

承保範圍 Coverage	最高保障額 (港幣) Maximum Limit of Indemnity (HK\$)
1. 財物保險 Contents	
<p>因意外引致「家居財物」損失或損毀，類別如下 Accidental physical loss of or damage to CONTENTS at HOME including :</p> <ul style="list-style-type: none"> - 投保人及其同住家人所擁有之傢俬、固定裝置、家居用品及個人財物 (限額：每件物品之補償上限為HK\$50,000) furniture, fixtures, fittings, household goods and personal effects which belong to the Insured or any member of the family normally residing with the Insured (sub-limit : HK\$50,000 per item) - 「貴重財物」：黃金、白金、銀、玉石、鑲飾、珠寶、其他貴金屬或寶石、手錶、工藝品、古董、瓷器、古玩及皮草 (限額：「最高補償限額」之10%；而每件物品之補償上限為HK\$15,000) VALUABLES : gold, platinum, silver, jades, diamonds, jewellery, other precious metals or stones, watches, works of art, antiques, chinaware, curios and furs (sub-limits : 10% of the Maximum Limit of Indemnity subject to HK\$15,000 per item) 	<p>HK\$ 1,000,000 或「家居財物」實質價值，以較低者為準 or the actual value of CONTENTS at HOME, whichever is the less</p>
<p>額外保障 Extensions :</p> <ul style="list-style-type: none"> a) 因受保的意外引致居所不能居住而需遷往臨時住所的費用 (限額：HK\$30,000；而每日之補償上限為HK\$1,500) Alternative Accommodation Expenses following loss or damage insured by this Section (sub-limit : HK\$30,000 subject to HK\$1,500 per day) b) 因雪櫃發生故障而引致冷凍食品變壞 (限額：HK\$2,000) Deterioration of Frozen Food due to failure of refrigerator or freezer (sub-limit : HK\$2,000) c) 在香港境內，因搬遷居所到新住址而引致「家居財物」損失或損毀 (限額：HK\$50,000) Loss or damage due to Household Removal from HOME to new residence within Hong Kong (sub-limit : HK\$50,000) d) 因居所被盜竊或意圖盜竊而引致窗戶或門鎖損毀 (限額：HK\$2,500) Damage to Locks or Windows due to theft or attempted theft at HOME (sub-limit : HK\$2,500) e) 在香港境內之金錢保障 (限額：HK\$5,000；而每宗意外之補償上限為HK\$2,500) Cover for Money within Hong Kong (sub-limit : HK\$5,000 subject to HK\$2,500 per accident) f) 受保的意外發生後之清理費用 (限額：HK\$30,000) Removal of Debris Expenses following loss or damage insured by this Section (sub-limit : HK\$30,000) g) 在香港境內，「家居財物」因修理或維修而需暫時搬離居所之保障 (限額：HK\$30,000) Temporary Removal of CONTENTS within Hong Kong solely for repair or maintenance purpose (sub-limit : HK\$30,000) h) 「貴重財物」之全球性保障 (限額：HK\$2,500；而每件物品之補償上限為HK\$1,000) Worldwide Cover for VALUABLES (sub-limit : HK\$2,500 subject to HK\$1,000 per item) 	
<p>自負金額 Excesses :</p> <ul style="list-style-type: none"> - 每次索償自負金額為HK\$500 HK\$500 each and every claim - 額外保障 (c) - 搬遷居所之每次索償自負金額為HK\$1,000 HK\$1,000 each and every claim under the Extension (c) - Household Removal - 水浸或水漬引致財物損失或損毀之每次索償自負金額為該損失或損毀的10%或HK\$1,000，以較高者為準 HK\$1,000 or 10% of each and every claim whichever is the greater for loss or damage arising from water 	
2. 公眾責任保險 Public Liability	
<p>投保人 (及其同住家人) 因居所發生意外而引致他人身體受到傷害或財物損失或損毀而需要承擔之法律責任 Legal liability of the Insured (including any member of the family normally residing with the Insured) in respect of accidental bodily injury or accidental loss of or damage to property occurring at or about HOME</p>	<p>HK\$ 7,500,000</p>
<p>自負金額 Excess :</p> <ul style="list-style-type: none"> - 第三者財物損失或損毀之每次索償自負金額為HK\$500 HK\$500 of each and every claim for loss of or damage to third party property 	

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3. 人身意外保險 Personal Accident	
<p>因居所發生火災，或居所被盜竊或意圖盜竊而引致投保人死亡 (若在承保表內列有多於一位受保人，「最高補償限額」將會平均分配) Death of the Insured caused by fire, theft or attempted theft whilst at HOME (If more than one person is shown on the Policy Schedule as the Insured, the Maximum Limit of Indemnity will be divided equally among these persons)</p>	<p>HK\$ 250,000</p>
4. 樓宇保險 Building	
<p>因意外引致「樓宇」損毀 Accidental physical damage to BUILDING at HOME</p>	<p>補償上限為閣下所選定之投保金額或「樓宇」重建所需之費用，以較低者為準 up to the sum you selected to insure for or the rebuilding cost of BUILDING, whichever is the less</p>
<p>額外保障 Extensions :</p> <ul style="list-style-type: none"> a) 受保的意外發生後，修葺「樓宇」所需之建築師、測量師及工程師費用 (限額：「最高補償限額」之5%) Architects', Surveyors' and Consulting Engineers' Fees incurred in the reinstatement of BUILDING following loss or damage insured by this Section (sub-limit : 5% of the Maximum Limit of Indemnity) b) 受保的意外發生後之清理費用 (限額：「最高補償限額」之5%) Removal of Debris Expenses following loss or damage insured by this Section (sub-limit : 5% of the Maximum Limit of Indemnity) 	
<p>自負金額 Excess :</p> <ul style="list-style-type: none"> - 每次索償自負金額為 HK\$250 HK\$250 of each and every claim 	

第1項是家居綜合保險之基本投保項目。Section 1 is the primary cover of this insurance.

第2及3項隨着第1項而自動生效，閣下無需繳付額外保費。Sections 2 and 3 are provided, together with Section 1, at no extra premium.

第4項是一項可供選擇的投保項目，閣下需繳付額外保費而生效。Section 4 is an optional cover and only operative on payment of extra premium.

家居綜合保險 Home Package Insurance



多種穩健保險計劃

忠意保險資金雄厚，財政穩健，各種保險計劃可完善地照顧閣下生活及業務上多方面的需要，讓閣下倍感安心。

忠意保險提供以下多項保險計劃，迎合個人及公司客戶的需要。

個人保險計劃

- 中國醫療保證
- 家庭僱傭
- 樓宇結構
- 家居綜合
- 個人醫療
- 人身意外
- 個人責任
- 遊艇
- 私家汽車
- 旅遊綜合

商業保險計劃

- 盜竊
- 業務影響
- 醫務所綜合
- 商用車輛
- 僱員補償
- 工程
- 火災
- 團體人壽
- 團體醫療
- 團體人身意外
- 貨物運輸
- 船體
- 金錢
- 辦公室綜合
- 產品責任
- 財物綜合
- 公眾責任
- 商店綜合

如有任何查詢，請與閣下的保險顧問或本公司的代表聯絡。

Comprehensive Insurance Plans

With the solid financial stability of Generali Group, we are well positioned to provide insurance protection to meet your personal and commercial needs for your peace of mind.

Generali offers a wide range of insurance solutions tailored for individual and corporate clients as follows :

Personal Insurance Plan

- China medical guarantee card
- domestic helper
- home building
- home package
- individual medical
- personal accident
- personal liability
- pleasure craft
- private motor car
- travel package

Commercial Insurance Plan

- burglary
- business interruption
- clinic package
- commercial vehicle
- employees' compensation
- engineering
- fire
- group life
- group medical
- group personal accident
- marine cargo
- marine hull
- money
- office package
- product liability
- property damage
- public liability
- shop package

For details about our products and services, please contact your Generali insurance adviser or customer service representatives.

關心您的家庭 保障美好居所

閣下可能付出了很多時間、金錢及精神建立一個舒適的居所，但是你有否選購一份合適的保險計劃以保障閣下悉心建立的安樂窩呢？

忠意保險提供的家居綜合保險計劃，保障全面，包括財物保險、第三者責任保險及其他意外事故的補償等。

有關保障詳情，請參閱背頁。

Caring For Your Home

You may have invested a lot of time, money and effort to make your home cosy, but have you got a good insurance policy to protect this sweet home of yours ?

The Home Package Insurance Policy provided by Generali is a comprehensive cover insuring against your property losses, legal liability to third parties and many other accidental misfortunes as specified in this leaflet.

Please refer to the coverage table on the back for further details.

保費表 Premium Table :

居所建築面積(平方呎) Gross Floor Area (Square feet)	每年保費 Annual Premium	
	項目 1 - 財物保險 [#] Section 1 - Contents [#]	項目 4 - 樓宇保險 ^{##} Section 4 - Building ^{##}
500 或以下 or below	HK\$ 688	HK\$ 400
501 - 750	HK\$ 888	HK\$ 600
751 - 1,000	HK\$ 1,088	HK\$ 800
1,001 - 1,500	HK\$ 1,388	HK\$ 1,200
1,501 - 2,000	HK\$ 1,888	HK\$ 1,600

[#]若投保金額超過HK\$1,000,000，保費需作個別釐定。

[#]Separate rating will be required if Sum Insured exceeds HK\$1,000,000.

^{##}若投保金額高於一般市值，保費需作個別釐定。

^{##}Separate rating will be required if Sum Insured exceeds market value.

如居所建築面積超過2,000平方呎，保費需作個別釐定。

Please refer to Generali for quotation if the Gross Floor Area exceeds 2,000 square feet.

主要不承保事項

戰爭、恐怖活動、核輻射、污染、自然損耗、機械或電力故障、不能解釋的損失、瞞騙、違法建築物、做工上的失誤或缺陷、山泥傾瀉或下陷、動物或寵物、交通工具所引致的責任

Major Exclusions to Note

War, terrorism, radioactive contamination, pollution, wear and tear, mechanical or electrical breakdown, unexplained loss, infidelity, illegal structure, defective workmanship, landslip or subsidence, animal or pet, liability caused by vehicle or watercraft

有關忠意集團

自1970年代起，忠意集團旗下的公司在香港一直為個人及企業提供全面的保險及投資保障服務。多年以來，我們了解到客戶不同的個別需求，並不斷隨時代改進去迎合客戶的真正所需。

忠意是世界最大的保險集團之一，並擁有超過180年歷史。2015年，集團總保費收入超過740億歐羅，成功並列《財富》世界50強。現有超過7萬6千員工遍佈全球超過60多個國家，為7千2百萬客戶提供優質專業服務。集團在西歐市場佔有領先地位，業務更擴展至中東歐及亞洲等地。

忠意集團獲惠譽國際授予保險公司財務實力評級「A-」[^]。憑著集團雄厚的財政實力，屢獲獨立評級公司的高度評價。

2015年，忠意集團榮登《麻省理工學院科技評論雜誌》全球最聰明公司50強，而且是榜上唯一的保險公司。

公司資料截至2016年3月

[^]惠譽確認評級截至2016年1月

About Generali

Our Generali entities in Hong Kong have been providing comprehensive insurance and investment protection to individuals and organizations since the 1970s. Over the years, we have come to understand the individual requirements of our clients, and are continuously adapting and innovating to meet their changing needs.

The Generali Group is one of the largest global insurance providers. We pride ourselves for our history of over 180 years and we are listed amongst the Fortune Global Top 50 companies with 2015 total premium income of more than € 74 billion. With above 76,000 employees worldwide serving 72 million insured persons in more than 60 countries, the Group occupies a leadership position in Western European markets and an increasingly important place in Asia and Central and Eastern Europe.

Generali and its core subsidiaries have been affirmed “A-“[^] Insurer Financial Strength (“IFS”) Rating by Fitch Ratings. For our Group's financial strength, we have consistently received high ratings by independent agencies.

Generali is also ranked among the world's 50 smartest companies in 2015 according to the MIT Technology Review and we are the only insurer on the list.

Company information as at March 2016

[^]Rating affirmed by Fitch as at January 2016

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HPI/201601



幾千蚊嘅手機要咁保護



成千萬嘅屋企要點守護？



買忠意家居
綜合保險

送



HK\$5,000
意外醫療保障

1份價錢2份保障



家居保障知多少？



家居意外導致身體受傷

額外「意外醫療保障」承擔受保人及家人在家中因意外受傷所引起的醫療開支。無需住院，更包括跌打及針灸等費用共高達HK\$5千元



小孩在家中不慎跌爛電子產品

忠意家居綜合保險保障家居財物，每件物品索償額高達HK\$5萬元。



屋企遭爆竊而導致家居財物損失

忠意家居綜合保險提供保障額高達HK\$100萬，當中包括遭爆竊而損失或損毀之財物。



意外爆水管導致滲水遭鄰居索償

忠意家居綜合保險之公眾責任保障額高達HK\$750萬。

除提供家居財物及公眾責任保障外，家居綜合保險更附有人身意外及樓宇結構保障，全面守護你的家

條款及細則:

1. 「意外醫療保障」只限首年保障期，保障包括受保人及其同住家人。
2. 「意外醫療保障」保障期內意外醫療保障總額為5,000港元，當中包括跌打及針灸治療。跌打及針灸治療費用的全年賠償額為1,000港元，每宗意外的自負額為500港元。除跌打及針灸治療外，所有治療均無自負額。
3. 「意外醫療保障」的主要不承保事項包括任何疾病、自我毀傷、精神或神經混亂、懷孕、酗酒或吸毒、未知的已有疾病及常規檢查。
4. 本公司對本條款及細則擁有絕對解釋權及保留一切更改或取消本活動及其有關安排的絕對權利。如有任何爭議，本公司保留最終決定權而毋須另行通知。

此產品由忠意保險有限公司(香港分行)(本港獲授權的保險公司)承保並簽發。家居綜合保險的詳情及主要不保事項，請參閱產品小冊子和保單條款。



You protect your phone like this



Now what about your home?



Purchase Home Package Insurance



Get HK\$5,000 Accidental Medical Expenses Benefit for **FREE**

Double Protection for One Price!



What is covered by Home Insurance?

Injuries caused by household accidents

With extended Accidental Medical Expenses Benefit, all family members are covered for up to HK\$5,000 medical expenses caused by accidental injuries at home, including bone-setting or acupuncture therapy, and no hospitalization required.



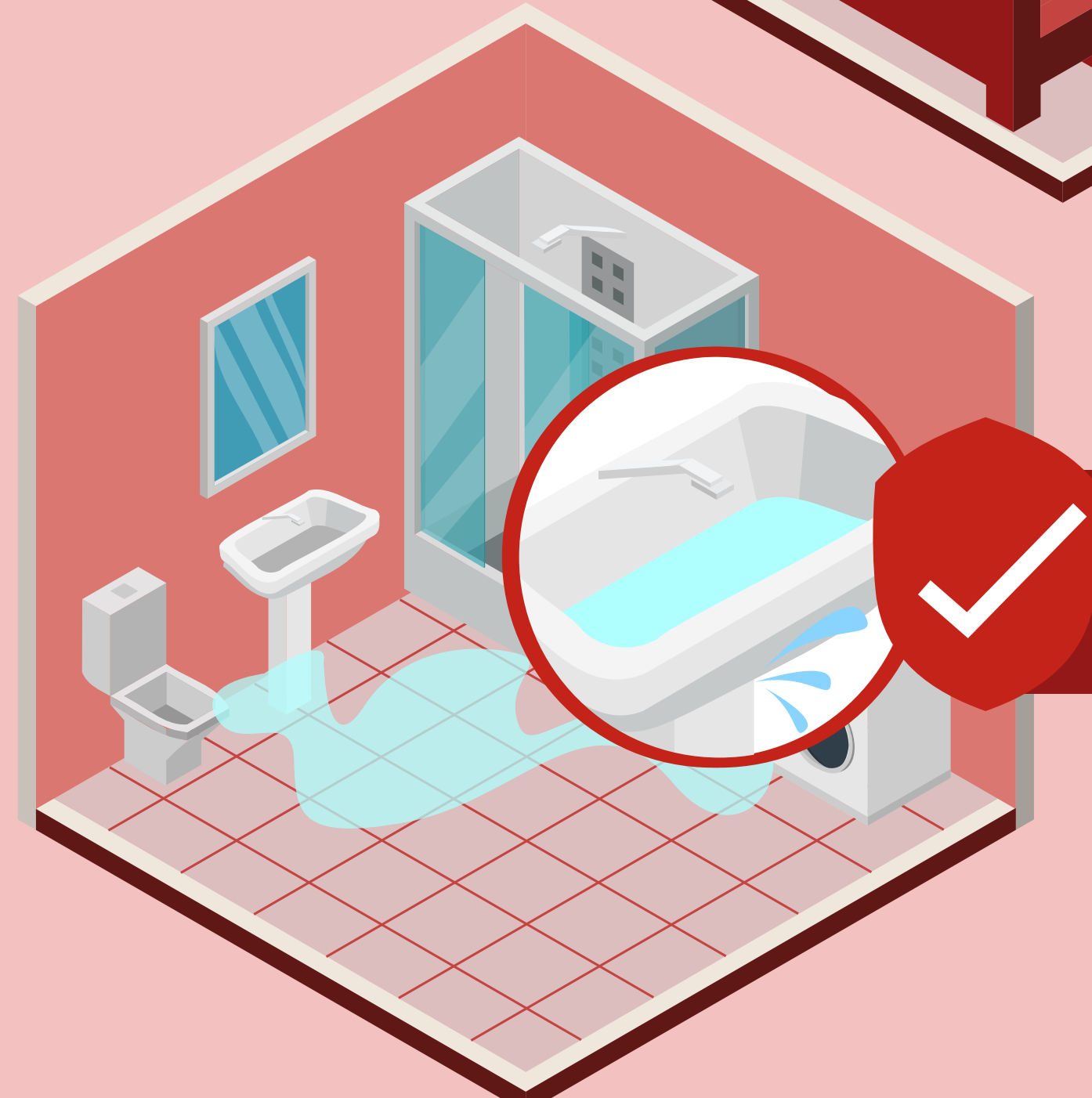
Electronic gadgets accidentally damaged by kids at Home

Home Package Insurance covers contents at home of up to HK\$50,000 per item.



Loss of valuable items from burglary or theft

Home Package Insurance covers up to HK\$1 million for loss or damage to home contents, including from theft.



Accidental damage from bursting pipe and compensation to neighbours

Home Package Insurance covers public liability of up to HK\$7.5 million.

Apart from covering Property and Public Liability, Home Package Insurance also covers Personal Accidents and Building Structure, giving your home a comprehensive protection.

Terms & conditions:

1. Accidental Medical Expenses Benefit is only applicable to the first policy year, that covers the Insured and any member of the family normally residing with the Insured.
2. The maximum benefit payable for Accidental Medical Expenses Benefit is HK\$5,000 per period of insurance, including expenses for Bonesetters &/or Acupuncturists. The maximum benefit payable for Bonesetters &/or Acupuncturists is HK\$1,000 per period of insurance, each accident is subject to HK\$500 deductible. No deductibles apply except for Bonesetters &/or Acupuncturists.
3. The major exclusions of Accidental Medical Expenses Benefit include any sickness, self-inflicted injury, mental disorders, pregnancy, conditions caused by alcoholism or drug addition, congenital anomalies and general check-up.
4. Generali has the absolute right to interpret the terms and conditions and reserves the right to change or cancel this activity and its related arrangements. In the event of any dispute, Generali reserves the right to make the final decision without further notice.

This product is issued by Assicurazioni Generali S.p.A. (Hong Kong Branch), an authorized insurer in Hong Kong. For product details and major exclusions, please refer to Product Leaflet and Policy Provision.