

# extensive cover for your home and contents



**SmartHome Optimum**  
the home insurance for  
your happy living

**SmartHome Optimum** is specially designed to provide you and your family with a simple and comprehensive cover for your household contents, personal belongings and legal liability.

Summary of Benefits	Maximum Limit Per Policy Year
<b>Compulsory Cover</b>	
<b>I) All Risks on Home Contents</b>	
<b>1 Household Contents and Personal Effects</b> Including furniture, fixtures, fittings and domestic appliances plus your personal effects such as clothes are covered on an unspecified basis. - Maximum limit for each item : \$150,000 or 10% of home contents sum insured whichever is lesser	\$750,000 to \$1,500,000 (depending on gross floor area of your home)
<b>2 Valuables</b> Cover valuables at home, such as jewellery and watches. - Maximum limit for each item : \$15,000	\$500,000 or 1/3 of home contents sum insured whichever is lesser
<b>3 Desktop Computer</b> Cover your home desktop computer against accidental loss or damage. - Subject to an excess of first \$500	\$15,000
<b>Excess</b> Water damage: \$1,000 or 10% of loss whichever is greater Excess will be varied for Building over 25 years old. (The above Excess is just for indication)	
<b>Free Additional Benefits</b>	
<b>1 Alterations or Repairs</b> Cover for loss of or damage to your home content while your home is under alterations or repairs. - Maximum contract value : \$100,000	
<b>2 Alternative Accommodation</b> Cover reasonable cost of alternative accommodation whilst your home is uninhabitable due to insured accident. - Maximum limit per day : \$1,500	\$90,000
<b>3 Architects', Surveyors' and Consulting Engineers' Fees</b> Cover architects', surveyors' and consulting engineers' fees necessarily incurred in the reinstatement of the property. - Maximum limit for any one event : 5% of home contents sum insured	
<b>4 Automatic Reinstatement of Sum Insured</b> In the event of loss or damage recoverable under this insurance, your home contents sum insured will be immediately reinstated.	
<b>5 Brittle Items</b> Cover accidental damage or loss to articles of glass, china, porcelain or other items of fragile nature. - Subject to an excess of first \$500	\$5,000
<b>6 Credit Cards</b> Cover your liability direct result of the unauthorised use of your credit card by any person (not related to or residing with you).	\$10,000
<b>7 Domestic Helper's Personal Effects</b> Cover accidental loss of or damage to domestic helper's property inside your home. - Maximum limit for any one item : \$1,000	\$25,000 (per helper)
<b>8 Frozen Food</b> Cover accidental damage to frozen food. - Maximum limit per any one event : \$5,000	
<b>9 Household Removal</b> Cover the damage or loss of your home contents whilst moving between your current home and your new home within Hong Kong by professional removers. - Maximum limit for any one article or pair or set : \$10,000	100% of home contents sum insured
<b>10 Landslip &amp; Subsidence</b> Cover for loss of or damage to your Home Contents caused by subsidence of the site or landslip. - Subject to an excess of first \$10,000 or 10% of loss whichever is greater	
<b>11 Locks Replacement</b> Cover the cost of replacing locks, keys and broken windows due to theft or burglary.	\$3,000
<b>12 Money</b> Cover money lost at home due to an insured accident.	\$2,500

<b>Free Additional Benefits</b>		
<b>13 Personal Accident</b> Cover for accidental death as a result of fire or armed robbery at home. - Each Insured Person - Each Insured's family aged 18 or below and 70 or above		\$50,000 \$25,000
<b>14 Property under Care, Custody and Control</b> Cover for loss of or damage to your household contents. - Maximum limit for any one article or pair or set : \$10,000		\$50,000
<b>15 Removal of Debris</b> Cover the cost of removal of debris when your home is accidentally damaged. - Maximum limit for any one event : 10% of the adjusted loss		
<b>16 Replacement of Personal Documents</b> Cover the replacement cost for the loss of personal documents including credit cards, passports, Hong Kong Identity card and any certificate of identity.		\$1,500
<b>17 Temporary Removal</b> Cover for loss of or damage to your home contents while temporarily removed from your home for cleaning, repairs or maintenance. - Maximum limit for any one article : \$10,000		\$50,000
<b>18 24-Hour Home Assistance Hotline Service</b> Service provided by AXA Assistance which assist you in arranging referral information on electrician, plumber, locksmith, house call/dental, baby-sitting/home nursing and pest control/cleaning services.		
<b>II) Liability to Third Party</b> Cover you, your family members (residing with you) and your domestic helper(s) (while performing the duties) against legal liability should you be required to compensate a third party suffering from injury or persons incurring loss or damage of their property as a result of an accident at your home, or as a result of your negligence worldwide. Owner's liability cover is extended to the common areas, provided that you are the owner of the insured property. Excess will be applied for Building over 25 years old.		\$5,000,000
<b>Optional Cover</b>		
<b>1 Worldwide Personal Belongings</b> Cover your personal belongings and valuables against almost all types of loss or damage while you are anywhere in the world. - Maximum limit for any one article : \$5,000		\$30,000
<b>2 Building Insurance - All Risks</b> Cover your Building on an All Risks basis for the full re-building costs or up to the outstanding loan amount should your property be mortgaged.		

**Home Contents Sum Insured and Premium Table**

(Effective from 1 August 2004 until further notice)

Gross Floor Area of Your Home (in square feet)	Home Contents Sum Insured	Annual Premium for SmartHome Optimum	Optional Worldwide Personal Belongings Annual Premium	Optional Building Insurance Annual Premium
<b>Flat/Apartment</b>				
Less than or equal to 500	\$750,000	\$540	\$225	\$450
501-700	\$750,000	\$700	\$225	\$620
701-900	\$1,000,000	\$1,000	\$225	\$800
901-1,200	\$1,000,000	\$1,280	\$225	\$1,020
1,201-1,500	\$1,250,000	\$1,600	\$225	\$1,320
1,501-2,000	\$1,250,000	\$2,100	\$225	\$1,750
2,001-2,500	\$1,500,000	\$2,700	\$225	\$2,500
2,501-3,000	\$1,500,000	\$3,150	\$225	\$2,800
<b>House</b>				
less than or equal to 1,200	\$1,000,000	\$2,000	\$225	Based on Sum Insured
1,201-3,000	\$1,500,000	\$4,500	\$225	

NB: Certain excess applies to some of the sections.  
Subject to negotiation for flat/apartment or house with a gross floor area that exceeds 3,000 square feet.

**15% Flexi Premium Discount**

You will enjoy an extra 15% Flexi Premium Discount if you agree to a voluntary additional excess of \$2,000 for each claim.

**Common Exclusions**

This Plan contains some exclusions such as:

- Uninsurable risks such as wear and tear, scratching, corrosion, mechanical or electrical breakdown
- Loss of or damage to contact lenses, mobile phones and portable personal computers
- Loss of or damage to equipment used in connection with business or employment
- Loss of or damage to sports equipment whilst in use
- Loss of or damage if your home is unoccupied for a period exceeding 30 consecutive days for defined perils
- Theft in your home should any part be let
- Theft from any unattended vehicle
- Intentional vandalism or damage by a person lawfully in your home
- Loss or damage due to war, terrorism and kindred risks and government acts
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk

NB: All amounts are in Hong Kong Dollars.  
Please refer to the policy for complete details. A specimen policy can be made available upon request.

**AXA Group in 2010**

- 91 billion euros in consolidated revenues
- 1,104 billion euros in assets under management
- 214,000 employees worldwide working to deliver the right solutions and top quality service to our customers
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- Standard & Poor's Rating: AA-

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**2523 3061**

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# 周全的保障， 照顧你的家居和財物



「卓越」優居樂  
為你的優質生活而設  
的家居保險

「卓越」優居樂 特定為你及你的家庭成員提供一系列既簡單且周全的保障。保障範圍包括你的家居財物，私人財物以及因意外而須負上的法律責任。

保障範圍	每年最高限額
<b>基本保障</b>	
<b>I) 家居財物「全險」保障</b>	
<b>1 家居財物及個人物件</b> 包括傢俬、裝修、家居設備及電器，以及個人物品如衣服，均無須申報而自動獲得十足的保障。 - 每件物品的賠償總額: \$150,000或家居財物投保總額的10%，以較低者為準	\$750,000 至 \$1,500,000 (根據投保居所的建築總面積)
<b>2 貴重物品</b> 在家中的貴重物品如珠寶首飾及手錶等，均受到保障。 - 每件物品的賠償總額: \$15,000	\$500,000或 家居財物投保總額的三分之一， 以較低者為準
<b>3 桌面電腦</b> 保障你家中的桌面電腦因意外而導致遺失或損毀。 - 自負金額為\$500	\$15,000
<b>「自負金額」</b> 由水浸所引致的損毀: \$1,000或損失的10%，以較高者為準 樓宇建成超過25年之自負金額將作個別調整 (以上自負金額僅供參考)	
<b>免費額外保障</b>	
<b>1 維修期間引致損壞</b> 保障你的家居財物在維修期間因意外引致的遺失或損毀。 - 工程費用最高限額: \$100,000	
<b>2 臨時居所</b> 保障因意外而導致受保居所損毀致不能居住，你可獲得另覓臨時居所的合理費用。 - 每天最高賠償額: \$1,500	\$90,000
<b>3 建築師、測量師、工程師費用</b> 保障在重整財物期間須僱用專業建築師、測量師及工程師的有關費用。 - 每次最高賠償額: 家居財物投保總額的5%	
<b>4 投保金額自動還原</b> 保障因意外引致的財物遺失或損毀獲得賠償後，家居財物投保金額即可自動還原。	
<b>5 易碎物品</b> 保障你家中的玻璃器皿、瓷器或其他易碎物品等因意外而導致遺失或損毀。 - 自負金額為\$500	\$5,000
<b>6 信用咭保障</b> 保障你的信用咭因失竊後，被盜用所簽下的賬項(親屬或同住的家庭成員盜用概不受保)。	\$10,000
<b>7 家庭僱傭財物</b> 保障你的家庭僱傭的私人財物一旦在家中損毀或遺失。 - 每件物品賠償總額: \$1,000	\$25,000 (每名家傭)
<b>8 冰箱食物</b> 保障因意外而導致冰箱內的食物變壞。 - 每次最高賠償額: \$5,000	
<b>9 搬遷保障</b> 保障你的家居財物在搬往新居所時遭遇遺失或損毀。保障範圍於香港以內，並須由專業的搬運公司負責。 - 每件或每套的最高限額: \$10,000	家居財物投保總額的100%
<b>10 山泥傾瀉或地陷引致損壞</b> 保障你的家居財物因山泥傾瀉或地陷引致的遺失或損毀。 - 自負金額為\$10,000或損失金額的10% (以較高者為準)	
<b>11 門鎖替換</b> 保障你遭盜竊或爆竊後需更換門鎖、鑰匙及破損窗戶的費用。	\$3,000
<b>12 金錢保障</b> 保障因受保意外導致存放家中的金錢損失。	\$2,500

## 安盛集團：經濟保障 世界翹楚

### 安盛集團（2010年）

- 全年總收入達910億歐元
- 管理資產總值達11,040億歐元
- 全球聘用214,000名僱員，竭誠為客戶提供所需的方案及最優質的服務
- 獲全球逾95,000,000位客戶信賴
  - 保障他們的財物（汽車、家居、器材）
  - 為他們的家人或僱員提供醫療及個人保險
  - 為他們管理個人或企業的財產
- 標準普爾評級：AA-

### 安盛保險有限公司

- 全港最大一般保險公司之一，尤以車險具領先地位
- 擁有逾170年亞洲經營經驗
- 聘用超過220名專業及訓練有素的僱員，竭誠為客戶提供所需的方案及最優質的服務
- 「卓越」保險系列專為個人及中小企業提供周全的保障

### 汽車系列

### 財物系列

### 消閒及旅遊系列

### 醫療系列

### 個人意外系列

### 綜合商業系列

### 責任系列

### 貨物水險系列

有意投保人士或欲進一步了解本保險計劃的內容，歡迎致電貴保險代理、經紀或致電向本公司查詢。

# 2523 3061

[www.axa-insurance.com.hk](http://www.axa-insurance.com.hk)

Insuright Insurance Brokers Ltd (the "Company") is remunerated for its services by the receipt of commission paid by insurers. Your agreement to proceed with this insurance transaction shall constitute your consent to the receipt of commission by the Company.

保宜保險經紀有限公司（「該公司」）藉向保險公司收取的佣金，作為其所提供服務的酬金。閣下同意進行是項保險交易，即構成閣下同意該公司收取佣金。

安盛保險有限公司  
香港九龍九龍灣宏遠街1號壹號九龍23樓  
電話：2523 3061 傳真：2810 0706

引領 / 新標準 

免費額外保障		
<b>13 人身意外保障</b> 保障你或你的家庭成員因家中發生火災或居所被持械行劫而不幸意外死亡。 - 每位受保人 - 年齡18歲或以下及70歲或以上的家庭成員		\$50,000 \$25,000
<b>14 保管或管理下的財物</b> 保障你的家居財物因意外引致的損毀。 - 每件或每套的最高限額: \$10,000		\$50,000
<b>15 災場清理費用</b> 保障你的家居因意外發生後進行清理所需支付的費用。 - 每次最高賠償額: 核實費用的10%		
<b>16 個人文件</b> 保障你的個人文件如信用咭、護照、香港身份證及任何身份證明文件，因遺失而需繳付的補領費用。		\$1,500
<b>17 短暫寄存</b> 保障你的家居財物因進行清潔、修理或維修工程而需寄存在其他地方，期間因意外引致的遺失或損毀。 - 每件物品的賠償總額: \$10,000		\$50,000
<b>18 24小時家居支援熱線服務</b> 提供你及你的家庭成員的家居轉介服務，包括電器維修、水管維修、鎖匠開鎖、家中診症/牙科治療、保姆/家庭看護及滅蟲/家居清潔等。		
<b>II) 第三者責任保障</b> 保障你、同住的家人和家庭僱傭（為你從事家務工作時）在香港及世界各地，因個人責任疏忽，或因家居發生意外事故而導致第三者身體受傷或財物損毀。 保障並伸延至作為業主的你，在受保物業的公共地方所須負的法律責任。 自負金額將適用於樓宇建成超過25年。		\$5,000,000
附加保障		
<b>1 全球私人財物保障</b> 保障你不論身處何地，一旦私人財物，包括貴重物品等，因意外遺失或受損，均可獲得賠償。 - 每件物品的賠償總額: \$5,000		\$30,000
<b>2 樓宇結構「全險」保障</b> 本計劃提供「全險」保障。若你的樓宇屬於按揭物業，保額仍為樓宇的「重建費用」，或尚欠的借貸餘款總金額。		

### 家居財物投保總額及保費表

（此保費由2004年8月1日生效，直至另行通知為止。）

投保居所 建築總面積 (平方呎)	家居財物 投保總額	「卓越」優居樂 每年保費	另選的 全球私人 財物保障 每年保費	另選的 樓宇結構 「全險」保障 每年保費
<b>單層樓宇</b>				
少於或 相等於 500	\$750,000	\$540	\$225	\$450
501-700	\$750,000	\$700	\$225	\$620
701-900	\$1,000,000	\$1,000	\$225	\$800
901-1,200	\$1,000,000	\$1,280	\$225	\$1,020
1,201-1,500	\$1,250,000	\$1,600	\$225	\$1,320
1,501-2,000	\$1,250,000	\$2,100	\$225	\$1,750
2,001-2,500	\$1,500,000	\$2,700	\$225	\$2,500
2,501-3,000	\$1,500,000	\$3,150	\$225	\$2,800
<b>獨立洋房</b>				
少於或 相等於 1,200	\$1,000,000	\$2,000	\$225	以保額 計算
1,201-3,000	\$1,500,000	\$4,500	\$225	

註：自負金額應用於某些保障範圍內。  
若閣下居所面積超過3,000平方呎，本公司將作個別考慮。

### 額外15%保費折扣優惠

適用於選擇享用額外15%保費折扣優惠及同意保單附有「自負金額」，每次索償的額外自負金額為\$2,000。

### 一般不受保項目

本計劃的不受保項目包括：

- 不能受保的風險，包括正常使用所導致的損壞、刮損、腐蝕以及因機械或電力等故障而導致的失靈
- 隱形眼鏡、手提電話及個人手提電腦的遺失或損毀
- 用於商業或職業性的設備的遺失或損毀
- 運動進行中所遺失或損毀的運動用品或設備
- 居所空置超過30天而該損失由保單內的指定風險所引致
- 居所失竊所引致的損失但居所內部份地方用作分租用途
- 財物於無人看管的汽車內遭盜竊
- 財物遭居所內的住戶作惡意破壞或損毀
- 因戰爭、恐怖分子活動或同類的行動及政府法令而導致的損失或破壞
- 因污染而導致的損失或破壞
- 因資訊科技風險所引致的損失或破壞

註：所有金額均以港元計算。  
一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。  
本中文簡譯，概以英文原文為準

SHP-B-0911