

Prestige Home Plus 名居寶 Plus



Newly added Rainwater Seepage coverage
provides your home an upgraded protection
新增雨水滲漏保障為您家居提供升級保護



Prestige Home Plus

Section 1 – Household Contents “All Risks”

We cover your household contents against accidental loss occurring within your home.

We cover you against accidental loss of or damage to your valuables such as fine arts, photographic equipment, jewellery, antiques, notebook computers and provide a high coverage limit to save you the trouble of listing each item separately. If you need itemized coverage, however, you may list separate items with individual limits.

Free Extra Benefits

- Building Betterment**
We cover interior building improvement of your home including renovation and refurbishment of fixtures, fittings and flooring.
- Temporary Removal**
We cover loss or damage to your household contents while being moved by professional movers to new home within Hong Kong. (Subject to declaration before transit)
- Temporary Storage**
We cover loss or damage to your household contents while being temporarily removed from your home due to cleaning, repair or maintenance for up to 14 days.
- Frozen Food**
We cover damage to frozen foods due to accidental breakdown of refrigerator or freezer provided the unit is less than 5 years old.
- Accidental Breakage of Window Glass**
We cover accidental breakage of window glass at your home.
- Personal Accident**
We cover accidental death of any insured(s) caused by fire, burglary, robbery or accidental injury occurring at your home.

7. Temporary Accommodation

We cover the expenses for alternative accommodation if your home becomes uninhabitable as a result of accidental loss or damage.

8. Debris Removal

We cover cost and expenses necessarily incurred in removing debris as a result of accidental loss or damage.

9. Replacement of Locks and Keys

We cover the cost for the locks and keys of your home/vehicle including:

- Replacing keys if the keys are stolen or lost;
- Replacing locks and keys if break-in happens;
- Engaging a locksmith to gain access to your home or vehicle due to the loss or theft of keys;
- Car rental fees if it takes more than 24 hours to replace a new key to your vehicle.

10. Accidental Death or Theft of Pedigree Dog

We cover accidental death or theft of pedigree dogs.

11. Utility Fee during Unemployment

We pay electricity bills, gas bills as well as water and sewage charges upon occurrence of your redundancy.

12. Rainwater Seepage

We cover physical loss of or damage to your household contents, personal effects and valuables caused by rainwater seepage due to tropical cyclone warning signal no.3 or above or rainstorm warning signal “Amber” or above.

Section 2 – Worldwide Personal Effects and Valuables “All Risks”

We cover you and your family members against accidental loss of or damage to personal effects and valuables such as jewellery, watches, furs, common portable audio-visual equipments, notebook computers, photographic equipment, fine arts and antiques, etc on a worldwide basis.

Free Extra Benefits

- Accidental Damage to Mobile Phone**
We cover repair cost against accidental damage to your mobile phone. (Non-declared mobile phone is not covered and liquid damage is excluded.)
- Unauthorized Use of Credit Card / Cash Card**
We cover loss arising out of unauthorized use of credit cards or cash disbursement cards.
- Loss of Money and Personal Documents**
We cover you for loss of money and the expenses of applying for replacement of credit cards, passports or other personal documents.

Section 3 – Legal Liability

We offer worldwide cover (including USA/Canada) against personal legal liability in respect of accidental bodily injury and property damage to a third party due to you or your family members' negligence subject to Hong Kong laws and jurisdiction. This includes compensation to the third party and your legal defense expenses.

Section 4 – Building “All Risks” (Optional or Standalone)

We protect your residential flat including structure, landlord's fixtures and fittings against accidental loss or damage on “all risks” basis as defined in the policy. We shall pay the full cost of rebuilding your home after an insured accident up to the Sum Insured.

Free Extra Benefits

- Debris Removal**
We cover cost and expenses necessarily incurred in removing debris as a result of accidental loss or damage.
- Architects', Surveyors' and Consulting Engineers' Fee**
We cover architects', surveyors' and consulting engineers' fee for reinstating the building.

EXCESS:

- Non-water Damage: HK\$250 for each and every claim
- Water Damage
 - Building age is 25 years or below: HK\$250 for each and every claim
 - Building age is over 25 years: 10% of adjusted loss subject to a minimum of HK\$250 for each and every claim

Section 1 (12) - Rainwater Seepage :

- 10% of adjusted loss subject to a minimum of HK\$3,000 for each and every claim, whichever is greater.

Coverage Summary

Coverage	Maximum Limit	Per Year(HK\$)
	Gold Plan	Platinum Plan
1. Household Contents “All Risks”	1,500,000	2,500,000
• Household Contents	100,000/item	200,000/item
• Personal Effects & Valuables	300,000	1,000,000
- Non-Fragile fine arts	50,000	1,000,000(100,000/item)
- Wine and vintage wine	5,000(1,500/item)	15,000(1,500/item)
- Stamps, coins & collectibles	2,000(800/item)	2,000(800/item)
- Camera, furs, silverware, musical instrument	100,000(25,000/item)	
- Other personal effects & valuables	300,000(25,000/item)	500,000(50,000/item)
Free Extra Benefits		
1. Building Betterment	300,000	600,000
2. Temporary Removal	50,000	100,000
3. Temporary Storage	50,000	100,000
4. Frozen Food	3,000	5,000
5. Accidental Breakage of Window Glass	5,000	5,000
6. Personal Accident	50,000	100,000
7. Temporary Accommodation(2,000/day)	50,000	100,000
8. Debris Removal	50,000	75,000
9. Replacement of Locks and Keys	2,000	3,000
10. Accidental Death or Theft of Pedigree Dog	2,000	3,000
11. Utility Fee During Unemployment (Insured being continuously unemployed after termination by employer by reason of redundancy)	Up to 3 months	Up to 3 months
12. Rainwater Seepage (Please refer to the limit in Section 1 Household Contents “All Risks”)		
2 Worldwide Personal Effects and Valuables “All Risks”		
• Hong Kong (outside your home)	50,000	75,000
- Camera, furs, and musical instruments	20,000(10,000/item)	30,000(15,000/item)
- Other personal effects & valuables	25,000/item	50,000/item
• Worldwide	20,000	50,000
- Camera, furs, and musical instruments	10,000/item	30,000(15,000/item)
- Other personal effects & valuables		25,000/item
Free Extra Benefits		
1. Accidental Damage to Mobile Phone(\$2,500/claim)	5,000	5,000
2. Unauthorized Use of Credit Card/Cash Card	5,000	10,000
• Loss of Money and Personal Documents	3,000	5,000
3 Legal Liability		10,000,000
4 Building “All Risks” (Optional & Standalone)		As per Sum Insured
Free Extra Benefits		
1. Debris Removal		5% of Sum Insured
2. Architects', Surveyors' and Consulting Engineers' Fee		5% of Sum Insured or 100,000 whichever is lower

名居寶Plus投保表格

第一部份 – 家居財物“全險”保障

保障您的家居財物於您家中因意外事故而導致之損失。

為省卻您的寶貴時間，以高保障額保障您家居財物中的藝術品、攝影器材、珠寶、首飾、古玩、筆記本型電腦等貴重物品因意外事故而導致之破壞及損毀，令您省卻個別申報的手續。但若有個別項目需要更大的保障額，亦可另行申報。

免費額外保障

- 美化家居保障**
保障您家中樓宇結構的自置裝修，包括翻新入牆櫃、牆身油漆、牆紙及地板。
- 臨時搬遷保障**
保障您的家居財物由專業搬運公司在本地替您搬屋的過程中所造成之損毀。(須於搬遷前向我們聲明)

- 短暫寄存**
保障您的家居財物因清潔、修理或保養暫時存放在本港其他地方於14天內因意外導致之損毀。

- 冷藏食品保障**
保障機齡五年或以下的雪櫃於損壞時所導致冷藏食品變壞。

- 玻璃窗之意外損毀**
保障您家中的玻璃窗因意外損毀。

- 人身意外保障**
保障您及您的家人於家中因火災、盜竊、搶劫或意外而不幸身故。

- 臨時居住津貼**
保障您的家居因意外損毀而暫時不能居住，需另行租住別處之臨時居住津貼。

- 清理家居廢物**
賠償您需支付清理災場之清潔費用。

- 更換門/車鎖及門/車匙**
保障您的門/車鎖及門/車匙之更換費用，包括：
 - 因被盜或遺失而需要配製新門/車匙；
 - 因被竊而導致更換鎖匙之費用；
 - 因被盜或遺失鎖匙而需要開門/車鎖之費用；
 - 因配製車匙需超過24小時之合理租車費用。

- 名種大廈意外死亡或偷竊保障**
保障名種大廈因意外死亡或遭偷竊之損失費用。

- 失業期間之公共服務費用津貼**
賠償您被僱主解僱後於失業期間必須支付之公共服務費用包括：電費、煤氣費、水費及排污費。

- 雨水滲漏保障**
保障您的家居財物，個人財物及貴重物品在“熱帶氣旋警告信號3號或以上”或“黃色暴雨警告信號或以上”發出的情況下因雨水滲漏而導致之損失。

第二部份 – 全球性個人財物及貴重物品“全險”保障

保障您及您的家人於世界任何地方因意外事故而導致個人財物及貴重物品之破壞及損失，例如：珠寶、首飾、手錶、手錶、皮草、手提影音器材、筆記本型電腦、攝影器材、藝術品及古玩等。

免費額外保障

- 手提電話之意外損毀保障**
保障您的手提電話因意外損毀而引致之維修費。(未填報之手提電話型號將不包括在內及不保障因液體引致的損壞)

- 信用卡/現金提款卡被盜用之損失保障**
保障您的信用卡或現金提款卡被盜用之損失。

- 現金及個人證件遺失保障**
保障遺失現金及補領遺失的信用卡、護照或其他個人證件的費用。

第三部份 – 法律責任保障

保障您及您的家人於世界各地(包括美國/加拿大)因個人疏忽引致第三者身體傷亡或財物損毀而負上的法律責任，但以香港法律為準。當中包括有關的法律責任賠償及訴訟支出。

第四部份 – 樓宇結構“全險”保障(可選擇性或獨立投保)

以“全險”形式保障您居所的建築結構、業主的入牆裝修及設備因意外導致的破壞及損失，務求令您可重建居所。

免費額外保障

- 清理廢物費用**
賠償您需支付清理災場之清潔費用。
- 建築師、測量師及工程師費用**
賠償您重建樓宇結構需支付的建築師、測量師及工程師費用。

- 自負金額：
- 非水損：每宗個別索償之自負金額為港幣\$250。
- 水損：
 - 樓齡25年或以下：每宗個別索償之自負金額為港幣\$250。
 - 樓齡超過25年：每宗個別索償之自負金額為核失損失之10%或港幣\$250，以較高者為準。

第一部份第12項 - 雨水滲漏保障

- 每宗索償之自負金額為損失額之10%或港幣\$3,000，以較高者為準。

保障摘要

保障範圍	每年最高賠償額 (港幣\$)
1. 家居財物“全險”黃金計劃	2,500,000
• 家居財物	每件100,000
• 個人財物及貴重物品	每件200,000
• 非易碎的藝術品	1,000,000
• 紅酒及佳釀	5,000(每件1,500)
• 郵票、錢幣及收藏品	15,000(每件1,500)
• 攝影器材、皮草、銀器及樂器	2,000(每件800)
• 其他個人財物及貴重物品	100,000(每件25,000)
• 其他個人財物及貴重物品	300,000(每件25,000)
免費額外保障	
1. 美化家居保障	300,000
2. 臨時搬遷保障	600,000
3. 短暫寄存	50,000
4. 冷藏食品保障	100,000
5. 玻璃窗之意外損毀	3,000
6. 人身意外保障	5,000
7. 臨時居住津貼(每天2,000)	50,000
8. 清理家居廢物	100,000
9. 更換門/車鎖及門/車匙	2,000
10. 名種大廈意外死亡或偷竊保障	2,000
11. 失業期間之公共服務費用津貼	3,000
(受保人被僱主解僱後，持續處於失業狀況方可獲此賠償。)	最高賠償三個月
12. 雨水滲漏保障(請參照項目第一部份)	最高賠償三個月

2. 全球個人財物及貴重物品“全險”保障

- 香港(於您家以外的地方)
- 攝影器材、皮草及樂器
- 其他個人財物及貴重物品
- 於世界其他地方
- 攝影器材、皮草及樂器
- 其他個人財物及貴重物品

免費額外保障

- 手提電話之意外損毀保障(每宗索償2,500)
- 信用卡/現金提款卡被盜用之損失保障
- 現金及個人證件遺失保障

3. 法律責任保障

4. 樓宇結構“全險”(可選擇性或獨立投保)

- 免費額外保障
- 1. 清理廢物費用
- 2. 建築師、測量師及工程師費用

100,000或核失損失之5%，以較低者為準

Major Exclusions

1. Special equipment or apparatus used in connection with any profession, business or employment, or item which is insured under a separate policy;
2. Uninsurable risk such as scratching, corrosion, wear and tear, mechanical or electrical breakdown;
3. Malicious damage or vandalism by a person residing in the insured premises;
4. Contact or corneal lenses, mobile/portable telephone unless covered under Section 2.1 Accidental Damage to Mobile Phone;
5. Breakage of glass, chinaware, porcelain or item of fragile nature;
6. Loss arising from unattended vehicle;
7. Detention, seizure or confiscation by customs or other officials;
8. Contents on roof or open area;
9. Aerial devices or satellite dish;
10. The insured premises unoccupied for more than 60 days;
11. The policy coverage is temporarily suspended when the insured premises is undergoing decoration.

Remarks

1. Coverage of this insurance is only applicable to flats/apartments on the 1st level or above of multi-storey residential buildings aged less than or equal to 40 years. For Village/Town Houses or Buildings other than those referred to in the previous sentence or flats/apartments with gross floor areas over 4,000 sq.ft., please refer to us for consideration and additional loading will apply.
2. The insured premises must not be used for commercial purposes and must be a permanent residential unit, apartment or a house located in Hong Kong. All structures of the home must be legal structures.
3. Changes of risk location or other details, please notify us as soon as possible.
4. Please submit purchasing invoice or appraisal for any valuable item with value over HK\$25,000.
5. Minimum total annual premium is HK\$1,000.

主要不保事項

1. 與受保人的專業、業務或職業有關的工具、儀器或已受其他保單所保障之物件；
2. 物件表面因刮花、腐蝕、天然損耗、機件或電器故障引致之損毀；
3. 在受保物業居住的人有意或惡意地造成物件破壞或損毀；
4. 隱形眼鏡、流動/手提電話(享有項目2.1手提電話之意外損毀保障除外)；
5. 玻璃器皿、瓷器或其他易碎物品的破裂或破損；
6. 物件在沒有鎖好的汽車內被竊或損毀；
7. 被海關或其他政府官員沒收、扣留或充公的物件；
8. 存放在露天或天臺上的物品；
9. 任何無線電接收或發放裝置或衛星天線；
10. 受保物業空置超過60天；
11. 受保物業在裝修/維修期內，保單保障將暫時停止。

備註：

1. 本計劃之保障只適合樓齡40年以下及多層大廈2樓或以上之純住宅單位，而其他情況(例如村屋、獨立屋)或居住單位建築面積超過4,000平方呎，請先向本公司查詢及需附加額外保費。
2. 受保物業是非商業用途及位於香港的永久落成住宅單位、建築物或屋宇，並且所有家居建構須為合法建設。
3. 受保物業地址或其他資料變更，請即通知本公司。
4. 每件價值高於港幣\$25,000之個人貴重物品，請提交購買單據或產品價值評估書。
5. 每年最低保費為港幣\$1,000。

AIG Insurance Hong Kong Limited is part of the American International Group Inc.

American International Group, Inc. (AIG) is a leading global insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com.hk | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>

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美亞保險香港有限公司為美國國際集團(AIG) 成員。

美國國際集團(AIG)為領導全球的保險公司之一，於逾100個國家及地區為客戶提供服務。AIG旗下公司通過全球最廣泛的產物意外保險業務網絡，為商界、機構及個人客戶提供各項服務。此外，AIG旗下公司在美國為壽險及退休金服務市場之領導品牌。AIG為紐約證券交易所及東京證券交易所之上市公司。

如需更多相關資訊，請瀏覽本公司網站<http://www.aig.com.hk> | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>

AIG為美國國際集團在全球提供產物意外保險、壽險及退休金，和一般保險服務所使用之統一品牌。如需更多相關資訊，請瀏覽集團網站<http://www.aig.com>。所有商品及服務皆由AIG之附屬公司或關聯公司所承保或提供。部分商品或服務不一定在所有國家皆有提供。各項保險商品之承保範圍以實際訂立之保險合約為準。

This insurance plan is underwritten by AIG Insurance Hong Kong Limited
此保障計劃由美亞保險香港有限公司承保



Bring on tomorrow

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This brochure provides only a summary of the policy benefits. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of the policy is available from AIG Insurance Hong Kong Limited.
本單張僅提供保單摘要，有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則，歡迎向美亞保險香港有限公司索取。