

Sweet Home Insurance

Comprehensive Home Protection
Give you Peace of Mind



Enquiry Hotline : 3508 1040

www.cmbwinglunginsurance.com



Sweet Home Insurance

Our Sweet Home Insurance plan gives you peace of mind by providing a wide range of insurance protection for you and your family.

Basic Cover

1. Accidental loss or damage to your household contents
2. Personal & Occupier's Liability caused by you and your family (Free Cover)

Optional Cover

3. Accidental damage to your building

Coverage (All benefits and premium are in HK Dollars)

Section 1 - Household Contents (Basic Cover)

Household Contents	Max. Indemnity
Household Contents	Plan A - \$500,000/Year
Due to any unforeseen, sudden, accidental physical loss or damage such as by fire, explosion, typhoon, bursting of water pipes, flood, landslide and subsidence or theft	Plan B - \$750,000/Year Plan C - \$1,000,000/Year Limit per item/set : \$100,000
- Valuable Property (e.g. jewellery, gold, silver, crystal & precious stones, watches, photographic equipment, binoculars, works of art, chinaware, furs, musical instruments but except pianos.)	Up to 1/3 of Sum Insured in Section 1 Limit per item/set : \$15,000
- Money, coins and stamps	\$5,000/Year \$1,000/Claim

Free Extra Benefits	Max. Indemnity
1. Alternative Accommodation - should your home become uninhabitable due to an insured accident	\$50,000
2. Fatal Accident Benefit - should you or your spouse pass away within 3 months from injury caused by fire or burglar in your home	\$50,000
3. Burglary / Robbery Harm Allowance - if you or your spouse sustains injury caused by burglar in your home	\$5,000
4. Damaged locks - reimburses you the cost of replacement due to burglary	\$2,500

Free Extra Benefits	Max. Indemnity
5. Frozen Food & Drinks - if food and drinks in freezer rots due to accidental breakdown of freezer	\$5,000
6. Loss of personal effects in office (you and your spouse)	\$2,500
7. Loss of personal money/effects belongs to you and your spouse while on business trips	\$2,500
8. Temporary Removal of Household Contents - for repairing, cleaning or modification	\$50,000
9. Removal of Debris - reimburses you the cost of removal of debris when your home is accidentally damaged due to an insured accident	\$10,000
10. Domestic Servant's Property	\$5,000
11. Household Removal - for loss or damage whilst moving between your insured home and your new home by professional remover	\$100,000
12. Emigration Extended Cover (whilst kept in the hotel or at an alternative accommodation for a maximum period of one month pending emigration overseas)	\$50,000

The total compensation under this section including other benefits should not exceed the total sum insured.

Section 2 - Personal & Occupier's Liability (Free Cover)

Coverage	Max. Indemnity
Any claim against you or your family members in event of your 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 3 "Building" is effected (d) in a personal capacity (other than as an occupier or owner) in Hong Kong, Macau or anywhere in the world (excluding USA and Canada) during temporary visit not exceeding 60 days	\$5,000,000
and extends cover :	
- Liability in relation to the alterations, 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 3 - Building (Optional Cover)

On Building	Max. Indemnity
Cover the building structure of your home including walls, flooring, doors and windows against any unforeseen, sudden, accidental physical loss or damage such as by fire, explosion, typhoon, bursting of water pipes, flood, landslide and subsidence or theft	Sum Insured (min. \$250,000)

Free Extra Benefits	Max. Indemnity
1. Alternative Accommodation - should your home become uninhabitable due to an insured accident	\$50,000
2. Removal of Debris - reimburses you the cost of removal of debris when your home is accidentally damaged due to an insured accident	\$10,000

Excess

Household Removal Free Extra Benefits under Section 1	\$1,000
Landslip and Subsidence under Section 1 & 3	\$10,000/10% of the adjusted loss
Other loss under Section 1 & 3	\$250

Major Exclusions

- Wear and tear, mildew, corrosion, denting, scratching, mechanical or electrical breakdown
 - Loss of or damage to contact lenses, portable mobile phones and pagers
 - Contents on roof or in open area
 - 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)

SECTIONS	Annual Premium		
1. Household Contents	Sum Insured		
Gross Floor Area (sq.ft.)	Plan A	Plan B	Plan C
	\$500,000	\$750,000	\$1,000,000
Less than 500	\$570	\$820	\$1,070
501 - 700	\$880	\$1,100	\$1,380
701 - 1,000	\$1,170	\$1,400	\$1,700
1,001 - 1,500	\$1,450	\$1,750	\$2,200
1,501 - 2,000	\$1,800	\$2,050	\$2,500
over 2,000	please refer to us or your insurance agent.		
Note: If sum insured required is over \$ 1,000,000, please refer to us or your insurance agent.			
2. Personal & Occupier's Liability	Free Cover \$5,000,000		
3. Building (Optional Cover)	0.12% on Sum Insured Min.Premium \$300		

Minimum premium for each policy: HK\$570

Remark:

1. 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.
2. 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).
3. 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.
4. CMB Wing Lung Insurance is authorized and supervised by Insurance Authority to operate general insurance business in Hong Kong Special Administrative Region.
5. 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.
6. 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.
7. 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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「家居樂」保險

周全家居保障 樂享安枕無憂



查詢熱線：3508 1040

www.cmbwinglunginsurance.com



招商永隆保險
CMB WING LUNG INSURANCE

「家居樂」保險

「家居樂」保險為您及家人提供全面家居保障，讓您安枕無憂。

基本保障

1. 家居財物意外損失或損毀

2. 免費附送因您或家人所引致的個人及佔用人責任

自選保障

3. 屋宇意外損毀

保障（所有賠償及保費金額均以**港幣**計算）

投保項目 1. 家居財物

（基本保障）

家居財物	最高賠償額 (元)
家居財物	計劃A - 每年500,000
因火災、爆炸、颶風、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有形損失或損毀	計劃B - 每年750,000 計劃C - 每年1,000,000
	每件或每套限額：100,000
- 貴重財物 (例如珠寶、黃金、銀器、水晶、寶石、手錶、攝影器材、雙筒望遠鏡、藝術品、瓷器、皮草及樂器 (鋼琴除外)等。)	最高在投保項目1中 投保額的三份之一
	每件或每套限額：15,000
- 金錢、錢幣或郵票	每年5,000 每次索償1,000

免費附送額外保障	最高賠償額 (元)
1. 臨時住宿保障 (因受保意外導致居所不適合居住)	50,000
2. 意外死亡保障 (因居所火災或爆竊導致您或配偶受傷並於三個月內身故)	50,000
3. 爆竊/搶劫受傷津貼 (因您或配偶在居所內因爆竊而導致受傷)	5,000
4. 門鎖損毀 (償付因受爆竊導致換鎖的費用)	2,500
5. 冷藏食品及飲品之保障 (冷藏箱故障而引致冷藏食品及飲品變壞)	5,000
6. 辦公室內個人財物損失 (您及配偶)	2,500
7. 個人及配偶在海外公幹時遺失金錢/財物	2,500
8. 家居財物暫時性搬離 (以供維修、清潔或改裝)	50,000
9. 移走瓦礫 (償付您因受保意外導致意外損毀而須移走廢物的費用)	10,000
10. 家務助理財物	5,000
11. 遷居 (由專業搬運公司由舊居搬遷至新居途中造成的損失或損毀)	100,000
12. 移民額外保障 (等待移民海外最多一個月期間存放於酒店或臨時居所)	50,000

本保障項目下的總賠償額（包括其他保障）不可超過總投保額。

投保項目 2. 個人及佔用人責任

（免費附送）

保障範圍	最高賠償額 (元)
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： (a) 以私人住戶之身份佔用居所 (b) 以居所業主之身份，但該居所純粹由您及家人佔用 (c) 以屋宇業主之身份，但必須已就投保項目3投保 (d) 以個人身份 (但非佔用人或業主) 在香港、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	5,000,000
額外保障：	
- 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	
- 租客法律責任	
- 業主在公用部份的法律責任 (分項賠償限額港幣1,000,000元)	

投保項目 3. 屋宇

（自選保障）

屋宇	最高賠償額 (元)
保障居所的受保屋宇結構 (包括牆、地板及門窗) 遭受 因火災、爆炸、颶風、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有形損失或損毀	投保額 (最少250,000)

免費附送額外保障	最高賠償額 (元)
1. 臨時住宿保障 (因受保意外導致居所不適合居住)	每年50,000
2. 移走瓦礫 (償付您居所因受保意外導致意外損毀而須移走廢物的費用)	每年10,000

自負額

投保項目1內遷居的免費附送額外保障	1,000元
投保項目1及3內山泥傾瀉及地陷	10,000元或經核算損失之10%
投保項目1及3內的其他損失	250元

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、手提電話及傳呼機的損失或損毀
- 存放於天台或露天地方的財物
- 受保物業空置超過30天的損失
- 因戰爭、內亂及恐怖活動而導致之損失或損毀
- 因核子、輻射、污染或玷污而導致之損失或損毀
- 適用於若干投保項目的若干自負額

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期間的保費。

保費表 (全部均以港幣計算)

投保項目	每年保費 (元)		
1. 家居財物	投保額		
建築面積(平方呎)	計劃 A	計劃 B	計劃 C
	500,000元	750,000元	1,000,000元
少於 500	570	820	1,070
501 - 700	880	1,100	1,380
701 - 1,000	1,170	1,400	1,700
1,001 - 1,500	1,450	1,750	2,200
1,501 - 2,000	1,800	2,050	2,500
2,000 以上	請諮詢本公司或您之保險代理。		
注意：如投保額超過港幣1,000,000元，請諮詢本公司或您之保險代理。			
2. 個人及佔用人責任	免費附送 5,000,000元		
3. 屋宇 (自選保障)	投保額的0.12% 最低保費300元		

每張保單最低保費: HK\$570

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的任何爭議，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及／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
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