

## Blue Cross (Asia-Pacific) Insurance Limited

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a member of The Bank of East Asia Group. With more than 35 years of experience in the insurance industry, Blue Cross provides a comprehensive range of products including life, travel, medical and general insurance, which caters to the needs of both individual and corporate customers.

Blue Cross has a strong track record in the development of new products and tailor-made services. As a pioneer in the development of managed care, Blue Cross is the first insurer to develop a "Preferred Provider Organisation" in Hong Kong and introduce preventive health check-up programmes for its customers.

In recent years, Blue Cross has received major awards in recognition of its contributions to the fields of insurance and customer service, such as the Hong Kong Award for Services – Innovation Award of the Year, the Asia Pacific Customer Relationship Excellence Award – Innovative Technology of the Year, The Most Popular Travel Insurance Company Award, High Flyer Achievement Award – Health Insurer, the Caring Company and the Superbrands status, and Hong Kong Top Service Brand Awards – Emerging Service Brand.

### 藍十字(亞太)保險有限公司

藍十字(亞太)保險有限公司(「藍十字」)是東亞銀行集團成員，於香港營運超過35年，提供多元化的保險產品，服務個人及公司團體客戶，當中包括人壽保險、旅遊保險、醫療保險及一般保險等，務求滿足客戶的不同需要。

藍十字擅於設計嶄新的保險計劃和服務，成績卓著，率先在香港成立「醫療護理網絡」，同時是首間為客戶提供預防性身體檢驗服務的保險公司。

藍十字近年屢獲殊榮，曾獲頒保險業及服務業多個主要獎項，例如「香港服務業獎—創意獎」、「亞太顧客服務協會—最佳創意科技獎」、「最受歡迎旅遊保險公司大獎」、「傑出企業成就獎—醫療保險」、「商界展關懷公司」、「超級品牌」及「香港服務名牌選舉—最具潛質服務品牌」等。



**Blue Cross 藍十字**

Member of BEA Group 東亞銀行集團成員

**Blue Cross (Asia-Pacific) Insurance Limited**

藍十字(亞太)保險有限公司

29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road,  
Kwun Tong, Kowloon, Hong Kong  
香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓  
[www.bluecross.com.hk](http://www.bluecross.com.hk)



**3608 2988**

Fax 傳真: 3608 2989  
cs@bluecross.com.hk



**Blue Cross 藍十字**

Member of BEA Group 東亞銀行集團成員



**HomeSafe  
Protection Insurance**  
家居至專責



## HomeSafe Protection Insurance

With all of the efforts that you have made in acquiring your home, and furnishing and decorating it, you need a comprehensive insurance policy to protect your property and valuables. HomeSafe Protection Insurance gives you a host of combined protection benefits that covers household contents, personal belongings and third party liability. Each benefit is designed to suit your specified needs, enabling you to enjoy a carefree and safe residence for your peace of mind.

### Special Features

- Different plan levels for selection of sum insured
- Extended coverage in addition to household contents, such as
  - Interior alterations or repairs
  - Loss of money or unauthorised use of credit cards
  - Loss of personal documents
  - Loss of or damage to household contents during removal
  - Removal of debris
- Alternative accommodation up to HK\$70,000
- Accidental death benefit from fire or robbery at home
- Public liability coverage up to HK\$10,000,000
- Optional all-risk coverage for building and coverage on additional valuables
- Low rise house coverage

Insured Items	Maximum Limit (HK\$) Per Year		
	Plan I	Plan II	Plan III
<b>Section 1 – Household Contents</b>			
- Sum insured (Basic coverage and extension)	<b>\$300,000</b>	<b>\$500,000</b>	<b>\$1,000,000</b>

Basic Coverage	Limit per item / set		
	Plan I	Plan II	Plan III
- Furniture, furnishings, household appliances, computer, hi-fi, television, home video equipment, piano Max. 100% of sum insured per year	\$50,000	\$75,000	\$100,000
- Household improvement – walls, ceilings, floors and doors Max. 20% of sum insured per year	\$50,000	\$75,000	\$100,000
- Valuables (e.g. jewellery, furs, watches, etc.) Max. 1/3 of sum insured per year	\$5,000	\$7,500	\$10,000
- Foodstuffs (except frozen food) Max. 10% of sum insured per year	\$5,000	\$7,500	\$10,000
- Household contents other than above Max. 100% of sum insured per year	\$5,000	\$7,500	\$10,000

### Extension For Free

- Removal of debris	10% of adjusted loss
- Interior alterations or repairs (max. contract value of HK\$50,000 and contract period not exceeding two months)	According to the maximum limit of Household Contents Section
- Replacement of locks or windows due to home burglary	\$3,000

	Plan I	Plan II	Plan III
- Personal effects (excluding money) outside the insured premises Max. HK\$15,000 per year	\$3,000 per item / set	\$4,500 per item / set	\$6,500 per item / set
- Loss of money or unauthorised use of credit cards (within Hong Kong) from fire, robbery or burglary	\$2,000		
- Loss of personal documents within Hong Kong (i.e. Hong Kong Identity Card, Hong Kong driving licence, China re-entry permit and passport)	\$1,000	\$1,500	\$2,000
- Loss of or damage to household contents within Hong Kong from: <ul style="list-style-type: none"> <li>- Household removal by professional removers up to 2 days</li> <li>- Temporary removal for cleaning, repairing or renovation up to 14 days</li> </ul> Max. HK\$50,000 per year	\$10,000 per item / set		
- Damage to frozen food	\$5,000		
- Loss of domestic helper's property from fire or home burglary Max. HK\$1,500 per year	\$500 per item / set		

### Additional Benefits For Free

- Alternative accommodation	\$50,000 per year \$1,000 per day	\$60,000 per year \$1,200 per day	\$70,000 per year \$1,500 per day
- Accidental death benefit from home fire or robbery Max. HK\$400,000 per year	\$100,000 per family member		

### Section 2 – Public Liability

- Property owner's or occupier's liability	<b>\$5,000,000</b>	<b>\$8,000,000</b>	<b>\$10,000,000</b>
- Personal liability (worldwide)	Any one accident / any one period of insurance		

### Extension For Free

- Insured's liability arising out of interior alterations or repairs (max. contract value of HK\$50,000 and contract period not exceeding 2 months)	\$1,000,000	Any one accident / any one period of insurance	
---	-------------	--	--

### Section 3 – Optional Benefits

- All-risk coverage for building	Subject to quotation
- Additional valuables	Subject to quotation (not applicable to Plan I)

Notes: Application is subject to underwriting if the building age exceeds 30 years.

## 24-hour Home Assistance Service

Enjoy 24-hour home assistance hotline service for free referral assistance, including for electricians, plumbers, locksmiths, general repairers, baby-sitters or nurses, domestic helpers, pest control providers, home cleaning services, etc.

## Annual Premium

	Plan I	Plan II	Plan III
Non-low rise house	HK\$680	HK\$980	HK\$1,480
Low rise house	HK\$1,280	HK\$1,880	HK\$2,680

Remarks: - "Low rise house" shall mean house / semi-detached house / village house of not more than 3 storeys other than roof floor.

- Subject to a minimum premium of HK\$500 for an in force period of less than 1 year.

## Excess\*

For each and every claim	Non-Low Rise House	Low Rise House
	Building age not exceeding 30 years	
Applicable to Household Contents and Optional All-risk Coverage for Building		
- Loss or damage except caused by fire, lightning or explosion	HK\$500	HK\$3,000
- Loss or damage caused by water damage, landslip or subsidence	HK\$2,000 or 10%	HK\$3,000 or 10%
Applicable to Public Liability		
- Third party property damage	HK\$2,000	
- Water damage to third party property	HK\$2,000 or 10%	
Applicable to Interior Alterations or Repairs		
- Loss or damage caused to home contents, building or third party property	HK\$10,000 or 10%	

\*The greater of the first amount or stipulated percentage of the adjusted loss for each and every claim as specified in the table above will be treated as Excess.

## Major Exclusions

1. Wear and tear, mildew, mold, moisture, rot, corrosion, rust, gradually deterioration, market depreciation, the action of light or atmosphere and gradually operating causes.
2. Theft or attempted theft not accompanied with forcible or violent entry to or exit from the home leaving visible marks.
3. Breakdown and / or mechanical malfunction of electrical appliances and computer equipment.
4. Leaving property behind and unattended.
5. Wilful act, deliberate act, recklessness, malicious acts or vandalism.
6. Fines, penalties, punitive or exemplary damages.
7. Any act of terrorism.

Note: This brochure is for reference only. Please refer to the actual policy for exact terms and conditions. If discrepancy exists between the English version and the Chinese version of this brochure, the English version shall prevail.

**Application Form 投保書 (Please complete the form in English Block Letters 請以英文正楷填寫)**

Name of Applicant 投保人姓名		H.K.I.D. Card / Passport No. 香港身分證 / 旅遊證件號碼	
Contact Phone Number 聯絡電話	Office 辦公室	Home 住宅	Email Address 電郵地址
Mobile 手提			

Insured Premises in Hong Kong 投保香港物業地址

Identity of the Applicant 投保人身份

- Owner 業主
- Owner and Occupier 業主及住客
- Tenant / Occupier 租戶 / 住客

Correspondence Address (if different from the above) 通信地址 (如與上址不同)

Policy Effective Date (dd/mm/yy) Valid for 1 year  
 保單生效日期 (日/月/年) 有效期為一年  
 (Policy effective date subject to the Company's underwriting acceptance 承保日期以本公司審核為準。)

**PLEASE DECLARE: Age of Insured Premises**  
**請申報: 投保物業樓齡**

If the building age exceeds 30 years, the application will be subject to the Company's approval and rating.  
 如投保物業樓齡超過三十年, 此申請書必須經本公司批核及釐定保費。

**Coverage 保障部分**

Type of Insured Premises 投保物業種類	<input type="checkbox"/> Non-Low Rise House 非矮房	<input type="checkbox"/> Low Rise House 矮房	Optional Benefits 自選保障	Sum Insured 投保額
Plan Selected - Annual Premium 選擇計劃一年總保費	<input type="checkbox"/> Plan I 計劃 I - \$680	<input type="checkbox"/> Plan I 計劃 I - \$1,280	<input type="checkbox"/> All-risk Coverage for Building 樓宇全險	HKS (港幣) _____ 元
	<input type="checkbox"/> Plan II 計劃 II - \$980	<input type="checkbox"/> Plan II 計劃 II - \$1,880	<input type="checkbox"/> Valuable Items 貴重物品	HKS (港幣) _____ 元
	<input type="checkbox"/> Plan III 計劃 III - \$1,480	<input type="checkbox"/> Plan III 計劃 III - \$2,680	This section will be subject to the Company's approval and rating. Valuable items need to be listed with value proof. 此部分必須經本公司批核及釐定保費。貴重物品須另行列明並附價值證明。	

**Payment Instruction and Authorisation 付款指示及授權書**

Cash 現金  Cheque – payable to "Blue Cross (Asia-Pacific) Insurance Limited"  
支票 — 收款人為「藍十字 (亞太) 保險有限公司」

Credit Card Account No. 信用卡賬戶號碼

Expire Date 信用卡到期日

mm / 月 yy / 年

Credit Card(s) 信用卡  VISA  MasterCard

Name of Cardholder 持卡人姓名

Signature of Cardholder 持卡人簽署

I hereby authorise Blue Cross (Asia-Pacific) Insurance Limited ("the Company") to debit the required and subsequent renewal premiums from the credit card account specified herewith for the insurance policy, until further written notice is given.

本人茲授權藍十字 (亞太) 保險有限公司 (「貴公司」) 從本人指定的信用卡賬戶扣取應繳及續保保費, 直至本人發出書面通知為止。

**Declaration 聲明**

I/WE HEREBY DECLARE AND AGREE THAT:

The answers to all the above questions including all information and particulars given herein are accurate, true and complete and are given to the best of my / our 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 the Company and me / us. I / We hereby acknowledge that failure to supply true and accurate answers to this application or / into the Company of all material information with my / our application may render the Company unable to accept and process this application or the insurance policy.

2 The insurance coverage applied for shall only take effect when this application has been accepted by the first premium has been paid to the Company.

3 To the best of my / our knowledge, the insured premises have never suffered any fire damage or other loss in the past two years.

4 I / We have never had any new application / renewal collected, nor have special terms and conditions been imposed on such application or renewal for household insurance.

5 This policy will be automatically renewed on an annual basis upon expiry and will come into effect upon successful premium collection unless prior written instruction for cancellation of policy is given by me / us. (Auto-renewal of policy applies only to those policy holders whose application is made directly with the Company.)

本人 / 我們, 謹此聲明並同意:

1 上述所有問題的答案包括所有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書之內容及聲明將成為此項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貴公司任何有關此保險申請之重要資料, 將可能導致貴公司不能接受或處理此保險申請或令本保單失效。

2 一般保險賠償必須在本申請獲接納後並已將首次應付保費繳交予貴公司後始可生效。

3 根據本人 / 我們所知及所信, 上述受保單位於過去兩年內從未因火警或其他原因引致任何損失。

4 本人 / 我們未曾於投保前類型家居保險時被拒絕接納申請 / 續保, 或被增加附加條款。

5 除非本人 / 我們首先發出取消保單的書面通知, 否則此保單將於每年保單期屆滿日自動續保, 並於本公司收妥保費後生效 (保單自動續保只適用於直接向貴公司投保的客戶)。

**Personal Information Collection Statement 收集個人資料聲明**

I understand and agree that any personal information collected or held by the Company (whether contained therein or otherwise obtained) may be used, stored, disclosed or transferred (within or outside of Hong Kong) to any individuals / organisations associated with the Company or any third party that the Company may consider necessary / requiring and/or provision of insurance or financial related product or service or any addition, alteration, variations, cancellation or renewal or reinstatement of them; (2) any scope of insurance coverage, claim processing or investigation or analysis and data matching; (3) promotion of financial products or services by the Company and its affiliated companies; (4) communicating with me / us in the insured or any relevant organisation / person as the Company considers appropriate; and (5) meeting any disclosure requirements imposed by law or court orders or pursuant to guidelines issued by regulatory or other relevant authorities. I / We have the right to obtain access to and to request correction of any personal information concerning myself / ourselves held by the Company. I / We understand that if I / we do not want my / our personal information to be used for purpose (3) above, I / we may notify the Company at any time. Such request(s) or notice(s) can be made in writing to the Company's Corporate Data Protection Officer at 29th Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong.

本人 / 我們明白並同意由貴公司收集或持有的任何個人資料 (不論是否載於此或任何其他途徑所得), 均可供使用, 儲存, 透露或轉交予 (香港境內或境外) 任何與貴公司有關人士 / 機構或貴公司認為有需要的任何第三者, 包括其他從事保險或再保險業務的公司 / 持牌人, 理賠查閱 / 聯絡機構, 與保險業務有關的保險服務供應商, 專業顧問 / 政府機關, 或保險業組織或協會, 用於: (1) 處理此申請 / 要求及提供有關保險或財務的產品或服務; 或該等產品或服務的附加 / 更改 / 轉讓 / 取消 / 更新或復效; (2) 向閣下保險範圍的事項 / 賠償審理 / 調查 / 分析及資料配對; (3) 任何貴公司及相關聯公司的財務產品或服務推廣; (4) 與本人 / 我們 / 受保人或貴公司認為合適的有關機構 / 人士的通訊; 及 (5) 符合法例或法庭頒下的資料披露規定; 或根據監管或其他有關機構所發出的指引而作出披露。本人 / 我們有權查閱及要求更正貴公司持有有關本人 / 我們的個人資料。本人 / 我們明白如不接受將個人資料用於上述第 (3) 點目的, 本人 / 我們可隨時通知貴公司。該 (等) 要求或通知應以書面向貴公司的個人資料保護主任提出, 地址為香港九龍觀塘道 418 號創紀之城 5 期東亞銀行中心 C29 樓。

Signature of Applicant 投保人簽署

Date (dd / mm / yy) 日期 (日 / 月 / 年)

**For Intermediary Use Only 保險中介人專用****For Office Use Only 本公司專用**

Name of Intermediary 中介人姓名	Intermediary's Code 中介人編號	Policy No. 保單號碼	Underwriting Approval 批核人簽署
-------------------------------	------------------------------	--------------------	--------------------------------

## 家居至專寶

購置和粉飾居所，花了您不少心思及金錢，因此您需要一份全面的家居保險計劃，保障您的物業和財物。「家居至專寶」糅合周詳的保障項目，適用於家居物品、個人物品和第三者賠償責任等，體貼您的需要，讓您住得安心放心，享受優游的家居生活。

## 計劃特點

- 不同保障級別和保額以選擇
- 家居物品附加多項伸延保障，例如
  - 室內改動或維修
  - 金錢損失或未獲授權使用信用卡
  - 個人證件的遺失
  - 家居搬遷或臨時搬遷
  - 清理廢棄物
- 臨時居所費用最高可達港幣70,000元
- 家居火災或搶劫導致意外身故的賠償
- 公眾責任賠償最高港幣10,000,000元
- 自選樓宇全險及貴重物品保障
- 矮房保障

保障項目	每年最高賠償金額 (港幣)		
	計劃 I	計劃 II	計劃 III
<b>第 1 部分 – 家居物品</b> - 投保額 (包括基本保障及伸延保障在內)	<b>\$300,000</b>	<b>\$500,000</b>	<b>\$1,000,000</b>
<b>基本保障</b>	每件 / 組物品限額		
- 傢俬、陳設、家居電器、電腦、音響組合、電視、家庭影視設備及鋼琴 全年以投保額 100% 為限	\$50,000	\$75,000	\$100,000
- 家居裝修 – 牆壁、天花、地板及門 全年以投保額 20% 為限	\$50,000	\$75,000	\$100,000
- 貴重物品 (例如珠寶、皮革及手錶等) 全年以投保額三分之一為限	\$5,000	\$7,500	\$10,000
- 食品 (冷凍食品除外) 全年以投保額 10% 為限	\$5,000	\$7,500	\$10,000
- 除以上所列家居物品 全年以投保額 100% 為限	\$5,000	\$7,500	\$10,000

	計劃 I	計劃 II	計劃 III
<b>免費伸延保障</b>			
- 清理廢棄物	經評定後損失的10%		
- 室內改動或維修 (工程費用以港幣 50,000 元為限，及施工期不超過 2 個月)	以「家居物品」部分為最高賠償額計算		
- 因家居爆竊更換門鎖或窗戶	\$3,000		
- 於受保物業以外損失個人物品 (不包括金錢損失) 全年以港幣 15,000 元為限	\$3,000 每件 / 組	\$4,500 每件 / 組	\$6,500 每件 / 組
- 因火災、搶劫或爆竊導致金錢損失或信用卡未獲授權被使用 (於香港境內)	\$2,000		
- 個人證件遺失 (於香港境內發生，包括香港身分證、香港駕駛執照、回鄉證及護照)	\$1,000	\$1,500	\$2,000
- 家居物品損失或損毀 (於香港境內) - 由專業搬運公司負責搬運期間 (最長 2 天) - 由於進行清潔、維修或翻新而臨時搬運期間 (最長 14 天) 全年以港幣 50,000 元為限	\$10,000 每件 / 組		
- 冷凍食品的損壞	\$5,000		
- 家居火災或爆竊導致家傭財物損失 全年以港幣 1,500 元為限	\$500 每件 / 組		
<b>免費額外保障</b>			
- 臨時居所	全年\$50,000 每日\$1,000	全年\$60,000 每日\$1,200	全年\$70,000 每日\$1,500
- 家居火災或搶劫導致意外身故 全年以港幣 400,000 元為限	每名家庭成員\$100,000		
<b>第 2 部分 – 公眾責任</b> - 業主或佔用者責任 - 個人責任 (全球)	<b>\$5,000,000</b>	<b>\$8,000,000</b>	<b>\$10,000,000</b>
	每宗意外 / 每段受保期內		
<b>免費伸延保障</b>			
- 因室內改動或維修引致的受保人責任 (工程費用以港幣 50,000 元為限及施工期不超過 2 個月)	\$1,000,000 每宗意外 / 每段受保期內		
<b>第 3 部分 – 自選保障</b>			
- 樓宇全險保障	根據報價		
- 額外貴重物品	根據報價 (不適用於計劃 I)		

註：如物業樓齡超過 30 年，投保申請須經核保。

## 二十四小時家居支援服務

提供二十四小時免費支援熱線服務，轉介多項家居服務，包括電力維修、渠道、鎖匠、一般維修、嬰兒托管或護理、家庭傭工、滅蟲或家居清潔等。

## 每年保費 (港幣)

	計劃 I	計劃 II	計劃 III
非矮房	\$680	\$980	\$1,480
矮房	\$1,280	\$1,880	\$2,680

備註：-「矮房」即獨立房子 / 半獨立屋 / 村屋（不超過 3 層高，天台層不包括在內）。

- 如保單生效期少於一年，最低保費為港幣 500 元。

## 自付額 \* (港幣)

任何一宗索償	非矮房	矮房
	樓齡不高於 30 年	

適用於「家居物品」及自選「樓宇全險保障」

- 除火災、閃電及爆炸以外所導致的損失或損毀	\$500	\$3,000
- 水損、山崩或地陷導致的損失或損毀	\$2,000 或 10%	\$3,000 或 10%

適用於「公眾責任」

- 第三者財物損毀	\$2,000
- 第三者財物水損	\$2,000 或 10%

適用於「室內改動或維修」

- 引致家居物品、樓宇或第三者財物的損失或損毀	\$10,000 或 10%
-------------------------	----------------

\* 每宗索償的首筆款項或經評定後損失的百分比 (以較高者為準)，將按照上表列為自付額

## 主要不保事項

1. 損耗、發黴、霉菌、潮濕、腐爛、侵蝕、生鏽、逐漸退化、折舊、陽光照射或空氣的影響和逐漸產生影響的誘因。
2. 在不牽涉使用武力或暴力進入或離開家居而沒有留下明顯痕跡的情況下，進行偷竊或企圖偷竊。
3. 電器及電腦器材的損壞及 / 或機械故障。
4. 遺下及沒有妥善看管財物。
5. 蓄意、故意、魯莽或惡意行為，或故意破壞公物。
6. 罰款或懲罰性的損害賠償。
7. 任何恐怖主義行為。