

加洲「家居保」 - 保障項目表

家居保險

HOME INSURANCE



海外家傭因抹窗身故需送返原居地

最高賠償額為港幣2萬元

(詳情請參考小冊子內頁)

祥昇 保險代理有限公司

Peaceful Insurance Agency Limited

九龍觀塘偉業街161號德勝廣場26樓2605室
Unit 2605, 26/F., Tamson Plaza, 161 Wai Yip Street, Kwun Tong, Kowloon.
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此小冊子資料摘要，謹供參考之用，並不構成保險合約的一部份。有關此項保障計劃的內容細則及承保事項將詳列於保單之內。如有任何差異，均以保單內之條款細則為準。加洲保險有限公司保留最終批核及決定權。

項目部分	計劃 I	每年最高賠償額 (港幣) 計劃 II	計劃 III		
第一部分 - 家居物品					
投保額: 基本保障	\$100,000	\$300,000	\$500,000		
基本保障					
a) 傢俬, 陳設, 家居電器, 電腦, 音響組合, 電視, 家庭影視設備及鋼琴	投保額的100% (每件 / 組物品 \$25,000)	投保額的100% (每件 / 組物品 \$50,000)	投保額的100% (每件 / 組物品 \$50,000)		
b) 家居裝修	投保額的20% (每件 / 組物品 \$25,000)	投保額的20% (每件 / 組物品 \$50,000)	投保額的20% (每件 / 組物品 \$50,000)		
c) 貴重物品	投保額的1/3 (每件 / 組物品 \$2,500)	投保額的1/3 (每件 / 組物品 \$5,000)	投保額的1/3 (每件 / 組物品 \$5,000)		
d) 除以上所列之家居物品	投保額的100% (每件 / 組物品 \$2,500)	投保額的100% (每件 / 組物品 \$5,000)	投保額的100% (每件 / 組物品 \$5,000)		
伸延保障					
1. 清理廢棄物	經評定後損失的10%	經評定後損失的10%	經評定後損失的10%		
2. 室內改動或維修 (最高工程費用不高於港幣五萬元及最長施工期不超過2個月)	不適用	不適用	以家居物品部分為最高賠償額計算		
3. 更換門鎖 或 窗戶			\$1,000		
4. 個人物品			\$10,000 (每件 / 組物品\$3,000)		
5. 金錢損失 或 未獲授權使用信用卡			\$2,000		
6. 個人證件			\$1,000		
7. 家居搬遷 或 臨時搬遷			\$50,000 (每件 / 組物品\$10,000)		
8. 冷凍食品的損壞			\$2,500		
9. 海外家庭傭工的財物			\$1,000(每件 / 組物品\$250)		
10. 重新聘請海外家傭費用			\$1,000	\$2,000	\$3,000
11. 海外家傭服務延誤補償			\$1,000 (每日上限\$100)	\$1,500 (每日上限\$150)	\$2,000 (每日上限\$200)
12. 海外家傭因抹窗導致意外身故需送返原居地的費用			\$10,000	\$15,000	\$20,000
13. 山崩或地陷			不適用	不適用	以家居物品部分為最高賠償額計算
額外保障					
1. 臨時居所	不適用	不適用	\$40,000 (每日上限\$800)		
2. 意外身故保障			\$100,000 (每名家庭成員\$50,000)		
第二部分 - 公眾責任					
基本保障 - 賠償限額	不適用	\$3,000,000	\$5,000,000		
- 業主責任 或 佔用者責任		每宗意外 / 每段受保期	每宗意外 / 每段受保期		
- 個人責任 (全球)					
伸延保障	不適用	\$1,000,000	\$1,000,000		
- 受保人因室內改動或維修而負上的責任 (最高工程費用不高於港幣五萬元及最長施工期不超過2個月)		每宗意外 / 每段受保期 (此伸延保障之賠償限額已包含在基本保障限額之內)	每宗意外 / 每段受保期 (此伸延保障之賠償限額已包含在基本保障限額之內)		
自付額 (以任何每宗索償計) 受保物業的樓齡不多於30年					
		非矮房 (港幣)	矮房* (港幣)		
適用於第一部分					
a) 除火災、閃電及爆炸以外所導致的損失或損毀		\$500	\$3,000		
b) 水損		\$2,000 或 經評定後損失的10% (以較高者為準)	\$3,000 或 經評定後損失的10% (以較高者為準)		
c) 室內改動或維修導致的損失或損毀、山崩或地陷		\$10,000 或 經評定後損失的10% (以較高者為準)	\$10,000 或 經評定後損失的10% (以較高者為準)		
適用於第二部分					
d) 第三者財物損毀		\$2,000	\$2,000		
e) 第三者財物水損		\$2,000 或 經評定後損失的10% (以較高者為準)	\$2,000 或 經評定後損失的10% (以較高者為準)		
f) 室內改動或維修導致的第三者財物損毀		\$10,000 或 經評定後損失的10% (以較高者為準)	\$10,000 或 經評定後損失的10% (以較高者為準)		

重要事項: 1)此計劃適用於香港人民入境條例(第115章)所監管之僱員合約下受聘之海外家傭。 2)如受保物業為矮房或物業樓齡多於30年,本公司保留更改保單條款或最終接受申請之權利。 *註釋: 矮房即獨立房子/半獨立屋/村屋 (不超過3層高、天台層不包括在內)

投保書 Proposal Form

Name of Proposer 投保人姓名	HKID No. / Passport No. 香港身份證號碼 / 護照號碼
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Contact No. 聯絡電話	
Home/Office 住宅/公司	Mobile 手機
E-mail Address 電郵地址	

Insured Premises in Hong Kong 投保香港物業地址	
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Correspondence Address 通訊地址	<input type="checkbox"/> same as above 同上
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Identity of the Proposer		
Owner 業主 <input type="checkbox"/>	Owner and Occupier 業主及住客 <input type="checkbox"/>	Tenant / Occupier 租戶 / 住客 <input type="checkbox"/>

Policy Effective Date (dd/mm/yy) 保單生效日期(日/月/年)	Valid for 1 year 有效期為一年
(Policy effective date subject to the Company's underwriting acceptance 承保日期以本公司審核為準。)	

PLEASE DECLARE: Age of Insured Premises 請申報: 投保物業樓齡	
If the building age exceeds 30 years, the application will be subject to the Company's approval and rating. 如投保物業樓齡超過30年, 此申請書必須經本公司核覆及評級。	

Coverage 保障部分		
Type of Insured Premises 投保物業種類	Non-Low Rise House 非矮房 <input type="checkbox"/>	Low Rise House 矮房 <input type="checkbox"/>
Plan Selected 選擇計劃	<input type="checkbox"/> 計劃 I HK\$350	<input type="checkbox"/> 計劃 II HK\$720
Annual Premium 一年繳保費	<input type="checkbox"/> 計劃 II HK\$500	<input type="checkbox"/> 計劃 III HK\$1080
	<input type="checkbox"/> 計劃 III HK\$700	

聲明及授權 Declaration & Authorisation

- I/We declare that I/We have never had any new application/renewal declined, nor have special terms and conditions been imposed on such application or renewal for household insurance. 本人/我們聲明本人/我們未曾於投保同類型家居保險時被拒絕續保或加保附加條款。
- I/We declare that to the best of my/our knowledge, the insured premises have never suffered any fire damage or other loss or third party liability claims in the past three years. 本人/我們聲明根據本人/我們所知及所信, 上述受保單位於過去三年內從未因火警或其他原因或第三者需償付任何損失。
- I/We declare that the information given above is true and complete to the best of my / our knowledge and believe that all material factors affecting the decision of California Insurance Co. Ltd. ("the Company") to accept this proposal form have been disclosed. 本人/我們聲明於此投保申請書內填寫的資料乃完全及真實, 並無隱瞞可能影響加州保險有限公司(加州保險)決定是否接納此投保申請書的資料。
- I/We understand that this insurance cover will not be effective unless this proposal form has been formally accepted by the Company. 本人/我們明白此投保申請書必須經加州保險核核, 方可生效。
- I/We agree that this proposal form and declaration shall be the basis of the contract between me / us and the Company and shall be deemed to be incorporated in such contract. 本人/我們同意此投保申請書及有關之保單, 將成為本人/我們與加州保險之間所簽署合約之全部, 並以此保單上各條款為準。
- I/We understand, acknowledge and agree that the Company will pay brokerage / commission to the authorised insurance intermediary, if any, during the continuance of the policy including renewals, for arranging this insurance with the Company. I/We further understand that the above agreement is necessary for the Company to proceed with this application. 本人/我們明白, 通知及同意, 若本保險經由獲授權保險中介人安排, 並由加州保險承保, 加州保險會於保單有效期内(包括續保期)支付佣金予該中介人。本人/我們亦明白加州保險必須取得本人/我們以上的同意, 才可處理此保險申請。

For Office Use Only 本公司專用	OH Policy No. OH保單號碼	Underwriting Approval 批核人簽署
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Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance")

有關個人資料(私隱)條例("私隱條例")的客戶通知

- The personal information of customers (include policy owners, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by California Insurance Company Limited and Peaceful Insurance Agency Ltd (collectively described as the "Company") may be used by the Company for the following obligatory purposes necessary in providing services to the customers (otherwise the Company is unable to provide services to customers who fail to provide the required information):
由加州保險有限公司及祥昇保險代理有限公司(以下統稱"加州及祥昇")收集或持有的客戶(包括保單持有人、受保人、受益人、保費付款人、信託人、保單受讓人及承攬人)個人資料, 將可供加州及祥昇使用作以下強制性用途, 以便為客戶提供服務(否則加州及祥昇將無法為未能提供所需資料的客戶提供服務):
(1) to process, investigate (and assist others to investigate) and determine insurance applications, insurance claims and ongoing insurance services; 辦理、調查(及協助他人調查)和決定保險申請、保險索償及提供持續的保險服務;
(2) to process requests for payment, and for direct debit authorisation; 辦理付款要求及直接付款授權;
(3) to manage any claim, action and/or proceedings brought against the customers, and to exercise the Company's rights as More particularly defined in applicable policy wording, including but not limited to the subrogation right; 處理任何對客戶的索償、訴訟及/或司法程序, 以及行使加州及祥昇的權利(詳情見適用保單條款所定), 包括但不限於代位權;
(4) to compile statistics or use for accounting and actuarial purposes; 編制統計數字, 或作會計及精算用途;
(5) to meet the disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company and conduct matching procedures where necessary; 符合對加州及祥昇具約束力的任何本地或外國法例、規則、守則或指引的披露規定及如需要時進行核對程序;
(6) to comply with the legitimate requests or orders of the courts of Hong Kong and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and government-related establishments; 遵循香港法院及監管機構作出的合法要求或指令, 包括但不限於保險業監理處、香港保險業協會、核數師、政府組織和政府有關機構;
(7) to collect debts; 債務追討;
(8) to facilitate the Company's authorised service providers to provide services to the Company and/or the customers for the above purposes, and便利加州及祥昇的認可服務供應商, 就上述目的為加州及祥昇及/或客戶提供服務; 及
(9) to enable an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment. 使加州及祥昇的實際或建議承讓人能夠核對進行涉及有關轉讓的交易。
- The Company may provide any personal information of customers to the following parties, within or outside of Hong Kong, for the obligatory purposes: 加州及祥昇可就強制性用途, 向以下於香港境內或境外的人士提供任何客戶個人資料:
(1) The Company or any other company carrying on insurance or reinsurance related business, or an intermediary; 加州及祥昇, 或任何進行保險或再保險相關業務的其他公司或中介人;
(2) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Company in connection with the operation of its business; 任何向加州及祥昇提供行政、電訊、電腦、付款或其他與其業務運作有關的服務的代理人、承包商或第三方服務供應商;
(3) third party service providers including legal advisers, accountants, investors, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, and data processors; 第三方服務供應商, 包括法律顧問、會計師、調查員、理賠師、再保公司、醫護及復康顧問、考務員、專家、維修人員、及資料處理者;
(4) credit reference agencies, and in the event of default, any debt collection agencies or companies carrying on claim or investigation services; 信貸諮詢機構, 而在客戶欠賬時, 任何債務追收代理或進行索償或調查服務的公司;
(5) any person to whom the Company is under an obligation to make disclosure under the requirements of any law binding on the Company and for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Company is expected to comply;
根據對加州及祥昇或其任何關連機構具約束力的任何法例, 及就任何由政府、監管或其任何關連機構頒發須遵守的任何規則、守則或指引而言, 加州及祥昇有責任向其作出披露的任何人士;
(6) any person pursuant to any order of a court of competent jurisdiction;
根據主管司法權區的法院的任何頒令的任何人士; 及
(7) any actual or proposed assignee of the Company or transferee of the Company's rights in respect of the policy owners.
加州及祥昇的任何實際或建議承讓人或加州及祥昇對保單持有人的權利的受讓人。
- Certain personal information of policy owners and insured persons collected or held by the Company, in particular, names, contact information, age, gender, identity document reference, marital status, policy information, claim information, and medical history may be used by the Company for the following voluntary purposes: 由加州及祥昇收集或持有的保單持有人及受保人的某些個人資料, 特別是姓名、聯絡資料、年齡、性別、身份證明文件資料、婚姻狀況、保單資料、索償資料、及醫療紀錄等, 均可供加州及祥昇使用作以下自願性用途: (1) to provide marketing materials and conduct direct marketing activities in relation to insurance and/or financial products and services of the Company and/or other financial services providers, and/or other related services of business partners, with whom the Company maintains business referral or other arrangements; 為加州及祥昇維持業務引薦關係或其他安排之其他金融服務供應商的保險及/或金融產品、商業或慈善組織; 及/或其他商業合作伴之相關服務, 提供市場推廣資料及進行直接市場推廣活動 (2) to perform customer analysis, profiling and segmentation, and進行客戶研究分析及分層; 及 (3) to conduct market research and insurance surveys for the Company's development of services and insurance products. 就加州及祥昇的服務及保險產品發展進行市場調查及保險研究。
The Company is not allowed to use the personal information of any customer for the above voluntary purposes without such customer's consent. In the absence of any "opt-out" request, the Company shall treat the insurance application and continuation of the policy(ies) held with the Company as an indication of no objection of such policy owner and insured person to the Company's use of their personal information for the above voluntary purposes. 未經客戶同意, 加州及祥昇不得利用任何客戶的個人資料作上述自願性用途。在未有收到任何「反對」要求, 加州及祥昇將把有關保險申請及持續保費, 視作有關保單持有人及受保人之不反對加州及祥昇使用其個人資料作上述自願性用途。
- The Company may provide certain personal information, in particular, name, contact information, age, gender and policy information of a policy owner and an insured person, upon such policy owner's and insured person's written consent, to the following parties, within or outside of Hong Kong, for the voluntary purposes:
經保單持有人及受保人書面同意後, 加州及祥昇可就上述自願性用途, 向以下於香港境內或境外的人士提供其某些個人資料, 特別是姓名、聯絡資料、年齡、性別、保單持有人及受保人的保單資料等:
(1) other banking/financial institutions, commercial or charitable organisations with whom the Company maintains business referral or other arrangements; 與加州及祥昇維持業務引薦關係或其他安排的其他銀行/金融機構、商業或慈善組織;
(2) third party marketing service providers and insurance intermediaries. 第三方市場推廣服務供應商及保險中介人。
The Company is not allowed to provide to any third party the personal information of any customer, specifically, policy owners or insured persons, for the above voluntary purposes without their written consent. 未經客戶書面同意, 加州及祥昇不得向任何第三方提供有關客戶(特別是保單持有人及受保人)的個人資料作上述自願性用途。

5.	All customers have the right to access, correct, or change any of their own personal information held by the Company, and in the case of policy owners and insured, opt-out of the Company's use and transfer of their personal information for the voluntary purposes, by request in writing to the Company's Personal Data Privacy Officer at the address below. Requests for opt-out must state clearly the full name, identity document number, policy number, telephone number and address of the person making such request. Policy owners and insured persons may otherwise select the opt-out check box in the insurance proposal form to indicate their wish to opt-out the collected personal data for the voluntary purposes usage as stated in paragraphs 3 and 4 altogether. 所有客戶均有權以書面向加州及祥昇之個人資料私隱主任(地址如下)要求查閱、修正及/或更改由加州及祥昇所持有有關其本身的任何個人資料。如保單持有人及受保人欲反對加州及祥昇使用及提供其個人資料作上述自願性用途, 亦可向加州及祥昇提出, 並於有關反對要求中清楚註明要求人士之全名、身份證明文件編號、保單編號、電話號碼和地址。保單持有人及被保險人亦可在本保險投保書上選擇退出被收集的個人資料使用作上述第3及4段的有關所有自願性用途。		
	<table><tr><td>Personal Data Privacy Officer California Insurance Company Ltd Rm 1607-B, China Insurance Group Bldg 141 Des Voeux Road Central, Hong Kong.</td><td>個人資料私隱主任 加州保險有限公司 香港中環德輔道中141號 中保集團大廈14樓1607-B室</td></tr></table>	Personal Data Privacy Officer California Insurance Company Ltd Rm 1607-B, China Insurance Group Bldg 141 Des Voeux Road Central, Hong Kong.	個人資料私隱主任 加州保險有限公司 香港中環德輔道中141號 中保集團大廈14樓1607-B室
Personal Data Privacy Officer California Insurance Company Ltd Rm 1607-B, China Insurance Group Bldg 141 Des Voeux Road Central, Hong Kong.	個人資料私隱主任 加州保險有限公司 香港中環德輔道中141號 中保集團大廈14樓1607-B室		

6.	In accordance with the Ordinance, the Company has the right to charge a reasonable fee for processing any data access request. 根據私隱條例, 加州保險有權收取合理費用, 藉以處理任何資料的查閱要求。
7.	In the event of any discrepancy or inconsistencies between the English and Chinese versions of this notice, the English version shall prevail. 本通知的中文版本如有任何差異或不一致, 一概以英文版為準。

<input type="checkbox"/>	Please <input checked="" type="checkbox"/> this box if you wish to opt-out of California Insurance Company Limited and Peaceful Insurance Agency Ltd use or transfer of your personal data for direct marketing and other voluntary purposes as stated in paragraph 3 and 4 under the "Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance")". For details, please refer to the "Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance)". 如閣下反對接受加州保險有限公司及祥昇保險代理有限公司使用或轉讓閣下的個人資料作直接銷售推廣或其他在有關個人資料(私隱)條例("私隱條例")的客戶通知 第3及4段所提及的自願性用途, 請在方格內填上 <input checked="" type="checkbox"/> 。詳情請參閱「有關個人資料(私隱)條例」。
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I/We confirm my / our agreement to all sections in this proposal form, including without limitation, the above Declaration and Authorisation and the Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance").
本人/我們更確認同意本投保書內之所有部分, 包括但不限於上述之聲明及授權細則及有關個人資料(私隱)條例("私隱條例")的客戶通知。

Proposer's Signature 投保人簽署	Date 日期
Insurance Agent: 保險代理:	祥昇保險代理有限公司 Peaceful Insurance Agency Limited
Address	Unit 2605, 26/F., Tamson Plaza, 161 Wai Yip Street, Kwun Tong, Kowloon.
地址	九龍觀塘偉業街161號德勝廣場26樓2605室
電話Tel	(852) 2771 7213 (852) 2771 7228
傳真Fax	(852) 2771 7136
電郵E-mail	peaceful01@peacefulins.com.hk
網址Website	www.peacefulins.com.hk

Underwriter: 承保公司	 California Insurance Company Limited
	Address Rm. 1607-08, China Insurance Group Building, 141 Des Voeux Road Central, Hong Kong
	地址 電話Tel 傳真Fax 電郵Email 網址Website
	Unit 1607-08, China Insurance Group Building, 141 Des Voeux Road Central, Hong Kong (852) 2545 5877 (852) 2541 4454 oh@california.com.hk www.california.com.hk

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Employment Agency 僱傭公司	Code 編號
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