

A photograph of a modern house with a balcony and large windows. The house has a dark roof and light-colored wood siding. The balcony has a glass railing and a potted plant. The windows are large and reflect the sky and trees. The overall scene is bright and modern.

CHUBB®

MyHomeGuard

我的家居保險



「我的家居保險」不但可保障家居內的物品，甚至家居以外的物品亦可獲得保障。

除此之外，它更可提供環球的個人責任及個人物品保障，為您及您的家人帶來更周全的家居保險。不論您是自住、租客或出租業主均可享有全面保障。

計劃特點

- 不設樓齡限制
- 不設面積限制
- 村屋或獨立屋均受保障、無須附加保費
- 新增設玻璃重置保障
- 保障於儲物設施及學校宿舍內的家居物品
- 全球個人物品保障及個人法律責任保障
- 家居物品保障高達港幣6,000,000元
- 個人責任保障高達港幣10,000,000元
- 建築物保障高達港幣20,000,000元
- 特設自選保障，照顧您的不同需要



保障項目

保障項目		
第1部份	家居物品保障	保障受保人家中的家居財物(包括以下指定物品)因意外而導致的實質損失或損毀
	指定物品	珠寶、手錶、皮草、美術作品、郵票、硬幣收藏、電腦系統、手提資訊器材、娛樂設備、其他攝影器材、貴重金屬物品、樂器、相機、卡式錄放影機及配件及其他「貴重物品」或收藏品
	額外保障	
a	全日制學生宿舍的家居物品	保障宿舍內的家居物品因意外而導致的實質損失或損毀，惟受保人必須報讀全日制課程並於宿舍住宿
b	家備的家居物品	保障家備的家居物品因意外而導致的實質損失或損毀
c	儲物設施內的家居物品	保障存放於儲物設施內的家居物品因意外而導致的實質損失或損毀
d	冷凍食品	保障冷藏組件因機器故障而導致冷凍食品腐壞所造成的實際損失或損毀
e	商業設備	保障受保人家中的商業設備因意外而導致的實質損失或損毀
f	移走瓦礫	如受保物業因意外而損毀，將會支付移走瓦礫、拆卸及/或拆毀、支撐或支承而產生之實際及合理的費用
g	裝修或維修(因承包商引起)	保障承包商於進行裝修或維修期間對家居物品所造成的實質損失或損毀
h	更換門鎖、玻璃及臨時保護	保障門鎖及玻璃因爆竊或未經許可進入受保物業而遭受破壞，需作更換的實際費用
i	未經授權交易	身份證明文件、信用咭或支票簿因爆竊或未經許可進入受保物業而被盜，所引致的直接而實際的財務損失
j	損失個人文件	護照、身份證明文件及駕駛執照因爆竊或未經許可進入受保物業而被盜，所引致的實際補領費用
k	物業外的貴重物品	保障所穿戴的「貴重物品」因意外而導致的實際損失或損毀
l	未經授權使用公用事業	保障受保物業所登記的公用事業如煤氣、水、電力、互聯網及收費電視在未經同意的情况下被第三方非法使用而導致的實際損失
m	玻璃重置	保障受保物業的玻璃窗或門因颱風、風暴、閃電等而導致實際的損失或損毀
第2部份	個人責任保障	全球保障受保人因疏忽而導致第三者身體受傷或財物受損所需承擔之法律責任
第3部份	額外住宿開支	因居所遭受意外損毀而不宜居住及須另覓臨時住所之額外租金費用
第4部份	個人保障	
a	個人意外	全球保障受保人因意外而導致意外死亡或永久完全傷殘
b	盜竊引致的損傷	全球保障受保人因盜竊、偷竊或搶劫而受到身體損傷所產生的醫療費用
c	櫃員機襲擊	全球保障受保人於櫃員機提款後30分鐘內遭受偷竊或搶劫的實際金錢損失；惟須於事發後1小時內報案
d	身份證明文件詐騙	全球保障受保人的信用咭、身份證、護照、出生證明、駕駛執照及提款咭，因未獲授權而被非法使用導致的金錢損失、法律費用及薪金損失
e	個人物品	全球保障所穿戴的個人物品因意外而導致實際損失或損毀
e.1	手提電話	全球保障受保人的手提電話因意外而導致實際損毀
f	額外貴重物品保障(自選保障)	全球保障所穿戴的「額外貴重物品」在因意外而導致實際損失或損毀，惟受保人必須於投保日起計30日內就指定「額外貴重物品」作出申報
第5部份	建築物保障(自選保障)	
	建築物保障	保障受保人的樓宇結構因意外而導致的損毀
i	租金損失	如受保人作為業主在出租受保建築物期間，因受保意外而引致的損失或損毀，導致受保建築物不宜居住並造成租金損失將受到保障
ii	產權變更	保障受保人於安排出售建築物至完成出售建築物期間，建築物因受保意外造之損失或損毀，惟有關損失或損毀是沒有以其他方式受保、建築物是沒有被空置的及已簽定相關買賣合約
iii	家居裝修	對受保建築物內的家居裝修提供保障

「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

「額外貴重物品」指手錶、珠寶首飾、電子器材、皮草、皮褸、手袋、銀包

保障額表		每年最高賠償額 (港幣)			
		計劃 A	計劃 B	計劃 C	自選計劃
第1部份	家居物品保障	300,000	500,000	1,000,000	高達 6,000,000
1.1	家居物品每件 / 每套	100,000	100,000	100,000	100,000
1.2	指定物品每件 / 每套	10,000	10,000	10,000	10,000
額外保障					
a	全日制學生宿舍的家居物品	60,000	60,000	60,000	60,000
a.1	每件 / 每套	6,000	6,000	6,000	6,000
b	家傭的家居物品	6,000	6,000	6,000	6,000
c	儲物設施內的家居物品	60,000	100,000	120,000	投保額的20%或120,000，以較低者為準
c.1	每件 / 每套	15,000	15,000	15,000	15,000
d	冷凍食品	3,000	3,000	3,000	3,000
e	商業設備	24,000	24,000	24,000	24,000
e.1	每件 / 每套	12,000	12,000	12,000	12,000
f	移走瓦礫	45,000	75,000	150,000	投保額的15%
g	裝修或維修 (因承包商引起)	45,000	75,000	150,000	投保額的15%
h	更換門鎖、玻璃及臨時保護	45,000	75,000	150,000	投保額的15%
i	未經授權交易	45,000	75,000	150,000	投保額的15%
j	損失個人文件	15,000	25,000	50,000	投保額的5%
k	物業外的貴重物品	300,000	500,000	1,000,000	高達 6,000,000
k.1	每件 / 每套	10,000	10,000	10,000	10,000
l	未經授權使用公用事業	15,000	25,000	50,000	投保額的5%
m	玻璃重置	2,500	2,500	2,500	2,500
第2部份	個人責任保障	5,000,000	10,000,000	10,000,000	10,000,000
第3部份	額外住宿開支	20,000	20,000	20,000	20,000
第4部份	個人保障				
a	個人意外	300,000	300,000	300,000	300,000
b	盜竊引致的損傷	2,500	5,000	7,500	高達7,500
c	櫃員機襲擊	2,500	5,000	7,500	高達7,500
d	身份證明文件詐騙	2,500	5,000	7,500	高達7,500
e	個人物品	2,500	5,000	7,500	高達7,500
e.1	手提電話	2,000	2,000	2,000	2,000
f	額外貴重物品保障 (自選保障)	每件/每套最高50,000 (總投保額最高500,000)▲			
第5部份	建築物保障 (自選保障)				
建築物保障		最高投保額20,000,000▲			
i	租金損失	50,000	50,000	50,000	50,000
ii	產權變更	投保額的100%	投保額的100%	投保額的100%	投保額的100%
iii	家居裝修	投保額的25%	投保額的25%	投保額的25%	投保額的25%
全年保費*		計劃 A	計劃 B	計劃 C	自選計劃
高樓		665	980	1,610	根據報價
矮房*		1,085	1,680	3,010	根據報價

* 矮房即獨立屋 / 半獨立屋 / 村屋 (不超過3層高)

▲根據投保額報價

* 根據《(第41章)保險業條例》，由2018年1月1日起，保險業監管局(「保監局」)已透過保險公司向保單持有人收取保費徵費。
詳情請瀏覽保監局網頁: www.ia.org.hk/tc/levy

自付額

自付額	適用於每次索償 (港幣)		
	高樓	矮房	
第1部份家居物品保障 第5部份建築物保障			
a	任何損失或損毀 (因火災、閃電或爆炸引致的除外)	400	2,000
b	因水損、風暴、固定管道 漏水、山崩或下陷引致的 損失或損毀	1,500或經評定損失 金額的10%，以 較高者為準	2,000或經評定損失 金額的10%，以 較高者為準
c	家居裝修		
d	裝修或維修		
第4部份個人保障			
a	適用於第4部份個人保障 內之所有保障 (個人意外除外)	400	400
b	額外貴重物品保障	經評定損失金額 的5%	經評定損失金額 的5%

主要不保事項

- 損耗、生鏽、侵蝕、腐壞及貶值
- 機械、電氣或電子故障
- 因家居動物及其他野生動物引致的損失
- 惡意破壞、蓄意行為
- 閣下故意損毀財物的詐騙行為

索償手續

如須索償，請按照以下步驟辦理：

1. 於事發後14天內填妥賠償申請表，表格可於此連結
<https://www.chubb.com/hk>下載或致電安達保險香港有限公司索取(電話：3191 6656)
2. 連同有關證明文件提交予安達保險香港有限公司

安達保險香港有限公司可能會就索償提出查詢或需要進一步的資料及/或文件，如有需要，我們有可能會安排一名代表進行實地考察跟進

重要事項

- **投保資格** — 適合所有年滿18歲、持有香港身份證並居住於香港特別行政區的人士
- **物業** — 指用作私人住宅用途並由磚塊、石塊及混凝土及混凝土屋頂興建而成。
- **續保保單** — 本保單將於到期日當天自動續保一年
- **取消保單** — 閣下可隨時取消您的保單及根據保單的條款收到按比例計算的退款。唯每保單有港幣\$500元之最低保費要求
- **損失** — 保障生效後將保障所有受保損失

本小冊子只供參考之用，有關保單詳情，請參閱保單條款如有任何爭議，一概以英文版本為準





MyHomeGuard is covering your home content inside and outside your home.

Whether you are an owner occupier, tenant or landlord, it also provides worldwide coverage for personal liability and personal effect. Not only does the superior coverage extend beyond your home, but it also provides superior protection for you and your family - a truly best-in-class product solution.

Plan Highlights

- No restriction on building age
- No restriction on floor area
- Available for house or village house with no additional premium
- New cover: replacement of glass
- Cover the contents in storage facility and student hostel accommodation
- Worldwide personal effects and personal liability coverage
- Home contents cover up to HK\$6,000,000
- Personal liability cover up to HK\$10,000,000
- Building cover up to HK\$20,000,000
- Optional cover is available



Coverage

Coverage		
Section 1	Contents Cover	Cover the accidental physical loss or damage to your contents (include specific items) while located at your premises
	Specific Items	Jewellery, watches, fur, fine arts, collectible stamps and coins, computer systems, portable data equipment, entertainment appliances, photographic equipment, items of precious metals, musical instruments, cameras, VCR and their accessories and other "Valuables" or collections
	Additional Benefits	
a	Student Hostel accommodation	Cover the accidental physical loss or damage to the contents of student hostel while insured person is a full time student and residing in a hostel
b	Domestic Staff Contents	Cover the accidental loss or damage to the contents of your domestic staff
c	Contents in Storage Facility	Cover the accidental loss or damage to your contents while situated at a storage facility
d	Frozen Food	Cover the damage to your frozen food at the premises caused by deterioration due to accidental mechanical breakdown of your refrigerating unit
e	Business Appliances	Cover the accidental loss or damage to appliances used for your business while located at your premises
f	Removal of Debris	Cover the reasonable costs and expenses necessarily incurred by the Insured in removing debris, dismantling and/or demolishing, shoring or propping any portion or portions of the insured's household contents
g	Alterations and Repairs (caused by contractors)	Cover the accident loss of or damage to the contents caused by contractors whilst carrying out interior alterations or repairs.
h	Replacement of Locks, Glass and Temporary Protection	Cover the replacement of locks, glass broken and the reasonable cost associated with temporary protection pending the replacement of such locks and glass as a result of burglary or unauthorized entry to the premises.
i	Unauthorised Transaction	Cover the financial loss resulting from the unauthorized use of credit cards, cheque books or loss of funds from your personal bank accounts as a result of burglary or unauthorized entry to the premises where documents and identification were stolen allowing unauthorized access.
j	Loss of Personal Documents	Cover for replacement of passports, HKID cards, driving licenses as a result of forcible entry to the premises where such items were stolen
k	Valuables Outside Premises	Cover accidental damage to "Valuables" while belonging to and worn by you at anywhere in the world
l	Unauthorised Usage of Utilities	Cover the difference between your usage and the cost requested by the relevant utility provider in the event that your household utilities such as gas, water, electricity, internet and cable TV for the premises are unlawfully used
m	Replacement of Glass	Cover the replacement of glass broken as a loss caused by such as typhoon, storm, fire, lightning etc
Section 2	Personal Liability Cover	Cover while you become legally liable to pay to a third party as compensation in respect of accidental death or accidental injury or accidental property damage occurring anywhere in the world
Section 3	Additional Accommodation Expense	Cover the additional cost of reasonable temporary accommodation you incur as a result of your premises becoming uninhabitable due to an accident
Section 4	Personal Guard	
a	Personal Accident	Cover in the event you accidental death or permanent total disablement due to accidental
b	Injury due to Theft	Cover the medical expenses you incur as a result of injury due to theft
c	ATM Assault	Cover the monetary loss as a result of stealing or robbing the money which you withdrew from an ATM and occurring within 30 minutes from the withdrawal (official report must be lodged with the law enforcement agency within 1 hour from its occurrence)
d	ID Fraud	Cover the monetary loss, legal fee and loss of wages combined as a result of unauthorized or illegal use of your payment card, HKID card, passport, birth certificate, driving license and ATM card
e	Personal Effects	Cover your personal belongings which was physically carried or worn by you at the time of accidental loss or damage anywhere in the world
e.1	Mobile Phone	Cover your mobilephone which was physically carried by you at the time of accidental damage anywhere in the world
f	Additional Valuables - Optional Benefit	Cover your "Additional Valuables" against any accidental loss or damage anywhere in the world, provided you declare those Additional Valuables to us within 30 days from the policy commencement date
Section 5	Building Cover - Optional Benefit	
	Building Cover	Cover accidental loss or damage to your building
i	Loss of Rent	Cover the loss of rent payable to you as a landlord if the building is tenanted under a formal tenancy agreement with a third party for the period in which the building becomes uninhabitable as a result of accidental loss or damage
ii	Change of Ownership	If you have entered in an arrangement to sell the building, we will cover for accidental loss or damage to your building occurring during the period of insurance up to the completion of sale if it is not insured by any other means and if the building is not left unoccupied
iii	Household Improvements	Cover for alterations, additions and improvements done to your building

“Valuables” means jewellery, watches, furs, platinum, gold or silver articles or other precious metal

“Additional Valuables” mean watches, electronic equipment, jewellery, handbags, wallets, fur and leather jackets

Benefit Schedule		Max Limit Per Policy Year (HK\$)			
		Plan A	Plan B	Plan C	DIY Plan
Section 1	Contents Cover	300,000	500,000	1,000,000	Up to 6,000,000
	1.1 Contents per item / set limit	100,000	100,000	100,000	100,000
	1.2 Specific Items per item / set limit	10,000	10,000	10,000	10,000
Additional Benefits					
a	Student Hostel Accommodation	60,000	60,000	60,000	60,000
	a.1 per item / set limit	6,000	6,000	6,000	6,000
b	Domestic Staff Contents	6,000	6,000	6,000	6,000
c	Contents in Storage Facility	60,000	100,000	120,000	20% of Sum Insured or 120,000, whichever is lower
	c.1 per item / set limit	15,000	15,000	15,000	15,000
d	Frozen Food	3,000	3,000	3,000	3,000
e	Business Appliances	24,000	24,000	24,000	24,000
	e.1 per item / set limit	12,000	12,000	12,000	12,000
f	Removal of Debris	45,000	75,000	150,000	15% of Sum Insured
g	Alterations and Repairs (caused by contractors)	45,000	75,000	150,000	15% of Sum Insured
h	Replacement of Locks, Glass and Temporary Protection	45,000	75,000	150,000	15% of Sum Insured
i	Unauthorised Transaction	45,000	75,000	150,000	15% of Sum Insured
j	Loss of Personal Documents	15,000	25,000	50,000	5% of Sum Insured
k	Valuables Outside Premises	300,000	500,000	1,000,000	up to 6,000,000
	k.1 per item / set limit	10,000	10,000	10,000	10,000
l	Unauthorised Usage of Utilities	15,000	25,000	50,000	5% of Sum Insured
m	Replacement of Glass	2,500	2,500	2,500	2,500
Section 2	Personal Liability Cover	5,000,000	10,000,000	10,000,000	10,000,000
Section 3	Additional Accommodation Expense	20,000	20,000	20,000	20,000
Section 4	Personal Guard				
a	Personal Accident	300,000	300,000	300,000	300,000
b	Injury due to Theft	2,500	5,000	7,500	Up to 7,500
c	ATM Assault	2,500	5,000	7,500	Up to 7,500
d	ID Fraud	2,500	5,000	7,500	Up to 7,500
e	Personal Effects	2,500	5,000	7,500	Up to 7,500
	e.1 Mobile Phone	2,000	2,000	2,000	2,000
f	Additional Valuables - Optional Benefit	Up to 50,000 / item / set (max 500,000)[▲]			
Section 5	Building Cover - Optional Benefit				
	Building Cover	Up to 20,000,000[▲]			
	i Loss of Rent	50,000	50,000	50,000	50,000
	ii Change of Ownership	100% of Sum Insured	100% of Sum Insured	100% of Sum Insured	100% of Sum Insured
	iii Household Improvements	25% of Sum Insured	25% of Sum Insured	25% of Sum Insured	25% of Sum Insured
Annual Premium*		Plan A	Plan B	Plan C	DIY Plan
High Rise		665	980	1,610	subject to quotation
Low Rise [‡]		1,085	1,680	3,010	subject to quotation

Low Rise House” mean house / semi-detached house / village house of not more than 3 storeys others than roof floors.

▲ Subject to quotation

* Under the “Insurance Ordinance (Cap. 41)”, the Insurance Authority (IA) has started to collect the levy on insurance premiums from policyholders through insurance companies from 1 January 2018. For more details, please refer to IA’s official website: www.ia.org.hk/en/levy

Excess

Excess	for each and every claim (HK\$)		
	High Rise	Low Rise	
Section 1 Contents Cover			
Section 5 Building Cover			
a	Loss or damage (other than those caused by fire, lightning or explosion)	400	2,000
b	Loss or damage caused by water damage associated with flood, storm or fixed pipe bursting, landslip or subsidence	1,500 or 10% of adjusted loss, whichever is greater	2,000 or 10% of adjusted loss, whichever is greater
c	Household Improvements		
d	Alterations and Repairs		
Section 4 Personal Guard			
a	Applicable to all benefit of Section 4 Personal Guard only other than Personal Accident	400	400
b	Additional Valuables	5% of adjusted loss	5% of adjusted loss

Major Exclusions

- Wear and tear, rust, corrosion, gradual deterioration and depreciation
- Mechanical, electrical or electronic breakdown
- Domestic animals and other wildlife
- Malicious damage, vandalism
- Deliberate damage to property by you - knowingly committing fraud

Claim Procedures

In making a claim, please follow the following procedures:

1. Complete the claim form within 14 days of the event taking place which gives rise to the claims. Claim form can be downloaded at www.chubb.com/hk or call 3191 6656 for further assistance.
2. Submit the claim form together with supporting documents to Chubb Insurance Hong Kong Limited.

Chubb Insurance Hong Kong Limited may have questions or require further information and/or documents, we may arrange a representative to conduct a site visit, as necessary.

Important Notes

- **Eligibility** - available to anyone who hold a valid Hong Kong Identity Card, reside in Hong Kong SAR and are over 18 years of age
- **Premises** - private dwelling used for domestic purposes only which is built of bricks, stone or concrete and roofed with concrete
- **Renewal** - this policy shall be renewed automatically on each renewal date for 1 year
- **Cancel anytime** - cancel your Policy anytime and receive a prorated refund subject to the Terms of the Policy (min. premium of HK\$500)
- **Losses will be covered** - all insurable losses will be covered from the date insurance begins

This brochure is for reference only. For full coverage details, please refer to the terms and conditions of the Policy.

In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.





