

「業主安心」 保險計劃



買樓收租既可為資產保值，又可帶來穩定入息；但萬一發生事故，亦可能引起不便、煩惱。「業主安心」保險計劃助您釋除疑慮，為業主提供至貼心保障，令您生活更加自在。

「業主安心」保險計劃為身為業主的您提供至貼心保障：

關注您的個人責任

- ✔ **業主責任**
保障身為業主的您，因出租物業所在之大廈公眾地方發生意外而須負上之法律責任及個人責任保障高達港幣 10,000,000 元

照顧您的財物

- ✔ 即使是出租物業，但如果物業內有屬於您的傢私電器及其他財物，我們也會提供保障。家居財物之最高保障額高達港幣 200,000 元
- ✔ 裝修期間因意外而導致的家居財物損毀，最高賠償額高達港幣 100,000 元（但裝修期以不超過 2 個月為限）

保障您的收入

- ✔ **租金損失**
保障您的物業因意外損毀而不能居住所導致之租金收入損失，最高賠償額為每月港幣 10,000 元（不超過三個月）

關心您的生活態度

- ✔ 綠色生活保障 – 為您意外損毀之附有「能源效益標籤電器」提供保障，當重購同類型之產品，可獲提升 10% 之最高賠償額

超越家居保障

- ✔ **24 小時家居緊急支援服務**
「業主安心」保險計劃免費為您提供 24 小時家居緊急支援服務，快捷方便，助您應付自己或租戶之需要。家居緊急支援熱線諮詢包括：
 - 水喉匠安排
 - 電工安排
 - 一般家居維修安排
 - 緊急上門護理服務安排
 - 家居電器維修安排
 - 家居清潔安排
 - 滅蟲服務安排
 - 嬰孩暫託服務安排
 - 家務助理服務安排

註：以上服務只限於諮詢及轉介安排，而本公司則承擔每次最高港幣 500 元的水電維修費用。

保障表

保障範圍	最高保障額 (港幣/元)
基本保障	
身為業主的個人法律責任	10,000,000
- 因疏忽而導致第三者身體受傷或財物損失所招致的法律責任及有關訴訟費用	
家居財物意外損毀保障¹	
- 家居財物意外損毀保障	
建築面積(平方呎)	
700 或以下	100,000
701 to 1,500	150,000
1,501-2,000	200,000
2001 或以上	個別計算
免費附加保障¹	
• 搬遷時家居財物意外損毀保障	50,000
• 裝修期內家居財物意外損毀保障(裝修期不超過兩個月)	100,000
• 意外後清理損毀家居財物碎礫之費用	5,000
• 消防員因執行職務導致之損毀	視乎保障額
• 綠色生活保障	額外 10% 保障額
• 租金損失	每月最高 10,000 (不超過三個月)
家居緊急支援服務	
• 水電維修服務	每次 500
• 其他免費轉介服務如緊急電召看護、電器維修、家居清潔及滅蟲等	轉介服務
自選保障	
樓宇	
- 樓宇結構意外損毀保障 ²	樓宇重建費用
免費附加保障：	
個別限額：	
• 地陷及山泥傾瀉	樓宇重建費用
• 專業建築顧問費用	樓宇重建費用之 5%
• 意外後清理災場費用	樓宇重建費用之 5%

¹ 家居財物意外損毀保障範圍的自負額為每宗賠償的首港幣 250 元。

² 樓宇結構意外損毀保障範圍的自負額為每宗賠償的首港幣 3,000 元(火災、閃電及爆炸除外)。地陷及山泥傾瀉附加保障的自負額為每宗賠償的首港幣 10,000 元或損失額的 10%，以較高者為準。

保費表

建築面積(平方呎)	每年保費(港幣/元)	
	基本保障	自選保障
500 或以下	520	500
501-700	520	630
701-1,000	720	1,020
1,001-1,500	720	1,530
1,501-2,000	920	2,040
2001 或以上	個別計算	

主要不承保事項：

無法解釋的損失、違例僱建、機件故障、自然損耗、戰爭、恐怖活動、核能輻射、污染等。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。

(如中文譯本與英文有異，概以英文文本為準)

關於蘇黎世

蘇黎世保險集團(香港)是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險金融服務集團¹及財富雜誌《Fortune》全球 500 大企業²。2010 年業務經營盈利為 49 億美元³。集團的財務實力建基於穩健及專注的業務發展策略，財務實力更獲標準普爾給予“AA-”評級⁴。蘇黎世保險集團(香港)致力為個人及各大公司團體客戶提供全面一般保險方案。

¹ 以銷售額、盈利、資產及市值聯合計算。資料來源：2011 年 4 月福布斯雜誌《Forbes》全球 2000 大企業排行榜

² 以收益計算。資料來源：2011 年 7 月財富雜誌全球 500 大企業排行榜

³ 2010 年度蘇黎世年報

⁴ 截至 2011 年 3 月

蘇黎世保險有限公司

(於瑞士註冊成立之公司)

香港港島東華蘭路 18 號港島東中心 24 - 27 樓

電話：(852) 2968 2288

傳真：(852) 2968 0639

網址：<http://www.zurich.com.hk>

ZHB/001/12/2011



Zurich LandlordCare Insurance Plan



Investing in rental property is always a good way to protect your financial status and to generate a steady income. Nevertheless, it may also bring you troubles and anxieties by unforeseen circumstances. **Zurich LandlordCare Insurance Plan** eases your mind with its all-round protection.

Zurich LandlordCare Insurance Plan offers a comprehensive protection to all landlords, just like you.

Liability care

- ✓ **Owner liability**
Owner's Liability Cover up to HK\$10,000,000

Property care

- ✓ Contents Cover - provides up to HK\$200,000 coverage to the home contents in your rental property such as house furnishings and electrical equipments
- ✓ Loss or damage of home contents during home renovation (renovation period not exceeding 2 months)

Rental Care

- ✓ **Loss of rent**
We compensate your rental loss up to HK\$10,000 per month if your property is made uninhabitable (maximum 3 months) due to accidental damages

Lifestyle care

- ✓ Green Living Benefit extends up to extra 10% of the value of a new replacement of the damaged or lost energy efficient product with "Energy Efficiency Label"

Beyond home protection

- ✓ **24-hour home emergency assistance services**
Household accidents and repair problems do happen and may cause you inconvenience. Therefore, we have set up a comprehensive 24-hour home emergency assistance services to make life easier for you. Simply telephone our hotline for:
 - Plumbing assistance
 - Electrical assistance
 - General repair assistance
 - Emergency house nursing care assistance
 - Household appliance referral
 - Home cleaning referral
 - Pest control referral
 - Baby sitting referral
 - Domestic helper referral

Remark: The above services are on referral or arrangement basis only, except the plumbing or electrical assistance which can be indemnified up to HK\$500 per incident.

Table of Benefits

Coverage	Maximum Benefits (HK\$)
Basic coverage	
Owner and personal legal liability - Accidental bodily injury or property damage to third party and legal costs	10,000,000
Accidental damage to home contents protection¹ - Covers any accidental loss destruction or damage to your home contents Gross floor area (sq. ft.) 700 or below 701 to 1,500 1,501 or 2,000 2,001 or above	100,000 150,000 200,000 individual considerations
Free extensions¹ <ul style="list-style-type: none"> Loss or damage of home contents during home removal Loss or damage of home contents during home renovation (renovation period not exceeding 2 months) Removal of debris following accidental damage to home Damage by firemen as a result of execution of duties Green living cover Loss of Rent 	50,000 100,000 5,000 as per Sum Insured Extra 10% of Sum Insured 10,000/month (max. 3 months)
Emergency assistance services <ul style="list-style-type: none"> Plumbing or electrical assistance Other free referral services such as home nursing care, household appliance repairing, home cleaning and pest control, etc. 	500 / incident Referral service
Optional coverage	
Building - Accidental damage to building protection ²	Rebuilding cost
Free extensions Sub-limits: <ul style="list-style-type: none"> Landslide and subsidence Professional architect consultation fees Removal of debris following property damage 	Rebuilding cost 5% of rebuilding cost 5% of rebuilding cost

¹ The excess under Home Contents Section is the first HK\$250 each and every claim.

² The excess under accidental damage to building section is the first HK\$3,000 each and every claim (except fire, lighting and explosion). The excess under landslide and subsidence extension is the first HK\$10,000 or 10% of adjusted loss each and every claim, whichever is greater.

Premium Table

Gross area (sq. ft.)	Annual Premium (HK\$)	
	Basic Coverage	Building (Optional)
500 or below	520	500
501-700	520	630
701-1,000	720	1,020
1,001-1,500	720	1,530
1,501-2,000	920	2,040
2,001 or above	individual considerations	

Major Exclusions :

Unexplained loss, illegal building works; electrical and mechanical breakdown; wear and tear; war; terrorism; radioactive contamination; nuclear; pollution contamination.

This leaflet is only a summary and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Limited reserves the right of final approval and decision.

About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 500 company². The Group achieved business operating profit of US\$4.9 billion in 2010³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2011

² In terms of revenue, source: Fortune Global 500, July 2011

³ Zurich Annual Report 2010

⁴ As of March 2011

Zurich Insurance Company Limited
(a company incorporated in Switzerland)

24-27/F, One Island East,
18 Westlands Road, Island East, Hong Kong
Telephone: (852) 2968 2288
Fax: (852) 2968 0639
Website: <http://www.zurich.com.hk>

ZHB/001/12/2011



Zurich LandlordCare Insurance Plan

Enrolment Form

「業主安心」保險計劃

投保表格



Agent Name
代理人姓名：_____

Agent No
代理人編號：_____

Enquiry no. 查詢電話：(852) 2903 9391 Fax 傳真：(852) 2968 0639

Please tick the appropriate box and * delete whichever is inappropriate. 請✓適用方格及於*號刪去不適用者。

Please complete in BLOCK LETTERS. 請以英文正楷大寫填報。

I. Proposer's information 投保人資料				
Mr./Mrs./Ms.* 先生/太太/女士*	Surname: 姓:	First Name: 名:	Other Name: 別名:	
HKID card no.: 香港身份證號碼:		Occupation: 職業:		
Risk address: 投保地址:	Flat/Room 室/單位	Floor 樓	Block 座	Building 大廈
	Estate name/Street no. & name/Lot no.* 屋苑名稱/街名及門牌/地段*			District 地區
Correspondence address: 通訊地址:	Flat/Room 室/單位	Floor 樓	Block 座	Building 大廈
	Estate name/Street no. & name/Lot no.* 屋苑名稱/街名及門牌/地段*			District 地區
E-mail address: 電郵地址:		Mobile phone no.: 流動電話號碼:		
Night time telephone no.: 晚間聯絡電話:		Day time telephone no.: 日間聯絡電話:		

II. Plan selection 所需保障			
Effective date of insurance 保障生效日期	D 日	M 月	Y 年
<input type="radio"/> Basic coverage 基本計劃			
Household gross area (sq. ft.) 建築面積(平方呎)		Annual Premium (HK\$) 每年保費(港幣/元)	
<input type="radio"/> <= 500		520	
<input type="radio"/> 501-700		520	
<input type="radio"/> 701-1,000		720	
<input type="radio"/> 1,001-1,500		720	
<input type="radio"/> 1,501-2,000		920	
<input type="radio"/> >2,000 Please state 請列明 _____		Individual considerations 個別計算	
Property Type 樓宇類型			
<input type="radio"/> Multi-storey building 多層大廈 <input type="radio"/> Village house 村屋 <input type="radio"/> Detached house 獨立屋			
Building age 樓齡			
<input type="radio"/> Below 10 years 十年以下 <input type="radio"/> Over 10 years to 25 years 超過10年至25年 <input type="radio"/> Over 25 years to 35 years 超過25年至35年 <input type="radio"/> Over 35 years 超過35年 – Any recent renovation and maintenance done in the unit and/or the whole building 該單位及/或整幢大廈最近作出之保養維修工程: _____			
Extend cover to the following facilities 額外設施保障 (Under Legal Liability section 於法律責任保障範圍下)			
<input type="radio"/> Car parking space 停車場位置 <input type="radio"/> Garden / Yard 花園 / 庭院 <input type="radio"/> Flat roof 天台 <input type="radio"/> Private pool 私人泳池			
<input type="radio"/> Optional coverage 附加保障			
<input type="radio"/> Building coverage 樓宇結構保障			
Household gross area (sq. ft.) 建築面積(平方呎)		Annual Premium (HK\$) 每年保費(港幣/元)	
<input type="radio"/> <= 500		500	
<input type="radio"/> 501-700		630	
<input type="radio"/> 701-1,000		1,020	
<input type="radio"/> 1,001-1,500		1,530	
<input type="radio"/> 1,501-2,000		2,040	
<input type="radio"/> >2,000 Please state 請列明 _____		Individual considerations 個別計算	

III. Insurance details 保險資料	
If your answer to the following questions is "Yes", please provide full details. 以下問題若答'是'者，請指出及詳細列明事件細節及日期。	
Have you ever been refused by other insurance companies with similar coverage? If yes, please state: 閣下曾否遭保險公司拒絕接受投保同類型保險計劃? 如有，請列明:	<input type="radio"/> Yes 是 <input type="radio"/> No 否

During the past 12 months, have you sustained any loss whether insured or otherwise, in connection with the cover which insurance has been requested? If yes, please state: 過去十二個月內，閣下有否蒙受任何與現申請保障有關之損失? 不論已投保與否，如有，請列明:	<input type="radio"/> Yes 是 <input type="radio"/> No 否

IV. Declaration 聲明細則

1. I declare that my home is built of bricks, stone or concrete and roofed with concrete.
2. I declare that to the best of my knowledge and belief the information on this enrolment form is true and complete in every respect. I understand that this enrolment form and declaration will form the basis of the contract between me and Zurich Insurance Company Limited (the "Company").
3. I understand that if I am not completely satisfied with Zurich LandlordCare Insurance Policy ("the Policy"), I can return it to the Company within 14 days upon receipt and any premium charged during this period will be refunded in full.
4. I understand that I shall refer to the Policy for details of the insurance coverage, exclusion clauses and terms and conditions.
5. I understand I must complete and provide all information requested in this form, failing which the Company cannot process my application for the Policy.

1. 本人聲明本人的住宅是用磚石或石屎建成，並蓋有石屎屋頂。
2. 本人特此聲明此投保表格的資料乃根據本人所知及所信為確實及完全而填報，屬實無訛。本人明白本人與蘇黎世保險有限公司(「貴公司」)的保險合約將照此投保表格及聲明而訂立。
3. 本人明白本人如對保單條款未盡滿意，可於收到保單後 14 天內退回保單，所繳之保費將獲原銀奉還。
4. 本人明白所有保障範圍、不承保事項、條款及細則概以蘇黎世「業主安心」保險計劃保單為準。
5. 本人明白本人必須完成及提供此表格之所有資料，貴公司將不會受理本人資料不全之保單申請。

This insurance application will not be in force until the application has been accepted by the Company and the premium has been paid.
此保險申請需待貴公司覆核，接納投保書及已繳付保費後才能生效。

<input type="checkbox"/>	Signature of proposer: 投保人簽署：	Date 日期：	D 日	M 月	Y 年
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V. Personal Information Collection Statement 收集個人資料聲明

I/We understand and agree that the personal information collected or held by Zurich Insurance Company Ltd. ("the Company"), whether contained in this form or otherwise obtained by the Company and/or its associated companies ("the Zurich Group"), may be used by the Zurich Group for the following purposes:

1. to assess, process, evaluate and determine my/our requests for applications, claims or services;
2. to provide on-going services concerning this application or other insurance products of the Zurich Group;
3. to process and give effect to my/our requests for direct debit authorization or credit card payment;
4. to collect any premium and/or deductible payable to the Zurich Group;
5. to analyze, investigate, approve and/or determine my/our claims;
6. to answer, handle and defend any claim, action and/or proceedings brought against me/us;
7. to exercise the Zurich Group's rights as more particularly defined in applicable policy wordings, including but not limited to the subrogation right;
8. to disclose and transfer to the Zurich Group's authorized service providers for their carrying out of the above mentioned purposes, and such service providers include legal advisors, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, debt collectors and accountants;
9. to comply with the legitimate requests or orders of the courts of Hong Kong and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and governmental-related establishments;
10. to provide marketing materials and conduct direct marketing activities in relation to insurance and/or financial products of the Zurich Group and its business partners, and where appropriate, to disclose and pass to the Zurich Group's authorized marketing partners for such purposes; and
11. to conduct market research, insurance surveys, and to compile statistics, for the Zurich Group's development of services and insurance products.

I/We understand that I/we have the right to access to, correct and/or change any of my/our personal information held by the Zurich Group by contacting the Company's Personal Data Privacy Officer at 24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong. I/we agree that the Company may charge a reasonable administrative fee.

I understand I may also contact the Personal Data Privacy Officer if I do not wish to receive any marketing materials from the Zurich Group.

本人/吾等明白並同意一切由蘇黎世保險有限公司(「貴公司」)從此表格或由貴公司及其關連機構(「蘇黎世集團」)以其他任何方式所收集及保存之個人資料，均可能被蘇黎世集團使用於下列目的：

1. 評核、辦理、評估及決定此項申請、索償或其他服務；
2. 確保就此項申請或蘇黎世集團其他保險產品所提供之服務及日常運作；
3. 辦理及履行銀行賬戶或信用卡直接付款；
4. 收取應繳付予蘇黎世集團之保費及/或自負額；
5. 分析、調查、批核及/或決定本人/吾等之索償；
6. 回覆、處理及辯護任何對本人/吾等之索償、訴訟及/或起訴；
7. 行使代位權及/或根據保單條例賦予蘇黎世集團之其他權利；
8. 交予及提供第三方服務供應商以執行上述目的，第三方服務供應商包括法律諮詢人、調查員、理賠師、再保公司、醫護及復康人員、考察員、專業人員、維修人員、追討公司及會計師等；
9. 履行任何香港法庭或其他監管機構所發出之合法要求或命令，包括保險業監管局、香港保險業聯會、核數師、香港政府或其相關機構；
10. 推廣蘇黎世集團及其商業伙伴之保險及/或其他財務產品，派發市場推廣資料及作出市場推廣活動，及適時將資料披露及轉交予蘇黎世集團授權之市場推廣商業伙伴以達致上述目的；
11. 進行市場調查、保險研究及數據統計，供蘇黎世集團研發相關服務及保險產品。

本人/吾等明白本人/吾等可向貴公司之個人資料私隱主任要求查閱、更正及/或更改由蘇黎世集團持有有關本人/吾等的任何個人資料，地址為香港島東華蘭路18號港島東中心24-27樓。本人/吾等同意貴公司有權收取合理之行政費用。

本人明白本人可以書面向貴公司之個人資料私隱主任要求停止收取蘇黎世集團任何市場推廣資料。

<input type="checkbox"/>	Signature of proposer: 投保人簽署：	Date 日期：	D 日	M 月	Y 年
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如中文譯本與英文有異，概以英文文本為準。