

Family Protection Plan

Total home protection for
your peace of mind



Relax and Enjoy Your Time at Home

While enjoying yourselves at home, you may have neglected to arrange adequate protection for your household belongings. Now, ICBC (Asia) is offering a Family Protection Plan (this "Plan") with AXA General Insurance, to provide you and your family with a simple and comprehensive coverage for your household contents, personal belongings and legal liability worldwide, at a competitive price.

All Risks on Contents at Home

This Plan protects your household belongings on All Risks basis. Cover includes fire, theft, typhoon, flood, water damage and landslide, as well as other types of accidental damage. This Plan will provide you with an adequate home contents sum insured up to a maximum HKD1,000,000 within a policy year. The amount of premium payable is based on the gross floor area of your home. Excess for each and every loss is HKD250.

Key Features

■ Household Contents and Personal Effects

Your household contents including furniture, fixtures, fittings and domestic appliances up to HKD150,000 for each article.

■ Valuables

At home, your valuables such as jewellery and watches are covered up to HKD10,000 for each item, up to a maximum limit of HKD150,000 within a policy year.

N.B.: Excess

- i) Seepage of water due to tropical cyclone warning signal no. 3 or above or rainstorm warning signal amber or above:
 - Building less than or equal to 25 years old: HKD3,000
 - Building over 25 years old or undeclared "Year Built": HKD5,000
 - ii) Other water damage:
 - Building over 25 years old or undeclared "Year Built": HKD1,000
- Excess will be varied for Building over 25 years old. (The above Excess is just for indication)

Plus Free Additional Benefits

■ Temporary Removal

This covers up to HKD50,000 within a policy year for contents temporarily removed from your home for cleaning, repairs or maintenance.

■ Alternative Accommodation

Reimburses up to HKD50,000, maximum HKD1,500 per day within a policy year for alternative accommodation should your home become uninhabitable due to an insured accident.

■ Personal Accident

Free cover for accidental death as a result of fire, or robbery at home, up to a limit of HKD50,000 for each family member and subject to a maximum limit of HKD100,000 within a policy year.

■ Locks Replacement

This reimburses the cost of replacing locks, keys and broken windows due to theft or burglary, up to a limit of HKD2,500 per policy year.

■ Frozen Food

This covers accidental damage to frozen food, up to HKD5,000 per policy year.

■ Household Removal

Covers for your home contents for damage or loss whilst moving between your current home and your new home within Hong Kong and whilst in temporary storage by professional removers, up to a maximum limit of HKD50,000 per policy year.

■ Money

Covers money lost at home due to accidental loss or theft, up to a maximum of HKD2,500 within a policy year.

N.B.: For rented homes, the insurance cover will be limited to loss caused by fire, extra perils and burglary.

Worldwide Personal Liability

This Plan provides protection for you and your family members (residing with you) against legal liability up to HKD5,000,000 per policy year 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.

Worldwide All Risks for Personal Belongings (Optional Cover)

This Plan protects your personal belongings and valuables against almost all types of loss or damage while you are anywhere in the world, up to a limit of HKD5,000 per article for unspecified valuables. The minimum sum insured for this section is HKD10,000. Excess for each and every loss is HKD250.

Optional Cover Provides Free Additional Benefits

- Loss of money up to a maximum of HKD2,500 per policy year.
- Unauthorised use of credit card up to a maximum of HKD10,000 per policy year.
- Expenses of applying for replacement of credit cards, passports or other personal documents which are lost or damage up to a maximum of HKD2,500 per policy year.



Premium Table

(Effective from 10 October 2005 until further notice)

Gross Floor Area of Your Home (in square feet)	Annual Premium
Less than 501	\$500
501-800	\$700
801-1,200	\$950
1,201-1,600	\$1,300
1,601-2,000	\$1,650
2,001-2,500	\$2,000
Worldwide Personal Liability	Free
Worldwide All Risks for Personal Belongings (Optional Cover)	1.25% of Sum Insured

N. B.: All benefits and premiums are in Hong Kong Dollars.

Please refer to the policy for complete details. A specimen policy can be made available upon request.

AXA General Insurance Hong Kong Limited ("AXA General Insurance") assumes full responsibility for the contents of this leaflet. The information of this leaflet is for reference only. AXA General Insurance is the insurance underwriter of Family Protection Plan and is solely responsible for all coverage and compensation subject to the terms and conditions of the Policy.

Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") is acting as an insurance agent for AXA General Insurance.

Underwritten by :



redefining / standards

AXA General Insurance Hong Kong Limited

If you do not wish to receive any promotional materials of ICBC (Asia), please inform the Data Protection Officer at 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong in writing.

For details, please visit any of our branches
and our Customer Service Officers
will be pleased to provide you with more information.

You may also call our
Customer Service Hotline on

218 95588 or
browse our website
www.icbcasia.com

SHU-B-1111/ICBCA

家居保

家居有保障
安心樂舒暢



令你輕鬆樂安居

每當你置身家中享受悠閒生活之時，可能忘卻為你現時擁有的家居及私人財物預備適當的保障。工銀亞洲與安盛保險攜手誠意獻上「家居保」計劃，為你及家人提供一系列既簡單且周全的保障，讓你們無後顧之憂。

家居財物「全險」保障

本計劃使你的家居財物獲「全險」保障。「全險」保障範圍包括火災、盜竊、颱風、水災、爆水管、山泥傾瀉和其他意外所造成的損毀等。工銀亞洲「家居保」計劃每年最高的保障額可達港幣1,000,000元，保費將根據你的家居面積計算，每宗意外或損失的自負金額為港幣250元。

保障項目

■ 家居財物及個人物件

你的家居財物包括傢俬、裝修、設備及家居電器等，每件最高賠償額為港幣150,000元。

■ 貴重物品

在家中的貴重物品如珠寶首飾及手錶等，均受到保障。受保期內每年賠償總額高達港幣150,000元，而每件物品的賠償總額則不超過港幣10,000元。

註：「自負金額」

i) 在懸掛熱帶氣旋警告信號3號或以上或已經發出黃色暴雨警告信號或以上的情況下，所出現的雨水滲漏所引致的損毀：

- 樓宇建成少於或相等於25年：港幣3,000元
- 樓宇建成超過25年或沒有申報建成年份：港幣5,000元

ii) 其他由水浸所引致的損毀：

- 樓宇建成超過25年或沒有申報建成年份：港幣1,000元

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）。



免費額外保障

■ 短暫寄存

若你的家居財物因清潔、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，均可獲得賠償。受保期內每年賠償總額最高為港幣50,000元。

■ 臨時居所

若因意外而導致受保的居所損毀致不能居住，你可另覓臨時居所並獲得賠償。受保期內每年賠償總額可達港幣50,000元，而每天的賠償限額為港幣1,500元。

■ 「人身意外」保障

若你或你的家庭成員因家中發生的火災或居所被盜竊，而不幸導致死亡，將可獲得特別賠償。受保期內每名成員的賠償總額為港幣50,000元，而最高賠償總額為港幣100,000元。

■ 門鎖替換

賠償你遭盜竊或爆竊後，而需更換門鎖、鑰匙及破損窗戶的費用。受保期內每年賠償總額最高為港幣2,500元。

■ 冰箱食物

保障因意外而導致冰箱內的食物變壞，每年賠償額最高為港幣5,000元。

■ 搬遷保障

若你的家居財物在搬往新居所時遭遇遺失或損毀。受保期內最高賠償額為港幣50,000元。保障範圍為香港以內，並須由專業的搬運公司負責。

■ 金錢保障

保障因意外或盜竊而導致存放於家中的金錢損失，受保期內最高的賠償額為港幣2,500元。





全球個人責任保障

若你及你的家人(與你同住的家庭成員)因個人的疏忽或因家居所發生的意外事故，而導致第三者身體受傷或財物損毀，「家居保」計劃所提供的保障金額高達港幣 5,000,000 元。

全球私人財物保障 (自選保障)

不論你身處何地，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。受保期內，每件物品的賠償額最高為港幣 5,000 元(除註明的物品例外)。本部分最低投保額為港幣 10,000 元。每宗意外或損失的自負金額為港幣 250 元。

自選保障計劃更提供以下額外保障

- 現金失竊均可獲得賠償，每年最高賠償額為港幣 2,500 元
- 私人信用卡被盜用所引致的損失，每年最高賠償額可達港幣 10,000 元
- 個人證件、信用卡，或旅遊證件因遺失或損毀而需補領，所支付的費用均可獲賠償，每年最高賠償為港幣 2,500 元

保費表

(此保費由 2005 年 10 月 10 日起生效，直至另行通知為止。)

家居建築面積 (平方呎)	年費
少於 501	\$500
501-800	\$700
801-1,200	\$950
1,201-1,600	\$1,300
1,601-2,000	\$1,650
2,001-2,500	\$2,000
全球個人責任保障	免費
全球私人財物保障 (自選保障)	投保額的 1.25%

注意：所有賠償及保費金額均以港幣計算。

一切條款以保單為準，如有需要，可向本行索取保單樣本以作參考。

本中文簡譯，概以英文原文為準。

此單張上所載的內容由安盛保險全權負責，僅供參考之用。家居保計劃由安盛保險承保保險，並依據保單之條款及細則，承擔所有保障及賠償事宜。

中國工商銀行(亞洲)有限公司為安盛保險之授權保險代理商。

承保公司：



引領 / 新標準

安盛保險有限公司

如果你選擇不收取有關工銀亞洲的宣傳郵件，請以書面通知本行。地址及收件人為「香港中環花園道 3 號中國工商銀行大廈 33 樓，資料保護主任收」。

查詢詳情，歡迎親臨本行各分行，
我們的客戶服務主任隨時樂意為你提供更多資料。

你亦可致電客戶服務熱線

218 95588 或

瀏覽我們的網站

www.icbcasia.com

SHU-B-1111/ICBCA

請以英文正楷填寫，並在適當的空格內填上 ☒ Please fill in this form in English block letters and tick the boxes where appropriate ☒

† 必須填寫項目 Mandatory fields

「家居保」計劃投保書 Family Protection Plan Proposal Form									
投保人資料 Proposer Details 先生 Mr <input type="checkbox"/> 女士 Ms <input type="checkbox"/> 英文全名† Full Name in English† 中文姓名 Name in Chinese 香港身份證號碼／護照號碼† H.K.I.D. No./Passport No.†		聯絡電話(請填寫最少一項)† Contact No (Please fill in at least one)† 住宅 Home 辦公室 Office 手提電話 Mobile 聯絡地址† Correspondence Address†							
		自選保障：全球私人財物保障 Optional Cover: Worldwide All Risks for Personal Belongings 你是否需要這項保障? Do you require this cover? 是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/> 如“需要”，請註明投保額港幣 _____ 元 If “Yes”, please state the Insured Value HKD _____ (最低投保額：港幣 10,000 保率 1.25% * Minimum Sum Insured: HKD 10,000 Rate 1.25% *) 請列出每件價值超過港幣 5,000 元的物品（需出示有關收據或估值書） Please list any item valued over HKD5,000 (receipt or valuation is needed)							
		<table border="1"> <thead> <tr> <th>物品描述 Item Description</th> <th>價值 Value (港幣 HKD)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td></td> </tr> <tr> <td>2.</td> <td></td> </tr> <tr> <td colspan="2">總保費 Total Premium 港幣 HKD</td> </tr> </tbody> </table>		物品描述 Item Description	價值 Value (港幣 HKD)	1.		2.	
物品描述 Item Description	價值 Value (港幣 HKD)								
1.									
2.									
總保費 Total Premium 港幣 HKD									
保費表 Premium Table 家居建築面積 (平方呎) Gross Floor Area of Your Home (in square feet) 全年保費 Annual Premium 少於 Less than 501 \$ 500 <input type="checkbox"/> 501-800 \$ 700 <input type="checkbox"/> 801-1,200 \$ 950 <input type="checkbox"/> 1,201-1,600 \$ 1,300 <input type="checkbox"/> 1,601-2,000 \$ 1,650 <input type="checkbox"/> 2,001-2,500 \$ 2,000 <input type="checkbox"/>		投保細則 Insurance Cover 投保居所地址(如與上述聯絡地址不同) Address of home to be Insured (complete if different from the correspondence address above) _____ 生效日期 Commencement Date 建築總面積 (平方呎) Gross Floor Area (square feet) 建成年份 Year Built _____ (日/月/年) (dd/mm/yyyy) _____ 樓宇類別 Type of Building 單層樓宇 Flat/Apartment <input type="checkbox"/> 獨立洋房 House <input type="checkbox"/> 投保居所的用途 Home to be Insured for 自住 Self-occupied <input type="checkbox"/> 出租 Rental <input type="checkbox"/> 租用 Tenant <input type="checkbox"/>							
投保人聲明 Declaration 請細閱下列各項條文，然後在指定位置內簽署。 Please read the following statements carefully and sign in the space provided. 本人聲明 I declare that ■ 本人的居所包括屋頂全用磚石或三合土建成，並有經常維修，適宜居住。 The dwelling is built of brick or concrete and roofed with concrete, and is in good state of repair. ■ 本人的居所絕無任何部份低於地面。 No part of the dwelling is below ground floor level. ■ 本人從未遭受任何保險公司拒絕受理投保、續保或取消本人的保單或要求提高保費及附加特別條件始允承保。 No insurer has ever cancelled, declined, refused to renew or imposed special terms or conditions on any policy held by myself. ■ 本人已填報一切重要的有關資料，絕無隱瞞或保留，並同意將本投保書和聲明作為與安盛保險有限公司和本人所訂合約的根據，並以保單上各條款為準則。 I have not withheld any material information and accept that this proposal form and declaration shall be the basis of, and be incorporated in, the contract between AXA General Insurance Hong Kong Limited and myself. ■ 本人聲明所提供的資料均為真實及完整。本人明白工銀亞洲有需要隨時更新本人在工銀亞洲的記錄。 I declare that the information given herein is true and complete. I understand that ICBC (Asia) may from time to time need to update the data in the Bank's records. ■ 本人確認收到有關個人資料（私隱）條例的通知，列明本人提供的個人資料可供工銀亞洲使用之用途，該等資料可能給予第三者的情況及本人就該等資料而有的權利。本人明白本人可隨時向工銀亞洲索取該等通知書。 I acknowledge receipt of a circular relating to the Personal Data (Privacy) Ordinance setting out the purposes of which personal data supplied by me may be used by ICBC (Asia), the circumstances in which such data may be disclosed to third parties and my rights in respect of such data. I understand I can obtain extra copies of the circular from ICBC (Asia) at any time. _____ 投保人簽署 Proposer's Signature 日期 Date (請勿於空白投保書上簽署 Do not sign a blank form) (日/月/年) (dd/mm/yyyy)		付款方式指示及授權書 Payment Method and Authorisation <input type="checkbox"/> 支票(抬頭支付「工銀亞洲」) Cheque (payable to ICBC (Asia)) 或 or <input type="checkbox"/> 銀行戶口轉賬 Autopay by Bank Account * 請刪去不適用者 Please delete whichever is inappropriate 工銀亞洲 港幣儲蓄／往來*戶口號碼 ICBC (Asia) HKD Savings/Current* Account No. _____ 本人(等)現授權工銀亞洲從上述本人(等)的港幣儲蓄／往來戶口內支取本人(等)的「家居保」首年以及續期保費。本人(等)明白如有需要，須於一個月前書面通知工銀亞洲保險部取消此項授權。 I/We hereby authorise ICBC (Asia) to debit my/our HKD Savings/Current Account above for my/our "Family Protection Plan" first and renewal premiums. I/We understand that I/we may withdraw this authorisation by giving one month in advance a written notice of cancellation to ICBC (Asia) Insurance Department. * 簽名式樣必須與有關戶口相同 Signature(s) should correspond to specimen signature(s) of the specified account * 戶口持有人簽署 Signature of Account Holder _____ * 聯名戶口持有人簽署 Signature of Joint Account Holder _____ 日期 Date 日期 Date (日/月/年) (dd/mm/yyyy) (日/月/年) (dd/mm/yyyy)							
投保人須知 Important Notes to Proposer 1 保費須連同投保書一併繳交。 Payment must accompany this proposal. 2 閣下必須在其知悉範圍內提供所有有關會影響保險公司於接納或釐定此保單條文的資料，如對應透露的資料有任何疑問，請即向安盛保險有限公司或工銀亞洲查詢。我們建議閣下將有關的資料作記錄（包括信件副本），以備日後作參考之用。為確保閣下的利益，閣下應如實呈報所有有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。 Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to ask AXA General Insurance Hong Kong Limited or ICBC (Asia). We recommend you keep a record (including copies of letter) for your future reference of any additional information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether. 3 此保單提供的保障，必須在安盛保險有限公司確定接納投保及收受保費後，才能正式生效。 The liability of AXA General Insurance Hong Kong Limited does not commence until this proposal has been accepted by AXA General Insurance Hong Kong Limited and the premium paid. 4 閣下所提供的資料可能會被透露予安盛保險有限公司及供其使用於保險、索償及/或調查的相關業務。 The information you provide may be disclosed to and used by AXA General Insurance Hong Kong Limited for insurance, claim and/or investigation related purposes. 5 如果你選擇不收取有關工銀亞洲的宣傳郵件，請以書面通知本行。地址及收件人為「香港中環花園道 3 號中國工商銀行大廈 33 樓，資料保護主任收」。 If you do not wish to receive any promotional materials of ICBC (Asia), please inform the Data Protection Officer at 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong in writing. 註：本中文簡譯，概以英文原文為準。									
銀行專用 For Bank Use Only CI No. _____ Branch / Department Code: _____ Staff Name & OIC code: _____									