自負金額

家居財物保障	港幣$250 - 水濕引致的損失的自負金額為$250或損失評估總值10%，以較高者為準。 - 油漆或/及牆紙損毀事故的自負金額為$1,000或損失評估總值10%，以較高者為準。
樓宇結構保障	港幣$3,000 - 若由火災或爆炸引致的損失，自負金額則可獲豁免。
全球個人財物保障/遺失現金及信用卡被盜用保障/遺失個人證明文件保障	港幣$250

續保優惠

因應現時您家居財物逐年可能有所遞增，我們於每年續保時，會將您的「家居財物保障」最高賠償額免費自動增加港幣$50,000。此增幅不受您的索償紀錄影響，而最高累積增幅可達港幣$200,000。

計劃特點

1. 在「卓爾之家」中，每件傢俬、家居用品或電器的最高賠償額可達港幣$100,000，家居財物每年的最高保障額達可達港幣$1,500,000。
2. 我們為您提供更全面保障；免費額外保障發展商附送或前業主所添置的的內部裝修、固定裝置及裝配，例如油漆、牆紙、假天花、地板及門窗等。
3. 在「卓爾之家」中，第三者法律責任每年的最高賠償額高達港幣$15,000,000。
4. 新推出自選家庭電器保養服務保障，保障您的家庭電器因機械及電器故障而引致之維修費用。
5. 您更可選擇同時投保住所的樓宇結構，保率更低至投保額0.07%。
6. 保誠精選「家居寶」客戶同時投保保誠精選「僱傭寶」，可獲首年保費九折優惠。

主要不保事項

下列為保誠精選「家居寶」保險計劃不保事項概略，請參閱保單內所列明的詳細內容。

適用於整套保單主要不保事項：

1. 自然損耗、違法結構、任何原因不明的損失、機械故障（除於項目一冷藏食品的額外保障及項目十家庭電器保養服務保障則除外）
2. 戰爭或同類行動、政府法令、核能災難及民亂所構成的損失
3. 蓄意、故意行為

適用於家庭電器保養服務保障的主要不保事項：

1. 保單生效日起計30天內的電器故障
2. 錯誤使用電器或自然損耗引致的故障
3. 非因機件損壞而引致的故障
4. 非由香港授權經銷商購買或以陳列品出售的電器
5. 未能提供購買單據的電器

保誠精選

家居寶

家居保障

2014更新版本

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PRUDENTIAL 英國保誠

PRUchoice

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Home Insurance

2014 Revamped Version

Always Listening
Always Understanding

PRUDENTIAL 英國保誠

保誠精選「家居寶」家居保險計劃

不論是數百呎的小天地，或是千呎的安樂窩，越來越多人願意投放心思及金錢，購買不同家具或打造特色裝修，建立一個舒適的家。要住得安心，當然需要一份全面的家居保險，保障您隨時因意外，如颱風、火災、盜竊或水浸招致的家居財物損失及維修費用；甚至因疏忽而引致第三者的法律責任。

保誠精選「家居寶」正正為您，特別保障在您及家人以住戶身份下的額外風險！

保障一覽表	最高賠償額（港幣）	
	小康之家	卓爾之家
1. 家居財物保障# 此項為全險保障，我們會用「以新易舊」的方式，賠償您住所中的財物，包括傢俬、家居用品、電器、貴重財物及個人財物，因意外損毀而進行維修或更換時所支出的費用。 另外，閣下以租客身份所需負責的、或自行添置的室內裝修、或固定裝置及裝配，例如油漆、牆紙、地板等，亦同樣獲得保障。	每年 $500,000	每年 $1,500,000
- 傢俬、家居用品或電器	每件$50,000	每件$100,000
- 貴重財物	每件$10,000 每年$200,000	每件$20,000 每年$200,000
- 您和您家人的個人財物及您家庭傭工的物件	每件$50,000	每件$100,000
額外保障		
就發展商/前業主添置的室內裝修 我們伸延保障額外由發展商附送或前業主所添置的室內裝修、固定裝置及裝配包括油漆、牆紙、假天花、地板及門窗。	每年 $100,000	每年 $300,000
臨時住所租金 保障您的住所因意外損毀而不宜居住，在修復期間須另覓臨時住所棲身的費用。	每日$1,500 每年$45,000	
室內裝修或翻新工程 若您的住所需進行室內裝修或翻新工程，只要其總工程費用不超逾港幣$300,000，而為期又少於連續60天，我們將在這期間內自動保障您家居財物在住所內因意外而導致的損毀。		
冷藏食品 若您住所中的雪櫃，因機件故障或意外停電而導致冷藏食品或飲品變壞，當該雪櫃的機齡在機件故障時不足5年，或意外停電原因並非由於電力公司或其員工截斷電力所致，我們會賠償您的損失。	每年$5,000	
玻璃裝置 當您住所中的鏡、玻璃裝置、瓷器、陶器、水晶擺設，因火災、爆炸、爆竊或企圖爆竊而意外損毀，我們會賠償您的損失。	每件$5,000 每年$10,000	
短暫寄存 保障您家居財物，因在本港進行專業清洗、修理或翻新時，在寄存的地方意外損毀所帶來的損失。	每年$50,000	
清理瓦礫 保障您的家居財物意外導致損毀而需清理和搬走瓦礫的費用，惟有關損毀需於項目1家居保障及就發展商/前業主添置的室內裝修額外保障受保及合乎賠償資格。	每年$5,000	
戶外家居物品 保障置於只由您佔用及屬受保住所的露台、花園或陽台的家居用品的意外損失及損毀。	每件$2,000 每年$20,000	
搬遷期間保障 保障由專業搬運公司搬運家居財物往新住所時的意外損失及損毀。	按本項目1每項物品的個別最高保障金額為限	
更換門鎖及門匙 當您的住所，因爆竊或企圖爆竊而引致門鎖及門匙損毀，我們會支付更換門鎖或門匙所需的費用。	每年$2,000	
綜合家居支援服務 當您遇上緊急事故時，可致電24小時綜合家居支援熱線，獲得開鎖、水管維修、電器維修、上門診症、牙醫、褓姆、看護、滅蟲、家居清潔等轉介服務。 # 1. 每件是指一件、一對或一套物品。 2. 貴重財物包括白金、黃金、珠寶首飾、錶、皮草、藝術品、古玩及攝影器材等。		
2. 全球個人財物保障 您及您家人擁有的個人財物，如手提電腦或平板電腦，若在住所以外任何時間及地方不幸意外損失或損毀，我們會用「以新易舊」的方式，賠償您們的損失。	每件$5,000 每年$10,000	每件$10,000 每年$20,000
3. 遺失現金及信用卡被盜用保障 賠償您及您的家人在香港遺失現金，或其信用卡不幸被盜用時的損失，惟有關情況須於發現後24小時內向警方或信用卡中心報案。		
- 遺失個人現金	每年$2,000	
- 信用卡被盜用	每年$2,000	
4. 遺失個人證明文件保障 賠償您及您的家人因在香港遺失個人證明文件而需補領的費用，惟有關情況須於發現後24小時內向警方報案。	每年$1,000	
5. 第三者法律責任保障 本項保障您及您的家人在下列情況，因疏忽而導致第三者身體受傷或財物損失，而需負上的法律責任。 - 身為受保住所的住戶 - 以個人身份，在香港或前往海外暫時停留 - 飼養家居寵物 - 外籍家庭傭工/本地家務助理為您從事家務工作時，因疏忽而導致第三者身體受傷或財物損失，而您作為僱主的責任。	每年 $10,000,000	每年 $15,000,000
額外保障		
業主法律責任保障 我們額外保障您作為業主，因住所或大廈公眾地方發生意外，疏忽導致第三者身體受傷或財物損失時，所需負上的法律責任。		
6. 家居意外保障 若因家居火災、持械行劫或盜竊，導致您或您家人身亡、終身完全傷殘、喪失肢體或喪失雙目，將獲得賠償。	每年$200,000	
- 死亡或永久完全傷殘	每人$100,000	
- 喪失雙肢功能	每人$100,000	
- 喪失雙目視力	每人$100,000	
- 喪失單肢功能及喪失單目視力	每人$100,000	
- 喪失單肢功能或喪失單目視力	每人$50,000	
額外保障		
火災/行劫/盜竊的受傷津貼 您及您的家人，因家居火災、持械行劫或盜竊而受傷，我們會支付所需的醫療費用。	每年$5,000	
7. 新居過渡期保障 在得悉您搬遷消息後，我們將於您首次佔用該新住所時起計，就新住所免費提供項目1 — 家居財物及項目5 — 第三者法律責任保障，保障期為兩星期。	按本項目1及項目5的每項物品最高保障限額及每年限額為限	

自選保障項目

8. 額外個人財物保障（保率: 1.7%）

您可在「全球個人財物保障」一項，選擇為閣下的個人財物，投保一個較大的保額，以確保您和您家人擁有的貴重財物，獲得充裕的保障，惟每件貴重財物的價值以港幣$10,000為上限*，及需在投保書中清楚列明。

* 本公司將對每件價值超逾港幣$10,000的財物將作特別處理，並徵收額外保費。

9. 樓宇結構保障（保率: 0.07%）

我們會在不超逾本項的投保額下，為受保住所的樓宇結構提供「全險」保障，保障包括但不限於火災、爆炸、惡意破壞、盜竊、水浸、地陷、山泥傾瀉及落雹等情況所引致的樓宇結構之損毀，並保障專業建築師顧問及清理瓦礫費用。

* 您可選擇單獨投保「樓宇結構保障」，並同時免費獲得「業主法律責任保障」，自住居所之保率為投保額之0.09%。

10. 家庭電器延伸保障*

我們保障您的家庭電器，於您以一手形式新購買日起計5年內，在受保期間因機械及電器故障而引致的維修費用。當您的家庭電器遇上故障時，可致電24小時支援熱線，我們會安排維修人員進行上門檢查及維修，並負責維修有關電器的費用，包括必須更換零件所需的費用。

所保障之“家庭電器”只限於於受保住所內使用的電視機（不包括顯示屏）、雪櫃、洗衣機、乾衣機、冷氣機、藍光光碟/鐳射影碟機及微波爐，而購入價介乎港幣$3,000 至港幣$30,000元，並且必須為原廠行貨及在香港購買附有購買單據正本以作證明。

如投保住所屬於偏遠地區、離島或不能以電梯直達之住宅，維修時需徵收額外費用。

有關保障詳情，請參閱保單條文。

- 家人指一般情況下與您永久同住父母、兄弟姊妹、夫婦、子女及親戚，如要為同住朋友投保，請在本申請中列明。
- 就任何終止或更改本保單，本公司將按每保單收取港幣400元的最低保費。

* 家庭電器延伸保障的服務供應商為國際救援（亞洲）公司（I.P.A.），保誠財險有限公司（「保誠」）對於上述服務之質素及其供應並不作出任何的陳述、保證或承諾，亦不會承擔有關服務供應商所提供私服務所引致的責任。在任何情況下，保誠都不會就服務供應商之行為或失當或服務而承擔任何責任。保誠會保留替換任何服務供應商、不時檢討、調整或更改上述服務之詳情、條款及細則，及隨時終止/或暫停該服務的權利，而不須給予事先通知。由服務供應商所供應之服務及/或閣下對其服務之接受將構成閣下與有關之服務供應商之間的合約，與本保單計劃獨立而互不關連。

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Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

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- **PRU***choice* Health Check
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- **PRU***choice* Motor
- **PRU***choice* Personal Accident
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保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

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保誠精選 — 家居寶
保誠精選 — 名家寶
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及其他各類的保險服務

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/經紀。

For further information, please contact:

Prudential General Insurance Hong Kong Limited
(A member of Prudential plc group)
3/F, Berkshire House, 25 Westlands Road,
Quarry Bay, Hong Kong
Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司
（英國保誠集團成員）
香港鰂魚涌華蘭路25號栢克大廈3樓
電話：(852) 3656 8362 傳真：(852) 2164 8445

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Note：This Brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential General Insurance Hong Kong Limited will be happy to provide a specimen of the policy document upon your request.

註：此小冊子只作參考之用，不能作為保誠財險有限公司與任何人士或團體所訂立之任何合約或合約之任何部分，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠財險有限公司樂意提供保單樣本以供閣下參考，所有中文簡譯。如與英文有異，概以英文為準。

PRUDENTIAL 英國保誠

GI3/BR0001B/P01 (09/14)

PRU*choice* Home Insurance

Whether it is a cozy condo or a spacious apartment, people are investing more money and time to renovate their homes with furniture and decorations to build a comfortable place for their own. A comprehensive home protection insurance will give you peace of mind and protect you against loss of your home contents should accidents such as typhoons, fire, burglary or water damage occur, as well as the third party legal liability arising from negligence.

With **PRU***choice* Home, the additional risks will be well looked after for you and your family as residents.

Coverage at a Glance	Maximum Limits (HK$)	
1. Household Contents#	**Harmony Plan**	**Premier Plan**
"All Risks" cover is provided for your household contents at the premises including furniture, household goods, appliances, valuables and personal effects. Protection will be on a "New for Old" basis.	500,000/ year	1,500,000/ year
We also cover interior decoration, fixtures and fittings like wall paint, wallpaper and floorings carried out or installed by you, or for which you are legally responsible as a tenant.		
- furniture, household goods or appliances	50,000/ item	100,000/ item
- valuables	10,000/ item 200,000/ year	20,000/ item 200,000/ year
- personal effects of you and your family members, and personal belonging of your domestic helper	50,000/ item	100,000/ item
Extensions		
Developer's and Ex-landlords' Interior Decoration We extend to cover interior decoration, fixtures and fittings including wall paint, wallpaper, false ceilings, floorings, doors and windows that are installed by ex-landlords or provided by developer.	100,000/ year	300,000/ year
Alternative Accommodation When your home is rendered uninhabitable after an insured accident, you will be reimbursed for the necessary temporary accommodation expenses during the period of reinstatement.	1,500/day 45,000/year	
Decoration or Renovation Period We cover accidental loss of or damage to your household contents at the premises during the period of interior decoration or renovation, if the total contract value is under HK$300,000 and the period involved is less than 60 consecutive days.		
Frozen Foods We cover damage to your frozen foods or drinks through deterioration as a result of breakdown of refrigerator which is less than 5 years old at the time of an accident, or failure of public electricity supply which is not caused by the deliberate act of the supply authority or its employees.	5,000/year	
Glass Objects We cover accidental loss of or damage to mirrors, glass, china porcelain, earthenware and crystal due to fire, explosion, burglary or attempted burglary at your premises.	5,000/item 10,000/year	
Temporary Removal This covers accidental loss of or damage to your household contents when they are temporarily removed from your premises elsewhere in Hong Kong for the purpose of professional cleaning, repair or renovation.	50,000/year	
Removal of Debris We cover cost of cleaning and removal of debris of Household Contents following accidental damage as insured and payable under item 1 Household Contents and its extension on Developer's and Ex-Landlords' Interior Decoration.	5,000/year	
Household Contents in the Open We cover accidental loss of or damage to Household Contents in balcony, garden and terrace, which are solely occupied by you and belong to the insured premise.	2,000/item 20,000/year	
Home Removal by Professional Movers We cover accidental loss of or damage to Household Contents if your Household Contents are moved by professional movers to your new residential premise.	Subject to the respective maximum limit per item under section 1 hereof	
Replacement of Locks & Keys We pay for the costs incurred for replacement of external door locks & keys damaged due to burglary or attempted burglary.	2,000/year	
Home Assistance Services A 24-hour Home Assistance Hotline is provided to you for the referral services including locksmith, plumbing, electrical, house call, dental, baby-sitting, nursing, pest control and household cleaning.		
2. Personal Effects Worldwide Cover We cover you and your family members' personally owned personal effects such as laptops and tablets, in respect of loss or damage due to accident outside the premises anytime and anywhere on a "New for Old" basis.	5,000/item 10,000/year	10,000/item 20,000/year

1 1. Item means an article, a pair or set of articles.
2. Valuables include items such as platinum, gold, jewels, watches, furs, work of art, antiques, photographic equipment and the like.

3. Personal Money & Unauthorized Use of Credit Card We cover loss of personal money and unauthorized use of credit card in Hong Kong which are reported to the local police authority and credit card centre within 24 hours after discovery of loss.		
- loss of personal money	2,000/year	
- unauthorized use of credit card	2,000/year	
4. Loss of Personal Documents We cover replacement cost of personal documents in Hong Kong which are reported to the local police authority within 24 hours after discovery of loss.	1,000/year	
5. Third Party Legal Liability We protect you and your family members against legal liability in respect of third party bodily injury and/or property damage arising out of negligence: - as an occupier of the insured premises - as an individual in Hong Kong or worldwide during a temporary visit - as a domestic pet owner - of your domestic helper(s) for your household work in the capacity of his/her employer	10,000,000/ year	15,000,000/ year
Extension **Property Owner's Legal Liability** We will extend to cover your legal liability as a property owner of the premises for an accident at home or in the common area of the building.		
6. Family Personal Accident We protect you and your family members for death or permanent total disablement, loss of limb(s) and loss of eye(s) as a result of fire, armed robbery or theft occurring at your home.	200,000/year	
- death or permanent total disablement	100,000/person	
- loss of both limbs	100,000/person	
- loss of both eyes	100,000/person	
- loss of one limb and sight of one eye	100,000/person	
- loss of one limb or sight of one eye	50,000/person	
Extension **Fire / Burglary / Robbery Harm Allowance** We cover medical expenses of you or your family members necessarily incurred due to fire, armed robbery or theft occurring at your home.	5,000/year	

7. New Home Transition Period Protection We provide extended protection under Section 1 – Household Contents and Section 5 – Third Party Legal Liability for free upon knowing that you have moved home. Protection shall be for two weeks from the first date of occupying your new premises.	Subject to the respective maximum limit per item and annual limit of Section 1 and 5 thereof

Optional Cover Taking Care of Your Special Needs

8. Personal Effects Extra (Premium Rate: 1.7%)

You may increase the maximum limits of Personal Effects Worldwide Cover to ensure an adequate protection for your and your family members' valuable personal effects. All items are to be declared and specified in the application form, subject to a maximum limit of HK$10,000 per item*.

* Items with a value exceeding HK$10,000 will be subject to our special underwriting consideration and an additional premium will be required.

9. Building Structure (Premium Rate: 0.07%)

We protect the building structure of the Insured Premises on "All Risks" basis including, but not limited to fire, explosion, malicious damage, burglary and water damage, as well as damage arising out of landslip, subsidence and hailstorm. We cover professional architect consultation fees and removal of debris, up to the sum insured under this Section.

* You can select to insure the Building Structure without insuring the basic cover and the extension of Property Owner's Legal Liability will be offered to you free of charge. The premium rate is 0.09% if the building is occupied by you.

10. Home Appliance Warranty Service Extension*

We cover the repair cost if your home electrical appliances breaking down due to mechanical or electrical reasons within 5 years counting from the date you purchased them.

In case of breakdowns, you may call the 24-Hour assistance hotline, and we will arrange repairers to conduct on-site inspection and maintenance. You will be covered for the required repair cost, including the cost for replacing parts necessarily.

The covered Home electrical appliances are restricted to Television (excluding the screen), Refrigerator, Washing Machine, Clothes Dryer, Air-Conditioner, Blu-ray/DVD Player and Microwave Oven with their prices ranging from HK$3,000 – HK$30,000. These home electrical appliances must be purchased in Hong Kong from authorized sellers with original receipts as a proof.

Additional cost is required if the insured premises are located in remote areas, outlying islands or cannot be reached directly with elevators.

For coverage details, please refer to the policy provision.

- Family members refer to parents, siblings, spouse, children and relatives who normally and permanently residing with you. To insure for your friend(s) cohabiting with you, please declare in this application form.
- For any termination of or adjustment in this Policy the Company will retain the minimum premium which is HK$400 for each Policy.

* The service provider of Home Appliance Warranty Service Extension is Inter Partner Assistance Hong Kong Limited. We make no representation, warranty or undertaking as to the quality and availability of the aforesaid services, and shall not accept any responsibility or liability for the services provided by the service provider(s) concerned. Under no circumstance shall Prudential General Insurance Hong Kong Limited ("Prudential") be responsible or liable for the acts or omissions or services of the service provider(s). Prudential reserves the right to replace any of the service provider(s) and review, revise and change of details, the terms and conditions of the aforesaid services to be provided from time to time, as well as to cease and/or suspend the provision of such services at any time as its sole and absolute discretion without giving prior notice. The provision of such services by the service provider(s) and/or acceptance thereof by you shall constitute a contract between you and the service provider(s) concerned which is separate and independent from the policy.

Excess

Household Contents	HK$250 - Excess for water damage is HK$250, or 10% of the adjusted loss, whichever is greater. - For damage to wall paint and/or wallpaper, each and every loss is subject to an excess of HK$1,000, or 10% of the adjusted loss, whichever is greater.
Building Structure	HK$3,000 - Excess will be waived if the loss is caused by fire or explosion.
Personal Effects Worldwide/ Personal Money & Unauthorized Use of Credit Card/ Loss of Personal Documents	HK$250

Loyalty Bonus

To cater for the possible annual increase of your household items at home, an additional cover of HK$50,000 for Household Contents will be granted automatically upon each renewal at no additional cost, regardless of your claims experience and subject to a maximum of HK$200,000.

Special Features

1. In Premier Plan, compensation for furniture, household goods or appliances is as high as HK$100,000 per item. The maximum benefit amount for Household Contents is HK$1,500,000 per year.
2. To provide a total peace of mind, we extend to protect the interior decoration, fixtures and fittings at your home that are provided by developer or installed by ex-landlords, for example wall paint, wallpaper, false ceilings, floorings, doors and windows, etc.
3. In Premier Plan, the maximum benefit amount for Third Party Legal Liability is HK$15,000,000 per year.
4. We offer a new Home Appliance Warranty Service Extension to cover the repair cost when your home electrical appliances suffer mechanical and electrical breakdowns.
5. You may choose to protect the building structure of your home together with your household contents with a premium rate as low as 0.07%.
6. 10% first year premium discount will be offered if client of **PRU***choice* Home insure **PRU***choice* Maid together.

Major Exclusions

The following is a summary of the major exclusions to **PRU***choice* Home Insurance. Please refer to your Policy for complete details.

General Exclusions Applicable to the Policy:

1. Wear and tear, illegal structures, loss caused by or resulting from unexplained reasons, mechanical breakdown (except for Frozen Foods extension under Section 1 – Household Contents and Section 10 – Home Appliance Warranty Service)
2. War and kindred risks, government acts and nuclear hazard, civil commotion.
3. Any deliberate acts.

Major Exclusions Applicable to Home Appliance Warranty Service:

1. Any mechanical breakdown in the first 30 days counting from the start date of the policy.
2. Incorrect use of appliances, or breakdown, arising out of wear and tear.
3. Breakdowns that are not caused by mechanical damage of the appliances.
4. Appliances that are not purchased from authorized sellers in Hong Kong or are sold as demonstration/display items.
5. Appliances without original receipts.

保

5 Year Warranty*

5* 年保障

PRU*choice*

Home

Home Appliance Warranty Service Extension

Take out
PRU*choice* Home Insurance
Enjoy Home Appliance Warranty
Service Extension Additional Premium

First-Year Premium Discount^

Coverage includes:

- The repair cost if your first-hand purchased home electrical appliances breaking down due to mechanical or electrical reasons
- 24-Hour assistance hotline
- Arrange repairers to conduct on-site inspection and maintenance
- Cover the required repair cost, including the cost for replacing parts necessarily

For coverage details, please contact your financial consultant or refer to the brochure and policy provision of **PRU***choice* Home.

Promotion period from now till 31 December 2014
* 5 year warranty from the date of purchase
^ Only applicable to Home Appliance Warranty Service Extension Additional Premium 30% First Year Premium Discount

www.prudential.com.hk

Note :

1. This promotion insert is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited and any other parties. Regarding other details and the terms and conditions of this insurance and Home Appliance Warranty Service, please refer to the policy document. Prudential General Insurance Hong Kong Limited will be happy to provide a specimen of the policy document upon your request.
2. This promotion insert is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

PRUDENTIAL 英國保誠

保

5 Year Warranty*

5* 年保障

保誠精選

家居寶

家庭電器延伸保障

投保保誠
精選「家居寶」
家居保障計劃即享
家庭電器延伸保障附加保費

首年保費優惠^

家庭電器保養服務保障包括：

- 一手形式購入家庭電器因機械及電器故障而引致之維修費用
- 24小時支援熱線
- 安排維修人員進行上門檢查及維修
- 負責維修有關電器的費用，包括必須更換零件所需的費用

有關保障詳情，請聯絡您的理財顧問或參閱保誠精選「家居寶」小冊子及保單條文。

推廣期由即日起至2014年12月31日
* 從購買日期起5年保障
^ 只適用於家庭電器延伸保障附加保費首年7折保費優惠

www.prudential.com.hk

註 :

1. 此宣傳單張只作參考之用，不能作為保誠財險有限公司與任何人士或團體所訂立之任何合約或合約之任何部分，有關本保險及家居電器保養服務之其他詳情及條款及條件，請參閱保單。如有需要，保誠財險有限公司樂意提供保單樣本以供閣下參考，所有中文簡譯。如與英文有異，概以英文為準。
2. 此宣傳單張僅旨在香港派發，並不能詮釋為在香港境外提供或出售或游説購買任何保險產品。

PRUDENTIAL 英國保誠

PRUDENTIAL
英 國 保 誠

Application Form for

PRU*choice*

Home Insurance

保誠精選「家居寶」家居保險計劃

申請表

For further information, please contact:
Prudential General Insurance Hong Kong Limited
(A member of Prudential plc group)
3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong
Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：
保誠財險有限公司
(英國保誠集團成員)
香港鰂魚涌華蘭路25號栢克大廈3樓
電話：(852) 3656 8362 傳真：(852) 2164 8445

www.prudential.com.hk

GI3/APP0001B/P01 (09/14)

Details of Applicant 申請人資料

(Please complete in BLOCK LETTERS 請用英文正楷填寫)

Name of Applicant 申請人姓名

Surname 姓 | Given Name 名 | I.D.No./ Passport No. 身份證號碼/護照號碼 | Gender 性別 ☐ Female 女 ☐ Male 男

Date of Birth 出生日期 (dd/mm/yy) (日/月/年) | Marital Status 婚姻狀況

Occupation 職業 | Home Tel No. 住宅電話號碼 | Mobile No. 手提電話號碼 | Email Address 電子郵箱

Correspondence Address 通訊地址

Flat/Room 室 | Floor 樓 | Block 座 | Building/Estate 大廈/屋苑

Street/Road & District Area 街道及地區 ☐ HK 香港 ☐ KLN 九龍 ☐ NT 新界

Address of insured Premises (if different from the above)受保物業地址（如與上述不同）

Flat/Room 室 | Floor 樓 | Block 座 | Building/Estate 大廈/屋苑

Street/Road & District Area 街道及地區 ☐ HK 香港 ☐ KLN 九龍 ☐ NT 新界

Age of Building 樓齡

Is the Insured Premises solely occupied by you, your family member(s), or your friend(s) as declared below?
受保住所是否只由您、您的家人或以下所列的同住朋友自住及佔有？ ☐ Yes 是 ☐ No 否

If you have friend(s) cohabited with you, please specify and provide details including HKID number/passport number.
若您與您的朋友同住，請列明及提供與您同住朋友的資料，包括香港身份証號碼/護照號碼。

Period of Insurance 保單生效日期

Policy commences on: 本保單由 (dd/mm/yy) (日/月/年) for one year. 起生效，為期一年。

Basic Cover 標準保障

* Premises of gross floor area exceeding 2,500 sq.ft. or saleable area exceeding 2,000 sq. ft is subject to the Company's special underwriting consideration.
本公司對建築面積超逾2,500平方呎或實用面積超逾2,000平方呎的住所作特別處理。
We also accept applications for detached village houses that are falling within our acceptable criteria with excess and extra premium. Please contact us or your financial consultants for details.
我們亦接受村屋投保，惟需符合有關投保要求並繳付額外保費及自付額，請與理財顧問或我們聯絡。

1. Please "✓" to select either "Gross Floor Area" or "Saleable Area" for application. 請選擇以建築面積或實用面積投保，只需在其中一方格畫上✓號。		2. Please "✓" to select the plan according to the area of the premises. 根據住所面積，請選擇投保計劃並在方格旁畫上✓號。	
☐ **Gross Floor Area (sq.ft.) 建築面積 (平方呎)**	☐ **Saleable Area (sq.ft.) 實用面積 (平方呎)**	Harmony Plan 小康之家	Premier Plan 卓爾之家
		Annual Premium (HK$)每年保費 (港幣$)	
500 or below 500或以下	400 or below 400或以下	☐ 650	☐ 830
501 - 600	401 - 480	☐ 750	☐ 1,020
601 - 700	481 - 560	☐ 850	☐ 1,200
701 - 800	561 - 640	☐ 950	☐ 1,320
801 - 900	641 - 720	☐ 1,050	☐ 1,450
901 - 1,000	721 - 800	☐ 1,150	☐ 1,590
1,001 - 1,100	801 - 880	☐ 1,250	☐ 1,680
1,101 - 1,200	881 - 960	☐ 1,350	☐ 1,770
1,201 - 1,300	961 - 1,040	-	☐ 1,860
1,301 - 1,400	1,041 - 1,120	-	☐ 1,940
1,401 - 1,500	1,121 - 1,200	-	☐ 2,020
1,501 - 2,000	1,201 - 1,600	-	☐ 2,340
2,001 - 2,500	1,601 - 2,000	-	☐ 2,700

Optional Cover 自選保障項目

Please"✓" the optional cover required and complete the relevant part(s). 請在所需的保障上加上"✓"號並填寫相關項目。

1. PERSONAL EFFECTS EXTRA 額外個人財物保障 ☐ Yes 是 ☐ No 否

Applicable to valuable personal effects (Premium Rate: 1.7% on declared sum insured) 適用於貴重個人財物（保率：保額的1.7%）

Full description of the specified personal effects with receipts or valuation certificates 請列明各項指定個人財物詳情並附上發票或價值証明	Sum Insured (HK$) 投保額 (港幣)

2. BUILDING STRUCTURE 樓宇結構保障 ☐ Yes 是 ☐ No 否

(Premium Rate:0.07% on the sum Insured as indicated below if you insure with basic cover, or 0.09% if you occupy the premises but would like to insure building structure only.) (保率: 如與標準保障一併投保，保率為投保額之0.07%。如投保居所為自住並選擇單獨投保「樓宇結構保障」，保率為投保額之0.09%。)

Name of Premises Owner (if different from Applicant) 受保物業業主姓名 (如與申請人不同)	Sum Insured (HK$) 投保額 (港幣)	Name of Mortgagee 按揭銀行或財務公司名稱

The sum insured must be on re-construction value basis and not less than $500,000
必須按樓宇的重建價值投保，而投保額亦不少於港幣$500,000

3. HOME APPLIANCE WARRANTY SERVICE EXTENSION 家庭電器延伸保障 ☐ Yes 是 ☐ No 否

附加保費Additional Premium:

Gross Floor Area (sq. ft.) 建築面積 (平方呎)	Saleable Area (sq. ft.) 實用面積 (平方呎)	Annual Premium (HK$) 每年保費 (港幣$)	First Year Discounted Premium (HK$)* 首年優惠保費 (港幣$)*
500 or below 500或以下	400 or below 400或以下	409	☐ 286.30
501 - 600	401 - 480	499	☐ 349.30
601 - 700	481 - 560	589	☐ 412.30
701 - 800	561 - 640	654	☐ 457.80
801 - 900	641 - 720	719	☐ 503.30
901 - 1,000	721 - 800	784	☐ 548.80
1,001 - 1,100	801 - 880	825	☐ 577.50
1,101 - 1,200	881 - 960	865	☐ 605.50
1,201 - 1,300	961 - 1,040	908	☐ 635.60
1,301 - 1,400	1,041 - 1,120	948	☐ 663.60
1,401 - 1,500	1,121 - 1,200	987	☐ 690.90
1,501 - 2,000	1,201 - 1,600	1,151	☐ 805.70
2,001 - 2,500	1,601 - 2,000	1,312	☐ 918.40

*First Year Discounted Premium is valid until 31 December 2014 首年優惠保費有效期至2014年12月31日

Insurance Details 投保資料

1.Have you ever been declined, or had special terms and/or additional premiums imposed for any classes of insurance now applied? If yes, please give full details.
閣下曾否被保險公司就現時申請的保險類別拒絕承保、續保、附加特別條款及/或加徵額外保費? 若答案為「是」，請列明詳情。

☐ Yes 是 ☐ No 否

2.Have you ever suffered a loss for any of the risks proposed to be covered by this insurance at this or other premises occupied by you in the past three years? If yes, please give full details. 過去三年內，閣下現時投保的住所或其他由閣下佔有的住所，曾否就有關此保險計劃列明的保障範圍蒙受損失?若答案為「是」，請列明詳情。

☐ Yes 是 ☐ No 否

Important Notes to Applicant 申請人須知

1. Disclosure - The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the Policy will not provide with the cover the applicant require, or perhaps may invalidate the Policy altogether.
透露 - 申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關理財顧問/經紀查詢。如作出不確實回答或提供不正確資料，會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。
2. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.
如有需要，本公司可提供保單原文及申請表副本以作參考。
3. All benefits and exclusions are only briefly outlined here. For further details, please refer to the Policy.
上述保障及不保範圍並未包括所有細節，詳情請參閱保單。
4. The application form must be signed by a person who has attained age 18 or above.
申請表必須由年滿18歲或以上的申請人簽署。

Personal Information Collection Statement 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as "the Company", "our", "we", or "us" in this Part entitled 'Personal Information Collection Statement') may collect certain personal information, including without limitation your name, identity card number (and copy of identity card), passport number, contact information, family history, health and medical information and financial information ("Personal Information") from you when you apply for insurance or financial products and services from us, or when you apply to make changes to your policy, or when you make a claim against a policy. We may also collect Personal Information about you from third parties such as other insurance companies or agents, government agencies, medical personnel, credit reporting agencies, courts or public records.

保誠財險有限公司（在題為「收集個人資料聲明」之本部份，簡稱「本公司」或「我們」）可能會於閣下向我們申請保險或金融產品及服務、申請更改保單或就保單提出索償時向閣下收集一些個人資料，包括但不限於閣下的姓名、身份證號碼（及身份證副本）、護照號碼、聯絡資料、家族歷史、健康和醫療資料，以及財務資料（以下簡稱「個人資料」）。我們還可能從第三方，如其他保險公司或代理、政府機構、醫務人員、信用報告機構、法院或公開記錄等，收集關於閣下的個人資料。

1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to design and provide you with insurance, financial and related services and products; (f) to communicate with you; (g) to provide you with promotional materials relating to insurance or financial services or related wealth management products of the Company, and those of other entities whose ultimate parent company is Prudential plc ("companies within the Prudential Group") or partnering financial institutions; (h) to perform a policy review or needs analysis; (i) to conduct research and statistical analysis; and (j) to meet disclosure requirements imposed by law or regulatory authorities.

我們可能會使用閣下的個人資料作下列用途：(a) 處理閣下的申請；(b) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(c) 處理付款指示；(d) 核實閣下申請保險、金融或財富管理產品及服務的資格；(e) 設計及為閣下提供保險、金融及相關的服務和產品；(f) 與閣下進行通訊；(g) 為閣下提供關於本公司以及其他母公司為英國保誠集團的實體（「保誠集團內的公司」）或夥伴金融機構的保險或金融服務或相關的財富管理產品的推廣材料；(h) 進行保單審查或需求分析；(i) 進行研究和統計分析；及 (j) 符合法律或監管當局實施的披露要求。

2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including without limitation the following third parties: (a) insurance agents; (b) re-insurance companies; (c) other companies within the Prudential Group; (d) claims investigation companies; (e) third party administrators; (f) third party service providers (including without limitation insurers, bankers, lawyers, accountants, and other third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to us to enable us to operate our business); (g) industry associations and federations; (h) medical bill review companies; (i) professional advisors; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions; (n) regulators and government agencies; (o) law enforcement agencies; (p) the Courts.

We may transfer your name, contact information and information about the products you have purchased (including the sales channel from which such products were purchased) to other companies within the Prudential Group, and other partnering financial institutions, for the purpose of providing you with promotional materials relating to those entities' insurance or financial services or related wealth management products. However, we will not disclose your Personal Information to any other third parties for direct marketing purposes without your consent.

We may transfer your Personal Information in connection with a transaction with another company which affects the control, governance, structure and/or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements.

為達到上述第一部分所列明之目的，我們可能會向第三方（在香港境內或境外）透露閣下的個人資料，包括但不限於以下第三方：(a) 保險代理；(b) 再保險公司；(c) 其他保誠集團內的公司；(d) 索償調查公司；(e) 第三方管理人；(f) 第三方服務供應商（包括但不限於保險公司、銀行、律師、會計師，以及其他提供行政、電訊、電腦、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商）；(g) 行業協會及聯會；(h) 醫療帳單審查公司；(i) 專業顧問；(j) 研究人員；(k) 信貸資料服務機構；(l) 收賬代理；(m) 夥伴金融機構；(n) 監管機構及政府機構；(o) 執法機構；(p) 法院。

我們可能將閣下的姓名、聯絡資料和閣下已購買的產品資料（包括購買該等產品的銷售渠道），轉交其他保誠集團內的公司及其他夥伴金融機構，以向閣下提供有關這些實體的保險、金融服務或相關的財富管理產品的有關推廣材料。然而，我們不會未經閣下的同意，向任何其他第三方透露閣下的個人資料作直接促銷用途。
在有關影響到我們全部或重大部分業務的控制權、治理、結構和/或管理的交易時，或在必須符合適用的法律或監管要求下，我們可能會轉交閣下的個人資料。

3. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. In the event that any such Personal Information is not provided, we may be unable to provide you with the services or carry out the activities outlined at Section 1 above.

除非我們另有規定，否則閣下必須提供我們所要求的個人資料。若未能提供任何此等個人資料，我們可能無法為閣下提供服務或進行上述第一部分所列出的活動。

4. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "Ordinance"), you have the right to request access to and correction of any Personal Information that you provide to us. You may make such a request by writing to our Data Protection Officer at 3/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong. In accordance with the Ordinance, we have the right to charge a reasonable fee for the processing of any Personal Information access or correction request.

根據《個人資料（私隱）條例》（「條例」），閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲查閱或更正個人資料，請向我們的資料保護主任作出書面要求，地址是香港鰂魚涌華蘭路25號栢克大廈3樓。根據條例的規定，我們有權就處理查閱及更正任何個人資料的要求，收取合理的費用。

Opting-out Marketing Communications or Materials 拒絕接受促銷信息或資料

We intend to send you marketing communications or materials (as set out in the above Personal Information Collection Statement), but we cannot do so without your consent. In the event that you do not wish to receive such marketing communications or materials, please let us know by ticking the opt-out box below, and returning the form to us in person or at 3/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong.

我們有意向閣下發送〔載於上述收集個人資料聲明的〕促銷信息或資料，但未經閣下的同意，我們不能這樣做。假若閣下不希望收到該等促銷信息或資料，請在以下拒絕接受方格內劃上「✓」號以讓我們知道閣下的意向，並親身交回本表格或送交本表格至香港鰂魚涌華蘭路25號栢克大廈3樓。

❑ Opt-out box 拒絕接受方格

The Applicant/ Policyholder/ Insured Person hereby confirm understanding of and agreement to the contents in this Part entitled ‘Personal Information Collection Statement’.
申請人/ 保單持有人/ 受保人特此確認明白並同意在題為「收集個人資料聲明」之本部份中的內容。

Payment Method 付款方法

☐ By Cheque 以支票繳付
(Please make the cheque payable to "Prudential General Insurance Hong Kong Limited" 請註明支票抬頭人為『保誠財險有限公司』)

☐ By Credit Card 以信用卡繳付
(Policy will be renewed automatically on a yearly basis subject to underwriting approval and premium will be collected from the designated credit card account. 保單於核保後將每年自動續保及從指定的信用卡戶口內扣除保費。)

Credit Card Account Details 信用卡戶口資料

Applicable to premium payment by credit card only. 只供選擇以信用卡繳付保費之客戶填寫。

☐ VISA Card VISA 卡 ☐ Master Card 萬事達卡

Credit Card Number 信用卡號碼		Credit Card Expiry Date 信用卡有效日期至		(mm/yy) (月/年)

I/We hereby authorize Prudential General Insurance Hong Kong Limited to collect from my/our designated credit card account for all payment(s) and recurring payment(s) of this policy including that/those related to initial installment, subsequent endorsement(s) and its renewal(s). 本人/吾等授權保誠財險有限公司，經由本人/吾等指定的信用卡戶口內，扣除有關本保單的所有及首期保費，包括因其後背書所需的保費以及每年續保的保費。

Cardholder's Name 信用卡持有人姓名		Cardholder's Signature 信用卡持有人簽名	X	Date 日期	

Declaration 聲明

I/We hereby declare and agree that 本人/吾等現聲明及同意

- the premises is of residential nature which is solely occupied by me and my family members/cohabitants (as declared), is under my/our control and is not left unoccupied for more than forty-five (45) days consecutively. For the protection of this insurance (except specially declared), the premises is also built of brick, stone and concrete and roofed with concrete, and is in good state of repair. 住所乃屬住宅性質，並全由本人/吾等及家人/同居人士(已申報者)所佔有，及每年不會連續空置超過四十五天下始告生效；另外，(除另有申報外)保險所保障的住所牆身是採用磚、石及三合土作為建築材料，屋頂則採用三合土建成，並有經常維修，適宜居住。
- no part of the premises is below ground floor level. 住所絕無任何部份低於地面。
- the premises is not a sub-divided flat. 住所並不屬於分租單位。
- the statements and particulars given in this application are, to the best of my/our knowledge and belief, true and complete and that this application shall form the basis of the contract with Prudential General Insurance Hong Kong Limited. 就本人/吾等知悉範圍內，此申請表上填報的一切資料，均屬確實完整，本人/吾等並同意以此申請表作為本人/吾等與保誠財險有限公司之間所訂合約的根據。
- the insurance will not be in force until the application has been accepted by the Company and the premium has been paid, except to the extent of any official cover note which may be issued.除持有貴公司簽發的臨時保單外，保障需在貴公司覆核、接納申請表及已繳付保費後才生效。

Signature of Applicant 申請人簽署 X	Name in BLOCK LETTERS 姓名（請用英文正楷填寫）	Date 日期

Note : The minimum retained premium for every period of insurance is HK$400 per policy.
請注意：每份保單保障期之最低付款額為港幣$400。

For Office Use Only 本公司專用	
Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱（請用正楷填寫）	Financial Consultant's Division and Code 理財顧問組別及編號
Mobile Number 流動電話號碼	Office Location 辦公室地點 ES1 / FTW / PT PT2 / CRB / CC / EWT / F