

inGuardian Home Insurance Plan Householder Insurance

Please read this Policy carefully upon receipt and promptly request for any necessary amendments.

Please remember that as Your needs change, so should Your insurance coverage. Please let Us know when changes take place.

The Policy is evidence of a contract between You and Zurich. You should read all parts of the Policy together as they form a single document.

Insuring Agreement

You have applied to Zurich and paid or agreed to pay the Premium. In return Zurich will provide the insurance detailed in this Policy.

The insurance is subject to and in accordance with the exclusions, limitations, provisions and terms and conditions of this Policy.

Sections 5,6 and 7 will be covered only if the Schedule shows that You are insured under these Section(s) and paid or agreed to pay the applicable additional premium.

PART I – DEFINITIONS

The following definitions shall apply to this Policy.

Accident/Accidental

means a sudden, unexpected and unforeseen event not under the control of You and/or a member of Your Household or Your Domestic Helper and which results in a loss.

Bodily Injury

For Section 1: means injury, sickness, disease and mental injury or death resulting therefrom.

For Section 3: means an injury caused solely and directly by an Accident via violent, external and visible means.

Building

means the block of residential structure where Your Home is situated at, including the Solar PV System, walls, gates and fences of Your Home but excluding foundations, drains or any part of the structure below the level of the under surface of its lowest floor.

Contents

means furniture, Fixtures, Fittings, plate glass, fixed glass items, clothing, household goods, personal effects, desktop computers, laptop computers, tablet computers, Electronic Communication Products, Valuables, collection of stamps, coins or medals and interior decorations which belong to You and/or a member of Your Household but excluding:

- any part of the structure of the Home, Fixtures and Fittings that are not owned by You, external television and radio antennae aerials fittings masts and towers;
- property contained in or on verandahs, balcony, patios, terraces, forecourts and in the open generally;
- property more specifically insured under another insurance policy.
- deeds, bonds, bills of exchange, promissory notes, documents of any kind, manuscripts, lottery tickets, records or computer records and any form of Money;
- motor vehicles, watercraft, pedal cycles or their accessories;
- plants and animals;
- boiler, industrial plant and machines for commercial purposes;
- property undergoing construction or erection;
- drains and pipes;
- contact lenses;
- unauthorized building works or constructions or structures.

Deductible

means the specified amount(s) that are not indemnifiable under this Policy and for which You and/or members of Your Household shall first be responsible before any indemnifiable amounts are payable by the Insurer under the relevant sections of this Policy.

Domestic Helper

means any individual who has entered into an employment contract which is valid during the Period of Insurance with You and/or a member of Your Household and whose duties under such contract are to perform full-time live-in domestic duties at Your Home.

Electronic Communication Products

means pagers, portable/mobile phones, smart phones, headsets, personal digital assistant (PDA) of any kind.

Emergency

means sudden and unforeseen events happening at Your Home which cause an impending or direct threat to the life or property of You or a member of Your Household or third parties and which require immediate temporary repair or service by an electrician, a plumber or a locksmith.

Employee

has the same meaning as assigned to that expression in the Employees' Compensation Ordinance, Chapter 282 of the Laws of Hong Kong.

Fittings

means the items which are not permanently fixed at Your Home and can be taken with You when moving to a new Home.

Fixtures

means permanently fixed items including but not limited to floor tiles, windows and main door in Your Home which would not be removed or taken when moving to a new Home.

Home

means the private dwelling, house or private flat owned or occupied by You and/or a member of Your Household at the insured location stated in the Schedule.

Household

means a member of Your family, relatives and/or other persons permanently living at Your Home, except any tenant(s) who has entered any tenancy agreement with You.

Limit of Liability/Sum Insured

means the limit of liability or insured amount(s) as stated in the Schedule.

Money

means cash, checks, postal orders, bankers drafts, travel tickets, savings certificate, current postage stamp, gift tokens, Octopus Card, Octopus watches, any kind of electronic money all held for social and domestic purposes.

Period of Insurance

means the period of insurance as stated in the Schedule.

Personal Belongings

means property normally worn or carried by a person in everyday's life but excluding:

- property more specifically insured under another insurance policy.
- deeds, bonds, bills of exchange, securities, documents, manuscripts, business, professional or trade goods or equipment.
- any tablet computers or Electronic Communication Products.
- furs, credit cards, contact lenses, dentures, prostheses, camping equipment or guns tool or any form of Money.
- musical instruments, sports equipment and photographic equipment owned or held in trust by or in the custody or control of any person who uses such property for professional purposes.
- clothing and equipment used for sporting purposes while in use.

Policy

means this Policy document and the Schedule issued by Zurich specifying the terms and extent of cover to You and a member of Your Household.

Premium

means the premium amount stated in the Schedule.

Schedule

means the policy schedule which is attached to and which forms an integral part of this Policy.

Solar PV System

means the solar PV Panel, inverter and its accessories.

Valuables

means jewelry, gold, silver, precious metals, furs, watches, curios, works of art and antiques.

You/Your

means the person(s) or party(ies) stated in the Schedule as an Insured.

Zurich/The Insurer/We/Our/Us

means Zurich Insurance Company Ltd.

PART II – COVERAGE

Section 1 – Legal Liability

Liabilities which are Insured

Owner's Legal Liability

1.1 Zurich will indemnify You and a member of Your Household for compensation that You and/or a member of Your Household become legally liable to pay as owner of Your Home for Accidental Bodily Injury to another person or Accidental damage to another person's property that happens in or at Your Home during the Period of Insurance.

Occupier's Legal Liability

1.2 Zurich will indemnify You and a member of Your Household for compensation that You and/or a member of Your Household become legally liable to pay as occupier of Your Home for Accidental Bodily Injury to another person or Accidental damage to another person's property that happens in or at Your Home during the Period of Insurance.

Pets Owner's Legal Liability

1.3 Zurich will indemnify You and a member of Your Household for compensation that You and/or a member of Your Household become legally liable to pay as owner of pet(s), which are normally residing with You and a member of Your Household in Hong Kong, for an Accident occurring anywhere in Hong Kong which causes Accidental Bodily Injury to another person or Accidental damage to another person's property during the Period of Insurance.

Worldwide Personal Legal Liability

- 1.4 Zurich will indemnify You and a member of Your Household for compensation that You and/or a member of Your Household become legally liable to pay in personal capacity
- 1.4.1 for Accidental Bodily Injury to another person or Accidental damage to another person's property anywhere in Hong Kong other than in or at Your Home during the Period of Insurance.
- 1.4.2 for Accidental Bodily Injury to another person or Accidental damage to another person's property anywhere outside Hong Kong during the Period of Insurance provided that the period of You and/or a member of Your Household being outside Hong Kong shall not exceed thirty (30) consecutive days.
- 1.5 Zurich will further indemnify You and/or a member of Your Household for compensation that You and/or a member of Your Household is liable to pay to any third party as a result of any act or omission of a Domestic Helper being on duty in respect of Accident arising out of and in the course of the employment with You and/or a member of Your Household.
- 1.5.1 for Accidental Bodily Injury to another person or Accidental damage to another person's property anywhere in Hong Kong during the Period of Insurance.
- 1.5.2 for Accidental Bodily Injury to another person or Accidental damage to another person's property anywhere outside Hong Kong during the Period of Insurance provided that the period the Domestic Helper being outside Hong Kong shall not exceed thirty (30) consecutive days.

Expenses and Legal Costs

1.6 Zurich will pay all charges, expenses and legal costs under this Section that are:

- 1.6.1 incurred by Zurich or by You or a member of Your Household with Zurich's prior written agreement in the settlement or defence of any claim for compensation; and
- 1.6.2 recovered from You or a member of Your Household by claimants in respect of such claims for compensation.

Legal Personal Representatives (in the case of probate and letter of administration)

1.7 Zurich will also indemnify the legal personal representatives of You and/or a member of Your Household in respect of liability incurred by You and/or a member of Your Household if they observe the terms and conditions of this Policy in so far as is possible.

Tenant's Liability

1.8 Zurich will indemnify You and/or a member of Your Household for compensation which You and/or a member of Your Household become legally liable to pay for damage to the Building rented and occupied by You and/or a member of Your Household as tenant but not for liability assumed by You and/or a member of Your Household under a tenancy agreement which would not have been attached in the absence of such agreement.

Owner's Liability in Common Area

- 1.9 Subject to You and/or a member of Your Household being the owner of Your Home, Zurich will further indemnify You and/or a member of Your Household for compensation which You and/or a member of Your Household become legally liable to pay as a part Owner of the Common Parts of the Building subject to the following paragraphs 1.9.1 to 1.9.3.
- 1.9.1 For the purpose of this extended benefit only, the expressions "Common Parts", "Building", and "Owner(s)" have the same meanings as assigned to those expressions in the Building Management Ordinance, Chapter 344 of the Laws of Hong Kong.
- 1.9.2 Where there is any other insurance policy that provides indemnity to liability that is covered under this Clause 1.9, then this extended benefit shall be operative only in respect of
- 1.9.2.1 such liabilities as are not indemnifiable by other insurance policy that You and/or a member of Your Household have taken out, or
- 1.9.2.2 any excess liability beyond and above the amount paid or payable under such other insurance policy.
- 1.9.3 Subject always to the preceding paragraph 1.9.2, the indemnity under this extended benefit is limited to Your and/or a member of Your Household's proportional share of liabilities (and, for the avoidance of doubt, not joint liabilities) as a part Owner in the undivided parts of the Building as determined in accordance with Section 39 of the said Building Management Ordinance, Chapter 344.

Liabilities Which Are Not Insured

1.10 Zurich will not provide any indemnity for liability arising out of

Member of Household/Employees

- 1.10.1 Bodily Injury to You, a member of Your Household or any Employee or Domestic Helper of You or a member of Your Household.
- 1.10.2 damage to property belonging to or under the care custody or control of You, a member of Your Household or any Employee or Domestic Helper of You or a member of Your Household except being covered under paragraph 1.8 Tenant's Liability.

Lifts and Elevators

1.10.3 Bodily Injury or damage to property arising out of or incidental to the use of lifts or elevators.

Other Premises

1.10.4 the ownership or occupation of any land or building other than Your Home or the Building.

Business and Professions

1.10.5 the pursuit or exercise by You or a member of Your Household of any employment business trade or profession.

Vehicles

1.10.6 the ownership possession or use of electrically or mechanically propelled vehicles, pedal cycles being used for racing, watercraft, aircraft, model aircraft (except electrically propelled unmanned aircraft systems not exceeding 250g in total weight which are used solely for recreational purpose within Hong Kong and operated in full compliance with any local regulatory requirements or any guidelines as required by Civil Aviation Department for operating such systems) owned by or in the custody or

control of or on behalf of You or a member of Your Household.

Contractual Liability

1.10.7 any agreement unless liability would have arisen in the absence of that agreement.

Unauthorized Building Works

1.10.8 any unauthorized structures and/or unauthorized building erection demolition repair installation and renovation works on or within the Building. For the purpose of this clause the meaning of unauthorized structures and/or unauthorized building works will be construed in accordance with the Buildings Ordinance, Chapter 123 of the Laws of Hong Kong.

Electronic Data Exclusion

1.10.9 the transmission of any computer code, program or other data.

1.10.10 the unauthorized taking of or access to data.

Asbestos Exclusion

1.10.11 asbestos, asbestos products or asbestos contained in any products.

Maximum Liability of Zurich

1.11 The maximum liability of Zurich under this Section including all charges, expenses and legal costs will not exceed the Limit of Liability as stated in the Table of Benefits or such other amount(s) specified in the Schedule in respect of any one Accident or any one Period of Insurance.

Deductible

1.12 Zurich will not be liable for the first amount as stated as Deductible for this Section in the Table of Benefits or such other amount(s) as specified in the Schedule, in respect of each and every loss under this Section.

Section 2 – Home Contents

Events which are Insured

2.1 Zurich will indemnify You and/or a member of Your Household for any Accidental loss, destruction or damage to Home Contents which happens during the Period of Insurance at Your Home. However, Zurich will only indemnify You and/or a member of Your Household for any Accidental loss, destruction or damage to Your tablet computers or Electronic Communication Products at Your Home caused by fire, lightning or by a burglary or attempted burglary which has been reported to the police within twenty-four (24) hours of discovery and subject to the following conditions for repairing:

- (a) all eligible repairs must be performed by the manufacturer(s) and/or its authorized repair center(s) in Hong Kong only;
- (b) all official repair receipts/damage reports issued by the manufacturer(s) and/or its authorized repairing center(s) must be provided as a proof for filing a claim.

Events Which Are Not Insured

2.2 Unless otherwise stated, Zurich will not indemnify You and/or a member of Your Household for any loss, destruction or damage directly or indirectly caused by

Theft

2.2.1 theft of Home Contents unless following a forcible and violent entry to or exit from Your Home which has been reported to the police within twenty-four (24) hours of discovery.

2.2.2 theft by You, a member of Your Household or Your Domestic Helper or any person entered to Your Home with the consent of You or a member of Your Household or by any Employee or Domestic Helper of You or a member of Your Household.

Dishonesty

2.2.3 fraudulent action trick device or other false pretense by You and/or a member of Your Household.

Wear and Tear

2.2.4 wear and tear, rust, corrosion, erosion, mildew or mold, change in temperature or humidity, wet or dry rot, deterioration, changes in appearance.

2.2.5 However, Zurich will pay for the loss, destruction or damage to other Home Contents that are caused by the Home Contents damaged as a result of clause 2.2.4.

Damage by Animals

2.2.6 chewing, scratching, tearing or fouling by any domestic pet or damage by insects larvae or vermin of any kind.

Unoccupancy

2.2.7 theft or water damage to Your Home after it has been unoccupied for more than 30 consecutive days.

Lent, Let or Sub-let

2.2.8 theft or damage to Your Home while Your Home is lent, let or sub-let in parts.

Electrical/Mechanical Breakdown

2.2.9 electric current (other than lightning) to electrical equipment or appliances or cables.

2.2.10 any electrical and mechanical breakdown, failure, derangement or overheating other than loss, destruction or damage caused by direct strike of lightning.

Inadequate maintenance, defective design or workmanship or material.

2.2.11 loss or damage directly occasioned by or through inadequate maintenance, defective design or workmanship or the use of defective material.

2.2.12 However, Zurich will pay for the loss, destruction or damage to other property insured by this Policy which is resulting from the causes specified in 2.2.9, 2.2.10 and 2.2.11.

Maximum Liability of Zurich

2.3 The maximum liability of Zurich under this Section including all Extended Benefits under this Section will not exceed the total Sum Insured for this Section as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in total per Accident and in aggregate during the Period of Insurance.

2.3.1 Unless specifically declared to and accepted by Zurich, the maximum liability of Zurich in respect of any single item of the Valuables normally kept at Your Home and the total liability will not exceed the amount as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in total per Accident and in aggregate during the Period of Insurance.

2.3.2 Unless specifically declared to and accepted by Zurich, the maximum liability of Zurich in respect of any single item, shall not exceed the individual limit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in total per Accident during the Period of Insurance.

2.3.3 The Sum Insured under this Policy for Home Contents is

- (a) automatically increased by ten percent (10%) for any claim that occurs during the month of December and during the first seven (7) days of the Chinese New Year.
- (b) automatically increased by ten percent (10%) for any claim that occurs during the one (1) month immediately before and one (1) month immediately after the wedding day of You or a member of Your Household.

2.4 Basis of Settlement

Sets, Pairs and Collections

2.4.1 If an insured item forms part of a pair, set or collection, Zurich will not be liable to pay more than the value of that part lost or damaged regardless of any special value which the parts together may have as a pair, set or collection and in any event not more than a proportionate part of the sum on the pair, set or collection.

New for Old

2.4.2 Zurich will at its option replace an insured item with a new item of equivalent value and quality or repair the item to a condition equal to but not better than its condition when new or pay the cost of such replacement or repair whichever is lesser without any deduction for wear and tear or depreciation.

Green Living Cover

2.4.3 If You or a member of Your Household replace any "Energy Efficient Product" insurable under this Policy with a new item of the "Energy Efficient Product" of identical or improved quality, subject to the damaged "Energy Efficient Product" being beyond repair in accordance with Clause 2.4.2 in this Policy,

- (a) Zurich will pay an extra benefit of not more than ten percent (10%) of the purchase price of the replacing "Energy Efficient Product" in any Period of Insurance for any one item of the Home Contents under this extra benefit.
- (b) The Green Living Cover is subject to the total Sum Insured for this Section as stated in the Table of Benefits or such other amount(s) as specified in the Schedule.
- (c) "Energy Efficiency Products" mean any of the Listed Models of Prescribed Products as defined under the Energy Efficiency (Labelling of Products) Ordinance, Chapter 598 of the Laws of Hong Kong, and the words

"Listed Models" and "Prescribed Products" shall have the same meanings as assigned to them in the said Ordinance.

Deductible

2.5 Zurich will not be liable for the first amount as stated as Deductible for this Section in the Table of Benefits or such other amount(s) as specified in the Schedule, in respect of each and every loss under this Section.

Extended Benefits

Zurich will also, subject to the total Sum Insured for this Section as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in total per Accident and in aggregate during the Period of Insurance, indemnify You and/or a member of Your Household for:

Damage by Firemen

1. Accidental loss or damage to Home Contents directly caused by firemen in the execution of their duties.
2. Zurich will not pay more than the maximum amount for this Extended Benefit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.
3. Payment for this Extended Benefit will be subject to the Basis of Settlement for this Section where applicable.

Debris Removal

1. Costs and expenses which You or a member of Your Household incur with Zurich's prior written consent for the removal of the debris of any of the Home Contents which have been destroyed or damaged by an insured event.
2. Zurich will not pay any costs or expenses:
 - (a) incurred in removing debris which is not from Your Home or not the area immediately adjacent to Your Home.
 - (b) arising in any way directly or indirectly from pollution or contamination.
 - (c) arising from enforcement of any law, ordinance, regulation or rule regulating or restricting the construction, installation, repair, replacement, demolition, occupancy, operation or other use of such property.
 - (d) more than the maximum amount for this Extended Benefit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.

Deterioration of Frozen Food

1. Accidental loss or damage to food
 - (a) in Your domestic freezer or refrigerator in Your Home caused by a sudden rise or fall in temperature or contamination from refrigerant or refrigerant fumes.
 - (b) which has been removed from Your domestic freezer or refrigerator following damage to Your domestic freezer or refrigerator in Your Home during the Period of Insurance by any cause insured by this Section.
2. Zurich will not pay for any loss or damage:
 - (a) caused as a result of the deliberate act or withholding or restricting of power supply by any power supplier or authority.
 - (b) resulting from willful neglect by You or a member of Your Household.
 - (c) if Your domestic freezer or refrigerator is more than ten (10) years old from the date of manufacture at the time of the incident.
3. Zurich will not pay more than the maximum amount for this Extended Benefit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.

Outdoor Property Cover

1. Accidental loss or damage to Home Contents excluding Solar PV System whilst contained in or on verandahs, balconies, patios, terraces or forecourts of the Building and in the open generally.
2. Zurich will not pay more than the maximum amount for this Extended Benefit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.
3. Payment for this Extended Benefit will be subject to the Basis of Settlement for this Section where applicable.

Burglary/Robbery Harm Allowance

1. The medical expenses in a lump sum for each insured person in the event where You and/or a member of Your Household sustain injury in a burglary or robbery at Home which has been reported to the police within 24 hours of discovery, and resulting in the granting of sick leave of not less than four consecutive days.

2. Zurich will not pay more than the maximum amount for this Extended Benefit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.

Temporary Removal

1. Accidental damage to Your Home Contents whilst temporarily removed from Home for cleaning, renovation, repair or similar purposes to any other premises and while in transit within the territory of Hong Kong.
2. Zurich will not pay more than the maximum amount for this Extended Benefit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.
3. Payment for this Extended Benefit will be subject to the Basis of Settlement for this Section where applicable.

Moving to a New Home

1. Accidental loss or damage to Home Contents while being moved by a professional mover from Your Home to any building within the territory of Hong Kong where You and a member of Your Household will reside.
2. Zurich will not indemnify for any loss or damage to Home Contents being left in an unattended vehicle.
3. Zurich will not pay more than the maximum amount for this Extended Benefit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.
4. Payment for this Extended Benefit will be subject to the Basis of Settlement for this Section where applicable.

Interior Decoration Period

1. Accidental loss or damage to Home Contents while Your Home is undergoing interior decoration or redecoration but excluding:
 - (a) any loss directly or indirectly caused by bursting of water pipes and/or blocking of drainage system.
 - (b) any loss or damage directly caused by the workmanship in the decoration works.
 - (c) contract works which exceed two months duration.
2. Zurich will not pay more than the maximum amount for this Extended Benefit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.
3. Payment for this Extended Benefit will be subject to the Basis of Settlement for this Section where applicable.

Alternative Accommodation

1. The necessary and reasonable cost of comparable alternative accommodation and/or meal allowance incurred by You, member(s) of Your Household and/or pet(s) which are normally residing with You and member(s) of Your Household in Hong Kong until Your Home is fit to live in again when Your Home is made uninhabitable.
2. Zurich will not pay more than the maximum amount for this Extended Benefit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.

Feng Shui Consultation

1. Any Feng Shui consultation costs and expenses You incur with Zurich's prior written consent when Your Home is made uninhabitable by any of the causes insured by this Section.
2. Zurich will not pay more than the maximum amount for this Extended Benefit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.

Repair Cost Reimbursement for Electronic Communication Products/Laptop Computers/Tablet Computers

1. Zurich will indemnify You and/or a member of Your Household for repair cost necessarily incurred resulting from any accidental and physical damage to Your Electronic Communication Products and/or laptop computers and/or tablet computers occurred anywhere in the world during the Period of Insurance, but excluding
 - (a) theft, robbery or unexplained loss/disappearance;
 - (b) wear and tear, gradual deterioration, scratching or denting;
 - (c) mechanical, electronic or electrical derangement;
 - (d) liquid damage.
2. This Extended Benefit will be subject to the following conditions:
 - (a) exclude any damage which is covered under suppliers' and/or retailers' warranties at the time of the loss;
 - (b) all eligible repair must be performed by the manufacturer(s) and/or its authorized repair center(s) in Hong Kong only;

(c) all official repair receipts/damage reports issued by the manufacturer(s) and/or its authorized repairing center(s) must be provided as a proof for filing a claim.

3. Zurich will not pay more than the maximum amount for this Extended Benefit as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.

Unauthorized Use of Credit Cards

1. Accidental loss resulting from unauthorized use of credit cards belonging to You and/or a member of Your Household in the event of lost of personal property which happens anywhere in the world provided that such loss is reported to the local police within 24 hours of discovery.
2. Zurich will not pay more than the maximum amount for the unauthorized use of credit cards as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.

Loss of Money

1. Accidental loss of Money belonging to You and/or a member of Your Household in the event of theft or robbery which happens anywhere in the world provided that such loss is reported to the local police within 24 hours of discovery.
2. Zurich will not pay more than the maximum amount for loss of Money as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.

Replacement of Personal Documents

1. The necessary cost of replacement of personal identification documents and credit cards paid by You and/or a member of Your Household in the event of lost of personal property which happens anywhere in the world provided that such loss is reported to the local police and embassy of the country issuing the personal identification document and/or financial institution within twenty-four (24) hours of discovery.
2. Zurich will not pay more than the maximum amount for replacement of personal documents as stated in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each Accident.

Section 3 – Accidental Death

Events Which Are Insured

In the event of the death of You and/or a member of Your Household within 12 months of an Accident which happens during the Period of Insurance and such death is the sole and direct result of Bodily Injury to You and/or a member of Your Household in such an Accident, Zurich will pay You and/or a member of Your Household, or the legal personal representative(s) of You and/or a member of Your Household the Sum Insured as stated in the Table of Benefits or such other amount(s) as specified in the Schedule for any one Accident and in aggregate of any Period of Insurance.

Events Which Are Not Insured

- 3.1 Zurich will not be liable in respect of the death of You and/or a member of Your Household arising from or caused by

Suicide and Self Inflicted Injury

- 3.1.1 committing or attempting to commit suicide or self-inflicted injury.

Criminal Activities

- 3.1.2 any criminal or illegal conduct or activities committed by You and/or a member of Your Household.

Intoxication, Insanity

- 3.1.3 the influence of intoxicants, alcohol or drugs (unless under medical supervision) or insanity or mental disorder of any kind, psychosis, stress or depression.

Venereal Disease, Aids

- 3.1.4 venereal disease or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).

Pregnancy Related

- 3.1.5 any condition resulting from childbirth, miscarriage, abortion, pregnancy, including but not limited to pregnancy test, pre-natal care as well as post-natal care and other complications arising from pregnancy, contraceptive or contraceptive devices, infertility or sterilization of either sex.

Dangerous Activities

- 3.1.6 flying for the purpose of any trade or technical operation or as a member of an aircrew or in any other aerial activities except whilst traveling as a passenger in an aircraft operated on a scheduled service or in a twin or multi-engined chartered aircraft.
- 3.1.7 hunting steeple-chasing racing of any kind (other than on foot), football, polo motor cycling, mountaineering, underwater sports, water skiing or potholing.

Special Provisions

- 3.2 This Section is subject to the following conditions:

Age Limit

- 3.2.1 You and/or a member of Your Household must have attained the age of 16 years, and below 65 years.
- 3.2.2 The cover under this Section will cease immediately and be severed from this Policy in respect of You and/or a member of Your Household upon attaining the age of 65 years.

Medical Treatment

- 3.2.3 You and/or a member of Your Household must procure, obtain and act upon medical or surgical advice as soon as practicable after Accident and submit to any reasonable medical examinations.

Evidence of Claim

- 3.2.4 The legal personal representative(s) of You and/or a member of Your Household shall
 - 3.2.4.1. give written notice to Zurich as soon as possible and furnish all certificates information and evidence which Zurich may require for proof of Accident and death at their own costs; and
 - 3.2.4.2. give reasonable notice to Zurich before the cremation, burial or the holding of any death inquest and Zurich will be entitled to be represented at any post mortem examination of the body of any deceased insured person.

Discharge of Liability

- 3.2.5 Any receipt or discharge given (irrespective of before or after the death of the insured person(s)) to Zurich by the legal personal representative(s) of insured person(s) under this Section will be deemed a final and complete discharge of all liabilities in respect of the death of such insured person(s) under this Section.

Section 4 – Emergency Assistance Benefits

Benefits which are provided

Zurich has arranged an "Emergency Home Assistance Service" to provide You and a member of Your Household with the following assistance services in case of Emergency. Whenever applicable, related extra benefits will be applied only if it is stated in the Table of Benefits and/or the Schedule.

Electrical Assistance

- 4.1 Emergency Home Assistance Service will arrange a registered electrician to effect immediate temporary repair of Your electrical installations and appliances which belong to You and/or a member of Your Household.

Plumbing Assistance

- 4.2 Emergency Home Assistance Service will arrange a licensed plumber to effect immediate temporary repair in the event of clogging, bursting or overflowing of pipes and the water supply system which belong to You and/or a member of Your Household.

Locksmith Assistance

- 4.3 Emergency Home Assistance Service will arrange a locksmith to open any doors and/or repair the door lock if You and/or a member of Your Household are accidentally locked outside or inside Your Home. Emergency Home Assistance Service will not provide any assistance service in respect of any kind of doors and or door locks operating with a non-mechanical door locking system.

Benefits which are not provided

- 4.4 For the benefits provided in Clauses 4.1 to 4.3, Emergency Home Assistance Service will not provide any assistance service if the repair necessitates the breaking of wall or decoration of Your Home.

Enquiry and Referral Services which are Provided

- 4.5 Emergency Home Assistance Service can arrange for the following services for You and/or a member of Your Household at Your request but any expenses for the services will be solely borne by You and/or a member of Your Household:

Home Cleaning Service

- 4.5.1 For a company specializes in home cleaning to perform cleaning services at Your Home.

House Call/Dental Referral

- 4.5.2 For a house call to Your Home by a registered doctor or medical specialist or secure an appointment with a dental practitioner.

Baby Sitting/Domestic Helper/Nursing Assistance

- 4.5.3 For a baby sitter or domestic helper to take care of Your child(ren) or a member of Your Household during Your

absence from Home. A qualified nurse may also be arranged to attend Your Home for the needs of any person specified by You.

Pest Control Service

- 4.5.4 For a company specializes in pest control to carry out any pest control services at Your Home.

The Emergency Home Assistance Service is rendered by the service provider nominated by Zurich Insurance Company Ltd. Emergency Home Assistance Service Hotline – +852 2886 3977

Section 5 – Building (Optional)

Events which are Insured

Zurich will indemnify You and/or a member of Your Household for the costs and expenses which You and/or a member of Your Household may incur in the repair or replacement of any hidden Fixtures and/or structural parts of Your Home arising out of any Accidental loss destruction or damage to Your Home that happens in any one Period of Insurance. For the avoidance of doubt, hidden Fixtures in this Section shall include and be limited to the drains, pipes, cables and wires that are for the sole use of Your Home.

Landslip and Subsidence

- 5.1 Loss of or damage to any hidden Fixtures and/or structural parts of Your Home directly caused by subsidence of the site or landslip occurring within the Period of Insurance but excluding
- 5.1.1 loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences:
- (a) coastal erosion or heave; or
 - (b) bedding down of structures or the settlement of made up ground within five (5) years of the completion of such works.
- 5.1.2 loss of or damage to any paths, drives, fences, gates boundary and retaining walls caused by subsidence and/or landslip.
- 5.1.3 the cost of removal of subsidence and/or landslip debris or making good of the site following subsidence and/or landslip except so far as is necessary to repair the structural parts of Your Home.
- 5.1.4 of or damage directly occasioned by or through defective design or workmanship or the use of defective materials.
- 5.1.5 any consequential loss or damage.
- 5.1.6 the first amount as stated as Deductible for this Section in respect of loss arising from landslip and subsidence in the Table of Benefits or such other amount(s) as specified in the Schedule, in respect of each and every loss as ascertained after the application of any condition of average and occurring within each and every separate period of 72 consecutive hours during the currency of this Policy.

Events which are not Insured

- 5.2 Zurich will not indemnify You and/or a member of Your Household for any loss destruction or damage directly or indirectly arising from or caused by

Dishonesty

- 5.2.1 dishonesty fraudulent action trick device or other false presence by You and/or a member of Your Household.

Natural Losses

- 5.2.2 wear and tear, rust, corrosion, mildew, erosion, change in temperature or humidity, mold, wet or dry rot, inadequate maintenance, deterioration, changes in appearance, animals, birds, insects, larvae or vermin of any kind.

Unoccupancy

- 5.2.3 water damage after Your Home has been unoccupied for more than thirty (30) consecutive days.

Government Authority

- 5.2.4 the enforcement by the Government of any ordinance or law regulating the construction repair or demolition of the Building.

Repair and Maintenance

- 5.2.5 renovation alteration repair and installation that is not necessitated by the event covered by this Section.

Inadequate maintenance, defective design or workmanship or material.

- 5.2.6 loss or damage directly occasioned by or through inadequate maintenance, defective design or workmanship or the use of defective material.
- 5.2.7 However, Zurich will pay for the loss, destruction or damage to other property insured by this Policy which is resulting from the causes specified in 5.2.6.

Maximum Liability of Zurich

- 5.3 The maximum liability of Zurich under this Section will not exceed the costs actually incurred to rebuild or repair Your Building as covered under this Section to the same condition and extent as when new.

Basis of Settlement

- 5.4 Zurich will pay the costs actually incurred in rebuilding or repairing any hidden Fixtures or structural parts of Your Home to the same condition and extent as when new.
- 5.5 If the property is not repaired or rebuilt, Zurich will only pay You the indemnity value immediately before the loss and the reasonable costs of demolition and removal of debris.

Deductible

- 5.6 Zurich will not be liable for the first amount as stated as Deductible in the Table of Benefits or such other amount(s) as specified in the Schedule in respect of each and every loss under this Section except the loss is caused by fire, lightning or explosion (to which Deductible is not applicable).

Your Warranties

- 5.7 During any Period of Insurance, You shall warrant that
- 5.7.1 You shall maintain Your Home and all its hidden Fixtures and structural parts in sound repair and take all responsible steps to prevent damage.
- 5.7.2 You shall maintain any man-made slope and retaining wall for which You are responsible in accordance with laws, regulations, codes and guides issued by the Hong Kong Government including the guideline stipulated in the Geoguide – 5 Guide To Slope Maintenance published by the Geotechnical Engineering Office Civil Engineering and Development Department Hong Kong.
- 5.7.3 You shall notify Zurich immediately of
- (a) any excavations commenced beneath around or in the vicinity of Your Home in such event Zurich shall have the right to vary or cancel the cover provided under this Policy.
 - (b) the operation of any peril that may affect any part of the Building or its nearby surroundings.

Extended Benefits

Zurich will indemnify You and/or a member of Your Household for

Debris Removal

1. cost and expenses which You and/or a member of Your Household incur with Zurich's prior written consent for the removal of the debris or the dismantling or demolishing, shoring up or propping of the portion or portions of Your Home that is covered by this Section.
2. Zurich will not pay any costs or expenses:
 - (a) incurred in removing debris which is not from Your Home or not from the area immediately adjacent to Your Home.
 - (b) arising in any way directly or indirectly from pollution or contamination of any property or debris whether from Your Home or not.
 - (c) arising from enforcement of any law, ordinance, regulation or rule regulating or restricting the construction, installation, repair, replacement, demolition, occupancy, operation or other use of such property.
 - (d) exceeding five percent (5%) of the total actual rebuilding costs.

Architects' and Surveyors' Fees

1. any fees charged by architects, surveyor, engineer, legal or other professional body which You and/or a member of Your Household necessarily incur with Zurich's prior written consent for the reinstatement of any hidden Fixtures and/or structural parts of Your Home that is covered by this Section.
2. Zurich will not pay any costs or expenses
 - (a) for preparing any claim by You and/or a member of Your Household against Zurich.
 - (b) exceeding those fees authorized under any scale of charges of a respective professional body.
 - (c) exceeding five percent (5%) of the total actual rebuilding costs.

Section 6 – Worldwide Personal Possessions Protection (Optional)

Events which are Insured

Personal Belongings

Zurich will indemnify You and/or a member of Your Household for any Accidental loss, destruction or damage to Personal Belongings belonging to You and/or a member of Your Household anywhere in the

world during the Period of Insurance provided that such loss in respect of theft or accidental loss/disappearance is reported to the local police within 24 hours of discovery.

6.1 This Section does not apply to any claims that fall within the coverage of any effective Extended Benefit(s) under Section 2.

Events Which Are Not Insured

6.2 Zurich will not indemnify for any loss, destruction or damage directly or indirectly caused by:

Vermis Mildew

6.2.1 vermin insects mildew wear or other deterioration or any process of repairing restoring or renovating.

Customs Authority

6.2.2 confiscation, nationalization, requisition or willful destruction by any government, public, municipal, local or customs authority.

Mechanical and Electrical Derangement

6.2.3 mechanical or electrical derangement or scratching or breakage of lenses or glass unless accompanied by other damage for which You are entitled to indemnity under this Section.

Maximum Liability of Zurich

6.3 The maximum liability of Zurich under this Section will not exceed the Sum Insured as stated in the Schedule in respect of each Accident, and in respect of any single item in any Period of Insurance, unless as otherwise specifically declared and accepted by Zurich.

Basis of Settlement

6.4 Zurich may at its sole discretion, arrange for repair or pay the cost of replacement or repair in respect of the item insured that is lost or damaged, less an amount for wear and tear for clothing. If the item is lost or damaged beyond economical repair, Zurich will only pay the resale market value as at the time of damage or loss.

Sets, Pairs and Collection

6.5 If an insured item forms part of a pair, set or collection, Zurich will not be liable to pay more than the value of that part lost or damaged regardless of any special value which the parts together may have as a pair, set or collection and in any event not more than a proportionate part of the sum on the pair, set or collection.

6.5.1 Zurich will not pay the cost of replacing any undamaged items of a pair, set or collection.

Underinsurance

6.6 If at the time of any Accident, any specifically declared item of the Personal Belongings of You and/or a member of Your Household is of a greater value than the corresponding Sum Insured stated in the Schedule, You and/or a member of Your Household shall bear a share of the loss or damage in every claim corresponding directly to the proportion of underinsurance.

Deductible

6.7 Zurich will not be liable for the first amount as stated in the Table of Benefits or such other amount(s) as specified in the Schedule, in respect of each and every loss under this Section.

Section 7 – Personal Fine Art Collection (Optional)

Events which are Insured

Personal Fine Art Collection

Zurich will indemnify You and/or a member of Your Household for any Accidental loss, destruction or damage to any personal fine art collection item(s) as described in the schedule belonging to You and/or a member of Your Household at Your Home during the Period of Insurance provided that such loss in respect of theft or accidental loss/disappearance is reported to the local police within 24 hours of discovery.

7.1 This Section does not apply to any claims that fall within the coverage of any effective Extended Benefit(s) under Section 2.

Events Which Are Not Insured

7.2 Zurich will not indemnify for any loss, destruction or damage directly or indirectly caused by:

Natural Losses

7.2.1 natural ageing, vermin, insects, mildew, wear, tear, rust, oxidization or other gradual deterioration, aridity, humidity, exposure to light or change of temperature.

Dishonesty

7.2.2 dishonesty fraudulent action trick device or other false pretence by You and/or a member of Your Household.

Work Process

7.2.3 any process of repairing, reframing, restoring, retouching, renovating or other similar process.

Customs Authority

7.2.4 confiscation, nationalization, requisition or willful destruction by any government, public, municipal, local or customs authority.

Mechanical and Electrical Derangement

7.2.5 mechanical or electrical derangement or scratching or breakage of lenses or glass unless accompanied by other damage for which You are entitled to indemnity under this Section.

Maximum Liability of Zurich

7.3 The maximum liability of Zurich under this Section will not exceed the Sum Insured and individual limit as stated in the Schedule in respect of each Accident and in any Period of Insurance.

Basis of Settlement

7.4 Zurich may at its sole discretion, arrange for repair or pay the cost of replacement or repair in respect of the item insured that is lost or damaged. If the item is lost or damaged beyond economical repair, Zurich will pay the agreed value of the item individually listed in the Schedule but not exceeding the fair market value of each item as at the time of damage or loss. The burden of proof shall lay with You to adequately show to Us satisfaction that the individual value given in respect of the insured item represents no more than their current fair market value at the time of damage or loss.

For a claim for partial loss or damage to any item insured, Zurich will only pay the reasonable and necessary cost and expenses of restoration and not exceeding the full fair market value or the agreed value of the item whichever is lower.

Under this section, the term 'fair market value' means the price that would reasonably be expected to be paid for the interest by a willing buyer to a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.

Sets, Pairs and Collection

7.5 If an insured item forms part of a pair, set or collection and has a special or increased value by virtue of forming part of a pair, set or collection, the basis of settlement will take into account any such special or increased value but not exceeding the full value of that pair, set or collection. Following the payment of the full value of that pair, set or collection, Zurich will become the full owners and reserve the right to take possession of the item, pair, set or collection.

Extended Benefits

This section is extended to cover:

New Acquisitions

7.6 If You and/or a member of Your Household acquires additional items during the policy period limited to an aggregate of ten percent (10%) of the aggregate value under this section as shown in the Schedule, these item(s) will be covered provided that You notifies Us within 30 days of acquisition and pays a pro rata additional premium.

Property Buy Back

7.7 You and/or a member of Your Household will have the right to purchase from Us any item that is recovered for which the full value has been paid in settlement of a claim at the lesser of:

7.7.1 the amount of the settled claim plus interest from the date of settlement at the prevailing HSBC's Hong Kong Dollar Best Lending Rate plus loss adjustment and recovery expenses;

7.7.2 and the fair market value at the time of recovery.

Zurich will notify You the right to purchase item(s) recovered and You and/or a member of Your Household will have sixty (60) days from the date of notice to exercise the right to purchase.

Deductible

7.8 Zurich will not be liable for the first amount as stated in the Table of Benefits or such other amount(s) as specified in the Schedule, in respect of each and every loss under this Section.

PART III – GENERAL EXCLUSIONS

Zurich will not be liable for any loss, destruction, injury, disease or damage to any person or property, or any liability for loss, destruction, injury, or damage to any person or property, caused directly or indirectly by or contributed to, by or arising from

- 1. Unexplained Loss**
unexplained loss or disappearance of any property.
- 2. Criminal Activities**
any wilful malicious or unlawful act of the insured person or any criminal acts of any person.
- 3. Latent Defects**
events which have already happened or damage which has already existed before the beginning of the Period of Insurance.
- 4. Deliberate Damage**
deliberate acts of You or a member of Your Household or Employee or Domestic Helper of You or a member of Your Household.
- 5. Consequential Loss**
consequential loss of any kind except the loss from Extended Benefits - Alternative Accommodation under Section 2 - Home Contents.
- 6. Loss of Value**
depreciation or loss in value of any property.
- 7. Dispossession**
 - (a) permanent or temporary dispossession resulting from confiscation, nationalization, commandeering or requisition by any lawfully constituted authority.
 - (b) permanent or temporary dispossession resulting from the unlawful occupation by any person.
- 8. Unauthorized Building Works**
any unauthorized structures and/or unauthorized building erection demolition repair installation and renovation works on or within the Building. For the purpose of this clause the meaning of unauthorized structures and unauthorized building works will be construed in accordance with the Buildings Ordinance, Chapter 123 of the Laws of Hong Kong.
- 9. Pollution & Contamination**
the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste material or other irritants, contaminants or pollutants by You and a member of Your Household into or upon land, atmosphere or any water course or body of water.
- 10. Radioactive Contamination**
any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from
 - (a) ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
 - (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation reactor or other nuclear assembly or nuclear component thereof.
 - (c) any weapon employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
 - (d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
- 11. War**
 - (a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
 - (b) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by terrorism or violence.
- 12. Terrorism**
 - (a) any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - (b) any action in controlling, preventing, suppressing, retaliating against or responding to any such act of terrorism.
 - (c) for the purpose of this exclusion, an act of terrorism includes any act, preparation or threat of action of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) de jure or de facto committed for political, religious, ideological, or similar purposes including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation and which
 - i. involves violence against one or more persons;
 - ii. involves damage to property;
 - iii. endangers life other than that of the person committing the action;
 - iv. creates a risk to the health or safety of the public or a section of the public; or
 - v. is designed to interfere with or disrupt an electronic system.
- 13. Sonic Bangs**
pressure waves from aircraft or other aerial devices traveling at sonic or supersonic speed.
- 14. Cyber Act**
 - (a) any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by or contributed to by, resulting from, arising out of or in connection with Cyber Act.
 - Cyber Act means any unauthorized, malicious or criminal acts, regardless of time and place, involving access to, processing, use or operation of any computer system, computer software program, malicious code, Computer Virus or process or any other electronic system.
 - Computer Virus means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to "Trojan Horses", "worms" and "time or logic bombs".
 - (b) any loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data caused by whatsoever reason, including but not limited to Cyber Act; or any loss of use of Electronic Data, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
 - (c) Electronic Data loss:
In the event of physical loss or damage to the Data Processing Media insured by this Policy, then this Policy will cover the cost to repair or replace the Data Processing Media itself plus the costs of copying the Electronic Data from back-up or from originals of a previous generation. Any costs incurred from research and engineering or recreating, gathering or assembling such Electronic Data shall be excluded. If such media is not repaired, replaced or restored, the basis of valuation shall be the cost of the blank Data Processing Media. However, this Policy excludes any amount pertaining to the value of such Data, to the Insured or any other party, even if such Data cannot be recreated, gathered or assembled.
 - Data Processing Media means any property insured by this Policy on which Electronic Data can be stored but not the Electronic Data itself.
- 15. Communicable Disease**
Any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease. For the purposes of this exclusion, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test: for a Communicable Disease, or any property insured hereunder that is affected by such Communicable Disease.
As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

PART IV – GENERAL CONDITIONS

1. Due Observance

Zurich's liability is conditional on the observance by You and/or a member of Your Household of the terms provisions conditions and endorsements of the Policy and the truth of the information supplied by You in connection with this Policy.

2. Entire Contract

This Policy including all relevant documents will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of the Policy. No changes in this Policy shall be valid unless approved by Our authorized officer and evidenced by endorsement of amendment.

3. Misrepresentation or Non-disclosure

If You, or anyone acting on behalf of You makes a statement in the application or in connection with any claim knowing that the statement is false, or fail to act in utmost good faith, We will not be liable for any claim and all covers and benefits under this Policy shall cease immediately. We will not be liable to refund any premium paid. If any benefit has been paid by Us, You shall refund such benefit to Us within seven working days from the date of Our notice of demand.

4. Alteration in Risk

You shall give immediate written notice to Zurich of any alteration which materially affects this Policy.

5. Emergency Home Assistance Service

The service provider of Emergency Home Assistance Service is an independent service provider providing such respective services to You upon Your request. We or any of Our affiliates, agents, or employees of any of them has no responsibility or liability of any act, default, negligence, error or omission of the relevant service provider of Emergency Home Assistance Service or any of its respective employees, agents or representatives.

6. Other Insurances

In respect of Section 1 only, if an indemnity is or would, but for the existence of this Policy, be granted by any other insurance, Zurich will not provide indemnity except in respect of any excess beyond the amount which is or would be payable but for the existence of this Policy.

In respect of Sections 2 and 4 only, if there is any other insurance effected by or on behalf of You covering any loss, destruction or damage to the property insured at the time of loss, the liability of Zurich under these Sections will be limited to their ratable proportion of such loss.

If any such other insurance is expressed to cover any of the property insured but is subject to any provision whereby it is excluded from ranking concurrently with this Policy, either in whole or in part or from contributing ratably to the loss, the liability of Zurich hereunder will be limited to such proportion of the loss as the sum hereby insured bears to the value of the property.

7. Reasonable Care

You shall

- take all reasonable care to maintain Your Home and all Contents and everything used in Your Home in sound condition;
- take all reasonable precautions to prevent Bodily Injury and property damage;
- comply with all statutory obligations, by-laws or regulations imposed by any public authority for the safety of persons or property.

8. Premium Charge

Zurich reserves the right to revise or adjust the premium according to Our applicable premium rate at the time of premium due date by giving 30 days' written notice to You and the first premium payment is non-refundable.

9. Cancellation

Zurich may cancel this Policy by giving 30 days' written notice by registered letter to You at Your last known address and will return to You the Premium paid less the pro rata portion thereof for the period the Policy has been in force.

You may also cancel this Policy at any time. For a policy issued or renewed for less than one year, the return premium is calculated on pro rata basis on policy cancelled at Your request (provided no claim has arisen during the Period of Insurance).

If the payment mode is monthly, the premium will be charged up to the nearest monthly anniversary date following the cancellation effective date.

10. Notice of Claims

Written notice of claim must be given to Us by You within 30 days of the date of the incident causing such loss. In the event of accidental death, immediate notice thereof must be given to Us by Your legal representative.

All other certificates, information and evidences required by Us shall be furnished at the expenses of You or the personal representative of your or of the insured person and shall be in such form and of such nature as We may prescribe. If You do not comply with this condition, We shall have the sole discretion to decide not to pay any benefits under this Policy.

11. Proof of Loss

Written proof of loss must be furnished to Us within 30 days from the date of issuance of Our receipt of the claim form provided to Us. Failure to furnish such proof within the specified time frame shall not invalidate any claims if it was not reasonably practicable to provide proof within such time, provided that such proof is furnished as soon as reasonably practicable, and in no event later than 180 days from the time when such proof is otherwise required. All certificates, information and evidence in such form and of such nature and within such time as We may reasonably require shall be furnished at the expense of the claimant without any expense to Us.

12. Claims Admittance

In no case shall We be liable in respect of any claim after the expiry of 12 months from the occurrence of the incident giving rise to a claim under the Policy unless the claim has been admitted or is the subject of a pending legal action or arbitration.

13. Liability Claims

You must not admit, deny, or settle a claim without Our prior written consent.

14. Recipient

In the event of the death of You and/or a member of Your Household, Zurich will insure the legal personal representative(s) of You and/or a member of Your Household for any liability You and/or a member of Your Household incurred and is covered under this Policy provided that such legal personal representative(s) comply with the terms of this Policy.

15. Policy Interpretation

The interpretation of this Policy and any word or phrase contained in the Policy will be interpreted in accordance with the Laws of the Hong Kong Special Administrative Region.

16. Clerical Error

Our clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

17. Legal Action

No legal action shall be brought to recover on this Policy prior to the expiration of 60 days after written proof of claims has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless commenced within one year from the expiration of the time within which proof of claims is required.

18. Subrogation

Zurich have the right to proceed at Our own expense in the name of You against third parties who may be responsible for an occurrence giving rise to a claim under this Policy, and You shall concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Zurich for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which Zurich are entitled by virtue of Our right hereunder.

19. Alternative Dispute Resolution

In the event of a dispute arising out of the policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of Hong Kong and applicable at the time of dispute. If the parties are unable to settle the dispute through mediation within

ninety (90) days, the parties shall refer the dispute to arbitration administered by the Hong Kong International Arbitration Centre ('HKIAC') under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be Hong Kong law and the seat of arbitration shall be Hong Kong. The number of arbitrators shall be one (1) and the arbitration proceedings shall be conducted in English.

It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of the Policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if Zurich deny or reject liability for any claim under the policy and You do not commence arbitration in the aforesaid manner within 12 calendar months from the date of Our disclaimer, Your claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under the Policy.

20. Rights of Third Parties

Other than the insured/policyholder or You or as expressly provided to the contrary, a person who is not a party to this Policy has no right to enforce or to enjoy the benefit of any term of this Policy. Any legislation in relation to third parties' rights in a contract shall not be applicable to this Policy. Notwithstanding any terms of this Policy, the consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this Policy.

21. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

22. Statement of Purpose for Collection of Personal Data

All personal data collected and held by Zurich will be used in accordance with Our privacy policy, as notified to You from time to time and available at this website:

<https://www.zurich.com.hk/en/services/privacy>

You shall, and shall procure all other insured person covered under the Policy to, authorize Zurich to use and transfer data (within or outside Hong Kong), including sensitive personal data as defined in the Personal Data (Privacy) Ordinance (Cap.486), Laws of Hong Kong, for the obligatory purposes as set out in Our privacy policy as applicable from time to time.

When information about a third party is provided by You to Zurich, You warrant that proper consents from the relevant data subjects have been obtained before the personal data are provided to Zurich, enabling Zurich to assess, process, issue and administer this Policy, including without limitation, conducting any due diligence, compliance and sanction checks on such data subjects.

23. Sanctions

Notwithstanding any other terms under this Policy, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the Insured would violate any applicable trade or economic sanctions law or regulation.

The above clause shall also apply for any trade or economic sanction law or regulation that the insurer deems applicable or if the insured or other party receiving payment, service or benefit is a sanctioned person.

24. Governing Law and Jurisdiction

The Policy shall be governed by and interpreted in accordance with the laws and regulations of Hong Kong. Subject to the Alternative Dispute Resolution clause herein, the parties agree to submit to the exclusive jurisdiction of the Hong Kong courts.

至 in 家居保險計劃住戶保險

請小心細閱本「保單」以確保「保單」內容符合「閣下」的需要。

「閣下」應切記，「閣下」的保險應隨著需要而更新。如欲更改承保範圍，敬請通知「本公司」。

本「保單」是「閣下」與「蘇黎世」之間的合約依據，「保單」各份文件應視作單一文件，並且一併閱讀。

此乃中文譯本，僅供參考之用。若與英文版本有異，概以英文版本為準。

保障協議

「閣下」已投保「蘇黎世」的保險，並已支付或同意支付「保費」。有鑒於此，「蘇黎世」將提供本「保單」所載的保障。

上述保險必須遵從及依據本「保單」訂明之不承保事項、限制、規定、條款及條件。

「附表」必須註明「閣下」已投保並已支付或同意支付額外保費，第 5、6 及 7 節的保險方始生效。

第 I 部分 — 詞彙釋義

如以下詞語解釋適用於本「保單」。

「意外」

指「閣下」及/或「住戶」或「家傭」無法控制之突發、意外及不可預見並招致損失的事件。

「身體損傷」

於第 1 節：指身體損傷、病症、疾病及精神創傷或其所致之死亡。

於第 3 節：指在「意外」中純粹因暴力、外來及可見方式導致而並非任何其他原因引致的身體損傷。

「樓宇」

指「閣下」「家居」所在之主建築物，包括其牆壁、太陽能光伏系統、閘及圍欄，但不包括地基、排水渠或最低樓層底下的建築物任何部分。

「家居財物」

指屬於「閣下」及/或「住戶」之傢具、「固定附著物」、「裝置」、平板玻璃、固定玻璃物品、衣服、家居用品、個人物品、桌上型電腦、筆記簿型電腦、平板電腦、「電子通訊產品」、「貴重物品」、郵票、錢幣或徽章收藏集及室內裝修，但不包括：

- 「家居」之任何結構部分、不屬於「閣下」或「閣下」名下的「固定附著物」及「裝置」、外置電視及收音機天線、天線裝置、天線杆及天線塔。
- 走廊、陽台、平台、露台、前院及露天地方內或上之財物。
- 其他保險保單更加特定註明承保的財物。
- 契約、債券、匯票、本票、任何文件、手稿、彩票、紀錄或電腦紀錄及任何形式「金錢」。
- 車輛、船舶、單車或相關配件。
- 植物及動物。
- 鍋爐、工業機器及商用機器。

(h) 建造或搭建中物業。

(i) 排水渠及水管。

(j) 隱形眼鏡。

(k) 違規建築物或結構。

「自負額」

指任何於本「保單」下不承保之指定金額及在「蘇黎世」按本「保單」就各相關章節下作出賠償前須由「閣下」及/或「住戶」首先自行承擔之金額。

「家傭」

指任何於「保險期」與「閣下」及/或「住戶」存有僱員合約而合約訂明的工作性質為於「閣下」「家居」內處理家務的全職同住僱員。

「電子通訊產品」

指傳呼機、便攜式/手提電話、智能手提電話、耳機、個人數碼助理等。

「緊急情況」

指「閣下」「家居」發生的突發及不可預見事件，對「閣下」、「住戶」成員或第三者的生命或財物構成威脅或直接危害，以致必須即時安排水電技師或鎖匠提供臨時修理/維修服務。

「僱員」

指《僱員賠償條例》(香港法例第 282 章)詮釋的「僱員」。

「裝置」

指非永久固定於「閣下」「家居」而「閣下」可遷移至新居之物品。

「固定附著物」

指永久固定於「閣下」「家居」而「閣下」不可遷移至新居之物品，包括但不限於地板、窗戶及大門。

「家居」

指「閣下」及/或「住戶」並擁有或佔用之私人居所、房屋或私人居住單位，並於「附表」列為承保地點。

「住戶」

指「閣下」永久性居於「家居」內的家庭成員、親屬及或其他人士，但任何與「閣下」有租賃協議的租戶則除外。

「責任限額」/「投保額」

指「附表」註明之責任限額或受保金額。

「金錢」

持有作社交或家居用途的現金、支票、郵政匯票、銀行匯票、旅行用之交通票據、存款證、郵票、禮券、八達通、八達通手錶及任何形式電子錢幣。

「保險期」

指「附表」註明之保險期。

「個人物品」

指日常生活一般穿戴或攜帶的財物，但不包括：

- 其他保險保單更加特定註明承保的財物。

- (b) 契約、債券、匯票、證券、文件、手稿、業務、專業或貿易貨物或設備。
- (c) 任何平板電腦或「電子通訊產品」。
- (d) 皮草、信用卡、隱形眼鏡、假牙、義肢、露營用品、槍械或任何性質之「金錢」。
- (e) 任何人士擁有、受信託保管、持管或控制而其間作專業用途之樂器、體育設備及攝影器材。
- (f) 使用中的體育服裝及裝備。

「保單」

指本「保單」文件及「蘇黎世」發予「閣下」及「住戶」陳述條款及承保範圍之「附表」。

「保費」

指「附表」列明之保費款項。

「附表」

指附屬及構成本「保單」一部分之「保單」附表。

「太陽能光伏系統」

指太陽能光伏板、逆變器及其配件。

「貴重物品」

指珠寶、黃金、銀、貴重金屬、皮草、腕錶、古玩、藝術品及古董。

「閣下」

指「附表」上註明為受保人之人士。

「蘇黎世 / 承保人 / 本公司」

指蘇黎世保險有限公司。

第 II 部分 — 承保範圍

第 1 節 — 法律責任

承保責任

業主法律責任

1.1 如「保險期」內於「閣下」的「家居」發生「意外」以致其他人士蒙受「身體損傷」或招致財物受損，而「閣下」及 / 或「住戶」作為「家居」的業主由此招致任何法律上的賠償責任，「蘇黎世」將就此向「閣下」及「住戶」作出賠償。

佔用人法律責任

1.2 如「保險期」內於「閣下」的「家居」發生「意外」以致其他人士蒙受「身體損傷」或招致財物受損，而「閣下」及 / 或「住戶」作為「家居」的佔用人由此招致任何法律上的賠償責任，「蘇黎世」將就此向「閣下」及「住戶」作出賠償。

寵物主人法律責任

1.3 如「閣下」及 / 或「住戶」作為寵物的主人，因其在香港飼養及同住的寵物在「保險期」內於香港任何地方發生的「意外」導致他人蒙受「身體損傷」或招致財物受損，以致需承擔法律上的賠償責任，「蘇黎世」將就此向「閣下」及「住戶」作出賠償。

全球性個人法律責任

1.4 「蘇黎世」將就下述情況為「閣下」及 / 或「住戶」的個人於法律上的賠償責任作出賠償：

- 1.4.1 處於香港任何地方並因「保險期」內任何「意外」引致他人蒙受「身體損傷」或財物受損而需承擔的法律上的賠償責任。
- 1.4.2 處於香港以外任何地方並因「保險期」內任何「意外」引致他人蒙受「身體損傷」或財物受損而需承擔的法律責任，惟

「閣下」及 / 或「住戶」身處外地的時間不可多於連續 30 天。

1.5 此外，「蘇黎世」將就下述情況為「閣下」及 / 或「住戶」因「家傭」於僱員合約期間工作時疏忽或任何行為所引致的個人於法律上的賠償責任作出賠償：

1.5.1 處於香港任何地方並因「保險期」內任何「意外」引致他人蒙受「身體損傷」或財物受損而需承擔的法律責任。

1.5.2 處於香港以外任何地方並因「保險期」內任何「意外」引致他人蒙受「身體損傷」或財物受損而需承擔的法律上的賠償責任，惟「家傭」身處外地的時間不可多於連續 30 天。

支出及法律費用

1.6 「蘇黎世」將支付本節下符合以下條件的開支、支出及法律費用：

1.6.1 所有經「蘇黎世」事先書面同意，及由「蘇黎世」或「閣下」及 / 或「住戶」就任何索償達成和解或提出抗辯所招致之開支、支出及法律費用。

1.6.2 任何索償人就該責任賠償向「閣下」及 / 或「住戶」成功追討的所有開支、支出及法律費用。

法定遺產代理人 (適用於遺囑認證及遺產管理書)

1.7 如「閣下」或「住戶」的法定遺產代理人盡力遵守本「保單」的條款與規章，「蘇黎世」亦會就「閣下」或「住戶」招致的責任向「閣下」或「住戶」的法定遺產代理人支付賠償。

租客責任

1.8 如「閣下」及 / 或「住戶」以租客身份租住的「樓宇」受損，以致需承擔法律責任，「蘇黎世」將向「閣下」及 / 或「住戶」作出賠償，然而，「蘇黎世」不會對「閣下」及 / 或「住戶」若非因租約訂明便無須承擔的責任作出賠償。

業主就公用地方承擔的責任

1.9 在遵從第 1.9.1 至 1.9.3 節規定的前提下，如「閣下」及 / 或「住戶」是「家居」的業主，「蘇黎世」亦會就「閣下」及 / 或「住戶」作為「家居」所在「樓宇」「公用部分」共同業主之一而需承擔的法律上的賠償責任作出賠償。

1.9.1 純粹就本額外保障而言，「公用部分」、「樓宇」及「業主」的釋義與《建築物管理條例》(香港法例第 344 章)分別就公用部分、建築物及業主所訂的相同。

1.9.2 若有任何其他保單會就第 1.4 節所包括的法律責任提供賠償，本額外保障只會於以下情況適用：

1.9.2.1 有關的責任必須是無法根據任何由「閣下」及 / 或「住戶」擁有的其他保險保單索償，本額外保障方始生效；或

1.9.2.2 本額外保障只適用於超出其他保單已付或應付金額的溢額賠償。

1.9.3 遵從前述 1.9.2 規定，本額外保障只適用於並且只限於「閣下」及 / 或「住戶」作為「樓宇」根據上述《建築物管理條例》第 39 條所釐定的不可分割份數的共同業主而按比例攤分的個別責任 (為免存疑，現聲明概不適用於共同責任)。

不承保責任

1.10 「蘇黎世」不會承保任何由以下情況引致的責任：

住戶 / 僱員

1.10.1 「閣下」、「住戶」或「閣下」或「住戶」之任何「僱員」或「家傭」蒙受的「身體損傷」。

1.10.2 「閣下」、「住戶」或「閣下」或「住戶」之任何「僱員」或「家傭」擁有、保管或控制的財物損壞於上述第 1.8 節承租之租客責任除外。

升降機及扶手電梯

1.10.3 使用升降機或扶手電梯所引致或關連的「身體損傷」或財物損壞。

其他樓宇

1.10.4 「閣下」除「家居」或「樓宇」外對任何其他土地或建築物的擁有或佔用。

業務及事業

1.10.5 「閣下」或「住戶」進行或從事任何職業、業務或事業。

車輛

1.10.6 「閣下」或「住戶」所擁有、佔管或使用或代表「閣下」或「住戶」看管或控制之車輛、用作賽事用途之腳踏車、船、飛機或模型飛機或任何形式之無人機系統其總重量不超過 250 克（於香港境內作閒暇活動使用的電力驅動無人機系統除外，但操作時需符合香港民航處的所有規定及指引）。

合約責任

1.10.7 協議規定的責任，除非即使無該項協議「閣下」及「住戶」亦需承擔的責任則例外。

未經許可建築工程

1.10.8 受保「樓宇」內或上之現有或新建未經許可結構及 / 或未經許可建造、搭建、拆卸、修理、安裝及翻新工程。於本條款而言，未經許可結構及 / 或未經許可建築工程將依照《建築物條例》（香港法例第 123 章）詮釋。

電子資料不承保事項

1.10.9 任何電腦編碼、程式或其他數據之傳送。

1.10.10 未經授權下擅取或登入任何資料。

石棉不承保事項

1.10.11 石棉、石棉產品或任何含有石棉之產品。

「蘇黎世」最高責任限額

1.11 「蘇黎世」於本節中最高賠償責任（包括所有費用、開支及法律費用），不可超過保障表或其他於「附表」就本節訂明任何一宗「意外」或任何一個「保險期」的「責任限額」。

「自負額」

1.12 「蘇黎世」無須賠償每宗不多於保障表或「附表」中就本節「自負額」訂明的損失金額。

第 2 節 — 家居財物

承保事項

2.1 如於「保險期」內「閣下」及 / 或「住戶」家居內的「家居財物」蒙受任何「意外」損失、損毀或損壞，「蘇黎世」將向「閣下」及 / 或「住戶」作出賠償，惟「蘇黎世」只會就「閣下」及 / 或「住戶」家居內的平板電腦或「電子通訊器材」因火災、雷電、爆竊或企圖爆竊而引致的任何「意外」損失、損毀或損壞作出賠償，「閣下」並須於發現有關「意外」的 24 小時內報警並需遵從以下條件進行維修：

- 所有合保障資格之產品必須是在香港境內之產品生產商或授權維修中心進行；
- 有關索賠必須以產品生產商或授權維修中心出具之正式收據 / 損壞報告為有效的支持文件。

不承保事項

2.2 除非另有說明，「蘇黎世」不會對「閣下」及 / 或「住戶」就下列事故直接或間接引致之損失、損毀或損壞作出賠償：

盜竊

2.2.1 「家居財物」被偷竊，惟竊匪強行或行使暴力進入或離開「閣下」「家居」並於發現事件後 24 小時內報警的損失則除外。

2.2.2 被「閣下」、「住戶」或「閣下」的「家傭」或任何經「閣下」或「住戶」或其「僱員」或「家傭」批准進入「家居」之人士偷竊的「家居財物」。

不誠實行為

2.2.3 因「閣下」及 / 或「住戶」欺詐行為、哄騙或其他虛假手段。

自然損耗

2.2.4 自然損耗、生鏽、腐蝕、侵蝕、霉菌、溫度或濕度改變、濕腐或乾腐、不適當維修、變質、外觀變化。

2.2.5 「蘇黎世」會為上述 2.2.4 的原因而引致其他財物的損失、損毀或損壞作出賠償。

動物造成的損毀

2.2.6 任何家居寵物或昆蟲、幼蟲或任何有害蟲鼠造成的噬咬、刮花、撕裂或弄污損毀。

無人居所

2.2.7 「閣下」「家居」連續三十(30)天無人居住後發生之偷竊或水浸事件而招致的損失或損壞。

出借、出租或轉讓

2.2.8 「閣下」「家居」因其中一部分被出借、出租或轉讓而招致的損失或損壞。

電力 / 機械故障

2.2.9 電流（雷電除外）導致任何電力設施、裝置或電線損毀。

2.2.10 任何電力或機械故障、失靈或過熱，但被雷電直接擊中導致的損失、損毀或損壞除外。

不適當維修、設計或工藝或質料缺陷

2.2.11 因不適當維修、設計或工藝或質料缺陷直接造成或引致的損失或損毀。

2.2.12 「蘇黎世」會為上述第 2.2.9 節、2.2.10 節及第 2.2.11 節的原因而引致其他財物的損失、損毀或損壞作出賠償。

「蘇黎世」最高責任限額

2.3 於「保險期」內，「蘇黎世」根據本節（包括本節所有額外保障）支付的最高責任限額不會超過保障表或「附表」就本節訂明的任何一宗「意外」的總投保額。

2.3.1 除非特別向「蘇黎世」聲明並獲得「蘇黎世」同意，否則於「保險期」內，「蘇黎世」就「閣下」「家居」每項「貴重物品」所支付的最高賠償總額不會超過保障表或「附表」中就本節「貴重物品」訂明的任何一宗「意外」的總投保額。

2.3.2 除非特別向「蘇黎世」聲明並獲得「蘇黎世」同意，否則於「保險期」內，「蘇黎世」根據本「保單」就任何一件物件所支付的最高賠償總額不會超過保障表或「附表」中就本節個別物件訂明的個別限額。

2.3.3 本「保單」就「家居財物」之「投保額」：

- 於 12 月整月內及農曆新年的首七天發生的賠償額外自動提高百分之十(10%)。
- 於「閣下」或「住戶」結婚日的前一個月及後一個月發生的賠償額外自動提高百分之十(10%)。

2.4 付款依據

一套、一對或一組條款

2.4.1 如受保物件乃一對、一套或一組的組成部分，「蘇黎世」所支付的賠償額將不會超過損失或損壞部分的價值，而不論該組成為一對、一套或一組部分具有特殊價值亦然。於任何情況下，「蘇黎世」支付的賠償額不會超過該一對、一套或一組物品投保額的比例部分。

舊換新基本條款

2.4.2 「蘇黎世」可選擇以等同新的財物替換原有財物，亦可將財物維修至相等於但不會勝過新購時的狀態，又或支付替換或維修費用（兩者以較低為準），而不會扣減自然損耗值或折舊值。

綠色生活保障

2.4.3 若「閣下」或「住戶」於「家居」內的「能源效益標籤電器」因任何「意外」損失及損毀，而選擇按項目 2.4.2 所訂明的不能修復情況下，以相同或提高品質的產品更換受損產品。

- (a) 「蘇黎世」就本項保障為此價值相同或類似的新產品將額外支付不多於新產品購入價之百分之十(10%)。
- (b) 綠色生活保障受制於保障表或「附表」就本節訂明的總投保額。
- (c) 「能源效益標籤產品」泛指於《能源效益（產品標籤）條例》（香港法例第 598 章）所訂明之「表列型號」。於本條款而言，「訂明產品」及「表列型號」將依照《能源效益（產品標籤）條例》（香港法例第 598 章）詮釋。

「自負額」

2.5 「蘇黎世」無須賠償每宗不多於保障表或「附表」中就本節「自負額」訂明的損失金額。

額外保障

受限於保障表或「附表」就本節訂明的任何一宗「意外」及「保險期」內的總「投保額」，「蘇黎世」並會向「閣下」及/或「住戶」作出以下額外賠償：

消防員造成的損壞

1. 因消防員執行職務時直接導致「家居財物」的「意外」損失或損毀。
2. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本保障之最高保障額。
3. 本額外保障下的賠償受限於本節的付款依據（如適用）。

清理碎礫

1. 「閣下」或「住戶」經「蘇黎世」事先書面同意清理任何在受保事件中損毀或損壞的「家居財物」的碎礫所招致之費用與開支。
2. 「蘇黎世」不會支付下列費用或開支：
 - (a) 清理並非位於「家居」或毗連範圍的碎礫所招致的費用或開支。
 - (b) 直接或間接由污染或沾污引起的費用或開支。
 - (c) 因執行任何監管或管制建築、安裝、修理、更換、拆卸、佔用、操作或以其他方式使用此等財物的相關法律、規例或規則所招致的費用或開支。
 - (d) 為任何一宗「意外」多於保障表或「附表」訂明的本額外保障之最高保障額。

冷藏食物變壞

1. 食物「意外」損失或損壞：

- (a) 因溫度驟升驟降或製冷劑或製冷煙污染導致「閣下」「家居」內的家用冰箱或雪櫃內的食物「意外」損失或損壞。
 - (b) 於「保險期」內因本節承保的任何事故導致「閣下」「家居」內的家用冰箱或雪櫃損壞後取出食物造成損失或損壞。
2. 「蘇黎世」不會支付以下損失或損壞：
 - (a) 由蓄意行為或任何電力供應商或政府機構拒絕或限制供電所致。
 - (b) 「閣下」或「住戶」故意疏忽所致。
 - (c) 如在事故時「閣下」的家用冰箱或雪櫃生產已超過十年。
 3. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本保障之最高保障額。

室外家居財物保障

1. 擺放於「樓宇」走廊、陽台、平台、露台、前院及露天地方內或上的「家居財物」的任何「意外」損失及損毀，但不包括太陽能光伏系統的任何損失及損毀。
2. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本額外保障之最高保障額。
3. 本額外保障下的賠償受限於本節的付款依據（如適用）。

盜竊 / 搶劫受傷津貼

1. 如「閣下」及/或「住戶」因「家居」內發生盜竊或搶劫而遭竊匪或劫匪襲擊受傷，並獲醫生簽發證明可休放不少於連續四(4)天病假，「蘇黎世」將向每名受保人士賠償一筆過的醫療費用，惟「閣下」須於發現有關「意外」的 24 小時內報警。
2. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本額外保障之最高保障額。

暫時搬遷

1. 「家居財物」因清潔、翻新、修理或進行類似活動而暫時搬離「家居」，並在香港運輸途中「意外」損壞。
2. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本額外保障之最高保障額。
3. 本額外保障下的賠償受限於本節的付款依據（如適用）。

搬遷新居

1. 聘請專業搬運公司將「閣下」的「家居財物」由現時居住的「家居」搬至「閣下」及「住戶」居住的香港任何樓宇時招致的「家居財物」「意外」損失或損壞。
2. 「蘇黎世」不會為被置於無人看管的車輛內的「家居財物」的任何損失或損壞作出賠償。
3. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本額外保障之最高保障額。
4. 本額外保障下的賠償受限於本節的付款依據（如適用）。

室內裝修

1. 「閣下」「家居」進行內部裝修或翻新裝修期間招致的「家居財物」「意外」損失或損壞，但不包括：
 - (a) 水管爆破及/或排水系統堵塞直接或間接引起的損失。
 - (b) 裝修工程工藝不良直接引起的任何財物損失或損壞。
 - (c) 為期逾兩個月的合約工程。
2. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本額外保障之最高保障額。
3. 本額外保障下的賠償受限於本節的付款依據（如適用）。

臨時居所

1. 如「家居」因事故而導致不宜居住，「蘇黎世」將賠償「閣下」、「住戶」及/或其於香港飼養的寵物另覓同類居所暫住直至「閣下」、「家居」再次適宜居住為止所支付之必要及合理費用及/或膳食費用。
2. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本額外保障之最高保障額。

風水顧問費用

1. 如「家居」因發生本節承保的任何事故而不宜居住所引致並經「蘇黎世」事先書面同意的風水顧問費用。
2. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本額外保障之最高保障額。

「電子通訊產品」/筆記型電腦/平板電腦之維修費用保障

1. 「閣下」或「住戶」的「電子通訊產品」/筆記型電腦/平板電腦在全球任何地方因「意外」導致的物質損壞而引致必要的維修費用，但不包括：
 - (a) 因盜竊、搶劫或意外遺失而引致的損失。
 - (b) 因老化、磨損、逐漸退化、刮花或出現凹痕而引致的損毀。
 - (c) 電力/機械故障而引致的損毀。
 - (d) 液體而引致的損毀。
2. 本額外保障亦會受限於以下條款：
 - (a) 發生「意外」時任何在供應商或零售商生效保證計劃下之產品不獲保障。
 - (b) 所有合保障資格之產品必須是在香港境內之產品生產商或授權維修中心進行。
 - (c) 有關索賠必須以產品生產商或授權維修中心出具之正式收據/損壞報告為有效的支持文件。
3. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本額外保障之最高保障額。

未經授權使用信用卡

1. 「閣下」或「住戶」的個人財物在世界任何地方「意外」丟失或失竊而導致信用卡被未經授權使用而造成的損失，惟該事件必須於發現有關「意外」的二十四(24)小時內向當地警方報失。
2. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本額外保障之最高保障額。

「金錢」失竊

1. 「閣下」或「住戶」在世界任何地方遭遇盜竊或搶劫「意外」而導致的「金錢」損失，惟該事件必須於發現有關失竊「意外」的24小時內向當地警方報失。
2. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本額外保障之最高保障額。

補領個人證件

1. 「閣下」或「住戶」的個人財物在世界任何地方「意外」丟失或失竊而導致必須補領個人證件及信用卡的有關補領費用，惟該事件必須於發現有關「意外」的24小時內向當地警方/當地大使館及發咭機構報失。

2. 「蘇黎世」就本項保障支付的最高賠償限額為任何一宗「意外」不多於保障表或「附表」訂明的本額外保障之最高保障額。

第3節 — 意外身故

承保事項

如「閣下」及/或「住戶」在「保險期」因「意外」而直接蒙受「身體損傷」，並且該「身體損傷」為唯一或直接原因導致當日後十二(12)個月內身故，「蘇黎世」會向「閣下」及/或「住戶」，或其法定遺產代理人賠償「附表」所列任何一宗「意外」及任何「保險期」總計的「投保額」。

不承保事項

- 3.1 「蘇黎世」不會就下列事故招致或引致「閣下」及/或「住戶」的死亡事件作出賠償：

自殺及自我傷害

- 3.1.1 作出或企圖作出自殺或自我傷害行為。

非法活動

- 3.1.2 任何「閣下」及/或「住戶」的刑事或非法行為或活動。

中毒/醉酒、精神錯亂

- 3.1.3 受酒類飲品、酒精或藥物（在醫生監督下服用除外）影響，或精神錯亂或任何一種的精神障礙、精神病、壓力或抑鬱症。

性病、愛滋病

- 3.1.4 性病或後天性免疫不全綜合症（愛滋病）或愛滋病相關併發症。

懷孕

- 3.1.5 任何因分娩、流產、墮胎、懷孕，包括但不限於懷孕測試、產前護理或產後護理及其他因懷孕、避孕或避孕裝置、不育或不論男女的絕育。

危險活動

- 3.1.6 為業務或技術行動或以航空機組人員身份或因應任何其他飛行活動而飛行，但以乘客身份乘搭定期航班飛機或雙引擎或多引擎包機例外。
- 3.1.7 狩獵、任何性質的越野障礙賽（競步除外）、足球、水球、電單車、攀山、潛水運動、滑水或探洞。

特別條款

- 3.2 本節需遵從以下條件：

年齡限制

- 3.2.1 「閣下」及/或「住戶」必須年滿16歲及少於65歲。
- 3.2.2 當「閣下」及/或「住戶」成員年屆65歲後本節為「閣下」及/或「住戶」提供的保障將會終止及從此「保單」分割。

治療

- 3.2.3 「閣下」及/或「住戶」必須於「意外」發生後，在切實可行的情況下聽取及根據醫療或手術意見採取行動及接受合理的醫療檢查。

索償證明

- 3.2.4 「閣下」及/或「住戶」的法定遺產代理人必須：
 - 3.2.4.1 儘快向「蘇黎世」發出書面通知，並且自費提供「蘇黎世」就證明有關「意外」及死亡要求的所有證明書、資料及證據；及
 - 3.2.4.2 於火化安葬或展開死因調查之前向「蘇黎世」發出合理通知，「蘇黎世」並有權派代表參與任何身故受保人的驗屍程序。

圓滿履行責任

3.2.5 當受保人的法定遺產代理人就本節向「蘇黎世」發出收據或履責證明書後，「蘇黎世」即被視作已圓滿履行就本節向身故受保人「意外」死亡支付賠償的所有責任，不論受保人於收據或履責證明書發出當日之前或之後身故亦然。

第 4 節—緊急援助服務

本公司提供的保障

「蘇黎世」安排了「緊急家居支援服務」，於「緊急情況」下為「閣下」及「住戶」提供下列支援服務。如適用，有關之額外保障會於保障表或「附表」內訂明。

電工支援

4.1 「閣下」及 / 或「住戶」的電力裝置及電器倘發生任何故障，「緊急家居支援服務」可安排一名註冊電氣技師進行緊急臨時修理。

水喉匠支援

4.2 「閣下」及 / 或「住戶」的水管及供水系統倘發生堵塞、爆裂及溢水，「緊急家居支援服務」可安排一名持牌水喉匠進行緊急臨時修理。

鎖匠支援

4.3 「閣下」及 / 或「住戶」，「意外」反鎖於「閣下」「家居」內外，「緊急家居支援服務」可安排一名鎖匠開啟大門及 / 或修理門鎖。此保障不會提供任何有關以非機械鎖操作之門及 / 或門鎖支援服務。

不提供的保障

4.4 就 4.1 至第 4.3 提及的保障而言，倘需要的修理需要在「閣下」「家居」進行破牆或拆除工作，此保障不會提供任何支援服務。

查詢及轉介服務

4.5 「蘇黎世」可以安排「緊急家居支援服務」，在「閣下」要求時提供為「閣下」及 / 或「住戶」提供下列由「閣下」及 / 或「住戶」自付費用的服務：

家居清潔服務

4.5.1 按「閣下」要求，安排一間專門清潔家居的公司處理「閣下」「家居」清潔問題。

轉介出診醫生 / 牙醫

4.5.2 按「閣下」要求，安排一名註冊醫生或醫療專家前往「閣下」「家居」診症，或為「閣下」預約牙醫。

托兒 / 家務助理 / 看護支援

4.5.3 按「閣下」要求，安排一名保姆或家務助理在「閣下」不在家時照顧「閣下」的子女或其他「住戶」。另外，亦可安排一名合資格護士前往「閣下」「家居」照顧「閣下」指定的任何人士。

滅蟲服務

4.5.4 按「閣下」要求，安排一間專門滅蟲的公司處理「閣下」「家居」蟲禍的問題。

「緊急家居支援服務」由「蘇黎世」指定的服務供應商提供。

「緊急家居支援服務」熱線 — +852 2886 3977

第 5 節—樓宇（自選保障）

承保事項

如「閣下」的「家居」於「保險期」內因「意外」招致任何損失、損毀或損壞，「蘇黎世」將支付賠償「閣下」及 / 或「住戶」因維修及

更換「家居」的結構部分或任何隱藏「固定附著物」而引致的費用及支出。為免存疑，本節中提及的隱藏「固定附著物」應包括及僅限於「閣下」「家居」單獨使用的排水管、管道、電纜和電線等。

山泥傾瀉及地陷

5.1 「閣下」「家居」於「保險期」內地陷或山泥傾瀉直接導致的任何隱藏「固定附著物」或結構部分損失或損壞，但不包括：

5.1.1 以下事故直接或間接引起、導致或招致的損失或損壞：

(a) 海岸風化侵蝕、地層隆起；或

(b) 相關工程建成後五年內結構下陷或填土地下沉。

5.1.2 地陷及 / 或山泥傾瀉造成徑道、行車道、圍欄、閘、邊界及護土牆損失或損壞。

5.1.3 清理地陷及 / 或山泥傾瀉泥頭，或於地陷及 / 或山泥傾瀉後修葺現場的費用，但需要修理的「閣下」「家居」結構部分則不在此限。

5.1.4 設計或工藝不良或使用不良質料直接造成或引致的損失或損壞。

5.1.5 任何性質的間接損失或損害。

5.1.6 經比例攤分釐定，於「保單」生效期內相隔連續 72 小時發生的每宗不多於保障表或「附表」就本節山泥傾瀉及地陷的「自負額」訂明的損失金額。

不承保事項

5.2 「蘇黎世」不會就下列事故直接或間接引致之損失、損毀或損壞向「閣下」及 / 或「住戶」作出賠償：

不誠實行為

5.2.1 由「閣下」及 / 或「住戶」作出之不誠實、欺詐行為、哄騙或其他虛假手段。

自然損失

5.2.2 自然損耗、生鏽、腐蝕、侵蝕、霉菌、溫度或濕度改變、濕腐或乾腐、不適當維修、變質、外觀變化、動物、雀鳥、昆蟲、幼蟲或任何有害蟲鼠。

無人居住

5.2.3 「閣下」「家居」連續 30 天無人居住後發生水浸事件所招致的損壞。

政府執法

5.2.4 政府執行監管任何「樓宇」建造、修理或拆卸工程的條例或法律。

修理及維修

5.2.5 根據本節的受保事件非必要的翻新、改建、修理及安裝工程。

不適當維修、設計或工藝或質料缺陷

5.2.6 因不適當維修、設計或工藝或質料缺陷直接造成或引致的損失或損毀。

5.2.7 「蘇黎世」會為上述第 5.2.6 節的原因而引致其他財物的損失、損毀或損壞作出賠償。

「蘇黎世」最高責任限額

5.3 「蘇黎世」根據本節支付的最高限額不會超過重建或修理「閣下」於本節中受保的「樓宇」至全新狀況所實際招致的費用。

理賠依據

5.4 「蘇黎世」將支付重建或修復「閣下」的「家居」的結構部分或任何隱藏「固定附著物」至全新狀況所實際招致的費用。

5.5 如該物業不會修理或重建，「蘇黎世」只會向「閣下」賠償該物業蒙受損失之前的價值，以及拆卸和清理瓦礫的合理費用。

「自負額」

- 5.6 「蘇黎世」無須賠償每宗不多於保障表或「附表」中就本節「自負額」訂明的首先產生損失金額，除因火災、雷電及爆炸導致的損失外（自負額不適用）。

保證條款

- 5.7 於「保險期」內，「閣下」須保證：
- 5.7.1 「閣下」應保持「家居」、其「固定附著物」及結構部分功用及狀態良好，並採取所有可行措施防止物業受損。
- 5.7.2 「閣下」應依照香港政府所有法律、規例、守則及指引（包括香港土木工程拓展署轄下土力工程處發出的「岩土指南第五冊—斜坡維修指南」的指引），維修「閣下」應負責的所有人工斜坡及護土牆。
- 5.7.3 如有以下情況，「閣下」必須即時通知「蘇黎世」：
- (a) 「閣下」「家居」之下、周圍或附近進行挖掘工程。於該情況下「蘇黎世」有權更改或取消本「保單」提供的保障。
- (b) 任何承保風險發生，並正影響「樓宇」的任何部分或其周圍環境。

額外保障

「蘇黎世」並會向「閣下」及/或「住戶」作出以下額外賠償：

清理碎礫

- 經「蘇黎世」事先書面同意，「閣下」及/或「住戶」清理「閣下」「家居」任何在受保事件中損毀或損壞的碎礫，或拆卸、拆除、支撐或支承此等部分所招致之費用與開支。
- 「蘇黎世」不會支付下列費用或開支：
 - 清理並非位於「閣下」「家居」或毗連範圍的碎礫所招致的費用或開支。
 - 因來自「閣下」「家居」或其他地方的任何財物或碎礫污染或沾污所直接或間接引起的費用或開支。
 - 因執行任何監管或管制建築、安裝、修理、更換、拆卸、佔用、操作或以其他方式使用此等財物的相關法律、規則或規則所招致的費用或開支。
 - 超出實際重建總費用之百分之五(5%)的費用或開支。

建築師及測量師費用

- 經「蘇黎世」事先書面同意，「閣下」及/或「住戶」因還原受本節承保的「閣下」「家居」的任何隱藏「固定附著物」或結構部分，聘請建築師、測量師、工程師、律師及其他專業人所招致的必要的相關服務收費。
- 「蘇黎世」不會支付以下費用或開支：
 - 「閣下」及/或「住戶」籌備索償所需的費用。
 - 超出相關專業聯會所訂收費水平的費用。
 - 超出實際重建總費用之百分之五(5%)的費用或開支。

第 6 節—全球個人物品保障（自選保障）

承保事項

「個人物品」

如「閣下」及/或「住戶」於「保險期」內在世界各地因「意外」以致「個人物品」損失、損毀或損壞，「蘇黎世」將作出賠償。若有關「意外」為偷竊或遺失，「閣下」及/或「住戶」必須在發現事件後 24 小時內向當地警方報失。

- 6.1 本節並不適用於第 2 節內其他額外保障已涵蓋之保障範圍。

不承保事項

- 6.2 「蘇黎世」不會賠償以下事故直接或間接造成的損失、損毀或損壞：

有害蟲鼠及霉菌

- 6.2.1 有害蟲鼠、昆蟲、霉菌、自然損耗、其他磨損或修理、修復或裝修之任何程序。

海關機構

- 6.2.2 任何被政府、公共、市級、地方當局或海關機構充公、收歸國有、徵用或蓄意破壞之損失。

機械及電力錯亂

- 6.2.3 機械或電力錯亂、鏡片或玻璃遭刮花或破損，除非此項損毀伴隨其他於本節另有承保的損壞。

「蘇黎世」最高責任限額

- 6.3 除非另行聲明並獲「蘇黎世」接納，否則於「保險期」內，本節就任何一宗「意外」支付的最高賠償限額不多於「附表」訂明的保障額及就每一件物品支付的最高賠償限額。

理賠依據

- 6.4 「蘇黎世」將自行決定安排修理受保物件，或者支付更換或修理損失或損壞受保物件所需的費用，但需扣減衣物的自然損耗價值。如損失或損壞的物件無法以符合經濟原則的費用替換，而「閣下」決定不予替換，「蘇黎世」只會賠償物件在損失或損壞時的再售市值。

一套、一對或一組條款

- 6.5 如受保物件乃一對、一套或一組的組成部分，「蘇黎世」所支付的賠償額將不會超過損失或損壞部分的價值，而不論該組成為一對、一套或一組部分具有特殊價值亦然。於任何情況下，「蘇黎世」支付的賠償額不會超過該一對、一套或一組物品投保額的比例部分。
- 6.5.1 如受損物件屬於一套、一套或一組，「蘇黎世」不會支付未損毀部分的替換費用。

不足額保險

- 6.6 如發生「意外」時，任何一件「閣下」及/或「住戶」於本「保單」個別投保之「個人物品」的財物總值高於「附表」列明的「投保額」，「閣下」及/或「住戶」需直接按照不足額保險的比例分擔損失或損壞。

「自負額」

- 6.7 「蘇黎世」無須賠償每宗不多於保障表或「附表」中就本節「自負額」訂明的損失金額。

第 7 節—私人藝術品保障（自選保障）

承保事項

私人藝術品

如「閣下」及/或「住戶」在「保險期」於「家居」內因「意外」引致「附表」中訂明及屬於「閣下」及/或「住戶」的私人藝術品損失、損毀或損壞，「蘇黎世」將作出賠償。若有關「意外」為偷竊或遺失，「閣下」及/或「住戶」必須在發現事件後二十四(24)小時內向當地警方報失。

- 7.1 本節並不適用於第 2 節內其他額外保障已涵蓋之保障範圍。

不承保事項

- 7.2 「蘇黎世」不會賠償以下事故直接或間接造成的損失、損毀或損壞：

自然損失

- 7.2.1 自然老化、有害蟲鼠、昆蟲、霉菌、自然損耗、生鏽、鏽蝕或其他逐步衰壞、氣候、濕度、光線或溫度轉變有關之成因。

不誠實行為

7.2.2 由「閣下」及/或「住戶」作出之不誠實、欺詐行為、哄騙或其他虛假手段。

處理過程損失

7.2.3 任何維修、重裝框架、修復、修整、裝修或其他類似程序。

海關機構

7.2.4 任何被政府、公共、市級、地方當局或海關機構充公、收歸國有、徵用或蓄意破壞之損失。

機械及電力錯亂

7.2.5 機械或電力錯亂、鏡片或玻璃遭刮花或破損，除非此項損毀伴隨其他於本節另有承保的損壞。

「蘇黎世」最高責任限額

7.3 除非另行聲明並獲「蘇黎世」接納，否則於「保險期」內，本節就任何一宗「意外」支付的最高賠償限額不多於「附表」訂明的保障額。

理賠依據

7.4 「蘇黎世」將有權決定安排修理受保物件，或者支付更換或修理損失或損壞受保物件所需的費用。如損失或損壞的物件無法以符合經濟原則的費用下替換，「蘇黎世」會賠償「附表」中所訂明的獨立約定金額，惟最高保障額不會超過該物件在損失或損壞時的合理再售市值。有關之索賠證明應由「閣下」及/或「住戶」提供足夠憑證來證明該單一價值不會超過該物件在損失或損壞時的合理再售市值。

對於受保物件的部分損失或損壞索賠，「蘇黎世」只會賠償合理及必要之修復成本或費用，賠償並不會超過該物件的合理再售市值或「附表」中所訂明的約定金額（以低者為準）。

本節所提述之「合理再售市值」是指由有意賣方及買方於正常商業程序包括營銷活動後的交易金額，而且是經過雙方的謹慎認同和確認下交易的。

一套、一對或一組

7.5 如受損物件是一對、一套或一組的組成部分並因此具有特殊及較高價值，「蘇黎世」在理賠時將會計算該特殊及較高價值部分，惟賠償不會超過該一對、一套或一組的全額價值。當「蘇黎世」已支付賠償任何一對、一套或一組的全額價值後，「蘇黎世」將完全得到該物件一對、一套或一組的所有權。

額外保障本節將延伸保障：新購置物件

7.6 如「閣下」及/或「住戶」在「保險期」添置了額外物件並且其總價值不超過「附表」中所訂明的總賠償額之百分之十(10%)，該額外物件會得到保障，惟「閣下」必須於添置物件日子起之30日內通知「蘇黎世」並且支付相關的額外保費。

物件回購

7.7 「閣下」及/或「住戶」將有優先權向「蘇黎世」回購被追回之損失物件，惟該回購金額是以下述兩者較低為準：

7.7.1 賠償金額加以物件追回時之「匯豐的港元最優惠利率」訂明的利息再加以所有相關之理賠及追回費用；

7.7.2 物件追回時其合理再售市值。

「蘇黎世」將於追回損失物件後通知「閣下」，而「閣下」及/或「住戶」應於接到通知後起之60日內完成有關回購。

「自負額」

7.8 「蘇黎世」無須賠償每宗不多於保障表或「附表」中就本節「自負額」訂明的損失金額。

第 III 部分 — 一般不承保事項

如因下列事故直接或間接招致或引起任何人士或財物蒙受任何損失、損毀、損傷、疾病或損壞，又或招致關乎任何人士或財物損失、損毀、損壞或損壞的責任，「蘇黎世」不會作出賠償。

1. 無法解釋的損失

無法解釋的損失或任何財物失蹤。

2. 非法活動

任何「閣下」的刑事、惡意或非法行為，或任何人的刑事行為。

3. 潛在的缺陷

「保險期」開始前發生的事故或「保險期」開始前已出現的損壞。

4. 蓄意損壞

「閣下」或「住戶」或其「僱員」或「家傭」的蓄意行為。

5. 間接損失

任何性質的間接損失，但受保於第2節 - 家居財物之額外保障的租金損失除外。

6. 貶值

任何財物的貶值或價值損失。

7. 剝奪擁有權

(a) 因任何合法組成的機構充公、收歸國有、強佔或徵用而被永久或暫時剝奪擁有權。

(b) 因任何人士非法佔用所致的永久或暫時剝奪擁有權。

8. 未經許可建築工程

受保「樓宇」內或上之現有或新建未經許可結構及/或未經許可建造、搭建、拆卸、修理、安裝及翻新工程。於本條款而言，未經許可結構及未經許可建築工程將依照《建築條例》(香港法例第123章)詮釋。

9. 污染及沾污物

「閣下」及/或「住戶」將煙霧、水蒸氣、油煙、煙、酸性物質、鹼性物質、有毒化學物、液體或氣體、廢料或其他刺激物、沾污物或污染物排放、發放、釋放或漏出至土地或空氣內、任何水道或水中而造成污染。

10. 輻射污染

因下列事故直接或間接招致或引起的任何支出、後果損失、法律責任或財物損失：

(a) 任何核子燃料或核子燃料燃燒後所產生的核子廢料所引致的電離輻射或放射性污染。

(b) 任何爆炸性核子機組或核子港元件產生的輻射性、毒性、爆炸性或其他危險物質。

(c) 任何採用原子、核裂變、聚變或其他類似反應或放射性力量或物質的核子武器。

(d) 放射性、有毒、爆炸或其他危險或任何有污染性質的放射性物質。

11. 戰爭

(a) 戰爭、侵略、外敵入侵、敵對局面或交戰事件(不論正式宣戰與否)或內戰。

(b) 政變或平民叛亂升級或擴大至大規模的叛變事件、軍事政變、反叛、革命、軍事行動、篡權或與任何組織(從法律上或實際上或透過恐怖活動或暴力參與推翻政府活動之組織)有關或代表此等組織之人士所作的行為。

12. 恐怖活動

(a) 任何恐怖活動，不論是否由其他原因或事件同時或以任何時序所致而造成之損失。

- (b) 任何抑制、防止、鎮壓、報復或回應恐怖活動的行動。
- (c) 於本不承保事項，恐怖活動包括任何人或團體不論在法律上或實際上獨自行動或代表任何組織或政府，為達到政治、宗教、意識形態或類似目的（包括不論合法與否）意圖影響任何國家在法律上或實際上的政府或其任何政治分部，及 / 或威脅公眾或任何國家的部分公眾的行為、準備或恐嚇行動，包括：
- 涉及以暴力對待一人或多人；
 - 涉及財物損毀；
 - 危害生命但不包括執行行動的人；
 - 對健康或公眾或部分公眾的安全製造風險；或
 - 設計干擾或破壞某電子系統。
- (d) 如有任何行動或訴訟關於「蘇黎世」引用此條款而不負責任何損失或損毀，「閣下」需自行負責提供證據證明該損失或損毀是受保範圍之列。

13. 聲震

以聲波或超聲波速度行駛的飛機或其他飛行裝置產生的壓力波。

14. 網絡行為

- (a) 由「網絡行為」直接或間接引致、造成、導致、引發或與此等行為有關的任何損失、毀壞、法律責任、索償或任何性質的開支或費用。
- 「網絡行為」是指在任何時間和地點所做的任何未經授權、惡意或犯罪行為。而該行為涉及進入、處理、使用或操作任何電腦系統、電腦軟體程式、惡意代碼、「電腦病毒」或流程或任何其他電子系統。
 - 「電腦病毒」是指一組損壞的、有害的或未經授權的指令或代碼，包括一組通過程序或其他方式惡意傳播的未經授權指令或代碼，並通過電腦系統或任何性質的網絡傳播。電腦病毒包括但不限於「特洛伊木馬」、「蠕蟲」和「時間或邏輯炸彈」。
- (b) 由任何性質的原因（包括但不限於「網絡行為」）引致任何「電子數據」的損失、損害、破壞、扭曲、擦除、損壞或更改；或由此產生任何性質的「電子數據」的使用性損失、功能性、成本或費用的降低，不論其他任何原因或事件是否同時或以任何其他順序造成了損失。
- 「電子數據」是指將事實、概念和資訊轉換為可通過電子和機電數據處理或電子控制設備進行通訊、解釋或處理的形式，並包括用於處理和操縱數據，或用於指示和操縱這些設備的程式、軟件和其他編碼指令。
- (c) 電子數據遺失：
- 如本「保單」承保的「數據處理媒體」遭受實質損失或損毀，本「保單」將涵蓋維修或更換「數據處理媒體」本身的費用以及從備份或上一代原件複製「電子數據」的費用。任何從研究和工程或重新創建、收集或組裝此類「電子數據」而產生的費用均不受保。如果該媒體未有被維修、更換或恢復，估價的基本準則為空白「數據處理媒體」的成本。但是，即使此類數據無法被重新創建、收集或組裝，本「保單」也不會就與此類數據的價值有關的金額，向「受保人」或任何其他一方作出任何賠償。
- 「數據處理媒體」是指本「保單」下承保的可儲存「電子數據」的物件，而不是「電子數據」本身。

15. 傳染性疾病

任何直接或間接由傳染病或傳染病的恐懼或威脅（不論是實際或意識到的）引致、引起、或於傳染病或傳染病的恐懼或威脅（不論是實際或意識到的）的同時發生或以任何順序發生的任何損失、損毀、索償、費用、開支或其他款項。

就本批單而言，損失、損毀、索償、費用、開支、或其他款項包括但不限於為傳染病或受該傳染病影響的任何受保財產之清理、解毒、清除、監測或測試的任何費用。

如本條款所述，傳染病是指可通過任何物質或媒介從任何生物體傳染給另一生物體的任何疾病，其中：

- 物質或媒介包括但不限於病毒、細菌、寄生蟲或其他生物體或其任何變種，不論其是否被視為活體，及
- 傳播方法，不論是直接或間接，包括但不限於空氣傳播、體液傳播、從任何表面或物體、固體、液體或氣體或生物體之間的傳播，以及
- 疾病、物質或媒介可能導致人類健康或人類福祉的損害或造成相關威脅，或可能導致本保險項下的受保財產造成損毀、惡化、價值損失、可銷售性或使用性損失或造成相關威脅。

第 IV 部分 — 一般保單條款

1. 妥為遵循

「閣下」必須遵從本「保單」之條款、條文、條件及批單，而「閣下」提供涉及風險之資料乃確實無訛，「蘇黎世」方會履行保險責任。

2. 整體協議

本「保單」包括所有「有關文件」，乃立約各方之間的整體協議。任何代理或其他人士均無權更改或豁免本「保單」的任何條款。本「保單」如有任何修改，必須獲得「蘇黎世」有關的負責人批准並簽發批單作實，方始生效。

3. 虛報或漏報資料

若「閣下」或任何代表「閣下」之人士在投保表格及聲明或就任何索償知情地作出任何虛假陳述或未能遵行最高誠信，「本公司」概不就任何索償進行理賠責任，本「保單」規定之所有保障亦即時停止生效。「蘇黎世」亦不會就已付保費作出任何退款。如「本公司」已支付本任何保障，「閣下」必須於收到「蘇黎世」發出之還款通知書後七(7)日內退還有關之保障賠償予「蘇黎世」。

4. 風險變更

如有任何重要改變以致可能對本保險有重要影響，「閣下」必須即時以書面通知「蘇黎世」。

5. 緊急家居支援服務

受委任提供服務之緊急家居支援服務機構乃是一間獨立服務供應商，在「閣下」要求下為「閣下」提供服務。「蘇黎世」、「蘇黎世」的附屬機構、代理或旗下的員工不會就緊急家居支援服務的有關服務供應商、該機構之員工、代理或代表的任何行為、違責、疏忽錯誤或遺漏負責。

6. 其他保險

只適用於第 1 節如並非有本「保單」，「閣下」便會獲得其他保險計劃的賠償，則「蘇黎世」只會支付其他保單賠償額以外的溢額。只適用於第 2 及 4 節如在蒙受損失當時，「閣下」或「閣下」的代表已投購任何其他保險保障承保財物的損失、損毀或損壞，「蘇黎世」只會賠償本「保單」各節損失的應計比例。如其他保險訂明保障任何承保財物但有條款規定無須與本「保單」共同分擔全部或部分損失，「蘇黎世」只會根據有關財物價值的投保額，按比例支付賠償。

7. 合理謹慎

「閣下」必須：

- (a) 採取所有合理謹慎措施，以維持「閣下」「家居」、所有「家居財物」及任何使用於「閣下」「家居」的物品之狀態及功用良好；
- (b) 作出所有合理預防措施，避免引致「身體損傷」及財物損壞；
- (c) 遵從任何公共機構就人身或財物安全制定之所有法定義務、附例或規例。

8. 保費

「蘇黎世」保留權利根據適用的保險費率於「保費」到期日修改或調整「保費」，並於30天前以書面通知「閣下」，而首繳費將不予退還。

9. 取消保單

「蘇黎世」可向「閣下」發出30日事前書面通知取消本「保單」，通知書將以掛號郵件方式寄至「閣下」最後為「蘇黎世」所知的地址，並會將已扣減本「保單」執行期內按比例調整之「保費」退還「閣下」。「閣下」可以隨時取消此「保單」；惟須於取消保單前的保險期內並沒有任何索償紀錄，「蘇黎世」會按比例形式計算保單生效少於一年或「閣下」選擇取消保單的退保保費。若繳付保費方式為月繳，本保單之應繳保費為起保日計算至取消保單生效日後的第一個周月日。

10. 索償通知

如要申請索償，「閣下」必須於引致損失的事件發生後30日內以書面通知「本公司」。倘因「意外」死亡之索償，「閣下」之合法代表必須立即通知「本公司」。「本公司」所需之任何證明書、資料及證據，須依據「本公司」所定之形式及性質提交，而所需費用概由「閣下」或「閣下」之個人代表負責。如「閣下」不遵守本條款，「本公司」將全權酌情決定不會支付本「保單」的任何保障。

11. 損失證明

所有損失證明文件需於「本公司」收到賠償申報表後30日內呈交給「本公司」。倘有合理的緣由不能於此限期內將有關證明文件送交「本公司」，但已儘可能於限期後立即送出，且從需要該有關證明文件起計不超過180日之限，則不會被視為放棄申請賠償的權利。「本公司」所需之證書、資料及證據，須依據「本公司」所定之形式及性質提交，所有費用需由索償者負責，「本公司」概不會負責任何費用。

12. 索償時限

除索償已被「本公司」接納或為有待進行之未審結訴訟或仲裁外，於任何情況下，「本公司」概不會就「閣下」於引致損失的事件發生後滿12個月方提出之有關索償支付賠償。

13. 責任索償

「閣下」未經「本公司」事先書面同意，不可承認、否認或解決任何索償。

14. 收款

若「閣下」不幸離世，「蘇黎世」保證「閣下」的法定遺產代理人可以得到此「保單」的保障及為「閣下」承擔任何責任，惟該法定遺產代理人需遵守本「保單」的條款。

15. 保單詮釋

本「保單」的詮釋及所載之任何詞彙均按照香港特別行政區法律闡釋。

16. 筆誤

「本公司」的筆誤不會令生效之保單因而失效，或令失效之保單因而生效。

17. 法律訴訟

當索償證明文件依據本「保單」規定送交「本公司」後，60日內不得向本「保單」進行法律訴訟以求賠償。此外，「閣下」亦不得在「本公司」要求其提供索償證明的指定限期屆滿一年後提出訴訟。

18. 代位權

「本公司」有權自費以「閣下」名義對任何有可能導致本「保單」索償的承保事件的第三者進行追討，「閣下」需同意執行並允許「本公司」因執行任何權利及補救，或從他人獲取援助或賠償的目的下所作出的合理要求的行為或事情。

19. 替代性爭議解決方案

如有任何關乎本「保單」出現的爭議，爭議各方可根據香港司法機構為民事調解所訂立及爭議當時所適用之有關實務指示，真誠進行調解。如爭議各方未能於90日內透過調解解決爭議，爭議各方均應將有關爭議提交予香港國際仲裁中心，按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》仲裁解決。本仲裁條款適用的法律為香港法律，而仲裁地應為香港。仲裁員人數為一名，而仲裁程序應以英語進行。

現明文述明，在爭議各方根據本「保單」行使任何法律權利前，必須先取得仲裁決定。不論任何類型爭議解決方案的任何狀況或結果，如「本公司」否認或否決，「閣下」追索本「保單」之任何責任，而並未能於「本公司」所發出之通知12個月內按以上規定展開仲裁，「閣下」之賠償申請即被視作已被撤回或放棄，並且不能根據本「保單」再次進行追討。

20. 第三者權利

除保單持有人或「閣下」或本「保單」以明示方式指明以外，任何人士如非本「保單」之一方並沒有權利執行或享有本「保單」條款的保障。任何有關合約第三者權益之法例將不適用於本「保單」。不論本「保單」任何條款所列，任何保單變更（包括任何解除責任或責任妥協）或終止均不須第三者同意。

21. 遵從基本條款

如「閣下」違反本「保單」任何條款，所有就本「保單」提出的索償均告無效。

22. 個人資料收集目的

「本公司」將根據「本公司」不時通知「閣下」的私隱政策使用所有已收集及持有的個人資料，「閣下」亦可透過此網址查閱有關私隱政策：

<https://www.zurich.com.hk/zh-hk/services/privacy>

「閣下」會，及會促使「保單」內其他受保人，授權「本公司」根據「本公司」於不時適用之私隱政策所詳列的強制性用途，使用及轉發（至香港境內或境外）包括屬敏感性如香港法例第486章《個人資料（私隱）條例》中所定義之個人資料。

如「閣下」向「本公司」提供任何第三者資料，「閣下」必須保證於提供此等個人資料予「本公司」前已獲得有關資料當事人之正式同意，使「本公司」可以評估、處理、簽發及執行管理本「保單」，包括但並不限於進行任何對有關資料當事人進行審慎調查、合規及製裁查核。

23. 制裁

若本「保單」提供的保險、款項、服務、保障及/或「受保人」的任何業務或活動會違反任何適用的貿易或經濟制裁法律或監管要求，不論本「保單」任何其他條款所列，保險公司則不得被視為向任何「受保人」或其他一方提供任何保險或將向「受保人」或任何其他一方支付任何款項或提供任何服務或保障。

以上條文亦適用於任何被保險公司視為適用的貿易或經濟制裁法律或監管要求，或若「受保人」或其他接受款項、服務或保障的一方是受制裁人士。

24. 管轄法律及司法裁判權

本「保單」受香港法律及條例管轄及按其詮釋。而受本「保單」中之替代性爭議解決方案條文所限下，爭議各方同意受香港法院的專有司法裁判權。

Table of benefits 保障表

Section 節數	Coverage 保障範圍	Maximum Amount (HKD) 最高保障額 (港元)
1	<p>Legal Liability 法律責任</p> <p>Limit of liability 保障額 Per any one accident and any one period of insurance 任何一宗「意外」及任何一個「保險期」 (Worldwide Personal Legal Liability as a home owner, an occupier, a pet owner, a tenant and the home owner's liability on common area) (個人全球責任·包括作為業主、佔用人、寵物主人、租客及業主就公用地方承擔的責任)</p>	<p>As per Schedule 參照「附表」</p>
2	<p>Home Contents 家居財物</p> <p>Total sum insured 總投保額 Per any one accident and any one period of insurance 任何一宗「意外」及任何一個「保險期」</p> <p>a) Sub limit for valuables per any one incident and any one period of insurance) (任何一宗「意外」及任何一個「保險期」內「貴重物品」之限額)</p> <p>b) Limit per item (per set, pair or collection) 就每件(一套、一對或一組)物品保障限額</p> <p>Home contents 「家居財物」 Personal belongings/valuables 「個人物品」/「貴重物品」 Stamps, coins or medals collection 郵票、錢幣或徽章收藏集 Wine 酒類</p> <p>Extended Benefits 額外保障 Per any one accident 任何一宗「意外」 <u>Your home protection 您的家庭保障</u></p> <p>Damage by firemen 消防員造成的損壞 Debris removal 清理碎礫 Deterioration of frozen food 冷藏食物變壞</p> <p>Outdoor property 室外家居財物保障</p> <p>Burglary/robbery harm allowance 盜竊/搶劫受傷津貼 Temporary removal 暫時搬遷 Moving to a new home 搬遷新居 Interior decoration period 室內裝修</p> <p><u>Alternative accommodation 臨時居所保障</u></p> <p>Alternative accommodation total amount 臨時居所費用總額</p> <ul style="list-style-type: none"> Alternative accommodation daily limit 臨時居所費用每天限額 Meal allowance daily limit 膳食費用每天限額 Alternative accommodation for pets daily limit 寵物臨時居所費用每天限額 <p>Feng shui consultation 風水顧問費用</p> <p><u>Your all-time protection 您的全天候保障</u></p> <p>Unauthorized use of credit cards 未經授權使用信用卡 Loss of money 「金錢」失竊 Replacement of personal documents 補領個人證件</p>	<p>As per Schedule 參照「附表」</p> <p>As per Schedule 參照「附表」</p> <p>As per Schedule 參照「附表」</p> <p>20,000</p> <p>5,000</p> <p>As per Schedule 參照「附表」</p> <p>As per total sum insured 視乎總保障額</p> <p>20,000</p> <p>5,000</p> <p>As per Schedule 參照「附表」 (Per item: 5% of Sum Insured 每件最高投保額之5%)</p> <p>5,000</p> <p>50,000</p> <p>100,000</p> <p>100,000</p> <p>As per Schedule 參照「附表」</p> <p>As per Schedule 參照「附表」</p> <p>As per Schedule 參照「附表」</p> <p>As per Schedule 參照「附表」</p> <p>3,000</p> <p>20,000</p> <p>5,000</p> <p>5,000</p>

Section 節數	Coverage 保障範圍	Maximum Amount (HKD) 最高保障額 (港元)
	<p>Repair cost reimbursement for Electronic Communication Products/laptop/tablet computers (Maximum two reimbursements per policy year). Zurich will grant maximum one additional reimbursement as stated in above when You used the recycling service of home electric appliances, desktop computers, laptop computers or Electronic Communication Products by Zurich's recognized or designated service provider in policy year.</p> <p>「電子通訊產品」/ 筆記簿型電腦 / 平板電腦之維修費用保障 (每一保單年度最多兩次保障) 。</p> <p>當「閣下」在保單年度已使用「本公司」認可或指定服務供應商的家用電器、桌上型電腦、筆記簿型電腦或「電子通訊產品」回收服務，「本公司」將給予最多一次額外補償。</p>	<p>2,500 per item of Electronic Communications Products 「電子通訊產品」每項 2,500</p> <p>5,000 per any one laptop/tablet computer 每部筆記簿型 / 平板電腦 5,000</p>
3	<p>Accidental Death 意外身故</p> <p>Limit of liability 保障額 Per any one accident and any one period of insurance 任何一宗「意外」及任何一個「保險期」</p>	100,000
4	<p>Emergency Assistance Benefits 緊急援助服務</p> <p>Emergency Home Assistance Service 「緊急家居支援服務」</p> <p>Electrical, plumbing, locksmith assistances 電力維修、水喉匠、鎖匠</p> <p>Others 其他</p>	<p>Hassle-free cashless approach 免找數方案</p> <p>Referral service only 提供轉介服務</p>
5	<p>Building 樓宇</p> <p>Per any one accident and any one period of insurance 任何一宗「意外」及任何一個「保險期」</p> <p>Extended Benefits 額外保障 Per any one accident 任何一宗「意外」</p> <p>Debris removal 清理碎礫</p> <p>Architects' and surveyors' fee 建築師及測量師費用</p>	<p>(Optional 自選保障) On Rebuilding Cost 以重建價值計算</p> <p>5% of Rebuilding Cost 重建價值之 5%</p> <p>5% of Rebuilding Cost 重建價值之 5%</p>
6	<p>Worldwide Personal Possessions 全球個人物品保障</p> <p>Unspecified items 非指定物件</p> <p>a) Per any one accident and any one period of insurance 任何一宗「意外」及任何一個「保險期」</p> <p>b) Limit per item (per set, pair or collection) 就每件 (一套、一對或一組) 物品保障限額</p> <p>Specified items 指定物件 (Details refer to the list of insured items 詳情參閱附表)</p>	<p>(Optional 自選保障)</p> <p>As per Schedule 參照「附表」</p> <p>As per Schedule 參照「附表」</p> <p>As per Schedule 參照「附表」</p>
7	<p>Personal Fine Art Collection 私人藝術品保障</p> <p>Per any one accident and any one period of insurance 任何一宗「意外」及任何一個「保險期」</p> <p>Limit per item (per set, pair or collection) 就每件 (一套、一對或一組) 物品保障限額</p>	<p>(Optional 自選保障)</p> <p>As per Schedule 參照「附表」</p>

Emergency Home Assistance Service – Hassle-free cashless approach

「緊急家居支援服務」- 免找數方案

	Standard hours 基本時段	Non-standard hours 非基本時段
Standard area 標準地區	Cashless 免找數	HKD 800 surcharge 800 港元附加費
Remote area 偏 遠地區	HKD 800 surcharge 800 港元附加費	HKD 1,200 surcharge 1,200 港元附加費

Emergency Home Assistance Service must be rendered by the service provider nominated by Zurich Insurance Company Ltd. The service is only applicable to the first site inspection and repair (not including any material costs) and is subject to service availability.

緊急家居支援服務必須由蘇黎世保險有限公司指定服務供應商提供；只適用於每宗意外的首次上門檢查及維修（不包括物料費用），並視乎實際服務供應情況。

Standard hour 基本時段

Technician arrival time: 9 a.m. to 9 p.m., Monday to Sunday (except public holidays)

以工程人員到達時間為準：星期一至日上午 9 時至下午 9 時（公眾假期除外）

Standard area 標準地區

Hong Kong Island, Kowloon, New Territories and Tung Chung

香港島、九龍、新界及東涌

Remote area 偏遠地區

Outlying islands except Tung Chung and restricted areas (including Mai Po, boundary control points and villages of the Frontier Closed Area, etc.)

離島（東涌除外）及限制地區（包括米埔、邊境禁區的檢查站、管制站及村落）