



Guard 美亞網樂保



Protects you in the Cyber world and the Real world, guarding your E-purchases, Identity, Credit card, E-wallet, and more

為您提供網絡及現實世界的保障，
守衛您的網購，身份，信用卡，電子錢包及更多



現今網絡世界與現實生活已經演進得非常緊密，您曾否因為以下的疑慮而對網絡世界卻步？

- 「網購真的很方便，但我很擔心付款後，貨品沒有被送來或有破損。」
- 「我十分享受參與電子社交媒體所帶來的樂趣，但同時亦很擔心我的身份會被盜竊而引致損失。」
- 「雖然已習慣使用信用卡及電子錢包等作為支付工具，我仍然擔心會有未經授權的交易發生而需要由我負責。」

如果有的話，請無須擔心，因為「美亞網樂保」可以幫到您，為您提供網絡及現實世界的保障，守衛您的網購，身份，信用卡，電子錢包，及更多。

- 靈活計劃，任您選擇: **Cyber計劃**，**黃金計劃**，**鉑金計劃**
- 小保費、大保障；保費低至 **每天 \$0.5!**
- 網上申請非常簡單，即時受保，無需任何紙本表格



比較 Cyber 計劃 及 黃金/鉑金計劃

Cyber 計劃

強化**3**項網絡保障，配備較高保障額，
適合網絡活動參與度高的人士

- ✓ 網絡購物綜合保障，保障額高達 \$20,000
- ✓ 身份盜竊保障，保障額高達 \$30,000
- ✓ 未經授權交易保障，保障額高達 **\$10,000**

VS

黃金/鉑金計劃

為您提供網絡及現實世界的保障，守衛您的
網購，身份，信用卡，電子錢包，及更多。

- ✓ 網絡購物綜合保障，保障額高達 \$10,000 / **\$30,000**
- ✓ 身份盜竊保障，保障額高達 \$20,000 / **\$50,000**
- ✓ 未經授權交易保障，保障額高達 \$3,000/ \$5,000
- ✓ 實體錢包保障及鑰匙更換保障（已包括）

不承保事項（適用於所有保障範圍）

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請注意保障之條款及不承保事項以保單所列之內容為準(且不僅限於本冊子所列之資料)。請於投保前細閱保單內之條款及不承保事項。
(有關保單可於www.aig.com.hk/zh/personal/guard-insurance下載)

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立即網上申請



	黃金計劃	Cyber 計劃	鉑金計劃
全年最低保費 (不可退還)	\$188	\$188	\$365
保障範圍	每年最高保障額 (港幣\$)		
 1. 網絡購物綜合保障	\$10,000	\$20,000	\$30,000
a. 賠償受保人網購商品無法投遞及／或發貨不齊全與運費損失	每次事故: \$1,000	每次事故: \$5,000	每次事故: \$6,000
b. 賠償受保人網購商品損壞的功能故障損失	每次賠償 自負額 \$100	每次賠償 自負額\$500	每次賠償自負額為 物品購買價之10% 或\$300, 以較高者為準
• 商品價值至少為港幣\$300 (包含稅費但不包括交付／運輸費用)			
主要不承保事項包括*:			
- 警方或其他政府機關合法沒收的損失或費用，及您欺詐行為導致的損失			
- 有關商品：動物、植物、現金、金條、可轉讓票據、股票、旅行支票、票據、通過互聯網提供的服務，如戲票、機票、酒店預訂、租車、財務諮詢			
- 偽造或假冒產品			
 2. 身份盜竊保障	\$20,000	\$30,000	\$50,000
保障包括:	每次事故: \$10,000	每次事故: \$15,000	每次事故: \$25,000
1) 法律費用 2) 工資損失 3) 付款責任	工資損失: \$3,000	工資損失: \$5,000	工資損失: \$7,500
4) 其他費用如因身分盜竊而須重新申請信用賬戶及／或銀行賬戶的 雜項費用，及進行公證所產生的費用			
*索償時須提交報警紀錄			
主要不承保事項包括*:			
- 與任何身體傷害、身體不適、疾病、精神傷害有關的費用			
- 由任何政府機關，海關官員下令相關的損失			
 3. 未經授權交易保障	\$3,000	\$10,000	\$5,000
賠償受保人銀行戶口、信用卡戶口、電子錢包因發生未經授權交易而 引致並須由受保人負責的損失		每次事故: \$5,000	
*索償時須提交報警紀錄			
主要不承保事項包括*:			
- 受保人故意造成的損失			
- 受保人經欺詐網站或因騙局而引致的損失			
- 電子錢包於認證手續完成前的任何損失			
 4. 實體錢包保障	\$2,500	/	\$5,000
保障您因錢包被盜或遺失或不幸事故而造成的經濟損失，包括重購錢包、 補發信用卡及補領個人證件、如駕駛執照、護照、身份證等費用	重購錢包:\$1,000 每個保單年度 只限索賠一次		重購錢包 \$2,000 每個保單年度 只限索賠一次
*索償時須提交報警紀錄			
主要不承保事項包括*:			
- 金錢、支票、車票			
- 錢包及內含承保物品受到的意外損壞			
- 遞交新換購的錢包收據上的名字並非受保人的名字			
 5. 鑰匙更換保障	\$1,000	/	\$3,800
賠償您的門／車鎖及匙之更換費用，包括：	每次賠償 自負額為10% 每個保單年度 只限索賠一次		每次賠償 自負額為10% 每個保單年度 只限索賠一次
- 因被盜或遺失而需要配製受保人家的新門或車匙；			
- 因爆竊而引致更換鎖或匙之費用；			
- 因被盜或遺失鎖匙而需要開門或車鎖之費用			
主要不承保事項包括*:			
- 商用車輛鎖匙更換費用			



The Cyber world has become a critical part of our daily life, have you ever had a moment of doubt towards the Cyber world like described below?

- "Online shopping is so convenient, but I do worry if after payment, the goods do not arrive or are damaged."
- "I enjoy participating in digital social media activities a lot, but at the same time I do worry if my identity is stolen causing losses to me."
- "Though I have been used to electronic payments with credit card and E-Wallet, I still worry that I will be held responsible for the fraudulent charges due to unauthorized transactions."

If you have, do not worry, AIG Guard Insurance protects you in the Cyber world and the Real world, guarding your E-purchases, Identity, Credit card, E-wallet, and more.

- **Flexible plan options at your choice: Cyber, Gold and Platinum Plan**
- **Affordable premium for great protection, as low as \$0.5 per day!**
- **Easy to apply online and get insured instantly, no paper application form is needed!**



Compare Cyber Plan & Gold/ Platinum Plans

Cyber Plan

3 major cyber protections enhanced with higher limits, for those who are more engaged in cyber activities and aware of personal cyber risks.

- ✓ E-Purchase Protection up to \$20,000
- ✓ Identity Theft Protection up to \$30,000
- ✓ Fraudulent Charges Protection up to **\$10,000**

VS

Gold / Platinum Plan

For those who are aware of personal risks in both the Cyber world and the Real world.

- ✓ E-Purchase Protection up to 10,000 / **\$30,000**
- ✓ Identity Theft Protection up to \$20,000 / **\$50,000**
- ✓ Fraudulent Charges Protection up to \$3,000 / \$5,000
- ✓ Wallet Guard Protection and Key Replacement Protection (Included)

Main General Exclusions (applicable to all sections of coverage)






AIG Insurance Hong Kong Limited ("AIG HK") will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose AIG HK, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Please note coverage is subject to full terms and conditions and exclusions stated in the policy (not limited to those referenced in this brochure). You are encouraged to read the policy (which can be downloaded from www.aig.com.hk/personal/guard-insurance) for exact terms and conditions and details of the exclusions before making your purchase.

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Buy Online Now



	Gold Plan	Cyber Plan	Platinum Plan
Annual Minimum Premium (Non-refundable)	\$188	\$188	\$365
Summary of Coverage	Maximum Limit Per Policy Year (HK\$)		
1. E-Purchase Protection	\$10,000	\$20,000	\$30,000
 <p>a. Reimburse you for non-delivery and/or incomplete delivery of Goods and shipping charges that are purchased on the internet</p> <p>b. Reimburse you for improper functioning of Goods due to damage of delivered Goods as a result of physical damage</p> <ul style="list-style-type: none"> The Goods must have a value of at least HK\$300 (including tax but excluding delivery/transportation costs) 	<p>Limit per event: \$1,000</p> <p>Excess per event: \$100 for each and every claim</p>	<p>Limit per event: \$5,000</p> <p>Excess per event: \$500 for each and every claim</p>	<p>Limit per event: \$6,000</p> <p>Excess per event: 10% the Goods' purchase price or \$300, whichever is higher for each and every claim</p>
Major exclusions include*:	<ul style="list-style-type: none"> Loss or expenses in connection with lawful confiscation by police, or other government authorities and any fraudulent act by you non-delivery of animals, plant life, cash, bullions, negotiable instruments, shares, travelers checks, tickets, services provided via internet such as cinema tickets, air tickets, hotel bookings, car rental, financial advice counterfeit or fake goods 		
2. Identity Theft Protection	\$20,000	\$30,000	\$50,000
 <p>Coverage for:</p> <p>1) legal expenses 2) Lost Wages 3) payment obligations and 4) miscellaneous expenses (such as the cost of re-filing applications for credit accounts and/or banking accounts and notarization of documents relating to your identity theft)</p> <p>*Require police report for claims</p>	<p>Limit per event: \$10,000</p> <p>Lost wages limit: \$3,000</p>	<p>Limit per event: \$15,000</p> <p>Lost wages limit: \$5,000</p>	<p>Limit per event: \$25,000</p> <p>Lost wages limit: \$7,500</p>
Major exclusions include*:	<ul style="list-style-type: none"> Costs associated with any physical injury, sickness, disease, mental injury Losses due to the order or any government authority, customs' official 		
3. Fraudulent charges Protection	\$3,000	\$10,000	\$5,000
 <p>Reimburse you for unauthorized charges made on your bank account / credit card account / E-wallet, for which you are responsible.</p> <p>*Require police report for claims</p>		<p>Limit per event: \$5,000</p>	
Major exclusions include*:	<ul style="list-style-type: none"> Losses that you have intentionally caused; Charges incurred as a result of phishing or a scam; Losses that occur before successful completion of verification of your E-wallet by MPSVF licensee. 		
4. Wallet Guard Protection	\$2,500	/	\$5,000
 <p>Pay for the replacement cost for your wallet if your wallet is either lost or stolen as well as pay for the application fees for new personal documents (e.g. HKID card, driving license) and/or payment cards if they are in your wallet when it was either lost or stolen</p> <p>* Require police report for claims</p>	<p>Lost wallet limit: \$1,000</p> <p>One claim per policy year</p>		<p>Lost wallet limit: \$2,000</p> <p>One claim per policy year</p>
Major exclusions include*:	<ul style="list-style-type: none"> Money, cheques, transportation tickets Accidental damage to your wallet and its covered content Receipts of the new and replaced wallet submitted which are not in the Insured Person's name 		
5. Key Replacement Protection	\$1,000	/	\$3,800
 <p>We will pay for the costs of:</p> <ul style="list-style-type: none"> Replacing keys of your home/vehicle if the keys are stolen or lost Replacing locks and keys if break-in happens Engaging a locksmith to gain access to your home or vehicle due to the loss or theft of key 	<p>Excess per event: 10%</p> <p>One claim per policy year</p>		<p>Excess per event: 10%</p> <p>One claim per policy year</p>
Major exclusions include*:	<ul style="list-style-type: none"> Cost of replacing keys to vehicles that are registered as commercial vehicles Loss or theft of key must be reported to the police 		

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

AIG Insurance Hong Kong Limited is a wholly owned subsidiary of the American International Group Inc.

Additional information about AIG can be found at www.aig.com

YouTube: www.youtube.com/aig

Twitter: @AIGinsurance www.twitter.com/AIGinsurance

LinkedIn: www.linkedin.com/company/aig

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美國國際集團 (AIG) 為全球保險業界之翹楚。建基於 100 年的經驗，時至今日 AIG 成員公司為約 70 個國家和地區的客戶提供廣泛的財產保險、人壽保險、退休產品及其他金融服務。這些多樣的產品及服務幫助企業和個人保護其資產、管理風險和提供退休保障。AIG 的股票在紐約證券交易所上市。

美亞保險香港有限公司為美國國際集團 (AIG) 成員。

本公司相關資料，詳列於本公司網站 www.aig.com

YouTube: www.youtube.com/aig

Twitter: @AIGinsurance www.twitter.com/AIGinsurance

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AIG 為美國國際集團之全球產物保險、壽險與退休險及保險營運之行銷品牌。更多有關資訊，請造訪集團網站 www.aig.com。美國國際集團的各項保險產品與服務是透過其子公司或關係企業提供，但並非於所有國家及地區皆有提供，且實際承保範圍應以保單條款為準。非保險之產品與服務可能由獨立第三方提供。特定財產傷害承保可能由其他保險公司提供，而該類公司一般不參與國家擔保資金，因此受保人不受該類資金保護。



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E-mail 電郵地址: cs.hk@aig.com

Application Email 投保專用電郵: app.hk@aig.com
(Not for inquiry or customer service不能作查詢或
客戶服務用途)

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本單張僅提供保單摘要，並不構成保險合約的一部份。有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則，歡迎向美亞保險香港有限公司索取。

Amend Your Policy
更改保單資料



Make a Claim
申請索償

