

# 家居保險

## 東京海上火災保險(香港)有限公司 - 服務香港超過60年

東京海上火災保險(香港)有限公司乃Tokio Marine集團全資附屬公司，為全球最實力雄厚的保險集團其中之一。成立於1879年，日本東京海上日動火災保險株式會社為Tokio Marine集團旗下之旗艦公司並獲國際著名評級機構標準普爾(Standard & Poor's)評定公司財政評級為“A+”。

本集團在全球近40個國家擁有卓越的國際網絡，僱用員工超過38,800名；強大的商業網絡更伸延至亞洲各地包括中國和香港。

東京海上火災保險(香港)有限公司的發展歷史可追溯至1953年。時至今日，我們已成為本港最大貨運保險公司之一，並獲標準普爾(Standard & Poor's)評級為“A”。

\* 截至2017年1月19日

### 產品特點

東京海上火災保險(香港)有限公司家居保險特別為閣下的家居提供全面的保障及24小時支援熱線。

第一項 - 家居財物保險 (基本保障)	最高賠償額(HK\$)
1. “家居保險”保障的項目包括因火災、入屋盜竊、颱風、地震、洪水、水管破裂以及其他災禍造成的損失或損壞	\$500,000 至 \$1,500,000
a) 貴重物品	\$150,000 (每件 \$15,000)
b) 其他物品	每件 \$100,000
<b>自負額</b>	
1. 在懸掛熱帶氣旋警告信號3號或以上，或已經發出黃色暴雨警告信號或以上的情况下，所出現的雨水滲漏所引致的損毀： 樓宇建成少於或相等於25年 樓宇建成超過25年或沒有申報建成年份	\$3,000 \$5,000
2. 其他損失	每次 \$200
<b>第一項的免費附加保障</b>	
1. 臨時住宿保障 投保住所因受保事故而無法入住，而需暫時遷往別處居住時所產生之租金費用	每年 \$50,000 (每天 \$1,500)
2. 個人意外保障 由於火災或入屋爆竊而導致投保人及其家人因意外而死亡	每年 \$200,000 (每人 \$50,000)
3. 入屋搶劫現金津貼 因家居遭爆竊而引致投保人及其家人受傷之現金津貼	每年 \$20,000 (每人 \$5,000)
4. 現金和信用卡保障 因家居遭盜竊而引致的現金損失，或信用卡被非法使用而引致的金錢損失(香港境內)	每年 \$3,000
5. 門鎖和鑰匙更換費用 因家居遭盜竊而引致窗戶和大門的門鎖損壞而需更換之費用	每年 \$2,500
6. 災場清理費用 意外後清理災場之費用	每年 \$25,000
7. 暫時搬遷費用(香港境內) 意外後財物需暫時搬離住所以作維修或清潔之搬遷費用	每年 \$50,000
8. 搬遷保障(香港境內) 因專業搬屋公司從舊居遷往新居的過程中所引致的財物損失或破壞	每年 \$250,000
9. 冷藏食品保障 因意外而導致冰箱發生故障或因停電而引致食物變質之損失	每年 \$5,000
10. 家庭傭工之財產保障 因意外導致家庭傭工之財物遭到損失	每年 \$10,000 (每件\$2,500)
11. 辦公內之個人財物保障 個人財物在辦公地點內遭到意外而引致的損失或破壞	每年 \$5,000
12. 24小時家居支援服務熱線 閣下將享受到24小時家居支援熱線。這項由Inter Partner Assistance 公司提供的服務為閣下提供電工、水務工、鎖匠、鋁窗框維修、保姆/家護服務、清潔和除蟲服務等的資訊。	

第二項 - 全球個人責任保險 (免費保障)	最高賠償額(HK\$)
因疏忽而引致等三者受到身體傷害或者財物損失並因此需要承擔法律責任 保障範圍包括： 1. 同住之家傭在閣下家中工作而引致之第三者責任 2. 公共範圍之業主責任	每次 \$5,000,000 及在受保期內不設上限
<b>不設自負額</b>	

第三項 - 樓宇保險 (自選投保項)	最高賠償額(HK\$)
為閣下家居的樓宇牆身、天花板、窗戶和其它內部結構提供保障。	取決於重建費用

第四項 - 全球個人財物保險 (自選投保項)	最高賠償額(HK\$)
個人貴重物件於全球各地因意外而引致之損失。 • 未有詳述之財物	每件為港幣\$5,000或投保額的25%，兩者以較低為準。 自負額：每次損失\$200

• 已詳述之財物	已詳述之財物以每件之投保額為上限(請提供收據) 保費及自負額需由承人釐定
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第五項 - 家庭傭工保險 (自選投保項)	最高賠償額(HK\$)
閣下可選擇於本計劃內為傭工購買僱員賠償保險，保障範圍包括香港的僱員補償條例所制定及民事法所裁定的僱主給予僱員因工傷亡之賠償	每次事件最高法定賠償額為 \$100,000,000

家居保險賠償額及保費一覽表 (全年保費) (HK\$)					
投保住所的總面積(平方呎)	家居財物之最高賠償額	第一項	第三項	第四項	第五項
		家居財物保險	樓宇保險	全球個人財物保險 (只限於未有詳述之財物)	家庭傭工保險
500或以下	\$500,000	\$530	請向本公司查詢保費及自負額	1%	\$150，已包附加費
501-700	\$750,000	\$680		1%	\$150，已包附加費
701-1,000	\$1,000,000	\$980		1%	\$150，已包附加費
1,001-1,500	\$1,000,000	\$1,580		1%	\$150，已包附加費
1,501-2,000	\$1,500,000	\$1,980		1%	\$150，已包附加費

注意事項- 需與本公司另行商討保費及條款  
1. 樓宇建成超過30年  
2. 房屋面積超過2000平方呎  
3. 第四項- 全球個人財物保險的已詳述之財物  
4. 投保人只能提供可銷售面積(平方呎)

主要不保事項：  
- 因戰爭、恐怖主義或者核威脅而遭受的損失或破壞  
- 物品的自然損耗、撕碎、擦破、生鏽和腐蝕等  
- 隱形眼鏡、手提電話和傳呼機的損失或破壞  
- 如投保住所所有分租情況之盜竊保障  
- 與業務相關的設備所遭受到的損失或破壞

保險徵費通知		
由2018年1月1日起，投保人須根據“保險業條例”(第41章) 第134條支付保險徵費。本公司將根據以下之徵費率代表保險業監管局收取該徵費。詳情請瀏覽 <a href="http://www.tokiomarine.com.hk/ialevy">www.tokiomarine.com.hk/ialevy</a> 或聯絡我們 (852) 2529 4401 或您的保險中介機構(如有)。		
保單生效日期(包括首末兩日)	徵費率(於保費)	徵費上限(港幣)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 - 或以後	0.1%	5,000
備註：本單張之標準保費並不包括此保險徵費在內。		

如本單張內之中文內容與英文有異，一切內容將以英文為準。  
本保險之保障詳情，請參閱保單內之條款。



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# Home Insurance 家居保險



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# Home Insurance

## Tokio Marine Hong Kong

- serving Hong Kong for more than 60 years

The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("the Company") is a wholly-owned subsidiary of Tokio Marine Group, one of the largest international insurance groups in the world. The flagship company of Tokio Marine Group is Tokio Marine & Nichido Fire Insurance Co. Ltd. founded in 1879 with credit rating of "A+" (S&P)\*. The Group has more than 38,800 employees all over the world and a prominent global network in near 40 countries and also a strong network in Asia including China and Hong Kong.

Tokio Marine's history in Hong Kong can be dated back to 1953. The business has been growing together with the economy of Hong Kong since then. The Company is now one of the top Marine Cargo Insurance Companies in Hong Kong with credit rating of "A" (S&P)\*.

\*: as of 19 Jan 2017

### Product Features

Tokio Marine's Home Insurance is specially designed to protect your home with comprehensive coverage at a competitive cost plus various extra benefits and 24-hour hotline assistance.

Section 1 - Home Contents (Basic Section)	Maximum Limit (HK\$)
1. "All Risks" cover including loss or damage caused by fire, burglary, typhoon, earthquake, flood, bursting of water pipes and many other mishaps.	Ranging from \$500,000 to \$1,500,000
a) Valuables items	\$150,000 (\$15,000 per item)
b) Other items	\$100,000 per item
<b>Policy Excess</b>	
1. Seepage of water due to tropical cyclone warning signal no. 3 or above or yellow or above rainstorm warning signal: <ul style="list-style-type: none"> <li>Buildings of 25 years old or below</li> <li>Buildings over 25 years old</li> </ul>	\$3,000 \$5,000
2. Other Loss	\$200 for each
<b>Free Additional Benefits</b>	
<b>1. Alternative Accommodation</b> The rental expenses incurred for temporary accommodation for the period while your home is uninhabitable due to an insured accident.	\$50,000 per year (\$1,500 per day)
<b>2. Personal Accident Benefits</b> Fatal accident to you or your family resulting from fire or theft at home.	\$200,000 per year (\$50,000 per person)
<b>3. Burglary Injury Cash Allowance</b> The medical expenses actually incurred by you and/or your family as a result of injury caused by robbery at home.	\$20,000 per year (\$5,000 per person)
<b>4. Money and Unauthorized Use of Credit Cards</b> Loss or theft of Money at home or loss arising from unauthorized use of credit cards occurring within Hong Kong.	\$3,000 per year

<b>5. Replacement of Locks and Keys</b> Replacement of damaged window and door locks to main entrance due to burglary.	\$2,500 per year
<b>6. Removal of Debris</b> This covers the cost of removal of debris when your home is accidentally damaged.	\$25,000 per year
<b>7. Temporary Removal</b> Loss of or damage to contents while temporarily removed from your home within HK for storage, cleaning, renovation, maintenance, modification or repair.	\$50,000 per year
<b>8. Household Removal</b> Loss of or damage to the contents while in the course of removal by professional removers from your current home to your new home within Hong Kong.	\$250,000 per year <b>Excess \$1,000 for each and every loss</b>
<b>9. Frozen Food and Drinks</b> Replace the food damaged in your freezer unit due to breakdown or power supply failure.	\$5,000 per year
<b>10. Domestic Helper's Property</b> Accidental loss of or damage to the property belonging to your domestic helper at home.	\$10,000 per year (\$2,500 per item)
<b>11. Personal Effects in Workplace</b> Accidental loss of or damage to your personal effects at your workplace.	\$5,000 per year

**12. 24-Hour Home Assistance Hotline Service**  
You will automatically receive the benefits of a 24-Hour Home Assistance Referral Service. Provided by Inter Partner Assistance, this service assists you in arranging referral information for an electrician, plumber, locksmith, aluminum-made window frames repairer, baby sitting/home nursing, home cleaning and pest control service.

Section 2 - Worldwide Personal Liability (Free with Basic Section)	Maximum Limit (HK\$)
Home Insurance provides protection for you and your family members against legal liability towards third parties for their bodily injury or property damage caused by you or your family members' negligence.	\$5,000,000 per event and Unlimited for any one period of insurance.
We will also cover: <ol style="list-style-type: none"> <li>your resident domestic helper(s) in the course of their employment with you at your home</li> <li>Property Owner's Liability in Common Area</li> </ol>	
<b>Policy Excess: Nil</b>	
Section 3 - Buildings (Optional)	Maximum Limit (HK\$)
You will enjoy "All Risks" cover on walls, ceilings, windows and other domestic structure of your home.	Up to rebuilding cost

## Section 4 - Worldwide Personal Effects (Optional) Maximum Limit (HK\$)

Provides worldwide protection for your valuables and personal effects against "All Risks" of accidental loss or damage.

- Unspecified item
- Specified item

HK\$5,000 or 25% of sum insured whichever is the lesser for each item.  
**Excess: \$200 for each and every loss**

Up to specified sum insured for each item (invoice to be provided).  
**Premium rate & excess are subject to underwriting**

## Section 5 - Domestic Helper (Optional) Maximum Limit (HK\$)

Protect you against liabilities as employer under Employees' Compensation Ordinance for bodily injury or disease sustained by your domestic helper arising out of and in the course of his/her employment with you.

\$100,000,000

## Home Contents Sum Insured and Premium Table (Annual Premium) (HK\$)

Gross Floor Area of Your Home (In square feet)	Home Content Sum Insured	Section 1 Home Content	Section 3 Building (Optional)	Section 4 Worldwide Personal Effects(Optional) (Unspecified items only)	Section 5 Domestic Helper (Optional)
Less than or equal to 500	\$500,000	\$530	Premium rate & excess are subject to underwriting	1%	\$150 include levy
501-700	\$750,000	\$680		1%	\$150 include levy
701-1,000	\$1,000,000	\$980		1%	\$150 include levy
1,001-1,500	\$1,000,000	\$1,580		1%	\$150 include levy
1,501-2,000	\$1,500,000	\$1,980		1%	\$150 include levy

Notice- Subject to negotiation

- If the building age is over 30 years old.
- For flat/apartment or house with a gross floor area that exceeds 2,000 square feet.
- Section 4 - Worldwide Personal Effects-Specified item.
- If you can only provide the Floor Area of your Home on saleable Area (in square feet)

Major Exclusions

This insurance contains some exclusions such as:

- Loss of or damage due to war, terrorism or nuclear risks
- Uninsurable risks such as wear and tear, scratching, rust, corrosion
- Loss of or damage to contact lenses, portable phones and pagers
- Theft in your home should any part be let
- Loss of or damage to equipment used in connection with business or employment

### PREMIUM LEVY NOTICE

With effect from 1st January 2018, Levy will be payable by Policyholders under Section 134 of the Insurance Ordinance (Cap.41). Insurance Company will collect the Premium Levy on behalf of Insurance Authority according to below Levy Table. For further information, please visit [www.tokiomarine.com.hk/alevy](http://www.tokiomarine.com.hk/alevy) or contact us at (852) 2529 4401 or your intermediary, if any.

Policy Inception Date (both dates inclusive)	Levy Rate (of Premium)	Maximum Levy (HK\$)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 - onwards	0.1%	5,000

Remark: The standard Premium shown in this Brochure does not include the Premium Levy charge.

Should there be any discrepancies between the Chinese & English versions, English version shall Prevail. Please refer to the policy for complete details. A specimen policy can be made available on request.