



# Allianz Home Insurance

## Benefits Summary

### Why should you protect your home with Allianz Home Insurance?

Our Allianz Home Protect Insurance offers financial protection for your home content, including worldwide coverage and extended warranty benefits for your home appliances. Additionally, it includes coverage for personal liabilities to third parties.

- Home contents cover up to HKD 1,500,000 for any unforeseen and sudden physical loss or damage caused by accidents.
- Worldwide coverage on personal effects and personal liabilities.
- Home appliances extended warranty up to HKD 2,500 covering appliances for up to six (6) years (included in platinum plan only).
- Optional landlord package available to you as a landlord, including loss of rental income protection up to HKD 100,000 and liability protection up to HKD 6,000,000.

## ELIGIBILITY

### Your home is:

- located in Hong Kong;
- a multi-storey residential building and contains no illegal structure;
- 60-year-old or less;
- Saleable area is 1,800 square feet or less; and
- solely for domestic residential purpose.

## Schedule of Benefits

| Limit of Liability (in HKD)   |   | SILVER                                | GOLD                                  | PLATINUM                              |
|---|---|---------------------------------------|---------------------------------------|---------------------------------------|
| 1.1   | <b>Loss or Damage to your Contents caused by an Accident</b> (per year)   |                                       |                                       |                                       |
| 1.2   | <b>Loss or Damage on household improvements caused by an Accident</b> (per year)  | 500,000                               | 1,000,000                             | 1,500,000                             |
| 1.3   | <b>Loss or Damage to your Contents caused by the Course of Removal by Professional Removers</b> from your insured premise to your new home (per year)<br><i>The maximum cover for:</i>            |                                       |                                       |                                       |
| 1.4.1   | <b>Home Articles</b> (e.g. furniture, home appliances, electronics) (per item)  | 100,000                               | 200,000                               | 300,000                               |
| 1.4.2   | <b>Valuables</b> (e.g. jewellery, watches, furs) (per item)   | 10,000                                | 20,000                                | 30,000                                |
|   | Max. benefit in total per event for benefit 1.1, 1.2, 1.3, 1.4.1, and 1.4.2   | 175,000                               | 350,000                               | 525,000                               |
| Excesses applicable to Home Content:  |   |                                       |                                       |                                       |
| <ul style="list-style-type: none"> <li>• Water damage Excess<sup>1</sup>: 1,000</li> <li>• Landslip or Subsidence Excess<sup>2</sup>: 5,000</li> <li>• General Excess: 500</li> </ul> |   |                                       |                                       |                                       |
| 1.7.1   | <b>Temporary Removal</b><br>Loss or damage to home contents while being temporarily removed up to 14 days for renovation, maintenance, cleaning and so on (per year)<br>General Excess: 500       | 75,000                                | 150,000                               | 225,000                               |
| 1.7.2   | <b>Temporary Storage of Furniture</b><br>Loss or damage to home contents while being stored in a furniture depository for up to 30 days (per event)<br>General Excess: 500                        | 50,000                                | 100,000                               | 150,000                               |
| 1.7.3   | <b>Alternative Accommodation</b><br>Home is damaged and rendered uninhabitable by accidents (per event)   | 1,000 per day (max 30 days per event) | 1,500 per day (max 30 days per event) | 2,000 per day (max 30 days per event) |
| 1.7.4   | <b>Window/ Door Replacement</b><br>Loss or damage to door or window during commission of a burglary (per event)<br>General Excess: 500  | 2,500                                 | 5,000                                 | 7,500                                 |
| 1.7.5   | <b>Domestic Helper's Personal Effects</b><br>Loss or damage to personal effects of the Insured's Domestic Helper (per event)<br>General Excess: 500   | 5,000                                 | 10,000                                | 15,000                                |
| 1.7.6   | <b>Home Contracting Works</b><br>Loss or damage incurred due to contracted work provided the renovation period does not exceed 2 months (per event)   | 75,000<br>(5,000 per item)            | 150,000<br>(10,000 per item)          | 225,000<br>(15,000 per item)          |
| 1.7.7   | <b>Emergency Cash Allowance</b><br>Cash allowance for the purchase of essentials & necessities in the event of your home is uninhabitable for at least 5 days due to a loss or damage (per event) | 500                                   | 1,000                                 | 1,500                                 |

## Schedule of Benefits (in HKD)

| Limit of Liability (in HKD)                               |  | SILVER                    | GOLD   | PLATINUM                    |
|---|--|---------------------------|--|-----------------------------|
| <b>SECTION 2 - WORLDWIDE ALL RISK COVER</b>               | 2.1 <b>Loss or Damage of Personal Effects</b><br>anywhere in the world (per year)  | 5,000<br>(2,500 per item) | 10,000<br>(5,000 per item)                             | 50,000<br>(10,000 per item) |
|   | <i>The maximum cover for:</i>  |                           |  |                             |
|   | 2.7.1 <b>Loss of Bankcards and Personal Document</b> (per year)  | 1,500                     | 3,000  | 4,500                       |
|   | 2.7.2 <b>Loss of Personal Money</b> (per year)   | 1,500                     | 3,000  | 4,500                       |
|   | 2.7.3 <b>Unauthorized Use of Credit Cards</b> (per year)   | 2,500                     | 5,000  | 7,500                       |
| Excess applicable to Worldwide All Risk:                  |  |                           |  |                             |
| • General Excess: 500                                     |  |                           |  |                             |
| <b>SECTION 3 - PERSONAL LIABILITY</b>                     | 3 <b>Personal Liability</b><br>Claims made against you for bodily injury or property damage resulting from negligence by You or Your Household Member (per event)<br>General Excess: 500 | 4,000,000                 | 8,000,000  | 12,000,000                  |
| <b>SECTION 4 - MULTI-APPLIANCE PROTECTION (WARRANTY)</b>  | 4.1 <b>Multi-Appliance Protection (Warranty)</b> for nine (9) different types of home appliances for up to six (6) years due to mechanical or electrical failure (per year)              | Not Covered               | Not Covered  | 2,500                       |
|   | <i>The maximum cover for:</i>  |                           |  |                             |
|   | 4.3 <b>Replacement</b> (per year)  | Not Covered               | Not Covered  | One-time                    |
|   | 4.4.3 <b>One time inspection fee</b> (per year)  | Not Covered               | Not Covered  | 500                         |
| <b>SECTION 5 - OPTIONAL EXTENSIONS LANDLORD INSURANCE</b> | 5.1 <b>Malicious Damage by Tenant</b> (per year)<br>• Water Damage Excess <sup>1</sup> : 1,000<br>• Landslip or Subsidence Excess <sup>2</sup> : 5,000<br>• General Excess: 500          |                           | 10,000   |                             |
|   | 5.2 <b>Inconvenience of Tenant runaway</b> (per year)<br>General Excess: 500   |                           | 5,000  |                             |
|   | 5.3 <b>Legal fees for Letter of Demand</b> (per year)<br>General Excess: 500   |                           | 2,000  |                             |
|   | 5.4 <b>Loss of Rent</b> (per year)<br>Excess: first 14 consecutive calendar days of Net Rental Income  |                           | 100,000<br>(or 3 month rent income, whichever is less) |                             |
|   | 5.5 <b>Landlord Liability</b> (per event)<br>General Excess: 500   |                           | 6,000,000  |                             |

<sup>1</sup>Water Damage Excess:

- For Building age less than or equal to 40: HKD 1,000 or 10% of adjusted loss, whichever is greater
- For Building age more than or equal to 41: HKD 5,000 or 10% of adjusted loss, whichever is greater

<sup>2</sup>Landslip or Subsidence Excess: HKD 5,000 or 10% of adjusted loss, whichever is greater

## Major Exclusions

- Loss or damage due to wear and tear, rust corrosion, gradual deterioration, and depreciation.
- War or any act of terrorism.
- Unexplained or mysterious disappearance.
- Loss or damage due to cyber risk.
- Deliberate damage by you or your household member or your domestic helper.
- Any claims arising due to Tropical Cyclone Warning Signal No.8 or above hoisted by the Hong Kong Observatory during the first three (3) days from the policy effective date.

For the full list of exclusions, please refer to Policy Wording.

## Renewal

This policy shall be automatically renewed in accordance with its terms and conditions, as well as upon payment of the premium. It remains active until the end of the insurance period and will continue to renew upon expiration unless a cancellation notice is received. We reserve the right to adjust the premium and terms at the time of renewal.

## Important Notes

- Allianz Home Protect is underwritten by Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch ("Allianz") which is a general insurer authorized and regulated by the Insurance Authority of the HKSAR. Standard Chartered Bank (Hong Kong) Limited ("SCBHK") is an insurance agent appointed by Allianz. To the extent permissible by law, SCBHK shall not be liable to any person for the use of any of the above information. The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy may contain terms and conditions which are not detailed in the above. Should there be any discrepancy between the information contained in the above and the terms of the policy, the terms of the policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the relevant policy or contact Allianz.
- In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail.
- All premiums collected are inclusive of the levy collected by the Insurance Authority on relevant policy at the applicable rate. For further information, please visit <https://commercial.allianz.com/global-offices/hong-kong/levy-notice.html>.



## About Allianz in Hong Kong

At Allianz, our commitment to serving our valued customers in Hong Kong has been unwavering since 1983. We have meticulously crafted a diverse range of insurance products and services designed to meet your unique needs, all backed by a dedicated team of insurance professionals who are here to support you every step of the way.

As part of the Allianz Group, we offer you access to a wealth of resources and information, supported by the renowned financial strength of our parent organization, which holds an AA rating from S&P. This assures you a significant degree of financial security and reinforces our promise to be there for you when you need us most. Additionally, our global network is equipped to address the needs of our international business partners, ensuring comprehensive support wherever you are.

# Contact Us

Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch

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**Email:** [customercare@allianz.com](mailto:customercare@allianz.com)





# 安聯家居保險

## 保障簡介

### 為什麼要選擇安聯家居保險來保障您的家？

我們的安聯家居保險提供全面的財務保障，包括家居財物、全球性全險保障和家電維修保障。此外，還包括對第三方的個人責任保障。

- 家居財物保障高達港幣 1,500,000，涵蓋因意外造成的任何不可預測和突發的實體損失或損壞。
- 全球性個人財物和個人責任的保障。
- 家電維修保障高達港幣 2,500，提供長達六年的保障 (僅限白金計劃)。
- 可自選業主保障，提供租金收入損失保護最高達港幣100,000元，以及責任保護最高達港幣6,000,000元。

### 投保符合資格

#### 您的居所:

- 位於香港；
- 是多層住宅建築，且不包含非法建築；
- 建築年齡不超過 60 年；
- 實用面積不超過 1,800 平方尺；及
- 僅用於家庭居住用途。

# 保障範圍

| (最高賠償額(港幣/元)  |  | 銀計劃                  | 金計劃                   | 白金計劃                  |
|---|--|----------------------|-----------------------|-----------------------|
| 1.1   | 因意外等而導致家居財物的損失或損毀<br>(每保險期)  | 500,000              | 1,000,000             | 1,500,000             |
|   | 因意外等而導致家居裝修的損失或損毀<br>(每保險期)  |                      |                       |                       |
|   | 因由專業搬運公司遷居過程中而導致家居財物的損失或損毀<br>(每保險期)                                 |                      |                       |                       |
| 以下物品之最高保障為：   |  |                      |                       |                       |
| 1.4.1   | 家居物品(如: 傢俬及電器)<br>(每件)   | 100,000              | 200,000               | 300,000               |
| 1.4.2   | 貴重物品(如: 珠寶、手錶、皮草)<br>(每件)  | 10,000               | 20,000                | 30,000                |
|   | 保障範圍1.1, 1.2, 1.3, 1.4.1, 及1.4.2的每事故之最高保障                            | 175,000              | 350,000               | 525,000               |
| 家居財物損失或損毀自負額:   |  |                      |                       |                       |
| <ul style="list-style-type: none"> <li>水浸損毀自負額<sup>1</sup>: 1,000</li> <li>山泥傾瀉或地陷自負額<sup>2</sup>: 5,000</li> <li>一般自負額: 500</li> </ul> |  |                      |                       |                       |
| 1.7.1   | 臨時搬遷<br>家居財物因翻新、維修或清潔而於暫時搬離期間遭意外損毀或遺失(最高14日)<br>(每保險期)<br>一般自負額: 500 | 75,000               | 150,000               | 225,000               |
| 1.7.2   | 家具臨時存倉<br>短暫寄存於傢俬倉庫之家居物品遭意外損毀或遺失(最高 30 日)<br>(每事故)<br>一般自負額: 500     | 50,000               | 100,000               | 150,000               |
| 1.7.3   | 臨時居所<br>居所因意外損毀不能居住，需另租住臨時居所<br>(每事故)                                | 每日1,000<br>(每次事故30日) | 每日1,500<br>(每次事故30日)  | 每日2,000<br>(每次事故30日)  |
| 1.7.4   | 門窗更換<br>門窗因盜竊而引致的損毀<br>(每事故)<br>一般自負額: 500                           | 2,500                | 5,000                 | 7,500                 |
| 1.7.5   | 家庭傭工個人物品<br>家傭之個人物品遭意外損毀<br>(每事故)<br>一般自負額: 500                      | 5,000                | 10,000                | 15,000                |
| 1.7.6   | 家居工程<br>因不超過兩個月之裝修工程而引致之意外損毀<br>(每事故)                                | 75,000<br>(每件5,000)  | 150,000<br>(每件10,000) | 225,000<br>(每件15,000) |
| 1.7.7   | 緊急現金津貼<br>當居所因損毀而最少五天不能居住時，提供現金津貼以購買必須品或日常用品<br>(每事故)                | 500                  | 1,000                 | 1,500                 |

# 保障範圍

| (最高賠償額(港幣/元))        |     | 銀計劃   | 金計劃   | 白金計劃   |   |
|----------------------|-----|---|---|--|---|
| 第二節-全球綜合保障           |     | <p>2.1 於世界任何地方<br/>遺失或損毀之個人財物<br/>(每保險期)</p> <p>以下之最高保障為：</p> <p>2.7.1 遺失個人銀行卡和證件<br/>(每保險期)</p> <p>2.7.2 個人金錢損失<br/>(每保險期)</p> <p>2.7.3 未經獲授權使用信用卡<br/>(每保險期)</p>                                | <p>5,000<br/>(每件2,500)</p> <p>1,500</p> <p>1,500</p> <p>2,500</p> | <p>10,000<br/>(每件5,000)</p> <p>3,000</p> <p>3,000</p> <p>5,000</p> | <p>50,000<br/>(每件10,000)</p> <p>4,500</p> <p>4,500</p> <p>7,500</p> |
| 全球性全險保障自負額:          |     |   |   |  |   |
| • 一般自負額: 500         |     |   |   |  |   |
| 第三節-個人法律責任           | 3   | <p><b>個人法律責任</b></p> <p>你或你家屬成員因疏忽引致他人財物損毀<br/>或身體受傷之索償(每事故)</p> <p>一般自負額: 500</p>  | 4,000,000   | 8,000,000  | 12,000,000  |
|                      | 4.1 | <p><b>家電維修保障 (維修保養)</b></p> <p>包括九 (9) 種不同類型的家用電器因機械<br/>或電子故障而提供長達六 (6) 年的保障<br/>(每保險期)</p>  | 不包括   | 不包括  | 2,500   |
| 第四節-家電維修保障<br>(維修保養) |     | <p>以下之最高保障為：</p> <p>4.3 替換設備<br/>(每保險期)</p> <p>4.4.3 一次性檢查費<br/>(每保險期)</p>  | 不包括   | 不包括  | 一次  |
|                      | 5.1 | <p><b>租戶惡意損毀</b><br/>(每保險期)</p> <ul style="list-style-type: none"> <li>水浸損毀自負額<sup>1</sup>: 1,000</li> <li>山泥傾瀉或地陷自負額<sup>2</sup>: 5,000</li> <li>一般自負額: 500</li> </ul> <p><b>租戶並無通知業主而失蹤</b></p> | 10,000  |  |   |
| 第五節-自選保障<br>業主保障     | 5.2 | <p>(每保險期)</p> <p>一般自負額: 500</p>   | 5,000   |  |   |
|                      | 5.3 | <p><b>發出追討信件之法律費用</b></p> <p>(每保險期)</p> <p>一般自負額: 500</p>   | 2,000   |  |   |
| 第五節-自選保障<br>業主保障     | 5.4 | <p><b>租金收入損失</b></p> <p>(每保險期)</p> <p>自負額: 首連續14個日曆日的淨租金收入</p>  | 100,000<br>(或 3 個月的租金收入，以較低為準)                                    |  |   |
|                      | 5.5 | <p><b>業主法律責任</b></p> <p>(每事故)</p> <p>一般自負額: 500</p>   | 6,000,000   |  |   |

<sup>1</sup> 水浸損毀自負額:

- 樓齡小於或等於40年：1,000港幣或調整後損失的10%，以較高者為準
- 樓齡大於或等於41年：5,000港幣或調整後損失的10%，以較高者為準

<sup>2</sup> 山泥傾瀉或地陷自負額: 5,000港幣或調整後損失的10%，以較高者為準

## 主要不承保事項

- 因磨損、鏽蝕、腐蝕、逐漸惡化和折舊所導致的損失或損壞
- 戰爭或任何恐怖主義行為
- 無法解釋或神秘失蹤
- 因網路風險造成的損失或損壞
- 您或您的家人或您的家傭故意造成的損壞
- 因香港天文台在保單生效日起首三(3)天內懸掛8號或以上熱帶氣旋警告信號而引起的任何索賠

有關不保項目的完整列表，請查看保單條款。

## 續保條款

本保單將根據其條款和條件以及保費支付自動續保。保單有效期限至保險期間結束，到期後將繼續續保，除非收到取消通知。我們保留在續保時調整保費和條款的權利。

## 重要備註

- 安聯家居保障由安聯環球企業及專項保險（於德意志聯邦共和國註冊成立之有限公司）香港分公司（「安聯保險」）承保。安聯保險乃香港保險業監管局授權經營一般保險業務。渣打銀行（香港）有限公司（「渣打香港」）為安聯保險之委任保險代理人。在法律允許的範圍內，渣打香港並不對任何人因使用以上資料而承擔任何責任。以上乃資料摘要，僅供閣下參考，並非任何保險產品之認購要約。有關保單內的條件及條款可能未有於上文詳列。以上資料與保單條文若有歧義，一切以有關保單條文為準。有關保單條文及不承保事項之詳情，請參閱有關之保險合約或致電安聯保險查詢。
- 在上述任何內容的中英文版本有任何歧義的情況下，以英文版本為準。
- 所收取的保費將會按保險業監管局所訂的徵費比率徵費。有關詳細資料，請瀏覽  
<https://commercial.allianz.com/global-offices/hong-kong/levy-notice.html>.



## 關於安聯香港

自1983年以來，安聯始終致力於服務香港尊貴客戶。我們精心打造了一系列豐富的保險產品和服務，以滿足您的獨特需求，並由一支專業的保險團隊全程為您提供支援。身為安聯集團旗下的一員，我們為您提供豐富的資源和信息，並依托母公司雄厚的財務實力（持有標準普爾AA評級）。這不僅能確保您獲得高度的財務保障，更能強化我們隨時為您提供協助的承諾。此外，我們的全球網路能夠滿足我們國際業務合作夥伴的需求，無論您身在何處，都能獲得全面的支援。

# 聯絡我們

安聯環球企業及專項保險 (於德意志聯邦共和國註冊成立之有限公司) 香港分公司

地址: 香港太古城 ,  
太古灣道 12 號 4 樓 403-11 室

電話: +852 8100 2402  
(辦公時間 : 週一至週五 上午9:00  
至下午5:30 ( 假日休息 )  
電郵: [customercare@allianz.com](mailto:customercare@allianz.com)

