

「尚名居」尊尚家居保險  
全面保障您尊貴的居所



查詢熱線：3508 1040  
www.cmbwinglunginsurance.com



「尚名居」尊尚家居保險



作為豪華住宅的住戶是愜意的成就。您的居所可能有精緻豪華配置和瑰麗的工藝裝飾佈置，您的個人財產包括各樣的貴重物品，如珠寶，藝術品，昂貴的相機到一系列珍藏佳釀。為了保護您的寶貴財產，本公司致力為客戶提供所需的全面保障。

基本保障

1. 家居財物

免費附送保障

2. 全球性（受保居所以外）貴重及個人財物全險

3. 個人及佔用人責任

4. 家居支援熱線服務

自選保障

5. 屋宇

保障（所有保障限額及保費金額均以港幣計算）

投保項目1 — 家居財物（基本保障）

家居財物	每年最高限額（元）	
	計劃1	計劃2
保障家居財物在受保居所內因發生火災、爆炸、颱風、爆水管、水浸、山泥傾瀉、地陷或盜竊等任何不可預見的突發意外導致實質損失或損毀	總限額：1,500,000	總限額：2,500,000
分項賠償限額：		
(A) 家居財物（非貴重財物及個人財物）每件/對/套：	100,000	200,000
(B) 貴重財物及個人財物	400,000	700,000
分項賠償限額：		
(i) 攝影器材、皮草、銀器及樂器（鋼琴除外）每件/對/套：	100,000	200,000
(ii) 藝術品、瓷器或古董每件/套/系列：	100,000	200,000
(iii) 其他貴重財物及個人財物，例如：珠寶、黃金、寶石、手錶等（除以上(i)及(ii)外）每件/套/系列：	200,000	300,000
(C) 金錢	5,000	6,000
每宗意外：	2,500	3,000

提供的其他保障：	最高賠償額（元）	
	計劃1	計劃2
1 臨時住宿保障 — 如您的居所，因受保意外導致不適合居住 每日：	2,000	2,500
2 意外死亡保障 — 如居所因火災或爆竊導致您或配偶受傷，並於三個月內身故 每人：	50,000	100,000
3 爆竊/搶劫受傷津貼 — 如您或配偶在居所內因爆竊而導致受傷 每人：	5,000	10,000
4 因受爆竊或企圖搶劫而導致遺失鎖匙及/或門鎖損毀 — 償付換鎖的費用	5,000	10,000
5 冷藏食物及飲品之保障 — 如冷藏箱故障而引致冷藏食物及飲品變壞	5,000	10,000
6 在您或配偶的辦公室內的個人財物損失	5,000	7,500
7 個人及配偶在海外公幹時遺失金錢/個人財物	3,000	5,000
8 家居財物暫時性搬離 — 以供清潔、翻新、維修、改裝或染色	50,000	100,000
9 移走瓦礫 — 償付您居所因受保意外導致損毀而須移走瓦礫的費用	30,000	50,000
10 家務助理財物	5,000	5,000
11 家居搬遷 — 保障家居財物（除貴重財物、金錢及易碎物件外）由專業搬運公司由舊受保居所搬遷至新居途中造成的損失或損毀	100,000	150,000
12 移民伸延保障 — 保障您在等待移民海外期間（最多一個月）存放於酒店或臨時居所內的個人財物 每件/對/套：	50,000	100,000
13 重訂受保居所地契的費用	20,000	30,000
14 於受保居所內的業務財物	5,000	7,500
15 保存於銀行保險箱內的貴重財物 每件/對/套：	50,000	100,000
每宗意外：	10,000	20,000

提供的其他保障：	最高賠償額（元）	
	計劃1	計劃2
16 易碎物件的意外破損 分項賠償限額：(i) 酒或佳釀 每瓶： (ii) 其他易碎物件 每件/對/套：	30,000 5,000 1,500 30,000 15,000	40,000 10,000 2,000 40,000 20,000
17 流動電話因意外造成的實質損毀、爆竊及搶劫，但不包括水/液體引致的損毀 每宗意外：	5,000 2,500	6,000 3,000

本保障項目下的總賠償額（包括其他保障）不可超過每年最高總限額。

投保項目2 — 全球性（受保居所以外）貴重及個人財物全險（免費附送保障）

貴重及個人財物	每年最高限額（元）	
	計劃1	計劃2
保障貴重及個人財物在全球（在受保居所以外）因意外或盜竊導致的損失或損毀 每件/對/套：	75,000	100,000
每件/對/套：	10,000	20,000

提供的其他保障：	最高賠償額（元）	
	計劃1	計劃2
1 (i) 遺失金錢 每宗事件： (ii) 信用卡被盜用之損失 每宗事件：	3,000 10,000	5,000 15,000
2 補領遺失信用咭、個人證件費用，例如身份證及護照每宗意外：	3,000	5,000
3 運動器材的損毀 — 使用期間所造成的損毀除外	3,000	5,000
4 流動電話因意外造成的實質損毀、爆竊及搶劫，但不包括水/液體引致的損毀 每宗事件：	5,000 2,500	6,000 3,000
5 新購置的家居物品在運回受保居所途中因意外造成實質的損失或損毀 每宗事件：	5,000 2,500	5,000 2,500

投保項目3 — 個人及佔用人責任（免費附送保障）

保障範圍	最高賠償額（元）
<p>根據香港司法管轄權，就您或家人以下列身份因疏忽導致他人身體受傷或財物損失而提出的任何索償：</p> <p>(a) 以私人住戶之身份佔用居所</p> <p>(b) 以居所業主之身份，但該居所純粹由您及家人佔用</p> <p>(c) 以屋宇業主之身份，但必須已投保第5項目（屋宇）</p> <p>(d) 以個人身份（但非佔用人或業主）在香港特區、澳門或世界各地（除美國及加拿大外）短暫旅遊不超過六十天</p>	10,000,000
<b>及伸延保障：</b>	
<p>- 就由獨立的承建商就任何單一合約進行改建、加建或維修的責任，惟在受保限期內的合計的總合約額不超過港幣200,000元</p> <p>- 租客法律責任</p> <p>- 業主在公用部份的法律責任（分項賠償限額為港幣1,000,000元）</p>	

投保項目4 — 家居支援熱線服務（免費附送保障）

提供以下24小時家居支援熱線服務 — 8種轉介服務	
• 註冊電器技工 • 手提水喉匠 • 鎖匠 • 冷氣機維修技工	• 家居清潔服務供應商 • 註冊家庭看護 • 滅蟲服務供應商 • 家庭電器維修服務資訊

投保項目5 — 屋宇（自選保障）

屋宇	最高賠償額（元）
保障受保居所的屋宇結構（包括牆、地板及門窗）因火災、爆炸、颱風、爆水管、水浸、山泥傾瀉、地陷、盜竊等任何不可預見的突發意外導致實質損失或損毀	*投保額

\* 為避免保險金額不足及為全面保障您的需要，請確保投保額相等於屋宇的重建價值。

提供的其他保障：	最高賠償額（元）	
	計劃1	計劃2
1 臨時住宿保障 — 如您的居所因受保意外導致不適合居住 每日：	2,000	2,500
2 移走瓦礫 — 償付您居所因受保意外導致損毀而須移走瓦礫的費用	30,000	50,000

自負額（就每一宗索償）

- 投保項目1及5因水災損毀 屋宇樓齡	- 35年以下 - 35年或以上	1,000元 經核實後損失之10%，最低為1,000元
- 投保項目1、2及5因山泥傾瀉及地陷		經核實後損失之10%，最低為10,000元
- 其他損失或損毀根據		1,000元
• 投保項目1（除其他保障2,3,13及17外） • 投保項目2（除其他保障4外） • 投保項目5		

主要不保項目

- 損耗、發霉、腐蝕、撞凹、刮花以及機械或電力故障
- 隱形眼鏡遺失或損毀
- 手提電話的遺失或損毀（除在其他保障所提供的保障下）
- 置於天台或露天地方之財物
- 運動器材在使用期間的損失或損毀
- 財物於無人看管的汽車內遭盜竊
- 不明失蹤或無法解釋的遺失
- 受保居所空置超過30天期間的損失
- 因戰爭、內亂及恐怖活動而導致之損失或毀壞
- 因核子、輻射、污染或玷污而導致之損失或毀壞
- 適用於各項投保項目列明之自負額

詳情請參閱保單內不保項目之詳情。

自動續保

為使您可簡易地延續保障，此保單將會於各個保單年度終結時自動續保，條件如下：

- 您現有的保單的完結日前，未接獲本公司發出的續保條款及條件修改通知書，及
- 您已授權本公司從您的招商永隆銀行賬戶或招商永隆信用咭賬戶或其他信用咭賬戶直接支取日後續保保單之保險費。

保費表（全部均以港幣計算）

基本保障	建築面積（平方呎）	每年保費（元）	
		計劃1	計劃2
項目1－4	少於1,000	2,850	3,850
	1,001－1,500	3,400	4,500
	1,501－2,000	4,200	5,600
	2,001－3,000	4,800	6,400
	3,000以上	請諮詢本公司	
註：請諮詢本公司或您的保險代理以報價，如果 (1) 您只能夠提供淨面積（實用面積）；或 (2) 需要較高限額			

自選保障	“屋宇” — 投保額	附加保費年率
投保項目5	少於5,000,000元	0.08%
	5,000,000元 — 10,000,000元	0.075%
	10,000,001元 — 15,000,000元	0.07%
	15,000,001元 — 20,000,000元	0.065%
	20,000,000元以上	請諮詢本公司

備註：以上保費表只適用於多層大廈住宅單位。就村屋或獨立屋，請諮詢本公司作核實。

每張保單最低保費：港幣800元

注意：

1. 以上資料只供參考之用，詳情請參閱保險合約內之條款及細則。條款及細則之中文本與英文本如有歧異，概以英文本為準。
2. 以上之保險產品由招商永隆保險有限公司（招商永隆保險）承保。此保險產品並非招商永隆銀行有限公司（招商永隆銀行）之產品。
3. 招商永隆銀行為招商永隆保險委任之保險代理機構（保險業監管局保險代理機構牌照號碼：FA3403）。招商永隆銀行只可就委任保險人所提供之保險產品進行推廣，提供意見或安排保單。
4. 招商永隆保險已獲保險業監管局授權及監管，於香港特別行政區經營一般保險業務。
5. 對於招商永隆銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），招商永隆銀行須與客戶進行金融糾紛調解計劃程序；而有關保險產品的合約條款之任何爭議，由招商永隆保險與客戶直接解決。
6. 招商永隆保險保留根據投保人或受保人於投保時所提供的資料，而決定是否接受任何有關上述保險計劃投保申請的絕對權利。
7. 招商永隆保險保留隨時修訂或取消對於上述保險計劃任何條款及細則的酌情權，毋須事先通知。如有任何爭議，招商永隆保險保留最終決定權。

招商永隆保險有限公司

招商永隆保險有限公司為招商永隆銀行有限公司全資附屬公司  
地址：香港德輔道中199號無限極廣場33樓  
查詢熱線：(852) 3508 1040  
電郵：enquiry@cmbwinglunginsurance.com  
傳真：(852) 2899 2544

## Supreme Home Insurance

Comprehensive Coverage For Your Superior Home



Enquiry Hotline : 3508 1040

[www.cmbwinglunginsurance.com](http://www.cmbwinglunginsurance.com)



## Supreme Home Insurance



Being the occupier of a luxury home is a cheerful achievement. Your home may be decorated by fine luxury features and spectacular craftsmanship, and your personal property include a wide variety of valuables from jewellery, fine art, expensive cameras to a collection of vintage wine. To protect your valuable property, we strive to provide our customers with the comprehensive protection they need.

### ► Basic Cover

1. Household Contents

### ► Free Cover

2. Worldwide Outside Insured Home (Valuables & Personal Effects) All Risks

3. Personal & Occupier's Liability

4. Home Assistance Hotline Service

### ► Optional Cover

5. Building

### ► Coverage (All benefits limits and premium are in HK Dollars)

#### Section 1 - Household Contents (Basic Cover)

Household Contents	Maximum Limit Per Year	
	Plan 1	Plan 2
Cover Household Contents against any unforeseen, sudden, accidental physical loss or damage such as by fire, explosion, typhoon, bursting of pipes, flood, landslide and subsidence or theft happening in your home	\$1,500,000 Aggregate limit	\$2,500,000 Aggregate limit
<b>Sub-limits:</b>		
(A) Household Contents other than Valuable Property & Personal Effects per article/pair/set	\$100,000	\$200,000
(B) Valuable Property & Personal Effects	\$400,000	\$700,000
<b>Sub-limits:</b>		
(i) Photographic equipment, fur, silverware & musical instrument (except pianos) per article/pair/set	\$100,000	\$200,000
(ii) Works of art, chinaware or curios per article/set/collection	\$25,000	\$50,000
(iii) Other Valuable Property & Personal Effects e.g. jewellery, gold, precious stones, watches, etc. (except (i) & (ii) above) per article/set/collection	\$200,000	\$300,000
(C) Money	\$25,000	\$50,000
per accident	\$5,000 \$2,500	\$6,000 \$3,000

Other Benefits Provided	Maximum Limit of Indemnity	
	Plan 1	Plan 2
1 Alternative Accommodation – should your home become uninhabitable due to an insured accident per day	\$50,000 \$2,000	\$100,000 \$2,500
2 Fatal Accident Benefit – should you or your spouse pass away within 3 months from injury caused by fire or thieves in your home	\$50,000/ person	\$100,000/ person
3 Burglary/Robbery Harm Allowance – if you or your spouse sustains injury caused by burglars or robbers in your home	\$5,000/ person	\$10,000/ person
4 Loss of or damage to Locks &/or Keys due to burglary or attempted theft – reimburses you the cost of replacement	\$5,000	\$10,000
5 Frozen Food & Drinks – if food and drinks in refrigerator or deep freeze unit spoiled due to accidental breakdown of refrigerator or deep freeze unit	\$5,000	\$10,000
6 Loss of personal effects in your or your spouse's office	\$5,000	\$7,500
7 Loss of Money/Personal Effects belonging to you and your spouse while on business trips	\$3,000	\$5,000
8 Temporary Removal of Household Contents – for cleaning, renovation, repair, modification or dyeing	\$50,000	\$100,000
9 Removal of Debris – reimburses you the cost of removal of debris when your home is accidentally damaged due to an insured accident	\$30,000	\$50,000
10 Domestic Servant's Property	\$5,000	\$5,000
11 Household Removal – for loss of or damage to Household Contents excluding Valuable Property, Money and Fragile Items whilst moving between your insured home and your new home by professional remover	\$100,000	\$150,000
12 Emigration Extended Cover – covers your Personal Effects whilst kept in the hotel or at an alternative accommodation for a maximum period of one month pending emigration overseas per article/pair/set	\$50,000 \$2,500	\$100,000 \$5,000
13 Replacement Cost of Title Deeds of the Insured Home	\$20,000	\$30,000

Other Benefits Provided	Maximum Limit of Indemnity	
	Plan 1	Plan 2
14 Business Property in Insured Home	\$5,000	\$7,500
15 Valuable Property Kept in Bank Vault per article/pair/set	\$50,000 \$10,000	\$100,000 \$20,000
16 Accidental Breakage of Fragile Items Sub-limits: (i) Wine or Vintage Wine per bottle (ii) Others Fragile Items per article/pair/set	\$30,000 \$5,000 \$1,500 \$30,000 \$15,000	\$40,000 \$10,000 \$2,000 \$40,000 \$20,000
17 Accidental Physical Damage, Burglary and Robbery of Mobile Phone Extension but excluding Water/Liquid Damage per accident	\$5,000 \$2,500	\$6,000 \$3,000

The total compensation under this section including other benefits should not exceed the maximum Limit of Indemnity during the Period of Insurance.

#### Section 2 - Worldwide Outside Insured Home (Valuables & Personal Effects) All Risks (Free Cover)

Valuables and Personal Effects	Maximum Limit Per Year	
	Plan 1	Plan 2
Cover Valuables and Personal Effects against any accidental loss or damage or theft happening anywhere in the world outside the Insured Home per article/pair/set	\$75,000 \$10,000	\$100,000 \$20,000

Other Benefits Provided	Maximum Limit of Indemnity	
	Plan 1	Plan 2
1 (i) Loss of money per accident (ii) Loss due to unauthorized use of credit cards per accident	\$3,000 \$10,000	\$5,000 \$15,000
2 Replacement cost of lost credit cards, personal documents such as ID card and passport	\$3,000	\$5,000
3 Damage to Sports Equipment - except while in use	\$3,000	\$5,000
4 Accidental physical damage, Burglary and Robbery of Mobile Phone Extension but excluding Water/Liquid Damage per accident	\$5,000 \$2,500	\$6,000 \$3,000
5 Accidental physical loss of or damage, to Newly Purchased Household Property in Transit to the Insured Home per accident	\$5,000 \$2,500	\$5,000 \$2,500

#### Section 3 - Personal & Occupier's Liability (Free Cover)

Coverage	Maximum Limit of Indemnity
Any claim against you or your family member in the event of your and/or your family member's/members' negligence causing third party bodily injury or property damage subject to Hong Kong jurisdiction : (a) as a private householder occupying your home (b) as an owner of your home if it is occupied by you and your family only (c) as an owner of your building if Section 5 (Building) is effected (d) in a personal capacity (other than as an occupier or owner) in HKSAR, Macau or anywhere in the world (excluding USA and Canada) during temporary visit not exceeding 60 days	\$10,000,000
and extends cover :	
- Liability in relation to the alteration, additions or repairs by an independent contractor for any one contract subject to the total aggregate of the contract value during the Period of Insurance not exceeding \$200,000 - Tenant's Liability - Owner's Liability in common areas subject to a sub-limit of \$1,000,000	

#### Section 4 - Home Assistance Hotline Service (Free Cover)

Provides the following 24-hours home assistance hotline service – 8 types of referral service	
• Registered Electrician • Licensed Plumber • Locksmith • Air-conditioner Repairing Technician	• Home Cleaning Service Provider • Home Nursing Care Registered Nurse • Pest Control Service Provider • Household Appliances Repairer Information

#### Section 5 - Building (Optional Cover)

Building	Maximum Limit of Indemnity
Cover the building structure of the Insured home including walls, flooring, doors and windows against any unforeseen, sudden, accidental physical loss or damage such as fire, explosion, typhoon, bursting of water pipes, flood, landslide and subsidence or theft	*Sum Insured

\* To avoid under-insurance and for adequate protection that fully meets your needs, please ensure the sum insured reflects the rebuilding cost of your building.

Other Benefits Provided	Maximum Limit of Indemnity	
	Plan 1	Plan 2
1 Alternative Accommodation – should your home become uninhabitable due to an insured accident per day	\$50,000 \$2,000	\$100,000 \$2,500
2 Removal of Debris – reimburses you the cost of removal of debris when your home is accidentally damaged due to an insured accident	\$30,000	\$50,000

#### Excess (in respect of each and every claim)

- Water Damage under Section 1 & 5 Building Age - below 35 years - 35 years or above	\$1,000 10% of adjusted loss subject to a minimum of \$1,000
- Landslip and Subsidence under Section 1, 2 & 5	10% of adjusted loss subject to a minimum of \$10,000
- Other loss or damage under • Section 1 except Other Benefits Item No. 2, 3, 13 & 17 • Section 2 except Other Benefits Item No. 4 • Section 5	\$1,000

#### Major Exclusions

- Wear and tear, mildew, corrosion, denting, scratching, mechanical or electrical breakdown
- Loss of or damage to contact lenses
- Loss of or damage to portable mobile phones except as covered under the Other Benefits Provided
- Contents on roof or in open area
- Loss of or damage to sports equipment whilst in use
- Theft from any unattended vehicle
- Mysterious disappearance or unexplained loss
- Loss if insured premises is unoccupied for more than 30 consecutive days
- Loss or damage due to war, civil commotion and terrorism
- Loss or damage due to nuclear, radiations, pollution and contamination
- Certain excess applies to some of the sections

Please refer to the policy for detailed exclusions.

#### Automatic Renewal of Policy

In order to offer you a continuous coverage in a simple way, this insurance policy will be automatically renewed at the end of each policy year if :

- No notice of amendment to the renewal terms and conditions is sent to you prior to the expiry date of your existing policy, and
- You have authorized us to directly debit to your CMB Wing Lung Bank Account or CMB Wing Lung Credit Card or other credit card for the premium of next renewal policy period.

#### Premium Table (All in HKD)

Basic Cover	Gross Floor Area (sq.ft.)	Annual Premium	
		Plan 1	Plan 2
Section 1 – 4	Less than 1,000	\$2,850	\$3,850
	1,001 – 1,500	\$3,400	\$4,500
	1,501 – 2,000	\$4,200	\$5,600
	2,001 – 3,000	\$4,800	\$6,400
	Over 3,000	Refer to us	
Note : Please refer to us or your insurance agent for quotation if (1) you can only provide the Net Floor Area (Saleable Area), or (2) a higher limit is required			

Optional Cover	"Building" – Sum Insured	Additional Premium Annual Rate
Section 5	Less than \$5,000,000	0.08%
	\$5,000,000 – \$10,000,000	0.075%
	\$10,000,001 – \$15,000,000	0.07%
	\$15,000,001 – \$20,000,000 Over \$20,000,000	0.065% Refer to us

Remarks: The above premium table is only applicable to residential flat in multi-storey building. For village house or individual house, please refer to us for underwriting.

#### Minimum Premium for each policy: HK\$800

#### Remark:

- The information above provides a brief introduction only. Please refer to the insurance policy for Terms and Conditions and other specific details. In the event of any discrepancy or inconsistency between the English version and the Chinese version of this Terms and Conditions, the English version shall prevail.
- The above mentioned insurance product is underwritten by CMB Wing Lung Insurance Company Limited (CMB Wing Lung Insurance). This insurance product is not the product of CMB Wing Lung Bank Limited (CMB Wing Lung Bank).
- CMB Wing Lung Bank is the Appointed Insurance Agency (Insurance Authority Licensed Insurance Agency Number: FA3403) of CMB Wing Lung Insurance. The insurance products CMB Wing Lung Bank can promote, advise on or arrange are limited to the insurance products offered by the appointing insurer.
- CMB Wing Lung Insurance is authorized and supervised by Insurance Authority to operate general insurance business in Hong Kong Special Administrative Region.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between CMB Wing Lung Bank and the customer out of the selling process or processing of the related transaction, CMB Wing Lung Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer, however any dispute over the contractual terms of insurance product should be resolved between CMB Wing Lung Insurance and the customer directly.
- CMB Wing Lung Insurance has reserved the absolute rights to determine whether to accept the application of the above mentioned insurance product based on the information of applicant/insured person provided on the application.
- CMB Wing Lung Insurance could amend or cancel the terms and conditions of the above mentioned insurance product from time to time without prior notice. CMB Wing Lung Insurance reserved the final decision rights in case of any disputes.

**CMB Wing Lung Insurance Company Limited**  
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