusions, please refer to the policy for details.

- Loss or damage arising from uninsurable risks such as scratching, wear and tear, mechanical or electrical fault or breakdown, misuse or domestic animals
- Loss of or damage to mobile / portable phone, 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
- Loss or damage if the home is unoccupied for more than 60 consecutive days
- Loss or damage or personal liability for travelling out of Hong Kong for more than 90 days
- Loss or damage due to war risks, radioactive risks, sonic bangs or any act of terrorism

以下僅為主要不保項目之摘要，有關所有不保項目，請參閱保單。

- 因這些原因而造成的損失：如刮花、磨損、機械或電力的故障或失靈、誤用或家畜
- 流動/手提電話、位於露天區域或屋頂上的家居財物、眼鏡、隱形眼鏡、使用中的運動器材、電腦系統記錄、飛行裝置或碟形衛星天線的損失或損害
- 因住所連續60天未有人居住之損失
- 外遊超過90天所產生之損失或個人責任
- 因戰爭風險、放射性風險、聲震或任何恐怖主義活動

Important Notes

1. Change in risk

The successful applicant must advise us of any change in his/her occupancy of or the usage of the home or circumstance which will increase the possibility of loss and pay an additional premium if it is required by us.

2. Renewal Arrangement

Your insurance policy will be renewed automatically yearly on the same term or with any changes as specified in the renewal notice. A renewal notice will be issued at least 30 days before the expiry of the current period of your insurance policy. The renewal notice will specify the amount of the premium for the renewal term and such premium will be charged to your designated credit card account. If you don't want to renew your Policy or any details of your designated credit card account has been changed, please contact us in writing at least 2 weeks before the expiry of the current period of your insurance policy.

3. Mode of Premium Payment

Premium must be paid by a designated credit card account.

重要事項

1. 風險的改變

成功申請人必須通知我們任何有關他或她住所的變動或任何用途之變更或任何可能引致損失增加的情況。如我們要求，成功申請人需支付額外之保費。

2. 繼保安排

你的保單每年將按照同樣的條款或按照在續保通知書上所述之更改而被自動續保。續保通知書最遲將於保單到期日之30日前被發出。保費通知書將列出續保所需之保費而此保費將會在你的指定信用卡戶口內扣除。如你不想要續保或你指定信用卡的戶口資料已被更改，請於保單到期日至少兩星期之前以書面跟我們聯絡。

3. 保費的付款模式

保費將直接在指定的信用卡戶口內扣除。

Easy HomeCare Application Form 易安心家居保申請書 Please complete in BLOCK LETTERS and tick where appropriate. 請以英文正楷填寫並於適當空格內加上「✓」號。

| (I) Details of Applicant 投保人資料 (Applicant must be the owner of the Insured Home or live in the Insured Home 申請人必須為投保居所之業主或居住於投保居所內) | | |
|---|---|---|
| Full Name of Applicant 申請人姓名: (Applicant must be aged 18 or above 申請人必須為18歲或以上) | <input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Mr. 先生 | <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Miss 小姐 |
| | | HKID Card/Passport No. 香港身份證/護照號碼: |
| Correspondence Address 通訊地址: | Contact No. 聯絡電話: | |
| Flat 室 _____, Floor 樓 _____, Block 座 _____, Building 大廈名稱: _____ Street 街道: _____ District 地區: _____ <input type="checkbox"/> HK 香港 <input type="checkbox"/> Kwoloon 九龍 <input type="checkbox"/> NT 新界 | Email Address 電郵地址: | |

| (II) Policy Particulars 投保詳情 | | |
|--|----------------------------|--|
| Policy Effective Date 保單生效日期: Valid for 1 year 有效期為1年 | ____ DD日 ____ MM月 ____ YY年 | |
| Address of Home to be Insured (If different from Correspondence Address) 投保居所地址(如與通訊地址不同): | | |

| (III) Insurance Questionnaires 保險一般資料 | | |
|--|--|--|
| 1 | Is your home over 1,000 square feet (Net Floor Area)? 投保居所的面積是否多於 1,000 平方尺(實用面積)? | <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 |
| 2 | Is your home situated in a building which is 4-storey high (or less)? 投保居所是否位於4層高或以下樓宇內 ? | <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 |
| 3 | Is the building aged over 35 years? 投保居所樓齡是否在三十五年以上 ? | <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 |
| 4 | Have you or any of your family members living with you sustained any loss in the last three years from any of the risks now proposed for insurance? 你或與你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? | <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 |
| If "Yes", please specify: 如"是",請詳述: _____ | | |

| | |
|---|---|
| (IV) Payment Method 付款方法 | |
| Cheque should be crossed and made payable to "Bolttech Insurance (Hong Kong) Company Limited" 劃線支票抬頭請寫:「保特保險(香港)有限公司」 | |
| <input type="checkbox"/> Cheque 支票 <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard | |
| 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 Y年 |
| I hereby authorize Bolttech Insurance (Hong Kong) Company Limited to charge my credit card account specified for this insurance and future auto-renewal premium. 本人茲授權保特保險(香港)有限公司 從本人列明的信用卡賬戶支取此 保險所應繳之保費及隨後的自動續保保費。 | |
| Cardholder's Signature 持卡人簽署  | |
| Date 日期 | |

* The payer and the policyholder must be the same person. No third party payment is accepted. 付款人及保單持有人必須為同一人。第三者付款將不獲接納。

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate.

For further information, please visit bolttechinsurance.hk or contact: (852) 2603 9435

保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢, 請瀏覽bolttechinsurance.hk 或致電: (852) 2603 9435。

Notes

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.

注意

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。

Declaration 聲明

I/We hereby declare and agree that:

1. I/We have read and understood the product brochure and the terms and/or conditions of the policy provisions of the product in this application.
2. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Bolttech Insurance (Hong Kong) Company Limited ("the Company") and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
3. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/ We have paid the required premium.
4. I/We have read, understood and accepted the Personal Information Collection Statement of the Company ("PICS"). By signing below, I/We confirm this application and agree that the Company may use and disclose all personal data about me/us that the Company currently or subsequently hold for the purposes as set out in the PICS, and I understand I can scan the QR code below for review of the PICS or else I can request a copy of the PICS by calling the Company's Customer Service Hotline at 2603 9435.



5. If you do not agree to the use and provision of your personal data for direct marketing as set out in paragraphs 8 and 9 of the PICS, please tick the box below and we will not use your personal data for direct marketing.
 I/We do not agree with the use and provision of my/our personal data for direct marketing purposes and do not wish to receive any promotional and direct marketing materials.
6. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the PICS (see paragraph 4 above).
7. Where the Applicant(s) has/have an Insurance Broker:
I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.(If applicable) Where the applicant is a body corporate, I/We am/ are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so. I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人/我們，謹此聲明並同意：

1. 本人/我們已參閱並明白有關此申請之產品小冊子及保單條款。
2. 此申請表格內所提供的資料及細節均是準確無誤，真實及為事實之全部，並且是盡本人/我們所知及所信而作答的。本人/我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為保特保險(香港)有限公司("本公司")及本人/我們之保險合約之承保根據。本人/我們在此確認，如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料，將可能導致本公司不能接受或處理此保險申請或令本保單失效。
3. 保障一概必須在本申請獲本公司接納後及本人/我們已繳交應付保費後始可生效。
4. 本人/我們已閱讀、明白及接受本公司的收集個人資料聲明。透過以下簽名，本人/我們確認此申請並同意本公司可根據收集個人資料聲明列出之目的使用及披露本公司目前或將來持有的關於本人/我們的所有個人資料，並理解本人可以掃描以下二維碼查看本公司的收集個人資料聲明，或可致電本公司的客戶服務熱線2603 9435 索取收集個人資料聲明副本。



5. 如閣下不同意本公司根據收集個人資料聲明第8和9段使用及提供本人的個人資料以作直銷目的，請在以下有關方格內加上剔(✓)號。
 本人/我們不同意本公司使用及提供本人的個人資料以作直銷目的，並不願意接收任何推廣訊息或直銷資訊。
6. (如適用) 本人/我們已獲受保人授權提供本申請所需之一切資料，並就本申請之相關事宜，與本公司進行交涉，並向其接收或索取與受保人有關之資料。本人/我們並確認受保人已獲明確通知及同意，其個人資料將會轉介予本公司作辦理本申請之用，亦已獲通知其在收集個人資料聲明下所享有的權利(見上文第4段)。
7. 如申請人有保險經紀：
本人/我們明白、確知及同意，本公司會就本人/我們購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責替本人/我們安排有關保單的獲授權保險經紀支付佣金。(如適用)假如申請人為法人團體，本人/我們為代表申請人簽署的獲授權人員並向本公司確認本人/我們已獲該法人團體授權。

本人/我們亦明白本公司必須取得申請人的上述同意，才可以處理其保險申請。

Signature of Applicant / Individual to whom the Personal Information Collection Statement of the Company is given

申請人 /獲發收集個人資料聲明人士簽署 _____

Name of Agent / Broker/ Technical Representative
代理人/ 經紀/ 業務代表 _____

Date (DD / MM / YYYY)

日期(日/月/年) _____

Account Code

帳戶號碼 _____

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail.

本申請表格的中英文版本如有差異，以英文版本為準。

About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit bolttechinsurance.hk

關於保特保險

保特保險(香港)有限公司獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案，以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名，是國際保險科技集團保特集團的其中一員。

如需更多資訊，請瀏覽bolttechinsurance.hk網站。

Personal Information Collection Statement ("PICS") 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 2603 9435.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 2603 9435 索取收集個人資料聲明副本。



English



中文

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the "Company") 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 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 with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)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紀錄)，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。

Bolttech Insurance (Hong Kong) Company Limited 保特保險(香港)有限公司

9/F, 308 Central Des Voeux, No. 308 Des Voeux Road Central, Sheung Wan, Hong Kong
香港上環德輔道中 308 號 9 樓 | [T 2603 9435](tel:26039435)