Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

家居至專寶
HomeSafe Protection Insurance

2021年6月生效

With effect from June 2021

「家居至專寶」

我們明白，給予心愛的家人一個溫暖舒適的安樂窩比甚麼都重要。因此您需要一份周全的家居保障以應付突如其來的事故，如颱風、水災、火災、盜竊等。藍十字「家居至專寶」保險計劃亦保障您存放在專業儲存設施中的家居物品，以減低因火災或水災引致的損失，確保您的寶貴財物即使不在身邊也能得到保障。

我們針對您不同的需求提供各種保障方案，包括您投資的物業及提供給租戶的家居物品，以減低受保事項因意外引致的損失。全面的家居保險計劃，讓您享受無憂無慮的生活。

計劃特點

- 家居物品保障高達 HK$1,200,000
- 可按您的需要和預算選擇不同投保額
- 伸延保障包括清理廢棄物、室內改動或維修、金錢或未獲授權使用信用卡、個人證件等
- 存放在專業儲存設施的家居物品遭損毀可獲現金津貼
- 即使您不在家中，亦可享全球個人物品及個人責任保障
- 公眾責任保障高達 HK$10,000,000
- 24小時家居支援服務提供免費轉介服務包括：電力維修、嬰兒托管/護理轉介、臨時家庭傭工轉介等
- 按您所需自選樓宇全險保障及額外貴重物品保障
- 保障樓齡高達45年

保障項目	每個受保期之最高賠償額 (HK$)		
	計劃 A	計劃 B	計劃 C
第1部分 – 家居物品			
投保額（包括第1部分之基本保障及伸延保障）	**1,200,000**	**750,000**	**500,000**
A. 基本保障			
基本保障覆蓋以下居所內之家居物品因意外導致損失或損毀，最高賠償額如下：			
1. 傢俬、陳設、家居電器、電腦、電視、家庭音響及影視設備、鋼琴	**1,200,000**	**750,000**	**500,000**
- 每件/組物品的最高賠償額	100,000	90,000	75,000
2. 家居裝修 – 牆壁、天花、地板及門	**240,000**	**150,000**	**100,000**
- 每件/組物品的最高賠償額	100,000	90,000	75,000
3. 貴重物品如鑽石、珠寶、手錶、藝術品、樂器（不包括鋼琴）等	**400,000**	**250,000**	**166,667**
- 每件/組物品的最高賠償額	10,000	9,000	7,500
4. 食品（冷凍食品除外）	**120,000**	**75,000**	**50,000**
- 每件/組物品的最高賠償額	10,000	9,000	7,500
5. 其他家居物品	**1,200,000**	**750,000**	**500,000**
- 每件/組物品的最高賠償額	10,000	9,000	7,500
B. 伸延保障			
1. 清理廢棄物 家居物品因意外導致損失或損毀而須清理廢棄物、拆除或拆卸所引致的費用。	經評定後損失的10%		
2. 室內改動或維修 於室內進行改動或維修期間導致家居物品損失或損毀（工程費用以HK$50,000為限及施工期不超過2個月）。	按第1部分「家居物品」的最高賠償額計算		
3. 更換門鎖或窗戶 因爆竊或企圖盜竊導致居所的窗戶及大門門鎖及/或門匙損失或損毀，而須更換和安裝所引致的費用。	3,000		
4. 個人物品（全球） 受保人及受保家屬前往全球任何地方所携帶的個人物品如手袋、手錶、相機等，因意外導致損失或損毀。	**15,000**	**15,000**	**15,000**
- 每件/組物品的最高賠償額	6,500	5,000	4,500
5. 金錢或未獲授權使用信用卡 受保人及受保家屬在香港因火災、爆竊、搶劫或盜竊等意外而導致金錢損失或令其信用卡遭未經授權使用引致的損失。	2,000		
6. 個人證件 受保人及受保家屬在香港因意外遺失個人證件而引致的補領費用。	2,000	1,800	1,500
7. 家居搬遷或臨時搬遷 保障因以下情況導致家居物品損失或損毀： a) 經專業搬運公司由居所搬遷到位於香港之新永久居所（最多2天） b) 因需在香港進行專業清潔、修理、翻新或維修，而臨時遷離居所（最多14天）	**200,000**		
- 每件/組物品的最高賠償額	10,000		
8. 家居物品之儲存 存放在專業儲存設施內的家居物品，因火災、水災或排水導致損毀，可獲現金津貼。	10,000	9,000	7,500
9. 冷凍食品 貯存於雪櫃之冷凍室的冷凍食品，因雪櫃或冷凍室的溫度意外地轉變而引致腐壞所需的重置費用。	5,000		
10. 家庭傭工財物 因火災或爆竊導致家庭傭工放置在居所內的個人物品的意外及實質損失。	**1,500**		
- 每件/組物品的最高賠償額	500		

保障項目	每個受保期之最高賠償額 (HK$)		
	計劃 A	計劃 B	計劃 C
C. 額外保障			
1. 臨時居所 若家居物品意外損失或損毀導致居所不適合居住，須遷往臨時居所引致的必需和合理費用。	**80,000**	**70,000**	**60,000**
- 每天最高賠償額	1,800	1,500	1,200
2. 意外身故 受保人或受保家屬在居所內因火災或搶劫導致在3個月內意外身故。	**400,000**		
- 每名家屬成員的最高賠償額	100,000		
3. 24小時家居支援服務 提供服務包括電力維修、渠道服務、鎖匠支援、家居項目的一般維修、嬰兒托管／護理轉介、臨時家庭傭工轉介等。	包括		
第2部分 – 公眾責任			
A. 基本保障			
1. 業主或佔用者責任 **2. 個人責任（全球）** 賠償受保人及／或受保家屬 (i) 作為家居的業主、(ii) 作為家居合法佔用人、或 (iii) 在全球任何地方以個人身分就以下情況引致對第三者的法律責任： a) 第三者意外身故或身體損傷；或	10,000,000	9,000,000	8,000,000
b) 第三者的財物意外損失或損毀	每宗意外／每個受保期內		
B. 伸延保障			
1. 室內改動或維修責任 保障因進行第1部分所述的室內改動或維修而引致的責任。 （工程費用最高限額為HK$50,000及施工期不可超過2個月）	1,000,000 每宗意外／每個受保期內		

保障項目	每個受保期之最高賠償額 (HK$)		
	計劃 A	計劃 B	計劃 C
第3部分 – 自選保障（需額外保費）			
1. 樓宇全險保障 因意外事故包括但不限於火災、水災、爆炸或颱風，導致樓宇實質損失或損毀，而須重建或維修引致的費用。	按自選投保額而定		
2. 額外貴重物品 保障貴重物品如鑽石、珠寶、手錶、藝術品等，因意外引致的實質損失或損毀。	按自選投保額而定		不適用

自付額 (HK$)

樓齡45年或以下*		
任何一宗索償	非矮房	矮房^
適用於第1部分 – 家居物品及第3部分 – 自選保障（樓宇全險保障）		
因以下事故導致損失或損毀 1. 水損	1,000	1,000 或經評定後損失的10%（以較高者為準）
2. 山崩或地陷	不適用	經評定後損失的10%
3. 其他事故除了火災、閃電或爆炸	500	1,000
適用於第2部分 – 公眾責任		
因以下事故導致第三者財物損毀 1. 水損	1,000	1,000 或經評定後損失的10%（以較高者為準）

* 如樓齡超過45年，須按報價釐定自付額。
^「矮房」指不超過3層樓高（天台樓層不包括在內）之獨立屋、半獨立屋或村屋。

每年保費 (HK$)

	樓齡45年或以下		
	計劃 A	計劃 B	計劃 C
非矮房	1,580	980	680
矮房	2,980	1,980	1,350

註：如樓齡超過45年，申請須通過藍十字批核及釐定保費。

重要事項

1. 受保物業必須在香港。
2. 保單持有人可於任何時候向藍十字發出不少於7天的書面通知以取消本保單。在未有就本保單提出任何索償之前提下，保單持有人可獲得退還部分保費，退還的價值相等於已付的保費在扣除藍十字按本保單已到期的受保期及按保單內的短期保費率所計算出的應收保費後的餘額，惟每份保單需收取最低保費HK$500。
3. 藍十字保留隨時調整保費表的權利。

主要不保事項

1. 因損耗、發黴、霉菌、潮濕、腐爛、侵蝕、生鏽、逐漸退化、折舊、陽光照射或空氣的影響和逐漸產生影響的誘因導致的任何損失或損毀。
2. 無法證明有留低牽涉使用武力或暴力之明顯痕跡的搶劫、爆竊、偷竊或企圖偷竊導致的任何損失或損毀。
3. 因電器及電腦器材的損壞及／或機械故障導致的任何損失或損毀。
4. 因遺下及沒有妥善看管財物導致的任何損失或損毀。
5. 任何損失或損毀乃由受保人、受保家屬或受保家庭傭工的蓄意、故意或魯莽行為造成。
6. 罰款或懲罰性的損害賠償。
7. 戰爭、入侵、外敵的行為、敵對或類似戰爭的行動（不論宣戰與否）、內戰、叛亂、革命、暴動、規模或情況相當於起義、軍事權力或篡權的內亂、國家獨立、政府或市政府或地方或任何公共主管機構進行沒收、徵用、查封或拆毀，或任何恐怖主義行為。

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。如有查詢或欲索取保單條款及細則，請瀏覽網址 www.bluecross.com.hk、Blue Cross HK App 或致電藍十字客戶服務熱線3608 2988。
- 「家居至專寶」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）保險有限公司乃東亞銀行有限公司之子公司及東亞銀行集團成員，與Blue Cross and Blue Shield Association及其任何相關聯機構或許可證持有人並無任何關係。
- 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）。

HomeSafe Protection Insurance

Nothing is more important than providing a cozy and secure home for your beloved family. That is why you need a comprehensive home protection in case of unexpected incidents such as typhoon, flood, fire, burglary and so forth. What's more? Blue Cross HomeSafe Protection Insurance safeguards your household contents which are stored in the professional storage facility against damage due to fire or flood, to ensure that your treasured possessions are well taken care of even though they are out of your sight.

We think of different needs you may have by providing solutions to cover your investment property and contents you provided for the tenant's use against accidental loss or damage caused by insured events, which certainly allow you to enjoy a carefree life with our wide-ranging home insurance plans.

Plan Highlights

- Coverage for household contents up to HK$1,200,000
- Your choice of different levels of sum insured according to your needs and budget
- Extended benefits including Removal of Debris, Interior Alterations or Repair, Money or Unauthorised Use of Credit Cards, Personal Documents, etc.
- Cash allowance payable to cover household contents stored in professional storage facilities against damages
- Enjoy worldwide protection on Personal Effects and Personal Liability benefits even when you are away from home
- Coverage for Public Liability up to HK$10,000,000
- 24-hour Home Assistance Service provides free referral services including electrical assistance, baby sitting/nursing, temporary domestic helper, etc.
- Optional All-risk Coverage for Building and Additional Valuables benefits cater your specific needs
- Coverage for building age up to 45 years

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK$)		
	Plan A	Plan B	Plan C
Section 1 – Household Contents			
Sum insured (inclusive of Basic Benefits and Extended Benefits in Section 1)	**1,200,000**	**750,000**	**500,000**
A. Basic Benefits			
Basic Benefits cover below household contents in your home against any accidental loss or damage up to the following maximum benefit limit:			
1. Furniture, furnishings, household appliances, computer, television, home audio and video equipment, piano	**1,200,000**	**750,000**	**500,000**
- Maximum benefit limit per item/set	100,000	90,000	75,000
2. Household improvement on walls, ceilings, floors and doors	**240,000**	**150,000**	**100,000**
- Maximum benefit limit per item/set	100,000	90,000	75,000
3. Valuables such as diamond, jewellery, watches, works of art, music instruments (except piano), etc.	**400,000**	**250,000**	**166,667**
- Maximum benefit limit per item/set	10,000	9,000	7,500
4. Foodstuffs (except frozen food)	**120,000**	**75,000**	**50,000**
- Maximum benefit limit per item/set	10,000	9,000	7,500
5. Other household contents	**1,200,000**	**750,000**	**500,000**
- Maximum benefit limit per item/set	10,000	9,000	7,500
B. Extended Benefits			
1. Removal of Debris Cost of removal of debris, dismantling or propping of the household contents due to accidental loss or damage.	10% of adjusted loss		
2. Interior Alterations or Repairs Loss of or damage to household contents during interior alterations or repairs (provided that the maximum contract value and contract period not exceeding HK$50,000 and 2 months respectively).	Subject to the maximum benefit limit of Section 1- Household Contents		
3. Replacement of Locks or Windows Replacement and installation cost if windows, door locks and/or keys of the main entrance(s) of home are lost or damage due to burglary or attempted theft.	3,000		
4. Personal Effects (Worldwide) Accidental loss of or damage to personal effects such as handbags, watches, cameras, etc. that brought along by the insured person and insured family anywhere in the world.	**15,000**	**15,000**	**15,000**
- Maximum benefit limit per item/set	6,500	5,000	4,500
5. Money or Unauthorised Use of Credit Cards Accidental loss of money or loss resulting from unauthorised use of credit cards belonging to the insured person or insured family due to fire, burglary, robbery or theft in Hong Kong.	2,000		
6. Personal Documents Replacement cost of personal documents belonging to the insured person or insured family as a result of accidental loss in Hong Kong.	2,000	1,800	1,500
7. Household Removal or Temporary Removal Cover the loss of or damage to household contents while they are: a) being moved by professional remover from home to a new permanent residence in Hong Kong (up to 2 days) b) temporarily removed from home for professional cleaning, repair, renovation or maintenance within Hong Kong (up to 14 days)	**200,000**		
- Maximum benefit limit per item/set	10,000		
8. Storage of Household Contents Cash allowance will be payable if the household contents that stored in a professional storage facility are damaged due to fire, flood, water discharged or overflowing, etc.	10,000	9,000	7,500
9. Frozen Food Replacement cost of frozen food stored in the freezer compartment of the refrigerator which is spoiled due to change in temperature of such freezer by accidental means.	5,000		
10. Domestic Helper's Property Accidental and physical loss of the personal effects of the insured domestic helper due to fire or burglary at home.	**1,500**		
- Maximum benefit limit per item/set	500		

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK$)		
	Plan A	Plan B	Plan C
C. Additional Benefits			
1. Alternative Accommodation Necessary and reasonable expenses for alternative accommodation incurred if the home becomes uninhabitable due to accidental loss of or damage to household contents.	**80,000**	**70,000**	**60,000**
- Maximum benefit limit per day	1,800	1,500	1,200
2. Accidental Death Accidental death of the insured person or insured family within 3 calendar months due to fire or robbery at home.	**400,000**		
- Maximum benefit limit per family member	100,000		
3. 24-hour Home Assistance Service Provide services including electrical assistance, plumbing assistance, locksmith assistance, general repair on household items, baby sitting/ nursing referral, temporary domestic helper referral, etc.	Included		
Section 2 – Public Liability			
A. Basic Benefits			
1. Property Owner's or Occupier's Liability **2. Personal Liability (Worldwide)** Cover the legal liability to a third party arising from the insured person and/or the insured family (i) as an owner of the home, (ii) as a lawful occupier of the home, or (iii) solely in a personal capacity anywhere in the world that causing: a) accidental death or bodily injury to third party; or b) accidental loss of or damage to third party's property	10,000,000	9,000,000	8,000,000
	Any one accident/ any one period of insurance		
B. Extended Benefit			
1. Interior Alterations or Repairs Liability Cover the liability arising from interior alterations or repairs under Section 1 (provided that the maximum contract value and contract period not exceeding HK$50,000 and 2 months respectively).	1,000,000 Any one accident/ any one period of insurance		

Schedule of Benefits	Maximum Benefit Limit Per Period of Insurance (HK$)		
	Plan A	Plan B	Plan C
Section 3 – Optional Benefits (Subject to additional premium)			
1. All-risk Coverage for Building Cover the cost to rebuild or repair the building against accidental and physical loss of or damage arising from but not limited to fire, flood, explosion or typhoon.	According to the selected sum insured		
2. Additional Valuables Cover the valuables such as diamond, jewellery, watches, antiques, etc. against accidental and physical loss or damage.	According to the selected sum insured		N/A

Excess (HK$)

For Building Age of 45 Years or Below*		
For Each and Every Claim	Non-low Rise House	Low Rise House^
Applicable to Section 1 – Household Contents and Section 3 – Optional Benefits (All-risk Coverage for Building)		
<u>**Loss or damage arising from**</u> 1. Water damage	1,000	1,000 or 10% of adjusted loss, whichever is greater
2. Landslip or subsidence	Nil	10% of adjusted loss
3. Other causes except for fire, lightning or explosion	500	1,000
Applicable to Section 2 – Public Liability		
<u>**Third party property damage arising from**</u> 1. Water damage	1,000	1,000 or 10% of adjusted loss, whichever is greater

* For building age over 45 years, excess is subject to quotation.
^ Low Rise House shall mean house/semi-detached house or village house of not more than 3 storeys (excluding the roof floor).

Annual Premium (HK$)

	For Building Age of 45 Years or Below		
	Plan A	Plan B	Plan C
Non-low Rise House	1,580	980	680
Low Rise House	2,980	1,980	1,350

Remark: For building age over 45 years, the application will be subject to Blue Cross's approval and rating.

Important Notes

1. The insured premises must be located in Hong Kong.
2. The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made under the policy, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum premium charge of HK$500 per policy.
3. Blue Cross reserves the right to adjust the premium table from time to time.

Major Exclusions

1. Any loss or damage arising from wear and tear, mildew, mold, moisture, rot, corrosion, rust, gradual deterioration, market depreciation, the action of light or atmosphere and gradually operating causes.
2. Any loss or damage arising from burglary, theft or attempted theft not evidenced by visible marks of force or violence.
3. Any loss or damage arising from breakdown and/or mechanical malfunction of electrical appliances and computer equipment.
4. Any loss or damage when leaving properties behind and unattended.
5. Any loss or damage caused by the wilful act, deliberate act or recklessness of the insured person, the insured family or the insured domestic helper.
6. Any liability arising from fines, penalties, punitive or exemplary damages.
7. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, nationalization, confiscation, requisition, seizure or destruction by the government, municipal, local or any public authority, or any act of terrorism.

Notes

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