



A Plus Home Insurance 安居保 家居保險

2024 升級版

- ✓ 每日保費低至港幣\$1.5
Premium as low as HK\$1.5/day
- ✓ 一筆過現金賠償
New for old indemnity by cash
- ✓ 全球個人財物及貴重物品保障
Worldwide personal effects and valuables cover

AIG 安居保家居保險 計劃特點



全面家居財物全險

保障您的家居財物、個人財物及貴重物品因火災、盜竊、雨水滲漏、水管或水箱爆裂或滿溢、颱風或水浸、山泥傾瀉等而引致之損失



一筆過現金賠償

以一筆過現金賠償實際的維修或重置新家居財物的費用



升級美化家居保障

與其他家居保險不同，我們的美化家居保障包括：裝修、固定裝置及配件、以及嵌入式家具都受保！



全球受保

無論您身處何地，您和家人的個人財物、貴重物品都可得到全面保障，高達港幣 \$100 萬元！

例如：

1. 個人證件遺失保障
2. 現金或旅行支票之損失保障
3. 信用卡 / 現金提款卡被盜用之損失保障等

AIG 安居保家居保險 保障範圍及賠償額

	計劃 A	計劃 B
計劃保障	每年最高賠償額 (港幣\$)	
第 1 部份- 家居財物全險		
保障您及您的家人於您家中因意外事故而導致個人財物之破壞及損失		
A. 家居財物	500,000 (每件50,000)	1,000,000 (每件100,000)
- 戶外家居財物	不適用	30,000 (每件3,000)
B. 個人財物及貴重物品 (於您家中)	100,000	200,000
- 非易碎的藝術品	100,000 (每件5,000)	100,000 (每件10,000)
- 紅酒及佳釀	1,000 (每件500)	2,000 (每件1,000)
- 郵票、錢幣及收藏品	1,000 (每件400)	2,000 (每件400)
- 攝影器材、皮草、銀器及樂器	100,000 (每件5,000)	100,000 (每件20,000)
- 其它個人財物及貴重物品	100,000 (每件5,000)	200,000 (每件15,000)

AIG 安居保家居保險 保障範圍及賠償額

	計劃 A	計劃 B
計劃保障	每年最高賠償額 (港幣\$)	
第 1 部份- 額外保障*		
1.美化家居保障 保障您家中樓宇結構的自置裝修，包括翻新入牆櫃、牆身油漆、牆紙及地板	100,000	200,000
2.臨時搬遷保障 保障您的家居財物由專業搬運公司在本港替您搬屋的過程中所造成之損毀 (須於搬遷前向我們聲明)	30,000	50,000
3.短暫寄存 保障您的家居財物因清潔、修理或保養暫時存放在本港其他地方於14天內因意外導致之損毀	30,000 (每件3,000)	50,000 (每件3,000)
4.冷藏食品保障 保障機齡5年或以下的雪櫃於損壞時所導致冷藏食品變壞	2,000	3,000
5.玻璃窗之意外損毀 保障您家中的玻璃窗因意外損毀	3,000	5,000
6.人身意外保障 保障您及您的家人於家中因火災、盜竊、搶劫或意外而不幸身故	50,000	50,000
7.臨時居住津貼 保障您的家居因意外損毀而暫時不能居住，需另行租住別處之臨時居住津貼	20,000 (每日1,000)	35,000 (每日1,500)
8.清理家居廢物 賠償您需支付清理災場之清潔費用	5,000	50,000
9.更換門/車鎖及門/車匙 保障您的門/車鎖及門/車匙之更換費用，包括： - 因被盜或遺失而需要配製新門/車匙； - 因爆竊而引致更換鎖/匙之費用；	2,000	2,000
10.貓或犬隻意外死亡或偷竊保障 (已植入晶片) 保障犬隻及貓隻因意外死亡或遭偷竊之損失	不適用	2,000
11.雨水滲漏保障 保障您的家居財物，個人財物及貴重物品在“熱帶氣旋警告信號3號或以上”或“黃色暴雨警告信號或以上”發出的情況下因雨水滲漏而導致之損失	(每年最高賠償額請參照項目第一部份)	
12.信用卡/現金提款卡被盜用之損失保障 保障您的信用卡或現金提款卡被盜用之損失	3,000	3,000
13.個人證件遺失保障 保障遺失您的護照及其他個人證件之損失	1,500	2,000
14.現金或旅行支票之損失保障 保障遺失現金或旅行支票之損失	1,000	2,000
15.手提電話、手提電腦或平板電腦之意外損毀保障 保障您的手提電話因意外損毀而引致之維修費 (不保障因液體引致的損壞) - 手提電話意外損毀 - 手提電腦或平板電腦意外損毀或遺失	5,000 (最多2次賠償) 1,500 5,000	10,000 (最多2次賠償) 2,000 10,000
16.失業期間之公共服務費用津貼 賠償您被僱主解僱後於失業期間必須支付之公共服務費用包括： 電費、煤氣費、水費及排污費	不適用	不適用
*項目 12 - 15 均適用於第 1 及第 2 部分		

		計劃 A	計劃 B
計劃保障		每年最高賠償額 (港幣\$)	
第 2 部份- 全球個人財物及貴重物品全險保障		10,000	25,000
保障您及您的家人於全球因意外事故而導致個人財物之破壞及損失			
全球 (於您家以外的地方)			
- 攝影器材、皮草、銀器及樂器		每件2,500	每件7,000
- 其他個人財物及貴重物品		每件2,500	每件7,000
第 3 部份- 法律責任保障		5,000,000	10,000,000
保障您及您的家人於世界各地(包括美國/加拿大) 因個人疏忽引致第三者身體傷亡或財物損毀而負上的法律責任，包括有關的法律責任賠償及訴訟支出，但以香港法律為準。			
第 4 部分 – 樓宇結構全險保障 (火險) (可選擇加保或獨立投保)			
以「全險」形式保障您居所的建築結構、業主的入牆裝修及設備因意外導致的破壞及損失，務求令您可重建居所。			
建築面積 (平方呎)	實用面積 (平方呎)	重建成本 (港幣\$)	
1-700	1-560	5,000,000	
701-1,500	561-1,200	7,500,000	
1,501-4,000	1,201- 3,200	10,000,000	
第 4 部分 – 額外保障			
1. 清理廢物費用 賠償您需支付清理災場之清潔費用		10,000	50,000
2. 建築師、測量師及工程顧問費用 賠償您重建樓宇結構需支付的建築師、測量師及工程顧問費用		10,000	50,000
自選保障項目: 法律責任 (只適用於獨立投保火險之業主)		5,000,000	5,000,000

AIG A Plus Home Insurance Plan Highlights



All Risks Cover

Cover loss of and damage to your properties at home against any perils including water seepage through windowsill, typhoon, landslide etc.



New for Old Indemnity by Cash

Instead of getting a replacement item for your home contents and personal effects, we will settle the actual cost of repairment or full replacement cost by cash!



Extension Cover for Building Betterment

Unlike other home contents insurance policy, renovations, fixture and fittings and built-in items are also covered!



Worldwide Personal Effects & Valuables Coverage

No matter where you are, you and your family's personal effects and valuables can be fully protected, coverage up to HK\$1 million!

For example:

- Loss of Personal Documents
- Loss of Money or Traveler's Cheque
- Unauthorized Use of Credit Card / Cash Card

AIG A Plus Home Insurance Coverage and Benefits

	Plan A	Plan B
Plan Benefits	Maximum Limit Per Year (HK\$)	
Part 1 - Household Contents "All Risks"		
We cover your household contents against accidental loss or damage to your valuables occurring within your home.		
A. Household Contents	500,000 (50,000/item)	1,000,000 (100,000/item)
- Outdoor Household Contents	N/A	30,000 (3,000/item)
B. Personal Effects & Valuables (Inside Your Home)	100,000	200,000
Total Sub-Limit for Section B		
- Non-fragile fine arts	100,000 (5,000/item)	100,000 (10,000/item)
- Wine and Vintage wine	1,000 (500/item)	2,000 (1,000/item)
- Stamps, coins & collectibles	1,000 (400/item)	2,000 (400/item)
- Camera, furs, silverware, musical instrument	100,000 (5,000/item)	100,000 (20,000/item)
- Other Personal Effects & Valuables	100,000 (5,000/item)	200,000 (15,000/item)

AIG A Plus Home Insurance Coverage and Benefits

	Plan A	Plan B
Plan Benefits	Maximum Limit Per Year (HK\$)	
Part 1- Free Extra Benefits*		
1. Building Betterment We cover interior building improvement of your home including renovation and refurbishment of fixtures, fittings and flooring.	100,000	200,000
2. Temporary Removal We cover loss or damage to your household contents while being moved by professional movers to your new home within Hong Kong. (Subject to declaration before transit)	30,000	50,000
3. Temporary Storage We cover loss or damage to your household contents while being temporarily removed from your home due to cleaning, repair or maintenance for up to 14 days.	30,000 (3,000/item)	50,000 (3,000/item)
4. Frozen Food We cover damage to frozen foods due to accidental breakdown of refrigerator or freezer provided the unit is less than 5 years old.	2,000	3,000
5. Accidental Breakage of Window Glass We cover accidental breakage of window glass at your home.	3,000	5,000
6. Personal Accident We cover accidental death of any Insured(s) caused by fire, burglary, robbery or accidental injury occurring at your home.	50,000	50,000
7. Temporary Accommodation We cover the expenses for alternative accommodation if your home becomes uninhabitable as a result of accidental loss or damage.	20,000 (1,000/day)	35,000 (1,500/day)
8. Debris Removal We cover cost and expenses necessarily incurred in removing debris as a result of accidental loss or damage.	5,000	50,000
9. Replacement of Locks and Keys We cover the cost for the locks and keys of your home/vehicle including: <ul style="list-style-type: none"> - Replacing keys if the keys are stolen or lost; - Replacing locks and keys if break-in happens; 	2,000	2,000
10. Accidental Death or Theft of Dog and Cat (with Registered chips) We cover accidental death or theft of Dog & Cat	N/A	2,000
11. Rainwater Seepage We cover physical loss of or damage to your household contents, personal effects and valuables caused by rainwater seepage due to tropical cyclone warning signal no.3 or above or rainstorm warning signal "Amber" or above.	(Please refer to the limits of Section 1 Household Content "All Risks")	
12. Unauthorized Use of Credit Card / Cash Card We cover loss arising out of unauthorized use of credit cards or cash disbursement cards.	3,000	3,000
13. Loss of Personal Documents We cover you for loss and the expenses of applying for replacement of personal documents.	1,500	2,000
14. Loss of Money or Traveler's Cheque We cover you for loss of money and the expenses of applying for replacement of credit cards or Traveler's Cheque.	1,000	2,000

	Plan A	Plan B
Plan Benefits	Maximum Limit Per Year (HK\$)	
15. Accidental Damage to Mobile Phone, Notebook or Tablet Computer We cover repair cost against accidental damage to your mobile phone. (liquid damage is excluded) - Accidental Damage to Mobile Phone - Loss or Accidental Damage to Notebook or Tablet Computer	5,000 (Up to 2 reimbursements) 1,500 5,000	10,000 (Up to 2 reimbursements) 2,000 10,000
16. Utility Fee during Unemployment We pay electricity bills, gas bills as well as water and sewage charges upon occurrence of your redundancy	N/A	N/A
*Items 12 to 15 are applicable to Section 1 and 2		
Part 2 - Worldwide Personal Effects & Valuables "All Risks"	10,000	25,000
We cover you and your family members against accidental loss of or damage to personal effects and valuables		
Worldwide (Outside Your Home) - Camera, furs, silverware, musical instrument - Other Personal Effects & Valuable	2,500/item 2,500/item	7,000/item 7,000/item
Part 3- Legal Liability	5,000,000	10,000,000
We offer worldwide cover (including USA/Canada) against personal legal liability in respect of accidental bodily injury and property damage to a third party due to you or your family members' negligence subject to Hong Kong laws and jurisdiction. This includes compensation to the third party and your legal defense expenses.		
Part 4 – Building "All Risks" (Optional & Standalone)		
We protect your residential flat including structure, landlord's fixtures and fittings against accidental loss or damage on "all risks" basis as defined in the policy. We shall pay the full cost of rebuilding your home after an insured accident up to the Sum Insured.		
Base on Gross Floor Area (Square Ft.)	Base on Net Floor Area (Square Ft.)	Building Cost (HKD\$)
1-700	1-560	5,000,000
701-1,500	561-1,200	7,500,000
1,501-4,000	1,201- 3,200	10,000,000
Part 4- Free Extra Benefits		
1. Debris Removal We cover cost and expenses necessarily incurred in removing debris as a result of accidental loss or damage.	10,000	50,000
2. Architects', Surveyors' and Consulting Engineers' Fee We cover architects', surveyors' and consulting engineers' fee for reinstating the building	10,000	50,000
Optional: Legal Liability (Applicable to Standalone Building "All Risks" cover for owners only)	5,000,000	5,000,000

自付額: 多層大廈

	適用於第1部分 – 家居財物全險 (項目5-10除外) 及第4部分 – 樓宇結構全險保障 (火險)		適用於第2部分 – 全球個人財物及貴重物品全險保障
樓宇年齡	非水損自付額	水損或雨水滲漏自付額	水損或非水損自付額
40或以下	港幣\$250	10%或每宗索償港幣\$250 (以較高者為準)	港幣\$250
41-49	10%或每宗索償港幣\$500 (以較高者為準)	10%或每宗索償港幣\$3,000 (以較高者為準)	
50-54	10%或每宗索償港幣\$1,000 (以較高者為準)	10%或每宗索償港幣\$5,000 (以較高者為準)	

自付額: 村屋/獨立屋

	適用於第1部分 – 家居財物全險 (項目5-10除外) 及第4部分 – 樓宇結構全險保障 (火險)		適用於第2部分 – 全球個人財物及貴重物品全險保障
樓宇年齡	非水損自付額	水損或雨水滲漏自付額	水損或非水損自付額
49或以下	10%或每宗索償港幣\$3,000 (以較高者為準)		港幣\$250
50-54	10%或每宗索償港幣\$3,500 (以較高者為準)	10%或每宗索償港幣\$5,500 (以較高者為準)	

主要不保事項

- 與受保人的專業、業務或職業有關的工具、儀器或已受其他保單所保障之物件；
- 物件表面因刮花、腐蝕、天然損耗、機件或電器故障引致之損毀；
- 在受保物業居住的人有意或惡意地造成物件破壞或損毀；
- 隱形眼鏡、眼鏡、太陽眼鏡、流動/手提電話 (享有項目1 (15) 手提電話、手提電腦或平板電腦之意外損毀保障除外)
- 玻璃器皿、瓷器或其他易碎物品的破裂或破損；
- 物件在沒有鎖好的汽車內被竊或損毀；
- 被海關或其他政府官員沒收、扣留或充公的物件；
- 任何無線電接收或發放裝置或衛星天線；
- 受保物業空置超過 60天；
- 受保物業在裝修/維修期內，保單保障將暫時停止。

備註

- 本計劃之保障只適合樓齡54年或以下的多層大廈之純住宅單位、村屋或獨立屋。
- 受保物業是非商業用途及位於香港的永久落成住宅單位、建築物或屋宇，並且所有家居結構須為合法建設。
- 受保物業地址或其他資料變更，請即通知本公司。
- 如需索償個人財物或貴重物品，請提交購買單據或產品價值評估書。
- 每年最低保費為港幣\$400。

Excess Fee: Multi-Storey Building (Flat)

	Apply to Section 1 - Household Content (except for item no. 5-10) + Section 4 (Building)		Apply to Section 2 - (Worldwide Personal Effects & Valuables)
Building Age	Non-Water Damage	Water Damage or Rainwater Seepage	Non-Water Damage and/or Water Damage
Up to 40	HK\$250	10% or HK\$250 for each and every claim whichever is higher	HK\$250
41-49	10% or HK\$500 for each and every claim whichever is higher	10% or HK\$3,000 for each and every claim whichever is higher	
50-54	10% or HK\$1,000 for each and every claim whichever is higher	10% or HK\$5,000 for each and every claim whichever is higher	

Excess Fee: Village House / Individual House

	Apply to Section 1 - Household Content (except for item no. 5-10) + Section 4 (Building)		Apply to Section 2 - (Worldwide Personal Effects & Valuables)
Building Age	Non-Water Damage	Water Damage or Rainwater Seepage	Non-Water Damage and/or Water Damage
Up to 49	10% or HK\$3,000 for each and every claim whichever is higher		HK\$250
50-54	10% or HK\$3,500 for each and every claim whichever is higher	10% or HK\$5,500 for each and every claim whichever is higher	

Major Exclusions

- Special equipment or apparatus used in connection with any profession, business or employment, or item which is insured under a separate policy;
- Uninsurable risk such as scratching, corrosion, wear and tear, mechanical or electrical breakdown;
- Malicious damage or vandalism by a person residing in the insured premises;
- Contact or corneal lenses, eyeglasses and sunglasses, mobile/portable telephone (Unless covered under Section 1 (15) Accidental Damage to Mobile Phone, Notebook or Tablet Computer)
- Breakage of glass, chinaware, porcelain or item of fragile nature;
- Loss arising from unattended vehicle;
- Detention, seizure or confiscation by customs or other officials;
- Aerial devices or satellite dish;
- The insured premises unoccupied for more than 60 days;
- The policy coverage is temporarily suspended when the insured premises is undergoing decoration.

Remarks

- Coverage of this insurance is only applicable to flats/ apartments of multi-storey residential buildings, village house or individual house ages less than or equal to 54 years.
- The insured premises must not be used for commercial purposes and must be a permanent residential unit, apartment or a house located in Hong Kong. All structures of the home must be legal structures.
- Changes of risk location or other details, please notify us as soon as possible.
- Please submit purchasing invoice or appraisal or official receipt copies for any personal effects and valuable items in case of claims occurred.
- Minimum total annual premium is HK\$400.

保費表 Premium Table

項目 1-3 家居財物全險

Section 1-3 Household Contents "All Risks"

建築面積 Gross Floor Area 平方呎 (Square ft.)	實用面積 Net Floor Area 平方呎 (Square ft.)	計劃 A Plan A	計劃 B Plan B
		每年保費 (港幣\$) Annual Premium(HK\$)	
a) <500	a) <400	520	807
b) 501-700	b) 401-560	690	1,059
c) 701-1,000	c) 561-800	830	1,291
d) 1,001-1,500	d) 801-1,200	1,100	1,695
e) 1,501-2,000	e) 1,201-1,600	1,560	2,421
f) 2,001-2,500	f) 1,601-2,000	1,820	2,825
g) 2,501-3,000	g) 2,001-2,400	2,210	3,430

項目 4 -樓宇結構"全險" (可選擇性或獨立投保)

Section 4 –Building "All Risks" (OPTIONAL or STANDALONE)

按重建費用計算 As per Rebuilding Cost

建築面積 Gross Floor Area 平方呎 (Square ft.)	實用面積 Net Floor Area 平方呎 (Square ft.)	計劃 A-B Plan A-B
		每年保費 (港幣\$) Annual Premium(HK\$)
a) <500	a) <400	779
b) 501-700	b) 401-560	981
c) 701-1,000	c) 561-800	1,589
d) 1,001-1,500	d) 801-1,200	2,384
e) 1,501-2,000	e) 1,201-1,600	3,178
f) 2,001-2,500	f) 1,601-2,000	3,895
g) 2,501-3,000	g) 2,001-2,400	4,752
		每年保費 (港幣\$) Annual Premium(HK\$)

自選法律責任保障

Optional Legal Liability coverage

(只限獨立投保樓宇結構"全險")

(Standalone Building "All Risk" Only)

\$5,000,000

\$480

保費表只適合樓齡40年或以下及多層大廈2樓或以上之純住宅單位，其他情況包括低層單位(地下、1樓及2樓)、設有天台/花園/露台/工作平台的單位、村屋/獨立屋或居住單位建築面積超過3,000平方呎，請先向本公司查詢及需附加額外保費。

The Premium Table is only applicable to flats/apartments on the upper floor of multi-storey residential buildings aged less than or equal to 40 years. For flats/apartments on the lower floor (1st to 3rd floor), with Rooftop/Garden/Balcony/Utility Platform, Village/Individual Houses, flats/apartments with gross floor areas over 3,000 sq.ft. or buildings other than those referred to in the previous sentence, please refer to us for consideration and additional loading will apply.

如同時投保項目 1-4，可獲 5% 保費折扣優惠。

5% Premium Discount will be allowed if Sections 1-4 are purchased at the same time.

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A copy of the policy is available from AIG Insurance Hong Kong Limited.

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