

SUMMARY OF BENEFITS

ALLIANZ HOME PROTECT

安聯 家居保障

Allianz Global Corporate
& Specialty SE
(incorporated in the Federal Republic
of Germany with limited liabilities)
Hong Kong Branch

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安聯環球企業及專項保險
(於德意志聯邦共和國註冊成立之有限公司)
香港分公司

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www.agcs.allianz.com



Enjoy peace of mind by protecting your home and its contents

With Allianz Home Protect, your beloved things are well protected.

Key Coverage Highlights

- Up to HK\$1,500,000 Home Contents protection against fire, typhoon, gas explosion, water damage, theft, accidental damage and so on.
- Cover the furniture / interior decoration and all household improvement of your home including those provided by developer.
- Up to HK\$12,000,000 of Personal Liability.
- Up to HK\$1,500 Emergency Cash Allowance for the purchase of essentials & necessities in the event of your home being uninhabitable due to a covered loss or damage.
- Optional Mortgage Loan Installment Protection and Landlord Insurance for all your different needs.

Coverage

	Limit of Liability (HK\$)		
	Silver Plan	Gold Plan	Platinum Plan
Home Contents <ul style="list-style-type: none"> • Loss or damage to the home contents against fire, typhoon, gas explosion, water damage, theft, accidental damage and so on • Household improvement including improvements and betterments on walls, windows, ceiling, floors and doors • Loss or damage to the home contents in the course of removal by professional removers <p>The maximum cover for</p> <ul style="list-style-type: none"> • Furniture and home appliances (e.g. leather sofa, hi-fi) • Valuables (e.g. jewellery, watches, furs) 	500,000 per period of insurance 100,000 per item 10,000 per item 175,000 in total per event	1,000,000 per period of insurance 200,000 per item 20,000 per item 350,000 in total per event	1,500,000 per period of insurance 300,000 per item 30,000 per item 525,000 in total per event
Temporary Removal Loss or damage to home contents while being temporarily removed up to 14 days for renovation, maintenance, cleaning and so on	75,000 per period of insurance	150,000 per period of insurance	225,000 per period of insurance
Temporary Storage of Furniture Loss or damage to home contents while being stored in a furniture depository for up to 30 days	50,000 per event	100,000 per event	150,000 per event
Alternative Accommodation Home is damaged and rendered uninhabitable by accidents	1,000 per day 30 days per event	1,500 per day 30 days per event	2,000 per day 30 days per event
Window/ Door Replacement Loss or damage to door or window during commission of a burglary	2,500 per event	5,000 per event	7,500 per event
Domestic Servant's Property Loss or damage to personal effects of the Insured's domestic servant	5,000 per event	10,000 per event	15,000 per event

Home Contracting Works Loss or damage incurred due to contracted work provided the renovation period does not exceed 2 months	75,000 (5,000 per item)	150,000 (10,000 per item)	225,000 (15,000 per item)
Emergency Cash Allowance Cash allowance for the purchase of essentials & necessities in the event of your home is uninhabitable for at least 5 days due to a loss or damage	500 per event	1,000 per event	1,500 per event
Worldwide All Risk Loss or damage of Personal Effects: The maximum cover per period of insurance for: <ul style="list-style-type: none"> • Loss of Personal Document • Loss of Personal Money • Unauthorised Use of Credit Cards 	10,000 per period of insurance (5,000 per item)	20,000 per period of insurance (10,000 per item)	50,000 per period of insurance (20,000 per item)
Personal Liability Any claim made against you for bodily injury or property damage resulting from negligence by you or your Family Members* <i>*Family Members shall mean your spouse, children, parents and relatives normally living with you.</i>	4,000,000 per event	8,000,000 per event	12,000,000 per event
Optional Extensions			
1) Mortgage Loan Instalment Protection <ul style="list-style-type: none"> • Loss or damage to building by the covered insured events • Death or Permanent Disablement 	50,000 or 6-month mortgage repayment per period of insurance (whichever is lower)		
2) Landlord Insurance <ul style="list-style-type: none"> • Malicious damage by tenant • Tenant runaway without any notice • Legal fees for Letter of Demand 	10,000 per period of insurance 5,000 per period of insurance Twice a year, up to 2,000 per period of insurance		

Premium Table (excluding levy)

Plan	Annual Premium (HK\$)	Monthly Premium (HK\$)
Silver Plan	913	77
Gold Plan	1,625	136
Platinum Plan	2,563	214
Optional Extensions		
Mortgage Loan Instalment Protection	148	13
Landlord Insurance	623	52

Note: The same competitive premium is applicable for any floor size.

Notes

1. Certain benefits such as Alternative Accommodation, Window/Door Replacement, Home Contracting Works and Emergency Cash Allowance do not have an excess. The excess is HK\$1,000 for each claim arising from Household Removal; HK\$500 for each claim arising from water damage; HK\$10,000 or 10% of the loss (whichever is greater) for each claim arising from landslip or subsidence and HK\$200 for each claim arising from Worldwide All Risk. The excess for all other claims is HK\$250.
2. Loss or damage due to wear and tear, depreciation and war are not covered by this policy. For the full list of exclusions, please refer to the policy wordings.
3. The insured premise contains no illegal structure and is built of and roofed with bricks, stones or concrete. The building is not a village house or a house of similar nature.
4. The insured premise is located in Hong Kong Special Administrative Region and is less than 40 years of age.
5. The insured premise is used solely for domestic residential purposes.
6. The Insured shall give Allianz prior notice if the insured premise becomes unoccupied and remains so for a period of more than six consecutive weeks.
7. In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail.
8. Allianz Home Protect is underwritten by Allianz Global Corporate & Specialty SE Hong Kong Branch ("Allianz") which is a general insurer authorized and regulated by the Insurance Authority of the HKSAR. Standard Chartered Bank (Hong Kong) Limited ("SCBHK") is an insurance agent appointed by Allianz. To the extent permissible by law, SCBHK shall not be liable to any person for the use of any of the above information. The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy may contain terms and conditions which are not detailed in the above. Should there be any discrepancy between the information contained in the above and the terms of the policy, the terms of the policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the relevant policy or contact Allianz.
9. Any policy with policy inception date on or after 1 January 2018 is subject to the insurance levy. The premiums stated in the above tables are exclusive of levy collected by the Insurance Authority on relevant policy at the applicable rate. For further information, please visit <https://www.agcs.allianz.com/global-offices/hong-kong/levy-notice.html> or contact Allianz Customer Service Hotline (852) 8100 2402.

保障你的家居及財物，讓你安享生活

安聯家居保障為你心愛財物提供全面保障。

主要保障特點

- 保障因火災、颱風、爆炸、水浸、盜竊、或其他意外等而導致家居財物損毀，可獲高達港幣 1 百 50 萬元賠償。
- 保障包括傢俬及家居曾裝修的裝置，當中包括發展商提供的傢俬及室內裝修。
- 高達港幣 1 千 2 百萬元之個人責任保障。
- 若家居因損毀而無法居住，可獲高達港幣 1 千 5 百元緊急現金津貼作購買生活必需品之用。
- 按不同需要，可自選按揭分期貸款保障及業主保險。

保障範圍

	最高賠償額(港幣/元)		
	銀計劃	金計劃	白金計劃
家居財物 <ul style="list-style-type: none"> • 因火災、颱風、爆炸、水浸、盜竊、或其他意外等而導致家居財物的損失或損毀 • 家居裝修及改善包括牆、窗、天花、地板及門 • 遷居過程中家居物品遭意外損毀或遺失(遷居需由專業搬運公司辦理) <p>以下物品之最高保障為：</p> <ul style="list-style-type: none"> • 傢俬及電器(如：真皮梳化、音響器材) • 貴重物品(如：珠寶、手錶、皮草) 	每保險期 500,000	每保險期 1,000,000	每保險期 1,500,000
臨時搬遷 家居財物因翻新、維修或清潔而於暫時搬離期間遭意外損毀或遺失(最高14日)	每保險期 75,000	每保險期 150,000	每保險期 225,000
暫時存放的家具 短暫寄存於傢俬倉庫之家居物品遭意外損毀或遺失(最高30日)	每事故50,000	每事故100,000	每事故150,000
臨時居所 居所因意外損毀不能居住，需另租住臨時居所	每日1,000 每次事故30日	每日1,500 每次事故30日	每日2,000 每次事故30日
更換窗戶/大門 門窗因盜竊而引致的損毀	每次事故2,500	每次事故5,000	每次事故7,500
家傭財物 家傭之個人物品遭意外損毀	每次事故5,000	每次事故10,000	每次事故15,000

家居裝修 因不超過兩個月之裝修工程而引致之意外損毀	75,000 (每件5,000)	150,000 (每件10,000)	225,000 (每件15,000)
緊急現金津貼 當居所因損毀而最少五天不能居住時，提供現金津貼以購買必須品或日常用品	每次事故500	每次事故1,000	每次事故1,500
全球性全險保障 於世界任何地方遺失或損毀之個人財物： 每保期險的最高保障為： <ul style="list-style-type: none"> 遺失個人證件 金錢損失 未經獲授權使用信用卡 	每保險期10,000 (每件5,000) 1,500 1,500 2,500	每保險期20,000 (每件10,000) 3,000 3,000 5,000	每保險期50,000 (每件20,000) 4,500 4,500 7,500
個人責任 你或你家屬成員*因疏忽引致他人財物損毀或身體受傷之索償 *家屬成員亦意指受保人的配偶、子女、父母及通常與受保人同住之親屬	每次事故 4,000,000	每次事故 8,000,000	每次事故 12,000,000
自選保障			
1) 按揭分期貸款保障 <ul style="list-style-type: none"> 樓宇因受保事件而遭損毀 死亡或永久傷殘 	每保險期50,000 或 6個月之按揭還款額 (以較低者為準)		
2) 業主保障 <ul style="list-style-type: none"> 租戶惡意損毀 租戶並無通知業主而失蹤 出追討信件之法律費用 	每保險期10,000 每保險期5,000 每年兩次，總額合共每保險期2,000		

保費列表(不包括保費徵費)

計劃	年繳保費(港幣/元)	月繳保費(港幣/元)
銀計劃	913	77
金計劃	1,625	136
白金計劃	2,563	214
自選保障		
樓宇按揭還款保障	148	13
業主保障	623	52

註：不論家居呎數，劃一優惠保費

備註

1. 自負額不適用於此受保項目：臨時居所，更換窗戶/大門，家居裝修及緊急現金津貼。每宗因家居搬遷而引致的索償，自負額為港幣 1,000 元；水浸損毀引致的索償，自負額為港幣 500 元；而每宗因山泥傾瀉或地陷而引致的索償，自負額為港幣 10,000 元或損失金額之 10%（以較高者為準）；每宗於全球個人財物全險的索償，自負額為港幣 200 元。所有其他的索償，自負額為港幣 250 元。
2. 因損耗、貶值或戰爭而引致的損失或損毀並不受本保單所保障。有關不承保事項的詳情，請參閱保單合約。
3. 投保的居所沒有違例建築物及其屋頂均以磚瓦、石頭或水泥所建造。而所投保的居所亦不屬於村屋或類似村屋之樓宇。
4. 投保的居所位於香港特別行政區內及其樓齡少於40年。
5. 投保的居所只作居住用途。
6. 若投保居所需空置連續逾6星期，投保人需預早通知安聯保險。
7. 在上述任何內容的中英文版本有任何歧義的情況下，以英文版本為準。
8. 安聯家居保障由安聯環球企業及專項保險香港分公司（「安聯保險」）承保。安聯保險乃香港保險業監管局授權經營一般保險業務。渣打銀行（香港）有限公司（「渣打香港」）為安聯保險之委任保險代理商。在法律允許的範圍內，渣打香港並不對任何人因使用以上資料而承擔任何責任。以上乃資料摘要，僅供閣下參考，並非任何保險產品之認購要約。有關保單內的條件及條款可能未有於上文詳列。以上資料與保單條文若有歧義，一切以有關保單條文為準。有關保單條文及不承保事項之詳情，請參閱有關之保險合約或致電安聯保險查詢。
9. 所有保單開立日(Policy Inception Date)為2018年1月1日或以後的新造保單必須繳付保費徵費。上表所列的保費將會按保險業監管局所訂的徵費比率徵費。有關詳細資料，請瀏覽 <https://www.agcs.allianz.com/global-offices/hong-kong/levy-notice-kr.html> 或聯絡安聯客戶服務熱線 (852) 8100 2402。