

## Zurich HomeCare Householder Insurance Plan



Home sweet home. It is the coziest place on earth, so we want to protect it from typhoon or rainstorm damaging our warmest place! **Zurich HomeCare Householder Insurance Plan** offers you a comprehensive home contents insurance for you. We are not just protecting your home or its contents, but also providing you complete peace of mind.

With **Zurich HomeCare Householder Insurance Plan**, you and your family can enjoy the following protection:

### Property care

- ✓ **Sum Insured for Contents Insurance increases according to the gross floor area** of your home up to HK\$1,250,000
- ✓ **Coverage will not deduct depreciation**
- ✓ Accidental damage cover for **valuables in home** such as jewellery, watches, antiques, etc up to HK\$250,000
- ✓ **Outdoor Property Cover**

### Liability care

- ✓ **Owner's, Occupier's and Personal Liability Cover** up to HK\$10,000,000

### Pets care

- ✓ **Pet Accommodation** – provides alternative accommodation benefits for your dogs/cats if your home is made uninhabitable

### Lifestyle care

- ✓ **Green Living Benefit** extends up to extra 10% of the value of a new replacement of the damaged or lost energy efficient product with "Energy Efficiency Label"

### Beyond home protection

- ✓ **24 hour Emergency Assistance Services** with up to HK\$500 protection for plumbing, electrical or locksmith assistance
- ✓ **Meal allowance** – HK\$500 per day and up to HK\$2,500 as a meal allowance to you and your family if your home is made uninhabitable
- ✓ **Feng Shui consultation** following damage to Home – up to HK\$3,000
- ✓ **Increase maximum benefit at special dates** (Lunar New Year, Christmas and wedding day of you or your family members) by 10%

## Table of Benefits

Coverage	Maximum Benefits (HK\$)
<b>Basic coverage</b>	
<b>Owner, tenant, occupier, pet owner and personal legal liability</b> - Accidental bodily injury or property damage to third party and legal costs  <b>Free extensions</b> - Owner's liability in common area of the building of which your home forms part - Your domestic helper's liability while working for you and your family	10,000,000
<b>Accidental damage to home contents protection<sup>1</sup></b> - Covers any accidental loss destruction or damage to your home contents Gross floor area (sq. ft.) 700 or below 750,000 701 to 1,500 1,000,000 1,501 or above 1,250,000 - Sub-limits : Valuables (such as jewellerys, furs, watches, antiques etc) 250,000 in total (20,000 / item) - Including accidental loss, destruction or damage to your electronic communication products like tablets at your home caused by fire, lighting or by a burglary or attempted burglary  Other Contents 100,000 / item  <b>Free extensions<sup>1</sup></b> <ul style="list-style-type: none"> <li>Loss or damage of home contents during home removal as per Sum Insured</li> <li>Loss or damage of home contents during home renovation (renovation period not exceeding 2 months) 100,000</li> <li>Loss or damage of home contents that are temporarily removed for repair or cleaning 50,000</li> <li>Cost of temporary accommodation following damage to home 50,000 (1,500 / day)</li> <li>Removal of debris following accidental damage to home 5,000</li> <li>Unauthorized use of credit cards and cash loss due to burglary at home 5,000</li> <li>Repair of broken doors, locks and windows due to burglary 5,000</li> <li>Deterioration of frozen food following damage to the domestic refrigerator 3,000 (1,500 / incident)</li> <li>Burglary harm allowance - if you or your family sustains injury caused by burglars at home<sup>2</sup> 5,000</li> <li>Loss of personal belongings in office 2,500</li> <li>Damage by firemen as per Sum Insured</li> <li>Outdoor property cover 50,000 (2,000 / item)</li> <li>Personal money &amp; belongings on business trips 2,500</li> <li>Green living cover Extra 10% of Sum Insured</li> <li>Feng shui consultation following damage to home 3,000</li> <li>Meal allowance following damage to home 2,500 (500 / day)</li> <li>Pet accommodation following damage to home 2,500</li> </ul>	

Coverage	Maximum Benefits (HK\$)
<b>Worldwide personal accident protection</b> <ul style="list-style-type: none"> <li>Accidental death<sup>3</sup></li> </ul>	100,000
<b>Emergency assistance services</b> <ul style="list-style-type: none"> <li>Plumbing, electrical or locksmith assistance</li> <li>Other free referral services such as home nursing care, household appliance repairing, home cleaning and pest control, etc.</li> </ul>	500 / incident
<b>Optional coverage</b>	
<b>Building<sup>4</sup></b> - Accidental damage to building protection	Rebuilding cost
<b>Free extensions</b> Sub-limits: <ul style="list-style-type: none"> <li>Landslide and subsidence Rebuilding cost</li> <li>Professional architect consultation fees 5% of rebuilding cost</li> <li>Removal of debris following property damage 5% of rebuilding cost</li> </ul>	
<b>Worldwide personal possessions protections<sup>5</sup></b> <b>1. Unspecified personal possessions</b> Sub-limit: This covers the belongings you normally wear and carry, e.g. eyeglasses, pen, camera, portable AV equipment, etc. It is not required to submit any valuation or sales receipt.  <b>2. Specified personal possessions</b> Note: This covers any specified personal belongings which are worth more than HK\$5,000. The sum insured can be determined based on the value of the personal belongings. It is required to give the description, sum insured and attach a valuation or sales receipt of each item to be insured. Sub-limits: <ul style="list-style-type: none"> <li>Theft of money 2,500</li> <li>Unauthorized use of credit card 10,000</li> <li>Replacement cost for loss of personal identification document due to theft 3,000</li> </ul>	As selected The maximum benefit per item is 5,000 or 20% of the sum insured, whichever is lower.  As selected

- <sup>1</sup> The excess under Home Contents Section is the first HK\$250 each and every claim.
- <sup>2</sup> Insured persons result in granting of sick leave of not less than 4 consecutive days.
- <sup>3</sup> The age limit for insured persons under worldwide personal accident section is 16 - 64 years old.
- <sup>4</sup> The excess under accidental damage to building section is the first HK\$3,000 each and every claim (except fire, lighting and explosion). The excess under landslide and subsidence extension is the first HK\$10,000 or 10% of adjusted loss each and every claim, whichever is greater.
- <sup>5</sup> The excess is at least the first HK\$250 each and every claim for the worldwide personal possessions protections.

## Premium Table

Gross area (sq. ft.)	Annual Premium (HK\$)	
	Basic Coverage	Building (Optional)
500 or below	650	500
501-700	900	630
701-1,000	1,200	1,020
1,001-1,500	1,650	1,530
1,501-2,000	1,950	2,040
2,001 or above	individual considerations	

Optional Coverage	Annual Premium (HK\$)
Worldwide personal possessions protections	individual considerations

### Major Exclusions :

Unexplained loss, illegal building works; electrical and mechanical breakdown; wear and tear; war, terrorism; radioactive contamination; nuclear, pollution contamination.

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

## About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider<sup>1</sup> and a Fortune Global 100 company<sup>2</sup>. The Group achieved business operating profit of US\$4.9 billion in 2010<sup>3</sup>. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's<sup>4</sup>. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

<sup>1</sup> Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2011

<sup>2</sup> In terms of revenue, source: Fortune Global 500, July 2010

<sup>3</sup> Zurich Annual Report 2010

<sup>4</sup> As of March 2011

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ZHA001/08Z011



Zurich HelpPoint®



## 居安保 住戶保險計劃



窩心的家，應該是最舒適愜意的地方。面對風災、雨災的威脅，我們自當防患未然。蘇黎世「居安保」住戶保險計劃為您提供至全面的家居保障。不單保障您的家居財物，更讓您安枕無憂。

「居安保」住戶保險計劃為您及您的家人提供以下保障：

### 照顧您的財物

- ✓ 家居財物之最高保障額隨家居呎數遞增，最高保障額高達港幣 1,250,000 元
- ✓ 所有賠償均不會扣減折舊
- ✓ 貴重財物保障 (如珠寶首飾、手錶、古董等) 高達港幣 250,000 元
- ✓ 室外家居財物保障

### 關注您的個人責任

- ✓ 業主、住戶及個人責任保障高達港幣 10,000,000 元

### 照顧您心愛的寵物

- ✓ 寵物臨時居所保障 - 若您的居所因意外損毀而不能居住，將可獲賠償您的寵物貓、狗之臨時居所費用

### 關心您的生活態度

- ✓ 綠色生活保障 - 為您意外損毀之附有「能源效益標籤電器」提供保障，當重購同類型之產品，可獲提升 10% 之最高賠償額

### 超越家居保障

- ✓ 24 小時家居緊急支援服務 (水電維修及開鎖服務最高賠償額為港幣 500 元)
- ✓ 若您的居所因意外損毀而不能居住，為您及您的家人提供每日高達港幣 500 元之膳食津貼 (最高賠償為港幣 2,500 元)
- ✓ 居所因意外損毀而不能居住，若須查詢風水顧問的意見，有關之風水顧問保障高達港幣 3,000 元
- ✓ 在特別日子如農曆新年、聖誕節及家庭成員新婚日，為您的家居財物保障提升 10% 最高賠償額

## 保障表

保障範圍	最高保障額 (港幣/元)
<b>基本保障</b>	
<b>身為業主、租客、佔用人或寵物主人及個人法律責任</b> - 因疏忽而導致第三者身體受傷或財物損失所招致的法律責任及有關訴訟費用	10,000,000
<b>免費附加保障</b>	
- 作為業主在大廈公眾地方所發生之意外而須負上之法律責任	
- 您的家備於工作期間所發生之意外而須負上之法律責任	
<b>家居財物意外損毀保障<sup>1</sup></b> - 家居財物意外損毀保障 建築面積(平方呎) 700或以下 701 to 1,500 1,501或以上 - 個別限額: 貴重財物(例如珠寶首飾、皮草、手錶、古董等) - 包括於家中因火災、閃電、爆竊或意圖盜竊所引致之電子通訊產品, 如平板電腦等之意外損毀 其他財物	750,000 1,000,000 1,250,000 總額250,000 (每件20,000) 每件100,000
<b>免費附加保障<sup>1</sup></b>	
• 搬遷時家居財物意外損毀保障	視乎保障額
• 裝修期內家居財物意外損毀保障(裝修期不超過兩個月)	100,000
• 財物暫時搬離家作維修或清潔期間意外損毀保障	50,000
• 意外後安排臨時居所費用	50,000(每日1,500)
• 意外後清理災場費用	5,000
• 因家居爆竊而信用卡被盜用及金錢損失	5,000
• 修理因爆竊而損壞之門、門鎖及窗	5,000
• 雪櫃損壞導致冷藏食物腐壞	3,000(每次1,500)
• 投保人或其家屬於家中因被爆竊而受傷, 可享有現金賠償津貼 <sup>2</sup>	5,000
• 個人物品在辦公室損毀	2,500
• 消防員導致之損毀	視乎保障額
• 室外家居財物保障	50,000(每件2,000)
• 於商務旅途中意外遺失金錢或財物	2,500
• 綠色生活保障	額外10%保障額
• 居所因意外損毀而不能居住所引致之風水顧問費用	3,000
• 居所因意外損毀而不能居住所引致之膳食費用	2,500(每日500)
• 居所因意外損毀而不能居住所引致之寵物臨時居所費用	2,500

保障範圍	最高保障額 (港幣/元)
<b>全球人身意外保障</b> • 意外死亡 <sup>3</sup>	100,000
<b>家居緊急支援服務</b> • 水電維修及開鎖服務 • 其他免費轉介服務如緊急電召看護、電器維修、家居清潔及滅蟲等	每次500
<b>自選保障</b>	
<b>樓宇<sup>4</sup></b> - 樓宇結構意外損毀保障 <b>免費附加保障:</b> 個別限額: • 地陷及山泥傾瀉 • 專業建築顧問費用 • 意外後清理災場費用	樓宇重建費用 樓宇重建費用 樓宇重建費用之5% 樓宇重建費用之5%
<b>全球私人財物保障<sup>5</sup></b> <b>1. 一般個人財物保障</b> 個別限額: 保障範圍例如眼鏡、金筆、相機或手提影音器材等隨身個人財物, 投保時毋須呈交任何估價書或收據 <b>2. 指定受保財物保障</b> 註: 凡價值超過港幣5,000元的隨身個人財物均可投保; 投保額可按財物的價值而釐定, 投保時須呈交每項投保財物的名稱、投保額及附上估價書或收據 個別限額: • 因遇劫導致金錢損失 • 因遇劫導致信用卡被盜用 • 遇劫後補領個人身份證明文件費用	自選保額 每件5,000或投保額的20%, 以較低者為準。 自選保額 2,500 10,000 3,000

<sup>1</sup> 家居財物意外損毀保障範圍的自負額為每宗賠償的首港幣250元。

<sup>2</sup> 受保人須獲予至少連續4天病假。

<sup>3</sup> 全球人身意外保障範圍的受保人年齡限於16-64歲。

<sup>4</sup> 樓宇結構意外損毀保障範圍的自負額為每宗賠償的首港幣3,000元(火災、閃電及爆炸除外)。地陷及山泥傾瀉附加保障的自負額為每宗賠償的首港幣10,000元或損失額的10%, 以較高者為準。

<sup>5</sup> 全球私人財物保障範圍的自負額為每宗賠償的首港幣250元起。

## 保費表

建築面積(平方呎)	每年保費(港幣/元)	
	基本保障	樓宇結構意外 損毀保障(自選保障)
500或以下	650	500
501-700	900	630
701-1,000	1,200	1,020
1,001-1,500	1,650	1,530
1,501-2,000	1,950	2,040
2,001或以上	個別計算	
自選保障		每年保費(港幣/元)
全球私人財物保障		個別計算

### 主要不承保事項:

無法解釋的損失, 違例僱建、機件故障、自然損耗、戰爭、恐怖活動、核能輻射、污染等。

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細則及不承保事項將詳列於保單之內, 蘇黎世保險有限公司保留最終批核權。

(如中文譯本與英文有異, 概以英文文本為準)

## 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金融服務集團<sup>1</sup>及財富雜誌《Fortune》全球100大企業<sup>2</sup>。2010年業務經營盈利為49億美元<sup>3</sup>。集團的財務實力建基於穩健及專注的業務發展策略, 財務實力更獲標準普爾給予“AA-”評級<sup>4</sup>。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全面一般保險方案。

<sup>1</sup> 以銷售額、盈利、資產及市值聯合計算。資料來源: 2011年4月福布斯雜誌《Forbes》全球2000大企業排行榜

<sup>2</sup> 以收益計算。資料來源: 2010年7月財富雜誌全球500大企業排行榜

<sup>3</sup> 2010年度蘇黎世年報

<sup>4</sup> 截至2011年3月

### 蘇黎世保險有限公司

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