

居安思危 防範未然

家居發生意外招致財物損失，時有聽聞，亦難以預料。

『家居樂』是一個週詳的家居保險計劃，由專業人仕為香港家庭悉心設計，使每個家庭在不幸因意外而導致財物損失或負上法律責任時得到適當保障。閣下所費無幾，便能令您及家人生活在一個真正的安樂窩中。

『家居樂』保障範圍

家居財物保障內容	最高賠償額 (HK\$)	
	銀保障	金保障
家居財物全險保障 家居財物如傢俬、衣物、電器、電腦、音響器材、室內裝修以至珠寶首飾等個人財物，在家中遇上任何意外如火災、水浸、颱風、山泥傾瀉、水管爆裂、爆炸、盜竊等，所導致的損毀或遺失。 每宗索償之自負金額只須 HK\$200。	200,000	500,000
臨時寄存保障 家居財物暫時存放於其他地方內因意外而損毀或遺失，存放期可長達 30 天。	30,000	75,000
搬遷家居財物保障 由專業搬運公司承運往新居途中，家居財物因意外而損毀或遺失。 每宗索償之自負金額 HK\$1,000。	100,000	250,000
個人現金保障 因家居遇劫或盜竊之現金損失。	2,000	2,000
更換門窗鎖保障 因遭入屋爆竊導致大門鎖或窗鎖損毀而需要更換及安裝之費用。	2,000	2,000
冷藏食物保障 因意外而導致冷藏食物變壞。	1,000	1,000
臨時居所保障 因居所意外損毀，不宜居住而需暫覓臨時居所，所需的額外費用並包括傢俬暫時寄存費用。 每天最高賠償額可達 HK\$2,000。	30,000	75,000
公眾法律責任保障 倘若您及家人身為業主或住客，因居所發生意外導致他人身體受傷或財物損壞，而需要承擔法律責任及作出賠償時，均可索償，此保障亦會支付有關之訴訟費用。	2,000,000	5,000,000
人身意外保障 投保人或其配偶因於家中發生火災、被劫或盜竊而不幸遇害身亡或因該意外導致於三個月內身亡。	100,000	100,000
全年保費	450	980

靈活自選保障 切合您的需要

除家居財物保障外，本公司更因應您的不同需要，提供以下自選保障。

家居樓宇保障

- 家居樓宇全險保障**
 保障樓宇結構(屋殼)及業主之裝置因任何意外如火災、水浸、颱風、山泥傾瀉、水管爆裂、爆炸、盜竊等引致毀壞之損失。
- 臨時居所或租金損失保障**
 因居所意外損毀，不宜居住而需另覓臨時居所之額外費用並包括傢俬臨時寄存費用或在此損毀期間，身為業主之您未能收取應收的租金損失，每天最高賠償可達 HK\$2,000 及總賠償額為家居樓宇投保額之 15% 為限。
- 清理瓦礫費用**
 保障更包括重建、清理瓦礫及鞏固支撐費用。
- 公眾法律責任保障**
 倘若您及家人身為業主或住客，因居所發生意外導致他人身體受傷或財物損壞，而需要承擔法律責任及作出賠償時，均可索償，此保障亦會支付有關之訴訟費用。

全球性貴重財物保障

- 當您於香港地區或外遊 90 天期間，隨身貴重財物，現金及信用卡因意外遺失、損毀皆可獲得賠償。
- 一般非指定貴重財物，每件最高 HK\$5,000
- 指定受保財物，每件最高 HK\$15,000
- 現金及信用卡被盜最高賠償額 HK\$2,000
- 全年最高賠償金額可達 HK\$40,000
- 全年附加保費 **HK\$450**

備註：• 家居中貴重財物如珠寶、手飾、手錶、相機、藝術品及皮草等(傢俱、家庭電器用品、影音器材、個人電腦及鋼琴等除外)每件最高賠償額為 HK\$10,000 最高總賠償額為家居財物投保額之三成。

- 全球性貴重財物保障需附加於金保障之上或家居樓宇保障內。
- 投保全球性保障指定受保財物，請另加紙填寫每項物品名稱及投保額，若價值超過 HK\$10,000 之物品，需附上估值書或收據。
- 如閣下需要其他家居財物投保額及家居樓宇保障，歡迎致電本公司查詢保費。

收集個人資料聲明

Personal Information Collection Statement

閣下提供的資料，為本公司提供保險業務所需，並可能用作任何與保險或財務有關的產品或服務，或作任何更改、變更、取消、續期、索償或索償分析；並可能移轉予現存或不時成立任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人、索償或調查或其他服務提供者、或任何保險公司的協會或聯會。

閣下有權查閱及要求更正由本公司持有有關閣下的個人資料，如有此項要求，可書面向本公司提出。

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of any insurance or financial related product or service or any alternations, variations, cancellation or renewal of them; any claim or analysis of it; and may be transferred to any related company or any other company carrying on insurance or reinsurance or financial related business or an intermediary or a claim or investigation or other service provider companies that exists or is formed from time to time.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by us. Requests can be made in writing to our Company.

本公司提供以下保險服務

歡迎垂詢

Our Company Provides The Following Insurance Services Please Contact Us For Details

- | | |
|-------------|---|
| ● 火險 | Fire Insurance |
| ● 貨物海運保險 | Marine Cargo Insurance |
| ● 家居綜合全險 | Home Comprehensive Insurance |
| ● 辦公室綜合全險 | Office Comprehensive Insurance |
| ● 盜竊保險 | Burglary Insurance |
| ● 公眾責任保險 | Public Liability Insurance |
| ● 旅行平安保險 | Travel Insurance |
| ● 現金運送保險 | Money-In-Transit Insurance |
| ● 個人意外保險 | Personal Accident Insurance |
| ● 汽車保險 | Motor Insurance |
| ● 駕駛者個人意外保險 | Personal Accident Insurance For Drivers |

特約保險代理/經紀

Authorized Agent / Broker

Loyal Insurance

Head Office : Tel: 2388 3283 / Fax: 2388 9578

Branch : Tel: 2475 7248 / Fax: 2473 2555

三聯保險有限公司

Trinity General Insurance Company Limited

香港干諾道西188號香港商業中心拾樓1001室

1001 Hong Kong Plaza, 10th Floor, 188 Connaught Road West, Hong Kong.

電話 Tel : 3413 0988

傳真 Fax : 2559 3971



「家居樂全保計劃」投保表格

HOME PEACE Insurance Plan Proposal Form

投保人資料 Proposer Information

投保人姓名：(英文) _____
 Name of Proposer
 (中文) _____
 身份證號碼： _____ 職業： _____
 HK I. D No. _____ Occupation _____
 受保地址： _____
 Insured Address _____
 通訊地址(如與上述不同)： _____
 Correspondence Address _____
 (If different)
 住宅電話： _____ 辦公室電話： _____
 Home Tel. No. _____ Office Tel. No. _____

投保資料 Coverage Details

投保項目選擇 請於適當 內加 號
 Plan(s) Selection Please '✓' where appropriate

家居財物 銀保障 Silver Plan
 Home Contents 金保障 Gold Plan
 其他投保額 Other Sum Insured
 HK\$ _____

家居樓宇 投保額 _____
 Buildings Sum Insured HK\$ _____

全球性貴重財物
 Valuables World Wide Cover

公眾法律責任 投保限額(只供選擇金、銀保障以外者)
 Public Liability Limit required (except Silver & Gold Plan Only)
 HK\$ _____

投保期限 由 _____ 至 _____
 Period of Insurance : From _____ To _____

聲明 Declaration

- 本人/吾等之居所包括屋頂全用磚石或三合土建成，並有經常維修，適宜居住。
I/We declare that my/our home is built of brick or concrete and roofed with concrete and is in good state of repair.
- 本人/吾等於過去 12 個月內未有蒙受任何與本家居保險有關之損失。
I/We have not sustained any loss during the past 12 months from any of the risks now proposed for insured.
- 本人/吾等從未拒絕接受投保或續保同類之家居保險或需附加任何特別條款。
No insurer has declined to accept or renew my/our household contents insurance or imposed special terms.
- 本人/吾等保證此投保書內之資料皆確實無訛，並同意此投保書之內容及聲明將成為本人/吾等與三聯保險有限公司所訂立合約之根據及同意此項保險須待至貴公司接納本人之申請後，方始生效。
I/We have not withheld any material information and I/We accept that this application and declaration shall be the basis of and incorporated in the contract between me/us and Trinity General Insurance Company Limited and I/We agree that the insurance will not be in force until the Application has been accepted by the Company.

申請人簽名： _____ 日期： _____
 Signature of Proposer : _____ Date : _____

* 三聯保險有限公司保留單單的最後批核權。

Trinity General Insurance Company Limited reserves the final right of approval.

* 本小冊子僅供參考之用，有關詳盡條款及規定，概以保單為準。

This brochure is only a summary. Please refer to the Policy for exact terms and conditions.

“HOME PEACE” brings you worry FREE

“HOME PEACE”, a sophisticated product designed by insurance professionals, lets you stay behind any unfortunate events intruding your home, and keeps PEACE in you mind.

HOME CONTENTS COVERAGE	Maximum Benefits	
	SILVER	GOLD
HOME CONTENTS ALL RISKS COVER Protects against loss or damage of you and your family's personal belongings furniture and fittings, electrical appliances, interior decoration also jewellery and valuables due to accidents, including fire, typhoon, flooding, landslide, bursting of water pipes, explosion and theft etc. Excess - HK\$200 each claim.	HK\$ 200,000	HK\$ 500,000
TEMPORARY REMOVAL Accidental damage or loss of Contents whilst temporarily removed from your home and remaining in other premises for upto 30 days.	30,000	75,000
HOME CONTENTS WHILST IN TRANSIT Accidental damage or loss of Contents whilst in transit to your new home by professional removers. Excess - HK\$1,000 each claim.	100,000	250,000
MONEY Money lost by Theft at your home.	2,000	2,000
EXTERNAL DOOR LOCKS / WINDOW LOCKS Cost of replacing damaged locks and keys caused by Burglary.	2,000	2,000
FROZEN FOOD Frozen food spoilt by accident.	1,000	1,000
ALTERNATIVE ACCOMMODATION Additional expenses of temporary storage of furniture and alternative accommodation for your family in the event of your house be inhabitable due to loss or damage by accident. Limit per day - HK\$2,000.	30,000	75,000
PUBLIC LIABILITY Protects against the legal liability in the event of you and your family members as owner or occupier of your home accidentally causing third-party bodily injury or property damage.	2,000,000	5,000,000
EXTRA PERSONAL ACCIDENT COVER Accidental Death within 3 months as a direct result of fire or theft in the insured's home of the Insured or spouse.	100,000	100,000
	Annual Premium :	450 980

OPTIONAL COVER

Buildings Coverage
 • **Buildings All Risks Cover**
 Protects against loss or damage of your buildings including landlord's fixtures and fittings due to accidents including fire, typhoon, flooding, landslide, bursting of water pipes, explosion and theft etc. including cost of removal of debris.
 Excess - HK\$200 each claim.

• **Alternative Accommodation / Loss of Rent**
 Additional expenses of temporary storage of furniture and alternative accommodation for your family or loss of rent payable to you in the event of your house be inhabitable due to loss or damage by accident.
 Limit per day - HK\$2,000; subject to maximum 15% of Sum Insured on Buildings.

• **Public Liability**
 Protects against the legal liability in the event of you and your family members as owner or occupier of your home accidentally causing third-party bodily injury or property damage.

Valuables World Wide Cover - Maximum Benefit - HK\$40,000 per year
 • Cover accidental physical loss of or damage to valuables within Hong Kong area and during temporary visit else where in the world not more than 90 days.
 • Miscellaneous unspecified items - maximum HK\$5,000 per any one item.
 • Specified items - maximum HK\$15,000 per any one item
 • Loss of Money / Unauthorized use of credit card - maximum HK\$2,000 per year.

- Notes :
- Maximum Total Compensation of Valuable items in your home upto 30% of Sum Insured on Contents, and maximum HK\$10,000 per any one item.
 - Valuables World Wide Cover can be added in Gold Plan or Building Section only.
 - Please describe each item and Sum Insured of any specified items under Valuables World Wide Cover. If any Valuables exceed HK\$10,000, please submit a Valuation or Sales Receipts.



三聯保險有限公司

TRINITY GENERAL INSURANCE

COMPANY LIMITED



全面家居財物保障

一家安居樂無憂

Ideal protection for your family and your belongings

投保專線 Hot Line : 3413 0916

梁小姐 Miss Leung

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