



Allianz HomeTrust Proposal 安聯樂安居投保書

Comprehensive Protection for Your Home and Contents 全面保障您的家居和財物

Allianz Insurance (Hong Kong) Limited
安聯保險(香港)有限公司



Allianz HomeTrust Proposal

About Allianz

Allianz was founded in 1890 in Berlin, and is now one of the world's leading insurers and financial services providers with operations in over 70 countries.

Allianz Hong Kong offers a comprehensive range of property and casualty insurance products designed to meet the needs of corporate, commercial and individual customers through a large network of authorized agents and brokers. The Company is committed to the provision of competitive and innovative solutions based on strong insurance principles, entrepreneurship and the utilization of the global resources and security of the Allianz Group.

安聯簡介

德國安聯於1890年在柏林成立，現為全球領先的保險及金融服務公司之一，業務遍佈世界各地七十多個國家。

安聯香港為客戶提供一系列全面的財產及責任保險產品，透過龐大的特約保險中介人網絡，為企業集團、商業機構及個人客戶服務。安聯香港憑藉穩固的保險原則、企業精神，以及安聯集團所擁有的豐富資源和整體保障，致力為客戶提供具競爭力及高創意的保險產品方案。



Insuring Your Important Assets with Trust

In today's risk-filled world, the search for trust becomes of paramount importance in all areas of lives.

To Allianz, trust is what we are about. Allianz HomeTrust enables you a comprehensive protection to your home and important contents, plus a wide array of coverage options to enhance your protection.

Key Features and Benefits:

Comprehensive Protection for Your Home and Family

HomeTrust covers loss of or damage to your valuable home contents up to a limit of HK\$1,250,000 per year. In addition, you can enjoy a range of additional benefits and **free personal liability cover up to HK\$10,000,000** for a wider protection to you and your family.

24-Hour Emergency Assistance Service

In case of emergencies at home, you will have access to a 24-hour hotline service anytime for referral and advisory services.

Special Privileges for Premier and Deluxe Plan Customers

Free Worldwide Cover for Personal Valuables for Premier Plan Customers

Your home is more than just the walls of your house, it includes all of your high-valued personal possessions. We provide free protection to your personal possessions while you are anywhere in the world.*

Additional Allianz Insurance Plans at Preferential Rates for Premier and Deluxe Plan Customers

Even though our home insurance offers comprehensive protection to your home, Allianz is committed to delivering quality protection for every moment you need us. HomeTrust saves your time and money because you can purchase other Allianz Insurance Plan at preferential premium rates at the same time.

*Subject to the extension limit as shown in the policy.

Cover	Maximum Limit (HK\$)		
Basic Cover	Premier	Deluxe	Standard
Covers accidental loss of or damage to your household contents¹ Including: – Furniture, furnishings, home appliances, household improvements and personal effects – Valuable Property (jewellery, watches, furs, photographic equipment, works of art and the like)	1,250,000 20,000 per article / 300,000 per year	750,000 15,000 per article / 200,000 per year	500,000 10,000 per article / 150,000 per year
Additional Benefits	Premier	Deluxe	Standard
Alternative Accomodation and Loss of Rent when your home is rendered uninhabitable due to an insured accident	2,000 per day / 100,000 per year	1,500 per day / 75,000 per year	1,000 per day / 50,000 per year
Temporary Removal – loss of or damage to household contents when temporarily removed for cleaning, repair or storage	100,000	75,000	50,000
Household Removal² – loss of or damage to household contents when moved from your home to a new permanent home within HKSAR by professional removers	100,000	50,000	25,000
Personal Effects in the Workplace	5,000	2,500	2,000
Loss of Money in Home and Unauthorized use of Credit Card	5,000	2,500	2,000
Loss of Money during a Business Trip	5,000	2,500	2,000
Replacement of Personal Documents	3,000	1,500	1,000
Domestic Helper's Property	5,000	2,500	2,000
Removal of Debris	20,000	10,000	5,000
Locks, Keys & Window Replacement and Installation	5,000	2,500	2,000
Burglary / Robbery Harm – Medical Expenses Allowance following burglary or attempted theft	7,500	5,000	2,500
Frozen Food spoil in your freezer (If the freezer is less than 5 years old)	5,000	5,000	5,000
Emigration Extended Cover³ for your personal effects kept in a hotel or at alternative accomodation due to pending emigration overseas	2,500 per article / 50,000 per year	2,500 per article / 50,000 per year	2,500 per article / 50,000 per year
Worldwide Personal Valuables Cover⁴ – protects your valuables against loss or damage while you are anywhere in the world	3,000 per article / 20,000 per year	–	–
24-Hour Home Assistance Services including: – Electrician / Plumber / Locksmith referral – Baby sitting / Home nursing referral – Pest Control / Home cleaning referral – Medical service provider referral	Referral services	Referral services	Referral services
Free Cover	Premier	Deluxe	Standard
Personal Liability to third party due to your or your family members' negligence – Pet Ownership Liability to third party caused by your pet	10,000,000 5,000,000	7,500,000 5,000,000	5,000,000 5,000,000
Optional Cover	Premier	Deluxe	Standard
Building⁵ – "all risks" coverage	As requested by Proposer	As requested by Proposer	As requested by Proposer
Personal Possessions All Risks			
Domestic Helper – Employees' Compensation Ordinance cover	100,000,000	100,000,000	100,000,000

Excess:

- 1 Household Contents – HK\$250 per claim
- 2 Household Removal – HK\$3,000 per claim
- 3 Emigration Extended Cover – HK\$1,000 per claim
- 4 Worldwide Personal Valuables – HK\$500 per claim
- 5 Building – HK\$250 per claim

HomeTrust Assures You Great Convenience and Value-for-Money

Premium Table (HK\$)			
Section 1: Home Contents (basic cover) + Section 2: Personal Liability			
Gross Floor Area (sq.ft.)	Premier Plan	Deluxe Plan	Standard Plan
1,501 or above	2,750	–	–
Below 1,500	1,850	–	–
1,001-1,500	–	1,500	1,000
Below 1,000	–	1,000	700

Optional Covers	Premium Rating
Section 3: Building Provides protection to the physical structure of your home at most competitive terms.	0.09%
Section 4: Personal Possessions All Risks Additional protection for your valuable possessions such as jewellery and watches according to the amount you have insured.	1.5%
Section 5: Domestic Helper Covers your liability as an employer under the Employees' Compensation Ordinance.	HK\$200 per head
Major exclusions: – Loss of or damage due to war, terrorism and kindred risks – Loss of or damage due to pollution and contamination – Loss, damage or corruption of electronic data – Wear and tear, scratching, mechanical or electrical breakdown – Loss of portable phone, personal digital assistants and laptop computer – Loss of or damage due to contagious or infectious diseases	

All terms and conditions are subject to Allianz HomeTrust Insurance Policy wording.

Other Allianz Insurance Plans with Special Offer*				
Save your time and money by purchasing more Allianz products.				
	Premier Plan		Deluxe Plan	
Annual Travel Just one premium gets you a year's worth of coverage for every trip you take during a year.	(Plan 1)	(Plan 2)	(Plan 1)	(Plan 2)
	HK\$1,340	HK\$915	HK\$1,420	HK\$970
Golfer's Gives you and your spouse year-round worldwide coverage for public liability, personal accident, golfing equipment and hole-in-one.	(Single Golfer)	(Golfer & Spouse)	(Single Golfer)	(Golfer & Spouse)
	HK\$765	HK\$1,190	HK\$810	HK\$1,260
Domestic Helper Provides comprehensive cover to you as an employer and your maid including employees' compensation, medical and dental expenses.	(1-Year)	(2-Year)	(1-Year)	(2-Year)
	HK\$580	HK\$1,010	HK\$610	HK\$1,070

* Brochure can be provided upon request. All terms & conditions are subject to Allianz separate insurance policy wording.

保障範圍	最高賠償限額 (港幣)		
基本保障	尊尚	特級	基本
家居財物保障¹ 保障您家居財物的損失包括: - 傢具設施、家居裝修及個人財物 - 貴重財物 (如珠寶, 手錶, 皮草, 攝影器材, 藝術品等)	1,250,000 每項20,000 / 每年300,000	750,000 每項15,000 / 每年200,000	500,000 每項10,000 / 每年150,000
額外優惠	尊尚	特級	基本
臨時住所費用及租金損失 – 家居因意外損毀而不能居住	每日2,000 / 每年100,000	每日1,500 / 每年75,000	每日1,000 / 每年50,000
暫時搬離 – 家居物件因清潔、修理或暫時存放, 其間遇上的意外損毀賠償	100,000	75,000	50,000
搬遷保障² – 保障僱用專業搬運公司, 由現住居所搬遷至位於香港境內之新永久居所時, 因意外引致之家居財物損失	100,000	50,000	25,000
辦公室內損失之個人財物	5,000	2,500	2,000
存放於家中之金錢損失或被竊及信用卡被盜用	5,000	2,500	2,000
海外公幹時損失或被竊的金錢	5,000	2,500	2,000
個人文件補領賠償	3,000	1,500	1,000
家庭僱傭之個人財物	5,000	2,500	2,000
瓦礫清理費用	20,000	10,000	5,000
門鎖或窗戶替換	5,000	2,500	2,000
因盜竊或搶劫引致受傷之醫療費用	7,500	5,000	2,500
冷藏食品因雪櫃故障變壞 (雪櫃使用期必需少於5年)	5,000	5,000	5,000
額外移民保障³ – 保障因等候移民而需寄存在酒店或臨時住所之財物	每項2,500 / 每年50,000	每項2,500 / 每年50,000	每項2,500 / 每年50,000
貴重物品全球保障⁴	每項3,000 / 每年20,000	–	–
24小時家居支援服務 包括: - 電器技師 / 水喉匠 / 鎖匠轉介 - 保姆 / 家庭護理轉介 - 滅蟲 / 家居清潔轉介 - 醫療服務轉介	轉介服務	轉介服務	轉介服務
免費保障	尊尚	特級	基本
個人法律責任保障 – 保障您或家庭成員因疏忽而需承擔之法律責任 - 寵物第三者責任保障	10,000,000 5,000,000	7,500,000 5,000,000	5,000,000 5,000,000
另選保障	尊尚	特級	基本
樓宇全險保障⁵	按投保人要求	按投保人要求	按投保人要求
貴重個人財物保障			
家庭僱傭 – 根據僱傭補償條例之保障	100,000,000	100,000,000	100,000,000

自負金額

- 家居財物保障 – 每宗賠償港幣250元
- 搬遷保障 – 每宗賠償港幣3,000元
- 額外移民保障 – 每宗賠償港幣1,000元
- 貴重財物全球保障 – 每宗賠償港幣500元
- 樓宇全險保障 – 每宗賠償港幣250元

樂安居讓您安心盡享多重保障
是您的信心之選

保費單(HK\$) 項目一: 家居財物(基本保障) + 項目二: 個人責任保險			
您家居的建築面積 (平方呎)	尊尚計劃	特級計劃	基本計劃
1,501或以上	2,750	–	–
1,500以下	1,850	–	–
1,001-1,500	–	1,500	1,000
1,000以下	–	1,000	700

另選保障	收費比率
項目三: 樓宇全險 保障您住所的樓宇結構, 令您倍感安心。	0.09%
項目四: 貴重個人財物保障 根據您需要的保障, 給您的貴重個人財物如珠寶、手錶額外保障。	1.5%
項目五: 家庭僱傭 保障閣下作為僱主在僱員補償條例要求下之責任。	每位HK\$200
主要不保項目: - 因戰爭、恐怖活動或槍擊而引致的損毀 - 因環境污染而引致的損毀 - 電子數據的損毀 - 損耗、刮花的機械或電器故障 - 遺失流動電話、個人電子手帳或手提電腦 - 因傳染疾病而引致的損毀	

所有條款均以安聯樂安居保險保單內容為準。中英文本如有歧異, 概以英文本為準。

其他安聯保險優惠計劃*				
同時購買其他安聯保險產品定可節省您的寶貴時間和金錢。				
	尊尚計劃		特級計劃	
	(計劃一)	(計劃二)	(計劃一)	(計劃二)
全年旅遊保險 只需繳付一次保費, 保障您全年每次旅程。	HK\$1,340	HK\$915	HK\$1,420	HK\$970
高爾夫球保險 為您和您的配偶提供個人責任、個人意外、球具裝備及一桿入洞的全球保障。	(個人)	(個人及配偶)	(個人)	(個人及配偶)
家庭僱傭保險 保障作為僱主的您及家庭僱工, 包括勞工保障、死亡及意外賠償。	HK\$765	HK\$1,190	HK\$810	HK\$1,260
	(1-年期)	(2-年期)	(1-年期)	(2-年期)
	HK\$580	HK\$1,010	HK\$610	HK\$1,070

*請聯絡我們索取有關小冊子。有關條款及條件均以安聯個別保單為準。



保護你的重要財產

沒有信心，豈可安心？生活在現今社會危機四伏，所以我們都渴求獲得全面的信心。

安聯正是您的信心保證。安聯樂安居全面保障您的家居和重要財物，同時提供多種另選保障，讓您生活輕鬆優悠。

計劃特點：

家居財物全險

安聯樂安居為您提供每年高達港幣1,250,000元的家居物品「全險」保障。除此之外，您還可同時享有一系列免費的額外保障與及免費的個人法律責任保障高達港幣10,000,000元。

24小時緊急支援服務

若您家中發生緊急事故，可隨時致電我們的熱線，我們會樂意提供有關諮詢及轉介服務。

為尊尚及特級計劃客戶而設的多重優惠

尊尚計劃客戶獨享免費貴重物品全球保障

安聯全面保護您住所的貴重財物，無論身處世界各地，您也享有財物全球保障。*

自選特惠保障組合

儘管我們的家居保險已為您的家居提供了全面保障，安聯同樣為您的其他保障需要全力效勞。安聯樂安居為尊尚及特級計劃客戶提供額外多項優惠保障計劃，體貼您的不同需要。

* 以保單所列的有關保單限額為上限

Allianz HomeTrust Gives You and Your Family Comprehensive Protection. Enrol Today!

Please arrange cover with your usual agent / broker or complete the enclosed proposal form and fax back to us. For further enquiries, please call Allianz Insurance Hong Kong on +852. 2521 6651.

安聯樂安居為您和您的家人提供全面保障。請即投保！

請與閣下的經紀 / 中介人安排投保，或填寫所附投保書並傳真給我們。查詢詳情，請致電安聯保險 +852. 2521 6651。

www.allianz.com.hk



Allianz Insurance (Hong Kong) Limited
安聯保險 (香港) 有限公司

Suites 403-11, 4/F, Cityplaza Four,
12 Taikoo Wan Road,
Taikoo Shing, Island East,
Hong Kong

香港港島東太古城太古灣道十二號
太古城中心四座四樓403-11室

Telephone: +852. 2521 6651

Fax: +852. 2810 6191

www.allianz.com.hk

Incorporated in Hong Kong