

家居安心保險

東京海上火災保險（香港）有限公司
- 服務香港超過60年

東京海上火災保險(香港)有限公司乃Tokio Marine集團全資附屬公司，為全球最實力雄厚的保險集團其中之一。成立於1879年，日本東京海上日動火災保險株式會社為Tokio Marine集團旗下之旗艦公司並獲國際著名評級機構標準普爾 (Standard & Poor's) 評定公司財政評級為 "A+"。

本集團在全球近40個國家擁有卓越的國際網絡，僱用員工超過38,800名；強大的商業網絡更伸延至亞洲各地包括中國和香港。

東京海上火災保險(香港)有限公司的發展歷史可追溯至1953年。時至今日，我們已成為本港最大貨運保險公司之一，並獲標準普爾 (Standard & Poor's) 評級為 "A" 。

* 截至2017年1月19日

產品特點

東京海上火災保險(香港)有限公司的家庭安心保險特別為閣下的家居提供全面的保障及24小時支援熱線。

第一項 - 家居財物保險（基本保障）	最高賠償額(HK\$)
1."家居保險"保障的項目包括因火災、入屋盜竊、颱風、地震、洪水、水管破裂以及其他災禍造成的損失或損壞	\$300,000 至 \$1,500,000
a) 貴重物品	\$50,000 (每件 \$5,000)
b) 其他物品	每件 \$75,000
自負額(每次損失)以發生事故時計算	
樓齡少於31年	由於水引致之財物損失每次為\$2,000 其他損失每次為\$500 由於水引致之財物損失每次為\$3,000或5%，以何者為高計算 其他損失每次為\$1,000
樓齡由31至40年或矮房	
第一項的免費附加保障	
1. 臨時住宿保障	每年 \$50,000 (每天 \$1,500)
投保住所因受保事故而無法入住，而需暫時遷往別處居住時所產生之租金費用	
2. 個人意外保障	每年 \$200,000 (每人 \$50,000)
由於火災或入屋爆竊而導致投保人及其家人因意外而死亡	
3. 入屋搶劫現金津貼	每年 \$20,000 (每人 \$5,000)
因家居遭爆竊而引致投保人及其家人受傷之現金津貼	
4. 現金和信用卡保障	每年 \$3,000
因家居遭盜竊而引致的現金損失，或信用卡被非法使用而引致的金錢損失(香港境內)	
5. 門鎖和鑰匙更換費用	每年 \$2,500
因家居遭盜竊而引致窗戶和大門的門鎖損壞而需更換之費用	
6. 災場清理費用	每年 \$25,000
意外後清理災場之費用	
7. 暫時搬遷費用(香港境內)	每年 \$50,000
財物需暫時搬離住所所以作維修或清潔之搬遷費用	
8. 搬遷保障(香港境內)	每年 \$50,000
因專業搬屋公司從舊居遷往新居的過程中所引致的財物損失或破壞	
9. 冷藏食品保障	每年 \$5,000
因意外而導致冰箱發生故障或因停電而引致食物變質之損失	
10. 傭工之財產保障	每年 \$1,500
因意外導致傭工之財物遭到損失	
11. 香港境內個人財物保障	每年 \$1,500
個人財物在香港境內遭到意外而引致之損失或破壞	

12. 室內改動或維修

承建商進行室內改動、維修、保養或裝修工程期間引致住所遭受意外的損失及損毀，惟有關工程費用不得超過\$30,000元及施工期須以兩個月為限。

13. 24小時家居支援服務熱線

閣下將享受到24小時家居支援熱線。這項由Inter Partner Assistance 公司提供的服務為閣下提供電工、水務工、鎖匠、鋁窗框維修、保姆/家護服務、清潔和除蟲服務等的資訊。

第二項 - 全球個人責任保險 (免費保障)

最高賠償額(HK\$)

因投保人或家庭成員之疏忽而引致第三者受到身體傷害或財物損失並因此需要承擔法律責任

保障範圍包括：

1. 同住之家傭在閣下家中工作而引致之第三者責任

2. 公共範圍之業主責任

3. 住客責任保障

4. 室內工程責任保障，惟有關工程

a) 費用不得超過\$30,000

b) 施工期須以兩個月為限

c) 每年賠償不超過\$1,000,000

自負額(每次損失)以發生事故時計算

樓齡少於31年

樓齡由31至40年或矮房

由於水引致第三者之財物損失每次為\$2,000

其他損失每次為\$500

由於水引致第三者之財物損失每次為\$3,000或5%，以何者為高計算

其他損失每次為\$1,000

滲水保障 - 只適用於第一項（自選投保）

由於3號或以上之颱風信號或黃色以上之暴雨警告信號懸掛期間由滲水所引致之家居財物損失，最高總賠償額為港幣150,000

自負額(每次損失)以發生事故時計算

樓齡少於31年

樓齡由31至40年或矮房

首\$3,000

首\$5,000

家居財物投保額及保費一覽表 (全年保費HK\$)

家居財物投保額	非矮房保費	矮房#保費	滲水保障 (自選投保) 保費
\$300,000	\$680	\$1,250	\$200
\$500,000	\$950	\$1,750	\$200
\$750,000	\$1,250	\$2,250	\$200
\$1,000,000	\$1,500	\$3,000	\$200
\$1,250,000	\$1,750	N/A	\$200
\$1,500,000	\$2,000	N/A	\$200

即獨立屋/半獨立屋/村屋 (不超過4層，天台層不包括在內)

注意事項 - 樓宇建成超過40年，或建築面積超過2000平方呎，須經本公司核保

主要不保事項：

因戰爭、恐怖主義或者核威脅而遭受的損失或破壞

物品的自然損耗、撕碎、擦破、生銹和腐蝕等

隱形眼鏡、手提電話和傳呼機的損失或破壞

如投保住所所有分租情況之盜竊保障

與業務相關的設備所遭受到的損失或破壞

保險徵費通知

由2018年1月1日起，投保人須根據“保險業條例”(第41章) 第134條支付保險徵費。本公司將根據以下之徵費率代表保險業監管局收取該徵費。詳情請瀏覽 www.tokiomarine.com.hk/alevy 或聯絡我們 (852) 2529 4401 或您的保險中介機構 (如有)。

保單生效日期 (包括首末兩日)	徵費率 (於保費)	徵費上限 (港幣)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 - 或以後	0.1%	5,000

備註：本單張之標準保費並不包括此保險徵費在內。

如本單張內之中文內容與英文有異，一切內容將以英文為準。
本保險之保障詳情，請參閱保單內之條款。



TMHK(B/HOP201904(NS))



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Tokio Marine Hong Kong

- serving Hong Kong for more than 60 years

The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("the Company") is a wholly-owned subsidiary of Tokio Marine Group, one of the largest international insurance groups in the world. The flagship company of Tokio Marine Group is Tokio Marine & Nichido Fire Insurance Co. Ltd. founded in 1879 with credit rating of "A+" (S&P)*. The Group has more than 38,800 employees all over the world and a prominent global network in near 40 countries and also a strong network in Asia including China and Hong Kong.

Tokio Marine's history in Hong Kong can be dated back to 1953. The business has been growing together with the economy of Hong Kong since then. The Company is now one of the top Marine Cargo Insurance Companies in Hong Kong with credit rating of "A" (S&P)*.

*: as of 19 Jan 2017

Product Features

Tokio Marine's Home Plus Insurance is specially designed to protect your home with comprehensive coverage at a competitive cost plus various extra benefits and 24-hour hotline assistance.

Section 1 - Home Contents (Basic Section)	Maximum Limit (HK\$)
1. "All Risks" cover including loss or damage caused by fire, burglary, typhoon, earthquake, flood, bursting of water pipes and many other mishaps.	Ranging from \$300,000 to \$1,500,000
a) Valuables items	\$50,000 (\$5,000 per item)
b) Other items	\$75,000 per item

Policy excess (each and every loss at the time of loss)

Building aged below 31 years	\$2,000 for Water Damage \$500 for other loss
Building aged from 31-40 years or Low-Rise House	\$3,000 or 5% of adjusted loss, whichever is higher for Water Damage \$1,000 for other loss

Free Additional Benefits

1. Alternative accommodation The rental expenses incurred for temporary accommodation for the period while your home is uninhabitable due to an insured accident.	\$50,000 per year (\$1,500 per day)
2. Personal accident benefits Fatal accident to you or your family resulting from fire or theft at home.	\$200,000 per year (\$50,000 per person)
3. Burglary injury cash allowance The medical expenses actually incurred by you and/or your family as a result of injury caused by robbery at home.	\$20,000 per year (\$5,000 per person)
4. Money and unauthorized use of credit cards Loss or theft of Money at home or loss arising from unauthorized use of credit cards occurring within Hong Kong.	\$3,000 per year

5. Replacement of locks and keys Replacement of damaged window and door locks to main entrance due to burglary.	\$2,500 per year
6. Removal of debris This covers the cost of removal of debris when your home is accidentally damaged.	\$25,000 per year
7. Temporary removal Loss of or damage to contents while temporarily removed from your home but within HK for storage, cleaning, renovation, maintenance, modification or repair.	\$50,000 per year
8. Household removal Loss of or damage to the contents while in the course of removal by professional removers from your current home to your new home within Hong Kong.	\$50,000 per year Excess \$1,000 for each and every loss
9. Frozen Food and Drinks Replace the food damaged in your freezer unit due to breakdown or power supply failure.	\$1,500 per year
10. Domestic helper's property Accidental loss of or damage to the property belonging to your domestic helper at home.	\$5,000 per year
11. Personal effects in Hong Kong According loss of or damage to your personal effects in Hong Kong.	\$1,500 per year
12. Interior Alteration or Repair Coverage to Contents should not be prejudiced by any interior works of alternation, repair, decoration or maintenance performed by an independent contractors subject to the contract value less than HK\$30,000 and the contract period not exceeding 2 months.	According to Maximum Limit of the Section 1 - Home Contents

13. 24-Hour Home Assistance Hotline Service

You will automatically receive the benefits of a 24-Hour Home Assistance Referral Service. Provided by Inter Partner Assistance, this service assists you in arranging referral information for an electrician, plumber, locksmith, aluminum-made window frames repairer, baby sitting/home nursing, home cleaning and pest control service.

Section 2 - Worldwide Personal Liability (Free with Basic Section)	Maximum Limit (HK\$)
Home Insurance provides protection for you and your family members against legal liability towards third parties for their bodily injury or property damage caused by you or your family members' negligence.	\$7,500,000 per event and Unlimited for any one period of insurance.
We will also cover:	
1. your resident domestic helper(s) in the course of their employment with you at your home	
2. Property Owner's Liability in Common Area	
3.. Tenant's Liability	
4. Liability for interior Works carried out by Independent Contractor, subject to	
a) the contract value less than \$30,000	
b) the contract period not exceeding 2 months	
c) the limit of indemnity during the period of insurance not exceeding \$1,000,000	

Policy excess (each and every loss at the time of loss)

Building aged below 31 years	\$2,000 for Water Damage Third Party Property \$500 for other loss
Building aged from 31-40 years or Low-Rise House	\$3,000 or 5% of adjusted loss, whichever is higher for Water Damage to Third Party Property \$1,000 for other loss

Seepage of Water - Under Section 1 (Optional Cover)

Seepage of water due to tropical cyclone warning signal no. 3 or above or amber or above rainstorm warning signal has been issued, subject to a maximum limit to home contents of \$150,000

Policy excess (each and every loss at the time of loss)

Building aged below 31 years	the first \$3,000
Building aged from 31-40 years or Low-Rise House	the first \$5,000

Home Contents Sum Insured and Premium Table (Annual Premium HK\$)			
Home Contents Sum Insured	Non Low-Rise House	Low-Rise House#	Seepage of Water (Optional Cover)
\$300,000	\$680	\$1,250	\$200
\$500,000	\$950	\$1,750	\$200
\$750,000	\$1,250	\$2,250	\$200
\$1,000,000	\$1,500	\$3,000	\$200
\$1,250,000	\$1,750	N/A	\$200
\$1,500,000	\$2,000	N/A	\$200

Major Exclusions
This insurance contains some exclusions such as:
• Loss of or damage due to war, terrorism or nuclear risks
• Uninsurable risks such as wear and tear, scratching, rust, corrosion
• Loss of or damage to contact lenses, portable phones and pagers
• Theft in your home should any part be let
• Loss of or damage to equipment used in connection with business or employment

Low-Rise House - house / semi-detached house / village house of not more than 4 storeys other than roof floor

Notice- Application is subject to underwriting if the building age over 40 years old or gross floor area more than 2,000 square feet

PREMIUM LEVY NOTICE		
With effect from 1st January 2018, Levy will be payable by Policyholders under Section 134 of the Insurance Ordinance (Cap.41). Insurance Company will collect the Premium Levy on behalf of Insurance Authority according to below Levy Table. For further information, please visit www.tokiomarine.com.hk/alevy or contact us at (852) 2529 4401 or your intermediary, if any.		
Policy Inception Date (both dates inclusive)	Levy Rate (of Premium)	Maximum Levy (HK\$)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 – onwards	0.1%	5,000
Remark: The standard Premium shown in this Brochure does not include the Premium Levy charge.		

Should there be any discrepancies between the Chinese & English versions, English version shall Prevail. Please refer to the policy for complete details. A specimen policy can be made available on request.