QBE Insurance

Home Plus Protection Package
家居綜合保險



Underwritten by QBE Hongkong & Shanghai Insurance Ltd
由昆士蘭聯保保險有限公司承保

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)	Not Applicable		
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)			
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)	Not Applicable		
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					
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 • 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	100,000			100,000		
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%	
Third-party Liability				
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 graeter 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.



為您的家居意外提供支援，讓您時刻掌握局面

家，是生活的重心。日常起居、財務規劃，以及安全感，皆在此交織。

在香港，水損、火災或租務問題等突發事故，往往會打亂這份平衡，讓您需要面對維修開支、突如其來的費用，甚至影響居住安排或租金收入。

家居綜合保險專為協助您應對這些變化而設，讓您在突發情況下，能更安心從容處理，專注讓生活重回正軌，而非為下一步煩惱。

為何選擇 QBE

→ **我們了解您的需要**

我們熟悉香港的居住及租務環境，保障範圍貼合真正影響您日常生活或租金收入的風險。

→ **簡單易明**

清晰的保障選項、明確的賠償限額及簡便的理賠程序，讓您清楚保障內容，毋須反覆猜測即可迅速採取行動。

→ **關鍵時刻可靠支援**

當意外發生時，我們著重協助您維持居住安排、財務狀況及相關責任，避免問題進一步擴大。

→ **助您安心規劃未來**

透過減輕突發事故帶來的財務壓力，讓您在處理家居或物業決策時更有信心，減少對潛在風險的顧慮。

保障重點

住客	
	**家居財物保障** 包括保障室內裝修，露天家居財物以及財物在裝修工程期間或運送往新居途中的保障等。
	**臨時居所住宿費用** 在若干情況下，當住所變得不宜居住時，保障您在修復期間須另覓臨時住所棲身的費用。
	**個人意外及責任保障** 包括因火災、搶劫或爆竊發生於居所內而直接導致意外身故、若干類型的身體受傷。
	**升級項目** 個人貴重物品、節日保障額提升、寵物寄養、家傭責任保障。

業主	
	**家居財物保障** 包括保障室內裝修，露天家居財物以及財物在運送往新居途中的保障等。
	**租金損失保障** 如單位遭受意外損毀而暫時無法出租或租客未支付租金。
	**業主法律責任** 我們會為你的物業引起的第三者責任及為索償辯護的法律費用提供保障。
	**可選升級項目** 建築物及責任保障額提升。

以上資料僅為產品特色摘要。您可即時獲取個人化報價，或參閱產品小冊子以了解保障詳情，並查閱保單條款及細則以獲取完整保障內容。

協助您迅速回復正常生活



當意外發生時，最重要的是能迅速應對，並在不造成額外困擾的情況下，讓生活盡快回復正軌。

1. 透過QBE香港eClaims 網上提交索償

透過簡便清晰的指引流程，隨時於昆士蘭保險索賠平台提交索償，讓您即時採取行動。

2. 經由經紀或代理人獲取協助

如您需要支援，您的保險經紀或代理人可協助您清晰整理索償資料，讓您更有信心地推進申請。

3. 緊急情況下直接聯絡我們

我們的24小時家居緊急支援熱線，為您連接鎖匠、電工、水喉匠及滅蟲專業人員，於有需要時提供即時協助。請致電: +852 2861 9249。

我們的核心理念，是提供切實可行的支援，協助您盡快修復家居，並如常推進原有計劃。

如何投保

您可透過網上平台於數分鐘內完成投保，獲取清晰報價並輕鬆選擇合適保障；亦可聯絡您的保險經紀或代理人，獲得更切合您需要的專業建議。

您的家位於日常生活與財務責任的核心。

本方案旨在當這份平衡受到突發影響時，讓您能不懼風險，從容應對。

免責聲明及合規事項

本宣傳單張僅供一般市場推廣用途，並不構成客戶與QBE之間之任何合約或協議。實際保障內容須以相關保單條款及細則為準。

本小冊子僅為概要說明，詳情請參閱保單條款以了解完整條款、細則及不保事項。中英文版本如有歧義，概以英文版本為準。



保障摘要

基本保障	最高賠償額(港元)					
	住客			業主		
保障計劃	**基本**	**尊貴**	**卓越**	**基本**	**尊貴**	**卓越**
家居財物						
家居財物損失或損毀 (包括殘留物移走及儲存費用最高為10,000港元臨時保護的合理費用最高為2,000港元)	500,000	1,000,000	1,500,000	500,000	1,000,000	1,500,000
室內裝修部分 - 包括室內裝飾、翻新及裝設	保障額的25%			保障額的25%		
露天家居財物	保障額的10%			保障額的10%		
緊急儲存家居財物	最長3個月保障,您的保障額餘額			最長3個月保障,您的保障額餘額		
在承包商進行裝修工程期間，家居財物的損失或損毀	100,000	100,000	100,000	100,000	100,000	100,000
銀行保險箱內的家居財物	5,000 (每次損失1,000)	5,000 (每次損失1,000)	10,000 (每次損失1,000)	不適用		
家居財物臨時移走到香港境內的任何地方連續不超過90天	保障額的10% (每次損失50,000)	保障額的10% (每次損失50,000)	保障額的10% (每次損失50,000)			
運送到新住所途中的家居財物	保障額的15 %					
新所在地的家居財物 (從您開始將家居財物搬移起計最多28天)	500,000	1,000,000	1,500,000			

保障摘要(續)

基本保障	最高賠償額(港元)					
	住客			業主		
保障計劃	**基本**	**尊貴**	**卓越**	**基本**	**尊貴**	**卓越**
家居財物						
貴重物品在您的居所內損失或損毀	400,000 (每項 20,000)	400,000 (每項 20,000)	500,000 (每項 25,000)	不適用		
因偷竊、入屋盜竊或其他人非法進入您的樓宇而造成身體傷害，招致的醫療費用補償	10,000	10,000	15,000			
信用卡因在您的樓宇內被盜竊而遺失	2,500 (每次損失1,000)					
家傭的個人物品	保障額的10% (每項2,500)					
節日保障額增加 (在保險期內的12月15日至2月25日期間)	保障額的25%					
如果您因家居財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					
賓客及訪客的物品	1,000	1,000	2,000			
鑰匙 / 門鎖因意外遺失或被盜而更換	2,000	2,000	3,000			
因樓宇之損失或損毀而不適合其預期用途所支付寵物的臨時寄宿費	2,000	2,000	3,000			

基本保障	最高賠償額(港元)					
	住客			業主		
保障計劃	**基本**	**尊貴**	**卓越**	**基本**	**尊貴**	**卓越**
家居財物						
寵物 - 意外死亡或從您的樓宇強行破門而入或破門而出的方式偷走	2,000			不適用		
儲存在您的冰箱內冷凍食品因電力供應中斷或機械或電力故障而腐爛	1,000					
因以下原因而不適合用於其預期用途，需要臨時居所： • 家居財物或樓宇的損失或損毀 (以6個月為上限) • 警方、公共或法定主管當局命令 (遷出至撤消期間(以30天為上限) • 電力、燃氣、供水或排污服務中斷超過24小時(以30天為上限) • 樓宇附近的其他財產受到損失或損毀	保障額的 10% (1,500)	保障額的 10% (1,500)	保障額的 10% (2,500)			
樓宇						
樓宇的損失或損毀(包括建築師費用、殘留物移走及儲存費用最高為保障額的5%；支付給公共或法定主管當局的費用；合理的緊急維修費用最高為2,000港元；臨時保護的合理費用最高為2,000港元)	100,000 (保單附表另有說明除外)			100,000 (保單附表另有說明除外)		

保障摘要(續)

基本保障	最高賠償額(港元)					
	住客			業主		
保障計劃	**基本**	**尊貴**	**卓越**	**基本**	**尊貴**	**卓越**
樓宇						
在施工期間，未完工的室內裝修的損失或損毀	合約價值不超過100,000	合約價值不超過100,000	合約價值不超過200,000	合約價值不超過100,000	合約價值不超過100,000	合約價值不超過200,000
電費、煤氣費、水費及類似費用 – 超額費用	2,000	2,000	3,000	2,000	2,000	3,000
電費、煤氣費、水費及類似費用 – 未經授權使用	2,000	2,000	3,000	2,000	2,000	3,000
支付滅火的合理費用及經費		實際費用			實際費用	
如果您因樓宇的損失或損毀而直接導致身體受傷，造成癱瘓或四肢癱瘓，需要對樓宇進行改動		10,000			不適用	
因以下原因而不適合用於其預期用途，造成租金的損失: • 樓宇的損失或損毀 (以6個月為上限) • 警方、公共或法定主管當局命令遷出至撤消期間(以30天為上限) • 電力、燃氣、供水或排污服務中斷超過24小時(以30天為上限) • 樓宇附近的其他財產受到損失或損毀 因租客未支付租金而導致之租金損失		不適用		最長6個月 75,000 或保障額的10%，以較高者為準	最長6個月 75,000 或保障額的10%，以較高者為準	最長6個月 100,000 或保障額的10%，以較高者為準

基本保障	最高賠償額(港元)					
	住客			業主		
保障計劃	**基本**	**尊貴**	**卓越**	**基本**	**尊貴**	**卓越**
第三者責任						
責任限額 - 家居財物: 您在法律上有責任為下列情況下造成的人身傷害或財產損失支付賠償: • 您的家居財物的擁有權; • 您對樓宇的佔用; • 在全球任何地方所引起的您的個人法律責任; • 您就業主留在您樓宇內供您使用的任何物品、固定裝置及設備而承擔的法律責任	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
責任限額 - 樓宇: 您在法律上有責任為您的樓宇的業權造成的人身傷害或財產損失支付賠償	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
與第3部分條款的索償而辯護所產生的法律費用及支出		實際費用			實際費用	
與第3部分條款的索償而出庭作供的補償		每天500			每天500	

保障摘要(續)

基本保障	最高賠償額(港元)					
	住客			業主		
保障計劃	**基本**	**尊貴**	**卓越**	**基本**	**尊貴**	**卓越**
個人貴重物品 (自選保障)						
賠償以下物品在保險期內在世界任何地方發生的損失或損毀:						
• 非指定個人貴重物品	計劃A 30,000 (每項5,000) 計劃B 60,000 (每項15,000) 計劃C 120,000 (每項30,000)			不適用		
• 指定個人貴重物品	根據申報或其內在價值之較低者					
個人意外						
如果您完全或直接因在您所在地的樓宇內發生火災、或遭入屋爆竊、偷竊或其他人士非法闖入而引致以下受保事件: • 死亡 • 單眼或雙眼完全失明且無法復原 • 完全及永久性喪失一隻或兩隻手或腳的功能 • 完全癱瘓	100,000			100,000		
家傭僱主責任保障 (自選保障)						
您在法律上有責任對您的家傭於保險期內在香港因工作及受僱期間，發生意外或患上疾病而造成人身損傷或死亡	100,000,000			不適用		



自付額

保障項目	自付額(港元)
家居財物	
由水引致之損毀:	
樓齡30年或以下	500港元或損失之10% (以較高者為準)
樓齡31年至40年	5,000港元或損失之10% (以較高者為準)
樓齡41年至50年	10,000港元或損失之10% (以較高者為準)
樓齡51年至60年	20,000港元或損失之20% (以較高者為準)
樓齡61年或以上	30,000港元或損失之30% (以較高者為準)
室內裝修部分	1,000港元
搬屋	1,000港元或損失之10% (以較高者為準)
滑坡及地陷	10,000港元或損失之10% (以較高者為準)
臨時居所	基本或尊貴計劃1,500港元; 卓越計劃2,500港元
所有損失 (另有說明除外)	200 港元
樓宇	
由水引致之損毀:	
樓齡30年或以下	500港元或損失之10% (以較高者為準)
樓齡31年至40年	5,000港元或損失之10% (以較高者為準)
樓齡41年至50年	10,000港元或損失之10% (以較高者為準)
樓齡51年至60年	20,000港元或損失之20% (以較高者為準)
樓齡61年或以上	30,000港元或損失之30% (以較高者為準)
所有損失 (另有說明除外)	3,000 港元
個人貴重物品	
非指定個人貴重物品	每宗事故350港元
指定個人貴重物品	每宗事故500港元

無索償保費折扣優惠

保單無索償紀錄年數 (須為連續年數)	保障折扣優惠
1年	5%
2年	10%
3年	15%
4年或以上	20%

註: 上述之無索償保費折扣優惠不適用於個人貴重物品，個人意外及及家傭僱主責任保障項目。



保費表

保費表

		每年保費 (港元)		
		基本	**尊貴**	**卓越**
家居財物				
樓面面積* (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
樓宇				
	$100,000		免費	
額外投保額超過 $100,000			0.092%	
第三者責任保險 (自選)				
限額增至	$5,000,000		免費	
	$10,000,000	288	288	免費
個人財產				
a) 非指定個人財產	計劃 A		575	
	計劃 B		1,104	
	計劃 C		2,070	
b) 指定個人財產			1.56%	
個人意外				
	$100,000		免費	
家傭僱主責任保障				
	$100,000,000		每名家傭213	

*如樓面面積超過3,000平方呎，請聯絡昆士蘭保險香港。

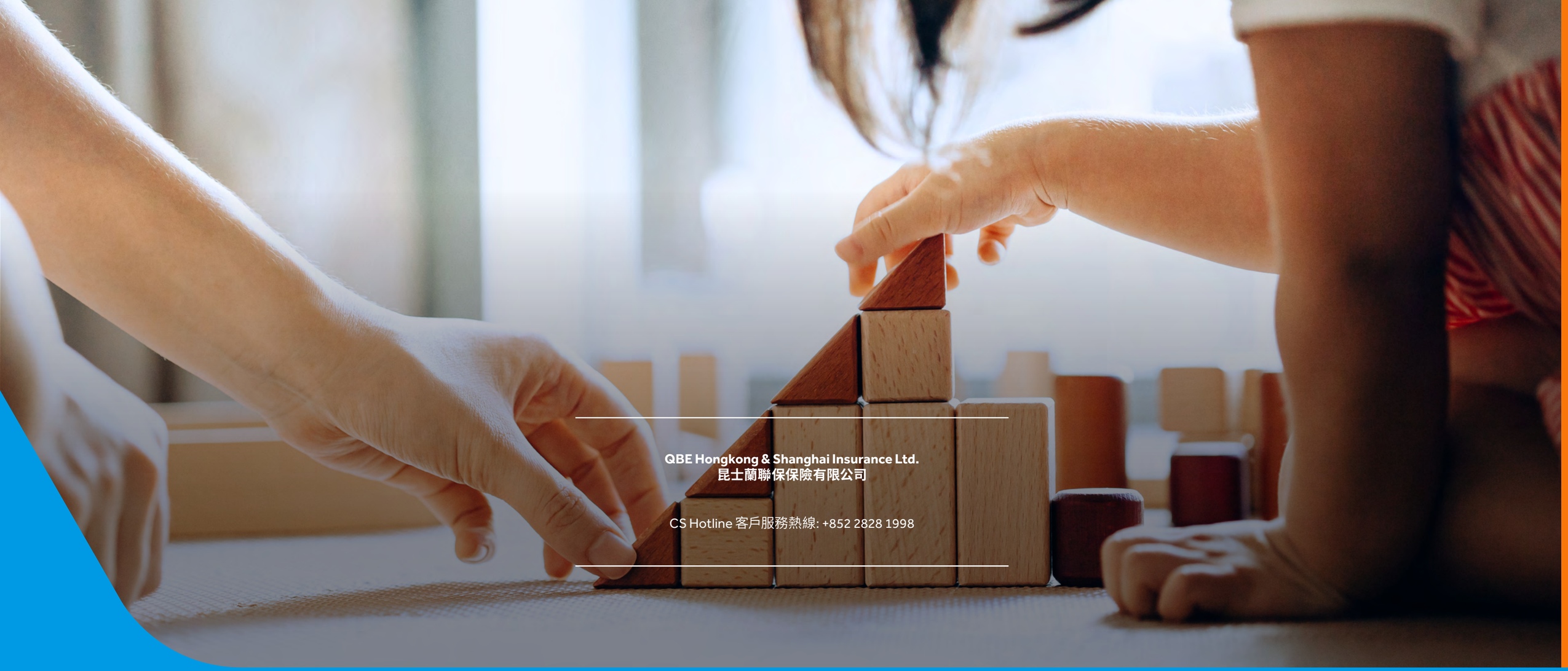
主要不受保項目

1. 恐怖主義行爲
2. 石棉
3. 電子數據
4. 蓄意損毀
5. 核能輻射
6. 戰爭
7. 合法扣押
8. 空置超過連續90日
9. 手提電話，手提電腦，電子手賬，除非保單內列明

條款

1. 投保居所必須以三合土，石或磚頭和/或水泥建造。
2. 任何存在結構性問題的建築物 (無論是否已被政府機關確認) 均不屬本公司可接受承保範圍。
3. 樓齡超過 50 年的建築物不可自動承保。投保本產品時，即表示您保證該物業所屬建築物的樓齡為 50 年或以下，除非本公司已另行同意承保並確認知悉其樓齡。





QBE Hongkong & Shanghai Insurance Ltd.
昆士蘭聯保保險有限公司

CS Hotline 客戶服務熱線: +852 2828 1998

Company Profile 公司簡介：

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.

昆士蘭聯保保險有限公司屬昆士蘭保險集團一份子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人，中小型企業，大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士 蘭保險集團的起源可追溯至1886，於澳洲證券交易所上市，總部位於悉尼。

QBE Insurance