

個人財物保險 — 保障

「全家之保2.0」

COMPREHENSIVE PERSONAL LIABILITY INSURANCE POLICY 2.0



閱覽電子版

友邦保險有限公司(於香港註冊成立之有限公司)



健康長久好生活

項目	保障範圍	每年最高賠償額 (港元)
1	<p>綜合個人法律責任保險：</p> <p>保障您和您的家人*因個人疏忽引致第三者身體傷亡或財物損失而負上的法律責任，而當中包括有關的法律訴訟費用。此外，本保單亦保障閣下寵物及傭工(只限在受僱及在閣下所指派的工作中)引起的法律責任(全球保障[美、加除外]及以香港法律為準)。</p>	3,000,000
2	<p>家居財物全險(每件15,000港元)：</p> <p>以全險**保障您的一般家居設備、傢俬及家電因承保災害引致之損失，而賠償額會以新代舊計算，即不會扣除損耗或折舊。</p> <p>只要在過去12個月受保期內未有向本公司索償，續保時家居財物之保額將會每年增加50,000港元，保額最高可遞增至750,000港元。</p> <p>樓宇結構之裝修：</p> <p>保障屬於樓宇結構的後加裝修之損毀。</p> <p>臨時居所(每日1,000港元)：</p> <p>賠償您的家居因承保災害導致嚴重損毀而不能居住，包括修理期間之租金支出。</p> <p>短暫寄存(每件3,000港元)：</p> <p>保障您的家居財物在進行清潔、修理或保養需暫遷往在香港境內的其他地方時因承保災害而導致之損毀。</p> <p>更換門鎖/門匙：</p> <p>賠償因爆竊而損毀之門鎖及門匙之更換費用。</p>	<p>500,000</p> <p>30,000</p> <p>20,000</p> <p>20,000</p> <p>1,000</p>
3	<p>個人及貴重財物全險(每件3,000港元)：</p> <p>隨身攜帶的個人財物或貴重財物如衣服、金銀手飾、手錶、皮草或手提影音器材都可以獲得24小時全球性保障。</p>	15,000
4	<p>24小時家居緊急支援電話服務：</p> <ul style="list-style-type: none"> • 開鎖 • 水喉維修 • 電器維修/冷氣工程等轉介服務 	

* 您的家人是指受保人的配偶，同住並受供養的父母及未婚子女。

** 全險之承保災害包括火災、爆炸、地震、爆竊、行劫、惡意破壞、水浸、水管爆裂(但不包括喉管本身及相關工程費用、如泥水及鑿牆等)、颱風、山泥傾瀉及其他意外所造成的損毀。

此保險計劃是由友邦保險有限公司承保。

「AIA」、「本公司」或「我們」是指友邦保險有限公司。

由2018年1月1日起，所有保單持有人均須向保險業監管局為其新繕發及現行香港保單繳付的每筆保費繳交徵費。有關保費徵費詳情，請瀏覽我們的網站 www.aia.com.hk/useful-information-ia-tc 或保險業監管局網站 www.ia.org.hk。(保單日期為2021年4月1日或以後的一般保險保單，徵費率為0.1%，最高徵費額為港幣5,000元。)

自負額

自負額於意外發生日，受保之樓宇樓齡為

每宗賠償事故	30年或以下	30年以上，但不超過35年	35年以上
項目1			
第三者財物損毀	0港元	3,000港元	核實損失之10%或最少5,000港元
項目2及3			
非水損事故	核實損失之10%或最少500港元	核實損失之10%或最少3,000港元	核實損失之10%或最少5,000港元
水損事故	核實損失之10%或最少1,000港元	核實損失之10%或最少3,000港元	核實損失之10%或最少5,000港元

保費及保費徵費

	港元
每月	88.09 (已包括保費徵費0.09港元) (必須以信用卡自動轉賬)
每年	999 (已包括保費徵費1港元) (信用卡/支票)

取消此保單之費用為400港元(年繳)。

以信用卡繳付保費，自動續保，輕鬆又放心。

(客人選擇月付，需預繳首三個月之保費264.26港元(已包括保費徵費0.26港元)。)

主要不保項目

- 專業/僱主責任
- 駕駛/擁有汽車、船隻及飛機之相關責任
- 漏水或滴水造成之損失(項目1除外)
- 隱形眼鏡、手提電話、手提電腦、數碼個人助理、食物及飲料
- 自然損耗
- 機械及電機故障及其維修
- 保單生效前已有或已發生之損毀或事故
- 不正確使用或不按說明書使用
- 受保單位空置超過30天
- 玻璃或瓷器等易碎之物件
- 任何繼發或續發之損失
- 受保單位在裝修/維修期內，保單保障將暫時停止

其他事項

- 本保障只適合樓齡40年或以下及位於二樓或以上之純住宅單位，而村屋或獨立屋，請先向本公司查詢。
- 客戶取消保單，要給予本公司30天通知期。
- 受保地址或其他資料變更，請即通知本公司。

此產品簡介只供參考，有關保單契約條款之定義、契約條款及保障條件之原文及完整敘述，請參閱保單契約。

請即聯絡AIA瞭解詳情

熱線電話 (852) 3108 1928
傳真 (852) 3118 9034
登入 aia.com.hk



AIA Hong Kong and Macau



AIA_HK_MACAU



Section	Coverage	Maximum Limit Per Year (HK\$)
1	<p>Comprehensive Personal Liability:</p> <p>To protect you and your Family Members* against personal legal liability in respect of accidental bodily injury to a third party and property damage due to your negligence. This includes compensation to third party and your legal defence expenses. This section also covers your legal liability arising from your pets or domestic helper during the course of his / her employment (World-wide Cover [exclude USA & Canada] and subject to Hong Kong Jurisdiction).</p>	3,000,000
2	<p>Household Contents “All Risks”** (HK\$15,000 / item):</p> <p>To cover your household goods, furnishing, furniture and electric appliances. The indemnity is on a “New for Old” basis, which means that depreciation will not be deducted from the amount of settlement.</p> <p>On the first anniversary through the fifth, the total sum insured of HK\$500,000, under Sec (2) – the Home Content, will be increased by HK\$50,000 annually up to a maximum of HK\$750,000.</p> <p>Building Betterment:</p> <p>To cover the interior building improvement of your home including renovation and refurbishment of fixtures, fitting and flooring.</p> <p>Alternative Accommodation (HK\$1,000 / day):</p> <p>To cover the expenses for alternative accommodation if your home becomes uninhabitable as a result of insured loss or damage.</p> <p>Temporary Storage (HK\$3,000 / item):</p> <p>To cover your household contents while they are in temporary storage away from your home due to cleaning, repair, renovation or maintenance.</p> <p>Lock & Keys:</p> <p>To cover the costs of replacing keys and locks following an actual forcible and violent break-in-out of your home.</p>	<p>500,000</p> <p>30,000</p> <p>20,000</p> <p>20,000</p> <p>1,000</p>
3	<p>Personal Effects and Valuable (HK\$3,000 / item):</p> <p>To cover you against accidental loss or damage of your personal effects and valuables such as clothing, gold ware, jewelry, watches, furs, cameras etc on a 24 hours world-wide basis.</p>	15,000
4	<p>24 Hours Household Emergency Referral Assistance:</p> <ul style="list-style-type: none"> locksmith assistance plumbing assistance electrical / air-conditioning engineering assistance, and etc. 	

* Your Family Members means your spouse and any unmarried dependent children and parents permanently living with you.

****** All Risks Policy provides you with the most comprehensive coverage. The insured perils include fire, explosion, earthquake, burglary, malicious damage, flood, burst pipes (excluding the pipe itself and the associated works), typhoon, storms and other accidental damages.

Effective from 1 January 2018, all policyholders are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk. (The levy rate for general insurance policies with policy date on or after 1 April 2021 is 0.1%, maximum levy amount is HK\$5,000.)

Excess

At the date and time of accident, the Building is




Each & every loss	Below or equal to 30 years old	Over 30 up to 35 years old	Over 35 years old
Section 1			
Third Party Property Damage	HK\$0	HK\$3,000	10% of adjusted loss subject to minimum of HK\$5,000
Section 2 & 3			
Non Water Damage	10% of adjusted loss subject to minimum of HK\$500	10% of adjusted loss subject to minimum of HK\$3,000	10% of adjusted loss subject to minimum of HK\$5,000
Water Damage	10% of adjusted loss subject to minimum of HK\$1,000	10% of adjusted loss subject to minimum of HK\$3,000	10% of adjusted loss subject to minimum of HK\$5,000

Major Exclusions

- Professional / Employer's Liability
- The use / ownership of vehicles, boats, watercraft and aircraft
- Water seepage or water leakage (Except Section 1)
- Eyeglasses, contact lens, mobile phones, pagers, note-book computers, PDA, food and beverages
- Natural wear and tear or depreciation
- Mechanical / electrical breakdown and its maintenance
- Any loss or damage happened before the policy is effective
- Mis-use or use contrary to manufacturer's instruction
- Insured location unoccupied for more than 30 days
- Brittle item such as glass, window glass and chinaware
- Consequential loss
- The policy coverage is temporarily suspended when the insured location is during decoration period

This brochure is for reference only. Please refer to the Policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of coverage.

Please contact AIA for details

hotline tel.  **(852) 3108 1928**
 fax  **(852) 3118 9034**
 visit  **aia.com.hk**



AIA Hong Kong and Macau



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Premium and Insurance Levy

	HK\$
Per month	88.09 (including an amount of HK\$0.09 of levy on insurance premiums) (Auto-pay by your Credit Card A/C)
Per annum	999 (including an amount of HK\$1 of levy on insurance premiums) (By Credit Card or Cheque)

The Cancellation Fee of this policy is HK\$400 per annum.

Monthly Payment by Credit Card will ensure the policy is covered continuously and smoothly.

(If client choose monthly payment method, he / she has to pay 3-month initial payment first, i.e. HK\$264.26 (including an amount of HK\$0.26 of levy on insurance premiums).)

Remarks

- Coverage of this insurance plan is only applicable to the multi-storey residential building of less than or equal to 40 years old and on the 1st level or above. For Village / Town House, please refer to our company for consideration.
- 30 days' notice should be given in case of cancellation of policy.
- Change of Risk Location or other details, please notify our company for consideration as soon as possible.



生效日期 Effective Date:	月/日/年 MM/DD/YYYY
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投保人資料 Information of the Insured

投保人姓名 Full Name of the Insured:

姓 Surname: (1)	名 Given Name:	性別 Sex:	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
姓 Surname: (2)	名 Given Name:	性別 Sex:	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female

香港身分證號碼
H.K.I.D. Card No.: (1) (2)

出生日期 (月/日/年)
Date of Birth (MM/DD/YYYY): (1) (2)

職業
Occupation: (1) (2)

手提電話號碼
Mobile No.:

住宅電話號碼
Home Tel. No.:

電郵地址
Email address:

受保地址
Location of Risk:

<input type="checkbox"/> 香港島 HK	<input type="checkbox"/> 九龍 KLN	<input type="checkbox"/> 新界 NT	<input type="checkbox"/> 離島 Outlying Island
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建築面積
Gross Floor Area: (平方呎)
(in Sq. Ft.)

樓宇類別
Type of Building :

<input type="checkbox"/> 多層大廈 Multi-Storey Building	<input type="checkbox"/> 村屋或獨立屋 (請先向本公司查詢) Town / Country House (please refer to our company for advice)
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通訊地址 (如與受保地址不同)
Mailing Address (if different from Location of Risk) :

<input type="checkbox"/> 香港島 HK	<input type="checkbox"/> 九龍 KLN	<input type="checkbox"/> 新界 NT	<input type="checkbox"/> 離島 Outlying Island
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付款方法 Payment Method


<input type="checkbox"/> HK\$88.09 月供 MONTHLY PAYMENT (已包括保費徵費0.09 港元 including an amount of HK\$0.09 of levy on insurance premiums)(只接受信用卡付款 By Credit Card Only)	<input type="checkbox"/> HK\$999 年供 ANNUAL PAYMENT (已包括保費徵費1港元 including an amount of HK\$1 of levy on insurance premiums)(可用信用卡/支票 By Credit Card / Cheque)
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客人選擇月供，需預繳首3個月之保費HK\$264.26 (已包括保費徵費0.26港元)。
If client chooses monthly payment, he / she has to pay 3 months initial payment first, i.e. HK\$264.26 (including an amount of HK\$0.26 of levy on insurance premiums).
支票發出人/信用卡持有人必須為投保人或其直系親屬。
Cheque Payer / Credit Cardholder must be the Applicant or his / her immediate family member.
請在適當的方格加上✓號。 Please ✓ the appropriate box.

☐ **支票付款 PAYMENT BY CHEQUE**
劃線支票抬頭請註明「友邦保險有限公司」
Cheque should be crossed and made payable to "AIA Company Limited"

支票號碼 Cheque No.:	銀行 Bank:
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☐ **信用卡付款 PAYMENT BY CREDIT CARD**
信用卡付款授權書 CREDIT CARD PAYMENT AUTHORISATION FORM

<input type="checkbox"/>  VISA卡 VISA Card	<input type="checkbox"/>  萬事達卡 Master Card
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信用卡號碼 Card No.:	信用卡期滿日 Expiry Date:	(月MM/年YY)
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信用卡持有人姓名
Card Holder's Name:

信用卡持有人簽署 Card Holder's Signature:	日期 Date:
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本人茲授權並要求友邦保險有限公司從本人之VISA/MASTER卡戶口內支付本申請書所註明之保費。
I hereby authorise and request AIA Company Limited to charge my VISA / MASTER Card account for the premium stated on this application form.

特別要求 Special Request**□ 紙本保單合約 Physical Copy of Policy Contract**

- 如選擇接收紙本保單合約，請在空格內劃上✓。如未有註明，我們將會為閣下預設接收電子保單合約(如適用)。
Please ✓ the box if you wish to receive physical copy of Policy Contract. Unless herein specified, iContract will be preselected if applicable.
- 如接收電子保單合約，請提供有效的手提電話號碼及電郵地址。如未能提供，我們將會為閣下提供紙本保單合約。
Valid mobile number and email address are required for iContract. Otherwise, physical copy of Policy Contract will be provided.
- 我們將會提供電子保單合約及「友邦電子通知書」網上服務。如欲要求紙本合約，閣下應透過友邦客戶服務熱線(852) 3108-1928 (香港)、AIA財務策劃顧問或作書面申請。在收到閣下的通知後，本公司將會在十四天內把合約寄往閣下向本公司提供的通訊地址。
iContract and e-Advice Internet Service will be provided. Should you want to request for the paper form of contract or correspondence(s) under AIA iContract Service, you have to notify us through written request, AIA Financial Planner or Customer Service Hotline at (852) 3108-1928 (Hong Kong).

聲明

本人現聲明並謹代表本人及任何有權或聲稱有權就本申請書要求保險賠償的人士、商號或公司同意下列各項：

- 本人並未於申請任何同類保險計劃時被拒或被要求附加額外條件(如附加保費)。本人於過去三年內並沒有發生意外引致財物損失或損毀或第三者索償。
- 本人的投保樓宇樓齡並不超過四十年。(如上述聲明(a)和(b)項有任何不確，請另紙詳述或與本公司查詢)
- 本人之投保樓宇乃由磚、石或三合土建造以及石板瓦、瓷磚、或三合土蓋頂。
- 本人之樓宇結構及家居只用作私人住宅用途，並不作任何商業用途。
- 本人同意友邦保險有限公司(以下簡稱「貴公司」)保留一切接納申請與否之權利。
- 除用書面經貴公司執行職員簽字批准外，其他收受或遞送此申請書之人，或任何人員，與任何人之間，在口頭或書面上所作之陳述之報告或合約，貴公司一概不負任何責任。
- 本人謹此聲明上述填報之資料均為完整無缺及全為事實，並同意此等資料將構成本人與友邦保險有限公司所訂保險合約之基本條件，如有違反此項聲明，此保險合約將會作廢。
- 除本合約的首年保費已繳付及此保險合約已發予本人前，本保險合約不會生效。
- 本人同意如對根據本申請書繕發之所有保險發生異議時，則以英文原本為標準。

j) 個人資料收集及使用

本人/我們確認本人/我們已閱讀、明白及同意友邦保險有限公司(「友邦保險」)的個人資料收集聲明(適用於退休金業務除外的所有業務)(「該聲明」)。本人/我們聲明及同意在本申請所載或友邦保險不時以任何方法收集、獲得、編製或持有的任何關於本人/我們的個人資料及關於本人/我們的保單或投資的其他資料，可根據該聲明收集及使用。本人/我們知悉及同意就該聲明所述目的轉移本人/我們的個人資料至香港境內或境外各方。

該聲明符合相關守則及法規的最新版本可於此下載：<https://www.aia.com.hk/zh-hk/privacy-statement-main>，及可向友邦保險索取。

宣傳及市場推廣資料

為向您提供最新的資訊、優惠和推廣及進行直接促銷活動，友邦保險有限公司(「友邦保險」)擬根據友邦保險的個人資料收集聲明(適用於退休金業務除外的所有業務)(「該聲明」)使用您的個人資料，及根據該聲明第3(iii)段向第三方(不論是否屬於友邦集團)提供您的個人資料。然而，未經您同意，友邦保險不可為此目的使用及/或提供您的個人資料。如您不同意您的個人資料用作直接促銷用途，請在以下□欄位劃上“✓”。

☐ 本人不同意友邦保險根據該聲明第3段將本人的個人資料用於直接促銷用途。

☐ 本人不同意友邦保險提供本人的個人資料予該聲明第3(iii)段所述的人士/供應商/第三方，以用於該聲明第3段所述的直接促銷用途。

Declaration

I declare and agree on behalf of myself and any person and persons, firm or corporation, who may have or claim any interest in any insurance on this application that:

- I have never been refused and / or required special terms (or additional premium) for any of the classes of insurance now proposed. I have never sustained any accidental loss of / damage to any of my property or to any third party's property or bodily injury for the past three years.
- The year of insured location is below 40 years old. (If the above declaration in respect of items no. (a) & (b) are not accurate, please attach full details on a separate sheet or refer to our company)
- The building structure of my home is built by brick, stone or concrete and roofed with slates, tiles, or concrete.
- The occupancy of my home is solely for private residential purpose and there is no commercial use.
- I agree that AIA Company Limited (hereinafter called "the Company") reserves its rights to accept or reject my application.
- No statement, information or agreement made or given by or to the person soliciting or making this application or by or to any other persons, shall be binding on the Company, unless reduced in writing, and then only if presented to and approved by an officer specified in the relevant policy.
- All my declarations made herein, together with all information provided by me are full, complete and true and shall constitute the basis of the contract between the parties thereto. Any failure to comply with this paragraph may render any policy issued hereunder void.
- Any insurance herein applied for shall not take effect unless the relevant policy is issued and delivered to me pursuant to my application as completed and the first annual premium under the policy requested is actually paid in full.
- In the event of differences between the English and Chinese version of this application form, it is hereby noted and agreed that the English version which is the basis of all policies shall prevail.

j) PERSONAL DATA COLLECTION AND USE

I / We confirm that I / We have read, understood and agreed to the Personal Information Collection Statement of AIA Company Limited ("AIACO") (applicable to all businesses except pension business) (the "PICS"). I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies) or investment(s) contained in this application or collected, obtained, compiled or held by AIACO by any means from time to time may be collected and utilised in accordance with the PICS. I / We acknowledge and consent to the transfer of my / our personal data to parties within or outside Hong Kong for the purposes as set out in the PICS.

The updated version of the PICS which complies with the relevant rules and regulations is available for download:

<https://www.aia.com.hk/en/privacy-statement-main>, and is also available upon request.

DIRECT PROMOTIONAL AND MARKETING MATERIALS

In order to provide you with the latest news, offers and promotions, and to conduct direct marketing activities, AIA Company Limited ("AIACO") may use your personal data according to AIACO's Personal Information Collection Statement (applicable to all businesses except pension business) (the "PICS") and provide your personal data to third parties (whether within or outside of AIA Group) as set out in paragraph 3(iii) of the PICS but AIACO cannot use and/ or provide your personal data for such purpose without your consent. Please tick "✓" in the box(es) below if you do not agree your personal data is to be used for direct marketing purpose.

☐ I do not agree to AIACO's use of my personal data for direct marketing purpose as set out in paragraph 3 of the PICS.

☐ I do not agree to AIACO's provision of my personal data to persons/providers/third parties described in paragraph 3(iii) of the PICS for their direct marketing purpose as set out in paragraph 3 of the PICS.

受保人*簽署 (1)

Signature of Insured* (1):

受保人簽署 (2)

Signature of Insured (2):

日期 Date:

日期 Date:

公司/營業代表專用 For office/ representative use only

組別	組號	辦事處編號	營業代表#	編號	營業代表電話	保單號碼
Q / U / A:	Code:	Office Code:	Representative#:	Code:	Representative Contact Tel.:	Policy Number: C88

* 此受保人乃保單之申請人，即投保人。 * The Insured is the person who applies the policy, i.e. Applicant.

為「一般業務」的持牌代理人 # Licensed Agent for General Insurance

PERSONAL LINES INSURANCE – PROTECTION
COMPREHENSIVE PERSONAL LIABILITY INSURANCE POLICY 2.0



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(Incorporated in Hong Kong with limited liability)



HEALTHIER, LONGER,
BETTER LIVES