

承保範圍 Coverage	最高保障額 (港幣) Maximum Limit of Indemnity (HK\$)
1. 財物保險 Contents	
因意外引致「家居財物」損失或損毀，類別如下 Accidental physical loss of or damage to CONTENTS at HOME including : - 投保人及其同住家人所擁有之傢俬、固定裝置、家居用品及個人財物 (限額：每件物品之補償上限為HK\$50,000) furniture, fixtures, fittings, household goods and personal effects which belong to the Insured or any member of the family normally residing with the Insured (sub-limit : HK\$50,000 per item) - 「貴重財物」：黃金、白金、銀、玉石、鑽飾、珠寶、其他貴金屬或寶石、手錶、工藝品、古董、瓷器、古玩及皮革 (限額：「最高補償限額」之10%；而每件物品之補償上限為HK\$15,000) VALUABLES : gold, platinum, silver, jades, diamonds, jewellery, other precious metals or stones, watches, works of art, antiques, chinaware, curios and furs (sub-limits : 10% of the Maximum Limit of Indemnity subject to HK\$15,000 per item)	HK\$ 1,000,000 或「家居財物」實質價值， 以較低者為準 or the actual value of CONTENTS at HOME, whichever is the less
額外保障 Extensions : a) 因受保的意外引致居所不能居住而需遷往臨時住所的費用 (限額：HK\$30,000；而每日之補償上限為HK\$1,500) Alternative Accommodation Expenses following loss or damage insured by this Section (sub-limit : HK\$30,000 subject to HK\$1,500 per day) b) 因雪櫃發生故障而引致冷凍食品變壞 (限額：HK\$2,000) Deterioration of Frozen Food due to failure of refrigerator or freezer (sub-limit : HK\$2,000) c) 在香港境內，因搬遷居所到新住址而引致「家居財物」損失或損毀 (限額：HK\$50,000) Loss or damage due to Household Removal from HOME to new residence within Hong Kong (sub-limit : HK\$50,000) d) 因居所被盜竊或意圖盜竊而引致窗戶或門鎖損毀 (限額：HK\$2,500) Damage to Locks or Windows due to theft or attempted theft at HOME (sub-limit : HK\$2,500) e) 在香港境內之金錢保障 (限額：HK\$5,000；而每宗意外之補償上限為HK\$2,500) Cover for Money within Hong Kong (sub-limit : HK\$5,000 subject to HK\$2,500 per accident) f) 受保的意外發生後之清理費用 (限額：HK\$30,000) Removal of Debris Expenses following loss or damage insured by this Section (sub-limit : HK\$30,000) g) 在香港境內，「家居財物」因修理或維修而需暫時搬離居所之保障 (限額：HK\$30,000) Temporary Removal of CONTENTS within Hong Kong solely for repair or maintenance purpose (sub-limit : HK\$30,000) h) 「貴重財物」之全球性保障 (限額：HK\$2,500；而每件物品之補償上限為HK\$1,000) Worldwide Cover for VALUABLES (sub-limit : HK\$2,500 subject to HK\$1,000 per item)	
自負金額 Excesses : - 每次索償自負金額為HK\$500 HK\$500 each and every claim - 額外保障 (c) - 搬遷居所之每次索償自負金額為HK\$1,000 HK\$1,000 each and every claim under the Extension (c) - Household Removal - 水浸或水漬引致財物損失或損毀之每次索償自負金額為該損失或損毀的10%或HK\$1,000，以較高者為準 HK\$1,000 or 10% of each and every claim whichever is the greater for loss or damage arising from water	
2. 公眾責任保險 Public Liability	
投保人 (及其同住家人) 因居所發生意外而引致他人身體受到傷害或財物損失或損毀而需要承擔之法律責任 Legal liability of the Insured (including any member of the family normally residing with the Insured) in respect of accidental bodily injury or accidental loss of or damage to property occurring at or about HOME	HK\$ 7,500,000
自負金額 Excess : - 第三者財物損失或損毀之每次索償自負金額為HK\$500 HK\$500 of each and every claim for loss of or damage to third party property	

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3. 人身意外保險 Personal Accident	
因居所發生火災，或居所被盜竊或意圖盜竊而引致投保人死亡 (若在承保表內列有多於一位受保人，「最高補償限額」將會平均分配) Death of the Insured caused by fire, theft or attempted theft whilst at HOME (If more than one person is shown on the Policy Schedule as the Insured, the Maximum Limit of Indemnity will be divided equally among these persons)	HK\$ 250,000
4. 樓宇保險 Building	
因意外引致「樓宇」損毀 Accidental physical damage to BUILDING at HOME	補償上限為閣下所選定之投保金額或「樓宇」重建所需之費用，以較低者為準 up to the sum you selected to insure for or the rebuilding cost of BUILDING, whichever is the less
額外保障 Extensions : a) 受保的意外發生後，修葺「樓宇」所需之建築師、測量師及工程師費用 (限額：「最高補償限額」之5%) Architects', Surveyors' and Consulting Engineers' Fees incurred in the reinstatement of BUILDING following loss or damage insured by this Section (sub-limit : 5% of the Maximum Limit of Indemnity) b) 受保的意外發生後之清理費用 (限額：「最高補償限額」之5%) Removal of Debris Expenses following loss or damage insured by this Section (sub-limit : 5% of the Maximum Limit of Indemnity)	
自負金額 Excess : - 每次索償自負金額為 HK\$250 HK\$250 of each and every claim	

第1項是家居綜合保險之基本投保項目。Section 1 is the primary cover of this insurance.

第2及3項隨着第1項而自動生效，閣下無需繳付額外保費。Sections 2 and 3 are provided, together with Section 1, at no extra premium.

第4項是一項可供選擇的投保項目，閣下需繳付額外保費而生效。Section 4 is an optional cover and only operative on payment of extra premium.

家居綜合保險

Home Package

Insurance



多種穩健保險計劃

忠意保險備有以下多項保險計劃，迎合個人及公司客戶的需要。

個人保險

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

商業保險

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

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

如有任何查詢，請與閣下的保險顧問或本公司的代表聯絡。

Wide Range of Innovative Products

Generali offers a variety of insurance products to individual and corporate clients as follows :

Personal Insurance

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

Commercial Insurance

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

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

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

關心您的家庭 保障美好居所

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

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

有關保障詳情，請參閱背頁。

Caring For Your Home

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

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

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

保費表 Premium Table :

居所建築面積(平方呎) Gross Floor Area (Square feet)	每年保費 Annual Premium	
	項目1 - 財物保險# Section 1 - Contents#	項目4 - 樓宇保險## Section 4 - Building##
500 或以下 or below	HK\$ 688	HK\$ 400
501 - 750	HK\$ 888	HK\$ 600
751 - 1,000	HK\$ 1,088	HK\$ 800
1,001 - 1,500	HK\$ 1,388	HK\$ 1,200
1,501 - 2,000	HK\$ 1,888	HK\$ 1,600

#若投保金額超逾HK\$1,000,000，保費需作個別釐定。

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

##若投保金額高於一般市值，保費需作個別釐定。

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

如居所建築面積超逾2,000平方呎，保費需作個別釐定。
Please contact to Generali for a quotation if the Gross Floor Area exceeds 2,000 square feet.

主要不承保事項

戰爭、恐怖活動、核輻射、污染、自然損耗、機械或電力故障、不能解釋的損失、瞞騙、違法建築物、做工上的失誤或缺陷、山泥傾瀉或下陷、動物或寵物、交通工具所引致的責任

Major Exclusions to Note

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

關於忠意香港

自1970年代起，忠意香港一直守護著大家的生活和夢想，為未來人生提供周全保障。多年來，我們深入了解不同客戶的個別需求，並抱持與時俱進和不斷創新的精神，以迎合客戶的真正需要。

忠意香港擁有一個由300多家保險經紀和保險中介組成的龐大分銷網絡，憑藉我們對本地市場的深入認識，結合忠意集團的全球網絡和豐富經驗，設計出獨特創新、簡單而靈活的人壽及一般保險方案，確保所有香港客戶獲得周全安心的保障。

關於忠意集團

創自1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2018年，集團的保費總收入超過670億歐羅。現時，忠意集團擁有超過71,000位員工，為6,100萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。忠意矢志成為客戶的終身合作夥伴，透過我們的分銷網絡，為客戶提供創新和個性化的方案。

About Generali Hong Kong

Since the 1970s, Generali Hong Kong has enabled people to shape a safer future by caring for their lives and dreams. Over the years, we have come to understand the individual requirements of our customers, and are continuously adapting and innovating to meet their changing needs.

Through our extended distribution network of over 300 brokers and intermediaries, we combine our local knowledge with Generali Group's global network and experience to design unique and innovative, yet straightforward and flexible life and general insurance solutions to ensure peace of mind for people in Hong Kong.

About Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in 50 countries in the world, with a total premium income of more than € 67 billion in 2018. With nearly 71,000 employees serving 61 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. Generali's ambition is to be the life-time partner to its customers, offering innovative and personalized solutions thanks to an unmatched distribution network.

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

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