



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員



家居至專寶 HomeSafe Protection Insurance



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



家居至專寶

購置和粉飾居所，花了您不少心思及金錢，因此您需要一份全面的家居保險計劃，保障您的物業和財物。「家居至專寶」糅合周詳的保障項目，適用於家居物品、個人物品和第三者賠償責任等，體貼您的需要，讓您住得安心放心，享受優游的家居生活。

計劃特點

- ◆ 不同保障級別和保額以供選擇
- ◆ 家居物品附加多項免費伸延保障，如
 - 室內改動或維修
 - 金錢損失或未獲授權使用信用卡
 - 個人證件的遺失
 - 家居搬遷或臨時搬遷
 - 清理廢棄物
- ◆ 臨時居所費用最高可達HK\$70,000
- ◆ 家居火災或搶劫導致意外身故的賠償
- ◆ 公眾責任賠償最高HK\$10,000,000
- ◆ 自選樓宇全險及貴重物品保障
- ◆ 矮房保障

保障範圍	計劃級別		
	每年最高賠償金額 (HK\$)		
第 1 部分 – 家居物品	計劃 I	計劃 II	計劃 III
- 投保額 (包括基本保障及伸延保障在內)	300,000	500,000	1,000,000

基本保障			
	每件/組物品限額		
- 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 全年以投保額 100% 為限	50,000	75,000	100,000
- 家居裝修 — 牆壁、天花、地板及門 全年以投保額 20% 為限	50,000	75,000	100,000
- 貴重物品 (如珠寶、皮革及手錶等) 全年以投保額三分之一為限	5,000	7,500	10,000
- 食品 (冷凍食品除外) 全年以投保額 10% 為限	5,000	7,500	10,000
- 除以上所列家居物品 全年以投保額 100% 為限	5,000	7,500	10,000

保障範圍	計劃級別		
	每年最高賠償金額 (HK\$)		
	計劃 I	計劃 II	計劃 III

免費伸延保障			
- 清理廢棄物	經評定後損失的10%		
- 室內改動或維修 (工程費用以 HK\$50,000 為限，及施工期不超過 2 個月)	以「家居物品」部分為最高賠償額計算		
- 因家居爆竊更換門鎖或窗戶	3,000		
- 於受保物業以外損失個人物品 (不包括金錢損失) 全年以 HK\$15,000 為限	每件/組 3,000	每件/組 4,500	每件/組 6,500
- 因火災、搶劫或爆竊所引致的金錢損失或信用卡未獲授權被使用 (於香港境內)	2,000		
- 個人證件遺失 (於香港境內發生，包括香港身分證、香港駕駛執照、回鄉證及護照)	1,000	1,500	2,000
- 家居物品損失或損毀 (於香港境內) ◆ 由專業搬運公司負責搬運期間 (最長 2 天) ◆ 由於進行清潔、維修或翻新而臨時搬運期間 (最長 14 天) 全年以 HK\$50,000 為限	每件/組 10,000		
- 冷凍食品的損壞	5,000		
- 家居火災或爆竊導致家傭財物損失 全年以 HK\$1,500 為限	每件/組 500		

免費額外保障			
- 臨時居所費用	全年 50,000	全年 60,000	全年 70,000
	每日 1,000	每日 1,200	每日 1,500
- 家居火災或搶劫導致意外身故 全年以 HK\$400,000 為限	每名家庭成員 100,000		
第 2 部分 – 公眾責任	每宗意外/每段受保期內		
	5,000,000	8,000,000	10,000,000

保障範圍 \ 計劃級別	每年最高賠償金額 (HK\$)		
	計劃 I	計劃 II	計劃 III

免費伸延保障

- 因室內改動或維修引致的受保人責任 (工程費用以 HK\$50,000 為限及施工期不超過 2 個月)	每宗意外/每段受保期內 1,000,000
--	--------------------------

第 3 部分 – 自選保障	
- 樓宇全險保障	根據報價
- 額外貴重物品	根據報價（不適用於計劃 I）

註：如物業樓齡超過 30 年，投保申請須經核保。

24 小時家居支援服務

提供 24 小時免費支援熱線服務，轉介多項家居服務，包括電力維修、渠道、鎖匠、一般維修、嬰兒托管或護理、家庭傭工、滅蟲或家居清潔等。

每年保費 (HK\$)

	計劃 I	計劃 II	計劃 III
非矮房	680	980	1,480
矮房	1,280	1,880	2,680

備註：-「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）。
- 如保單生效期少於一年，最低保費為 HK\$500。

自付額 *(HK\$)

任何一宗索償	非矮房	矮房
	樓齡不高於 30 年	

適用於「家居物品」及自選「樓宇全險保障」		
- 火災、閃電及爆炸以外所導致的損失或損毀	500	3,000
- 水損、山崩或地陷導致的損失或損毀	2,000 或 10%	3,000 或 10%

適用於「公眾責任」		
- 第三者財物損毀	2,000	
- 第三者財物水損	2,000 或 10%	

適用於「室內改動或維修」		
- 引致家居物品、樓宇或第三者財物的損失或損毀	10,000 或 10%	

* 每宗索償的首筆款項或經評定後損失的百分比（以較高者為準），將按照上表列為自付額。

主要不保事項

1. 損耗、發黴、霉菌、潮濕、腐爛、侵蝕、生鏽、逐漸退化、折舊、陽光照射或空氣的影響和逐漸產生影響的誘因。
2. 在不牽涉使用武力或暴力進入或離開家居而沒有留下明顯痕跡的情況下，進行偷竊或企圖偷竊。
3. 電器及電腦器材的損壞及/或機械故障。
4. 遺下及沒有妥善看管財物。
5. 蓄意、故意、魯莽或惡意行為，或故意破壞公物。
6. 罰款或懲罰性的損害賠償。
7. 任何恐怖主義行為。

- 注意：
- 本單張只供參考之用；有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請致電藍十字客戶服務熱線 3608 2988。
 - 本單張的中英文版本如有差異，以英文版本為準。
 - 「家居至專責」由香港獲授權之保險商，藍十字（亞太）保險有限公司承保。



HomeSafe Protection Insurance

With all of the efforts that you have made in acquiring your home, furnishing and decorating it, you need a comprehensive insurance policy to protect your property and valuables. HomeSafe Protection Insurance gives you a host of combined protection benefits that covers household contents, personal belongings and third party liability. Each benefit is designed to suit your specified needs, enabling you to enjoy a carefree and safe residence in a peace of mind.

Plan Features

- ◆ Different plan levels for selection of sum insured
- ◆ Free extended coverage in addition to household contents, such as
 - Interior alterations or repairs
 - Loss of money or unauthorised use of credit cards
 - Loss of personal documents
 - Loss of or damage to household contents during removal
 - Removal of debris
- ◆ Alternative accommodation up to HK\$70,000
- ◆ Accidental death benefit from fire or robbery at home
- ◆ Public liability coverage up to HK\$10,000,000
- ◆ Optional all-risk coverage for building and coverage on additional valuables
- ◆ Low rise house coverage

Insured Items \ Plan Level	Maximum Limit Per Year (HK\$)		
	Plan I	Plan II	Plan III
Section 1 – Household Contents			
- Sum insured (Basic coverage and extension)	300,000	500,000	1,000,000
Basic Coverage Limit per item/set			
- Furniture, furnishings, household appliances, computer, hi-fi, television, home video equipment, piano Max. 100% of sum insured per year	50,000	75,000	100,000
- Household improvement – walls, ceilings, floors and doors Max. 20% of sum insured per year	50,000	75,000	100,000
- Valuables (e.g. jewellery, furs, watches, etc.) Max. 1/3 of sum insured per year	5,000	7,500	10,000
- Foodstuffs (except frozen food) Max. 10% of sum insured per year	5,000	7,500	10,000
- Household contents other than above Max. 100% of sum insured per year	5,000	7,500	10,000

Insured Items \ Plan Level	Maximum Limit Per Year (HK\$)		
	Plan I	Plan II	Plan III
Extension For Free			
- Removal of debris	10% of adjusted loss		
- Interior alterations or repairs (max. contract value of HK\$50,000 and contract period not exceeding 2 months)	According to the maximum limit of Household Contents Section		
- Replacement of locks or windows due to home burglary	3,000		
- Personal effects (excluding money) outside the insured premises Max. HK\$15,000 per year	3,000 per item/set	4,500 per item/set	6,500 per item/set
- Loss of money or unauthorised use of credit cards (within Hong Kong) from fire, robbery or burglary	2,000		
- Loss of personal documents within Hong Kong (i.e. Hong Kong Identity Card, Hong Kong driving licence, China re-entry permit and passport)	1,000	1,500	2,000
- Loss of or damage to household contents within Hong Kong from: ◆ Household removal by professional removers up to 2 days ◆ Temporary removal for cleaning, repairing or renovation up to 14 days Max. HK\$50,000 per year	10,000 per item/set		
- Damage to frozen food	5,000		
- Loss of domestic helper's property from fire or home burglary Max. HK\$1,500 per year	500 per item/set		

Additional Benefits For Free

- Alternative accommodation	50,000 per year	60,000 per year	70,000 per year
	1,000 per day	1,200 per day	1,500 per day
- Accidental death benefit from home fire or robbery Max. HK\$400,000 per year	100,000 per family member		
Section 2 – Public Liability - Property owner's or occupier's liability - Personal liability (worldwide)	5,000,000	8,000,000	10,000,000
	Any one accident/ any one period of insurance		

Insured Items \ Plan Level	Maximum Limit Per Year (HK\$)		
	Plan I	Plan II	Plan III

Extension For Free

- Insured's liability arising out of interior alterations or repairs (max. contract value of HK\$50,000 and contract period not exceeding 2 months)	1,000,000 Any one accident/any one period of insurance		
---	---	--	--

Section 3 – Optional Benefits	
- All-risk coverage for building	Subject to quotation
- Additional valuables	Subject to quotation (not applicable to Plan I)

Notes: Application is subject to underwriting if the building age exceeds 30 years.

24-hour Home Assistance Service

Enjoy 24-hour home assistance hotline service for free referral assistance, including electricians, plumbers, locksmiths, general repairers, baby-sitters or nurses, domestic helpers, pest control providers, home cleaning services, etc.

Annual Premium (HK\$)

	Plan I	Plan II	Plan III
Non-low rise house	680	980	1,480
Low rise house	1,280	1,880	2,680

Remarks: - “Low rise house” shall mean house/semi-detached house/village house of not more than 3 storeys other than roof floor.
 - Subject to a minimum premium of HK\$500 for an in force period of less than 1 year.

Excess* (HK\$)

For each and every claim	Non-low Rise House	Low Rise House
	Building age not exceeding 30 years	

Applicable to Household Contents and Optional All-risk Coverage for Building		
- Loss or damage except caused by fire, lightning or explosion	500	3,000
- Loss or damage caused by water damage, landslip or subsidence	2,000 or 10%	3,000 or 10%

Applicable to Public Liability	
- Third party property damage	2,000
- Water damage to third party property	2,000 or 10%

Applicable to Interior Alterations or Repairs	
- Loss or damage caused to home contents, building or third party property	10,000 or 10%

* The greater of the first amount or stipulated percentage of the adjusted loss for each and every claim as specified in the table above will be treated as Excess.

Major Exclusions

1. Wear and tear, mildew, mold, moisture, rot, corrosion, rust, gradually deterioration, market depreciation, the action of light or atmosphere and gradually operating causes.
2. Theft or attempted theft not accompanied with forcible or violent entry to or exit from the home leaving visible marks.
3. Breakdown and/or mechanical malfunction of electrical appliances and computer equipment.
4. Leaving property behind and unattended.
5. Wilful act, deliberate act, recklessness, malicious acts or vandalism.
6. Fines, penalties, punitive or exemplary damages.
7. Any act of terrorism.

- Notes:
- This leaflet is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please call Blue Cross Customer Service Hotline at 3608 2988.
 - Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.
 - HomeSafe Protection Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

藍十字（亞太）保險有限公司（「藍十字」）乃東亞銀行集團成員。於香港經營保險業務逾40年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。

藍十字屢獲殊榮，奠定其在保險及客戶服務上的卓越成就。獲頒獎項包括「最受歡迎旅遊保險公司大獎」（2005-2012）、「2012 TVB 最受歡迎電視廣告大獎 - 最受歡迎資訊系列」、「第十二屆資本傑出企業成就獎 - 最佳醫療及一般保險」、「資本壹週智選品牌大獎 - 醫療及一般保險」（2009-2011）、「優質生活大獎 - 優質保險服務」（2008、2009 及 2011）、「最佳保險服務大獎」（2008 及 2009）、「資本壹週服務大獎 - 醫療保險」（2008）。藍十字更在2012年獲得金融服務業國際評級機構 A.M. Best Company 評定財政實力及信貸狀況分別為「A-」（Excellent）及「a-」級別。

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a member of The Bank of East Asia Group. With over 40 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers.

Blue Cross' success in insurance provision and customer service is regularly re-affirmed through professional recognition and commendations. Major awards include The Most Favorite Travel Insurance Company Award (2005-2012), the TVB Most Popular TV Commercial Awards 2012 – Info-service, The 12th Capital Outstanding Enterprise Awards – Medical and General Insurance, the Capital Weekly PRO Choice Awards – Medical & General Insurance (2009-2011), the Quality Life Awards – Quality Insurance Service Award (2008, 2009 & 2011), the Best Editor's Pick (2008 & 2009), the Capital Weekly Service Awards – Medical Insurance (2008). In 2012, Blue Cross is assigned a financial strength rating of "A-" (Excellent) and an issuer credit rating of "a-" by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry.



客戶服務熱線
Customer Service Hotline

3608 2988

Blue Cross (Asia-Pacific) Insurance Limited

藍十字（亞太）保險有限公司

29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road,
Kwun Tong, Kowloon, Hong Kong
香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓
Fax傳真：3608 2989 Email電郵：cs@bluecross.com.hk
Website網址：www.bluecross.com.hk