

## ALLIANZ FIRE PROTECT /COMMERCIAL FIRE PROTECT SUMMARY OF BENEFITS

This is not the insurance policy and is intended to be a general summary for reference only. Details of the coverage, definitions, terms and conditions are contained in your Policy Schedule and in the Master Policy for Standard Chartered Bank (Hong Kong) Limited ("SCBHK") Mortgage Loan Customers.

### Coverage / Benefits Schedule

Allianz Fire Protect (For Residential Buildings and /or Car Parks)			
Section	Cover	Limit of Liability	Excess
I	Loss Or Damage To The Residential Building	Sum Insured	
	(1) Fire, Lightning, Thunderbolt or Subterranean Fire.		
	(2) Explosion.		
	(3) Aircraft		
	(4) Water Tank, Apparatus or Pipe		HK\$ 150
	(5) Theft accompanied by actual forcible and violent breaking		
	(6) Impact by Road Vehicle		
	(7) Earthquake or Volcanic Eruption		HK\$ 750
	(8) Hurricane, Cyclone, Typhoon, Windstorm and Flood		HK\$ 750
	(9) Riot & Strike		
	(10) Malicious Damage		
	(11) Sprinkler Leakage		
	(12) Landslip and Subsidence cover		HK\$ 10,000 or 10% loss
	(13) Smoke Damage		HK\$ 750
	(14) Spontaneous Combustion		
(15) Bush Fire			
II	Additional Expense Of Alternative Accommodation Or Loss Of Rent	HK\$ 50,000 or up to 10% of Sum Insured	
III	Liability To The Public	HK\$ 3,000,000	
Allianz Commercial Fire Protect (For Commercial Buildings)			
I	Loss Or Damage To The Commercial Building (i.e. Office or Shop)	Sum Insured	
	(1) Fire, Lightning, Thunderbolt, Subterranean Fire		
	(2) Explosion		
	(3) Aircraft		
	(4) Water Tank, Apparatus or Pipe		HK\$ 150
	(5) Impact by Road Vehicle		
	(6) Earthquake or Volcanic Eruption		HK\$ 750
	(7) Hurricane, Cyclone, Typhoon, Windstorm and Flood		HK\$ 750
	(8) Riot & Strike		
	(9) Malicious Damage		
	(10) Sprinkler Leakage		
	(11) Landslip and Subsidence cover		HK\$ 10,000 or 10% loss
	(12) Spontaneous Combustion		
(13) Bush Fire			

### Terms and conditions

- The Mortgage Fire Insurance plan ("Plan") is underwritten by Allianz Global Corporate & Specialty SE Hong Kong Branch ("Allianz"). Bank-arranged fire applications would be automatically approved by Allianz upon mortgage loan drawdown, even if Allianz only receive the application after the mortgage loan drawdown date. Policy effective date should be the mortgage loan drawdown date or later as determined by SCBHK. Allianz is solely responsible for all coverage and compensation hereunder.
- The plan will be renewed automatically and premium debited from the mortgage loan repayment account on an annual basis. Notice of insurance renewal will be mailed to customer one month before expiry date.
- The Insured can choose to use the Loan Value or the Reinstatement Value as the Sum Insured of the Commercial Building, Residential Building and/or carpark. If the Insured opts for Reinstatement Value as the Sum Insured, a valuation fee as stated in the Service Charges – An Easy guide to banking fees will be charged annually. Premium rate of 0.125% p.a. is applicable for Residential Building. Premium rate of 0.325% p.a. is applicable for Commercial Building.
- The Insured may request for cancellation of the policy at any time and premium adjusted on the basis of Allianz retaining the customary short term premium. Allianz will undertake the advice of SCBHK prior to any cancellation.
- If the Insured wish to self-arrange Fire Insurance, please submit the required documents (original policy documents & premium paid receipt) to SCBHK for validation 14 working days before the expiry of the existing policy. The self-arrange Fire Insurance must state SCBHK as the Mortgagee, with a non-cancellation clause.
- In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail.

**Remarks:** Allianz Fire Protect/Commercial Fire Protect Policy is underwritten by Allianz which is a general insurer authorized and regulated by the Insurance Authority of the HKSAR. 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.

## 安聯火險/商業火險 保障摘要

本文件並非保險保單，旨在提供一般資料摘要之參考。有關受保範圍、定義、條款及細則之詳情已列於閣下的保障項目表及渣打銀行（香港）有限公司（「渣打」）樓宇按揭客戶的主保單內。

### 受保範圍 / 保障項目表

安聯火險 (住宅樓宇及/或車位專用)			
章節	受保範圍	責任限額	自負額
I	住宅樓宇的損失或損毀	受保金額	
	(1) 火災、閃電、雷電或地下火		
	(2) 爆炸		
	(3) 飛機		
	(4) 水箱、輸水裝置或喉管		港幣 150 元
	(5) 強行闖入之盜竊		
	(6) 路面汽車之撞擊		
	(7) 地震或火山爆發		港幣 750 元
	(8) 颶風、龍捲風、颱風、風暴及水災		港幣 750 元
	(9) 暴動及騷亂		
	(10) 惡意破壞		
	(11) 噴灑器漏水		
	(12) 山泥傾瀉及房屋被覆蓋		港幣 10,000 元或損失之 10%
	(13) 煙霧損毀		港幣 750 元
	(14) 自燃		
(15) 山火			
II	因另外租屋而導致的額外支出或租金損失	港幣 50,000 元或最高為受保金額的 10%	
III	公眾責任	港幣 3,000,000 元	
安聯商業火險 (商業樓宇專用)			
I	商業樓宇(即寫字樓或舖位) 的損失或損毀	受保金額	
	(1) 火災、閃電、雷電或地下火		
	(2) 爆炸		
	(3) 飛機		
	(4) 水箱、輸水裝置或喉管		港幣 150 元
	(5) 路面汽車之撞擊		
	(6) 地震或火山爆發		港幣 750 元
	(7) 颶風、龍捲風、颱風、風暴及水災		港幣 750 元
	(8) 暴動及騷亂		
	(9) 惡意破壞		
	(10) 噴灑器漏水		
	(11) 山泥傾瀉及房屋被覆蓋		港幣 10,000 元或損失之 10%
	(12) 自燃		
(13) 山火			

### 條款及細則

- 樓宇按揭火險計劃（「計劃」）由安聯環球企業及專項保險香港分行（「安聯保險」）承保。經由銀行安排的火險申請，即使安聯保險可能於樓宇按揭貸款提取日後才收妥相關申請，只要相關樓宇按揭貸款被提取，安聯保險均會自動接納。保單生效日為樓宇按揭提取日或由渣打決定之更後的日期。安聯保險會全權負責所有相關之保障及賠償。
- 本計劃會每年自動續保，保費將每年從樓宇按揭之還款戶口中扣除。續保通知書會於到期前一個月郵寄給客人。
- 受保人可選擇以貸款金額或重置價值為商業樓宇，住宅樓宇及/或車位之受保金額。如受保人選擇以重置價值為受保金額，需每年繳交於銀行收費指引上所列明的估價費用。住宅樓宇每年保費率為 0.125%。商業樓宇每年保費率為 0.325%。
- 受保人可隨時要求取消保單，保費會按安聯保險既有慣常之短期保費而調節。安聯保險處理取消申請時，會先採納渣打的建議。
- 如果受保人希望自行安排火險，請在現有保單到期日前 14 個工作天，提交所需的文件（保單正本及已繳保費收據）給渣打核實。自行安排之火險必須註明渣打為抵押權人，並附有不可取消條款。
- 中、英文版本內容如有歧義，在任何情況下概以英文版本為準。

**備註：**安聯火險/商業火險保障由安聯保險承保。安聯保險乃香港保險業監管局授權經營一般保險業務。渣打為安聯保險之委任保險代理商。在法律允許的範圍內，渣打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。