

QBE Insurance

Home Plus Protection Package
家居综合保险

Underwritten by QBE Hongkong & Shanghai Insurance Ltd
由昆士兰联保保险有限公司承保

Protection that helps you stay in control when the unexpected affects your home

Your home is where life happens. It is where your routines, your finances and your sense of security all come together.

In Hong Kong, events like water damage, fire or tenant issues can quickly interrupt that balance, leaving you dealing with repairs, unexpected costs or time away from your home or income.

QBE Home Plus is designed to help you manage that disruption with confidence, so when something happens, you can focus on getting life back on track rather than working out what to do next.

Why QBE

→ **We understand you**

We understand how homes are lived in and rented in Hong Kong, so your cover responds to the events that disrupt your day-to-day life or your rental income.

→ **We make it easy**

Clear options, defined limits and simple claims access mean you know where you stand and can act quickly without second guessing what is covered.

→ **We deliver when it counts**

If something happens, the focus is helping you keep your living arrangements, finances or responsibilities on track without the disruption becoming something bigger.

→ **We empower your future**

By reducing the financial impact of unexpected events, you can make decisions about your home or property with greater confidence and less concern about what could go wrong.

Coverage Highlights

Occupiers	
	**Protection for home contents** Covers the belongings that make your home yours, whether they are in your living space, outdoors, being renovated or moved, so you are not left replacing everything yourself after an incident.
	**Temporary accommodation** Helps you continue your day-to-day life if your home becomes uninhabitable, so you are not managing repairs and living arrangements at the same time.
	**Personal accident and liability cover** Provides support if an incident at home leads to serious injury or if you are held responsible for harm to others, helping you manage the impact without adding financial pressure.
	**Other upgrade benefits** Extends to things that affect daily living such as valuables, festive period coverage increases, pet boarding and domestic helper related liability, so smaller but real disruptions are still covered.

Landlord	
	**Protection for home contents** Covers fixtures, fittings and contents within your property, so damage does not become an unexpected out of pocket cost before you can re-let.
	**Rent protection** Helps maintain your income if the property cannot be lived in or if a tenant does not pay, so your financial position stays stable during disruption.
	**Legal liability and defence costs** Covers your exposure if someone is injured or property is damaged in connection with your rental, including the cost of defending a claim.
	**Optional upgrade** Allows you to increase building and liability limits, so your protection keeps pace with the value and risk profile of your property.

Information above is a summary of the product features. Get a personalised instant quote or refer to the Product Brochure for more details of coverage and the Policy for full Terms and Conditions.



Support that helps you get back on track

When something happens, what matters is being able to act quickly and get things back to normal without unnecessary disruption.

1. **Submit online via QBE Hong Kong eClaims**

   Lodge your claim anytime through QBE eClaims with a simple and guided process that lets you act immediately.

2. **Get support through your broker or agent**

   If you prefer support, your broker or agent can help you present your claim clearly so you can move forward with confidence.

3. **Speak to us directly when you need immediate assistance**

   Our 24-hour Home Emergency Assistance Hotline connects you with locksmiths, electricians, plumbers and pest control professionals when urgent help is needed. Call +852 2861 9249.

At the heart of it is practical support that helps you restore your home and continue with your plans as quickly as possible.

How to get covered

Choose the option that works best for you.

You can arrange cover directly online in minutes with a clear quote and simple selection process or speak with your broker or agent for advice tailored to your situation.

Your home sits at the centre of your day-to-day life and financial commitments. This solution is designed so if something interrupts that balance, you can respond with confidence rather than uncertainty.

Disclaimers and compliance

This brochure is intended for general marketing purposes only. It does not constitute a contract or agreement between the customer and QBE, and coverage is subject to the terms and conditions of the relevant policy wording.

In case of any discrepancy between English and Chinese versions, the English version shall prevail. Unless otherwise specified, all capitalized terms in this brochure shall have the meanings assigned to them in the English Policy.



Summary of benefits

Basic Cover	Maximum Amount (HK$)					
	Occupier			Landlord		
Plan	**Basic**	**Premier**	**Prestige**	**Basic**	**Premier**	**Prestige**
Home Contents						
Damage to Your Home Contents (including Removal and Storage of Debris up to 10,000; reasonable costs for temporary protection up to 2,000)	500,000	1,000,000	1,500,000	500,000	1,000,000	1,500,000
Building Betterment - including interior decoration, renovations and fittings	Up to 25% of Your Sum Insured			Up to 25% of Your Sum Insured		
Home Contents in the open air	Up to 10% of Your Sum Insured			Up to 10% of Your Sum Insured		
Emergency storage of Home Contents	Up to 3 months' coverage Up to the balance of Your Sum Insured			Up to 3 months' coverage Up to the balance of Your Sum Insured		
Loss or damage to Home Contents during the period of Building Betterment work by contractors	100,000	100,000	100,000	100,000	100,000	100,000
Home Contents in a safe deposit box at a bank	5,000 (1,000 any one loss)	5,000 (1,000 any one loss)	10,000 (1,000 any one loss)			
Home Contents temporarily removed to anywhere in Hong Kong up to 90 consecutive days	10% of Your Sum Insured (50,000 any one loss)	10% of Your Sum Insured (50,000 any one loss)	10% of Your Sum Insured (50,000 any one loss)	Not Applicable		
Home Contents during transit to Your new place of residence	Up to 15% of Your Sum Insured					
Home Contents at a new situation for up to 28 days from the date You begin to move Your Home Contents	500,000	1,000,000	1,500,000			

Benefits (continued)

Basic Cover	Maximum Amount (HK$)					
	Occupier			Landlord		
Plan	**Basic**	**Premier**	**Prestige**	**Basic**	**Premier**	**Prestige**
Home Contents						
Loss or Damage to Valuables while at Your Home	400,000 (20,000 any one item)	400,000 (20,000 any one item)	500,000 (25,000 any one item)			
Compensation for medical expenses incurred if You sustain bodily injury caused by burglars, thieves or other persons illegally in Your Building	10,000	10,000	15,000			
Credit Cards - cover for loss as a result of Theft from Your Building	2,500 (1,000 any one loss)					
Domestic helper's personal effects	10% of Your Sum Insured (2,500 any one item)					
Festive Season Increase during the period from 15 December to 25 February within the Period of Insurance	Up to 25% of Your Sum Insured					
Funeral expenses incurred if You die as the direct consequence of Loss or Damage to Your Home Contents or Building		5,000		Not Applicable		
Guests and visitor's effects	1,000	1,000	2,000			
Keys, lock replacement due to accidentally lost or stolen	2,000	2,000	3,000			
Pets - temporary boarding costs incurred due to Damage to Your Building resulting in unfit for its intended purpose	2,000	2,000	3,000			
Pets - accidental death or Theft by forcible entering into or out of Your Building		2,000				
Spoilage of frozen food due to failure of the electricity supply to or mechanical or electrical breakdown of Your freezer		1,000				

Basic Cover	Maximum Amount (HK$)					
	Occupier			Landlord		
Plan	**Basic**	**Premier**	**Prestige**	**Basic**	**Premier**	**Prestige**
Home Contents						
Temporary accommodation if Your Building is uninhabitable caused: • by Loss or Damage to Your Home Contents or Building (up to a maximum of 6 months) • by order of the police, a public or statutory authority until the order is revoked (up to 30 days) • by failure of the electricity, gas, water or sewerage services beyond 24 hours (up to 30 days) • by Loss or Damage to other property in the immediate vicinity of Your Building	10% of Your Sum Insured (1,500 per day)	10% of Your Sum Insured (1,500 per day)	10% of Your Sum Insured (2,500 per day)	Not Applicable		
Buildings						
Damage to Your Building (including Architects fees, Removal and Storage of Debris up to 5% of Your Sum Insured; Fees paid to Public or Statutory Authority; Reasonable emergency repairs up to $2,000; Reasonable costs for temporary protection up to $2,000)	100,000 Unless otherwise specified in Your Schedule			100,000 Unless otherwise specified in Your Schedule		
Uncompleted Building Betterment works during the construction period	Contract value not exceed 100,000	Contract value not exceed 100,000	Contract value not exceed 200,000	Contract value not exceed 100,000	Contract value not exceed 100,000	Contract value not exceed 200,000
Electricity, gas, water and similar charges - Excess costs	2,000	2,000	3,000	2,000	2,000	3,000
Electricity, gas, water and similar charges - Unauthorised use	2,000	2,000	3,000	2,000	2,000	3,000
Fire Extinguishing costs and expenses	Actual cost			Actual cost		

Benefits (continued)

Basic Cover	Maximum Amount (HK$)					
	Occupier			Landlord		
Plan	**Basic**	**Premier**	**Prestige**	**Basic**	**Premier**	**Prestige**
Buildings						
Modifications to Your Building required if You are physically injured and become a paraplegic or quadriplegic as the direct consequence of Loss or Damage to Your Building	10,000			Not Applicable		
Loss of Rent if Your Building is uninhabitable caused: • by Loss or Damage to Your Building (up to a maximum of 6 months) • by order of the police, a public or statutory authority until the order is revoked (up to 30 days) • by failure of the electricity, gas, water or sewerage services beyond 24 hours (up to 30 days) • by Loss or Damage to other property in the immediate vicinity of Your Building	Not Applicable			Maximum 6 months 75,000 or 10% of Your Sum Insured, whichever is the greater	Maximum 6 months 75,000 or 10% of Your Sum Insured, whichever is the greater	Maximum 6 months 100,000 or 10% of Your Sum Insured, whichever is the greater
Loss of Rent if the Tenant fails to pay the rent						

Basic Cover	Maximum Amount (HK$)					
	Occupier			Landlord		
Plan	**Basic**	**Premier**	**Prestige**	**Basic**	**Premier**	**Prestige**
Third-Party Liability						
Limit of Liability - Home Contents if You become legally responsible to pay compensation for Personal Injury or Property Damage as: • The ownership of Your Home Contents; • The occupation of Your Building; • Your personal liability arising anywhere in the World; • Your liability to Your landlord in respect of any contents, fixtures or fittings left by the landlord in Your Building for use by You	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
Limit of Liability - Building if You become legally responsible to pay compensation for Personal Injury or Property Damage as the ownership of Your Building	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
Cost of Defending in connection with a claim under this section	Actual cost			Actual cost		
Court Appearance compensation as a witness in connection with a claim under this section	500 per day			500 per day		

Benefits (continued)

Basic Cover	Maximum Amount (HK$)					
	Occupier			Landlord		
Plan	**Basic**	**Premier**	**Prestige**	**Basic**	**Premier**	**Prestige**
Personal Valuables (Optional Cover)						
Loss or Damage that occurs anywhere in the World during the Period of Insurance						
• Unspecified Personal Valuables	Plan A 30,000 (5,000 any one item) Plan B 60,000 (15,000 any one item) Plan C 120,000 (30,000 any one item)			Not Applicable		
• Specified Personal Valuables	As declared for each item or if lesser its intrinsic value					
Personal Accident						
Compensation in the event of You sustaining bodily injury caused solely and directly by fire, burglars, thieves or other persons illegally in Your Building and which, independently of any other cause, results in:						
• Death	100,000			100,000		
• Total and irrecoverable loss of all sight in one or both eyes						
• Total and permanent loss of the use of one or both hands or feet						
• Total paralysis						
Domestic Employer's Liability (Optional Cover)						
You are liable under the law to compensate Your domestic helper sustaining bodily injury or death by Accident or Disease contracted during the Period of Insurance within Hong Kong arising out of and in the course of his/her employment with You	100,000,000			Not Applicable		



Excess Table

Policy Section	Excess HK$ (for all plans)
Home Contents	
Water damage:	
Age of Building at 30 or below	500 or 10% of loss, whichever is greater
Age of Building at 31-40	5,000 or 10% of loss, whichever is greater
Age of Building at 41-50	10,000 or 10% of loss, whichever is greater
Age of Building at 51-60	20,000 or 20% of loss, whichever is greater
Age of Building at 61 or above	30,000 or 30% of loss, whichever is greater
Building Betterment	1,000
Household removal	1,000 or 10% of loss, whichever is greater
Landslip and subsidence	10,000 or 10% of loss, whichever is greater
Temporary accommodation	1,500 for Basic and Premier plan; 2,500 for Prestige plan
All losses (except as specified)	200
Buildings	
Water damage:	
Age of Building at 30 or below	500 or 10% of loss, whichever is greater
Age of Building at 31-40	5,000 or 10% of loss, whichever is greater
Age of Building at 41-50	10,000 or 10% of loss, whichever is greater
Age of Building at 51-60	20,000 or 20% of loss, whichever is greater
Age of Building at 61 or above	30,000 or 30% of loss, whichever is greater
All losses (except as specified)	3,000
Personal Valuables	
Unspecified Personal Valuables	350 per event
Specified Personal Valuables	500 per event

No Claims Premium Discount

Number of Years of Claim-Free Policy (Consecutive)	Premium Discount
1	5%
2	10%
3	15%
4 or more	20%

Note: The above no claims discount is not applicable to the following sections - Personal Valuables, Personal Accident and Domestic Employer's Liability.



Premium Table

Premium Table

		Annual Premium (HK$)		
		Basic	**Premier**	**Prestige**
Home Contents				
Gross Floor Arear* (square feet)	500 or below	641	754	1,265
	501-700	885	1,041	1,697
	701-1,000	1,125	1,323	2,180
	1,001-1,500	1,447	1,702	2,709
	1,501-2,000	1,755	2,065	3,387
	2,001-2,500	2,049	2,410	3,956
	2,501-3,000	2,224	2,617	4,163
Buildings				
	$100,000		Free	
Additional Sum Insured Above $100,000			0.092%	
Liability to others				
Increase Limit to	$5,000,000		Free	
	$10,000,000	288	288	Free
Personal Valuables				
a) Unspecified	Plan A		575	
	Plan B		1,104	
	Plan C		2,070	
b) Specified			1.56%	
Personal Accident				
	$100,000		Free	
Domestic Employer's Liability				
	$100,000,000		213 per employee	

**If greater than 3,000 square feet, please contact QBE Hong Kong for additional pricing.*

Major Exclusions:

1. Act of Terrorism
2. Asbestos
3. Electronic Data
4. Intentional damage
5. Nuclear
6. War
7. Lawful seizure
8. Unoccupancy exceeding ninety (90) consecutive days
9. Mobile phones, laptops and electronic tablets unless expressly covered

Conditions:

1. The Building of the Property at the Insured address must be of concrete, stone or brick and cement.
2. Buildings with structural problems (whether declared by a Government Authority or not) are not acceptable to us.
3. Buildings which are over 50 Years of Age cannot be automatically accepted. By Insuring your property with this product you are warranting that the Buildings of the Property is 50 years or less of age, unless we otherwise have agreed to the Policy acceptance acknowledging the age.



为您的家居意外提供支援，让您时刻掌握局面

家，是生活的重心。日常起居、财务规划，以及安全感，皆在此交织。

在香港，水损、火灾或租务问题等突发事故，往往会打乱这份平衡，让您需要面对维修开支、突如其来的费用，甚至影响居住安排或租金收入。

QBE 家居 Plus 专为协助您应对这些变化而设，让您在突发情况下，能更安心从容处理，专注让生活重回正轨，而非为下一步烦恼。

为何选择 QBE

→ 我们了解您的需要

我们熟悉香港的居住及租房环境，保障范围贴合真正影响您日常生活或租金收入的风险。

→ 简单易明

清晰的保障选项、明确的赔偿限额及简便的理赔程序，让您清楚保障内容，毋须反复猜测即可迅速采取行动。

→ 关键时刻可靠支援

当意外发生时，我们致力协助您维持正常居住安排、保障财务稳定及妥善处理相关责任，避免问题进一步扩大。

→ 助您安心规划未来

通过减轻突发事故带来的财务压力，让您在处理家居或物业决策时更有信心，减少对潜在风险的顾虑。

保障重点

住客	
	家居财物保障 包括保障室内装修，露天家居财物以及财物在装修工程期间或运送往新居途中的保障等。
	临时居所住宿费用 在若干情况下，当住所变得不宜居住时，保障您在修复期间须另觅临时住所栖身的费用。
	个人意外及责任保障 包括因火灾、抢劫或爆窃发生于居所内而直接导致意外身故、若干类型的身体受伤。
	升級项目 个人贵重物品、节日保障额提升、宠物寄养、家佣责任保障。

房东	
	家居财物保障 包括保障室内装修，露天家居财物以及财物在运送往新居途中的保障等。
	租金损失保障 如单位遭受意外损毁而暂时无法出租或租客未支付租金。
	房东法律责任 我们会为您的物业引起的第三者责任及为索偿辩护的法律费用提供保障。
	可选升级项目 建筑物及责任保障额提升。

以上资料仅为产品特色摘要。您可即时获取个人化报价，或参阅产品小册子以了解保障详情，并查阅保单条款及细则以获取完整保障内容。



协助您迅速恢复正常生活

当意外发生时，最重要的是能迅速应对，并在不造成额外困扰的情况下，让生活尽快回复正轨。

1. **通过QBE香港eClaims 网上提交索偿**

   通过简便清晰的指引流程，随时于昆士兰保险索赔平台提交索偿，让您即时采取行动。。

2. **经由经纪或代理人获取协助**

   如您需要支援，您的保险经纪或代理人可协助您清晰整理索偿资料，让您更有信心地推进申请。

3. **紧急情况下直接联络我们**

我们的24小时家居紧急支援热线，为您连接锁匠、电工、水喉匠及灭虫专业人员，于有需要时提供即时协助。请致电：+852 2861 9249。

我们的核心理念，是提供切实可行的支援，协助您尽快修复家居，并如常推进原有计划。

如何投保

您可通过网上平台于数分钟内完成投保，获取清晰报价并轻松选择合适保障；亦可联络您的保险经纪或代理人，获得更切合您需要的专业建议。

您的家位于日常生活与财务责任的核心。

本方案旨在当这份平衡受到突发影响时，让您能不惧风险，从容应对。

免责声明及合规事项

本宣传单张仅供一般市场推广用途，并不构成客户与QBE之间之任何合约或协议。实际保障内容须以相关保单条款及细则为准。

本小册子仅为概要说明，详情请参阅保单条款以了解完整条款、细则及不保事项。中英文版本如有歧义，概以英文版本为准。



保障摘要

基本保障	最高赔偿额(港元)					
	住客			房东		
保障计划	基本	尊贵	卓越	基本	尊贵	卓越
家居财物						
家居财物损失或损毁 (包括残留物移走及储存费用最高为10,000港元临时保护的合理费用最高为2,000港元)	500,000	1,000,000	1,500,000	500,000	1,000,000	1,500,000
室内装修部分 - 包括室内装饰、翻新及装设	保障额的25%			保障额的25%		
露天家居财物	保障额的10%			保障额的10%		
紧急储存家居财物	最长3个月保障,您的保障额余额			最长3个月保障,您的保障额余额		
在承包商进行装修工程期间，家居财物的损失或损毁	100,000	100,000	100,000	100,000	100,000	100,000
银行保险箱内的家居财物	5,000 (每次损失1,000)	5,000 (每次损失1,000)	10,000 (每次损失1,000)	不适用		
家居财物临时移走到香港境内的任何地方连续不超过90天	保障额的10% (每次损失50,000)	保障额的10% (每次损失50,000)	保障额的10% (每次损失50,000)			
运送到新住所途中的家居财物	保障额的15 %					
新所在地的家居财物 (从您开始将家居财物搬移起计最多28天)	500,000	1,000,000	1,500,000			

保障摘要(续)

基本保障	最高赔偿额(港元)					
	住客			房东		
保障计划	基本	尊贵	卓越	基本	尊贵	卓越
家居财物						
贵重物品在您的居所内损失或损毁	400,000 (每项 20,000)	400,000 (每项 20,000)	500,000 (每项 25,000)	不適用		
因偷窃、入室盗窃或其他人非法进入您的楼宇而造成身体伤害，招致的医疗费用补偿	10,000	10,000	15,000			
信用卡因在您的楼宇内被盗窃而遗失	2,500 (每次损失1,000)					
家佣的个物品	保障额的10% (每项 2,500)					
节日保障额增加 (在保险期内的12月15日至2月25日期间)	保障额的25%					
如果您因家居财物或樓宇的損失或損毀而直接導致死亡所支付的殮葬費	5,000					
宾客及访客的物品	1,000	1,000	2,000			
钥匙 / 门锁因意外遗失或被盗而更换	2,000	2,000	3,000			
因楼宇之损失或损毁而不适合其预期用途所支付宠物的临时寄宿费	2,000	2,000	3,000			

基本保障	最高赔偿额(港元)					
	住客			房东		
保障计划	基本	尊贵	卓越	基本	尊贵	卓越
家居财物						
宠物 - 意外死亡或从您的楼宇强行破门而入的方式被偷走	2,000			不适用		
储存在您的冰箱内冷冻食品因电力供应中断或机械或电力故障而腐烂	1,000					
因以下原因而不适合用於于预期用途，需要临时居所： • 家居财物或楼宇的损失或损毁 (以6个月为上限) • 警方、公共或法定主管当局命令 (迁出至撤消期间(以30天为上限) • 电力、燃气、供水或排污服务中断超过24小时(以30天为上限) • 楼宇附近的其他财产受到损失或损毁	保障额的 10% (1,500)	保障额的 10% (1,500)	保障额的 10% (2,500)			
楼宇						
楼宇的损失或损毁 (包括建筑师费用、残留物移走及储存费用最高为保障额的5%; 支付给公共或法定主管当局的费用; 合理的紧急维修费用最高为2,000港元; 临时保护的合理费用最高为2,000港元)	100,000 (保单附表另有说明除外)			100,000 (保单附表另有说明除外)		

保障摘要(续)

基本保障	最高赔偿额(港元)					
	住客			房东		
保障计划	**基本**	**尊贵**	**卓越**	**基本**	**尊贵**	**卓越**
樓宇						
在施工期间, 未完工的室内装修的损失或损毁	合约价值不超过100,000	合约价值不超过100,000	合约价值不超过200,000	合约价值不超过100,000	合约价值不超过100,000	合约价值不超过200,000
电费、煤气费、水费及类似费用 – 超额费用	2,000	2,000	3,000	2,000	2,000	3,000
电费、煤气费、水费及类似费用 – 未经授权使用	2,000	2,000	3,000	2,000	2,000	3,000
支付灭火的合理费用及经费	实际费用			实际费用		
如果您因楼宇的损失或损毁而直接导致身体受伤，瘫痪或四肢瘫痪，需要对楼宇进行改动	10,000			不适用		
因以下原因而不适合用于其预期用途 ’造成租金的损失: • 楼宇的损失或损毁 (以6个月为上限) • 警方、公共或法定主管当局命令迁出至撤消期间(以30天为上限) • 电力、燃气、供水或排污服务中断超过24小时(以30天为上限) • 楼宇附近的其他财产受到损失或损毁	不适用			最长6个月 75,000 或保障额的10%，以较高者为准	最长6个月 75,000 或保障额的10%，以較高者为准	最长6个月 100,000 或保障额的10%，以較高者为准
因租客未支付租金而导致之租金损失						

基本保障	最高赔偿额(港元)					
	住客			房东		
保障计划	**基本**	**尊贵**	**卓越**	**基本**	**尊贵**	**卓越**
第三者责任						
责任限额 - 家居财物: 您在法律上有责任为下列情况下造成的人身伤害或财产损失支付赔偿: • 您的家居财物的拥有权; • 您对楼宇的占用; • 在全球任何地方所引起的您的个人法律责任; • 您就房东留在您楼宇内供您使用的任何物品、固定装置及设备而承担的法律责任	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
责任限额 - 楼宇: 您在法律上有责任为您的楼宇的业权造成的人身伤害或财产损失支付赔偿	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
与第3部分条款的索偿而辩护所产生的法律费用及支出	实际费用			实际费用		
与第3部分条款的索偿而出庭作供的补偿	每天500			每天500		

保障摘要(续)

基本保障	最高赔偿额(港元)					
	住客			房东		
保障计划	**基本**	**尊贵**	**卓越**	**基本**	**尊贵**	**卓越**
个人贵重物品 (自选保障)						
赔偿以下物品在保险期内在世界任何地方发生的损失或损毁:						
• 非指定个人贵重物品	计划A 30,000 (每项5,000) 计划B 60,000 (每项15,000) 计划C 120,000 (每项30,000)			不适用		
• 指定个人贵重物品	根据申报或其内在价值之较低者					
个人意外						
如果您完全或直接因在您所在地的楼宇内发生火灾、或遭入屋爆窃、偷窃或其他人士非法闯入而引致以下受保事件: • 死亡 • 单眼或双眼完全失明且无法复原 • 完全及永久性丧失一只或两只手或脚的功能 • 完全瘫痪	100,000			100,000		
家佣雇主责任保障 (自选保障)						
您在法律上有责任对您的家佣于保险期内在香港因工作及受雇期间, 发生意外或患上疾病而造成人身损伤或死亡	100,000,000			不适用		



自付额

保障项目	自付额(港元)
家居财物	
由水引致之损毁:	
楼龄30年或以下	500港元或损失之10% (以较高者为准)
楼龄31年至40年	5,000港元或损失之10% (以较高者为准)
楼龄41年至50年	10,000港元或损失之10% (以较高者为准)
楼龄51年至60年	20,000港元或损失之20% (以较高者为准)
楼龄61年或以上	30,000港元损失之30% (以较高者为准)
室内装修部分	1,000港元
搬屋	1,000港元或损失之10% (以较高者为准)
滑坡及地陷	10,000港元或损失之10% (以较高者为准)
临时居所	基本或尊贵计划1,500港元; 卓越计划2,500港元
所有损失 (另有说明除外)	200 港元
樓宇	
由水引致之损毁:	
楼龄30年或以下	500港元或损失之10% (以较高者为准)
楼龄31年至40年	5,000港元或损失之10% (以较高者为准)
楼龄41年至50年	10,000港元或损失之10% (以较高者为准)
楼龄51年至60年	20,000港元或损失之20% (以较高者为准)
楼龄61年或以上	30,000港元或损失之30% (以较高者为准)
所有损失 (另有说明除外)	3,000 港元
个人贵重物品	
非指定个人贵重物品	每宗事故350港元
指定个人贵重物品	每宗事故500港元

无索偿保费折扣优惠

保单无索偿记录年数(须为连续年数)	保障折扣优惠
1年	5%
2年	10%
3年	15%
4年或以上	20%

注: 上述之无索偿保费折扣优惠不适用于个人贵重物品, 个人意外及家佣雇主责任保障项目。



保费表

保费表

		每年保费（港元）		
		基本	**尊贵**	**卓越**
家居财物				
楼面面积*（平方呎）	500或以下	641	754	1,265
	501-700	885	1,041	1,697
	701-1,000	1,125	1,323	2,180
	1,001-1,500	1,447	1,702	2,709
	1,501-2,000	1,755	2,065	3,387
	2,001-2,500	2,049	2,410	3,956
	2,501-3,000	2,224	2,617	4,163
楼宇				
	$100,000		免费	
额外投保额超过 $100,000			0.092%	
第三者责任保险（自选）				
限额增至	$5,000,000		免费	
	$10,000,000	288	288	免费
个人财产				
a) 非指定个人财产	计划 A		575	
	计划 B		1,104	
	计划 C		2,070	
b) 指定个人财产			1.56%	
個人意外				
	$100,000		免费	
家佣雇主责任保障				
	$100,000,000		每名家佣213	

*如楼面面积超过3,000平方呎，请联络昆士兰保险香港。

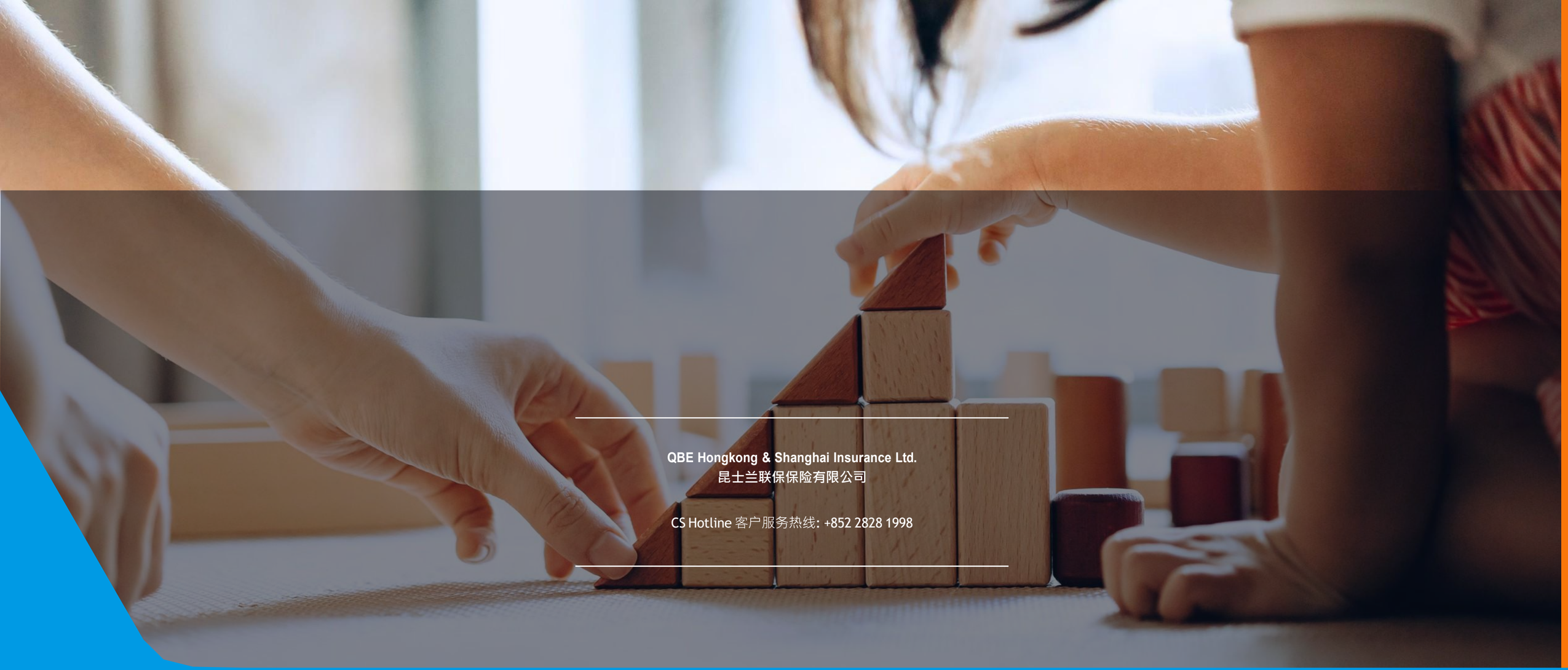
主要不受保项目

1. 恐怖主义行为
2. 石棉
3. 电子数据
4. 蓄意损毁
5. 核能辐射
6. 战争
7. 合法扣押
8. 空置超过连续90日
9. 手提电话，手提电脑，电子手账，除非保单内列明

条款

1. 投保居所必须以三合土，石或砖头和/或水泥建造。
2. 任何存在结构性问题的建筑物（无论是否已被政府机关确认）均不属本公司可接受承保范围。
3. 楼龄超过50 年的建筑物不可自动承保。投保本产品时，即表示您保证该物业所属建筑物的楼龄为 50 年或以下，除非本公司已另行同意承保並确认知悉其楼龄。





QBE Hongkong & Shanghai Insurance Ltd.
昆士兰联保保险有限公司

CS Hotline 客户服务热线: +852 2828 1998

Company Profile 公司简介：

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong), part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

QBE Insurance Group is a leading global insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

昆士兰联保保险有限公司属昆士兰保险集团一份子，提供全面的一般保险方案。昆士兰保险香港成立于1920年，其客户包括个人，中小型企业，大型公司和跨国公司。

昆士兰保险集团为一家全球领先的一般保险和再保险公司，于主要保险市場营运业务。昆士 兰保险集团的起源可追溯至1886，于澳洲证券交易所上市，总部位于悉尼。

QBE Insurance