



## Householders' Comprehensive Insurance

Have you considered some home accidents may make you spend an extra cost to repair or reinstate your home contents and personal valuables, and even need to indemnify third parties an unpredictable loss against your legal liability? Householders' Comprehensive Insurance gives you peace of mind.

### HIGHLIGHTS

- ◇ "New for Old" settlement
- ◇ All risks protection
- ◇ 3 plans for your personal needs

### ALL RISKS PROTECTIONS

Householders' Comprehensive Insurance, an all risks policy provides you and your family with an extensive coverage for accidental damage to your home contents and personal valuables such as home decoration, furniture, electrical appliances, jewellery, watches, etc. with maximum limit up to HK\$1,000,000 per year, plus a wide range of free extra protection. The insured perils include fire, explosion, water damage, theft, typhoon, windstorm, flooding and other accidental damage. The policy also provides personal liability cover with maximum limit up to HK\$10,000,000.

### FREE EXTRA PROTECTION

- ◇ **Money**  
Up to HK\$3,000 for accidental loss or theft of money in your home.
- ◇ **Personal Accident**  
Up to HK\$50,000 per person and HK\$150,000 in aggregate in the event of death or permanent disablement of you or your family members as a result of fire, armed robbery or theft in your home.
- ◇ **Temporary Removal**  
Up to HK\$20,000 for loss of or damage to home contents that are temporarily removed from your home for renovation, cleaning or repair.
- ◇ **Alternative Accommodation**  
Up to HK\$1,500 per day and HK\$30,000 in aggregate reimbursement for temporary accommodation should your home become uninhabitable as a result of any insured peril.
- ◇ **Locks and Keys**  
HK\$2,000 for the cost of repairing locks, keys and windows damaged as a result of burglary or attempted theft.
- ◇ **Removal of Debris**  
Up to HK\$15,000 per year for cost of removal of debris when household contents are accidentally lost or damaged.
- ◇ **Interior Alterations or Refurbishment Works**  
Accidental loss of or damage to home contents during interior alterations or refurbishment works, subject to related maximum contract value and period.
- ◇ **Personal Liability**  
Up to HK10,000,000 against any claim on third party bodily injury or property damage resulting from your or your family members' negligence subject to Hong Kong jurisdiction.

### 3 PLANS FOR YOUR PERSONAL NEEDS

PARTICULARS OF COVER	DIAMOND PLAN	GOLD PLAN	SILVER PLAN
<b>Section 1 - Home Contents</b>			
Aggregate Limit of Indemnity On Home Contents	1,000,000	500,000	300,000
- per item On Valuables	150,000	75,000	40,000
- per item - aggregate limit On the Home Contents of the Domestic Helper	10,000	6,000	3,000
- aggregate limit	200,000	120,000	60,000
- per item	3,000	2,000	1,000
- aggregate limit	25,000	15,000	7,500
<b>Extra Protections</b>			
▪ Money	3,000	2,000	1,000
▪ Personal Accident - you & each family member	50,000	25,000	10,000
- aggregate limit	150,000	75,000	30,000
▪ Temporary Removal	20,000	10,000	5,000
▪ Alternative Accommodation - per day	1,500	800	600
- aggregate limit	30,000	15,000	10,000
▪ Locks and Keys	2,000	2,000	2,000
▪ Removal of Debris	15,000	7,500	4,000
▪ Interior Alterations or Refurbishment Works (subject to max. contract value of: Diamond HK\$150,000 / Gold HK\$100,000 / Silver HK\$50,000 and contract period not exceeding two months)	According to the Coverage of Home Contents Section		
<b>Section 2 - Personal Liability</b>			
Aggregate Limit of Indemnity	10,000,000	8,000,000	5,000,000

### GENERAL EXCLUSIONS

- ◇ Unoccupied home not lived in for 30 consecutive days.
- ◇ Spectacles, contact or corneal lenses, mobile/portable phones and pagers.
- ◇ Special equipment or apparatuses used in connection with any profession, business or employment, or items which are insured under a separate policy.
- ◇ Uninsurable risks such as scratching, corrosion, wear and tear, mechanical or electrical breakdown.
- ◇ Malicious damage or vandalism by a person lawfully in your home.
- ◇ Detention, seizure or confiscation by customs or other officials.
- ◇ Contents on roof or in open area.
- ◇ Aerial devices or satellite dishes.
- ◇ Loss or damage due to war, terrorism, radioactive contamination or sonic booms.
- ◇ HK\$1,000 deductible on each claim for home contents or valuables damaged by typhoon, windstorm, flooding and other water damage.
- ◇ HK\$500 deductible on each claim for home contents or valuables damaged by other perils
- ◇ HK\$2,000 or 10% of each claim (whichever is greater) deductible for home contents resulting from theft.

The information in this brochure is a general summary. Please refer to the actual policy for exact terms and conditions.



**Customer Services Hotline: 2828 7886**

**Claims Services Hotline: 3766 6516**

**Web Site: [www.shkpi.com.hk](http://www.shkpi.com.hk)**

### Premium Table

Insurer's Max. liability	Diamond Plan	Gold Plan	Silver Plan
Home Contents	HK\$1,000,000	HK\$500,000	HK\$300,000
Personal Liability	HK\$10,000,000	HK\$8,000,000	HK\$5,000,000
Saleable Area (in sq.ft.)	Annual Premium (HK\$)		
Less than 400	890	630	525
401 - 600	1,100	790	580
601 - 850	1,430	1,000	735
851 - 1,100	1,790	1,310	N/A
1,101 - 1,600	2,340	1,785	N/A



## 住戶綜合保險

閣下有否考慮一些家居意外可能令你要額外花費一筆金錢來修補你的家居物件及個人財物，甚至需要負上法律責任，而作出未能預算的金錢賠償？購買住戶綜合保險可令你倍感安心。

### 特點

- ◇ 以“全新購買價”賠償
- ◇ 全險保障
- ◇ 三項計劃以配合個人需要

### 全險保障

住戶綜合保險乃「全險」保單，為你及家人提供全面家居保障，家居物件及個人財物如室內裝修、傢俬、電器、珠寶、手錶等，因承保之家居意外包括火災、爆炸、水災、盜竊、颱風及水浸等而導致之損失，均可獲得保障，賠償金額每年最高可達港幣 1,000,000 元，並提供多項免費額外保障，而個人法律責任最高賠償額可達港幣 10,000,000 元。

### 免費額外保障

- ◇ **金錢**  
在投保居所內因失竊或意外損失金錢，可獲高達港幣 3,000 元的賠償。
- ◇ **個人意外保障**  
你或你的家人在投保居所內因火警或被劫而身故或引致終身殘廢，每人可獲高達港幣 50,000 元的賠償保障，而最高賠償額為港幣 150,000 元。
- ◇ **短暫搬遷**  
家居物件因裝修、清潔或修理而臨時存放在其他地方時受到意外損毀或失去，每年最高賠償額為港幣 20,000 元。
- ◇ **臨時居所費用**  
因意外而導致家居損毀而須暫時遷離居所，可獲高達每天港幣 1,500 元的臨時居所津貼，而每年最高賠償額為港幣 30,000 元。
- ◇ **更換門鎖及門匙費用**  
因爆竊或意圖爆竊而引致門鎖、門匙或窗戶損毀，更換費用每年最高賠償額為港幣 2,000 元。
- ◇ **清理廢棄物**  
因家居物件遭意外損毀或破壞而需清理有關殘件/瓦礫，每年最高賠償額為港幣 15,000 元。
- ◇ **室內改建或翻新工程**  
因室內改建或翻新工程期間引致的家居物件意外損毀，但工程費及工程期不可超過有關限額。
- ◇ **個人法律責任**  
你或你的家人因疏忽引起的第三者身體受傷或財物損失須負上法律責任及作出金錢賠償時，可獲高達港幣 10,000,000 元的賠償保障，唯所有訴訟必須經由香港法庭處理。

### 三項計劃以配合個人需要

保障範圍	鑽石 (港幣)	金 (港幣)	銀 (港幣)
<b>第一部份：家居物件</b> 最高賠償金額(總限額)	1,000,000	500,000	300,000
家居物件			
- 每件限額	150,000	75,000	40,000
個人財物			
- 每件限額	10,000	6,000	3,000
- 總限額	200,000	120,000	60,000
家中僱傭個人物件			
- 每件限額	3,000	2,000	1,000
- 總限額	25,000	15,000	7,500
額外保障			
▪ 金錢	3,000	2,000	1,000
▪ 個人意外			
- 受保人或每位家庭成員	50,000	25,000	10,000
- 總限額	150,000	75,000	30,000
▪ 短暫搬遷	20,000	10,000	5,000
▪ 臨時居所費用			
- 每天	1,500	800	600
- 總限額	30,000	15,000	10,000
▪ 更換門鎖及門匙費用	2,000	2,000	2,000
▪ 清理廢棄物	15,000	7,500	4,000
▪ 室內改建或翻新工程 (工程費以： 鑽石 HK\$150,000 / 金 HK\$100,000 / 銀 HK\$50,000 為限及施 工期 不超過 2 個月)	保障額根據「家居物件」部份計算		
<b>第二部份：個人法律責任</b> 最高賠償金額	10,000,000	8,000,000	5,000,000

### 不受保項目

- ◇ 居所連續空置超過三十日。
- ◇ 眼鏡、隱形眼鏡、流動/手提電話及傳呼機。
- ◇ 職業或工作應用的工具和儀器，或已另有保單受保的物件。
- ◇ 一般不保的損失如刮花、生鏽、自然損耗、機件故障等。
- ◇ 由合法留在居所內人士引起的惡意破壞。
- ◇ 被政府人員或海關扣留、沒收的物件。
- ◇ 存放在露台或天台的物件。
- ◇ 任何無線電接收或發放裝置或衛星天線。
- ◇ 有關戰爭、恐怖襲擊、核能輻射或音波而引致的損毀。
- ◇ 因颱風、水浸及其他水災引起的家居物件或個人財物索償金額的首港幣 1,000 元。
- ◇ 因其他事故引起的家居物件或個人財物索償金額的首港幣 500 元。
- ◇ 因爆竊引起的家居物件或個人財物索償金額的首港幣 2,000 元或百分之十，以高者為準。

本小冊子乃一摘要，僅供參考，有關詳盡條款及規定，概以保單為準。

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索償服務熱線：3766 6516  
[www.shkpi.com.hk](http://www.shkpi.com.hk)

### 保費表

保險公司最高賠償額	鑽石計劃	金計劃	銀計劃
家居物件	HK\$1,000,000	HK\$500,000	HK\$300,000
個人法律責任	HK\$10,000,000	HK\$8,000,000	HK\$5,000,000
實用面積(平方呎)	全年保費(港幣\$)		
少於 400 呎	890	630	525
401 - 600	1,100	790	580
601 - 850	1,430	1,000	735
851 - 1,100	1,790	1,310	N/A
1,101 - 1,600	2,340	1,785	N/A