

家居保險 (星級版)



家居保險(星級版)，除了為您的家居財物提供全險保障，更保障因疏忽而導致第三者身體受傷或財物損失，所需負上之法律責任及提供24小時綜合家居支援熱線。星級版更與時並進，延伸至保障您的網絡安全。

星級保障



家居物品
百萬全險保障



個人法律責任
千萬保障




網絡安全保障

承保範圍

保障項目	最高賠償額 (港幣)
甲部 家居物品保障 (基本保障)	
 <p>家居物品保障</p>	<p>全面家居財物保障 \$1,000,000(每年)</p> <p>並附送以下多項的額外保障：</p> <p>家居物品 \$100,000(每件/每套/每系列) (貴重物品或珠寶除外)</p> <p>貴重物品或珠寶 \$15,000(每件)/\$150,000(每年)</p> <p>暫寄家居物品 \$5,000(每件)/\$50,000(每年) (因維修或清潔而將家居物品暫寄存其他地方導致損毀或遺失)</p> <p>搬遷保障 \$5,000(每件)/\$150,000(每年) (家居物品在委託專業搬運公司搬往新居過程中，因意外引致之損毀或遺失)</p> <p>未有列明之個人物品損失 \$3,000(每件)/\$15,000(每年)</p> <p>現金損失 \$5,000(每年) (因家居盜竊/被劫或火災引致)</p> <p>門鎖及門匙 \$5,000(每年) (因家居爆竊而引起損毀所需的更換門鎖及鑰匙費用)</p> <p>冷藏食品 \$5,000(每年) (因雪櫃故障而引致冷藏食品變壞)</p> <p>臨時住所 \$3,000(每天)/\$60,000(每年) (住所因家居物品損毀引致不能居住，而需暫時遷往臨時住所之費用)</p> <p>廢物清理費用 \$50,000(每年) (意外發生後必須支付之清理家居廢物費用)</p> <p>人身意外保障 \$25,000(每人)/\$100,000(每年) (保戶或家庭成員因盜竊/被劫或火災引致死亡)</p>
乙部 個人法律責任保障 (免費)	
 <p>個人法律責任保障</p>	<p>保戶或其家庭成員因疏忽而導致第三者身體受傷或財物損失 \$10,000,000(每年)</p> <p>所需負上之法律責任 (需根據香港司法權評定)</p> <p>限制區域： 香港 全球 - 每次不得逗留超過60天，必須由香港出發</p> <p>附加保障</p> <p>分項限額</p> <p>(1) 租客法律責任 \$10,000,000(每年)</p> <p>(2) 業主在住所大廈公共地方的法律責任 \$1,000,000(每年)</p> <p>(3) 家傭法律責任 已包括</p>
丙部 樓宇結構保障 (自選保障)	
 <p>樓宇結構保障</p>	<p>保障樓宇結構因意外引致的損毀</p> <p>臨時住所 \$1,500(每天) / \$50,000(每年) (樓宇因損毀不能居住，而需暫時遷往臨時住所之開支費用)</p> <p>建築師、測量師及顧問工程師 \$50,000(每年) (樓宇因損毀而重建所需之建築師、測量師及顧問工程師之費用)</p> <p>廢物清理費用 \$50,000(每年) (意外發生後必須支付之清理家居廢物費用)</p>
丁部 綜合家居支援服務 (免費)	
 <p>24小時 綜合家居支援熱線</p>	<p>遇上緊急事故，可致電24小時綜合家居支援熱線，可獲得電器維修、水管維修、開鎖、緊急看護、滅蟲及清潔等轉介服務</p>

承保範圍

保障項目	最高賠償額 (港幣)
網絡安全保障 (額外保障)	
 網絡安全保障	
標準計劃 賬戶資金盜竊/身份盜用/網絡勒索	\$5,000(每年)
周全計劃 賬戶資金盜竊/身份盜用/數據恢復/惡意軟件淨化 網絡欺凌/網絡跟踪/聲譽損失/網絡勒索/網上購物	\$10,000(每年)

重要事項

- 過去3年內，投保人沒有曾遭保險公司拒絕受理投保、續保、取消保單或要求接受特別條件以獲承保及就有關此保障計劃列明的保障範圍蒙受損失。
- 投保住所牆身是採用磚、石及三合土作為建築材料，屋頂則採用三合土建成，並有經常維修，適宜居住。
- 投保住所絕無任何部份低於地面。
- 投保住所乃屬住宅性質，並全由投保人所佔有。
- 投保住所不會連續空置超過六十天。
- 投保住所並不屬於分租單位。
- 只適用於樓齡四十年或以下之住宅。

主要不保事項

- 手提電話、傳呼機、眼鏡、隱形眼鏡及運動設備的損失或損壞。
- 因刮花、生鏽、自然損耗、蟲蛀、發霉、機件故障等引致之損失。
- 存放在露天或天台家居物品。
- 由於任何不可解釋或神秘失蹤而做成的損失。
- 任何性質的間接損失或損害。
- 如保戶之單位連續空置超過六十天以上之任何損失，但因火災、閃電、家用氣體燃料爆炸、地震、颱風及暴風或洪水、飛機及其他航空機器或由其墜落之物件、暴動、罷工、汽車碰撞、水箱及輸水裝置等引起的損壞除外。
- 有關戰爭、核能核輻射或超音波而引起的損失。

最低保費

港幣 \$400 (不包括保險業監管局保費徵費)

自負金額

網絡安全保障 - 標準計劃: 每次索償港幣 \$300

保費表 (港幣)

家居建築面積(平方呎)	家居物品保障		樓宇結構保障(自選)	
	標準計劃	周全計劃	標準計劃	周全計劃
500或以下	\$790	\$978	個別報價	
501-700	\$965	\$1,153		
701-850	\$1,080	\$1,268		
851-1000	\$1,370	\$1,558		
1001-1500	\$1,720	\$1,908		
1501-2000	\$2,130	\$2,318		
2001或以上	個別報價			

*不包括保險業監管局保費徵費



Concord為香港歷史最悠久的一般保險公司之一。扎根香港超過40年，由「保險業監管局」授權承保一般保險業務。Concord提供多種一般保險產品，包括個人保險，如家居保險、私家車保險、家庭僱傭保險、旅遊保險；商業保險，如辦公室綜合保險及店鋪綜合保險。

Concord將創新精神與核保專業結合，引入新技術以提升客戶價值和體驗。

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***中英文版本如有任何不一致，概以英文版本為準。**

本小冊子為承保範圍的一般摘要，僅作參考之用。請注意，一切均以保單完整條款、條件以及除外條款為準（不局限於以上陳述）。購買前請閱讀並了解此保險產品的詳細條款。

HOMECARE EXTRA



HOMECARE EXTRA provides an "All Risks" protection to your home contents, legal liability and 24-hour Home Assistance hotline. The EXTRA version is extended to a Cyber Protection for you.

Upgraded Coverage



HK\$1,000,000
All Risks Home
Contents Cover







HK\$10,000,000
Personal
Legal Liability



Personal Cyber
Protection

Coverage Table

Coverage	Max. Compensation (HK\$)		
Section A Home Contents (Basic Cover)			
 <p>Home contents</p>	All Risks Household Contents \$1,000,000(per year) Other benefits provided can be referred as below: Home contents \$100,000 (per item/set/collection) (other than valuables or jewellery) Valuables or jewellery \$15,000 (per item)/\$150,000 (per year) Temporary Removal \$5,000 (per item)/\$50,000 (per year) (Home contents being temporarily removed to any other premises for cleaning or repairing) Premises Removal \$5,000 (per item)/\$150,000 (per year) (Home contents during the course of transit by professional removers) Loss of or damage to unspecified personal effects \$3,000 (per item)/\$15,000 (per year) (Within Hong Kong) Loss of personal money \$5,000 (per year) (Caused by fire or theft at the insured premises) Locks and Keys \$5,000 (per year) (For replacement cost following its loss or damage due to burglary) Frozen Food \$5,000 (per year) (Should the food be spoiled due to refrigerator failure) Alternative Accommodation \$3,000 (per day) /\$60,000 (per year) (Should the insured premises being rendered uninhabitable due to damage to home contents caused by insured perils) Removal of Debris \$50,000 (per year) (On cost of removal of debris following loss or damage to the home contents caused by insured perils) Personal Accident \$25,000 (per person) /\$100,000 (per year) (Should the Insured or his family members be killed caused by fire or theft)		
	Section B Personal Liability (Free)		
	 <p>Personal Liability</p>	To indemnify you and your family members \$10,000,000 (per year) in respect of accidental bodily injury or property damage to third party due to your negligence for which you are legally liable. Subject to Hong Kong Jurisdiction. Geographical limit : Hong Kong SAR Worldwide - departure from HK, in respect of temporary visits not exceeding 60 consecutive days each visit Extension Sub-limit (1) Tenant's Liability \$10,000,000 (per year) (2) Owner's Liability in common area of the home building \$1,000,000 (per year) (3) Domestic Helper Legal Liability Covered	
		Section C Home Building (Optional Cover)	
		 <p>Home Building</p>	Cover for accidental physical damage to Building structure Alternative Accommodation \$1,500 (per day)/\$50,000 (per year) (Should the building being rendered uninhabitable due to damage caused by insured perils) Architect's and Surveyor's fees \$50,000 (per year) (Necessarily incurred in the reinstatement or replacement of the building after loss or damage caused by any insured perils) Removal of Debris \$50,000 (per year) (On cost of removal of debris following damage to the building caused by insured perils)
	Section D Home Assistance Services (Free)		
	 <p>24-hour Home Assistance hotline</p>		A 24-hour Home Assistance hotline is provided to you for the referral services of electrical, plumbing, locksmith, emergency home nursing, pest control and cleaning.

Coverage Table

Coverage	Max. Compensation (HK\$)
Personal Cyber Protection (Extra Benefit)	
 Personal Cyber Protection	Standard Plan \$5,000 (per year) Cyber Basic : Theft of Funds / Identity Theft / Cyber Extortion
	Comprehensive Plan \$10,000 (per year) Cyber Comprehensive : Theft of Funds / Identity Theft / Data Restoration / Malware Decontamination / Cyberbullying / Cyber Stalking / Loss of Reputation / Cyber Extortion / Online Shopping

Important Notes

1. Do not have a home insurance policy cancelled, declined, refused to renew or had special terms and conditions imposed upon a policy, or have made or reported a home insurance claim in the past 3 years.
2. The insured premises is built of brick, concrete and roofed with concrete and is in good state of repair.
3. No part of insured premises is below ground floor level.
4. The insured premises is of residential nature which is solely occupied by policyholder.
5. The insured premises is not left unoccupied for more than 60 days consecutively.
6. The insured premises is not a sub-divided flat.
7. Only applicable to insured premises under 40 years or below of building age.

Major Exclusions

1. Loss of or damage to mobile/portable telephone, pagers, spectacles, contact lens and sporting equipment.
2. Loss of or damage to contents caused by scratching, rust, wear and tear, vermin and mechanical or electrical fault or breakdown.
3. Loss of or damage to contents on the roof or open area or insured under a SEPTarate policy.
4. Loss or damage caused by or resulting from unexplained or mysterious disappearance.
5. Consequential loss or damage of any kind.
6. Claims arising from whatsoever causes if the Insured's premises is left unoccupied for more than 60 consecutive days, except the loss of or damage to contents caused by fire, lightning, explosion, earthquake, typhoon, windstorm, flood and bursting of pipes.
7. Claims arising from war, radioactivity or sonic bangs.

Minimum Premium

HK\$ 400 plus the Insurance Authority Premium Levy

Major deductible

Personal Cyber Protection - Standard Plan: HK\$ 300 for each and every claim

Premium Table (HK\$)

Gross Floor Area (sq. ft)	Home Contents Coverage		Home Building Coverage (Optional)	
	Standard Plan	Comprehensive Plan	Standard Plan	Comprehensive Plan
500 or below	\$790	\$978	Refer to Concord	
501-700	\$965	\$1,153		
701-850	\$1,080	\$1,268		
851-1000	\$1,370	\$1,558		
1001-1500	\$1,720	\$1,908		
1501-2000	\$2,130	\$2,318		
2001 or above	Refer to Concord			

*Excluding the Insurance Authority Premium Levy



Concord Insurance Company Limited (“Concord”) is one of the longest established general insurance companies authorized by the Insurance Authority in Hong Kong. Building on a history of more than 40 years in the territory, Concord provides a diverse range of general insurance products including personal line such as home content, motor, domestic helper and travel insurance; business line such as office and shop insurance.

Incorporating traditions with innovations and underwriting expertise, Concord uses new technologies to add values and enhance the customers' experience.

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*The English version prevails if there is any inconsistency between the English and Chinese versions.

The above information is intended as a general summary of coverage. Please note coverage is subject to full terms and conditions and exclusions stated in the policy (Not only those referenced above). You are encouraged to read the POLICY for exact terms and conditions and details of the exclusions before making your purchase.