

居安心保險計劃



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「中國太平保險(香港)有限公司」為您誠意提供「居安心保險計劃」，一項全面配合現代家庭生活而設計的保險計劃，本計劃除了承保範圍廣泛外，投保手續簡便，為閣下的家居財物及樓宇之意外損失以及對第三者的法律責任等提供多項保障。

計劃特色

- 高達 HK\$1,200,000 的財產保障
- 高達 HK\$10,000,000 的法律責任保障
- 銀行提款被劫保障
- 裝修第三者責任
- 寵物第三者責任

30天免費保單審閱期

接獲保單後，您仍可享有充裕時間審閱保單細節。若有任何不滿，您只需於保單起期日後30天內以書面通知並將保單退回「中國太平保險(香港)有限公司」，如保單仍未有索償記錄，即會根據指示取消，已繳保費，亦可獲全數退回。

甲. 基本保障範圍

基本保障範圍	最高賠償額 (港元)			免賠額 (港元)
	計劃一	計劃二	計劃三	
1. 家居財物全險 全面保障家居財物，因意外導致之損毀或滅失 · 貴重物品*每件限額 \$20,000 \$10,000 \$3,000 · 貴重物品*總值 \$300,000 \$200,000 \$100,000	\$1,200,000	\$800,000	\$300,000	水損: \$1,000 其他意外: \$500
2. 家居第三者責任 保障投保人在承保單位引致第三者財產損失，或身體傷亡而需負責之法律責任	\$10,000,000	\$5,000,000	\$2,000,000	\$3,000

* 貴重物品指手錶、手飾、攝影器材等

乙. 免費附加保障

保障範圍	最高賠償額 (港元)			免賠額 (港元)
	計劃一	計劃二	計劃三	
1. 個人責任 a. 全球個人責任 保障投保人離開香港，往海外短暫旅遊時，(不超過連續30日)因意外引致第三者財產損失，或身體傷亡而需負責之個人法律責任 b. 寵物第三者責任 保障投保人之寵物(貓、狗)於承保單位內，因意外引致第三者財產損失，或身體傷亡而需負責之法律責任 c. 車位第三者責任 保障投保人之車位，因意外引致第三者身體傷亡而需負責之法律責任	\$1,000,000	\$500,000	—	\$3,000
2. 因家居遭盜竊而引致之 a. 現金損失 \$10,000 \$2,000 \$1,000 b. 信用卡被非法盜用 \$20,000 \$10,000 — c. 補領個人文件費用 \$2,000 \$1,000 — (包括護照、駕駛執照、香港身份證等個人文件之補領費用) d. 盜賊入屋行劫，引致被保人及其配偶受傷死亡 \$50,000 \$20,000 \$20,000 e. 更換損毀窗戶、門鎖費用 \$5,000 \$2,000 —				\$500
3. 新屋搬遷 a. 專業搬運公司搬運時，家居財物在搬運途中受損 \$500,000 \$150,000 \$100,000 b. 財物於搬遷期間暫放他處時發生損失(不超過7日) \$500,000 \$150,000 \$100,000				\$500
4. 室內裝修保障 室內裝修工程若不超過下列之工程金額，及施工日期，本保單可以自動提供下列保障，無須逐一申報 免除申報之 1. 工程金額，及 \$500,000 \$150,000 — 2. 施工日期 60日 20日 — 超過右列工程金額，或施工日期，必須逐次向保險公司申報，保險公司可能收取附加保費 a. 裝修期間，承辦商因意外而導致家居財物受損 \$100,000 \$50,000 — b. 物件因裝修暫放他處寄存時之損失 \$300,000 \$100,000 — c. 室內裝修引致第三者責任 \$1,000,000 \$500,000 — 保障投保人所聘用之裝修公司，於進行室內裝修工程時，因意外引致第三者財產損失，或身體傷亡而需負責之法律責任				\$3,000



保障範圍	最高賠償額 (港元)			免賠額 (港元)
	計劃一	計劃二	計劃三	
5. 臨時居所 保障您的家居因承保意外導致不能居住 a. 另覓臨時居所之合理費用 b. 傢俬暫時存倉費用	\$60,000 (最多30日, 每日最多\$2,000)	\$30,000 (最多20日, 每日最多\$1,500)	\$20,000 (最多20日, 每日最多\$1,000)	搬往臨時居所之首3天費用
6. 廢物清理 家居因承保意外事故損毀而需要的廢物清理費用	\$20,000	\$5,000	\$5,000	\$500
7. 冷藏食物 保障家居雪櫃因停電或機件失靈而引致食物腐爛	\$2,000	\$1,000	—	\$500
8. 哥爾夫球保險 a. 第三者責任 b. 使用中的哥爾夫球設備損毀	\$1,000,000 \$20,000	— —	— —	\$3,000 \$500
9. 銀行提款保障 往銀行/提款機提款後直接回家途中被劫之現金損失	\$10,000	\$2,000	—	\$500
10. 檢疫隔離津貼 按有關機構公佈規定, 因疫情被限制於居所進行隔離, 提供每日生活津貼 \$500	\$5,000	\$2,000	—	\$500



注：此單張上所載的內容由中國太平保險(香港)有限公司全權負責，僅供參考之用。
 居安心保險計劃由中國太平保險(香港)有限公司承保保險，並依據保單之條款及細則，承擔所有保障及賠償事宜。
 中國工商銀行(亞洲)有限公司為中國太平保險(香港)有限公司之授權保險代理商。



承保公司：

中國太平保險(香港)有限公司
 China Taiping Insurance (HK) Company Limited

保費表 (港幣)

實用面積(平方英尺)	年期	計劃一	計劃二	計劃三
800或以下	一年	\$1,200	\$800	\$400
	兩年	\$2,280	\$1,520	\$760
801—1,200	一年	\$1,600	\$1,000	\$500
	兩年	\$3,040	\$1,900	\$950
超過1,200		另議		

註：如投保地址樓齡超過40年、獨立屋、半獨立屋、村屋承保條件另議。

如果您選擇不收取有關工銀亞洲的宣傳郵件，請以書面通知本行，地址及收件人為「香港中環花園道3號中國工商銀行大廈33樓，資料保護主任收」。

**查詢詳情，歡迎親臨本行各分行，
 我們的客戶服務主任隨時樂意為您提供更多資料。**

您亦可致電客戶服務熱線

218 95588 或

瀏覽我們的網站

www.icbcasia.com

Domestic Care Insurance Scheme



Domestic Care Insurance Scheme

Domestic Care Insurance Scheme offered by China Taiping Insurance (HK) Co. Ltd. ("China Taiping (HK)") is a comprehensive cover insuring against your property losses, legal liability to third parties and many other accidental misfortunes.

Plan Highlights

Provides up to HK\$1,200,000 Household Contents Cover

Provides up to HK\$10,000,000 Liability Cover

Provides "Cash by robbery after withdrawal from bank or ATM" Cover

Provides "Contractor's Liability" Cover during interior decoration

Provides "Pet's Liability" Cover

30-day Policy Reading Period

If you are not satisfied with the Policy for any reason, please simply return the Policy with written notice to China Taiping (HK) within 30 days after receipt of the Policy. The Policy will be cancelled and any premium already paid will be refunded if you have not made any claim.

A. Basic Cover

Coverage	Maximum Limit (HK\$)			Excess (HK\$)
	Plan 1	Plan 2	Plan 3	
1. Household Contents "All Risks" cover against accidental loss of or damage to household contents - Valuables* Item Limit - Valuables* Aggregate Limit	\$1,200,000	\$800,000	\$300,000	Water Damage: \$1,000 Others: \$500
2. Third Party Liability Protect against legal liability in the event that the negligence of the Insured which results in accidental injury to a third party or damage to a third party's property occurring in or about the Home	\$10,000,000	\$5,000,000	\$2,000,000	\$3,000

* Valuable include watches, jewellery, photographic equipments etc.

B. Free Extension

Coverage	Maximum Limit (HK\$)			Excess (HK\$)
	Plan 1	Plan 2	Plan 3	
1. Personal Liability a. Worldwide Personal Liability Protect against legal liability in the event that the negligence of the Insured during a temporary tourist visit (not exceeding thirty (30) consecutive days) which results in accidental bodily injury to a third party or damage to a third party's property b. Pet's Liability Protect against legal liability in respect of accidental bodily injury arising in direct connection with the Insured's own Pets (dog(s) or cat(s)) occurring within the Premises c. Carpark Liability Protect against legal liability of the Insured as the owner of the carpark located around the premises or the building where the Premises is located in respect of accidental bodily injury to any person	\$1,000,000	\$500,000	—	\$3,000
2. Loss or Damage Consequent to a Household Theft a. Loss of Money b. Unauthorized Use of Credit Card c. Replacement of Personal Documents Indemnify the actual costs of replacement fees of personal documents, include Passport, Driving License, HK Identity Card, etc d. Compensation for Death of Insured e. Damage to windows, door locks and keys	\$10,000	\$2,000	\$1,000	\$500
3. Household Removal a. Cover the accidental loss of or damage to household contents occurring in the course of removal by professional movers between the Premises and any insured's new permanent residence b. Cover the accidental loss of household contents which, arranged by professional movers, temporarily stored at any other premises within HKSAR. (not more than 7 days) in conjunction with a household removal.	\$500,000	\$150,000	\$100,000	\$500

Premium Table (HK\$)

Coverage	Maximum Limit (HK\$)			Excess (HK\$)
	Plan 1	Plan 2	Plan 3	
4. Interior Decoration In the event of interior decoration in the Premises, the Company will provide automatic cover if the contract sum and decoration period under the limit provided Auto Cover Limit 1. Contract sum; and 2. Decoration period Should any interior decoration work exceed the limit set at the right, declaration to the Company is required and additional premium will be charged. a. Cover loss of or damage to Household Contents while kept in the Premises caused by the contractor; b. Temporary removed from the Premises and keep in any other premises within HKSAR c. Protect against legal liability of the Insured	\$500,000 60 days	\$150,000 20 days	— —	— —
5. Alternative Accommodation In the event of the Premises being rendered uninhabitable due to Loss of or Damage, the Company will indemnify: a. any reasonable costs of alternative accommodation; b. any actual incurred cost of temporary storage of Household Contents. But not exceeding the limit stated	\$60,000 (\$2,000/day, Max. 30 days)	\$30,000 (\$1,500/day, Max. 20 days)	\$20,000 (\$1,000/day, Max. 20 days)	First 3 days of removal
6. Removal of Debris Cover cost of removing debris while the premises is accidentally damaged as a result of an insured accident	\$20,000	\$5,000	\$5,000	\$500
7. Frozen Food Cover costs of replacing the spoiled food due to breakdown of refrigerating unit or failure of the electricity supply	\$2,000	\$1,000	—	\$500
8. Golfer Insurance a. Third Party Liability b. Loss of or Damage to golfing equipments occurring during the practicing or playing golf	\$1,000,000 \$20,000	— —	— —	\$3,000 \$500
9. Loss of Cash by Robbery Cover Loss of cash by robbery after withdrawal from bank or ATM machine within HKSAR	\$10,000	\$2,000	—	\$500
10. Home Quarantine Allowance In the event that the Insured is confined in the Premises in quarantine, a daily cash benefit of HK\$500 is allowed	\$5,000	\$2,000	—	\$500

Net Floor Area (sq. feet)	Period	Plan 1	Plan 2	Plan 3
Below 800	One-year	\$1,200	\$800	\$400
	Two-year	\$2,280	\$1,520	\$760
801—1,200	One-year	\$1,600	\$1,000	\$500
	Two-year	\$3,040	\$1,900	\$950
Over 1,200	Negotiable			

Remarks : For building age over 40-year, detached or semi-detached house and village house are subject to terms and conditions to be advised

* China Taiping Insurance (HK) Company Limited assumes full responsibility for the contents of this leaflet.

The information of this leaflet is for reference only. China Taiping Insurance (HK) Company Limited is the insurance underwriter of "Domestic Care Insurance Scheme" and is solely responsible for all coverage and compensation subject to the terms and conditions of the Policy.

Industrial and Commercial Bank of China (Asia) Limited is an authorized insurance agent of China Taiping Insurance (HK) Company Limited.



Underwritten by:

中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

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For details, please visit any of our branches and our Customer Service Officers will be pleased to provide you with more information.

You may also call our Customer Service Hotline on

218 95588 or
browse our website
www.icbcasia.com