



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司



裝修寶
DecorationSafe



新增更多升級保障
More New
Upgraded Coverage



DecorationSafe

People look for a safe and comfortable environment for working and rest. Yet, one may need to face considerable financial loss or liability claims arising out of unforeseeable accidents during the decoration period. The liability coverage for decoration work, however, is usually not well protected under household insurance.

Our DecorationSafe insurance plan protects you against the loss due to the decoration, maintenance or renovation work at your Home, in Shop and Office premises. This plan covers not only the cost of damaged decoration materials but also the potentially huge claim amount of third party liability. With Blue Cross, you and your premises can enjoy all-round coverage.

Basic Protection

This plan offers 2 sections of basic protection. You may choose to insure for both Section I and Section II at the same time or Section II alone.

Section I - Material Damage

It provides "All Risks" coverage for loss of or damage to the insured contract works or materials at the contract site caused by fire, water, burglary or explosion, etc. during the insurance period. Items include flooring, tiles, wallpaper, woodenware, sanitary ware and other related decoration materials.

Free Extensions

Removal of Debris

This provides coverage for the cost of removing debris following an insured accident at the site, subject to a maximum of 5% of the total contract value.

Automatic Increase of Contract Value

The quotation and the final contract value may be different. The cover for your contract value will be automatically increased by a maximum of 10% without the need to pay any additional premium.

Section II - Public Liability to Third Party

This protects you against legal liability in respect of third party bodily injury and/or property damage arising out of the contract work.

Free Extension

Principal Property Damage

To indemnify the insured contractor's liability against loss of or damage to the property belonging to the principal in the care or control of an insured contractor for the execution of the contract, subject to a maximum indemnity of HK\$1,000,000.

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Total Contract Value not exceeding (HK\$)	100,000	200,000	300,000	400,000	500,000

Premium Table (HK\$)

Contract without scaffolding works

	Section I & II	Section II only	Section I & II	Section II only	Section I & II	Section II only	Section I & II	Section II only	Section I & II	Section II only
Material Damage Max. Indemnity (HK\$)	100,000	N/A	200,000	N/A	300,000	N/A	400,000	N/A	500,000	N/A
Public Liability to Third Party* Max. Indemnity (HK\$)										
A) 5,000,000	1,200	1,000	1,350	1,150	1,500	1,300	1,800	1,500	2,100	1,750
B) 8,000,000	1,500	1,250	1,800	1,500	2,000	1,700	2,300	1,850	2,700	2,300
C) 10,000,000	1,850	1,550	2,100	1,750	2,400	2,000	2,750	2,350	3,100	2,600

Contract with scaffolding works* (Costs involved in scaffolding works shall not exceed 15% of the total contract value)

	Section I & II	Section II only	Section I & II	Section II only	Section I & II	Section II only	Section I & II	Section II only	Section I & II	Section II only
Material Damage Max. Indemnity (HK\$)	100,000	N/A	200,000	N/A	300,000	N/A	400,000	N/A	500,000	N/A
Public Liability to Third Party* Max. Indemnity (HK\$)										
D) 5,000,000	1,450	1,300	1,750	1,450	2,000	1,700	2,550	2,100	3,050	2,500
E) 8,000,000	2,150	1,800	2,400	2,000	2,750	2,350	3,100	2,600	3,650	3,000
F) 10,000,000	2,400	2,000	2,900	2,400	3,350	2,700	3,750	3,100	4,250	3,500

* Limit of indemnity per any one accident. Unlimited claims in any one period of insurance.

* Cover the liability of the use of scaffolding but excluding the liability during erection and dismantling.

Optional Benefits – Scaffolding Works

By paying an additional premium, the contract with scaffolding works (e.g. for replacement of window or exterior piping) will be protected. The costs involved in scaffolding work shall be subject to a maximum of 15% of the total contract value. Works related to neon sign, exterior signboard, cage or cladding will not be covered.

Free Enhanced Coverage

You will enjoy the following free coverage once you have insured for the basic protection.

Maintenance Period Protection

It covers your loss arising from the maintenance of the insured contract works during the maintenance period, subject to a maximum period of 3 months after completion of original works.

Cross Liability

If there are more than one insured party in the policy, all the named insured parties shall be treated as if they are covered under a separate policy, but the maximum liability of Blue Cross shall be subject to the limit stated in the policy. Blue Cross shall waive all rights of subrogation or action against any aforesaid parties arising out of any accidents in respect of which any claim is made.

Vibration Cover

It covers the legal liability in respect of third party property damage arising out of vibration during contract work, subject to a maximum indemnity of HK\$1,000,000.

Excess

1. Material Damage

In respect of each and every claim

Plan 1 – HK\$5,000 Plan 4 – HK\$15,000

Plan 2 – HK\$10,000 Plan 5 – HK\$15,000

Plan 3 – HK\$15,000

2. Public Liability to Third Party

In respect of each and every claim (applicable to all plans)

- HK\$10,000 in respect of each and every claim on third party property damage
- HK\$10,000 or 15% of loss, whichever is greater, in respect of loss or damage to principal's property
- HK\$10,000 or 15% of loss, whichever is greater, in respect of water damage to third party property
- HK\$20,000 or 20% of loss, whichever is greater, in respect of vibration damage to third party property



裝修寶

安全舒適的環境是人人所盼望的，但若裝修期間發生意外，可能會導致重大的金錢損失或賠償。市場上的家居保險計劃，一般未能夠提供全面保障，以賠償因裝修而引致的法律責任。

藍十字「裝修寶」是專為各類型的家居、寫字樓及店舖裝修、翻新及保養工程而設計的全面保障。此計劃不但包括施工期間的物料損毀，還適用於造成第三者損失的法律賠償責任，令您安心完成整項工程。

基本保障

本計劃提供兩部份基本保障，您可一併選擇第一及第二部份保障，或單獨選擇第二部份保障。

第一部份 - 工程物料損毀保障

提供「全險」保障，適用於所有投保的裝修物料（如地板、磁磚、牆紙、木器、潔具或其他裝修用料等），若於施工期間發生意外（如火災、水浸、爆竊或爆炸等），所引致受保工程的物料損失或損毀，均受保障。

免費附加保障

廢物清理費用

在意外發生後，支付清理現場廢物的費用。最高達至工程合約總金額5%。

工程合約升值保障

裝修報價與最終工程造價即使有所差距，工程保額將按工程合約總金額免費提升，最高達10%。

第二部份 - 第三者責任保障

在工程進行期間，保障因意外或疏忽，導致第三者身體受傷或財物損毀而負上的法律責任。

免費附加保障

業主財物損毀保障

保障承建商於施工期間，意外損毀裝修單位內屬於業主或租戶現有的財物，因而承擔的賠償責任，最高達HK\$1,000,000。

	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5
工程總額不超過 (HK\$)	100,000	200,000	300,000	400,000	500,000

保費表 (HK\$)

工程不涉及外牆棚架工序

	第一及第二部份	第二部份	第一及第二部份	第二部份	第一及第二部份	第二部份	第一及第二部份	第二部份	第一及第二部份	第二部份
工程物料損毀保障 最高賠償額 (HK\$)	100,000	N/A	200,000	N/A	300,000	N/A	400,000	N/A	500,000	N/A
第三者責任保障 * 最高賠償額 (HK\$)										
A) 5,000,000	1,200	1,000	1,350	1,150	1,500	1,300	1,800	1,500	2,100	1,750
B) 8,000,000	1,500	1,250	1,800	1,500	2,000	1,700	2,300	1,850	2,700	2,300
C) 10,000,000	1,850	1,550	2,100	1,750	2,400	2,000	2,750	2,350	3,100	2,600

工程包括外牆棚架工序*（外牆棚架工程總額不超過合約總金額的15%）

	第一及第二部份	第二部份	第一及第二部份	第二部份	第一及第二部份	第二部份	第一及第二部份	第二部份	第一及第二部份	第二部份
工程物料損毀保障 最高賠償額 (HK\$)	100,000	N/A	200,000	N/A	300,000	N/A	400,000	N/A	500,000	N/A
第三者責任保障 * 最高賠償額 (HK\$)										
D) 5,000,000	1,450	1,300	1,750	1,450	2,000	1,700	2,550	2,100	3,050	2,500
E) 8,000,000	2,150	1,800	2,400	2,000	2,750	2,350	3,100	2,600	3,650	3,000
F) 10,000,000	2,400	2,000	2,900	2,400	3,350	2,700	3,750	3,100	4,250	3,500

* 每宗事故的最高賠償金額，每一保險期內不設索償次數上限。

* 保障使用棚架時所引致的責任但不包括安裝和拆卸其間的責任。

自選保障 - 棚架工序

若裝修工程涉及棚架，如更換窗框、外牆喉管等室外工序，您只須支付額外保費，便可受到保障，但涉及棚架工序之金額以不超過受保工程合約總金額15%為限。霓虹燈、外牆廣告牌、花籠及簷篷等工程則不適用。

免費升級保障

選擇基本保障後，您即自動獲得以下免費保障，盡享最全面保障。

保養期保障

免費保障在保養期因施工引致的損失，最長保障期可達工程完工日起計3個月。

交互責任保障

如保單有超過一名受保人，所有受保人將被視作獨立持有保單，但藍十字對第三者責任的保障額上限則以保單內列明的金額為準。藍十字將不會追究任何一名受保人所引致意外的法律責任。

震動保障

保障工程期間產生的震動所導致的第三者財物損毀而須負上的法律責任，最高保障額高達HK\$1,000,000。

自付金額

1. 工程物料損毀保障

每宗事故的自付金額

計劃 1 – HK\$5,000

計劃 2 – HK\$10,000

計劃 3 – HK\$15,000

計劃 4 – HK\$15,000

計劃 5 – HK\$15,000

2. 第三者責任保障

每宗事故的自付金額（適用於所有計劃）

- 第三者財物的自付金額為HK\$10,000
- 裝修單位內屬於業主或租戶的現有財物損失及損毀，自付金額為HK\$10,000，或經核實後損失的15%（以較高者為準）
- 因水浸導致的損失及損毀，自付金額為HK\$10,000，或經核實後損失的15%（以較高者為準）
- 因震動導致的損失及損毀，自付金額為HK\$20,000，或經核實後損失的20%（以較高者為準）

Major Exclusions

1. Any fault, defect, error or omission in or failure of any design plan or specification.
2. Any defect in material or workmanship except resulting from an accident.
3. Loss of use, liquidated damages, penalties, performance guarantees or other consequential losses.
4. Loss or damage due to wear and tear, rust, mildew or other deterioration due to gradually operating causes.
5. Liability in respect of compensation claimed from the insured by an injured person or dependant under any Employees Compensation Legislation.

Important Notes

1. Age of residential building for dwelling shall not exceed 50 years. Age of non-residential building or other uses (including but not limited to commercial or industrial use) shall not exceed 40 years.
2. This policy covers a single contract work for individual premises only.
3. Excluding works for neon sign, exterior signboard, cage, cladding, building's public and common area.
4. Excluding any maintenance, overhauling, and inspection of machinery.
5. Please refer to the works quotation for plan selection and apply for insurance coverage before the works commencement date.
6. No premium refund for any cancellation and amendment is allowed once the policy is effective.

Note:

- This leaflet is for distribution in Hong Kong only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. This leaflet is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- DecorationSafe Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.
- Blue Cross shall not be deemed to provide cover (including not to pay any claim or provide any benefit), when the provision of such cover would expose Blue Cross to any, or any risk of, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Blue Cross.

主要不保事項

1. 任何圖則上的錯誤、缺陷、錯失、遺漏或不合格。
2. 如非因意外所引致的任何物料或手工缺陷。
3. 任何市場價值的損失、償付損失、罰款、履約保證或相應引致的損失。
4. 自然損耗磨損及折舊、生銹、發霉或物件逐漸變質。
5. 按任何僱員補償法例由傷者或其家屬向受保人提出的索償。

重要事項

1. 居住的住宅樓宇之樓齡不可超過50年。非住宅樓宇或其他用途（包括但不限於商業或工業用途）之樓齡則不可超過40年。
2. 此保障只為單一工程合約而設。
3. 此保障不適用於霓虹燈、外牆廣告牌、花籠、簷篷及大廈公眾地方的工程。
4. 不包括任何機器維修或檢查。
5. 請根據報價單上的工程總額，選擇計劃等級，並於工程進行前投保。
6. 保單一經生效，不設取消及退款。

注意：

- 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。此單張的中英文版本如有差異，以英文版本為準。此單張只供參考之用。有關詳盡條款及細則及所有不保之事項，概以保單為準。
- 「裝修寶」由香港獲授權之保險商 — 藍十字（亞太）保險有限公司承保。
- 藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與Blue Cross and Blue Shield Association及其任何關聯公司或持牌人並無任何關聯。
- 當藍十字就保單提供的保險（包括支付任何賠償或提供任何保障），將使藍十字面臨聯合國決議下或歐盟、英國、美國或適用於藍十字的任何司法管轄區的貿易或經濟制裁、法律或法規項下的任何制裁、禁制或限制，或承受該等風險時，則藍十字不得被視為就該保單提供保險（包括支付任何賠償或提供任何保障）。



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藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，於香港經營保險業務逾50年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字屢獲殊榮，其保險產品及服務均獲廣泛認同。

藍十字在2022年獲得保險行業國際信用評級機構和信息提供商 AM Best 授予財務實力評級及長期發行人信用評級分別為 A（優秀）及「a」（優秀）級別。有關最新評級，請瀏覽www.ambest.com。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross’ success in insurance products and services is reaffirmed by numerous awards and accolades.

In 2022, Blue Cross is assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of “a” (Excellent) by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access www.ambest.com.



Blue Cross HK App



www.bluecross.com.hk

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藍十字（亞太）保險有限公司