

YOUR TRUSTWORTHY INSURANCE PARTNER

您至可信賴的保險夥伴

Allied World Assurance Company Holdings, AG, through its subsidiaries and brand known as Allied World, is a global provider of innovative property, casualty and specialty insurance and reinsurance solutions. Allied World offers superior client service through a global network of offices and branches.

With a wide range of customers in the Asia Pacific region and excellent financial ratings, Allied World offers a meaningful combination of global strength and local expertise for both individual and corporate clients.

All of Allied World's rated insurance and reinsurance subsidiaries are rated A (Excellent) by A.M. Best Company, A by Standard & Poor's, and A2 by Moody's.

Allied World Assurance Company Holdings, AG, 是一家通過其子公司及名為 Allied World 世聯的品牌，透過其全球網路的辦事處和分支公司，提供创新型財產、傷亡及專業保險及再保險解決方案及優質的客戶服務。

Allied World 世聯的財務評級極佳，來自不同界別的客戶遍佈亞太地區。Allied World 世聯為個人和企業客戶提供全球性優勢和本地專業知識兼備的貼心保險服務。

Allied World 世聯所有被評級的保險及再保險子公司都持有下列的信貸評級：貝氏評級公司 (A.M. Best Company) 的「A」級 (Excellent)、標準普爾 (Standard & Poor's) 的「A」級和穆迪 (Moody's) 的「A2」級。

ALLIED WORLD DISCLAIMER

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Hong Kong Office of the Commissioner of Insurance, the Singapore branch office of Allied World Assurance Company, Ltd, which is regulated by the Monetary Authority of Singapore, and/or the Australian branch office of Allied World Assurance Company, Ltd, as relevant. All of Allied World Assurance Company Holdings, AG's rated insurance subsidiaries are currently rated A by Standard & Poor's. Coverage is only offered subject to local regulatory requirements and through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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Allied World Assurance Company, Ltd

世聯保險有限公司

(incorporated in Bermuda with limited liability)

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A member of the
Insurance Claims Complaints Bureau



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HOUSEGUARD 屋主樂

HOME BUILDINGS INSURANCE 樓宇結構保險



www.awac.com

HOUSEGUARD

HouseGuard is a comprehensive and flexible insurance plan that covers the structure of your home, garages, outbuildings, walls and fences against loss or damage caused by fire, explosion, and other additional perils which you may select to cover.

BENEFITS		LIMITS (HK\$)
Plan A		
Covers the structure of your home from fire and the following additional Perils: bursting of pipes, overflow of water tanks, sprinkler leakage, impact, explosion, earthquake, riot & strike, malicious damage, aircraft, typhoon, windstorm and flood		Sum Insured as chosen
Optional Cover Additional Perils: Landslip and Subsidence		
Plan B		
Covers Perils under Plan A with Landslip & Subsidence and additional covers as follows:		Sum Insured as chosen
Alternative Accommodation Reimburses alternative accommodation costs or loss of rent if your home is uninhabitable after an insured accident		50,000 (1,500/day)
Personal Liability Indemnifies any claim made against you for bodily injury or property damage for which you may become legally liable as the owner of your home		2,500,000
Death & Permanent Total Disablement Covers for Death & Permanent Total Disablement sustained as a result of fire, theft or attempted theft		100,000
Additional Perils: Theft or Attempted Theft Covers for theft or attempted theft accompanied by actual forcible and violent entry to or exit from premises		Sum Insured as chosen above
Extra Benefit: Free 24-hour Assistance Hotline Service		

Excesses:

- The first HK\$3,000 of each claim due to earthquake, impact, typhoon, windstorm and flood, bursting and overflowing of water tanks, apparatus and pipes.
- The first HK\$10,000 or 10% of each and every loss, whichever is higher, due to landslip and subsidence.

PLAN	PREMIUM RATE (OF SUM INSURED)
Plan A	0.11%
Plan A with Optional Cover	0.1375%
Plan B	0.1485%

Minimum Premium per Policy: HK\$500

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屋主樂

「屋主樂」是一個全面及提供廣泛保障的保險計劃，保障您的家居結構、車房、附屬建築物、外牆及籬笆，因火警、爆炸或其他您所選取的災難性因素所引致的損毀。

承保項目		最高賠償限額 (港幣/元)
計劃A		
保障您的家居結構因火警、爆水管、水箱滿瀉、防火花灑漏水、撞擊、爆炸、地震、罷工引致的暴動、惡意毀壞、航空損毀、風災水災所引致之損毀	自選投保額	
可供選擇投保項目 附加風險：山泥傾瀉及地面下陷		
計劃B		
除保障計劃A之承保項目和山泥傾瀉及地面下陷之附加風險外，更包括下列保障：	自選投保額	
臨時住所 賠償因任何受保原因導致您的家居不能居住，而引致之臨時住所費用或租金損失。	50,000 (每天1,500)	
個人責任 保障您以物業擁有人身份，因意外而導致第三者身體損傷或財物損毀的法律責任。	2,500,000	
死亡及永久完全傷殘 保障您因火警、盜竊或意圖盜竊而引致之死亡及永久完全傷殘。	100,000	
附加風險：盜竊或意圖盜竊 保障以暴力或強行方法闖入或離開您的家居之盜竊或意圖盜竊而引致之損失。	與以上自選投保額相同	
額外優惠：免費24小時支援服務		

自負額：

- 因地雷、撞擊、風災水災、水管爆裂、水箱滿瀉所致的索償，每次索償須自負首港幣3,000元。
- 因山泥傾瀉及地面下陷所引致之損失，每天索償須自負首港幣10,000元或每次損失之10%，以較高金額為準。

計劃	保費率（以投保額計算）
計劃 A	0.11%
計劃 A 及可供選擇投保項目	0.1375%
計劃 B	0.1485%

保單最低保費為港幣500元

註：本小冊子只為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。如中文譯本與英文有異，以英文文本為準。