

HomeShield Insurance⁺
HomeShield 家居保障⁺

Policy Wording
保單條款

CHUBB[®]

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Important: Please note that the English version of this Policy is the official version. This Policy has been provided to You in both English and Chinese for ease of reference only. If any dispute arises regarding the interpretation of any part of this Policy, the English version shall prevail.

Part 1 – Important Customer Information

1.1 About Our Policy Wording

This document (which is Our policy wording) contains important information to help You understand HomeShield Insurance⁺. Before You decide whether to purchase it, You need to read this document carefully to understand its features, benefits and risks.

1.2 The Insurer

The insurer is Chubb Insurance Hong Kong Limited (Chubb). Chubb's contact details are on the back page of this Policy Wording.

1.3 What You need to read

To determine if this insurance is appropriate for You, it is important that You read this Policy Wording in its entirety together with any other documents We provide to You about the insurance which may change the standard cover.

1.4 Applying for cover

When You apply for this insurance, You will need to provide Us with any information required to bind cover. We May use the information supplied to decide the terms of cover We will provide. We provide cover to You on the terms contained in this document and any other document, including the most recent Schedule that We issue to You.

All of these make up Your "Policy" with Us. You need to keep these documents in a safe place together with receipts and other evidence of ownership and value of items You insure.

1.5 Sums Insured and Excess

You need to make sure that You are happy with the extent of cover provided by this insurance. If not, You may not get the cover You require.

We only provide cover up to the amount(s) and limits and Sum(s) Insured specified in Your Policy and subject to its other terms, conditions and exclusions.

An Excess may apply when You make a claim. An Excess is the part of a claim You must bear and is payable for each occurrence covered by this insurance. An occurrence is one or a series of occurrences arising out of one cause. When an Excess applies We will reduce the amount We pay by the amount of the Excess or We will ask You to pay it.

The type and amount of Excess is shown in the Excess table in Your Policy.

For example, Your Premises has suffered severe damage as a result of Storm passing over Your Property. If Your Policy or Excess table mentions that You have a HK\$100 Excess, then Our claim payment reimbursing You for the overall loss will be reduced by HK\$100.

If You do not adequately insure Yourself for Your potential loss, You may have to bear the uninsured proportion of any loss Yourself.

We only cover Your interest in the Premises unless We specifically include cover for the interest of a third party.

We may refuse to pay or reduce the amount We pay under a claim in certain circumstances. In particular:

1. where an exclusion applies;
2. if You do not comply with the terms and conditions of Your Policy;
3. if You do not comply with Your Duty of Disclosure or make a misrepresentation; or
4. if You make a fraudulent claim.

We also may cancel Your Policy due to failure to comply with a condition, a breach in Your Duty of Disclosure or in certain circumstances permitted by law.

1.6 Remuneration of third parties

In taking out this insurance with Us, You acknowledge that We may have a relationship with a third party who We may pay for referring You/Your business to Us. We may pay them commission which is a percentage of the Premium of the insurance policy which You hold with Us. The commission is already incorporated into the Premium payable by You and the amount can vary, depending on the type of arrangement We have with the third party and the type of product You purchase.

1.7 Contracts (Rights of Third Parties) Ordinance

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

1.8 Cost of the insurance

This insurance is only operative after You pay the Premium to Us. To calculate Your Premium, We take various factors into consideration, including:

1. the type of cover requested;
2. the type of Contents;
3. the Sum(s) Insured;
4. the location of Your Contents;
5. Your previous insurance history.

When You apply for this insurance, You will be advised of the Premium payable. The amount due will be clearly set out in Your Schedule.

1.9 Duty of Disclosure

Before You enter into Your Policy with Us, You must disclose fully and faithfully all the facts which You know or ought to know, which are relevant to Us in providing insurance to You and the Premium We calculate. If You do not do so, We may have rights to cancel this insurance, or to refuse to pay Your claims or You may receive no benefit from the Policy.

The insurance cover under this Policy is based on the information submitted by You to Us. If You provided Us with any information that is incorrect, please notify Us immediately, otherwise You may receive no benefit in the event of a valid claim.

If the information, which You subsequently provide Us, differs materially from the information when purchasing this Policy, We may offer cover on different terms or decline it altogether.

If We do not hear from You within fourteen (14) days from the date of issue of this Policy, We will take it that the information is complete and correct and We rely upon that information.

1.10 Cancellation

You may cancel this Policy at any time by contacting Us in writing provided that no claim has been made during the relevant policy period of this Policy. A prorated refund will be provided subject to 5.5 "Cancellation" clause under Part 5.

1.11 How to make a claim

The Claims Section of this Policy tells You what You need to do. Before We pay any claim, We require evidence as to the extent of loss or damage. Please ensure that, where possible, You keep any photographs or other documentation in respect of loss or damage to make the process as easy as possible.

1.12 Our contact details

If You or Your adviser need to contact Us, have any questions or would like any further information regarding this insurance, contact Us using the contact details provided in this document.

Part 2 – Definitions

In Your Policy some words have a special meaning (whether expressed in the singular or the plural) and We define them below. To assist You, the following defined words have been printed in Title case wherever they appear in Your Policy.

“Accident” or **“Accidental”** means a sudden, unforeseen, unfortuitous and unintended event.

“Accidental Death” means death occurring as a result of an Accidental Injury within six (6) months from the date of Accident and includes Disappearance.

“Accidental Injury” means a bodily injury resulting from an Accident and which is not an illness and which:

1. is caused by violent external and visible means; and
2. occurs during the Period of Insurance; and
3. results within one hundred and eighty (180) days of the Accident; and
4. results solely and independently of any causes other than:
 - (a) the Accident; and/or
 - (b) sickness directly resulting from medical or surgical treatment rendered necessary by the Accident; and
5. may include a bodily injury as a result of You being directly and unavoidably exposed to the elements as a result of an Accident.

“Acts of Terrorism” means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain or acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.

“Burglary” means forcible and violent entry to Your Premises taking Your property.

“Civil Commotion” means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

“Commencement Date” means 12:01 a.m. Hong Kong Time on the date We agree to provide insurance under the Policy and which is shown on Your Policy Schedule, provided that You have paid the Premium to Us. If You have applied for this Policy online, the commencement time will be the time recorded on Our system and shall prevail and be final.

“Contents” means the following items owned by You and/ or Your Family Members and located at Your Premises: Valuables; collections of stamps; coins, medals, Money; Household Improvement; furniture; furnishings; home appliances; household and personal effects including household appliances hired by You for use in or at Your Premises.

Contents does not mean:

1. motor vehicles (other than lawnmower and pedestrian controlled gardening implements for home use only), motorcycles, caravans, trailers or their spare parts and accessories when on them;
2. livestock, pets and animals;
3. growing crops and plants;
4. watercraft (other than hand-propelled), hovercraft, boats and outbound motors or their spare parts and accessories;
5. aircraft or drone or any aerial or spatial device and their accessories and spare parts including satellite antennae;
6. mobile/portable radio telecommunication equipment e.g. mobile/portable telephones and pagers;
7. property in the course of removal or transit;
8. items which are held or used in connection with an profession, business or employment;
9. items which are insured under a separate policy;
10. loss of or damage to films, tapes, cassettes, cartridges, discs or diskettes other than for their value as unused material, unless purchased pre-recorded when We will pay up to the market’s latest price list;
11. replacement cost/fee of personal documents;
12. Contents on roof or in Open Air;
13. contact lenses;
14. food and drink;
15. any kind of electronic moneys;
16. Any kind of toiletries, skin care and / or cosmetic items.

“Defined Eventuality” means fire, lightning, explosion, aircraft and other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves,

earthquake, Storm, Flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, volcano, freeze or weight of snow.

“Disappearance” means when the body has not been found within twelve (12) months from the date of the disappearance, sinking or wrecking of a conveyance in which You were travelling on that date.

“Excess” means the first amount of the loss which You must pay if You have a claim and We will only be liable for the amount which is over and above that amount (up to the Sum Insured specified in the Schedule). It applies to each loss or claim. If the loss is within the excess amount, We will have no liability. If there is more than one excess indicated in the Excess table, then the highest excess only shall apply. For earthquake claims, only one excess applies to all loss or damage occurring within seventy-two (72) hours of the earthquake.

“Family Members” means Your Partner, children, parents and relatives permanently residing with You at the Premises.

“Flood” means the inundation of normally dry land by water escaping or being released from the normal confines of any natural water course, lake, reservoir, canal or dam.

“Geographical Limits” means:

1. Hong Kong and/or Macau
2. Worldwide in respect of temporary visits with each visit not exceeding sixty (60) consecutive days. For this purpose, visit means a round trip commencing in Hong Kong.

“Hong Kong” means the territorial limits of the Hong Kong Special Administrative Region of the People’s Republic of China.

“Household Improvement” means improvements and betterment of walls, ceilings, floors and doors of Your Premises which are carried out by You, but excluding windows of any kind.

“Member” means any person duly covered by this Policy.

“Mobile Electronic Devices” means any hand held electronic device including but not limited to mobile phones, tablets, laptops, personal organisers, drones or gaming devices including accessories or attachments that come as standard equipment with the device.

“Money” means cash, cheques, postal orders, bankers drafts, travel tickets, saving certificates, current postage stamps, gift tokens, all held for social or domestic purposes.

“Open Air” means an area of the Premises which is not fully enclosed by walls and a roof or not fully capable of complete closure and includes but is not limited to the following areas:

1. a veranda, porch, gazebo or carport; or
2. any open area within the land boundaries of the Premises.

“Partner” means spouse or life partner with whom You have been living permanently for at least three (3) months or more at the time of occurrence of an event leading to a claim.

“Period of Insurance” means a period of twelve (12) months from the date of inception unless otherwise indicated in the Schedule, during which period the coverage under this Policy is effective.

“Personal Belongings” means any of Your personal effects which was physically carried or worn by You.

Personal Belongings does not mean:

1. cash or any kind of electronic money;
2. any Sports equipment while being used during the course of Sports activity;
3. Mobile Electronic Devices and the accessories installed to the device;
4. contact lenses;
5. drones;
6. food and drinks;
7. any kind of toiletries, skin care and / or cosmetic items

“Premises” means Your private dwelling used for domestic purposes only situated at the residential address shown in the Schedule where the interest of this insurance is located and which is built of bricks, stone or concrete and roofed with concrete. The building age of Premises must be less than 40 years at the first Commencement Date.

“Premium” means the amount You have to pay Us (exclusive of all levies and Government charges, as applicable) for Your insurance.

“Policyholder” means the person as named in the Schedule.

“Riot” means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

“Robbery” means any acts of taking property of You by means of force or fear, which involves violence or threats of violence.

“Service Provider” means the provider for emergency assistance services appointed by Us.

“Schedule” will contain important information relevant to Your insurance including the Period of Insurance, Your Premium, details of Your Property, the Excess(es) that will apply and whether any standard terms have been varied by way of endorsement.

“Sports” means any athletic activity requiring skill or physical prowess performed by You.

“Storm” means a violent disturbance of the atmosphere, including strong winds which may be accompanied by lightning, rain, sleet and hail.

“Sum Insured” means in relation to each benefit available in this Policy, the maximum amount stated in the Schedule or any endorsement(s) corresponding to that benefit.

“Total Loss” means the condition of the Contents in the Premises after it is damaged or destroyed being to such an extent that it cannot be repaired to equal its condition prior to the loss and for which We decide to pay You the full Sum Insured for the relevant Premises.

“Valuables” means Contents which are articles of jewellery, watches, furs and platinum, gold or silver articles or other precious metal.

“We”, “Us”, “Our” and “Chubb” means the insurer, Chubb Insurance Hong Kong Limited.

“You” and “Your” mean the person stated as the Policyholder in the Policy Schedule who has applied for cover and pays the Premium for the cover provided by this Policy except where a different definition is provided in the Section

Part 3 – The Agreement Between You and Us (Your Policy)

In return for Your payment of the Premium or Your agreement to pay it to Us within the time We require, We agree to indemnify You against loss, damage or liability caused by a covered event occurring during the Period of Insurance, subject to the terms, conditions and exclusions of Your Policy.

Section A – Home Contents

A1. Benefit

We will cover You for any physical loss of or damage to Your Contents due to Accident while located at Your Premises up to the Sum Insured specified in the Schedule during the Period of Insurance unless otherwise excluded by this Policy.

A2. How We settle any valid claim

- A2.1 We will, at Our option, where it is determined by Us that the claim is payable under this Section:
1. repair or replace the damaged Contents or pay You the reasonable cost of repair or replacement thereof (provided that Our liability under no circumstances will exceed the Contents Sum Insured); or
 2. pay You up to the Contents Sum Insured.
- A2.2 Where We choose to replace, or pay the reasonable cost of replacement of, the damaged Contents, it will be done on ‘new for old’ basis, meaning that the replacement item will be of the same kind with no deduction for wear and tear. We may, at Our option, provide the replacement item or pay a reinstatement settlement.
- A2.3 The maximum amount We will pay for loss or damage to the following specific items shall not exceed the amount defined in the Schedule or the Sum Insured shown below, whichever is the lesser:
1. Valuables
Maximum Sum Insured in the Schedule for any one piece, set or collection
 2. Money or collection of stamps, coins or medals
HK\$1,000 for any one item and subject to an aggregate limit of HK\$5,000 during each Period of Insurance.
 3. All other Contents
HK\$100,000 for any one piece, pair or set of Contents items (other than those mentioned in item 1 and 2).

A2.4 In addition to these please note the following claim settlement conditions:

1. Incomplete Repair

If an item is damaged and is able to be repaired yet the repair is not carried out, We will pay You the estimated cost of repair to cover the reduction in value of the item due to the loss or damage it sustained.

2. Lost or destroyed items

If an item of Contents is

- Lost
- Destroyed
- Unable to repair
- Unable to replace

We will pay the value of the item at the time of the loss or damage.

3. Pairs and set

In order to measure loss of or damage to items of Contents which are part of a pair or set we will be use the the rateable proportion of the total value of the pair or the set as the Sum Insured value.

In no event will the loss or damage be construed to mean Total Loss of the entire pair or the set.

4. Several parts

If an item of Contents which when in its complete form consists of several part sustains loss or damage We shall only be liable for the value of the part lost or damaged, including the cost of installation.

5. Reasonably comparable repair/Replacement

We will at Our discretion ensure that we repair or replace Your Content with items which are deemed to be reasonably comparable.

A3. Exclusions Applicable to this Section

In addition to the General Exclusions applying to all sections of the policy, We will not pay for any loss or damage to Your Contents caused by:

1. artificially generated electrical current;
2. cleaning, repairing, restoring;
3. deliberate acts by You or Your Family Members or guest;
4. domestic animals which You own or are in Your custody or control;
5. Household Improvement that are not in the room in which the loss occurs;
6. infidelity or dishonesty on the part of You, Your Family Members or any of Your employees;
7. inherent fault or defective workmanship, defective material or design;
8. insects, vermin;
9. mildew, rot, corrosion, rust, gradual deterioration;
10. mechanical breakdown and/or malfunction of electrical appliances and computer equipment;
11. mysterious disappearance or unexplained loss;
12. pollution or contamination except destruction or damage to the property insured caused by pollution or contamination resulting from a peril hereby insured against;
13. scratching or denting;
14. settling or cracking of land resulting from earth movements or underground water pressure, shrinkage or expansion of foundations;
15. sonic bangs pressure waves caused by aircraft or other aerial devices;
16. wear and tear;
17. coastal erosion;
18. heave;
19. bedding down of structures or the settlement of made up ground within 5 years of the completion of such works.

Nor do we cover:

20. The first HK\$250 of each and every claim under Section 1 Home Contents unless specifically mentioned.
21. Loss of or damage to paths, drives, fences, gates, boundary and retaining walls caused by subsidence and/or landslip.
22. The cost of removal of subsidence and/or landslip debris or the making good of the site following subsidence and/or landslip except in so far as is necessary to repair the Contents, unless otherwise specifically insured.
23. Loss or damage from landslip or subsidence which is directly occasioned by or through defective design or workmanship or the use of defective materials.
24. Consequential loss or damage of any kind or description.

25. The first HK\$10,000 or 10% (ten percent) of each and every loss, whichever is the greater, relating to landslips and subsidence as ascertained after the application of any condition of average and occurring within each and every separate period of 72 consecutive hours during the currency of this Policy.

A4. Condition of Cover – Landslip and Subsidence

- A4.1 You shall maintain Your Premises in sound repair and shall take all responsible steps to prevent damage from the perils covered hereby.
- A4.2 In accordance with laws regulations codes and guides issued by the Hong Kong Government including the guideline stipulated in the GEOGUIDE 5 - GUIDE TO SLOPE MAINTENANCE published by the Geotechnical Engineering Office, Civil Engineering Department, Hong Kong You must maintain any man-made retaining walls or slopes which You are responsible for.
- A4.3 You must immediately notify Us:
1. if any excavations commence beneath, around or in the vicinity of Your Premises. In such event We reserve the right to vary the cover provided under this policy or cancel the policy entirely.
 2. of any similar landslip or subsidence events are effecting the property or nearby properties.

A5. Limitation of Cover – Property Not Occupied by You

In the event that Your Premises is not occupied by You and Your Family Members at the time of the loss Our cover will be limited to only those losses arising from:

1. Aircraft and other aerial or spatial devices or articles dropped from them
2. Burglary
3. Earthquake
4. Explosion
5. Fire
6. Flood
7. Impact by land vehicle or horse or cattle
8. Lightning
9. Labour disturbance or riot
10. Typhoon, Storms and windstorms

A6. Additional Benefits – Section A Home Contents

A6.1 Household Removal

We will pay You for the Accidental damage to Your Contents in the course of removal by professional packers/removers between the Premises and Your new Premises within Hong Kong up to the Sum Insured specified in the Schedule. The maximum amount We will pay is the Sum Insured specified in Your Policy Schedule. But We will not cover:

- crockery
- a vase or ornament
- glassware
- part of a glass house or conservatory
- part of a clock, picture, television set, radio or computer monitor
- Personal effects worn or carried by hand include but not limited to spectacles, watches, cameras and binoculars

A6.2 Temporary Removal

We will pay You for the Accidental damage to Your Contents for up to twenty-one (21) days whilst temporarily removed from Your Premises to any indoor storage facility with 24 hours security surveillance due to cleaning, renovation, repair, modification, or dyeing. The maximum amount We will pay is the Sum Insured specified in Your Policy Schedule.

A6.3 Alternative Accommodation

We will cover the additional cost of reasonable temporary accommodation You incur as a result of Your Premises becoming uninhabitable due to an Accident covered under the Contents Section of this Policy. Cover is provided up to the per day limit and to a maximum of the annual limit.

A6.4 Replacement of Door Locks, Windows and Keys

We will pay for the replacement of external locks, key replacements and windows broken as a result of Burglary or unauthorised entry to the Premises. The maximum amount We will pay for any one loss is the Sum Insured defined in the Schedule.

A6.5 Frozen Food and Drinks

We will pay for loss or damage to frozen food and drinks at Your Premises up to the Sum Insured stated in the Schedule caused by deterioration due to mechanical breakdown of Your refrigerating unit.

A6.6 Domestic Staff Contents

We will pay for physical loss or damage to Your domestic staff's Contents as a result of an Accident. The maximum amount We will pay for any one loss is the Sum Insured defined in the Schedule.

A6.7 Replacement of Glass

We will pay for the replacement of glass broken as a loss caused by fire, explosion, lightning, earthquake, typhoon, Storm, Flood, Riot. The maximum amount We will pay for any one loss is the Sum Insured defined in the Schedule.

We will pay You for the Accidental breakage of glass that forms part of:

- windows or skylights
- doors
- other glass that forms part of your building.

We will not cover:

- crockery
- a vase or ornament
- glassware
- part of a glass house or conservatory
- part of a clock, picture, television set, radio or computer monitor
- Items worn or carried by hand - For example, spectacles, watches and items carried by hand such as cameras and binoculars

Section B – Personal Liability

B1. Definition of You, Your and Additional Definitions Applicable to this Section

For the purpose of this section, the term “You” and “Your” means:

1. the Policyholder; or
2. the Policyholder's Family Members; or
3. the owner of the Premises; or
4. a lawful occupier of the Premises.

Word of Term	Meaning
Compensation	monies paid or payable by You for bodily injury to others pursuant to: (i) court judgment; or (ii) settlement with Our consent including any Defence Costs. “Compensation” does not include: (a) aggravated, punitive or exemplary damages; or (b) fines or penalties imposed by law (including civil penalties); or (c) any matters which are deemed uninsurable under the law.
Defence Costs	legal costs and disbursements and related expenses incurred in: (i) defending any proceedings; (ii) conducting any claim for contribution or recovery; or (iii) investigating, avoiding or reducing or settling a Claim, incurred by: (a) You with the written consent of Us; or (b) Us after We have assumed conduct of any proceedings. “Defence Costs” does not include any of Your internal or overhead expenses or the cost of Your time.
Employment Practices	any wrongful or unfair dismissal, denial of natural justice, defamation, misleading representation or advertising, sexual harassment or discrimination in respect of employment or prospective employment of any person by You.
Occurrence	an event including continuous or repeated exposure to substantially the same general

	conditions which results in Accidental Injury or Accidental property damage neither expected nor intended from Your standpoint. All events of a series consequent on or attributable to one source or original cause are deemed one Occurrence.
Accidental Property Damage	(a) physical damage to, destruction of or loss of tangible property including the loss of use thereof at any time resulting therefrom due to an Accident; or (b) loss of use of tangible property which has not been physically injured or destroyed, provided such loss of use is caused by physical damage of other tangible property due to an Accident.

B2. Benefit

We will indemnify You and Your Family Members against all sums up to the Sum Insured stated in the Schedule which You or Your Family Members become legally liable to pay to a third party as compensation in respect of:

1. Accidental Death, Accidental Injury ; or
2. Accidental property damage;

Coverage is provided within the Geographical Limits and during the Period of Insurance.

B3. Exclusions Applicable to this Section

We will not cover any legal liability directly or indirectly arising out of or in any way connected with the following:

1. Any agreement to make payment by way of indemnity or otherwise unless such liability would have attached in the absence of such agreement.
2. Any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, intranet, extranet and/or via Your own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means.
3. All claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving asbestos or any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.
4. Assault and/or battery committed by You or at Your direction. This exclusion will not apply when such assault and/or battery is committed for the purpose of preventing personal injury or eliminating danger of personal injury.
5. The construction, erection, alteration, addition, renovation or demolition of any building by You or on Your behalf.
6. The conduct of any business or profession or the provision of any services by You other than as owner of the property including any liability arising out of or in any way connected with the Premises.
7. Costs of removing, nullifying or cleaning-up seeping, polluting or contaminating substances.
8. Any liability:
 - (a) in respect of which You are or would be entitled to indemnity under any fund, scheme, policy of insurance or self- insurance pursuant to or required by any legislation relating to workers' compensation whether or not such insurance has been effected; or
 - (b) imposed by the provisions of any industrial award or agreement or determination where such liability would not have been imposed in the absence of such industrial award or agreement or determination; or
 - (c) relating to Employment Practices.
9. Fines and penalties: fines, penalties, punitive, exemplary, liquidated or aggravated damages.
10. Ownership, occupation or use of any land or building other than Your Premises specified in the Schedule.
11. any liability arising from domestic animals including but not limited to cats and dogs.
12. Personal injury or bodily injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination.
13. Personal injury to You or Your Family Members: any personal injury to You, any member of Your Family Members or any other person who normally lives with You.
14. Professional Liability: the rendering of or failure to render professional advice or service by You or by anyone on Your behalf.
15. Property owned or under You or Your Family Members' control: Any loss of or damage to property:
 - (a) owned by You, any member of Your Family Members or any other person who normally lives with You; or
 - (b) under Your legal control or under the legal control of any member of Your Family Members.
16. Vehicles, trailers, watercraft and aircraft: the ownership, operation, or loading and unloading from
 - (a) vehicle;
 - (b) caravan or trailer;
 - (c) aircraft or hovercraft; or
 - (d) watercraft.

17. Your engagement in any Sports activities.
18. Any loss or injury occurred to anyone invited to Your Premises by You or Your Family Member.

B4. Limit of Liability

Our liability to indemnify You in respect of compensation (including Defence Costs) arising from all Occurrences during the Period of Insurance shall also not exceed the amount stated in the Schedule.

B5. Conduct of Defence of Claim

We have the right to negotiate, defend or settle in Your name and on Your behalf any claim brought against You and will have full discretion in the conduct of any proceedings or in the settlement of any claim. For the avoidance of doubt, Our liability to indemnify You up to the Sum Insured includes Defence Costs incurred in defending any claim brought against You.

B6. Tenants Liability Extension

We will cover the cost of damage caused by or resulting from fire or explosion you become legally liable to pay under the signed tenancy agreement you have in place with your tenant:

Cover is restricted to:

1. Your Premises or part thereof not belonging to You but whilst under your occupation
2. Your Contents not belonging to You but which you are in charge of or are under the control of.

In no case is your legal liability as bailee is included.

Section C – Worldwide Personal Belongings and Valuables

C1. Benefit

This Policy will cover You/Your Family Members for all unforeseen and sudden Accidental physical loss or damage to Your/Your Family Members Personal Belongings and Valuables anywhere in the world whilst carried by You/Your Family Members outside the Premises at the time of loss or damage anywhere in the world,

The maximum amount We will pay under this Section is as per the Schedule, unless expressly stated otherwise.

C2. How We settle any valid claims

C2.1 We will, at Our option, where it is determined by Us that the claim is payable under this section:

1. Pay You a reinstatement settlement.
2. Pay You an indemnity settlement. Indemnity settle meant will be offered
 - on all claims for clothing and furs.
 - when You decide You do not want replace, reinstate or repair the lost and/or damaged item.

Provided always that the maximum Sum Insured payable will be as per the item and aggregate limits in the Schedule.

C2.2 In addition to these please note the following claim settlement conditions:

1. Pairs and Set
In order to measure loss of or damage to Personal Belongings or Valuables which are part of a pair or set We will be use the the rateable proportion of the total value of the pair or the set as the Sum Insured value.
In no event will the loss or damage be construed to mean Total Loss of the entire pair or the set.
2. Several parts
If an item of Personal Belonging or Valuables which when in its complete form consists of several part sustains loss or damage We shall only be liable for the value of the part lost or damaged, including the cost of installation.
3. Items great value than the sums insured
If You submit a claim for a Personal Belonging or Valuable which are greater than the value of the Sum Insured, then You must bear the difference in the actual cost to the Sum Insured. Each item of this Policy shall be separately subject to this condition

C3. Exclusions Applicable to this Section

C3.1 We will not cover:

1. Unless expressly mentioned elsewhere, the first HK\$250 of each and every claim under this section.
2. Contact or corneal lenses.
3. Mobile Electronic Devices
4. Items which are held or used in connection with any profession, business or employment, or
5. Items which are insured under a separate policy.
6. pedal cycles away from the Premises at the time of loss;

C3.2 Nor will We cover loss or damage to Personal Belongings or Valuables as a result of

7. artificially made electrical current;
8. cleaning, repairing, restoring;
9. deception;
10. deliberate acts by You or Your Family Members.
11. depreciation;
12. detention, seizure or confiscation by customs or other such government officials.
13. domestic animals which You own or are in Your custody, care or control;
14. fungus, atmospheric conditions;
15. inherent fault or defective workmanship, defective material or design;
16. insects, vermin;
17. items being left in an open-top, open or convertible car;
18. items being left in an unattended vehicle;
19. mechanical breakdown and/or malfunction of electrical appliances and computer equipment;
20. mildew, rot, corrosion, rust, gradual deterioration;
21. mysterious disappearance or unexplained loss;
22. racing or reliability or time trials (applicable to pedal bikes only).
23. scratching or denting;
24. theft in the absence of force or fear, violence or threats of violence.
25. wear and tear;

C4. Additional Benefits

C4.1 **Money**

We will pay You up to the maximum Sum Insured in Your Schedule for the Robbery of Your Money anywhere in the world.

C4.2 **Unauthorised use of Credit Cards:**

Following notification to the police We will pay the financial loss resulting from the unauthorised use of credit cards, cheque books and/or loss of funds from Your personal bank accounts as a result of Robbery or Burglary where documents and/or identification were stolen. The maximum amount We will pay for any one loss is the Sum insured defined in the Schedule.

C4.3 **Personal Documents:**

Following notification to the police We will pay for replacement of passports, Hong Kong identity cards, and related government documents, and driving licenses belonging to You as a result Robbery or Burglary where such items were stolen. The maximum amount We will pay for any one loss is the Sum Insured defined in the Schedule.

C4.4 **Sports Equipment**

We will pay up to the maximum sum insured in Your Schedule for Accidental damage to Your Sports equipment, provided always that cover is not applicable whilst the equipment is in use or transportation.

Part 4 – General Exclusions

These General Exclusions apply to the whole of Your Policy unless otherwise stated. Your Policy does not cover:

1. Loss or damage which is caused by, arising from or in any way connected with:
 - (a) wear and tear, rust, corrosion, gradual deterioration and depreciation;
 - (b) mechanical, electrical or electronic breakdown including when caused by any power supply irregularity including power surge except when caused by the actual burning out of an electric motor or any other Defined Event;
 - (c) mildew and atmospheric or climatic conditions other than by rain sleet and hail;

- (d) domestic animals;
 - (e) vermin, insects or by the pecking, clawing, chewing, eating or nesting by birds and other wildlife;
 - (f) any process of cleaning, repairing, restoring or retouching of any item;
 - (g) any process involving the application of heat or the use of chemicals;
 - (h) tenants, roomers, boarders or paying guests and their visitors arising from or due to larceny, theft, malicious damage, vandalism or deliberate or intentional acts;
 - (i) settlement, shrinkage, vibration or expansion in buildings, foundations, walls or pavements;
 - (j) faulty workmanship, inherent defect, errors or omissions in design, structural defects and faulty design;
 - (k) water seeping or otherwise percolating through a wall, floor or roof due to wear and tear;
 - (l) the roots of trees, shrubs, plants and grass;
 - (m) erosion;
 - (n) mold, mildew, fungi, fungus, mycotoxins, wet or dry rot or bacteria; and
 - (o) disease, illness, malady, ailment, influenza, coronavirus infections, pandemic and/or flu.
 - (p) any direct, indirect or contributory loss or expenses which, if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.
2. Consequential loss of any kind.
 3. Loss or damage or liability caused by the confiscation, destruction or seizure of property by any government or public authority or other authority except when in connection with any Riot or Civil Commotion.
 4. Loss or damage or liability caused by or arising from nuclear or radioactive contamination.
 5. Loss or damage or liability caused by or in connection with contamination and pollution and the removal of any resultant pollutants and contaminants.
 6. Losses, damage or liability caused by or arising from any chemical, biological, bio-chemical, or electromagnetic weapon
 7. Loss or damage or liability arising from the consequences of war, undeclared war, rebellion, civil war, insurrection, revolution, invasion, war like acts of military forces or personnel, or the destruction or seizure of property for military purposes.
 8. Loss, damage, cost or expense of any nature directly or indirectly caused by, resulting from, or in connection with:
 - (a) any Acts of Terrorism; or
 - (b) any action taken in controlling, preventing, suppressing, retaliating against or in any way responding to or relating to any Acts of Terrorism regardless of any other contributing cause or event.
 9. Losses, damage or liability caused by or arising from permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority.
 10. Losses, damage or liability caused by or arising from permanent or temporary dispossession of any property resulting from the unlawful occupation of such property by any person provided that We are not relieved of any liability to You in respect of physical damage to the Premises occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy
 11. Losses, damage or liability caused by or arising from the destruction of property by order of any public authority
 12. Loss or damage or liability arising out of the failure or inability of any item, equipment, computer or computer software including but not limited to firmware, data and embedded chips to recognise correctly, to interpret correctly or to process correctly any data or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any data.
 13. Loss or damage to Your property when Your Premises is undergoing any process of construction, demolition, alteration or repair.
 14. Loss or damage or liability resulting from or in connection with any error in computer programming or instructions to the computer.
 15. Loss or damage or liability when intentionally caused by You or a person acting with Your consent, including losses resulting from the taking or other misappropriation of the Contents or Valuables.
 16. Loss or damage to property when sent by courier or by post.
 17. Loss or damage caused by or in connection with earth movement caused by landslip, landslide or subsidence, unless such loss or damage occurs within twenty-four (24) hours of and as a direct result of one or more of the following listed events:
 - (a) Storm, rainwater or wind;
 - (b) earthquake;

- (c) explosion; and
 - (d) water escaping from fixed pipes or apparatus.
18. Asbestos or asbestos products or any materials containing asbestos in whatever form or quantity.
 19. Loss or damage or liability caused by or in connection with Your failure to use all reasonable means to protect and maintain the Premises before, at, or after the time of any loss or damage.
 20. The building age of insured Premises is above 40 years at the first Commencement Date
 21. Any loss or damage that cannot be attributed to an act of loss or damage covered by this Policy.
 22. Any loss or damage or liability resulting from or in connection with any kind of drones.
 23. Loss of damage or liability arising from Tropical Cyclone Warning Signal No.8 or above hoisted by the Hong Kong Observatory during the first three (3) days form the first Commencement Date.
 24. Any unlawful construction, renovation, alteration of any kind;
 25. Any violation or attempted violation of the law;
 26. Loss or damage or liability resulting from or in connection with any kind of power generators, includes but not limited to electronic vehicle charger.

Please note this exception shall not exclude any claim for subsequent loss or destruction of or damage to any property or consequential loss which itself results from a Defined Eventuality , but only to the extent that such claim would otherwise be insured under this Policy.

Part 5 – General Conditions

These conditions apply to the whole of Your Policy.

5.1 Alternation to Risk

Any alteration to the risk after commencement of the Policy must be notified by You to Us in writing immediately after such change in risk comes to Your notice. Alterations that You must notify Us of include:

1. alteration of the Premises;
2. the Premises being left unoccupied for a period of more than thirty (30) consecutive days;
3. Your interest in any Premises ceasing;
4. where the nature of the occupation of or other circumstances affecting the Premises are changed in such a way to increase any risk insured under this Policy; or
5. You being placed into bankruptcy, receivership, administration or liquidation.

If We accept the altered risk, You must pay Us any additional Premium We require.

5.2 Applicable Law

This Policy shall be governed by and interpreted in accordance with laws of the Hong Kong Special Administrative Region.

5.3 Assignment

You must not assign this Policy or any of Your rights under this Policy, without Our prior written consent.

5.4 Cancellation

1. You may cancel this Policy at any time by contacting Us in writing and the cancellation will be effective on the first day of the following month. A prorated refund will be provided subject to the minimum premium requirement specified in the Schedule, save that if a claim is made under this Policy and indemnity is paid by Us, no prorated refund will be available.
2. We may cancel the Policy at any time by giving You at least seven (7) days prior notice in writing to Your address on file, and in accordance with the law, including where You have:
 - (a) made a misrepresentation to Us before the Policy was entered into;
 - (b) failed to comply with Your Duty of Disclosure;
 - (c) failed to comply with a provision of Your Policy including failure to pay the Premium;
 - (d) made a fraudulent claim under Your Policy or any other Policy during the time Your Policy has been in effect;
 - (e) failed to notify Us of a specific act or omission as required by Your Policy; or

(f) failed to tell Us about any changes in the circumstances of the risk during the Period of Insurance. In the event of such cancellation, We will return the pro-rata unearned portion of any premium actually paid by You. Such cancellation shall be without prejudice to any claim originating prior thereto save that if a claim is paid, no prorated refund will be available

5.5 Changes in Policy

No change in this Policy will be valid unless agreed to in writing by Us. The requirements of any Section of the Policy may not be deemed to be waived unless We agree to waive them in writing.

5.6 Clerical Error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

5.7 Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

5.8 Conditions Precedent to Chubb's Liability

Our liability for any benefit under this Policy is strictly conditional (as a condition precedent) upon:

1. the truth of the statements and information as provided to Us by You; and
2. the due observance and fulfillment of all terms and conditions of this Policy insofar as they relate to anything to be done or complied with by You.

5.9 Currency

Premiums and benefits payable under this Policy shall be in Hong Kong dollars.

5.10 Duplicate Coverages

If Your Premises is covered under more than one HomeShield Insurance⁺ or same coverage under other policy issued by Chubb:

1. Chubb will consider Your Premises to be insured under the policy which provides the highest amount of benefit; or
 2. Chubb will consider Your Premises to be insured under the policy which was issued first if the benefit amount is the same.
- Provided that Our liability under no circumstances will provide coverage under more than one (1) policy

Only applicable if Your Premises enrolled same insurance product: In any case, Chubb will cancel and refund the premium paid, without interest, to You for the latest policy or refund the premium on a pro-rata basis for the duplicated period that does not provide cover.

5.11 Dispute Resolution

Any dispute or difference arising out of, or in connection with, this Policy must first be referred to mediation at the Hong Kong Mediation Centre (HKMC) and in accordance with the HKMC's mediation rules. If the mediation is abandoned by the mediator or otherwise ends without the dispute or difference being resolved, the dispute or difference must be referred to, and resolved by, arbitration at the Hong Kong International Arbitration Centre (HKIAC) and in accordance with the HKIAC's domestic arbitration rules. If We refuse to pay any Claim under this Policy and a dispute or difference arising from that refusal is not referred to mediation and, if necessary, arbitration, within twelve (12) months from the date of refusal, any Claim against Us arising from that dispute or difference will be barred.

5.12 Duty of Disclosure

Before You enter into Your Policy with Us, You must disclose fully and faithfully all the facts which You know or ought to know, which are relevant to Us in providing insurance to You and the premium We calculate. If You do not do so, We may have rights to cancel this insurance, or to refuse to pay Your claims or You may receive no benefit from the Policy.

5.13 Excess

You must pay the amount of any applicable Excess shown in the Schedule or in this Policy in respect of each claim You make under the Policy. The Excess is payable by You at such time required by Us.

If any event leads to a claim under more than one Section of the Policy, You must pay the highest applicable Excess.

5.14 Fraud

If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a benefit under this Policy, We shall have no liability in respect of such claim and We shall be entitled to terminate this Policy with immediate effect.

5.15 Gender

A masculine personal pronoun as used herein includes the feminine, wherever the context requires.

5.16 Geographical Limits

The cover set out in the Policy is restricted to loss or damage sustained in the Hong Kong SAR, unless otherwise stated.

5.17 Inspection and Salvage

If You make a claim, We may inspect the property or item. While We have no obligation to take possession of any damaged property or item, We reserve the right to do so.

We are entitled to obtain and retain any property or items that are salvaged or recovered after We pay a claim by replacing or paying to replace such property or items. We may sell the property or items and keep the proceeds.

5.18 Interest

No amounts payable by Us under this Policy shall carry interest.

5.19 Interpretation

This Policy and the Schedule with attaching Sections and any amendments or endorsements shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear.

5.20 Misrepresentation

This Policy shall be voidable in the event of any misrepresentation, misdescription, non-disclosure or concealment of any circumstances by You which is material to or connected with Your:

1. risk experience and claim history; or
2. insurance record, including previous refusals to grant insurance coverage.

5.21 Notice of Trust or Assignment and Third Party Rights

We shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

A person who is not a party to this Policy contract shall have no right to enforce any of its terms, other than any rights conferred by law.

5.22 Other Insurance

To the extent permitted by law, when other insurance applies to a covered loss, We will pay only in excess of the other insurance, limited to the indemnity being provided under Your Policy, unless that other insurance was specifically written as an excess over the indemnity provided in Your Policy.

Should You make a claim under Your Policy, You must advise Us of any other insurance which may cover the loss or damage or Accident.

5.23 Payment of Benefits

You may not be covered under more than one HomeShield Insurance⁺ policy. If You are covered under more than one such Policy, We will consider that person to be covered under the Policy which provides the highest benefits. Where the benefits under any additional Policy are identical, We will consider that person to be insured under the Policy first issued. All policies not recognised by Us shall be cancelled. We will refund, without interest, any duplicated premium.

5.24 Payment of Claims

Any receipt by You of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all liability of Us in respect of such Benefit.

Upon Your death, all benefits which are payable to You under this Policy shall be made to Your estate.

5.25 Payment before Cover Warranty

1. The total Premium due must be paid to and actually received in full by Us on or before the Commencement Date or renewal date under the Policy.
2. If the total Premium is not paid on or before the Commencement Date or renewal date, the Policy shall be deemed to be cancelled immediately, and no benefits shall be payable by Us. Any payment received thereafter shall have no effect whatsoever on the deemed cancellation.
3. This 'Payment before Cover Warranty' Clause shall prevail over any inconsistent terms (if any) in the Policy.

5.26 Policy Reinstatement after Partial Loss

When We pay a claim under Your Policy for partial loss or damage to the Contents, the Sum Insured will be reduced by the loss amount for each and every claim and shall not exceed the aggregate Sum Insured. We may at Our option reinstate the Sum Insured and reserve the right to charge an additional Premium.

5.27 Reasonable Care

You must:

1. take all reasonable measures to maintain all property insured under this Policy in sound condition and good repair;
2. take all reasonable precautions to prevent or minimise loss, damage, destruction, liability, compensation, cost or expense covered by this Policy; and
3. comply with all obligations and regulations imposed by law and by any authority.

5.28 Reckless or Willful Act

You or Your Family Members must not cause or facilitate loss to the insured property or liability by any reckless or wilful act and You must tell us and have our acknowledgement in writing if Your Premises is to be unoccupied for more than 30 consecutive days. If these obligations are not fulfilled, We may decline any claim You make.

5.29 Renewal of Your Policy

Subject to Our right to make any amendments to the premium rate, coverage, terms and conditions of this Policy as We deem appropriate on renewal, this Policy shall be renewed automatically on each renewal date for one (1) year. If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with 5.5 "Cancellation" Clause.

If no such notice has been given by either party, Your payment of the premium on each renewal date will result in a policy with the same terms and conditions automatically coming into existence for one (1) year from that renewal date.

In the event, We exercise Our right to decline renewal or to make any amendments to the premium rate, coverage, terms and conditions of this Policy, We shall inform You of this thirty (30) days prior to the renewal date.

5.31 Right of Recovery

In the event payment is made by Us for a Claim whereby policy liability is not engaged, We reserve the right to recover against You the full sum which was paid by Us to You for the Claim.

5.32 Right to Return the Policy

In the event You are not satisfied with the Policy for any reason, it may be returned to the Company for cancellation within 14 days after Your receipt of the Policy. Any Premium paid by You will be refunded without interest. In such case, this Policy shall be deemed to have been void from the inception and the Company shall not be liable under this Policy for any loss, damage or liability You or Your Family Members sustain or incur.

5.33 Sanctions Clause

This Policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing

insurance, including, but not limited to, the payment of claim. All other terms and conditions of the Policy remain unchanged. Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to European Union, United Nations, United Kingdom, and Macau and Hong Kong Special Administrative Regions sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba

5.34 Subrogation

If We make a payment under this Policy, We are subrogated to all Your rights of contribution, indemnity or recovery. You must not surrender any right to or settle any claim for contribution, indemnity or recovery without Our prior written consent. You must do all things and execute all documents to enable Us to sue in Your name for such contribution, indemnity or recovery.

Where You have agreed with another person or company (who would otherwise be liable to compensate You for any loss or damage which is covered by the contract of insurance) that You will not seek to recover such loss or damage from that person, We will not cover You, to the extent permitted by law, for such loss or damage.

5.35 Salvage

If You make a claim, We may inspect the property or item. While We have no obligation to take possession of any damaged property or item, We reserve the right to do so. We are entitled to obtain and retain any property or items that are salvaged or recovered after it pays a claim by replacing or paying to replace such property or items. We may sell the property or items and keep the proceeds.

5.36 Total loss

If We pay Your claim for a Total Loss then the cover provided under this Policy will end.

Part 6 – Claims

Claims Conditions Applicable To All Sections

What You must do:

On the happening of any loss or damage or injury which does or could lead to a claim or on the happening of any event or occurrence which does or could lead to a claim under Section 3 (Personal Liability Cover). You must, at Your own expense:

1. take all reasonable precautions to prevent further loss or damage or injury;
2. Immediately inform Us at the address and claims centre telephone listed at the beginning of this Policy;
3. immediately inform the police if any property insured under this Policy is lost, stolen or of the occurrence of Malicious Damage or Vandalism;
4. take all reasonable precautions to recover lost or stolen property and minimise the claim;
5. not dispose of any damaged property without Chubb's consent;
6. not arrange for the repair or replacement of any property insured under this Policy, in connection with any claim, without Chubb's consent;
7. complete and lodge a claim form within fourteen (14) days with all necessary supporting documentation that Chubb may reasonably require for the investigation and verification of the claim including but not limited to:
 - (a) full written details of the loss or damage or injury;
 - (b) any relevant receipts, certificates and other proofs of ownership;
 - (c) all valuations relating to lost or damaged property;
 - (d) all court issued documents including any statement of claim, summons, initiating process, cross claim, or third party notice;
 - (e) all property inspection reports and inventories if the claim involves Malicious Damage, Vandalism or theft;
 - (f) reports that have been obtained from the police, a carrier or other authorities about an Accident, loss or damage; and
 - (g) all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.
8. send to Us all documents immediately which show that a claim is or may be made against You (including but not limited to correspondence, any letter or letter of demand or letter of complaint, any writ or court documents, any subpoena, or any formal legal document);
9. not admit liability for, or offer to agree to settle or pay any amount to settle, any claim brought against You without Chubb's prior written consent; and
10. assist Us in the defence of any claim brought against You.

11. Repair of Electronic Device or Home Appliance

Applicable under Section A Home Contents and Section C1 Personal Belongings:

For any claim for repair damage of electronic device or home appliance, the repair service must be performed by an officially authorised service support center or authorised repairers.

If the officially authorised service support center or authorised repairers confirm the damaged item is irreparable, we reserve the right to only pay You the reasonable replacement cost based on the depreciation or the market value at the loss or damage date.

We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made for Your Accidental Injury. We may also arrange an autopsy if We reasonably require one.

Failure to notify Us within the time limit prescribed does not invalidate the claim if it can be shown to our satisfaction that notice (with supporting documents and information) has been provided as soon as reasonably possible, provided that notice must be given at the latest within sixty (60) days from the happening of any loss, damage or injury, or when You first become aware of a potential claim against You which may fall under Section 3 (Personal Liability Cover) of this Policy and no later than thirty (30) days after the end of the Policy Period.



The Claimant should submit a claim within thirty (30) days of the event taking place to Chubb Claim Centre (www.chubbclaims-dbs.com.hk). You can simply scan the below QR code to access the Chubb Claim Centre on your smartphone or tablet.

Part 7 – Complaints

If You are not happy with the way in which Your Policy was sold to You or any other aspect of Your Policy, please contact:

Chubb Insurance Hong Kong Limited

The Customer Service Manager
39/F, One Taikoo Place
Taikoo Place, 979 King's Road
Quarry Bay, Hong Kong
O +852 3191 6222
F +852 2519 3233
E Inquiries.HK@chubb.com

We have developed an internal procedure for dispute resolution in accordance with “The Code of Conduct for Insurers”. If at any time You have an unresolved complaint about Our products or services, You can use Our internal dispute resolution process. Your query or complaint will then be reviewed and We will respond within fifteen (15) working days. If You are unhappy with the outcome of Our internal review of Your complaint, You may take Your complaint, at no cost to You, to the Insurance Authority or Insurance Complaints Bureau for assistance. Contact details are given below:

Insurance Complaints Bureau

29th Floor, Sunshine Plaza,
353 Lockhart Road, Wanchai, Hong Kong.
F +852 2520 1967

Part 8 - Personal Information Collection Statement

The Company (“**We/Us**”) want to ensure that Our **Insured Persons** (“**You**”) are confident that any personal data collected by **Us** is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which **We** collect and use personally identifiable information provided by **You** (“**Personal Data**”), the circumstances when **Personal Data** may be disclosed and information regarding Your rights to request access to and correction of **Personal Data**.

(a) Purposes of Collection of Personal Data

We will collect and use **Personal Data** for the purposes of providing competitive insurance products and services to **You**, including considering Your application(s) for any new insurance policies and administering policies to be taken out with **Us**, arranging the cover and administering and managing Your and Our rights and obligations in relation to such cover. **We** also collect the **Personal Data** to be able to develop and identify products and services that may interest **You**, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of Our respective products and services. **We** may also use your **Personal Data** in other ways with your consent.

(b) Direct marketing

Only with your consent, **We** may also use your contact, demographic, policy and payment details to contact **You** with marketing information regarding our insurance products by mail, email, phone or SMS.

(c) Transfer of Personal Data

Personal Data will be kept confidential and **We** will not sell Your **Personal Data** to any third party. **We** limit the disclosure of Your **Personal Data** but, subject to the provisions of any applicable law, Your **Personal Data** may be disclosed to:

- (i) third parties who assist **Us** to achieve the purposes set out in paragraphs a and b above. For example, **We** provide it to Our relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
- (ii) Our parent and affiliated companies, or any company within Chubb local and outside Hong Kong;
- (iii) the insurance intermediary through which **You** accessed the system;
- (iv) provided to others for the purposes of public safety and law enforcement; and
- (v) other third parties with your consent.

With regard to the above transfers of **Personal Data**, where applicable, **You** consent to the transfer of Your **Personal Data** outside of Hong Kong.

(d) Access and correction of Personal Data

Under the **Personal Data** (Privacy) Ordinance (“PDPO”), **You** have the right to request access to and correction of **Personal Data** held by **Us** about **You** and **We** will grant **You** access to and correct Your **Personal Data** as requested by **You** unless there is an applicable exemption under the PDPO under which **We** may refuse to do so. **You** may also request **Us** to inform **You** of the type of **Personal Data** held by **Us** about **You**.

Requests for access or correction of **Personal Data** should be addressed in writing to:

Chubb Data Privacy Officer
39th Floor, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong
O +852 3191 6222
F +852 2519 3233
E Privacy.HK@chubb.com

Your request to obtain access or correction will be considered within forty (40) days of Our receipt of Your request. **We** will not charge **You** for lodging a request for access to Your **Personal Data** and if **We** levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

Part 9 - Home Assistance Services Terms and Conditions

The Service Provider shall provide the following services to the Member:

1. Locksmith Referral

In the event the Member is locked out of his/her Premises, the Service Provider will provide referral information regarding locksmiths and if possible, their costs. The Service Provider will also assist the Member by arranging for a housecall.

2. Plumber Referral

In the event that the Member's Premises plumbing is clogged or a leak has sprung, the Service Provider will provide the Member with referral information to plumbers and if possible, their costs. The Service Provider will also assist the Member in arranging for a housecall.

3. Electrician Referral

In the event the Member needs electricians to provide services like installation and maintenance of electrical fittings, repair of the electrical system, the Service Provider will provide referral information regarding electricians and if possible, their costs. The Service Provider will also assist the Member in arranging for a housecall.

4. Air-Conditioner Engineer Referral

In the event the air conditioner in the Member's Premises is not functioning, the Service Provider will provide referral information regarding an air conditioner engineer and their charges. The Service Provider will also assist the Member by arranging for a housecall.

5. Pests Control Referral

In the event the Member requires assistance for pests control for his/her Premises, the Service Provider will provide referral information and their charges. The Service Provider will also assist the Member in arranging for a housecall.

6. Home Cleaning Referral

In the event the Member requires assistance for Premises cleaning services, the Service Provider will provide referral information and their charges. The Service Provider will also assist the Member in arranging for a housecall.

7. General Repair Assistance

Upon the request of a Member, the Service Provider will provide referral information for general repair assistance required for household problem like failure of electrical appliances and broken window.

8. Babysitting / Nursing Assistance

When requested by the Member, the Service Provider will assist the Member by arranging for a registered nurse to provide nursing service at the Member's Premises. A baby sitter or domestic helper can also be sent to the Member's Premises to take care of the Family Members during the Member's absence.

9. Temporary Domestic Helper Assistance

In the event the Member has a tentative need of domestic helper, the Service Provider will provide the Member with referral information regarding temporary local domestic helper.

10. Salvage Buyers Referral

Upon the request of the Member, the Service Provider will provide referral information regarding Salvage Buyers who can provide tenders for sale of Member's old or affected domestic items.

11. Storage Services Referral

In the event the Member's Premises is under repair due to accidental loss or damage insured under the Contents Section, the Service Provider will provide referral information of temporary storage for the Member's furniture and belongings.

12. Alternative Accommodation Referral

In the event the Member's Premises is inhabited due to accidental loss or damage insured under the Contents Section, the Service Provider will provide referral information of hotel services.

The above services are purely on referral or arrangement basis only. All the costs incurred in using the services will be at the Member's own expenses. The use of the above services arranged by the Service Provider is at the Member's own accord. The Company shall not be responsible for any consequential damages arising out of Services referred by the Service Provider or be responsible or pay for any expenses incurred.

Territorial Limit

The above services are only available within Hong Kong.

Request for Assistance

The Member shall call the Service Provider's Alarm Centre whose contact number is 2863 5746 and quote his/her name, the policy number.

Disclaimer

The Service Provider and the professionals to whom the Members are referred by the Service Provider are to be responsible for their own acts as independent contractors and are not employees, agents or servants of the Company. The Company shall not be responsible for any act or failure to act on the part of the Service Provider and these professionals such as, and not limited to, nurses, locksmiths and technicians.

重要：請注意本保單以英文版本為正式版本。本保單同時設有中英文版本，惟僅供閣下作參考而已。因對本保單內任何地方的詮釋而引起任何爭議，均以英文版本為準。

第 1 項 - 給客戶的重要資料

1.1 關於「保單」

本文件(即「保單」)載有重要的資料，以協助「閣下」了解「HomeShield 家居保障+」。在「閣下」決定是否購買前，「閣下」需仔細閱讀本文件，以了解其特徵、保障及風險。

1.2 承保人

承保人是安達保險香港有限公司(「安達」)。「安達」的聯絡資料載於「保單」的底頁。

1.3 「閣下」需閱讀的內容

為決定本保險是否適合「閣下」，「閣下」必須閱讀此「保單」及「我們」向「閣下」提供任何可能變更標準保障的其他文件。

1.4 申請保障

「閣下」申請本保險時，「我們」將根據所「閣下」提供的資料來決定提供保障。「我們」根據本文件、投保書及任何其他文件(包括「我們」最近向「閣下」發出的「承保表」)的條款向「閣下」提供保障。

全部該等文件構成「閣下」向「我們」投保的「保單」。「閣下」需將該等文件連同收據及「閣下」對所投保物件的所有權及價值的證據保存於安全地方。

1.5 保額及自付金額

「閣下」需確保「閣下」滿意本保險所提供的保障程度，否則「閣下」可能未能得到「閣下」要求的保障。

「我們」僅按「保單」指定的最高賠償額及賠償限額及「保額」以及「保單」的其他條款、條件及不保事項提供保障。

「閣下」在提出索償時可能適用「自付額」。「自付額」是「閣下」必須承擔的索償部份，「閣下」需在每次發生本保單的受保事件時支付「自付額」。受保事件是同一原因導致的個別或一連串事件。當「自付額」適用時，「我們」將透過「自付額」減低「我們」支付的金額，或「我們」會要求「閣下」支付「自付額」。

「自付額」的種類及金額載於「閣下」的「保單」內(一般載於本文件及「承保表」內)。

例如「閣下」的住所曾因「風暴」橫過「閣下」的「家居」而受到嚴重損毀。假如「閣下」的「保單」或「承保表」提及「閣下」有港幣 100 元的「自付額」，則「我們」就「閣下」的整體損失所償付的索償金額將減少港幣 100 元。

假如除非「我們」已明確承保第三方的權益，否則「我們」僅承保「閣下」對已投保財物的權益。

在下列情況下，「我們」可拒絕支付或削減「我們」就索償支付的金額：

1. 索償事件屬於不保事項；
2. 「閣下」沒有遵守「保單」的條款及條件；
3. 「閣下」沒有遵守「閣下」的「披露義務」或作出失實陳述；或
4. 「閣下」提出欺詐性索償。

「我們」亦可能因「閣下」未能遵守某項條件、「閣下」違反「披露義務」，或在法律許可的若干情況下取消「閣下」的「保單」。

1.6 第三方報酬

在與「我們」取得這筆保險時，「閣下」知道「閣下」的保險可能是由第三方轉介給「我們」，而「我們」可能會就此在「閣下」給付的保費中支出某百分比是作為佣金付予第三方。佣金已包含在「閣下」給付的保費中，同時就不同的保險產品及轉介方案佣金亦會有所不同。

1.7 第三者權利

任何不是本保單某一方的人士或實體，不能根據《合約(第三者權利)條例》(香港法例第 623 章)強制執行「本保單」任何條款。

1.8 保險費用

在「閣下」支付「保費」後，本保險方會生效。為計算「閣下」的保費，「我們」會考慮多個因素，包括：

1. 要求承保保障的種類；
2. 「家居物品」的種類；
3. 承保總額；
4. 「閣下」放置「家居物品」的地點；
5. 「閣下」以往的保險歷史。

在「閣下」申請本保險時，「閣下」將獲通知應付的「保費」。應付的金額將清楚列於「閣下」的「承保表」內。

1.9 披露義務

在「閣下」與「我們」簽訂「保單」前，「閣下」必須全面及如實地披露「閣下」知悉或應當知悉的，並與「我們」向「閣下」提供保險及「我們」計算「保費」有關的所有事實，否則「我們」有權取消本保險，或拒絕向「閣下」的索償作出賠償，或「閣下」可能不能得到本「保單」的保障。

「保單」項下的承保範圍是以「閣下」於投保書內向「我們」提供的資料為基準。假如「閣下」向「我們」提供的任何資料是不正確的，請即時通知「我們」，否則「閣下」可能未能就有效的索償得到保障。

假如「閣下」其後向「我們」提供的資料與投保書內所載的資料有重大差異，「我們」可能會以不同的條款提供保障或拒絕提供保障。

假如「我們」自簽發「保單」起的十四(14)日內沒有收到「閣下」更改資料的指示，「我們」將視所提供的資料為完整及正確，並倚賴有關資料。

1.10 取消

「閣下」可隨時聯絡「我們」取消本「保單」，惟「閣下」需未有在本「保單」的相關「保險期」內提出索償。「我們」會依據第 5 項，5.5 註銷條款向「閣下」按比例退款，惟退款受「承保表」內註明的最低保費要求所約束。

1.11 如何提出索償

第八部份告訴「閣下」就索償需要做的事宜。在「我們」向「閣下」償付任何索償前，「我們」需要取得損失或損毀程度的證明。在可能情況下，請確保「閣下」就有關損失或損毀保存任何相片或其他文件，以便索償程序順利進行。

1.12 「我們」的聯絡資料

假如「閣下」或「閣下」的顧問需要與「我們」聯絡，有任何疑問或希望就本保險索取進一步的資料，請利用本文件提供的聯絡資料與「我們」聯絡。

第 2 項 - 定義

在「保單」內某些詞彙具指定涵義（不論以單數或複數表示），「我們」將該等詞彙定義如下。為協助「閣下」識別有關詞彙，特將此等詞彙全部加上引號。

「**意外**」指突發、不能預見、不幸及非計劃的事件。

「**意外死亡**」指於發生「意外」後的六(6)個月內因「意外受傷」而導致死亡，亦包括失蹤。

「**意外受傷**」指因「意外」導致身體損傷而非疾病，及：

1. 因暴力、由外來及可見方式引致；及
2. 在受保期間發生；及
3. 在「意外」發生後的六(6)個月內出現；及
4. 在純粹及不受其他因素影響下：
 - (a) 導致的「意外」；及 / 或
 - (b) 因意外而在進行治療或手術時直接招致的疾病；
5. 包括因發生「意外」而直接及不可避免地暴露而引起的身體損傷。

「**恐怖活動**」指針對任何個人、財物或政府而對人類生命或財物實際或威脅使用武力或暴力，或引致損毀、損傷、損害或干擾，或作出任何危險活動，有關活動的已陳述或未陳述目的是尋求經濟、人種、民族、政治、種族或宗教利益，不論該等利益是已申報與否。主要為個人利益而進行的搶劫或其他刑事活動或主要由於犯罪者及受害者以往的個人關係而發生的活動概不被視為「恐怖活動」。「恐怖活動」應包括任何被(相關)政府核實或確認為恐怖活動的活動。

「**爆竊**」指竊匪強行或行使暴力進入受保人居所意圖永久地奪去「閣下」的財物。

「**民事騷亂**」指由平民發起的動亂、騷亂或擾亂公共秩序，通常是針對規管機構或該等規管機構的政策。

「**生效日期**」指「我們」同意根據「保單」提供保險的日期當日的「香港」時間凌晨十二時零一分(12:01 a.m.)，該「生效日期」列示於「閣下」的「承保表」內，惟「閣下」應已向「我們」支付「保費」。如「閣下」於網上申請本「保單」，「生效日期」則為「我們」的系統記錄之申請時間，並為最終決定。))

「**家居物品**」指下列屬於「閣下」及 / 或「閣下」「家庭成員」所擁有及放置在「閣下」「家居」的物品：「貴重物品」、珍藏郵票、錢幣或徽章、「金錢」、「家居裝修」、傢具、家居陳設、家庭電器、家居及個人財物包括「閣下」或「閣下」「家庭成員」租用的家庭電器。

但「家居物品」並不包括以下物品：

1. 汽車（剪草機及由個人操控的家居園藝工具則除外）、電單車、拖車、托架或放置在其上之零件及配件；
2. 牲口、寵物及動物
3. 培植中的農作物及植物；
4. 船（手動除外）、氣墊船、船隻、外置發動機或其零件及配件；
5. 飛機或航拍機或任何飛行或航天裝置，以及此等裝置的配件及零件，包括衛星天線；
6. 流動 / 手提無線電訊器材，例如流動 / 手提電話及傳呼機；
7. 搬運或運送途中的物件；
8. 因任何事業、業務或職業而持有或使用的物品；
9. 已另行投保的物品；
10. 菲林底片、錄影帶、卡式盒帶、唱碟、影碟或磁碟如遺失或損毀只會按尚未使用的空件價值計算，除非購買時已預錄，則最高會賠償製造商最新的售價；
11. 補領個人文件的費用；
12. 位於屋頂或「露天範圍」的家居財物；
13. 隱形眼鏡；
14. 食物及飲品；
15. 任何種類之電子貨幣；
16. 任何種類的盥洗用品、護膚品和/或化妝品

「**釋定緊急事件**」指火警、雷電、爆炸、飛機及其他航天裝置或物品下墜、暴動、內亂、罷工、工人被拒門外、參與勞工騷亂人士、竊賊以外懷惡意人士、地震、暴風、水災、任何水箱器具或管道漏水、任何車輛或動物撞擊、火山或霜雪所造成的事件。

「**失蹤**」指旅行當日使用的交通工具失蹤、沉沒或失事當日起的十二(12)個月內仍未找到遺體。

「**自付額**」指當「閣下」提出一項索償時，「閣下」必須支付損失的首筆金額，「我們」只負責支付超過該金額的部份（最高金額為「承保表」指定的「保額」）。「自付額」適用於各項損失或索償。當損失是在「自付額」範圍內，則「我們」毋須負責賠償。假如「承保表」內列出多於一項「自付額」的，則以金額較高者為適用。就地震索償而言，在地震後的七十二(72)小時內發生的一切損失或損毀均只適用一項「自付額」。

「**家庭成員**」指「閣下」的「伴侶」、子女、父母或其他永久與「閣下」同住於受保「家居」的親屬。

「**水災**」指水從任何自然的水道、湖泊、水庫、水渠或水壩的正常範圍漏出或釋出，使正常為乾旱的土地被淹沒。

「**地理區域界限**」指

1. 香港及 / 或澳門
2. 如有關短暫逗留，則指世界各地，惟每次不得逗留超過連續六十 (60) 天。於本條而言，逗留指從香港出發的來回旅程。

「**香港**」指中華人民共和國香港特別行政區境內。

「**家居裝修**」指由「閣下」對「家居」的牆壁、天花、地板及門戶進行的裝修和改善工作，但不包括任何窗戶或玻璃。

「**會員**」指本「保單」內訂明之任何受保人。

「**流動 / 手提電子器材**」指任何手提電子設備包括但不只限於手提電話、平板電腦、筆記本電腦、電子筆記本、航拍機或電子遊戲設備（包括其作為標準配備之配件或裝置）。

「**金錢**」指純作自用的現金、支票、匯票、銀行本票、車船或飛機票、存款證、通用郵票、禮券。

「**露天範圍**」指非由牆壁及屋頂完全遮蓋或不能完全關閉的「家居」範圍，包括但不限於下列範圍：

1. 走廊、陽臺、露臺、車棚；或
2. 「家居」的土地界限範圍內的開放範圍。

「**伴侶**」指在受保事件發生時已與「閣下」有事實伴侶關係及已同住一起三 (3) 個月或以上的同居伴侶。

「**保險期**」指「生效日期」起計的十二(12)個月內，在該期限內「保單」的保障範圍是生效的，除非「承保表」內另有指明。

「**個人物品**」指「閣下」實際攜帶及穿戴的物品，但不包括：

1. 現金或任何種類的電子貨幣；
2. 在「運動」活動進行期間使用的任何「運動」設備；
3. 「流動／手提電子器材」及其配件；
4. 隱形眼鏡；
5. 航拍機；
6. 食物及飲品；
7. 任何種類的盥洗用品、護膚品和/或化妝品。

「**家居**」指「閣下」用作私人住宅用途及位於「保單」內列示為受保「家居」的住宅地址，該「家居」是本保險保障的權益，並由磚塊、石塊及混凝土及混凝土屋頂興建而成。於首個「生效日期」生效時，該受保「家居」之樓齡必須少於40年。

「**保費**」指「閣下」就「閣下」的保險向「我們」支付的金額（不包括政府徵費）。

「**保單持有人**」指在「承保表」內被註明為保單持有人的人士。

「**暴亂**」指任何人士與其他人士參與任何擾亂公眾和平的行為（不論是否與罷工或停工有關），或任何合法組成的政府機關鎮壓或試圖鎮壓任何該等動亂或減低該等動亂的後果的行動。

「**搶劫**」指使用或威脅使用武力或暴力下意圖永久地奪去「閣下」的財物。

「**服務供應商**」指提供緊急支援服務予「我們」的顧客之供應商。

「**承保表**」將載有與「閣下」的保險相關的重要資料，包括「保險期」、「閣下」的「保費」、「閣下」的財物詳情、將適用的「自付額」，及任何標準條款有否以背書的方式被更改。

「**運動**」指任何需要「閣下」使用技能或體能的體育活動。

「**風暴**」指猛烈的大氣干擾，包括可能與雷電、雨水、雨雪及冰雹一同發生的強風。

「**保額**」指根據本保單可享用的各項保障而言，在「承保表」或該保障的任何相關批註中所列之最高金額。

「**損失總額**」指「家居」內「家居物品」在損毀及破壞後的狀況是不能被恢復至損失前的相等狀況，在該情況下「我們」決定向「閣下」支付總「保額」。

「**貴重物品**」指珠寶、手錶、皮草及白金、黃金、銀或其他貴重金屬物品等。

「**我們**」及「**安達**」指承保人安達保險(香港)有限公司。

「**閣下**」指在「保單」「承保表」內列為「保單持有人」的人士，該名人士已申請保障，並就「保單」所提供的保障支付「保費」，本「保單」各部份提供不同的定義者除外。

第3項 - 「閣下」與「我們」訂立的協議（「閣下」的「保單」）

在「閣下」支付「保費」後或「閣下」同意於「我們」要求的時間內支付「保費」後，「我們」同意根據「閣下」「保單」的條款、條件及不保事項就「保險期」內發生的受保事件所引起的損失、損毀或責任作出賠償。

A 部份 - 家居保障

A1. 保障

「我們」將就「閣下」「家居」的「家居物品」在「保險期」內因發生意外而造成的實質損失或損毀提供「承保表」內指定的最高「保額」保障，但「保單」內註明的不保事項除外。

A2. 「我們」如何處理有效索償

A2.1 如「我們」決定應支付本部份項下的索償，「我們」將選擇：

1. 修理或替換受損毀的「家居物品」，或向「閣下」支付合理的修理或重置費用（惟在任何情況下，「我們」的責任均不得超過「家居物品」的「保額」）；或
2. 向「閣下」支付「家居物品」的最高「保額」。

A2.2 「我們」可選擇為受損毀的「家居物品」作出更換或支付合理的新置費用，「我們」將按「以新代舊」的基礎處理（即置換同類型物品而毋須扣除損耗）。「我們」將按我們的決定，向「閣下」提供重置物品或向「閣下」支付賠款。

A2.3 「我們」就下列指定物品的損失或損毀賠償的最高金額不得超過「承保表」規定的金額或「保額」，兩者以較低者為準：

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1. 「貴重物品」
任何一件、一套或一系列貴重物品賠償達「承保表」規定的「保額」。
2. 「金錢」及珍藏郵票、錢幣或徽章
任何一件之最高賠償額為港幣 1,000 元，每個「保險期」的最高總賠償額則為港幣 5,000 元。
3. 其他家居物品
任何一件、一對或一套「家居物品」（第 1 及 2 項指定的物品除外）的最高賠償額為港幣 100,000 元。

A2.4 除了這些，請注意以下賠償條件：

1. 沒有行進維修
如受損物品可以維修，但維修沒有進行，「我們」將賠償「閣下」受損物品之損毀價值，最高賠償額以受損物品估計的維修費為限。
2. 損失或損毀
如物品完全遭
- 損失
- 損毀
- 不能維修
- 不能被重置
「我們」將賠償受損物於損失或損毀時之價值。
3. 一對或一套
如任何屬於一對或一套的「家居物品」遭受損失或損毀，此等物件的損失或損毀程度將按整套物品價值的比例計算。
於任何情況下，此等損失或損毀不應被視為整套物品完全損失或損毀。
4. 多件物品組成
如由多件物品組成方可使用的「家居物品」，其任何部份蒙受損或損毀，「我們」只會賠償損失或損毀部份的價值，並包括安裝費用。
5. 合理地維修或重置
我們會盡可能並合理地維修或重置受損的「家居物品」，在可行情況下使其接近原狀。

A3. 此部份的不保事項

除本「保單」所載適用於本「保單」所有部份的「一般不保事項」外，「我們」亦不會賠償下列情況對「家居物品」所造成的任何損失或損毀：

1. 電流導致的電器及電線損失或損壞；
2. 清潔、修理及修補；
3. 「閣下」或「閣下」「家庭成員」或訪客蓄意造成的損失或損毀；
4. 由「閣下」擁有、保管或控制的家畜導致的損失；
5. 並非於損失發生的肇事房間內的「家居裝修」；
6. 「閣下」、「閣下」「家庭成員」或僱員不誠實或不忠實而導致的損失；
7. 固有缺點或不良工藝、物料或設計缺點；
8. 蟲蛀；
9. 霉菌、腐蝕、生銹、逐漸腐壞；
10. 電器及電腦失靈或故障；
11. 離奇失蹤或無法解釋的損失；
12. 因污染或沾污物所導致的損失、損毀或損壞而引致的費用及開支，除非遭損毀或損壞的受保物件乃因受保危險引起污染或沾污物而導致則例外；
13. 刮花或撞凹；
14. 土地因泥土移動或地下水壓力下沉或破裂、地基收縮或擴張；
15. 飛機或其他飛行裝置產生的聲波或音頻壓力；
16. 自然損耗；
17. 海岸風化侵蝕；
18. 巨浪；
19. 任何結構物落成後五(5)年內下陷或已完工土地在竣工後五(5)年內下沉。

我們亦不賠償：

20. 除非特別提及，否則第一部分家居保障中每項索償的首港幣 250 元。
21. 行人徑、行車道、圍欄、閘、邊界及護土牆因地陷及 / 或山泥傾瀉遭受損失或損毀。
22. 除非另行投保，否則清理地陷及 / 或山泥傾瀉泥頭的費用或地陷及 / 或山泥傾瀉後的修葺費用（如因修理家財物品所需則例外）

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23. 設計或工藝不良或使用不良物料而引起或導致的損失或損毀。
24. 任何性質的後果損失或損毀。
25. 根據比例分攤條件釐定，而於「本保單」生效期間任何連續七十二(72)小時的時期內發生的每宗損失中，首港幣10,000元或百分之(10%)為「自負額」(二者中以較高者為準)。

A4. 保障條件 – 山泥傾瀉及地陷

- A4.1 「閣下」必須維持「家居」的保養及功用良好，並且以負責的態度採取所有措施，以防止其「家居」因受保危險而遭損壞。
- A4.2 「閣下」必須依照香港政府發出的法律、規例、規則及指引(包括香港土木工程署不時發出及修訂之「岩土指南第五冊 – 斜坡 維修指南」之規定) 維修「閣下」應負責維修的人造斜坡及護土牆。
- A4.3 如有以下事況，必須立刻通知「我們」：
 1. 如「閣下」的「家居」之下、周圍或附近進行任何挖掘工程。於該情況下，「我們」有權更改或取消「本保單」之保障。
 2. 任何受保危險的存在，並正影響「閣下」「家居」所在地任何部份或其附近範圍。

A5. 限制條款 – 家居並非由閣下居住

如「家居」並非由「閣下」及「閣下」「家庭成員」所居住，「我們」只會就以下的損失作出賠償：

1. 飛機及其他飛行裝置或航天裝置或其物品下墜
2. 盜竊
3. 地震
4. 爆炸
5. 火警
6. 水災
7. 車輛、馬匹或牛隻撞擊
8. 雷電
9. 勞工事件、暴動
10. 颱風、暴風

A6. 其他保障 – 第一部分 家居物品保障

A6.1 遷居保障

如「閣下」聘請專業搬運公司協助從現「家居」搬遷往香港境內的新「家居」，「我們」將保障「閣下」「家居物品」在搬運途中的「意外」損失，高達「承保表」內註明「保額」。本項任何索償的最高總賠償額為「承保表」內註明「保額」。但我們不賠償：

- 陶器
- 花瓶及裝飾品
- 玻璃器皿
- 玻璃屋或溫室的玻璃部分
- 時鐘的玻璃部分、畫、電視部件、收音機或電腦屏幕
- 穿戴或以手攜帶的個人財物，包括但不限於眼鏡、手錶、相機及望遠鏡

A6.2 暫時搬遷

如「閣下」需暫時從現「家居」將「家居物品」遷往其他設有二十四(24)小時保安監控系統之室內儲物地點，以進行清潔、裝修、維修、改動或染色工程時遭受損失或損毀，「我們」將保障「閣下」「家居物品」在 21 天暫存期間內的「意外」損失，高達「承保表」內註明「保額」。本項任何索償的最高總賠償額為「承保表」內註明「保額」。

A6.3 暫住居所

如「閣下」的「家居」因本「保單」之家居物品保障中承保「意外」而導致或引致不適合居住，「我們」將會賠償合理的臨時居所費用，惟本項任何索償及每個「保險期」的最高總賠償額為「承保表」內註明「保額」。

A6.4 大門外鎖、窗戶及鑰匙重置

如「閣下」的室外門鎖、鑰匙及窗戶因「爆竊」或未經許可進入「家居」受到破壞，「我們」將會賠償「閣下」重置室外門鎖鑰匙及窗戶的費用。本項任何索償的最高總賠償額為「承保表」內註明「保額」。

A6.5 冷凍食品及飲品

如「閣下」「家居」的冷藏組件內的冷凍食品及飲品因機器故障而腐壞所造成的損失或損毀「我們」將會賠償「閣下」的冷凍食品及飲品損失或損毀高達「承保表」內註明「保額」。

A6.6 家庭傭工的「家居物品」

「本公司」將會就「意外」對「閣下」的家庭傭工置於「物業」內的「家居物品」所造成的實質損失或

損毀賠償高達「承保表」內註明「保額」。

A6.7 更換玻璃

如「閣下」的玻璃因火災、爆炸、閃電、地震、颱風、「風暴」、水災、暴亂受到破壞，「我們」將會賠償「閣下」重置玻璃的費用。本項任何索償的最高總賠償額為「承保表」內註明「保額」。

「我們」將就以下的玻璃部分因發生意外而造成損毀提供保障

- 窗戶及天窗
- 門
- 其他屬於建築物固有部分的玻璃

我們不賠償

- 陶器
- 花瓶及裝飾品
- 玻璃器皿
- 玻璃屋或溫室的玻璃部分
- 時鐘的玻璃部分、畫、電視部件、收音機或電腦屏幕
- 經由手部穿戴 - 例如眼鏡、手錶及以手攜帶的物品例如相機及望遠鏡

B 部份 - 個人責任保障

B1. 「閣下」的定義及適用於第三部份的額外定義

就本部份而言，「閣下」一詞是指：

1. 「保單持有人」；或
2. 「保單持有人」的任何「家庭成員」；或
3. 「家居」的業主；或
4. 「家居」的合法佔用者。

用語或詞彙	涵義
補償	指「閣下」根據下列情況就他人的身體損傷支付或應付的款項： (i) 法庭判決；或 (ii) 經「我們」同意的和解 包括任何「抗辯費用」。 「補償」不包括： (a) 加重的、懲罰性的或懲戒性的損害賠償；或 (b) 法律規定的罰款或罰金（包括民事罰金）；或 (c) 根據法律被視為不受保的任何事宜。
抗辯費用	指在下列情況下產生的法律費用及支出及相關開支： (i) 抗辯任何法律訴訟； (ii) 要求分攤款項或討回款項；或 (iii) 調查、避免或減低或處理申索。 而有關費用是： (a) 經「我們」書面同意後由「閣下」產生；或 (b) 在「我們」進行任何法律程序後由「我們」產生。 「抗辯費用」不包括「閣下」的任何內部或經常開支或「閣下」的時間成本。
僱傭慣例	指「閣下」就聘用或即將聘用任何人士的任何不當或不公平解僱、否定自然公義、誹謗、誤導陳述或宣傳、性騷擾或歧視。
事故	指一事件涉及連續或屢次大體相同的情況，而引致非「閣下」預期或計劃的「意外受傷」或「意外」財物損毀。就同一來源或起因而造成的一連串結果的所有事件被視為同一「事故」。
意外財物損毀	(a) 因「意外」導致有形財產的實質損毀、破壞或損失，包括於「意外」後的任何時間損失其作用；或

	(b) 有形財產損失其作用而該有形財產沒有被實質損毀或破壞，惟該損失作用必須是由於其他有形財產因「意外」而受到實質損毀所致。
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B2. 保障

如「閣下」及「閣下」的「家庭成員」在法律上有責任向第三方支付以下事項的補償，「我們」將代表「閣下」作出最高為「承保表」內指定的「保額」的賠償：

1. 「保險期」間及「地理區域界限」內的「意外死亡」、「意外受傷」；或
2. 「保險期」間及「地理區域界限」內的「意外財物損毀」。

B3. 此部分的不承保事項

「我們」將不承擔任何由下事故列直接或間接導致或引致的責任：

1. 協議付款以作賠償或其他作用（除非有關責任即使在欠缺協議下仍會衍生）。
2. 任何透過互聯網、內聯網、企業互聯網及 / 或透過「閣下」網站、互聯網網站、網址進行之活動及 / 或業務及 / 或交易，及 / 或透過電子方式傳送之電子郵件或文件所引起的任何索償或損失。
3. 依據石棉；或任何涉及石棉的使用、存在、出現、發現、清除、消除，又或因避免石棉、接觸石棉或可能接觸石棉直接或間接導致、引致或與此有關的所有索償及損失。
4. 「閣下」觸犯或受「閣下」指示的襲擊及 / 或毆打。本不保事項將不適用於為防止個人損傷或減低個人損傷的危險而進行的襲擊及 / 或毆打。
5. 「閣下」或代表「閣下」建設、建造、裝修、添置、修葺或拆毀任何建築物。
6. 「閣下」除作為財物的持有人以外所進行的業務或專業或提供的任何服務，包括因「家居」產生的或以任何方式與「家居」相關的任何責任，儘管「我們」會就「意外財物損毀」導致的任何損失賠償最高達保額的金額。
7. 由滲漏、污染或沾污物直接或間接引起的個人損傷或身體損傷，或財物損失、損毀或喪失用途。
8. 與下列各項相關的任何責任：
 - (a) 「閣下」是或可能有權根據任何工人賠償法例規定的任何基金、計劃、保單或個人保險獲得賠償，不論該等保險已生效與否；或
 - (b) 根據任何工業裁決或協議或裁定的條文所施加的責任，而在沒有該等工業裁決或協議或裁定的情況下，有關責任是不會被施加的；或
 - (c) 有關僱傭慣例。
9. 罰款及罰金：罰款、罰金、懲罰性的、懲戒性的、償付的或加重性的損害賠償。
10. 「閣下」擁有、佔用或使用任何並非「承保表」訂明為「閣下」「家居」的土地或建築物。
11. 任何由寵物直接或間接導致或引致的責任。
12. 由滲漏、污染或沾污物直接或間接引起的個人損傷或身體損傷，或財物損失、損毀或喪失用途
13. 「閣下」、「閣下」的任何「家庭成員」或任何通常與「閣下」同住的其他人士的任何個人損傷。
14. 專業責任：「閣下」或代表「閣下」的任何人士提供或未能提供專業意見或服務。
15. 「閣下」持有或以「閣下」名義持有或「閣下」家庭控制的財物：在以下情況發生的財物損失或損毀：
 - (a) 財物由「閣下」、「閣下」的任何「家庭成員」或通常與「閣下」同住的其他人士持有；或
 - (b) 財物由「閣下」、「閣下」的任何「家庭成員」或通常與「閣下」同住的其他人士合法控制。
16. 汽車、拖車、船隻及飛機：持有、操作或維修下列各項或從下列各項進行裝卸：
 - (a) 汽車；
 - (b) 蓬車或拖車；
 - (c) 飛機或氣墊船；
 - (d) 船隻。
17. 「閣下」參予任何「運動」活動。
18. 任何由「閣下」或「閣下」「家庭成員」邀請到「閣下」「家居」之人士的任何損失或損傷。

B4. 責任限額

「我們」就「保險期」內發生的所有「事故」代表「閣下」支付的「補償」（包括「抗辯費用」）不超過「承保表」內列明的金額。

B5. 抗辯申索

「我們」有權以「閣下」的名義及代表「閣下」協商、抗辯或解決任何向「閣下」提出的索償，並將在任何索償的任何法律程序或和解過程中行使絕對酌情權。為免除疑問，「我們」代表「閣下」賠償最高達「保額」包括為抗辯任何針對「閣下」的索償所招致的「抗辯費用」。

B6. 租客責任附加保障

如有因火警或爆炸引起或導致以下的損毀，以致「閣下」須承擔租約訂明的法律責任，「我們」亦會作出賠償：

1. 「閣下」的「家居」或其任何部份雖不屬「閣下」擁有，但在「閣下」佔用時遭受的損毀
2. 「閣下」您的「家居物品」以及任何並非「閣下」擁有，但由「閣下」主管或控制的「家居」內家居財物遭受損毀。

但本項保障絕不包括「閣下」作為受托人的法律責任。

C 部分 - 全球性私人財物全險保障

C1. 保障

如「閣下」/「閣下」的「家庭成員」的「個人物品」或「貴重物品」在「家居」以外的世界任何地方，於實際攜帶或穿戴的時候，在無法預料之下「意外」損失或損毀，本「保單」將提供保障。

除非另有明確規定，「我們」就全球性私人財物全險保障的賠償最高「承保表」內列明的「保額」。

C2. 我們如何處理有效的索賠

C2.1 「我們」決定應支付本部份項下的索償，「我們」將選擇：

1. 為你損毀的受保物件恢復原狀。
2. 於下列情況下，為你提供相等於受保物件時值的賠償：
 - 皮草及衣物損毀
 - 您決定不把受保物件重置、維修或恢復原狀

惟本項任何索償的最高總賠償額為「承保表」內列明的每件物品「保額」及總賠償。

C2.2 除了這些，請注意以下賠償條件：

1. 一對或一套
如任何屬於一對或一套的「個人物品」或「貴重物品」遭受損失或損毀，此等物件的損失或損毀程度將按整套物品價值的比例計算。
於任何情況下，此等損失或損毀不應被視為整套物品完全損失或損毀。
2. 多件物品組成
如由多件物品組成方可使用的「個人物品」或「貴重物品」，其任何部份蒙受損失或損毀，我們只會賠償損失或損毀部份的價值，並包括安裝費用。
3. 物品價值高於投保額
如「閣下」呈交的「個人物品」或「貴重物品」索償受保物件的價值高於「保額」，有關實際價值與「保額」之差額將由「閣下」自行承擔，是項規定亦適用於個別受保物件。

C3. 此部分的不承保事項

C3.1 我們不承保以下各項：

1. 此部分的每項索償之首港幣 250 元，除非另有訂明。
2. 隱形眼鏡；
3. 「流動 / 手提電子器材」；
4. 因任何事業、業務或職業而持有或使用的物品
5. 已另行投保的物品
6. 單車位於家居外其他地方失竊

C3.2 我們亦不就下列賠償「個人物品」或「貴重物品」保障：

7. 電線損失或損壞
8. 清潔、維修及修復過程中引致的損失
9. 因欺騙失竊
10. 「閣下」或「閣下」「家庭成員」的蓄意造成的損失或損毀
11. 貶值
12. 海關或其他官員的扣留、扣押或充公
13. 「閣下」擁有、保管或控制的家畜所導致的損失
14. 真菌、大氣現象
15. 固有缺點或不良工藝、物料或設計缺點
16. 蟲蛀
17. 無篷或開篷車內財物失竊，或天窗開啟的汽車內財物失竊

18. 無人看管汽車內財物失竊
19. 電器及電腦失靈或故障
20. 發霉、腐蝕、生鏽、逐漸腐壞
21. 離奇失蹤或無法解釋的損失
22. 單車用作競賽、耐力賽或計時比賽時蒙受損失或損毀
23. 刮花或撞凹
24. 沒有使用或威脅使用武力或暴力之盜竊
25. 損耗

C4. 額外保障

- C4.1 金錢
「我們」會就「閣下」在全球任何地點因「搶劫」而損失的款項作出賠償，最高為「承保表」內列明的「保額」
- C4.2 未經授權使用信用卡
在向警方報案後，「我們」將會就「搶劫」或「爆竊」並盜取「閣下」的文件及/或身份證明而導致未獲授權使用「閣下」的信用卡、支票簿所引致的財務損失及/或「閣下」的銀行賬戶資金損失作出賠償。「我們」就任何一項損失所賠償的最高金額為「承保表」內列明的「保額」。
- C4.3 損失個人文件：
在向警方報案後，「我們」將就「搶劫」或「爆竊」並盜取屬於「閣下」的文件而導致「閣下」需補領護照、香港身份證及相關的政府文件及駕駛執照的費用作出賠償。「我們」就任何一項損失所賠償的最高金額為「承保表」內列明的「保額」。
- C4.4 體育用品
如「閣下」的體育用品遭受「意外」損毀，「我們」將賠償合理損失，惟不超過「承保表」內列明的「保額」。體育用品在使用或搬運時受損恕不賠償。

第 4 項 - 一般不保事項

除非另有指明，本部份的「一般不保事項」適用於「閣下」的整份「保單」。「閣下」的「保單」不保障：

1. 因下列情況引致或以任何方式與下列情況相關的損失或損毀：
 - (a) 損耗、生鏽、侵蝕、腐壞及貶值；
 - (b) 機械、電氣或電子故障，包括由於任何能源供應不正常（包括供率驟增）引致的故障，但由於電動摩打燒壞或任何其他指定事件引致的故障除外；
 - (c) 霉菌及大氣或氣候情況，但雨水、雨雪及冰雹除外；
 - (d) 家居動物；
 - (e) 害蟲、昆蟲或被雀鳥及其他野生動物啄穿、抓穿、咀嚼、進食或築巢；
 - (f) 清潔、修理、復原或修整任何物品的任何程序；
 - (g) 涉及使用熱力或化學品的任何程序；
 - (h) 租戶、房客、寄宿者、付租金的客人及他們的到訪者，由盜竊罪、盜竊、惡意破壞、故意破壞或蓄意或故意的行為而引起；
 - (i) 建築物、地基、牆壁或鋪築過的地面發生的下陷、收縮、震盪或膨脹；
 - (j) 欠佳手工、固有缺陷、設計錯誤或遺漏、結構缺陷及欠佳設計；
 - (k) 因損耗引致的牆壁、地板或屋頂滲水或滲漏；
 - (l) 樹木、灌木、植物及草的根部；
 - (m) 侵蝕；
 - (n) 霉、霉菌、真菌、黴菌毒素、軟腐病、乾腐病或細菌；及
 - (o) 疾病、冠狀病毒感染、廣泛地區流行的病及/或流行性感冒。
 - (p) 任何由「我們」補償或支付的，直接、間接或分擔的損失或費用，將致使「我們」違反經貿制裁規定或相關的任何法規或限制。
2. 任何間接損失。
3. 因任何政府或公共機關或其他機關的財產充公、破壞或扣押所造成的損失或損毀或責任，但與任何「暴亂」或「民事騷亂」相關者除外。
4. 核子或輻射污染引起或造成的損失或損毀或責任。
5. 因污染及移走因而產生的污染物而引起或與之相關的損失或損毀或責任。
6. 任何化學、生物、生化或電磁武器導致或引致損失、損毀或責任。

HomeShield 家居保障+保單條款，香港特別行政區。08/2022 編印。

©2022 安達。保障由一間或多間附屬公司所承保。並非所有保障可於所有司法管轄區提供。Chubb®及其相關標誌，以及 Chubb Insured™ 乃安達的保護註冊商標。

7. 因戰爭、未宣佈的戰爭、叛亂、內戰、暴動、革命、侵略、軍事武力或個人的戰爭行為，或軍事目的之破壞或財產佔領所造成的損失或損毀或責任。
8. 因下列情況而直接或間接引起、導致或與之相關的損失、損毀、成本或任何性質的開支；
 - (a) 任何「恐怖活動」；或
 - (b) 為控制、防止、鎮壓、報復或以任何方式回應或與「恐怖活動」有關而採取的任何行動，不管任何其他促成的原因或事件。
9. 被法定權力機關充公、徵收國有、強取或徵用而永久或暫時喪失佔管權而導致或引致損失、損毀或責任。
10. 因建築物被任何人士非法佔用而永久或暫時喪失其佔管權導而致或引致損失、損毀或責任。如受保財產在喪失或臨時喪失佔管權發生前遭受受保之實際損害，則「我們」仍會向「閣下」承擔責任。
11. 財產因任何公營權力機關命令而引致的毀滅而導致或引致損失、損毀或責任。
12. 因任何物件、器材、電腦或電腦軟件（包括但不限於韌體、數據及嵌入式晶片）未能正確識別、詮釋或處理任何數據或任何物件、器材或電腦軟件在未能正確識別、詮釋或處理任何數據後正確運作所引起的損失或損毀或責任。
13. 「閣下」的「建築物」在進行任何建設、拆卸、裝修或維修的過程中「閣下」的財物發生的損失或損毀。
14. 因電腦程式或給電腦的指示出現任何錯誤所引致或與之相關的損失或損毀或責任。
15. 「閣下」或得「閣下」同意代表「閣下」行事的人士蓄意引致的損失或損毀或責任，包括因取去或挪用「家居物品」或「貴重物品」所造成的損失。
16. 因送遞或郵寄時對物品造成的損失或損毀。
17. 因山崩或下陷引致的地殼移動所造成或與之相關的損失或損毀，除非該等損失或損毀是在下列一項或多項事件的二十四(24)小時內發生的直接結果
 - (a) 「風暴」、雨水或強風；
 - (b) 地震；
 - (c) 爆炸；及
 - (d) 固定管道或裝置的漏水。
18. 石棉或石棉產品或任何含有石棉（不論石棉的形式或數量）的材料。
19. 因「閣下」未能使用一切合理的途徑在任何損失或損毀發生前、發生時或發生後保護或維護受保的財物而引起或與之相關的損失或損毀或責任。
20. 於首個「生效日期」時，該「家居」樓宇之樓齡已多於 40 年。
21. 未能歸因為由本「保單」承保事件所造成或引致的任何損失或損毀。
22. 任何因航拍機直接或間接造成之相關之損失、損毀或責任。
23. 於首個「生效日期」起計的首三(3)天內，如香港天文台發出 8 號或以上的熱帶氣旋警告信號，本保單將不會就該熱帶氣旋在此三(3)天內所引致的損毀或損失或責任作出賠償。
24. 任何形式的違法施工、翻新、改造工程。
25. 任何既遂或未遂的違反法律的行為。
26. 任何直接或間接與生產能源裝置，包括但不限於電動汽車充電裝置。

惟本不承保條款並不適用於任何「釋定緊急事件」導致財產損失、損毀或損害或後果損失所引起的索償，但有關索償必須屬於「本保單」承保範圍。

第 5 項 - 一般條件

本部份的條件適用於「閣下」的整份保單。

5.1 風險變動

在本「保單」開始後出現任何風險變動，「閣下」必須在知悉該等風險變動後即時書面通知「安達」。「閣下」必須通知「安達」的變動包括：

1. 「家居」變更；
2. 「家居」被空置超過連續三十(30)日；
3. 「閣下」不再持有「家居」的權益；
4. 佔用「家居」的性質或其他影響「家居」的情況出現變動，以致增加本「保單」項下承保的任何風險；或
5. 「閣下」破產、受破產管理狀態、受管理狀態或被清盤。

假如「我們」接納變更後的風險，「閣下」必須向「安達」支付其要求的任何額外保費。

5.2 適用法律

本「保單」由香港特別行政區法律規管及解釋。

5.3 轉讓

未取得「安達」的事先書面同意的情況下，「閣下」不得轉讓本「保單」或「閣下」於本「保單」項下的任何權利。

5.4 註銷

1. 「閣下」可於任何時間聯絡「我們」註銷本「保單」而註銷將會於下月的第一天生效。「我們」會按比例向「閣下」退還款項，惟退款受「承保表」內註明的最低保費要求所約束。但如「閣下」過往已就本保單提出索償而「我們」已作出賠償，則「我們」不會按比例向「閣下」退還款項。
2. 在「閣下」發生下列情況時，「我們」可根據法律，於任何時間向「閣下」的存檔地址發出最少提前七(7)日的書面通知註銷本「保單」：
 - (a) 「閣下」在簽訂本「保單」前向「我們」作出虛假陳述；
 - (b) 「閣下」未能遵守「閣下」的「披露義務」；
 - (c) 「閣下」未能遵守「閣下」「保單」的規定，包括未能支付「保費」；
 - (d) 「閣下」在本「保單」生效期間，就「閣下」的「保單」或任何其他「保單」作出欺詐性索償；
 - (e) 「閣下」未能根據「閣下」「保單」的要求通知「我們」特定的作為或不作為；或
 - (f) 「閣下」在「保險期」內未能告知「我們」任何風險情況的變動。

如發生註銷的情況，「我們」將向「閣下」按比例退還已付的「保費」。有關註銷不會影響在註銷生效前發生的任何索償，但如「我們」已就索償作出賠償，則「我們」不會按比例向「閣下」退還任何款項。

5.5 「保單」變更

「保單」內的任何變更必須經「安達」的書面同意後方可生效。除非「安達」書面同意作出豁免，否則本「保單」的任何部份不得被視為豁免。

5.6 文書上的錯誤

「我們」造成的文書錯誤不得使生效的保險無效，亦不得使沒有生效的保險繼續生效。

5.7 遵守「保單」條文

未能遵守本「保單」所載的任何條文將使本「保單」項下的所有索償無效。

5.8 「安達」承擔責任的先決條件

「我們」就本「保單」項下的任何保障所承擔的責任嚴格以下列各項為條件（即先決條件）：

1. 「閣下」向「安達」提供的陳述及資料的真實性；及
2. 「閣下」適當遵守及履行任何應由「閣下」作出或遵守的所有條款及條件。

5.9 貨幣

本「保單」項下的保費及保障以港元支付。

5.10 重覆保障

如「閣下」的「家居」成功投保多於一(1)份 HomeShield 家居保障*或其他「安達」承保的保單獲得同類型保障：

1. 「安達」會考慮透過較高保障額的保單提供保障；或
2. 如保障額相同，「安達」會考慮透過較早投保的保單提供保障。

在任何情況下，「我們」皆不會就多於一(1)份保單作出賠償。

只適用於「閣下」的「家居」成功投保多於一(1)份相同的保險產品：「我們」將會取消及退還已付的「保費」予較後投保的保單或自重覆保障當日起取消並按比例退還已付的「保費」。任何「保費」退還皆不會計算利息。

5.11 爭議解決

凡出現因本保險證明產生或與本保險證明有關的任何爭議或歧異，均須首先提交香港和解中心，並按香港和解中心的調解規則進行調解。假若調解員放棄調解，或調解以任何方式結束但未能解決爭議或歧異，則該爭議或歧異必須提交香港國際仲裁中心，並按香港國際仲裁中心的本地仲裁規則透過仲裁解決。倘若本公司拒付根據本保險證明提出的任何索償，而因拒付產生的任何爭議或歧異並未於拒付日期起計十二(12)個月內提交調解及仲裁（如有必要），則因該爭議或歧異所引致而針對本公司的任何索償將不獲受理。

5.12 披露義務

在「閣下」與「我們」簽訂「保單」前，「閣下」必須全面及如實地披露「閣下」知悉或應知悉的一切與「我們」向「閣下」提供保險及「我們」計算「保費」相關的事實。假如「閣下」未能作出披露，「我們」有權註銷本保險，或拒絕支付「閣下」的索償，或「閣下」可能不能得到本「保單」的保障。

5.13 自付額

「閣下」必須就「閣下」根據「保單」提出的各項索償支付「承保表」或本「保單」內註明適用的任何「自付額」。「閣下」需在「安達」提出要求時支付「自付額」。

如任何事件引致的申索與本「保單」內多於一個保障部份有關，「閣下」必須支付最高的適用「自付額」。

5.14 詐騙

假如任何人士在「保單」項下提出的任何申索在任何方面是詐騙性的，或使用任何詐騙手段或方法以取得本「保單」項下的「保障」的，則「我們」不會就該等索償承擔任何責任，以及「我們」有權即時終止本「保單」。

5.15 性別

根據文意要求，本文件內使用的男性代名詞同時包括女性的涵義。

5.16 地理區域限制

除非另有註明，本「保單」提供的所有保障只涵蓋於香港特別行政區境內遭受的損失或損毀。

5.17 檢查及挽回物品

如「閣下」提出索償，「安達」可檢查財物或物品。雖然「安達」無義務管有任何受損毀的財物或物品，但「安達」保留權利管有任何受損毀的財物或物品。

「安達」以更換財物或物品或支付款項的方式就索償作出賠償後，「安達」有權取得及保留任何被挽回或被討回的財物或物品。「安達」可出售財物或物品及保留所得款項。

5.18 利息

「我們」根據「保單」應付的任何金額不附任何利息。

5.19 釋義

本「保單」及「承保表」及所附的部份及任何修訂或背書應被視為同一份合同一併閱讀，於本「保單」或「承保表」的任何部份內附有特定涵義的任何用語或詞句應在其每次出現時均附有該特定的涵義。

5.20 虛假陳述

假如「閣下」作任何虛假陳述、錯誤描述、不披露或隱瞞任何情況的，而該等虛假陳述、錯誤描述、不披露或隱瞞是重大或與下列事項有關的，則本「保單」可被註銷：

1. 「閣下」的風險經驗及索償歷史；或
2. 「閣下」的保險記錄，包括以往被拒絕提供保險保障。

5.21 信託或轉讓及第三方權利通知

「安達」不受任何信託、押記、留置權、轉讓或其他處理或與本「保單」有關的任何通知約束或影響。除法律賦予任何權利，一名不屬於本「保單」當事人的人士不得享有執行本「保單」任何條款的權利。

5.22 其他保險

在法律許可的範圍內，如其他保險適用於受保的損失，「我們」將只支付其他保險不保障的數額，並受本「保單」的賠償限額限制，除非其他保險以書面訂明該保險是「閣下」「保單」所提供賠償的「自付額」。

假如「閣下」根據「保單」提出索償，「閣下」必須通知「安達」任何其他可能保障該損失或損毀或「意外」的保險。

5.23 支付保障

「閣下」不能受多於一份「家居保障」保單保障。假如「閣下」受多於一份該「保單」保障，「我們」將認為該人士由提供最高保障的「保單」所保障。如任何額外「保單」的保障是相同的，「我們」將認為該人士根據首份簽發的「保單」受保。「我們」將註銷所有不獲認可的保單。「我們」將退還任何重複繳付的保費（不附帶利息）。

5.24 支付索償

「閣下」一旦收到就本「保單」所支付的「保障」，在任何情況下應被視為「我們」已就該「保障」履行最終及所有責任。在「閣下」身故後，根據「保單」應向「閣下」支付的一切保障應付予「閣下」的遺產。

5.25 保費支付保證

1. 「閣下」必須於本「保單」的「生效日期」或續保日當日或之前向「我們」支付「保費」總額。
2. 如在「生效日期」或續保日當日或之前「閣下」沒有支付「保費」總額，本「保單」應被視為即時註銷，「我們」毋須支付任何保障。在「保單」被視為已註銷的情況下，其後收到的任何付款將不具效力。
3. 如本「保單」有任何抵觸的條款（如有），應以本「保費支付保證」條款為準。

5.26 部份損失後的保單復效

當「我們」根據「保單」賠償「家居物品」的部份損失或損毀的索償時，「保額」將按每次索償的損失金額減少，且不得超過投保的總金額。「我們」可自行選擇恢復「保額」，並保留徵收額外保費的權利。

5.27 合理小心

「閣下」必須：

1. 採取所有合理措施使「保單」項下的一切受保財物保持良好狀況及進行妥善維修；
2. 採取一切合理的預防措施以防止或減少受本「保單」保障之損失、損毀、破壞、責任、補償、成本或開支；及
3. 遵守法律及任何機關施加的一切義務及規例。

5.28 魯莽或蓄意行為

「閣下」及「閣下」「家庭成員」不可作出魯莽或蓄意行為，以導致或令受保財物受損或招致責任。如「閣下」的「家居」將連續三十(30)天以上無人居住，「閣下」必須通知「我們」並徵取「我們」確認。如「閣下」不履行上述責任，「我們」可拒絕支付「閣下」提出的索償。

5.29 「保單」續期

在「我們」認為有需要的情況下，「我們」有權於續保時修訂保費、保障範圍、條文及條款，本「保單」將在每一續保日時自動續保一(1)年。如任何一方在任何「受保期」完結時不想繼續保本「保單」，必須依據 5.5 註銷條款發出取消保單通知。如任何一方均無發出該等通知，在下「閣下」於續保日時繼續付保費的情況下，一份具有相同條款及細則的「保單」將由續保日起自動生效一(1)年。

若「我們」行使本保單授予「我們」的拒絕續保或修訂保費、保障範圍、條文及條款的權利時，「我們」會在續保日的三十(30)天前通知「閣下」。

5.31 討回權利

如「我們」就沒有承保的索償作出賠償，「我們」保留權利向「閣下」討回「我們」就「閣下」獲得賠償的總額。

5.32 退回保單

「閣下」因任何理由不滿意「本保單」，可於收到「本保單」後十四 (14) 天內將「本保單」退回「我們」以取消保單。「我們」會將「閣下」已付的保費不計利息退回「閣下」。在此情況下，「本保單」將被視為於保單生效日起失效，「我們」毋須根據「本保單」承擔「閣下」或「閣下」「家庭成員」蒙受或招致的任何損失、損毀或責任。閣下」入住醫院支付的總額。

5.33 制裁限制之不承保條款

當經制裁規定或其他法規禁止「我們」提供保險（包括但不限於支付賠償金）時，本「保單」將不適用。「保單」中的所有其他條款及細則則維持不變。安達保險香港有限公司是一間美國公司 - Chubb Limited 的子公司/分公司，Chubb Limited 是紐約證券交易所上市公司，因此除了歐盟、聯合國和「香港」的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家/地區例如古巴提供保障。

5.34 代位權

如「安達」根據本「保單」作出賠償，「安達」可代位取得「閣下」的一切分攤、賠償或追討的權利。未經「安達」的事先書面同意，「閣下」不得放棄分攤、賠償或追討的任何權利或就分攤、賠償或追討的任何索償作出和解。「閣下」必須作出一切事情及簽署一切文件以使「安達」能以「閣下」的名義就該等分攤、賠償或追討提出起訴。

如「閣下」與另一名人士或公司（該名人士或公司有責任向「閣下」賠償保險合同承保的任何損失或損毀）協定「閣下」不會向該名人士尋求討回該等損失或損毀，則「安達」在法律許可的情況下不會就該等損失或損毀向「閣下」提供保障。

5.35 挽回物品

如「閣下」提出索償，「安達」可檢查財物或物品。雖然「安達」無義務管有任何受損毀的財物或物品，但「安達」保留權利管有任何受損毀的財物或物品。「安達」以更換財物或物品或支付款項的方式就索償作出賠償後，「安達」有權取得及保留任何被挽回或被討回的財物或物品。「安達」可出售財物或物品及保留所得款項。

5.36 損失總額

如「我們」就「閣下」的索償作出「損失總額」的賠償，則本「保單」提供的保障將會終止。

第 6 項 - 索償

適用於所有部份的索償條件

「閣下」必須做的事：

在發生任何會引致或可能引致索償的任何損失或損毀或損傷時，或在發生任何會引致或可能引致第三部份「個人責任保障」索償的任何事件或事故時，「閣下」必須自費作出以下行動：

1. 採取所有合理的預防措施以避免進一步的損失或損毀或損傷；
2. 即時按本「保單」起首所列的地址及索償中心電話通知「安達」；
3. 即時通知警方受本「保單」保障的任何財物的遺失、被竊或發生「惡意破壞或故意破壞」的事故；
4. 採取一切合理的預防措施以討回遺失或被竊的財物並減低索償；
5. 在未經「安達」同意的情况下，不處置任何受損毀的財物；
6. 在未經「安達」同意的情况下，不安排修理或替換任何與索償相關的任何受「保單」保障的財物；
7. 在十四(14)日內填妥及提交索償表格，並提供「安達」就調查及核實索償之目的可能合理地要求的所有必須證明文件，包括但不限於：
 - (a) 損失或損毀或損傷的完整書面詳情；
 - (b) 任何相關的收據、證明及其他所有權證明；
 - (c) 所有有關損失或損毀財物的估值；
 - (d) 所有法庭簽發的文件，包括任何申索陳述書、傳票、展開過程、交相申索或第三方通知；
 - (e) 如索償涉及「惡意破壞或故意破壞」或盜竊，則包括所有財物檢查報告及財物清單；
 - (f) 從警方、運輸公司或其他機關取得有關「意外」、損失或損毀的報告；及
 - (g) 「我們」就評估索償所合理要求的所有醫療及其他證明及證據。
8. 即時向「我們」提供所有顯示「閣下」被提出或「閣下」可能被提出索償的所有文件（包括但不限於通信、任何函件或付款要求書或投訴書、任何令狀或法庭文件、任何傳召出庭令或任何正式的法律文件）；

9. 在未取得「安達」的事先書面同意前，不就任何針對「閣下」的索償承認責任、提出同意和解或支付任何金額以達成和解；及
10. 就任何針對「閣下」的索償協助「我們」提出抗辯。
11. 維修電子產品或家庭電器

適用於 A 部份家居保障及 C1 個人物品：

倘若受保人需就電子產品或家庭電器提出意外損毀維修索償時，此維修服務必須由該物品之官方授權認可之維修中心或維修商提供。

如官方授權認可之維修中心或維修商確認該損毀產品不能維修，「我們」將保留權利並只會因應該物品的折舊後價值或該物品損失或損毀時的時值作出合理的位置費用。

在「閣下」就「意外受傷」提出索償後，「我們」可能在合理需要時要求「閣下」進行醫療檢查，費用由「我們」承擔。「我們」亦會在合理需要時安排驗屍。

如「閣下」未能在指定時限內向「我們」作出通知，但「閣下」可向「我們」滿意地顯示「閣下」已盡合理可能盡早作出通知（連同證明文件及資料），則未能按時通知「我們」的情況不應使索償失效，惟「閣下」必須在發生任何損失、損壞或損傷的六十(60)日內，或「閣下」首次發現發生符合本「保單」第三部份（「個人責任保障」）針對「閣下」的潛在索償時，以及不遲於「保險期」結束後的三十(30)日內作出有關通知。



索償人應於事發後三十(30)天內於安達索償中心* (www.chubbclaims.com.hk) 提交索償申請。

閣下亦可透過智能電話或平板電腦掃描以下的 QR 碼登入安達索償中心。

第 7 部份 - 投訴

如「閣下」對在投訴「保單」的過程中或對「保單」的任何其他方面有不滿時，請聯絡：

安達保險香港有限公司

客戶服務經理

香港鰂魚涌英皇道 979 號太古坊一座 39 樓

電話 +852 3191 6222

傳真 +852 2519 3233

電郵 Inquiries.HK@chubb.com

「我們」已依據《承保商專業守則》建立了一套內部流程處理爭議。在任何時候，如「閣下」有一些關於「我們」產品或服務的投訴仍未獲解決，歡迎「閣下」使用「我們的」內部解決爭議程序。屆時「閣下的」查詢或投訴將會獲得調查，而「我們」亦會在十五(15)個工作天內回應。若「閣下」對「我們」最終的回應不滿意，可免費向保險業監管局或向保險投訴局尋求協助。聯絡資料如下：

保險投訴局

香港保險業聯會

香港灣仔駱克道 353 號三湘大廈 29 樓

傳真 +852 2520 1967

第 8 項 - 個人資料收集聲明

本公司（「我們」）竭力確保受保人（「閣下」）對我們在收集個人資料方面的信心，我們於處理任何已收集的個人資料均會採取適當的保密程度及以處理私隱手法採用資料。

本個人資料收集聲明陳述我們收集及利用由閣下提供以識別閣下個人的資料（「個人資料」）的目的、個人資料可能被公開的情況及閣下有權要求查閱及更改個人資料的詳情。

(a) 收集個人資料的目的

我們收集及使用閣下個人資料的目的，是為了向閣下提供具優勢的保險產品及服務，包括用作考慮閣下投保任何新的保險產品，及管理由我們提供的保單，安排保障，及執行和管理閣下及我們在該等保障下的權利及責任。同時，我們亦會收集及使用閣下個人資料以設計及識別能吸引閣下的產品及服務，進行市場或顧客滿意度調查，及發展、建立及管理與其他機構就宣傳推廣、行政及使用我們相應的產品及服務的聯盟及其他計劃。在閣下的同意下我們亦可能使用閣下的個人資料作其他用途。

(b) 直接促銷

只會在得到閣下的同意，我們會使用閣下的聯絡資料、人口統計資料、保單資料及繳費資料透過郵寄、電郵、電話或 SMS 短訊方式聯絡閣下以便提供有關我們的保險產品的宣傳推廣。如閣下不希望接收到我們的宣傳推廣，請於下列方格內加上「✓」。

(c) 個人資料的轉讓

個人資料將予以保密，而我們亦絕對不會將閣下的個人資料售賣給第三者。我們會對公開閣下個人資料作出限定；但在任何適用的法例條文下，閣下的個人資料可能：

- (i) 會被透露予我們相信必須達成以上第 a 及第 b 段所述目的之第三者。例如：我們把閣下的個人資料提供予我們相關的員工及承辦商、代理及其他涉及以上目的之人士，如處理數據的人士、專業人士、損失評估人員及索償調查員、醫生及其他醫療服務提供者、緊急支援服務提供者、保險局或信貸局、政府機構、分保人及分保經紀（當中可能包括在香港以外的第三方）；
- (ii) 會給我們的母公司及附屬聯營公司或安達在本地及海外的相關人員使用；
- (iii) 會提供予保險中介人，閣下可以透過指定系統查閱有關資料；
- (iv) 會給予有關人士以維持公眾安全及法紀；及
- (v) 在閣下同意下提供予其他第三者。

就以上個人資料的轉移，如有適用的地方，則代表閣下亦同意該資料在香港以外地方轉移。

(d) 查閱及更改個人資料

根據個人資料（私隱）條例，閣下有權要求查閱及更改曾給予我們的資料，另除非在個人資料（私隱）條例下有適用的豁免條款賦予我們可拒絕遵從，否則我們必須按閣下的要求，給閣下查閱及更改本身的個人資料。閣下亦可向我們要求提供持有閣下個人資料的類別。

翻查或更改個人資料的要求，必須透過書面提出及郵寄致：

安達個人資料私隱主任
香港鰂魚涌英皇道 979 號
太古坊一座 39 樓
電話 +852 3191 6222
傳真 +852 2519 3233
電郵 Privacy.HK@chubb.com

在我們收到閣下查閱或更改資料的要求後，會在四十(40)天內予以回覆該項要求，我們一般將不會收取任何費用；但即使我們在提供資料時需徵收費用，它們也會在合理的水平。至於更改資料的要求，則不會收取任何費用。

第 9 項 - 24-小時家居支援服務

「服務供應商」提供以下服務予「會員」

1. 鎖匠轉介
如「會員」遭反鎖不能返回住所，「服務供應商」可轉介鎖匠及提供收費資料（如情況許可），此外並會提供援助，按「會員」需要安排鎖匠上門開鎖。
2. 水喉匠轉介
如「會員」住所的渠道堵塞或漏水，「服務供應商」可轉介水喉匠及提供收費資料（如情況許可），此外並會提供援助，按「會員」需要安排水喉匠上門修理。
3. 電氣技師轉介
如「會員」需要電氣技師服務，例如安裝及維修電氣裝置、修理家庭電器等，「服務供應商」可轉介電氣技師及提供收費資料（如情況許可），此外並會提供援助，按「會員」需要安排電氣技師上門。
4. 冷氣工程師轉介
如「會員」住所的冷氣機故障，「服務供應商」可轉介冷氣工程師及提供收費資料，此外並會提供援助，按員需要安排冷氣工程師上門。
5. 滅蟲公司轉介
如「會員」住所需要滅蟲或防蟲服務，「服務供應商」可轉介滅蟲公司及提供收費資料，此外並會提供援助，按「會員」需要安排滅蟲公司上門。
6. 家居清潔服務轉介
如「會員」住所需要家居清潔服務，「服務供應商」可轉介清潔服務公司及提供收費資料，此外並會提供援助，按「會員」需要安排清潔公司上門。
7. 維修支援服務
如「會員」要求，「服務供應商」可轉介家居維修服務公司及收費詳情，以協助「會員」解決家居問題，如維修家庭電器或窗戶等。
8. 緊急暫託或護理支援服務
如發生緊急事故或「會員」要求，「服務供應商」可協助「會員」安排註冊護士到「會員」住所服務。「服務供應商」亦可安排褓姆 或家務助理到「會員」住所照顧「會員」的家屬。
9. 臨時家務助理支援服務
如「會員」要求，「服務供應商」可轉介臨時性的家務助理服務。
10. 損餘買家轉介
如「會員」需要，「服務供應商」可轉介損餘買家，向「會員」收買 受影響或舊家品。
11. 貯存服務轉介
如「會員」受保的住所因意外導致損失或破壞，「服務供應商」可轉介暫時貯存服務。
12. 臨時住宿服務轉介
如「會員」受保的住所因意外導致損失或破壞，「服務供應商」可轉介酒店服務。

以上各項服務純為轉介或代「會員」安排性質，所有由此招致的費用，一律由「會員」自行支付。「會員」乃出於自願使用上述服務，如經「服務供應商」轉介的供應商引起任何間接損害，「我們」不會承 責或支付任何開支。

地理區域界限

以上服務只限於香港特別行政區境內提供。

要求支援

「會員」可致電「服務供應商」警報中心，電話 2863 5746，說明姓名 及保單編號，即可為您提供服務。

免責條款

「服務供應商」及經該公司轉介為「閣下」及「閣下」家人服務的專業人士乃獨立承辦商，並非「我們」的職員、代理人或僱員。「我們」將不會就「服務供應商」及經該公司轉介的專業人士（包括及並非局限於護士、鎖匠及各類技師）所提供的服務或因其未能履行有關服務事宜作出任何承擔。

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More information can be found at www.chubb.com/hk.

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安達為全球最大的上市財產及責任保險公司，經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港特別行政區超過 90 年。安達香港的一般保險業務（安達保險香港有限公司）為大型及中小企業客戶、以及個人客戶設計及提供特定的保險產品，包括財產險、責任險、海上險、金融險和個人保險服務。多年來，安達憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質理賠服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽
www.chubb.com/hk。

聯絡我們

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