



火險投保書

Fire Insurance Proposal Form

招商永隆銀行有限公司代理
CMB WING LUNG BANK LTD.
As agent

請以英文大楷填寫並在適當空格加上〔✓〕 Please complete in BLOCK LETTERS and tick the appropriate box.

*請刪去不適用者 Delete whichever is inapplicable

投保人 The Proposer

(Mr. / Ms. / Miss / Co.)
投保人 Name of Proposer : *(先生/女士/小姐/公司) _____ (中文 Chinese)
_____ (英文 English)

*商業登記証 / 香港身份証 / 護照號碼 B.R. / HKID card / Passport no. : _____

通訊地址 Corr. Address : _____

註冊地址 Registered Address : 同上 same as above 若與上述地址不同，請填此項 If different from above, please state
: _____

電話 Tel. no. : _____ 傳真號碼 Fax no. : _____

#電郵 Email : _____ #國籍 Nationality : _____

*出生日期 / 成立日期 Date of Birth / Date of Incorporation : _____ (日 dd / 月 mm / 年 yy)

*職業 / 業務性質 Occupation / Business (請詳述 Please give full details) : _____

按揭銀行 Financial Interest : _____

#投保人補充資料(非必須資料) Proposer supplementary information (optional information)

投保詳情 Particulars of Insurance

投保地址 Insured Location(s) : _____

保址用途 Occupied as : _____

投保日期 Period of Insurance : 由 From _____ (日 dd / 月 mm / 年 yy) 至 To _____ (日 dd / 月 mm / 年 yy)

投保物品 Property Insured	投保額 Sum Insured	附加保障 Extra Perils
<input type="checkbox"/> 1) 屋宇結構 On Buildings	1) HK\$ _____	以下(01)至(10)項 Item (01) – (10) below <input type="checkbox"/> EP01A 飛機 Aircraft <input type="checkbox"/> EP03B 地震 (火災、震動及洪水) Earthquake (fire, shock & flood) <input type="checkbox"/> EP04A 爆炸 Explosion <input type="checkbox"/> EP05B 汽車碰撞 Vehicle Impact (by any vehicle) <input type="checkbox"/> EP06A 暴動及罷工 Riot & Strike <input type="checkbox"/> EP06C 惡意損毀 Malicious Damage <input type="checkbox"/> EP08A 消防灑水裝置滲漏 Sprinkler Leakage <input type="checkbox"/> EP09A 颱風及暴風 (不包括洪水) Typhoon & Windstorm (excluding flood) <input type="checkbox"/> EP09B 颱風及暴風 (包括洪水) Typhoon & Windstorm (including flood) <input type="checkbox"/> EP09C 颱風、暴風及洪水 Typhoon, Windstorm & Flood <input type="checkbox"/> EP10A 水箱、輸水裝置及水管 Water Tanks, Apparatus & Pipes <input type="checkbox"/> 所有附加保障 Full Extra Perils
<input type="checkbox"/> 2) 商品及存貨 On Commodity and Stock in Trade 主要包括 consisting chiefly of _____	2) HK\$ _____	
<input type="checkbox"/> 3) 傢俬裝修 On Furniture, Fixtures & Fittings	3) HK\$ _____	
<input type="checkbox"/> 4) 衣物及私人物品 On Clothing & Personal Effects	4) HK\$ _____	
<input type="checkbox"/> 5) 機器及零件 On Machinery & Accessories	5) HK\$ _____	
<input type="checkbox"/> 6) 租金損失 Rental Loss 為期 For _____ 月 months	6) HK\$ _____	
<input type="checkbox"/> 7) 其他 (請註明) Others (please specify) _____	7) HK\$ _____	
總投保額 Total Sum Insured	HK\$ _____	

公司專用 OFFICE USE

保單號碼 Policy No
中介人名稱 Intermediary's Name
賬戶編號 Account No.



如以下問題未有填寫者，均作「否」論。 If any of the following question is not answered, a negative reply shall be deemed to be given.)	
其他資料 Other Information	
1) 閣下/公司是否已投購火險或同類保險? Are you holding any fire insurance or same class of insurance?	是 / 否 Yes / No
2) 投保地點是否存有易燃物品或可能增加火災發生的地方? Has the Insured Location(s) contained any flammable goods or areas that increase the chance of fire?	是 / 否 Yes / No
3) 閣下/公司曾否在申請有關保險時，遭受保險公司拒絕、取消、附加任何特別條款或拒絕續保? Has any insurer declined, cancelled or imposed conditions on or refused renewal of your related insurance?	是 / 否 Yes / No
4) 在過去三年，閣下/公司曾否向保險公司提出任何索償？若「是」，請詳述原因、意外日期及賠償金額(HK\$)。 Have you ever made any claim(s) against related insurance during the past 3 years? If 'Yes', please state the causes, date of accident and claims amount (HK\$).	是 / 否 Yes / No
閣下如在上列任何一項回答「是」，請詳加說明。 If your answer is "Yes" in any of the above, please give details.	

火險 Fire Insurance	
保障範圍 Coverage	主要不保項目 Major Exclusions
<p>火險保障投保物品因火燒、閃電、救火而導致的水漬、家用鍋爐及家用氣體燃料爆炸而引致的損失。</p> <p>此外，只須加付少許保費，投保人便可選擇增保其附加保障，如飛機撞擊、地震、爆炸、罷工、暴動、惡意破壞、汽車撞擊、颱風、水管爆裂等等。</p> <p>Fire Insurance protects you against loss of or damage to the insured property caused by fire, lightning, water damage consequence of fire extinguishing or explosion of boilers or gas used for domestic purpose.</p> <p>This policy can be extended to cover extra perils on payment of extra premium. These include: loss caused by aircraft, earthquake, explosion, strike, riot, malicious damage, vehicle impact, typhoon, pipes etc.</p>	<p>除特別聲明外，火險保障並不包括現金、匯票、金銀珠寶、各類首飾、藝術品、股票、各類文件及電腦紀錄等。</p> <p>Unless prior consent has been given, Fire Insurance does not cover items including cash, drafts, precious stones, jewelry ornaments, art works, shares, documentary information and computer system information etc.</p>
<p>投保者可為以下物品投保 Proposer can apply for coverage of the following items</p> <ol style="list-style-type: none"> 1) 屋宇結構 Buildings 2) 商品及存貨 Commodity and Stock In Trade 3) 傢俬裝修 Furniture, Fixtures and Fittings 4) 衣物及私人物品 Clothing and Personal Effects 5) 機器及零件 Machinery and Accessories 6) 租金損失 Rental Loss 7) 其他指定物品 Other Stipulated Items 	
<p>注意事項 Notes:</p> <ol style="list-style-type: none"> 1) 投保人須為物品的持有人、銀主、受託人或有直接法定權益的人。 Proposer shall be the owner, lien holder, trustee or having direct legal interest of the insured property. 2) 如有轉讓、抵押、搬遷或其他可能增加火災危險的事情，須即書面通知保險公司。 In case of transfer, pledge, removal or other matters that increase the chance of fire, please provide written notice to us immediately. 3) 除特別安排外，投保金額必須等同物品的現值，若投保額不足，當遇有損失時，則按比例賠償。 Unless prior arrangement has been made, the amount to be insured shall be same with the current market value of the properties. If the sum insured is inadequate, the insured only receives compensation based on a proportion if claim occurs. 4) 保留詳細存貨及其金額記錄；遇有損失，須提供有關記錄予保險公司或公証行查檢。 Maintain detailed inventory records of all items with its amount; in case of any loss events, the relevant records shall be forwarded to us or loss adjustor for investigation. 5) 遇有火災，須立即通知保險公司，並盡量減低損失；保存火場現狀，以便保險公司代表或公証行人員查檢。 In case of fire, report the incident to us immediately, do whatever is necessary to prevent loss, safeguard any physical evidence for us or loss adjustor for investigation. 	
<p>此簡章僅為保險撮要，只供參考之用，詳情請參閱保單內之條款及細則。 This leaflet is simply a general summary for reference only. For details, please refer to the terms and conditions of insurance policy.</p>	



重要事項投保人需知 Important Notes to Proposer

1. 此投保書在招商永隆保險有限公司（“本公司”）接納後，保險契約始正式生效。
2. 閣下必須在本投保書上填報一切有關事實，因所簽發之保單將以這些事實為根據，否則所發出的保單將告無效或作廢。如閣下有不清楚某一事項是否重要，請將此事詳加說明。任何在本投保書內的改動或更正，須得保單權益人加簽作實。
3. 投保人對於所有提供給本公司用以投保之資料（包括書信之副本）應予保留紀錄。
4. 如中英文本有任何歧異，皆以英文為準。

1. The Insurance will not become effective until this proposal form has been accepted by CMB Wing Lung Insurance Company Limited (“the Company”).
2. You have to disclose in this application ALL material facts which shall form the basis of any policy issued hereunder, otherwise the policy issued may be void or voidable. If in doubt whether a fact is material, please disclose. Any alterations or corrections on this application should be endorsed by the Policyowner.
3. Proposer should keep a record (including copies of letters) of all information supplied to the Company for the purpose of application for this insurance.
4. In case of discrepancies between the English and Chinese version, the English version shall prevail.

聲明 Declaration

1. 本人/本公司謹聲明
 - i) 上列各節均屬無訛；
 - ii) 更絕未作任何事實之隱瞞；
 - iii) 上述之資料及答案均屬本人/本公司填寫或經本人/本公司授意下填寫；I / We declare that to the best of my / our knowledge and belief
 - i) the foregoing answers are true and complete in every respect;
 - ii) all material facts affecting in assessment of the risk have been disclosed;
 - iii) that the information and answers given on this form are filled in by me / us or by any other person under my / our full instructions;
2. 本人/本公司明白及同意如有任何重要事實隱瞞，即使保單已簽發，招商永隆保險有限公司仍可將本保單作廢。
I / We understand and agree that failure to disclose any material facts may cause CMB Wing Lung Insurance Company Limited to declare the policy void even after the policy has been issued.
3. 本人/本公司謹承認本投保書為本人/本公司與招商永隆保險有限公司訂立此保險契約及以後續約之根據。本人/本公司謹同意上文各項若有經由他人繕寫均屬已獲本人/本公司認可及授意。
I / We agree that this Proposal and Declaration shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between me / us and CMB Wing Lung Insurance Company Limited. If any answer has been written by any other person such person shall for the purpose be deemed to be my / our agent and not the agent of CMB Wing Lung Insurance Company Limited.
4. 本人/本公司確認已閱讀並清楚明白《關於個人資料（私隱）條例致客戶的通知》。
I / We confirm that I / We have read and understood the *Notice to Customers relating to the Personal Data (Privacy) Ordinance*.

投保人簽署

Signature of Proposer _____

日期

Date _____