

Sun *Superior* Home Insurance

永明卓越家居保障計劃



Love your Home



Love your Family

Comprehensive Care for your Sweet Home

愛家 ♥ 愛家人

為您的舒適安樂窩提供全面保障

Love your Home ♥ Love your Family

Sun Superior Home Insurance is a comprehensive insurance plan to protect your sweet and comfort home. With this all-in-one insurance plan, your family and even your domestic helper could enjoy multiple protections. Each benefit is specially designed for your need and gives you extra peace of mind.

Distinctive Features

- ◆ Home contents sum insured up to HK\$1,800,000
- ◆ Premium as low as HK\$550
- ◆ Free extensions for wider extra protections
- ◆ New for old replacement of home contents
- ◆ Legal liability coverage limit as high as HK\$10,000,000
- ◆ Free 24-hour emergency hotline services
- ◆ Optional worldwide protection for personal belongings
- ◆ Optional Domestic Helper Insurance

TABLE OF BENEFITS

STANDARD INSURANCE COVER	Maximum Limit (HK\$)	
	Smart Plan	Excellence Plan
Section 1 – Home Contents		
Provides "All Risks" cover for any accidental loss or damage to your Home Contents, including fire, typhoon, burst of water pipe and burglary. Claims are paid on current market value basis without deduction for depreciation.	\$1,200,000/year	\$1,800,000/year
a. Sub-limit for Valuables	300,000/year	300,000/year
b. Limit per item:		
• Home Contents (other than household appliances & domestic furniture, fixtures & fittings)	\$15,000	\$20,000
• Valuables	\$15,000	\$20,000
Free Extensions		
(A) Building Betterment		
Loss of or damage to interior building improvement &/or betterment of your Home	\$200,000/year	\$300,000/year
• Limit for damage to windows	\$10,000/year	\$15,000/year
(B) Alternative Accommodation		
Reimbursement of reasonable temporary accommodation expenses when your Home is rendered uninhabitable resulting from an insured accident	\$50,000/occurrence \$1,500/day	\$50,000/occurrence \$2,000/day
(C) Personal Effects in Workplace		
Loss of or damage to your personal effects in your usual workplace	\$5,000/occurrence	\$5,000/occurrence
(D) Money, Credit Cards and Personal Documents		
(1) & (2) Loss of money &/or loss due to unauthorised use of credit cards occurring within Hong Kong	\$3,000/occurrence	\$3,000/occurrence
(3) Replacement cost for loss of personal documents in Hong Kong	\$2,000/occurrence	\$2,000/occurrence
(E) Contents temporarily Removed from Home		
Loss of or damage to your Home Contents temporarily removed from your Home for storage purposes	\$50,000/occurrence	\$50,000/occurrence

(F) Interior Alteration Works		
Accidental damage to your Home Contents during interior alteration/repairs period not exceeding 2 months	\$100,000/occurrence	\$200,000/occurrence
• Maximum Contract Value	\$100,000	\$200,000
(G) Home Removal by Professional Mover		
Accidental loss of or damage to your Home Contents whilst being moved by professional movers between your current Home & your new Home within Hong Kong	\$30,000/year \$3,000/item	\$50,000/year \$5,000/item
(H) Refrigerated Food		
Accidental damage to refrigerated food in the home refrigeration	\$3,000/occurrence	\$5,000/occurrence
(I) Loss or Damage to Wine		
Accidental loss of or damage to un-opened bottle of wine in your Home	\$5,000/occurrence \$500	\$10,000/occurrence \$1,000
• Limit per bottle		
(J) Domestic Helper's Property		
Loss of or damage to your domestic helper's personal properties situated in your Home	\$3,000/occurrence	\$3,000/occurrence
(K) Removal of Debris		
Reasonable cost of removal of debris when your Home Contents are accidentally damaged	\$50,000/occurrence	\$75,000/occurrence
(L) External Doors Windows and Locks		
Repair or replacement of damaged external doors, windows, door locks, & keys as a result of burglary or attempted burglary	\$3,000/occurrence	\$5,000/occurrence
(M) Damage to Landlord's Property		
Accidental loss of or damage to landlord's fixtures & fittings in your Home	\$100,000/year \$15,000	\$150,000/year \$20,000
• Limit per item		
(N) Landslip & Subsidence		
Cover for loss of or damage to your Home Contents caused by subsidence of the site or landslip	Subject to the respective Maximum Limit under Section 1 hereof	
Section 2 – Public Liability	Smart Plan	Excellence Plan
Protects you against legal liability towards third parties for their bodily injury or property damage arising out of negligence of:	\$5,000,000/occurrence	\$10,000,000/occurrence
• you & your family members as an occupier of the Home		
• you & your family members as an individual in Hong Kong or worldwide when travelling aboard for any one journey not exceeding 30 consecutive days (For travelling in the U.S.A. &/or Canada, you are covered up to HK\$1,500,000 any one year)		
• you as an owner of the Home building		
• you & your family members as a domestic pet owner		
• your domestic helper(s) for your household work in the course of employment with you		
Free Extensions		
(A) Interior Alteration Liability		
Liability arising out of interior alteration/repairs for contract period less than 2 months	\$1,000,000/year \$100,000	\$1,000,000/year \$200,000
• Maximum Contract Value		
(B) Owner's Legal Liability in Common Parts		
Owner's Liability in respect of Common Parts of the Building of which the Home forms part	\$5,000,000/year	\$10,000,000/year

Section 3 – Family Personal Accident	Smart Plan	Excellence Plan
Protects you & your family members for accidental death as a result of fire explosion or robbery at Home	\$200,000/year \$50,000/person	\$300,000/year \$100,000/person
Free Extension		
Reimbursement of medical expenses if you or your family members suffers accidental injury as a result of fire explosion or robbery at Home	\$20,000/year \$5,000/person	\$20,000/year \$5,000/person
Section 4 – Home Assistance Services	Smart Plan	Excellence Plan
24-Hour Hotline Assistance Services for referrals to locksmiths, plumbers, electricians, doctors, dentists, nurses, baby-sitters, pest-control, house-cleaners, etc.	Referral services (These are referral services only and you are responsible for the actual costs incurred)	
OPTIONAL INSURANCE COVER (Operative upon Payment of Additional Premium)	Maximum Limit (HK\$)	
Section 5 – Worldwide Personal Effects	Smart Plan	Excellence Plan
Provides worldwide protection for your valuables & personal effects against "All Risks" of accidental loss or damage	\$30,000/year \$5,000/item	
Section 6 – Domestic Helper Insurance#	Smart Plan	Excellence Plan
Protects you against legal liability as an employer under the Employees' Compensation Ordinance and at Common Law if your domestic helper suffers an injury or disease arising out of & in the course of employment with you	\$100,000,000/event	
# 1. Applicable to overseas or local domestic helper aged from 18 to 65 years old 2. Domestic helper with driving duty and post-natal care helper are not covered		
Free Extension		
Additionally pays for in-hospital medical expenses incurred by your domestic helper	\$5,000/year	

EXCESS (each and every claim)

Section 1 - Home Contents	
• Water Damage claim	:HK\$500 or 5% of loss whichever is the greater for Building aged 30 or below :HK\$3,000 or 10% of loss whichever is the greater for Building aged between 31 and 40 years old
• Home Removal claim	:HK\$1,000
• Landslip & Subsidence claim	:HK\$10,000 or 10% of loss whichever is the greater
• Other claim	: HK\$200
Section 2 – Public Liability	
Liability arising out of Interior Alteration (Free Extension)	
• Water Damage claim	:HK\$3,000 or 10% of loss whichever is the greater
• Other claim	:HK\$3,000
Section 5 - Worldwide Personal Effects	
• HK\$200	

永明卓越家居保障計劃

愛家 ♥ 愛家人

永明卓越家居保障計劃是一份專誠為您的舒適安樂窩提供全面保障的保險計劃。此計劃包含周詳的保障項目，使您及您的家人，甚至家庭僱傭均得到妥善的保障。每一項保障都是為您的需要而設，使您倍感安心。

▶ 卓越保障

- ◆ 家居設施及財物保障額高達 1,800,000 港元
- ◆ 保費低至 550 港元
- ◆ 免費附加額外保障
- ◆ 財物損毀，以新換舊
- ◆ 法律責任賠償額最高 10,000,000 港元
- ◆ 免費 24 小時緊急家居支援熱線服務
- ◆ 自選全球個人財物保障
- ◆ 自選家庭僱傭保險

保障表

基本保障	最高賠償限額 (港元)	
第一部份 — 家居設施及財物全險	智選計劃	優越計劃
為家居設施及財物提供「全險」保障，包括因火災、颱風、爆水管及盜竊而導致的損失。賠償按當時市值計算，無須扣除折舊。	全年 1,200,000 元	全年 1,800,000 元
a. 家中貴重物品限額	全年 300,000 元	全年 300,000 元
b. 每件物品保障限額：		
• 家居設施及財物(家居電器、傢俬、固定設備及裝置除外)	15,000 元	20,000 元
• 貴重物品	15,000 元	20,000 元
免費額外保障		
(A) 自置裝修	全年 200,000 元	全年 300,000 元
保障家中樓宇結構的自置裝修因意外導致損毀	全年 10,000 元	全年 15,000 元
• 窗戶賠償限額		
(B) 臨時居所費用	每宗事故 50,000 元	每宗事故 50,000 元
家居因意外損毀而不能居住，需遷往臨時居所的合理住宿費用	每日 1,500 元	每日 2,000 元
(C) 工作地點內之個人財物	每宗事故 5,000 元	每宗事故 5,000 元
放置在日常工作地點之個人財物意外遺失或損毀		
(D) 個人現金、信用咭、個人證件	每宗事故 3,000 元	每宗事故 3,000 元
(1) & (2) 在香港遺失現金，或因被盜用信用咭之損失	每宗事故 2,000 元	每宗事故 2,000 元
(3) 補領在香港遺失的個人證件的費用		
(E) 暫時搬離居所之財物	每宗事故 50,000 元	每宗事故 50,000 元
暫存在其他地方的家居物品因意外而遭受損毀		

(F) 室內改動	每宗事故 100,000 元	每宗事故 200,000 元
在室內進行為期少於 2 個月的小型改動或維修工程，賠償工程期間因意外引致的家居財物損毀		
• 工程費用上限	100,000 元	200,000 元
(G) 家居搬遷保障	全年 30,000 元	全年 50,000 元
保障家居財物由專業搬運公司搬運往位於香港境內的新居所時因意外引致的遺失或損毀	每件 3,000 元	每件 5,000 元
(H) 冷藏食物	每宗事故 3,000 元	每宗事故 5,000 元
家中雪櫃因意外損壞導致冷藏食物變壞		
(I) 酒類損失保障	每宗事故 5,000 元	每宗事故 10,000 元
存放於家中未開瓶的酒類因意外引致的損失或損毀	500 元	1,000 元
• 每瓶賠償限額		
(J) 家庭僱傭私人財物	每宗事故 3,000 元	每宗事故 3,000 元
家庭僱傭的私人財物在僱主居所遭受意外遺失或損毀		
(K) 清理廢物費用	每宗事故 50,000 元	每宗事故 75,000 元
家居財物因意外導致損毀而需清理和搬走廢物的合理費用		
(L) 門窗及門鎖損壞	每宗事故 3,000 元	每宗事故 5,000 元
修理或更換因爆竊損毀的門窗、門鎖及門匙之費用		
(M) 業主家居設施	全年 100,000 元	全年 150,000 元
保障由業主提供的固定設備及裝置因意外導致損毀	15,000 元	20,000 元
• 每件物品賠償限額		
(N) 山泥傾瀉或地陷引致損壞	與本部份家居設施及財物個別最高賠償限額相同	
因山泥傾瀉或地陷引致的遺失或損毀		
第二部份 — 法律責任保障	智選計劃	優越計劃
保障您在下列情況，因疏忽而導致第三者身體受傷或財物損毀所需負上的法律責任：	每宗事故 5,000,000 元	每宗事故 10,000,000 元
• 身為投保住所的住戶		
• 您及您同住家人以個人身份，在香港或前往海外每次暫時停留不超過連續 30 天 (於美國及/或加拿大旅遊，個人責任保障則為每年 1,500,000 港元)		
• 作為業主在投保住所發生之意外		
• 擁有及飼養家居寵物		
• 家庭僱傭為您從事家務工作時，而您作為僱主對第三者的責任		
免費額外保障		
(A) 室內小型改動工程	全年 1,000,000 元	全年 1,000,000 元
保障您在室內進行為期不超過 2 個月的小型改動或維修工程引致的責任	100,000 元	200,000 元
• 工程費用上限		
(B) 業主在公眾地方的法律責任	全年 5,000,000 元	全年 10,000,000 元
保障您作為業主在投保住所大廈的公眾地方所發生之意外而需負上的法律責任		

第三部份 — 個人意外保障	智選計劃	優越計劃
保障您及您的家人在居所內因火災、爆炸或搶劫引致的意外死亡	全年 200,000 元 每人 50,000 元	全年 300,000 元 每人 100,000 元
免費額外保障		
保障您及您的家人在居所內因火災、爆炸或搶劫而受傷的醫療費用	全年 20,000 元 每人 5,000 元	全年 20,000 元 每人 5,000 元
第四部份 — 家居支援服務	智選計劃	優越計劃
24 小時熱線電話提供家居支援服務，包括：鎖匙匠、水喉匠、電工、醫生、牙醫、護士、褸母、滅蟲服務及家居清潔等		轉介服務 (只提供轉介服務，不負責服務所需費用)
自選附加保障項目 (須另繳保費)	最高賠償限額 (港元)	
第五部份 — 全球個人財物全險	智選計劃	優越計劃
在世界各地，保障您及您家人所帶備的個人貴重物品及私人財物的意外遺失或損毀		全年 30,000 元 每件 5,000 元
第六部份 — 家庭僱傭保險[#]	智選計劃	優越計劃
保障您作為僱主在《僱員補償條例》及《普通法》下，對您的家庭僱傭在其受僱期間因工作引起生病、受傷或死亡而須承擔之法律責任		每宗事故 100,000,000 元
[#] 1. 適用於年齡為 18 至 65 歲的外籍家庭傭工/本地家務助理 2. 不適用於負責駕駛職務之家傭或陪月員		
免費額外保障	家庭僱傭住院的醫療費用	
		全年 5,000 元

自負額 (任何一宗索償)

第一部份 — 家居設施及財物全險

- 水損引致之索償：物業樓齡 30 年或以下 - 500 港元或損失金額的 5%，以較高者為準
物業樓齡由 31 至 40 年 - 3,000 港元或損失金額的 10%，以較高者為準
- 家居搬遷保障索償：1,000 港元
- 山泥傾瀉或地陷引致：10,000 港元或損失金額的 10%，以較高者為準之索償
- 其他索償：200 港元

第二部份 — 法律責任保障

室內小型改動工程法律責任 (免費額外保障)

- 水損引致之索償：3,000 港元或損失金額的 10%，以較高者為準
- 其他索償：3,000 港元

第五部份 — 全球個人財物全險

- 200 港元

Please complete the form in block capitals and tick the appropriate boxes. 請以英文正楷填寫，並在適當的空格內填上 號。

Details of Proposer (Occupier) 申請人(住戶)資料			
Surname 姓	Given Name 名	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士	Contact Tel 聯絡電話
Business/Position 服務行業/職位		Name of Employer 僱主名稱	Usual Workplace 日常工作地點
Correspondence Address 通訊地址			

* Proposer must be an individual and is permanently living in the Home insured. 申請人必須以個人名義投保及以投保住所作固定居所

Insurance Particulars 投保細則	
Address of Home to be insured (if different from Correspondence Address) 投保住所地址 (如與通訊地址不同)	Age of Home to be insured 投保住所樓齡 <input type="checkbox"/> 30 years or below 30年或以下 <input type="checkbox"/> 31 - 40 years 31至40年 <input type="checkbox"/> over 40 years 超過40年 (subject to the Company's approval 須經本公司批核)
Proposed Effective Date: 建議保險生效日期:	From 由 dd 日 mm 月 yr 年 for 1 year 開始投保1年

(I) Standard Insurance Cover 基本保障			
Please tick <input checked="" type="checkbox"/> to select either "Gross Floor Area" or "Saleable Area" for application 請選擇以建築面積或實用面積投保，只需在其中一空格內填上 <input checked="" type="checkbox"/> 號		Please tick <input checked="" type="checkbox"/> to select the plan according to the area of the Home to be insured 根據住所面積，請選擇投保計劃並在空格內填上 <input checked="" type="checkbox"/> 號	
<input type="checkbox"/> Gross Floor Area (sq.ft.) 建築面積 (平方呎)	<input type="checkbox"/> Saleable Area (sq.ft.) 實用面積 (平方呎)	Annual Premium (HK\$) 每年保費 (港元)	
350 or below 或以下	280 or below 或以下	Smart Plan 智選計劃	Excellence Plan 優越計劃
351 - 500	281 - 400	<input type="checkbox"/> \$550	<input type="checkbox"/> \$750
501 - 700	401 - 560	<input type="checkbox"/> \$720	<input type="checkbox"/> \$950
701 - 1,000	561 - 800	<input type="checkbox"/> \$950	<input type="checkbox"/> \$1,250
1,001 - 1,500	801 - 1,200	<input type="checkbox"/> \$1,250	<input type="checkbox"/> \$1,750
1,501 - 2,000	1,201 - 1,600	<input type="checkbox"/> \$1,600	<input type="checkbox"/> \$2,300
above 2,000 以上	above 1,600 以上	<input type="checkbox"/> \$2,200	<input type="checkbox"/> \$2,980
		negotiable 商議	negotiable 商議

(II) Optional Cover 自選附加保障	
Please tick <input checked="" type="checkbox"/> the optional cover required and complete the relevant part(s) 請在所需的附加保障上加上 <input checked="" type="checkbox"/> 號並填寫相關項目	
Worldwide Personal Effects "All Risks" Insurance 全球個人財物全險	<input type="checkbox"/> Additional Premium 附加保費 \$300
Domestic Helper Insurance 家庭僱傭保險 <small>(Applicable to overseas or local domestic helper aged from 18 to 65 years old. Domestic helper with driving or post-natal care duties is not covered.) (只適用於年齡為18至65歲的外籍家庭傭工或本地家務助理。不適用於家傭工作包括駕駛職務或陪月員。)</small>	<input type="checkbox"/> Additional Premium 附加保費 \$390 x _____ Domestic Helper(s) 家傭 Subtotal 小計 = \$ _____
Total Premium for Cover (I) + (II) 保障 (I) + (II) 合共保費： <small>(Please refer Important Notes to Proposer 請參閱申請人注意事項)</small>	HK\$ 港元

Please answer the following questions 請回答以下問題：	
(1) Have you ever been declined, refused to renew, cancelled, and/or required special terms (or additional premiums) for any of the insurance sections now proposed? 閣下是否於投保其他同類保險計劃時曾遭保險公司拒絕受理投保、拒絕續保、取消保單、要求繳付額外保費或特別條件始允承保? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
(2) Did you suffer in the past three years any loss for any of the risks proposed to be covered by this insurance? 在過去3年，不論已投保與否，閣下曾否就有關此保險計劃列明的保障範圍遇上損失? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
(3) Is your Home built in a low-rise building, e.g. village house? 投保住所是否低層式建築物，例如村屋? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
If the answer to any of the above questions is "Yes", please supply details. 在上述問題中，若有答案為「是」者，請詳加說明。	
(4) Is your Home solely occupied by you and your family, and used as private dwelling only? 閣下及閣下的家庭成員是否佔用全部投保住所，並完全用作私人住宅用途? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
(5) Is your Home built and roofed only with bricks, stone and/or concrete? 投保住所及屋頂是否只用磚、石或混凝土建成? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
If the answer to any of the above questions is "No", please supply details. 在上述問題中，若有答案為「否」者，請詳加說明。	
Details 說明： _____	

Declaration 聲明

- I hereby apply to Asia Insurance Co., Ltd. ("the Company") for insurance on the terms as set out in the Company's Sun Superior Home Insurance policy. I warrant that the particulars and statements I supply in this Proposal are complete and correct and further agree that this Proposal shall be the basis of the contract between me and the Company.
本人現依據永明卓越家居保障計劃保單內之條款及條件投保該項保險。謹此聲明在本投保書內填報的資料均屬正確無誤，本人同意以本投保書作為本人與亞洲保險有限公司(「亞洲保險」)保險合約之根據。
- I confirm having read and understood the Company's Personal Information Collection Statement as accompanied with this Proposal.
本人確認已閱讀及明白隨本投保書附上有關亞洲保險的個人資料收集聲明。

Signature of Proposer 申請人簽署	Date 日期
Name of Agent / Broker 保險代理 / 經紀名稱	

Important Notes to Proposer 申請人注意事項

- Any other facts known to you which are likely to affect acceptance or assessment of this insurance cover must be disclosed. If you have any doubt about what you should disclose, do not hesitate to check with the Company or your insurance agent/broker.
Failure to disclose such information may mean that your policy will NOT provide you with the cover you require and may even invalidate the policy together.
閣下必須盡己所知呈報可能影響亞洲保險於接納或釐定此保單條款的資料，如對資料應否透露有任何疑問，請即向亞洲保險或閣下的保險代理/經紀查詢。
閣下應如實呈報有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能導致此保單無效。
- Incomplete Proposal Form will delay your application.
未經填妥之投保書會延誤閣下之申請。
- This insurance will not be effective unless the Proposal has been officially accepted by the Company.
投保須經批核，方可生效。
- Minimum premium per policy is HK\$500.
每份保單之最低收費為500港元。
- Premium is inclusive of EC Insurance levy/surcharge.
僱員補償保險徵款已包括在保費之內。
- Premium Levy payable to the Insurance Authority by policyholders has been imposed on relevant policy at the applicable rate and would be collected through insurance companies. For further information, please visit www.asiainsurance.hk or contact: (852) 3606 9933. All the premiums listed in this leaflet exclude Premium Levy.
保監局將透過保險公司向保單持有人根據明訂的徵費率按保單保費收取保費徵費。如要進一步資料，請瀏覽本公司網頁 www.asiainsurance.hk 或致電 (852) 3606 9933。本小冊子內列出的所有保費並不包括保費徵費。
- The Proposer understands, acknowledges and agrees that as a result of the purchasing and taking up this policy issued by the Company, the Company will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorised person who signs on behalf of the Proposer further confirms to the Company that he or she is authorised to do so.
The Proposer further understands that the above agreement is necessary for the Company to proceed with the application.
申請人明白、確知及同意，亞洲保險會就申請人購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向亞洲保險確認他/她已獲該法人團體授權。
申請人亦明白亞洲保險必須取得申請人以上的同意，才可以處理其保險申請。
- This leaflet is not a policy of insurance. Please refer to the policy document for full details of terms, conditions and exceptions.
此小冊子並非保單，詳情請參閱保單之條款細則及不承保範圍。

MAJOR EXCLUSIONS

The following is a highlight of some key exclusions to **Sun Superior Home Insurance**. Please refer to policy provisions for complete details.

- Loss or damage due to war, terrorism (except Employees' Compensation Insurance), nuclear or cyber risks
- Uninsurable risks such as wear and tear, scratching, rust, corrosion
- Theft or water damage if your Home is unoccupied for more than 30 consecutive days
- Loss of or damage to property for business or profession purposes
- Intentional vandalism or damage by a person lawfully in your Home
- Loss or damage to portable phone, contact lenses and pagers
- Electrical derangement or mechanical breakdown of equipment
- Loss of property by disappearance not identified with any specific occurrence

IMPORTANT NOTICE

This leaflet is only a brief description of products features and does not constitute any part of the insurance contract. Please refer to the policy document for details of insurance terms, conditions and exceptions. We reserve the right of final approval and decision.

(If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.)

SCF Insurance Management Limited as an agent of this Insurance plan which is underwritten by Asia Insurance Company Limited. If you have any queries, please call SCF Customer Hotline at (852) 3658 8828.

主要不保事項

下列為**永明卓越家居保障計劃**不承保事項的部份概略，請參閱保單內所列明的詳細內容：

- 有關戰爭、恐怖主義活動(僱員補償項目除外)、核能輻射或資訊科技風險而引致的損毀
- 不能受保之風險，包括自然損耗、刮損、生鏽、腐蝕
- 家居連續30天以上無人居住，在此期間發生之盜竊或水浸損毀
- 用於商業或職業之財物遺失或損毀
- 遭合法逗留在承保住所之人士的惡意破壞
- 手提電話、隱形眼鏡及傳呼機之遺失或損毀
- 機件或電子失靈或故障
- 財物無故消失

重要事項

本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的詳細內容、條款和細則及不承保範圍，請參閱正式保單，如有任何差異，均以保單內的條款細則為準，本公司保留最終批核和決定權。

(本小冊子的中文內容力求符合英文原意，若有任何爭議，概以英文版本為準。)

此保險計劃由錦豐保險管理有限公司為代理，亞洲保險有限公司為承保公司。如有任何查詢，歡迎致電錦豐客戶服務熱線 (852) 3658 8828。

Personal Information Collection Statement ("PICS")

1. From time to time, it is necessary for you to supply Asia Insurance Company Limited (the "Company") with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
3. "Your Personal Data" will also include personal data relating to your beneficiaries, dependents, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").

Transfer of Personal Data

5. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 7 below, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
 - (i) other members of the Group;
 - (ii) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
 - (iii) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claims investigators, legal advisors and/or other professional advisors engaged in connection with the Company's business;
 - (iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
 - (v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
6. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.

Purpose for Collecting Personal Data

7. The purposes for which Your Personal Data may be used are as follows:
 - (i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
 - (ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
 - (iii) processing payment instructions;
 - (iv) developing insurance and other financial services and products;
 - (v) developing and maintaining credit and risk related models;
 - (vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
 - (vii) exercising any rights that the Company may have in connection with our services and/or products;
 - (viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - (ix) any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including making, defending, investigating, analysing, processing, assessing, determining, responding to, resolving or settling such claims;
 - (x) performing policy reviews and needs analysis (whether or not on a regular basis);
 - (xi) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
 - (xii) for statistical or actuarial research undertaken by the Company or any member of the Group; and
 - (xiii) fulfilling any other purposes directly related to (i) to (xii) above.
8. To facilitate the purposes set out in paragraph 7, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraph 5 and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.

Data Access and Correction Right

9. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
10. Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at the address below. For any questions, please do not hesitate to call our Customer Service Hotline on 3606 9933.
Corporate Data Protection Officer
Asia Insurance Company Limited,
8/E, 118 Connaught Road West,
Sheung Wan, Hong Kong
11. In case of any discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
12. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

個人資料收集聲明

1. 閣下需要不時向亞洲保險有限公司(「本公司」)就本公司的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受益人、受養人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。
4. 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司(統稱「本集團」)處理。

個人資料的轉移

5. 閣下的個人資料將被保密但為達成下文第7段列出的用途，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方共同使用：
 - (i) 本集團的其他成員；
 - (ii) 任何因本公司業務而聘用之經營保險相關及/或再保險相關業務之人士或公司；
 - (iii) 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、法律顧問及/或其他專業顧問；
 - (iv) 任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及/或
 - (v) 任何本公司或本集團的其他成員負有責任或需要或預期要根據任何法律、規則、規例、實務守則或指引(不論在香港境內或境外適用)作出披露的官員、規管者、部門、執法代理或其他人士(不論在香港境內或境外)。
6. 閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。

個人資料收集目的

7. 閣下的個人資料可能用於以下用途：
 - (i) 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品；
 - (ii) 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶；
 - (iii) 處理付款指示；
 - (iv) 發展保險及其他金融服務及產品；
 - (v) 發展及維持本公司信貸及風險之相關模型；
 - (vi) 釐訂任何欠付閣下或閣下所欠之負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
 - (vii) 行使與本公司的服務及/或產品有關的任何權利；
 - (viii) 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及/或身份核証；
 - (ix) 用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索，包括作出、抗辯、調查、分析、處理、評估、核核、決定、回應、解決和和解有關申索；
 - (x) 進行保單審閱及需求分析(不論是否定期進行)；
 - (xi) 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引(不論在香港境內或境外適用)要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構(包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動)或向任何獨立監管或行業團體(如保險業聯會或協會等)作出披露；
 - (xii) 作本公司或本集團的任何成員的統計或精算研究；及
 - (xiii) 履行與上文第(i)至(xii)段直接有關的其他用途。
8. 為達成上文第7段所列出的目的，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與上文第5段所列的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料(私隱)條例》大致相同或用作同一用途的資料保護法。

查閱及改正資料權利

9. 根據《個人資料(私隱)條例》，閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料及本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用。
10. 查閱或改正閣下的個人資料要求，應以書面形式向本公司的資料保護主任提出並將函件郵寄至以下地址。如有任何疑問，敬請致電本公司之客戶服務熱線 3606 9933。
香港上環干諾道西一百一十八號八樓
亞洲保險有限公司
資料保護主任
11. 中英文版本如有差異，將以英文版本為準。
12. 本公司保留隨時增補、更改、更新及修訂本聲明之權利，任何更改將於發出通知時起生效。