

ArtPLUS HOUSEHOLD INSURANCE

Cover Summary

Section A: The Collection



redefining / art insurance

Features and Benefits		Cover Limit
High limit per item	High limit cover up to the value agreed between you and us for the purpose of this policy	As per agreed
Worldwide cover	Subject to certain conditions and exclusions, covers physical loss or physical damage on a worldwide basis Worldwide transit with securely and adequately packed: • by professional carrier specialized in art; or • under the custody and control of you or a member of your household or a person appointed by you	Specified item: up to the Agreed Value Unspecified item: market value and up to HK\$200,000
Agreed value cover	Following a covered total loss, the policy will pay the Agreed Value as shown on the schedule	Specified as per schedule
Restoration and depreciation	Following a partial loss, the policy will pay "the cost of restoration" and the resulting percentage by which a damaged item has depreciated	Provided that the depreciation is established by an independent expert agreed by us
Pair or set	Value of the entire pair or set is paid when only part of the pair or set is lost or damaged	Provided that you surrender the undamaged article(s) of the pair or set to us
New acquisitions	Automatic cover for new acquisitions if you inform us within 60 days of purchase	Up to 30% of the amount insured of the collection and subject to an additional premium
Emergency evacuation	Reasonable transportation cost in time of need for emergency evacuation of the collection to secured storage	Up to 15% of the amount insured of the collection
Theft by domestic employee	Theft of insured items by domestic employees is covered	Provided that the theft is reported to the police
Wine label cover if specifically insured for wine	Covers the reinstatement costs and resulting depreciation due to damage of wine labels	Depreciation is calculated as a percentage of the value of damaged item
Recovery	You have the right to repurchase lost or damaged property that is subsequently recovered after a claim, at the claim amount paid to you for the loss, plus an amount which represents interest and recovery expenses	Provided that you exercise this right within 60 days of our notice
Nil excess	Nil excess is applicable	

Section B: Buildings

Features and Benefits		Cover Limit
Repair or reinstatement	The cost of repair or reinstatement in the event of loss or damage to your buildings (subject to specified exclusions)	Up to the amount insured under this section
Alternative accommodation	Cost of alternative accommodation or loss of rent if the buildings are rendered uninhabitable	Up to 25% of the amount insured under this section
Architects' and surveyors' fees	Additional expenses, including architects' and surveyors' fees, site clearance and cost of complying with local authority requirements following a loss	Up to 25% of the amount insured under this section
Damage to gates or fences	Damage to gates or fences caused by falling trees or branches	Up to HK\$25,000
Locating a leak	Cost of locating water leakage from your fixed domestic water installation	Up to the amount insured under this section but up to HK\$150,000 for outside home
Emergency access	Cost of repair as a result of damage due to attending to a medical emergency	Up to HK\$20,000

Section C: Contents

Features and Benefits		Cover Limit
Worldwide cover	Subject to certain conditions and exclusions, covers physical loss or physical damage on a worldwide basis, provided always that they are securely and adequately packed while in transit.	Up to Contents amount insured
New for old	New for old cover if item is lost or beyond repair	Up to Contents amount insured
New acquisitions	Automatic cover for new acquisitions provided that you inform us within 60 days of purchase	Up to 30% of the amount insured under this section and subject to an additional premium
Tenant's improvement	Tenant's improvements cover for loss of or damage to fixtures and fittings installed by you and at your expense	Up to 10% of the amount insured or the amount insured in the Schedule whichever is higher under this section
Credit cards	Legal liability due to unauthorized use of your credit cards by a third party after they are lost or stolen	Up to HK\$300,000 during the period of insurance
Loss of money		Up to HK\$75,000
Loss of valuables	Loss of valuables including unspecified jewellery, coins, stamps, gold and silver	Up to HK\$75,000
Loss of guns		Up to HK\$75,000
Loss of wine and collections		Up to HK\$200,000
Personal possessions of student away from home and guests property	Personal possessions of student away from home and belongings of your guests or other persons lawfully on your premises	Up to Contents amount insured
Alternative accommodation	Cost of alternative accommodation or loss of rent if the buildings are rendered uninhabitable	Up to 25% of the amount insured under the Collections and Contents sections
High limit cover	Metered water, domestic heating oil, replacement of locks and keys, freezer contents and pedal cycles	Up to the amount insured under this section
Extra covers	Property in the open, business equipment, marquees and identity fraud expenses are covered for free	Up to amount insured as specified under this policy
Relatives residing in a care home	Contents for close relative residing permanently in a care home	Up to HK\$150,000 per incident
Golfer hole-in-one	Food and drink expenses you incur in the clubhouse of any recognized golf course on the day and as a direct result of achieving a hole-in-one	Up to HK\$10,000 per hole-in-one on reimbursement basis, subject to a maximum of HK\$25,000 in total during the period of insurance

Section D: Jewellery

Features and Benefits		Cover Limit
Worldwide cover	Subject to certain conditions and exclusions, covers physical loss or physical damage on a worldwide basis	Specified item: up to the Agreed Value Unspecified item: market value and up to HK\$75,000 for any one item, pair or set
Pair or set	Value of the entire pair or set is paid when only part of the pair or set is lost or damaged	Specified item: up to the Agreed Value for the pair and set Unspecified item: market value and up to HK\$75,000 for any one item, pair or set Provided that you surrender the undamaged article(s) of the pair or set to us
New acquisitions	Automatic cover for new acquisitions provided that you inform us within 60 days of purchase	Up to 30% of the amount insured under this section and subject to an additional premium
Restoration or repair	Cover the loss or damage to items undergoing restoration or repair	Up to Agreed Value

Section E: Worldwide Personal Liability and Occupier's Liability

Features and Benefits		Cover Limit
Personal liability	Worldwide personal liability, including you, your family residing with you and your domestic helpers	HK\$ 10,000,000 per year subject to Hong Kong law and jurisdiction, or a higher limit upon request and agreed by us
Third party liability	Owner's liability in common area	
	Tenant's liability (applicable if the home is rented)	Optional cover for liability on worldwide jurisdiction basis
	Legal liability incurred by you (except a claimant who is an independent contractor employed by you or under a contract for service with you) arising out of alteration or addition to the insured premises, provided the contract value does not exceed HK\$300,000	

Key Exclusions

Whilst we aim to make our policies comprehensive, there are certain things we cannot insure. Each section contains exclusions specific to it. Please refer to the policy contract for the full list of exclusions.

General exclusions apply to all sections

1. Loss, damage or expense caused by or resulting from:

- wear and tear;
- gradual deterioration;
- inherent defect and mechanical breakdown;
- insects or vermin;
- atmospheric conditions;
- whilst undergoing a process, e.g. restoration, but this does not apply to The Collection or Jewellery;
- confiscation;
- war;
- your own wilful act, or that of any member of your household, but this exclusion does not apply to theft of insured property by your domestic employees;
- radioactive contamination;
- breakage and theft while your home is being lent, let or sublet unless following violence or force;
- depreciation, but this exclusion does not apply to Collection or Jewellery.

2. The amount of any excess shown in the Schedule

The followings apply to specific Sections

Section A: The Collection

- In respect of restoration and repair, a process not undertaken by a professional body specified by us

Section B: Buildings

- Frost damage except to fixed water tanks, apparatus and pipes
- Chewing, scratching or fouling by domestic pets
- Storm, flood, or lopping or felling of trees or shrubs to gates or fences

Section C: Contents

- Loss or damage to jewellery, money and credit cards belonging to guests

Important Notes:

1. This product is underwritten by AXA General Insurance Hong Kong Limited ("AXA") and AXA will be responsible for providing your insurance cover and handling claims under your policy.
2. AXA is authorised and regulated by the Hong Kong Commissioner of Insurance to carry out general insurance business in the Hong Kong SAR.
3. The information shown is intended as a general summary. You should refer to the insurance policy for the detailed terms and conditions.

AXA ART Asia Limited

Room 1204-5, DCH Commercial Centre, 25 Westlands Road, Quarry Bay, Hong Kong

Tel : (852) 2161 0000 Fax : (852) 2866 4688 Email : axa-art@axa-insurance.com.hk

www.axa-art.com

尊雅家居綜合保險

承保範圍摘要

A部分：收藏品



特點和保障		保障限制
高額單項	就本保單而言，最高賠償額相當於您與我們協定的價值	協定價值
全球保障	就實質損失或實質損毀提供全球性的保障並須符合若干條件和不保事項規定 在運送過程中收藏品須以安全的方式充足包： · 由專門付運藝術品的運輸公司運送或 · 由閣下或您的一位家庭成員或由您委任的一位人士保管及管理	指定物品：最高為協定價值 非指定物品：為市場價值及最高港幣200,000元
協定價值保障	如受保項目出現全損情況，本保單將按保險明細列示的協定價值作出賠償	保險明細列示金額
修復費用及價值減損	如出現部分損失情況，本保單將支付「修復費用」加上受損物品的貶值所得百分比	惟貶值須由我們同意的獨立專家評估
整對或整套	一對或一套收藏品的任何部分如有遺失或損毀，就整對或整套收藏品的價值作出賠償	惟您須把整對或整套收藏品的完好無損部分交給我們
新購置的收藏品	為新購置之收藏品提供自動保障，惟必須在購買後60天內通知我們	最高為收藏品投保額的30%，並須繳付額外保費
緊急撤離	在需要時把收藏品緊急撤離至安全地方的合理運輸成本	最高為收藏品投保額的15%
家務僱員偷竊	家務僱員偷竊受保物品亦可獲得保障	惟須向警方就偷竊報案
如指定投保酒類可獲酒瓶標籤保障	因酒瓶標籤受損而須進行修復的成本及修復後的貶值	貶值按受損物品的價值百分率計算
回購選擇	您有權在獲理賠後回購已遺失或已修復之受損的物品，回購金額相當於您已收取的賠償額，另加相等於利息和恢復費用的金額	您必須在我們的通知後60天內行使這項權利
零免賠額	零免賠額將適用	

B部分：建築物

特點和保障		保障限制
維修或復原工程	因建築物的任何損失或損毀情況進行維修或復原工程而引致的費用（須符合特定不保項目規定）	最高為本部分的投保額
另覓臨時居所	在建築物不宜居住期間另覓臨時居所的費用或租金損失	最高為本部分投保額的25%
建築師及測量師費用	其他額外開支，包括在發生損失情況後，向建築師及測量師支付的費用、清理現場的費用，以及遵循當地機關要求而引致的費用	最高為本部分投保額的25%
門閘或圍欄損毀	因樹木或樹枝倒塌而壓毀門閘或圍欄	最高港幣25,000元
尋找滲漏	尋找固定家用水箱裝置出現滲漏情況所需的費用	最高為本部分的投保額，但在居所範圍外的最高賠償額則為港幣150,000元
緊急事故	因緊急醫療救援而對建築物造成損毀後的維修費用	最高港幣20,000元

Smile

C部分：家居財物

特點和保障		保障限制
全球保障	就實質損失或實質損毀提供全球性的保障，惟在運送過程中家居財物須牢固並妥善地包裝，並須符合若干條件和不保事項規定	最高為家居財物的投保額
以新代舊	若受保物品已遺失或無法維修，提供「以新代舊」保障	最高為家居財物的投保額
新購置物品	為新購置之物品提供自動保障，惟必須在購買後60天內通知我們	最高為本部分投保額的30%，並須繳付額外保費
租客修葺	租客修葺為您自資安裝的固定裝置及設備損失或損毀提供保障	最高為本部分投保額的10%或在保險明細中列明個別投保額的以較高價值為準
信用卡	您的信用卡遺失或被竊後由第三方在未經授權下使用而引致的法律責任	受保期內最高港幣300,000元
現金損失		最高港幣75,000元
貴重物品損失	貴重物品損失包括非指定的珠寶、錢幣、郵票、黃金和白銀	最高港幣75,000元
槍械損失		最高港幣75,000元
酒類及收藏品損失		最高港幣200,000元
在外求學子女及訪客的個人財物	在外求學子女及合法進入您的處所的訪客或其他人士的個人財物	最高為家居財物的投保額
另覓臨時居所	在建築物不宜居住期間另覓臨時居所的費用或租金損失	最高為「收藏品」和「家居財物」部分的投保額的25%
高額保障	水錶供水、住宅取暖燃料、換鎖及鑰匙、雪櫃內的食品及單車	最高為本部分的投保額
額外保障	免費額外保障，包括露天財物、商用設備、帳篷及身分欺詐等開支	最高為本保單列明的投保額
居於護理院的近親	長年居於護理院的近親的家居財物	每宗事故最高港幣150,000元
高爾夫球一桿入洞	在任何認可高爾夫球俱樂部比賽期間一桿入洞，當日所直接引致的飲食開支	每次一桿入洞以報銷形式賠償的最高賠償額為港幣10,000元，惟在受保期內的總賠償額最高為港幣25,000元

D部分：珠寶

特點和保障		保障限制
全球保障	就實質損失或實質損毀提供全球性的保障，惟須符合若干條件和不保事項規定	指定物品：最高為協定價值 非指定物品：為單項、整對或整套的市場價值及最高港幣75,000元
整對或整套	一對或一套物品的任何部分如有遺失或損毀，就整對或整套物品的價值作出賠償	指定物品：整對或整套物品的協定價值 非指定物品：為單項、整對或整套的市場價值及最高港幣75,000元 惟您須把整對或整套物品的完好無損部分交給我們
新購置的物品	為新購置之物品提供自動承保保障，惟必須在購買後60天內通知我們	最高為本部分投保額的30%，並須繳付額外保費
修復或維修	就物品進行修復或維修時引致的損失或損毀作出賠償	最高為協定價值

E部分：全球個人責任及佔用人責任

特點和保障		保障限制
個人責任	全球個人責任包括您本人，以及同住家庭成員和家庭傭工	每年港幣10,000,000元（須符合香港法例和司法管轄權的規定），或經要求並獲我們同意的較高限額 提供全球司法管轄權區責任保障選擇
第三方責任	擁有人在公共地方的責任	
	租客的责任（適用於租住的居所） 為受保處所進行改建或加建工程時引致您的法律責任（由您聘請或根據服務合約聘用的獨立承包商之索賠人除外），惟合約價值不得超過港幣300,000元	

主要不保事項

儘管我們力求提供周全的保障，但保單仍有若干不保事項。每部分均有特定的不保事項，請參閱保單文件。

適用於上述各部分的一般不保事項

- 由下列各項引致或造成的損失、損毀或開支：
 - 磨損及損耗；
 - 逐漸退化；
 - 固有的缺陷及故障；
 - 昆蟲或害蟲的損害；
 - 氣候狀況；
 - 進行修復等程序期間，但此項不適用於「收藏品」或「珠寶」部分；
 - 充公；
 - 戰爭；
 - 您或任何家庭成員故意的行為，但此項不適用於您的家務僱員偷竊受保財產；
 - 放射性污染；
 - 您的居所在外借、出租或分租期間遭爆竊，除非涉及使用暴力或武力；
 - 價值減損，但此項不適用於「收藏品」或「珠寶」部分。
- 保險明細列示的任何免賠額金額。

下列為適用於個別部分的不保項目

A部分：收藏品

- 就修復及維修而言，有關程序並非由我們指定的專業機構進行

B部分：建築物

- 結霜造成的損毀，但對固定的水缸、儀器及喉管造成的損毀除外
- 家庭寵物咬嚼、抓刮或染污
- 因風暴、水浸，或樹木或灌木截枝或倒塌而對門閘或圍欄造成的損毀

C部分：家居財物

- 訪客的珠寶、現金及信用卡損失或損毀



重要事項：

1. 本產品的承保人為安盛保險有限公司（「安盛」），安盛會負責按保單條款為您提供保險保障以及處理索償申請。
2. 安盛已獲香港保險業監理專員授權及受其監管於香港特別行政區經營一般保險業務。
3. 以上資料乃一摘要，有關條款及規定，概以保單為準。

AXA ART Asia Limited

香港鰂魚涌華蘭路25號大昌行商業中心1204-5室

電話：(852) 2161 0000

傳真：(852) 2866 4688

電郵：axa-art@axa-insurance.com.hk

www.axa-art.com

NAVIGATOR
Insurance Brokers Ltd.

Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
Tel. (852) 2530 2530 Fax (852) 2530 2535
Email: crew@navigator-insurance.com
www.navigator-insurance.com