



忠 利 保 險 有 限 公 司

GENERALI
Assicurazioni Generali S.p.A.

HOME PACKAGE INSURANCE

Generali Group The Insurer Without Frontiers

Founded in Trieste, Italy in 1831, Assicurazioni Generali S.p.A. is one of the most significant insurance groups in the world with over EUR400 billion total assets under management. Generali has built a sophisticated network around the globe with more than 85,000 employees and present in more than 60 countries.

With nearly 200 years of experience, Generali operates in all lines of insurance including life and non-life, from mass risks to sophisticated covers for industrial sector, from simple household insurance to complex needs of big multinationals all over the world serving over 70 million clients worldwide.

In 1978, Assicurazioni Generali S.p.A. has established its Hong Kong office. At Generali, we are dedicated insurance professionals that care and are committed to bringing quality services to our clients and intermediaries. We strive to provide security in the best interests of individual, household and corporate clients.

All the above figures are extracted from Generali Group's 2010 Annual Report.

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Wide Range of Innovative Products

Personal Insurance

- china medical guarantee card
- domestic helper
- home building
- home package
- individual medical
- personal accident
- personal liability
- pleasure craft
- private motor car
- travel package

Commercial Insurance

- burglary
- business interruption
- clinic package
- commercial vehicle
- employees' compensation
- engineering
- fire
- group life
- group medical
- group personal accident
- marine cargo
- marine hull
- office package
- product liability
- property damage
- public liability
- shop package
- trade credit

With our insurance products, you are rest assured that you and your property are fully protected by Generali with sound financial strength. We can make flexible insurance arrangements to meet both your personal and commercial needs.

For details, please contact your insurance advisers or our Company Representatives.

Hong Kong Branch Website: www.generali.com.hk

Caring For Your Home

You may have interested a lot of time, money and effort to make your home cosy, but have you got a good insurance policy to protect this sweet home of yours?

The Home Package Insurance Policy provided by Generali is a comprehensive cover insuring against your property losses, legal liability to third parties and many other accidental misfortunes as specified in this leaflet.

Please refer to the table on the right for details of coverage.

Premium Table:

Gross Floor Area	Annual Premium	
(Square Feet)	Section 1 - Contents #	Section 4 - Building #
500 or below	HK\$688	HK\$400
501-750	HK\$888	HK\$600
751-1,000	HK\$1,088	HK\$800
1,001-1,500	HK\$1,388	HK\$1,200
1,501-2,000	HK\$1,888	HK\$1,600

#Separate rating will be required if Sum Insured exceeds HK\$1,000,000.

Separate rating will be required if Sum Insured exceeds market value.

Please refer to Generali for quotation if the Gross Floor Area exceeds 2,000 square feet.

Major Exclusion to Note

War, terrorism, radioactive contamination, pollution, wear and tear, mechanical or electrical breakdown, unexplained loss, infidelity, illegal structure, defective workmanship, liability caused by vehicle or watercraft

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Hong Kong Branch



GENERALI
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忠利保險有限公司

忠利保險集團 實力超越界限

忠利保險有限公司於1831年在意大利里雅斯德成立，是全球最主要保險集團之一，管理資產超過4,000億歐羅。忠利保險具備完善的國際業務網絡。全球員工總人數超過85,000名，業務通佈超過60個國家。

憑著近200年的經驗及專業知識，忠利保險承保各類人壽及非人壽保險業務，全球客戶總數超過7,000萬名。忠利保險擅於承保各行業商業風險，以至個人、家庭保險。

1978年，忠利保險有限公司於香港設立分公司。忠利保險擁有專業保險團隊，竭誠為客戶及保險中介人提供最優質的專業服務，並因應個人、家庭及企業的個別需要，致力為客戶設計一系列合適的保險計劃。

*以上所有數字摘自忠利保險集團2010年年報

多種穩健保險計劃

忠利保險備有以下多項保險計劃，迎合個人及公司客戶的需要。

個人保險

- 中國醫療保證貼
- 家庭僱傭保險
- 樓宇結構保險
- 家居綜合保險
- 個人醫療保險
- 人身意外保險
- 個人責任保險
- 遊艇保險
- 私家汽車保險
- 旅遊綜合保險

商業保險

- 盜竊保險
- 業務影響保險
- 醫務所綜合保險
- 商用車輛保險
- 僱員補償保險
- 工程保險
- 火災保險
- 團體人壽保險
- 團體醫療保險
- 團體人身意外保險
- 貨物運輸保險
- 船體保險
- 辦公室綜合保險
- 產品責任保險
- 財物綜合保險
- 公眾責任保險
- 商店綜合保險
- 信用保險

忠利保險資金雄厚，財政穩健，各種保險計劃可完善地照顧閣下生活及業務上多方面的需要，讓閣下倍感安心。

如有任何查詢，請與閣下的保險顧問或本公司的代表聯絡。

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香港分行

香港分行網址：www.generali.com.hk

關心您的家庭 保障美好居所

閣下可能付出了很多時間、金錢及精神建立一個舒適的居所，但是你有否選購一份合適的保險計劃以保障閣下悉心建立的安樂窩呢？

忠利保險提供的家居綜合保險計劃，保障全面，包括財物保險、第三者責任保險及其他意外事故的補償等。

有關保障詳情，請參閱右表。

保費表：

居所建築面積 (平方呎)	項目 1 - 財物保險#	每年保費	項目 4 - 樓宇保險##
500 或以下	HK\$688		HK\$400
501-750	HK\$888		HK\$600
751-1,000	HK\$1,088		HK\$800
1,001-1,500	HK\$1,388		HK\$1,200
1,501-2,000	HK\$1,888		HK\$1,600

#若投保金額超過 HK\$1,000,000，保費需作個別釐定。

若投保金額高於一般市值，保費需作個別釐定。

如居所建築面積超過 2,000 平方呎，保費需作個別釐定。

主要不承保事項

戰爭、恐怖活動、核輻射、污染、自然損耗、機械或電力故障、不能解釋的損失、瞞騙、違法建築物、手藝上的失誤或缺陷、交通工具所引致的責任

Home Package Insurance

Section	Cover	Maximum Limit of Indemnity
1. Contents	Accidental physical loss of or damage to CONTENTS at HOME including:- - Furniture, fixtures, fittings, household goods and personal effects which belong to the Insured or family member normally residing with the Insured (sub-limit: HK\$50,000 per item) - VALUABLES: gold, platinum, silver, jades, diamonds, jewellery, other precious metals or stones, watches, works of art, antiques, chinaware, curios and furs (sub-limit: 10% of the maximum limit of indemnity subject to HK\$15,000 per item) Extensions:- a) Alternative Accommodation Expenses following loss or damage insured by this Section (sub-limit: HK\$30,000 subject to HK\$1,500 per day) b) Deterioration of Frozen Food due to failure of refrigerator or freezer (sub-limit: HK\$3,000) c) Loss or damage due to Household Removal from HOME to new residence within Hong Kong (sub-limit: HK\$50,000) d) Damage to Locks or Windows due to theft or attempted theft at HOME (sub-limit: HK\$3,000) e) Cover Money within Hong Kong (sub-limit: HK\$5,000, subject to HK\$2,500 per accident) f) Removal of Debris Expenses following loss or damage insured by this Section (sub-limit: HK\$50,000) g) Temporary Removal of CONTENTS within Hong Kong solely for repair or maintenance purpose (sub-limit: HK\$50,000) h) Worldwide Cover for VALUABLES (sub-limit: HK\$2,500, subject to HK\$1,000 per item) Excesses: - HK\$500 each and every claim - HK\$1,000 each and every claim under the Extension (c) – Household Removal - HK\$1,000 or 10% of loss or damage whichever is the greater for each and every claim arising from water	HK\$1,000,000 or the actual value of CONTENTS at HOME, whichever is the less
2. Public Liability	Legal liability of the Insured (including any member of the family normally residing with the Insured) in respect of accidental bodily injury or accidental loss or damage to property occurring at or about HOME Excess: HK\$500 each and every third party property loss or damage claim	HK\$7,500,000
3. Personal Accident	Death of the Insured caused by fire, theft or attempted theft whilst at HOME (if more than one person is shown on the Policy Schedule as the Insured, the Maximum Limit of Indemnity will be divided equally among these persons)	HK\$250,000
4. Building	Accidental physical damage to BUILDING at HOME Extensions: a) Architects' Surveyors' and Consulting Engineers' Fees incurred in the reinstatement of BUILDING following loss or damage insured by this Section (sub-limit: 5% of the Maximum Limit of Indemnity) b) Removal of Debris Expenses following loss or damage insured by this Section (sub-limit: 5% of the Maximum Limit of Indemnity) Excesses: - - HK\$250 each and every claim	Up to the sum you selected to insure for or the rebuilding cost of BUILDING, whichever is the less

Section 1 is the primary cover of this insurance
Sections 2 and 3 are provided, together with Section 1, at no extra premium.
Section 4 is an optional cover and only operative on payment of extra premium.

This leaflet serves as a general guideline only. For details of covers, please refer to the exclusions, terms and conditions of Generali's Insurance Policy which can be obtained from your insurance advisers or Generali's representatives. (Insurance Policy is written in English only.)

家居綜合保險

保險項目	保障範圍	最高補償限額
1. 家居財物保險	因意外引致「家居財物」損失或損毀，類別如下： • 投保人及其同住家人所擁有之傢俬、家居用品及個人財物 (限額：每件物品之補償上限為 HK\$50,000) • 「貴重財物」：黃金、白金、銀、玉石、鑲飾、珠寶、其他貴金屬或寶石、手錶、工藝品、古玩及皮草 (限額：最高補償限額之 10%；而每件物品之補償上限為 HK\$15,000) 額外保障： a) 因受保的意外引致居所不能居住而需遷往臨時住所的費用 (限額：HK\$30,000；而每日之補償上限為 HK\$1,500) b) 因雪櫃發生故障而引致冷凍食品變壞 (限額：HK\$3,000) c) 在香港境內，因搬遷居所到新住址而引致「家居財物」損失或損毀 (限額：HK\$50,000) d) 因居所被盜竊或意圖盜竊而引致窗戶或門鎖損毀 (限額：HK\$3,000) e) 在香港境內之金錢保障 (限額：HK\$5,000)；而每宗意外之補償上限為 HK\$2,500) f) 受保的意外發生後之清理費用 (限額：HK\$50,000) g) 在香港境內，「家居財物」因修理或維修而需暫時搬離居所之保障 (限額：HK\$50,000) h) 「貴重財物」之全球性保障 (限額：HK\$2,500；而每件物品之補償上限為 HK\$1,000) 自負金額：- 每次索償自負金額為 HK\$500 - 額外保障 (c) - 搬遷居所之每次索償自負金額為 HK\$1,000 - 水浸或水漬引致財物損失或損毀之每次索償自負金額為損失或損毀的 10%或 HK\$1,000，較高者為準	HK\$1,000,000 或「家居財物」實質價值，以較低者為準
2. 公眾責任保險	投保人 (及其同住家人) 因居所發生意外而引致他人身體受到傷害或財物損失或損毀而需要承擔之法律責任 自負金額： 第三者財物損失或損毀之每次索償自負金額為 HK\$500	HK\$7,500,000
3. 人身意外保險	因居所發生火災，或居所被盜竊或意圖盜竊而引致投保人死亡 (若在承保表內列有多於一位受保人，「最高補償限額」將會平均分配)	HK\$250,000
4. 樓宇保險	因意外引致「樓宇」損毀 額外保障： a) 受保的意外發生後，修葺「樓宇」所需之建築師、測量師及工程師費用(限額：「最高補償限額」之 5%) b) 受保的意外發生後之清理費用(限額：「最高補償限額」之 5%) 自負金額： 每次索償自負金額為 HK\$250	補償上限為閣下所選定之投保金額或「樓宇」重建所需之費用，較低者為準

第 1 項是家居綜合保險之投保項目。
 第 2 及第 3 項隨著第 1 項而自動生效，閣下無需繳付額外保費。
 第 4 項是一項可供選擇的投保項目，閣下無需繳付額外保費而生效。

本小冊子只為一般性簡介，僅供參考之用。有關承保事項的詳細內容，閣下可向保險顧問或忠利保險的代表索取詳細保險單條款及內容以作參考。(保險單以英文書寫。)



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Home Package Insurance Proposal Form

Insurance Adviser _____ Policy No. _____
(For Office Use Only)

IMPORTANT NOTICES:

- Proposer is obliged to disclose all materials facts. Failure to do so could invalidate the insurance cover.
- Material facts contain information that is relevant to Generali's decision on whether or not to provide coverage.
- Material facts include information and questions asked in this Proposal Form and other facts that would influence Generali's assessment and acceptance of this proposal.
- If Proposer is uncertain as to whether or not particular information is material, such information should be disclosed.

(Please use block letters and tick the appropriate box.)

Details of Proposer	
Name of Proposer Surname	Other Names
Correspondence Address	
Telephone No. (home/office/mobile phone)	Occupation of Proposer
Period of Insurance: From dd / mm / yy To dd / mm / yy	
Details of Home	
Home Address (if different form above address)	
Gross Floor Area: ☐ 500 or below ☐ 501 to 750 ☐ 751 to 1,000 ☐ 1,001 to 1,500 ☐ 1,501 to 2,000 ☐ over 2,000 (please specify _____)	
1. Is the insured residential building over 35 years old? ☐ Yes ☐ No	
2. Will the above Home be unoccupied for a period over 30 consecutive days? ☐ Yes ☐ No	
3. Do you require higher Limits of Indemnity (for sections 1 to 3) than those shown on the table on the left? ☐ Yes ☐ No	
Please provide details if the answer of the above questions is "Yes".	
Building Insurance (please complete the following if you require this cover.)	
Sum Insured: HK\$	Name of Mortgagee or Bank
Past Experience and Insurance History	
1. Has any insurance company declined your proposal, cancelled or refused to renew your policy or imposed special terms and conditions for the insurance? ☐ Yes ☐ No	
2. Has there been any loss, damage, liability or accident incurred in connection with the above Home during the past 12 months? ☐ Yes ☐ No	
Please provide details if the answer of the above questions is "Yes".	
Declarations	
(1) I/We hereby declare that the information given above is true and complete to the best of my / our knowledge and believe that all material factors affecting the assessment of this application have been disclosed.	
(2) I/We hereby declare that the above Home (i) is solely occupied by me/us and my/our family for dwelling purpose only; (ii) is built of bricks, stones and concrete and roofed with concrete.	
(3) I /We understand that this insurance will not become effective until this Proposal Form has been accepted by Assicurazioni Generali S.p.A. (hereinafter referred to as "Generali") and agree that this Proposal Form and Declarations will be the basis of the contract between me/us and Generali.	
(4) The information I/We provide to Generali is collected to enable Generali to carry on insurance business and may be used for the purpose of : (i) any insurance or financial related product or service or may alterations, variations, cancellation or renewal of such product or service; (ii) any claim or investigation or analysis of such claim; and (iii) exercising any right of subrogation, may be transferred to: (a) any related company or any company carrying on insurance or reinsurance related business or intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes; (b) any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and/or (c) any member(s) of the "Federation" by the "Federation" for any of the above or related purposes. Moreover, Generali is hereby authorized to obtain access to and/or to verify any of my/our data with the information collected by the Federation from the insurance industry.	
I/We have the right to obtain access to and to request correction of any personal information concerning myself / ourselves held by Generali. Request for such access can be made to Generali's Data Protection Officer. (Hong Kong Branch: 35/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong.)	
(5) The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by Assicurazioni Generali S.p.A., Assicurazioni Generali S.p.A. will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorized person who signs on behalf of the applicant further confirms to Assicurazioni Generali S.p.A. that he or she is authorized to do so.	
The applicant further understands that the above agreement is necessary for the Assicurazioni Generali S.p.A. to proceed with the application.	
Signature of Proposer _____ Date _____	



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Assicurazioni Generali S.p.A.

忠 利 保 險 有 限 公 司

家居綜合保險投保書

保險顧問 _____

保單編號 _____

(只供內部使用)

注意事項:

- 投保人必須申報所有重要事實或資料，如遺漏申報，將可能引致此保險合約失效。
- 重要事實或資料是指任何足以影響忠利保險接納投保及釐定合約條款之事實或資料。
- 重要事實或資料包括此投保書內的資料及問題，並包括一切足以影響忠利保險評估風險及接納此保險合約之事實或資料。
- 如閣下對某些事實或資料是否確定為事實或資料有所疑問，務必將之申報。

(請用正楷填寫及在適當方格加上「√」。)

投保人資料	
投保人姓名	
通訊地址	
電話號碼 (住宅 / 辦公室 / 手提電話)	投保人職業
投保期：由 日 / 月 / 年 至 日 / 月 / 年	
居所資料	
居所地址: (如與上址不同)	
居所建築面積： (平方呎)	☐ 500 或以下 ☐ 751 - 1,000 ☐ 1,501 - 2,000 ☐ 501 - 750 ☐ 1,001 - 1,500 ☐ 2,001 或以上 (請註明 _____)
1. 投保居所為居住用途之樓齡是否超過三十五年？ ☐ 是 ☐ 否 2. 上述居所會否連續多於三十日無人居住？ ☐ 是 ☐ 否 3. 閣下是否需要較左表所述之「最高的補償限額」保險項目 1 至 3) 為高的保障金額？ ☐ 是 ☐ 否 <u>上列的答案如「是」，請列出詳情：</u>	
樓宇保險 (如閣下需要投保此項目請填寫以下資料。)	
投保金額： HK\$	貸款公司或銀行名稱
過往保險及意外的資料	
1. 上述居所會否被任何保險公司拒絕投保申請，取消保單或拒絕續保，或須附加特別條款始能接納？ ☐ 是 ☐ 否 2. 上述居所會否於過往十二個月內，發生意外而引起財物損失或損毀，或第三者法律責任？ ☐ 是 ☐ 否 <u>上列的答案如「是」，請列出詳情：</u>	
聲明	
1. 本人/吾等謹此聲明此投保書之資料，均就本人/吾等所知，全部正確無訛，一切影響評估風險之資料，亦已申報。 2. 本人/吾等謹此聲明上述居所 (i) 只供本人/吾等及本人/吾等之家人作居住用途；(ii) 包括屋頂全用磚、石及混凝土建造。 3. 本人/吾等明白此投保書在忠利保險有限公司(以下簡稱「忠利保險」)接納後，保險契約始正式生效。本人/吾等並同意此投保書及聲明為本人/吾等與忠利保險雙方契約之根據。 4. 本人/吾等提供的資料，為忠利保險提供保險業務所需，並可能使用於下列目的：(i) 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；(ii) 任何索償或該等索償的調查或分析；(iii) 行使任何代位權；及可能移轉予；(a) 任何有關的公司或任何其他從事與保險公司協會或聯會或類同組織「聯會」)，以達到任何上述或有關目的，或以便「聯會」執行其監管職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能；及/或(c) 透過「聯會」移轉予任何(聯會的會員，以達到任何上述或有關目的。此外，在此授權忠利保險由「聯會」從保險業內收集的資料中查閱及/或核對本人/吾等任何資料。 本人/吾等有權查閱及要求更正由忠利保險持有有關本人/吾等的個人資料，如有需要，可向忠利保險資料保護主任提出。(香港分行：香港銅鑼灣勿地臣街1號時代廣場第二座35樓。) 5. 申請人明白、確知及同意，忠利保險有限公司會就申請人購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向忠利保險有限公司確認他/她已獲該法人團體授權。申請人亦明白忠利保險有限公司必須取得申請人以上的同意，才可以處理其保險申請。	
投保人簽署 _____	日期 _____