



Home Star Home Insurance Plan





Home Star Home Insurance Plan

You have built a comfortable home for you and your family. You certainly truly treasure and value your cozy nest. Securing a comprehensive insurance plan for your home is an essential decision. Home Star Home Insurance Plan safeguards your valuable property, home contents and personal belongings against unpredictable risks. Should any unfortunate incidents occur at your home, be it an accidental fire, a burglary, storm or other calamities, you can be rest assured that you are well protected against any financial loss.

Total protection for your property

If you are a property owner, any unfortunate incidents occur such as fire, lightning, storm or flood that causes structural damage to your building, the cost of repair can be enormous. With Home Star Home Insurance Plan, you will be covered for the full cost of rebuilding your property as new!

* The excess is the first HK\$10,000 or 10%, whichever is greater, each and every claim for subsidence, ground heave or landslip. The excess is the first HK\$250 each and every claim for extended accidental damage to building.

Total protection for your home contents

In the event of any unfortunate incidents where your home contents are damaged, you will be covered for the full cost of repair or replacement. What's more, you can also be covered for loss of rent and hotel accommodation expenses during your home repair period after damage. Accidental damage to home contents during home removal or temporary storage in furniture depository is covered as well. With Home Star Home Insurance Plan, you can simply sit back and relax, knowing that all your treasures at home are safely insured.

Home Star Home Insurance Plan covers your building and home contents against the risks of:

- fire, lightning, explosion, earthquake, storm, flood or subsidence
- theft, riot or vandalism
- collision by aircraft or vehicles
- loss of rent and hotel accommodation expenses
- escape of water from washing machine, domestic refrigerator etc.
- accidental damage to audio, visual or computer equipment
- accidental damage to home contents temporarily removed from home (up to 20% of sum insured)
- accidental damage to home contents during home removal or temporary storage in furniture depository for up to 7 days¹
- deterioration of frozen content due to change in temperature of the freezer (up to HK\$2,500)²
- extended accidental damage cover³

1. The excess is the first HK\$250 each and every claim for accidental damage to home contents during home removal or temporary storage in furniture depository.
2. The excess is the first HK\$100 each and every claim for deterioration of frozen food due to change in temperature of the freezer.
3. The excess is the first HK\$250 each and every claim for extended accidental damage cover.

Optional cover

Coverage	Maximum benefits (HK\$)
Personal possessions	
Unspecified personal possessions ⁴	20% of sum insured or 5,000 whichever is the less
Named items	Selected sum insured
Loss of money ⁵	3,000
Unauthorized use of credit cards	5,000
Sports equipment and clothing ⁴	Selected sum insured
Personal accident⁶	
Death or injury to insured family members resulting from accident anywhere in the world	Selected sum insured
Domestic helper protection⁶	
Employers' liabilities under the Employees' Compensation Ordinance and at Common Law	100,000,000
Cost of medical expenses, hospitalization and repatriation as a result of your domestic employee suffering bodily injury	Limits available: 10,000 15,000 20,000

4. The excess is the first HK\$250 each and every claim for unspecified personal possessions, sports equipment and clothing.

5. The excess is the first HK\$100 each and every claim for loss of money.

6. The upper age limit for insured persons under personal accident and domestic helper protection is 65 years old.

Legal liability coverage

(It is free with home building or contents cover)

Coverage	Maximum benefits (HK\$)
As owner/ occupier/ tenant of the property, accidental damage to a property or accidentally causing bodily injury to others	3,000,000

24-hour home emergency assistance enquiry services

- Overseas telephone medical advice assistance
- General repair assistance
- Emergency house nursing assistance
- Household appliance referral
- Locksmith referral assistance
- Home cleaning referral
- Plumbing referral assistance
- Pest control referral
- Electrical referral assistance
- Domestic helper referral
- Air-conditioner engineering assistance
- Baby sitting referral assistance
- 24-hour general claims assistance

* The above services are on referral or arrangement basis only, except the locksmith assistance which can be indemnified up to HK\$500 per incident.

7-day claims processing guaranteed

Zurich will settle your claims within 7 working days, once we have received all the required documents. Simply follow this simple claims procedure:

- Inform Zurich after the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form along with all necessary documents to Zurich.

Notes:

1. For building, the excess is the first HK\$10,000 or 10%, whichever is greater, each and every claim for subsidence, ground heave or landslip. The excess is the first HK\$250 each and every claim for extended accidental damage to building.
2. For home contents, the excess is the first HK\$250 each and every claim for accidental damage to home contents during home removal or temporary storage in furniture depository.
3. For home contents, the excess is the first HK\$100 each and every claim for deterioration of frozen food due to change in temperature of the freezer.
4. For home contents, the excess is the first HK\$250 each and every claim for extended accidental damage cover.
5. For coverage of unspecified personal possessions, sports equipment and clothing, the excess is the first HK\$250 each and every claim.
6. For coverage of loss of money, the excess is the first HK\$100 each and every claim.
7. The upper age limit for insured persons under personal accident and employees' compensation is 65 years old.
8. The home emergency assistance enquiry services are on referral or arrangement basis only, except the locksmith assistance which can be indemnified up to HK\$500 per incident.

Zurich Insurance Company is a company incorporated in Switzerland with limited liability.

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions, please refer to the policy document itself. Zurich Insurance Company reserves the right of final approval.



About Zurich

Zurich Insurance Group (Hong Kong) is part of the Swiss-based insurance corporation Zurich Financial Services, the largest Swiss insurance corporation¹ and a Fortune Global 100 company². In Hong Kong we offer a full range of general insurance solutions for individual as well as companies. Today, the group's premium income is close to HK\$3.6 billion, making us one of the top 10 insurers in Hong Kong.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2006

² In terms of revenue, source: The 2004 Fortune Global 500, April 2006

Zurich Insurance Group (Hong Kong)

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寫意家居 財物保險計劃





「寫意家居」 財物保險計劃

您費心建立起的夢想家居，是您與家人享受甜美生活與樂聚天倫的安樂窩。假如不幸遇上任何突發事件，無論是失火、被竊、颱風或其他難以預料的意外，可能也會令您損失不菲。「寫意家居」財物保險計劃為您作出周詳安排，全面保障您的家居及個人財物，讓您可時刻安枕無憂。

樓宇結構全面保障

假如您身為業主，樓宇結構如因火災、電擊、颱風或水災受損，您可能要承擔巨額維修費用。「寫意家居」財物保險計劃包括樓宇維修費用保障，即使不幸發生意外，您亦毋須額外負擔沉重開支，我們會為您修補受損物業，讓您的家居回復原狀。

* 因地陷及山泥傾瀉導致損失的自負額為每宗賠償的首港幣10,000元或10%，以較高者為準。附加意外損毀保障的自負額為每宗賠償的首港幣250元。

家居財物全面保障

「寫意家居」財物保險計劃能為您的家居財物提供全面保障，家居財物如因天災或意外損毀，您可獲維修或重新添置傢具。家居受損後重新裝修期間，您亦可獲賠償租金損失或酒店住宿費用。若家居財物於搬遷或暫寄期間意外受損亦可獲得保障。

「寫意家居」財物保險計劃保障您的物業及家居財物可能承受之風險：

- 失火、電擊、爆炸、地震、颱風、水浸或地陷
- 被竊、暴動或惡意破壞
- 飛機或汽車撞擊
- 租金損失及酒店住宿費用
- 洗衣機、雪櫃漏水
- 影音或電腦器材意外損毀
- 家居財物於暫時搬離家中之損失（最高為投保額的20%）
- 搬家途中或暫寄傢具倉庫7天期間之損壞¹
- 雪櫃內因冷藏不善而損壞之物品（最高為港幣2,500元）²
- 附加其他意外損毀保障³

1. 搬家途中或暫寄傢具倉庫期間損壞之物件自負額為每宗賠償的首港幣250元。
2. 雪櫃內因冷藏不善而損壞之物品自負額為每宗賠償的首港幣100元。
3. 附加意外損毀保障的自負額為每宗賠償的首港幣250元。

額外保障項目

保障範圍	最高保障額 (港幣/元)
全球個人財物遺失或損毀	
隨身攜帶一般個人財物 ⁴	保額的20%或5,000，以較少者為準
指定受保財物	按自選保額而定
意外遺失金錢 ⁵	3,000
信用卡被盜用	5,000
運動器材及服裝 ⁴	按自選保額而定
個人意外保障⁶	
投保家庭成員在世界任何地方意外受傷或不幸去世	按自選保額而定
家庭傭工保障⁶	
根據僱員補償條例，僱主須為僱員承擔的法律責任	100,000,000
家傭因家居意外受傷後的醫療費、住院費及撤離費等	可選擇之投保額： 10,000 15,000 20,000

4. 隨身攜帶一般個人財物和運動器材及服裝之自負額為每宗賠償的首港幣250元。
5. 意外遺失金錢之自負額為每宗賠償的首港幣100元。
6. 個人意外保障及家庭傭工保障之投保人年齡上限為65歲。

法律責任保障

(此項保障隨投保樓宇結構或家居財物保障免費奉上)

保障範圍	最高保障額 (港幣/元)
身為業主、居住者或租客，因疏忽而導致第三者身體受損或財物損失的法律責任及有關訴訟費用	3,000,000

24小時家居緊急援助服務

- 海外醫療電話諮詢
- 一般維修安排
- 緊急上門護理服務
- 家庭電器維修安排
- 鑰匙匠安排
- 家居清潔安排
- 水喉匠安排
- 滅蟲安排
- 電工安排
- 家傭安排
- 冷氣技工安排
- 幼兒看護安排
- 24小時索償服務

* 本公司只承擔每次鑰匙匠開鎖的港幣500元費用，其餘的服務只限於諮詢及轉介安排。

七天特快賠償承諾

若所需文件齊備，蘇黎世可在七個工作天內辦妥賠償事宜。而申報賠償只需以下簡單步驟：

- 事發後盡快以電話、傳真或郵遞通知蘇黎世有關情況。
- 填妥賠償申請表格連同一切所需文件寄回蘇黎世。

注意事項：

1. 樓宇結構因地陷及山泥傾瀉導致損失的自負額為每宗賠償的首港幣10,000元或10%，以較高者為準。附加意外損毀保障的自負額為每宗賠償的首港幣250元。
2. 家居財物 - 搬遷途中或暫寄傢具倉庫期間損壞之物件自負額為每宗賠償的首港幣250元。
3. 家居財物 - 雪櫃內因冷藏不善而損壞之物品自負額為每宗賠償的首港幣100元。
4. 家居財物 - 附加意外損毀保障的自負額為每宗賠償的首港幣250元。
5. 額外保障項目 - 隨身攜帶一般個人財物和運動器材及服裝之自負額為每宗賠償的首港幣250元。
6. 額外保障項目 - 意外遺失金錢之自負額為每宗賠償的首港幣100元。
7. 額外保障項目 - 個人意外保障及家庭傭工保障之投保人年齡上限為65歲。
8. 24小時家居緊急援助服務 - 蘇黎世保險只承擔每次鑰匙匠開鎖費用最高港幣500元，其餘的家居緊急援助諮詢熱線服務只限於諮詢及轉介安排。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容及細則將詳列於保單之內，蘇黎世保險保留最終批核權。

關於 蘇黎世

蘇黎世保險集團(香港)是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險集團¹及財富雜誌(Fortune)全球100大企業²。蘇黎世保險集團(香港)致力為個人及各大公司團體客戶提供一系列保險方案。集團至今已成為本港十大保險公司之一，保費收入約36億港元。

¹ 以銷售額、收益、資產及市值聯合計算。資料來源：2006年4月福布斯雜誌(Forbes)全球2000大企業排行榜。

² 以收益計算。資料來源：2006年4月財富雜誌全球500大企業排行榜。

蘇黎世保險集團(香港)

香港太古灣道14號太古城中心3期15-17樓

電話：(852) 2968 2222

傳真：(852) 2968 0988

<http://www.zurich.com.hk>



「寫意家居」財物保險計劃投保表格

查詢電話 Enquiry no.: (852) 2903 9391 傳真 Fax : (852) 2968 0639

請以英文正楷大寫填報 Please complete in BLOCK LETTERS.

請✓適用方格及✗刪去不適用者 Please tick the appropriate box and ✗ delete whichever is inappropriate.

投保人資料 Proposer information

先生/太太/女士* 姓 _____ 名 _____ 別名 _____
Mr./Mrs./Ms.* Surname First name Other name

香港身份證/護照號碼* _____ 職業 _____
HKID card/passport no.* Occupation

投保地址 室/單位* _____ 樓 _____ 座 _____ 大廈 _____
Risk address Flat/Rm.* Floor Block Building

屋苑名稱/街名及門牌/地段* _____
Estate name/ no. & street name/ lot no.*

_____ 地區 _____ 香港/九龍/新界* 樓齡 _____
District HK/ KLN/ NT* Building Age

通訊地址 室/單位* _____ 樓 _____ 座 _____ 大廈 _____
Correspondence address Flat/Rm.* Floor Block Building

屋苑名稱/街名及門牌/地段* _____
Estate name/ no. & street name/ lot no.*

_____ 地區 _____ 香港/九龍/新界*
District HK/ KLN/ NT*

日間聯絡電話 _____ 手提電話號碼 _____
Day time tel. no. Mobile phone no.

晚間聯絡電話 _____ 電郵地址 _____
Night time tel. no. E-mail address

閣下於投保此類個人財物保障計劃時曾否被拒絕? _____ 是 _____ 否
Have you ever had any personal property insurance refused? Yes No

閣下於過往十二個月內曾否申請個人財物保障賠償? _____ 是 _____ 否
Have you made any claims under personal property insurance within the past 12 months? Yes No

如✓「是」者，請詳細說明於下：
If you have ticked "Yes", please give details below:

保障生效日期 _____ 日 _____ 月 _____ 年
Effective date of insurance D M Y

投保資料 Insurance information

1. 您的家居樓宇 Is the home	是 Yes	否 No
a. 是否用作商業、貿易或其他專業事務? used for any business, trade or professional purpose?	<input type="radio"/>	<input type="radio"/>
b. 是否由磚、石或三合土建造及以石棉瓦、瓷磚、金屬或三合土蓋頂? built of bricks, stone or concrete and roofed with slates, tiles, metal or concrete?	<input type="radio"/>	<input type="radio"/>
c. 現在是否有人居住? currently occupied?	<input type="radio"/>	<input type="radio"/>
d. 如是用作出租，是否備有傢具? rented and furnished?	<input type="radio"/>	<input type="radio"/>
2. 您或與您同住的人： Have you or anybody who normally lives with you ever:		
a. 曾否被拒絕受保或受到特別的條款規限? had any insurance refused, subjected to special terms or been asked to take extra precautions?	<input type="radio"/>	<input type="radio"/>
b. 現在欲投保的項目，以往曾否蒙受某類風險或責任之損失? sustained loss or damaged by any of the risks or liabilities you now wish to insure at any present or any previous address?	<input type="radio"/>	<input type="radio"/>

如✓「是」者，請詳細說明於下：
If you have ticked "Yes", please give details below:

A. 建築物 Buildings	是 Yes	否 No
3. 您是否需要投保此欄? Do you require cover under this section?	<input type="radio"/>	<input type="radio"/>
如「是」，投保額多少? If Yes, how much is the proposed sum insured?	港幣/元 HK\$	
是否需要將樓宇貸款機構的利益記錄在保單內? Is the interest of a mortgagee to be recorded on the policy?	<input type="radio"/>	<input type="radio"/>
如「是」，請列明機構名稱： If Yes, please state the name of mortgagee:		
B. 傢具物件 Home contents		
4. 您是否需要投保此欄? Do you require cover under this section?	<input type="radio"/>	<input type="radio"/>
如「是」，投保額多少? If Yes, how much is the proposed sum insured?	港幣/元 HK\$	
投保額是否包括貴重財物? (請參照資料冊上貴重財物之定義) Does the proposed sum insured include any valuable property? (as defined in the information leaflet)	<input type="radio"/>	<input type="radio"/>
a. 其總價值多於投保額三分之一? Worth in total more than one third of the proposed sum insured?	<input type="radio"/>	<input type="radio"/>
b. 其組合之價值超過港幣 10,000 元? Over HK\$10,000 for any one article set or collection?	<input type="radio"/>	<input type="radio"/>
若您選擇✓「是」者，請在下列詳細註明有關價值及資料： If you have ticked a "Yes", please give details and values below:		
(如填寫資料之空間不夠，請另行夾附補充資料。Please continue on a separate sheet if necessary.)		
C. 全保 All risks		
5. 您是否需要投保以下項目? Do you require cover under any of the items listed below?	<input type="radio"/>	<input type="radio"/>
a. 不需列明之一般個人財物 Unspecified personal possessions	<input type="radio"/>	<input type="radio"/>
如「是」，投保額多少? If Yes, how much is the proposed sum insured?	港幣/元 HK\$	
b. 衣物 (不包括運動服裝) Clothing (excluding sports)	<input type="radio"/>	<input type="radio"/>
如「是」，投保額多少? If Yes, how much is the proposed sum insured?	港幣/元 HK\$	
c. 個別列明的投保項目 Named items to be individually insured?	<input type="radio"/>	<input type="radio"/>
若「是」者，請在下列說明，並附上任何其價值超過港幣 5,000 元之估價書或收據。 If Yes, please describe them below, give a sum insured for each, and attach a valuation or sales receipt for any item worth more than HK\$5,000.		
項目說明 Description of item(s)	投保額 Sum insured	
	港幣/元 HK\$	
	港幣/元 HK\$	
	港幣/元 HK\$	
	總投保額 Total sum insured	港幣/元 HK\$
若有更多項目需要投保，請用另頁說明。 If more items are to be insured, please continue on a separate sheet.		
d. 運動器材 Sports equipment (運動服裝亦包括在此欄) (Clothing used for sporting purposes should be included under this item)	<input type="radio"/>	<input type="radio"/>
若「是」者，請說明有關運動名稱： If Yes, please state sport(s):		
投保額多少? How much is the proposed sum insured?	港幣/元 HK\$	
D. 現金及信用卡 Money and credit cards		
6. 您是否需要投保此欄? Do you require cover under this section?	<input type="radio"/>	<input type="radio"/>

Home Star Home Insurance Plan Enrolment Form

E. 僱員賠償 Employees compensation	是 Yes	否 No	
7. 您是否需要投保此欄? Do you require cover under this section?	<input type="radio"/>	<input type="radio"/>	
若「是」，請提供家傭姓名及年齡： If Yes, please give your domestic helper(s)' name(s) and age(s):			
您是否需要投保醫療、住院及遣返費用? Do you require medical, hospitalization and repatriation expenses cover? (此項受保年齡至六十五歲 Cover is not available to anyone aged over 65)	<input type="radio"/>	<input type="radio"/>	
若「是」，所需投保額多少? If Yes, how much is the proposed sum insured?	<input type="radio"/> 港幣/元 HK\$10,000	<input type="radio"/> 港幣/元 HK\$15,000	<input type="radio"/> 港幣/元 HK\$20,000
F. 法律上個人責任 Legal liability			
8. 您是否需要投保此欄? Do you require cover under this section?	<input type="radio"/>	<input type="radio"/>	
G. 家庭人身意外保險 Family personal accident (六十五歲以上者將不受此項保障。Cover is not available to anyone aged over 65.)			
9. 您是否需要投保此欄? Do you require cover under this section?	<input type="radio"/>	<input type="radio"/>	
若「是」，請回答以下問題，請注意「您」是指您自己，您的配偶，及任何家庭成員。 If Yes, please answer the following questions. The word "you" refers to yourself, your spouse, and your family members.			
您是否身體殘缺或行動不便? Do you have any physical disability or infirmity?	<input type="radio"/>	<input type="radio"/>	
您是否曾因意外或疾病令您失去工作能力多過四星期，而接受過有關醫療及手術? Have you received medical or surgical advice for any accident or illness which has disabled you for more than 4 weeks?	<input type="radio"/>	<input type="radio"/>	
您是否參與職業性的運動或危險的閒餘活動? Do you engage in any sport professionally or hazardous pastime?	<input type="radio"/>	<input type="radio"/>	
若✓「是」者，請詳細說明，如有需要，請在另頁填寫。 If you have ticked "Yes", please give full details here and continue on a separate sheet if necessary.			

聲明 Declaration

- 本人聲明本人的住宅是用磚石或石原建成，並蓋有石原屋頂，於過往十二個月內未有申請同類個人家居賠償，亦未有申請任何個人家居賠償，亦未曾於投保同類個人家居保險計劃時被拒絕。本人聲明本人/本人的家庭成員，並無任何身體殘缺或病弱。
- 本人特此聲明此投保表格的資料乃根據本人所知及所信為確實及完全而填寫，屬實無訛。本人明白本人與蘇黎世保險(「貴公司」)的保險合約將以此保費表及聲明訂立。
- 本人明白本人如對保單條款未盡滿意，可於收到保單後 14 天內退回保單，所繳之保費將獲原銀奉還。
- 本人明白所有條件及細則以蘇黎世「寫意家居」財物保險計劃保單為準。
- 本人明白貴公司收集或持有的資料，不論以任何方式獲取，均可供貴公司使用或向在香港境內或境外的任何人或機構披露作以下用途：(1) 評核此項申請。(2) 辦理直接付款授權書或信用卡付款。(3) 提供貴公司及關連機構的推廣資料。(4) 處理保險的索償或有關之分析。
- 本人明白可向貴公司之個人資料主任提出查詢及要求更改有關本人的任何個人資料。地址為香港大古灣道 14 號太古廣場中心 3 期 15-17 樓。

- I declare that my home is built of bricks, stone or concrete and roofed with concrete. I have not made any claims under this kind of home insurance within the past 12 months and have never had my home insurance refused. I further declare that I/my family members' are/are* free from any physical impairment or deformity.
- I declare that to the best of my knowledge and belief the information on this enrolment form is true and complete in every respect. I understand that this enrolment form and declaration will form the basis of the contract between me and Zurich Insurance Company ("the Company").
- I understand that if I am not completely satisfied with Zurich Home Star Home Insurance Policy ("the Policy"), I can return it within 14 days upon receipt and any premium charged during this period will be refunded in full.
- I understand that I shall refer to the Policy for details of the insurance coverage, exclusion clauses and terms and conditions.
- I understand that all the personal information collected or held by the Company, howsoever obtained, may be used by or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (1) to assess and service this application (2) to process the direct debit authorization or credit card payment (3) to provide marketing material of the Company or its associated companies and (4) to conduct insurance claims or analysis.
- I understand that I may contact the Company's personal data privacy officer at Levels 15-17, Cityplaza 3, 14 Takao Wan Road, Hong Kong for any request to access to and/or correct any information supplied to the Company.


此保險申請需待貴公司覆核，接納投保費及已繳付保費後才能生效。
This insurance application will not be in force until the application(s) has been accepted by the Company and the premium has been paid.

投保人簽署 Signature of proposer _____ 日期 Date _____

特許保險代理/經紀 Authorized agent/ broker

Loyal Insurance

Head Office : Tel: 2388 3283 / Fax: 2388 9578
Branch : Tel: 2475 7248 / Fax: 2473 2555



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