

HONG LEONG SMART SAVE HOME INSURANCE

This Policy, the Certificate of Insurance and any Endorsement or Memoranda thereon shall be considered one document (together "Policy") and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

Whereas:

1. The Policyholder by an application form or statements made to the Company, including a declaration made to the Company, which shall be the basis of and shall form part of this Policy, has applied for insurance; and
2. Hong Leong Insurance (Asia) Ltd ("Company") has agreed to provide such insurance.

The Company agrees only on the basis of the Terms and Conditions contained in this Policy to provide insurance cover to the Policyholder for those risks insured against to the extent and in the manner stated in this Policy and the Certificate of Insurance and subject to payment of the relevant premium.

Section 1 - Household Contents

Loss or Damage

We will insure You and Your Family against accidental loss of or damage to the Household Contents including Valuables up to the Limit of Indemnity for any one item and any one claim.

Basis of Claim Payment

This insurance cover is based on 'New for Old'. In the event of a claim, a Reinstatement Settlement will be made as You are insured on a new for old basis.

Extension of Cover to Section 1

1.1 Contents Away From the Home

We will pay for loss of or damage to the Household Contents (excluding Personal Effects and Valuables) temporarily away from the Home within Hong Kong SAR up to 60 days and due to the following reasons:

- (a) fire, lightning, explosion, earthquake, riot and civil commotion;
- (b) storm, flood, malicious acts or vandalism, escape of water or oil but only if the Household Contents are in a building;
- (c) theft/burglary
 - (i) from a building where You or any member of Your Family temporarily reside or work; or
 - (ii) from any building provided force is used to enter the building.

Any one Claim Payment will not be more than the Limit of Indemnity.

We will not pay for any loss or damage which is covered under Extension 1.4 or 1.7 below.

1.2 Frozen Food

We will pay the cost of replacing food which is spoiled due to the failure of the refrigerator or deep freeze unit in the Home but We will not pay for any loss or damage

- (i) caused as result of a deliberate act;
- (ii) if the refrigerator or deep freeze unit is more than 10 years old at the time of the incident.

Any one Claim Payment will not be more than the Limit of Indemnity.

1.3 Alternative Accommodation

- (a) Accommodation Expenses
We will pay the cost incurred up to the Limit of Indemnity for reasonable temporary accommodation whilst the Home is uninhabitable due to loss of or damage to the Household Contents covered under this Section.

Any one Claim Payment will not be more than the Limit of Indemnity.

- (b) Daily Cash Allowance

We will pay an additional daily cash allowance up to the Limit of Indemnity for each day that You and Your Family have to incur costs for temporary accommodation payable due to loss of or damage to the Household Contents covered under this Section.

Any one Claim Payment will not be more than the Limit of Indemnity.

1.4 Temporary Removal

We will pay for accidental loss of or damage to the Household Contents (excluding Personal Effects and Valuables) that are temporarily removed from the Home for cleaning, repair, renovation or maintenance within Hong Kong SAR up to 7 days.

Any one Claim Payment will not be more than the Limit of Indemnity.

1.5 Household Removal

We will pay for accidental loss of or damage to the Household Contents in the course of removal by professional removal contractors between the Home and any new permanent residence within Hong Kong SAR but We do not cover

- (i) Money and/or Credit Cards;
- (ii) Valuables unless they have been packed for removal by professional packers/removal contractors.

Any one Claim Payment will not be more than the Limit of Indemnity for any one item and any one claim.

1.6 Locks, Keys and Windows

We will pay for the replacement of locks, keys and windows securing the Home if they are lost or damaged as a result of theft, burglary or robbery. We will not pay for damage to locks, keys or windows as a result of misuse by You, any member of Your Family or domestic helpers.

Any one Claim Payment will not be more than the Limit of Indemnity.

1.7 Storage of Furniture

- (a) We will pay for accidental loss of or damage to Household Contents which are temporarily stored in professional storage companies within Hong Kong SAR up to the first 30 days and arranged by professional removers in conjunction with household removals.
- (b) We will also pay for the cost of temporary storage of furniture if the Home is made uninhabitable due to loss of or damage to the Household Contents covered under this Section up to a maximum of 30 days.

Any one Claim Payment will not be more than the Limit of Indemnity.

1.8 Interior Decoration Period/Refurbishment Work

We will pay for accidental loss of or damage to the Household Contents during the period of decoration or refurbishment by contractors. Provided that the period of decoration or refurbishment is no longer than 60 days.

Any one Claim Payment will not be more than the Limit of Indemnity for any one item and any one claim.

1.9 Removal of Debris

We will pay for the cost of removing from Your Home the debris of Household Contents which results from loss or damage covered under this Section.

Any one Claim Payment will not be more than the Limit of Indemnity.

1.10 Wine

We will pay for accidental physical loss of or damage to an un-opened bottle of wine kept by You or Your Family at the Home.

Any one Claim Payment will not be more than the Limit of Indemnity for any one item and any one claim.

1.11 Pet

We will cover Your Pet up to a maximum of 3 pets if within 30 days for accidental death occurring within Hong Kong SAR.

Any one Claim Payment will not be more than the Limit of Indemnity.

We will not cover

- (i) any intentional killing whether for humane reasons, malicious or willful injury caused by You or Your Family or by order of a government body;
- (ii) death as direct result of any surgical or veterinary procedure;
- (iii) where the Pet is aged under 3 months or over 5 years old;
- (iv) Your Pet has gone missing or has disappeared that You are unable to prove actual death has occurred.

Exclusions under Section 1

The Policy does not cover

1. theft/burglary
 - (a) if the Home is Unoccupied;
 - (b) if the Home or any part is lent or let;
 - (c) by deception unless deception is used to enter the Home.
2. malicious damage or vandalism
 - (a) if the Home is Unoccupied;
 - (b) by a person lawfully in the Home.
3. loss of or damage to wine (unless specified in Section 1.10), Money or Credit Cards.
4. loss of or damage to property undergoing any process of cleaning, washing, heating, dyeing, alteration, repairing, maintenance, renovation or restoring,
5. any Uninsurable Risks.
6. the amounts of the Excess stated in the Coverage Outline of the Certificate of Insurance.

Section 2 - Worldwide Personal Belongings

Loss or Damage

We will insure You and Your Family against accidental loss of or damage to Personal Effects and Valuables outside the Home and anywhere in the world.

Any one Claim Payment will not be more than the Limit of Indemnity for any one item and any one claim.

Basis of Claim Payment

The insurance cover is based on 'New for Old'. In the event of a claim, a Reinstatement Settlement will be made as You are insured on a new for old basis.

Extension of Cover to Section 2

2.1 Money

We will pay for accidental loss of Money belonging to You or Your Family which occurring anywhere in the world. We do not cover loss caused by shortages due to error or omission.

Any one Claim Payment will not be more than the Limit of Indemnity.

2.2 Credit Cards

We will pay for loss following unauthorized use of Credit Cards but We do not cover loss following unauthorized use by a member of Your Family.

The holder must comply with the conditions under which the Credit Card was issued.

Any one Claim Payment will not be more than the Limit of Indemnity.

2.3 Sports Equipment

We will pay for accidental loss of or damage to Sports Equipment belonging to You or Your Family which occurring outside the Home and anywhere in the world.

Any one Claim Payment will not be more than the Limit of Indemnity.

2.4 Personal Documents

We will pay for replacement fees/costs of Personal Documents lost or damaged outside the Home and anywhere in the world up to the Limit of Indemnity for any one claim.

Exclusions under Section 2

The Policy does not cover

1. contact or corneal lenses.
2. portable/mobile telephones and the like.
3. Sports Equipment while in use.
4. records discs and recording tapes.
5. theft/burglary
 - (a) of any unattended property;
 - (b) of any pedal cycles or scooters away from the Home.
6. malicious acts by You or any member of Your Family.
7. detention seizure or confiscation by customs or other officials.
8. property in the course of delivery by post or courier.
9. property undergoing any process of cleaning, washing, heating, dyeing, alteration, repairing, maintenance, renovation or restoring.
10. any loss or damage incurred by You or any member of Your Family when traveling outside Hong Kong SAR for more than 30 consecutive days.
11. any Uninsurable Risks.
12. the amounts of the Excess stated in the Coverage Outline of the Certificate of Insurance.

Section 3 - Worldwide Personal Liabilities

1. Personal Liabilities

We will indemnify You and any member of Your Family against legal liability arising out of anywhere in the world for

- (a) accidental death of or bodily injury to any person other than a member of Your Family or domestic helper;
- (b) accidental damage to property but We do not cover property belonging to or under the custody or control of You or any member of Your Family or domestic helper.

2. Liability arising from the following is not covered

- (i) ownership of any other building or land not being the Home specified in the Certificate of Insurance;
- (ii) the occupation or use of any premises other than the Home;
- (iii) any profession business or employment;
- (iv) the ownership or use of any
 - (a) electrically or mechanically propelled vehicles, pedal cycles being used for racing, watercraft, aircraft, model aircraft or unmanned aircraft systems (except electrically propelled unmanned aircraft systems which are used solely for recreational purpose within Hong Kong SAR and operated in full compliance with any local requirements or any guidelines as required by Civil Aviation Departments for operating such systems);
 - (b) livestock other than domestic animals;
- (v) any agreement unless liability would have existed otherwise;
- (vi) any willful malicious or unlawful act;
- (vii) any unauthorized building works or illegal structure;
- (viii) liability incurred by You or any member of Your Family when travelling outside Hong Kong SAR for more than 30 consecutive days;
- (ix) negligence of any person other than You and/or any member of Your Family or domestic helper whilst working in the course of the employment by You and/or any member of Your Family.

Any Claim Payment from one event will not be more than the Limit of Indemnity.

In addition, we will also pay costs and expenses incurred in litigation with Our prior written consent.

If at the time of any happenings giving rise to any liability for which indemnity is provided under this Section there exists any other insurance policy(ies) issued by Us covering such liability, the aggregate maximum amount payable by Us under all such policies will be limited to the greatest amount of benefits provided by any one such policy.

Section 4 - Worldwide Personal Accident

We will pay an allowance up to the Limit of Indemnity per day per person to You or any member of Your Family who is confined in Hospital as a Resident In-patient for treatment as a result of fire, theft, burglary or robbery happened anywhere in the world provided that such occurrence has been reported to the local police and a police report being obtained.

Any Claim Payment will not be more than the Limit of Indemnity.

In the event of death of You or any member of Your Family due to fire, theft, burglary or robbery We will also pay the reasonable costs of funeral and burial cremation expenses up

to the Limit of Indemnity per person, but We do not pay for the purchase/rental costs of the burial ground/ashes storage.

Section 5 - eProtection

5.1 ePurchase Protection

- (a) **Non-Delivery:** We will reimburse You and Your Family for goods and shipping charges if the goods are purchased on the internet which have been lost and confirmed that it could not been found by the transportation company more than 30 days from the scheduled delivery date, and the seller or transportation company has failed to provide replacement or refund within 60 days from the scheduled delivery date, in excess of other applicable indemnity or insurance.
- (b) **Accidental Damage Upon Delivery:** We will reimburse You and Your Family for the delivered goods, which purchased on the internet, against improper functioning as a result of physical damage and the seller or transportation company has failed to refund You or Your Family within 60 days of delivery, in excess of other applicable indemnity or insurance.

Any one Claim Payment will not be more than the Limit of Indemnity.

Provided that:

- (i) the goods must have a value of at least HK\$300 including local taxes but excluding delivery/transportation cost;
- (ii) the goods must be received by You or Your Family or Your representative in person (applicable to Section 5.1(b));
- (iii) the delivery address for the goods is the Home or Your workplace in Hong Kong SAR.

We shall not be liable to pay any claim, expenses or loss as a result of or in connection with:

1. lawful confiscation by police or other government authorities; and any fraudulent or willful act by You or Your Family;
2. animal, plant life, consumable or perishable items (including but not limited to food, flowers, drink, drugs, nutrition supplements);
3. cash, precious metals or stones, negotiable instruments, shares, travelers checks, or ticket of any description (including but not limited to tickets for sporting and entertainment events, and travel);
4. goods purchased not paid by credit card or bank account of You or Your Family;
5. goods purchased for commercial use including items purchased for re-sale or tools of trade or profession;
6. access to internet websites, software or data files downloaded off the internet including music files, photos, reading material, books and movies;
7. services provided via the internet such as cinema tickets, air tickets, hotel bookings, car rental, financial advice;
8. goods purchased from a natural person either through a private transaction or an online auction website;
9. counterfeit or fake goods;
10. goods purchased for resale or items which are used goods, damaged goods or second-hand goods at the time of purchase;
11. any Uninsurable Risks.

5.2 eWallet Protection

We will reimburse You or Your Family for any Unauthorized Transactions which are made on Your eWallet and taken place in the 15 days prior to You or Your Family first reporting of the Unauthorized Transactions to the Multi-purpose Stored Value Facility ("MPSVF") Licensee(s) which are licensed by the Hong Kong Monetary Authority ("HKMA") under Payment System and Stored Value Facilities Ordinance ("PSSVFO").

Any one Claim Payment will not be more than the Limit of Indemnity.

Provided that:

- (i) Your eWallet is a Verified Account of the MPSVF(s) under Your own name;
- (ii) You or Your Family is/are aged 18 years or above;
- (iii) You or Your Family report to the MPSVF Licensee(s) and to suspend Your eWallet(s) within 24 hours upon discovery of the Unauthorized Transactions and/or loss of any mobile device, such as mobile phone, that is bound to Your eWallet(s);
- (iv) You or Your Family report to the police and detail the Unauthorized Transactions and losses within 30 days upon discovery of the loss;
- (v) The MPSVF Licensee(s) are not reimbursing You or Your Family for the Unauthorized Transactions;
- (vi) You or Your Family are obligated to pay or held liable for by the MPSVF Licensee(s);
- (vii) You or Your Family must submit evidence to Us that Unauthorized Transactions were made to eWallet(s).

We shall not be liable to pay any claim, expenses or loss as a result of or in connection with:

1. basic eWallet accounts that You or Your Family are not required to provide Your identity proof (except email address and mobile number), such as Hong Kong Identity Card or residential proof and etc.;
2. any losses incurred by a person You or Your Family have authorized to use Your eWallet;
3. any losses that do not occur during the currency of this Policy;
4. any losses resulted from or related to business pursuits including Your work or profession;
5. any claim that has been reimbursed by the MPSVF Licensee(s) for the transaction;
6. any Uninsurable Risks.

Section 6 - Domestic Helpers

Employees' Compensation

If any domestic helper in Your immediate service shall sustain bodily injury by accident or disease caused during the Period of Insurance and arising out of and in the course of his or her employment by You, We will subject to the terms of this Policy, indemnify You against liability under the Legislation and/or Common Law for an amount not exceeding the applicable amount specified in the Fourth Schedule under the Legislation to pay compensation and claimant's costs and expenses in respect of such injury and will in addition pay all costs and expenses incurred with Our prior written consent.

We will also in the event of Your death indemnify Your legal personal representatives in the Terms of this Policy in respect of Your liability provided that such personal representatives

shall as though they were the Policyholder observe fulfil and be subject to the Terms of this Policy in so far as they apply.

Provided always that in the event of any change in the Legislation affecting Your liability this Policy shall remain in force but Our liability shall be limited to such sums as We would have been liable to pay if Your liability had remained unaltered.

We shall not be liable in respect of:

- 1. any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- 2. any sum which You would have been entitled to recover from any party but for an agreement between You and such party.
- 3. any injury by accident or disease sustained outside Hong Kong SAR, unless covered under the Legislation.
- 4. any person who is not an 'employee' within the meaning of the Legislation.
- 5. any liability arising from Pneumoconiosis.
- 6. any late payment surcharge for which You may become liable under the Legislation.

If We are obliged by the Legislation to pay an amount for which We would not otherwise be liable under this Section You shall repay the amount to Us.

Extension of Cover to Section 6

6.1 Personal Accident

In the event of bodily Injury caused solely and directly by accidental violent external and visible means being sustained by the domestic helper during the Period of Insurance, We will pay the following benefits, computed as a percentage of the Principal Sum Insured:

	Percentage of Principal Sum Insured
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of sight of one or both Eyes	100%
5. Permanent Total Loss of use of one or two Limbs	100%
6. Loss of Speech and Hearing	100%
7. Permanent Total Loss of Hearing in	
(a) both Ears	75%
(b) one Ear	15%
8. Loss of Speech	50%

The Principal Sum Insured is up to the Limit of Indemnity.

We do not pay if the Injury to domestic helper arises directly or indirectly from

- 1. suicide, attempted suicide, wilfully self-inflicted injury, mental disease, geriatric nursing, the consumption of intoxicating liquor and/or drugs or venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS related infection or complications.
- 2. any violation or attempted violation of the law or resistance to arrest.
- 3. any air activities, except as a fare paying passenger in an aircraft operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers.
- 4. any consequence of pregnancy, childbirth, miscarriage, abortion, vasectomy or sterilization.
- 5. any sickness or disease.
- 6. bacterial infections (except pyrogenic infections which shall occur through an accidental cut or wound).
- 7. medical or surgical treatment (except where necessary due solely to injuries covered by this Policy and performed within the time provided in the Policy).

Definitions under this Section:

'Injury' means bodily injury which is sustained by a domestic helper during the period of this Policy and is caused by an accident solely and independently of any other cause where death or disablement of the domestic helper results within 12 calendar months from the date of such accident.

'Loss of Hearing' means the entire and irrecoverable loss of Hearing.

'Loss of Sight' means the total and irrecoverable loss of all sight of an eye or eyes rendering the domestic helper absolutely blind beyond remedy by surgical or other treatment.

'Loss of Speech' means the entire and irrecoverable loss of speech.

'Loss of Use' means total functional disablement and is treated like the total loss of said limb or organ.

'Permanent' means lasting 12 calendar months from the date of accident and at the expiry of that period being beyond hope of improvement.

'Permanent Total Disablement' means that after 12 calendar months of continuous total disability which has resulted from Injury the domestic helper is completely unable to engage in any gainful occupation or employment for the remainder of his/her life.

6.2 Hospitalization Expenses

In the event of accident disease or sickness sustained by any domestic helper in Your employment resulting in hospitalization in Hong Kong SAR.

We will pay the costs necessarily incurred as a result of such hospitalization in a general ward inclusive of

- 1. the fees of any surgeon, radiologist or other specialist including consultants' fees incurred prior to and after hospitalization.
- 2. the costs of drugs or appliances prescribed by a registered medical practitioner.
- 3. maintenance and attendance in hospital or nursing home.

Any Claim Payment for any one accident disease or sickness resulting in hospitalization shall not be more than the Limit of Indemnity per year.

Where a claim is payable in respect of any recurrence of an earlier sickness or effects of an earlier accident which has been the subject of a claim under this Section of the Policy the total Claim Payment (including all amount previously paid) shall not exceed the Limit of Indemnity per year.

Hospitalization expenses benefit shall not be payable after the domestic helper reaches the age of 60.

We do not cover hospitalization expenses incurred in respect of

- 1. treatment necessary as a consequence of suicide, attempted suicide, wilfully self-inflicted injury, mental disease, geriatric nursing, the consumption of intoxicating liquor and/or drugs or venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex or infection.
- 2. any physical defect or infirmity known to You to exist at the time of application or any operation or treatment pending at the time of entry to cover under this Section of the Policy.
- 3. any consequence of pregnancy, childbirth, miscarriage, abortion, vasectomy or sterilization.
- 4. cosmetic surgery and associated treatments, normal dental treatment, sight and hearing tests provision of visual aids, deaf aids or other appliances.
- 5. disease or sickness contracted within four weeks of the commencement of this Section of the Policy.
- 6. any pre-existing sickness or disease.

6.3 Repatriation Expenses

Before expiry of Your domestic helper's terms of employment with You, We will indemnify You for repatriation expenses of the helper to the helper's country of origin.

- 1. In the event of the helper's death, the Policy will pay the actual cost for returning the remains subject to the Limit of Indemnity.
- 2. In the event of a registered medical practitioner certifying the helper to be medically unfit to complete the term of the contract of employment with You other than by reason of pregnancy or complications therefrom, this Policy will pay the economy class air fare from Hong Kong SAR to the helper's country of origin.

6.4 Domestic Helper's Personal Effects

Property of the domestic helper(s) in Your employment will be covered for accidental loss or damage subject to terms and conditions as set out under Section 1 Household Contents.

Any One Claim Payment will not be more than the Limit of Indemnity.

We do not cover the amounts of the Excess stated in Coverage Outline of the Certificate of Insurance.

Section 7 - General Policy Provisions

Claim Conditions Which Apply to the Whole Policy

- 1. When a claim occurs or is likely to occur, You must advise Us in writing as soon as reasonably practicable after its occurrence.
- 2. You shall at Your own expenses give Us all necessary information, documents, evidence and assistance as We may reasonably require for investigating or verifying a claim.
- 3. For loss or damage claims, You must
 - (a) retain the damaged property for Our inspection when necessary;
 - (b) notify the police immediately or as soon as is practicable and obtain a police report in case of discovery of property being lost for whatever reasons, not limiting to deception, theft, burglary, robbery, malicious acts riot or civil commotion.
- 4. For liability claims, You must
 - (a) send to Us any letter, claim writ or summons immediately it is received;
 - (b) advise Us immediately You have knowledge of any impending prosecution inquest or fatal injury;
 - (c) not make any admission of liability or offer or promise of payment without Our consent and We shall be entitled if We so desire to take over and conduct in Our name the defence or settlement of any claim or to prosecute in Your name for Our own benefit, any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and You shall give all such information and assistance as We may require from time to time.
- 5. If at the time of any happenings giving rise to any loss, damage, expense or liability for which indemnity is provided under this Policy there exists any other Home Content Insurance policy(ies) or the similarity issued by Us covering such loss, damage, expenses or liability or any part thereof, the aggregate maximum amount payable by Us under all such policies will be limited to the greatest amount of benefits provided by any one such policy. This condition is not applicable to Section 4 and 6.1.
- 6. If at the time of any occurrence or claim there is or but for the existence of this Policy would be any other policy of indemnity or insurance, which is not issued by Us, in favour of or effected by or on Your behalf applicable to such occurrence or claim, We shall not be liable under this Policy to indemnify You in respect of such occurrence or claim except so far as concerns any excess beyond the amount which would have been payable under such other indemnity or insurance had this Policy not been effected. This condition is not applicable to Section 4 and 6.1.
- 7. If there is a loss of an article which is part of a pair or set, the measure of the loss shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of the said article, but such loss shall not be construed to mean total loss of the pair or set. In case of loss of or damage to the whole pair or set of article, We shall not pay for such loss exceeding the Limit of Indemnity as stated for any one item under Section 1, 2 and 5.

Conditions Which Apply to the Whole Policy

- 1. Prevention of Loss
 - You and Your Family must comply with all statutory obligations and take all reasonable steps to
 - (a) prevent loss damage or injury; and
 - (b) maintain in efficient condition and good repair any insured property.
- 2. During the currency of this Policy, You must advise Us of any change in Your occupation of the premises or circumstances which would increase the possibility of loss.
- 3. Premium Payment
 - (a) Payment of premium when due will continue the Policy in force until the next premium due date;
 - (b) This Policy will be renewed upon each premium due date unless prior written notice of termination by You in accordance with Condition 6 listed below has been received by Us or the Policy has otherwise been terminated.
- 4. Effective Date
 - This Policy shall become effective and commence on the date specified in the Certificate of Insurance.
- 5. Right to Return Policy

In the event You are not satisfied with the Policy for any reason, it may be returned to Us within 15 days after the Effective Date of Insurance.

Any premium billed to Your nominated account will be refunded. In such event, this Policy shall be deemed to have been void from the Effective Date of Insurance and We shall not be liable to pay any benefit.

6. Cancellation

If You give notice in writing to Us to terminate this Policy, such termination shall become effective on the first day of the month after notice is received by Us.

If We give notice of termination by mail to You at Your last known address, such termination shall become effective from the first day of the month following the date of such notice issued, provided such notice period will not be less than thirty (30) days.

7. Arbitration

All differences or disputes arising out of this Policy shall be referred to the decision of an arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against Us. If We shall disclaim liability to You for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. Subrogation

We have the right to proceed at Our own expense in the name of You and/or Your Family against any third party who may be responsible for any occurrence giving rise to a claim under this Policy and any amount so recovered from any third party shall belong to Us. You and/or Your Family shall fully cooperate with Us in the recovery action.

9. Time Limit

In no case whatever shall the Company be liable under this Policy:

- in respect of any claim made and rejected if an action or suit be not commenced within 3 months after such rejection;
- in respect of any claim where arbitration takes place pursuant to Arbitration Condition of this Policy and an action or suit be not commenced within 3 months after the making of an arbitration award;
- in respect of any claim after expiration of 12 months from the happening of the loss or damage unless such claim is the subject of pending action or arbitration.

- All benefits under this Policy shall be forfeited if any fraud misstatement or concealment be made in respect of any claim hereunder
- This Policy is non-assignable and the Company shall not be affected by notice of any trust charge lien assignment or other dealing with this Policy.
- Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong SAR) to enforce any terms of this Policy.
- This Policy shall be governed by and construed in accordance with the laws of Hong Kong SAR. The parties irrevocably submit to the non-exclusive jurisdiction of the courts of Hong Kong SAR in respect of any and all matters, disputes or judicial proceedings arising out of this Policy.
- In the event of any discrepancy between the English version and the Chinese version of this Policy, the English version shall prevail.

Section 8 - General Exclusions

Exclusions Which Apply to the Whole Policy

- Radioactive contamination
 - Ionizing, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous property of any explosive nuclear assembly or nuclear component thereof.
- War risks
War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- Sonic bangs
Pressure waves caused by aircraft and other aerial devices.
- Any judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Hong Kong SAR.

IT Clarification Clause

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:

- Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- Loss or damage resulting from impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

Sanctions Exclusion

The Company will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions laws or regulation which would expose the Company, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Section 9 - Definitions

The following words and expressions when used in this Policy shall have the corresponding meanings given:

Claim Payment

The amount We agree to pay You for any claim arising from any one event by an insured cause. This may be in money or at Our option by replacement, reinstatement or repair. The maximum amount We will pay for any one claim is the limit(s) for the Section(s).

Company/Us/We/Our

Hong Leong Insurance (Asia) Limited.

Credit Cards

Credit cards issued to You or any member of Your Family by an authorized institution under the Banking Ordinance (Cap 155) of the law of Hong Kong SAR

Endorsement

An agreed change to the terms of the Policy.

eWallet

Your non-device network based account operating by MPSVF Licensee(s) which You or Your Family can access through internet, computer network or mobile network and with which You or Your Family can store monetary value for making payments for online purchases or for P2P Payments.

Fixtures and Fittings

The interior decoration items that are fitted to and formed part of the structure of the Home including but not limited to doors, windows, wall coverings, bathroom suites, fitted kitchens, fitted wardrobe, fitted cabinets and flooring.

Hong Kong SAR

The Hong Kong Special Administrative Region of the People's Republic of China.

Home

The house, apartment or flat solely for domestic use being constructed of bricks, stone and concrete, roofed with concrete and situated in Hong Kong SAR and named in the Certificate of Insurance being Your principal residence.

Hospital

Hospital shall mean only an institution licensed as a hospital and operated pursuant to law for the care and treatment of sick and injured persons as registered bed patients, with facilities for diagnosis and major surgery, which is under the supervision of one or more registered medical practitioners, and which has a 24-hour a day professional nursing service. "Hospital" does not include any institution or that portion of any institution which is operated as a convalescent or nursing home, rest home, home for the aged, a place for mental patients, alcoholics or drug addicts, or for any similar purpose.

Household Contents

Anything in the Home belonging to You or Your Family but We do not cover

- motor vehicles, watercraft, trailers and their accessories.
- plants and living creatures.(unless specified in Section 1.11)
- landlord's Fixtures and Fittings except the Improvements carried out by You or Your Family.
- Money, securities, certificates, documents, computer software, data files.
- Specially Held Items.
- contact or corneal lenses.
- portable/mobile telephones and the like.
- aerial devices, antenna, satellite dish.
- property contained in or on verandahs, balconies, patios, terraces, forecourts, roof top or open areas.

For the avoidance of doubt, the term "Household Contents" does not include Fixtures and Fittings put in or left behind by ex-property owner or property developer of the Home or any one for them, whether or not they are expressly included in the price or rent of the Home.

Improvements

Means the changes with different and better quality / function / material than that of the landlord's Fixtures and Fittings.

Legislation

Employees' Compensation Ordinance

Limit of Indemnity

The Maximum Benefit Payable and/or sub-limit as stated in the Coverage Outline of the Certificate of Insurance.

Money

Cash, cheques, postal orders, banker drafts, travellers cheques, travel tickets, saving certificate, postage stamps, gift tokens, cash coupon and stored value cards in current use and having a face value but not Specially Held items.

Multi-purpose Stored Value Facility ("MPSVF")

Facility under the licensing regime of the HKMA and which can store monetary value, and can be used as a means of payment for goods and services and/or to transfer money to another person.

Personal Documents

Documents of identity such as identity cards, passports, driving license belonging to You or any member of Your Family.

Personal Effects

Articles of personal use that, are designed to be either worn or carried, belonging to You or any member of Your Family but excluding Valuables, Money or Specially Held Items.

Person-to-Person ("P2P") Payment

An online function that allows You to transfer money from Your eWallet account to another eWallet account or a bank account.

Pet

Means a cat or dog that has a pedigree certificate issued by an acknowledged association and is permanently living in the Home.

Policyholder/Insured Person(s)/You/Your

The person or persons named in the Certificate of Insurance.

Reinstatement Settlement

The cost of repairing the damaged property, or replacing the property if lost, stolen or beyond repair with new article of the same kind but not at better quality / function than the original lost or damaged property.
The maximum amount We will pay for any one claim is the limit(s) as defined in the Policy and Certificate of Insurance. The decision to repair or replace always rests with Us.

Resident In-patient

Being a patient confined in a Hospital for which the Hospital makes at least one day charge for room and board.

Specially Held Items

Items which are held or used in connection with any profession, business or employment or items which are insured under a separate policy.

Sports Equipment

An article or a set of tool(s) specially designed and used for any recreational athletic activity which requiring skill or physical prowess performed by You or Your Family.

Unauthorized Transactions

Transactions which are carried out using Your eWallet but without Your authorization or consent.

Uninsurable Risks

Any loss or damage caused by or resulting from

1. wear and tear or depreciation
2. moths, woodworm, beetle or other insects and vermin.
3. fungus, rot, damp, rust, corrosion or any atmospheric or climatic conditions.
4. domestic animals or pets (unless specified in Section 1.11).
5. mechanical or electrical breakdown, failure or derangement.
6. any other gradually operating cause.
7. mysterious disappearance or unexplained loss.
8. inherent fault or defective workmanship, defective material or defective design.
9. misuse or use contrary to manufacturer's instructions.
10. Infidelity, dishonesty, intentional or malicious actions of You, Your Family or Your employees.
11. the order of any government authority
12. lack of maintenance, structural defect of the Home.
13. any unauthorized building works or illegal structure.

Unoccupied

Means the Home has not been lived in for more than 30 consecutive days.

Valuables

Jewellery, gold, silver, platinum, jade, diamond or other precious metals or stones, works of art (including wall-hanging rug), antiques, crystal, china, porcelain, earthenware, curios or similar brittle items and the like, watches, furs, pictures, stamps, coin collections, silverware, binoculars, telescopes, musical instruments (except pianos), photographic equipment or portable audio/video equipment belonging to You or any member of Your Family but not Specially Held Items.

Verified Account

An eWallet that Your personal information such as Your name, date of birth, nationality and identity document copy and / or number is submitted and verified by MPSVF Licensee(s).

Your Family / Your

Your spouse, children, parents and other relatives permanently living with You in the Home.

THE FOLLOWING CLAUSES SHALL FORM AN INTEGRAL PART OF YOUR POLICY

War and Terrorism Exclusion Endorsement

(applicable to Section 1 to Section 5 and other than Employees' Compensation cover under Section 6 of this Policy)

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- (1) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- (2) any act of terrorism,
For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Terrorism Exclusion Clause for Contamination and Explosives

(applicable to Section 1 to Section 5 and other than Employees' Compensation cover under Section 6 of this Policy)

It is agreed that, regardless of any contributory causes, this Policy does not cover any loss, damage, cost or expense directly or indirectly arising out of

- a) biological or chemical contamination
- b) missiles, bombs, grenades, explosives

due to any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or

government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For the purpose of a) "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

If the Company allege that by reason of the exclusion, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Employees' Compensation Insurance – Terrorism Endorsement

(applicable to Employees' Compensation cover under Section 6 of this Policy)

Notwithstanding any provision to the contrary in this Policy or any endorsement thereto it is hereby agreed that in respect of any bodily injury or death by accident or disease ("the Loss") directly or indirectly caused by, resulting from or in connection with any act of terrorism or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the Loss :

- (a) the Policy Limit of Indemnity shall be such amount which the Company actually receives from the Government of the Hong Kong SAR ("the Government") pursuant to an Agreement for Provision of Facility dated 20th June 2002 between the Government and the Company under which the Government agreed to make available to the Company and other direct insurance companies authorized to underwrite employees' compensation insurance business in Hong Kong SAR a facility to enable them to meet claims under employees' compensation insurance policies in respect of death and injury arising out of an event of terrorism ("the Facility Agreement");
- (b) the Company will only be required to make payment after it has received from the Government (i) an approval letter confirming that the Company should settle the claim and (ii) payment under the Facility Agreement; and
- (c) for the avoidance of doubt, the Company shall have no obligation to make payment if for whatever reason it does not receive payment from the Government under the Facility Agreement, whether or not due to the Government's contention that the Loss does not fall within the scope of the Facility Agreement or the Company's breach of the Facility Agreement.

For the purpose of the above an act of terrorism means the use of force or violence or other means or the threat thereof, of any person or persons, whether acting alone or on behalf of or in connection with any organization or government, for political, religious, or ideological purposes with an intention to influence any government and/or to put the public, or any section of the public, in fear.

If the Company alleges that the Loss falls within the scope of this Endorsement, the burden of proving the contrary shall be upon the Insured.

In the event any part of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Words and phrases in this Endorsement shall have the same meaning as in the Policy.

24-hour Home Assistance Service
Hotline: (852) 2861 9294

豐隆智慳家居保險

本保險單、保險證明書及任何批註或附件均應視為同一份文件（統稱「保險單」），載於該等文件而附特定意義的任何詞彙或字句，在整份文件中均具有該意義。

鑑於：

1. 保單持有人已申請保險而向本公司呈交之投保申請書或陳述，包括向本公司之聲明，將構成本保險單的基準；及
2. 豐隆保險(亞洲)有限公司「本公司」已接受投保。

在支付有關之保險費之條件下，本公司僅同意根據本保險單所載的條款及條件，按本保險單及保險證明書所述的程度及方式，向保單持有人就受保範圍內的風險提供保障。

項目1 家居財物

遺失或損毀

我們為您及您家人提供家居財物包括貴重物品意外遺失或損毀保障。每件物品及每次賠償以賠償限額為限。

損失賠償的基準

本保險計劃按「以新代舊」的基準提供保障。因此，若您提出索償，賠款以重置價值為準。

項目1的額外承保範圍

1.1 住所以外財物

如家居財物(不包括個人物品及貴重物品)需暫時存放在住所以外但仍在香港特別行政區內並以 60 天為限，我們將就下列原因引致之遺失或損毀作出賠償：

- (a) 火災、閃電、爆炸、地震、暴亂及民間騷亂；
- (b) 家居財物存放於內之建築物因風暴、水災、惡意行為或破壞、漏水或油；
- (c) 偷竊/爆竊
 - (i) 在您或您家人暫時居住或工作的建築物內發生；或
 - (ii) 在任何建築物內發生，但必須遭人使用暴力進入該建築物。

每次損失賠償以賠償限額為限。

我們不會在此項目對下列1.4或1.7額外承保事項內所保障的損失作出任何相同賠償。

1.2 冷藏食物

若家中雪櫃或冷藏箱本身失靈以致冷藏的食物腐壞，我們將支付重新購買食物的費用，但我們不會支付以下引致的損失或損壞：

- (i) 由蓄意行為而導致；
- (ii) 如在事故時該雪櫃或冷藏箱的機齡已超過十年。

每次損失賠償以賠償限額為限。

1.3 臨時居住

- (a) 住宿費用
若住所或家居財物遭受本項承保範圍內所保障的損毀或破壞，以致住所不宜居住，我們將賠償合理的臨時住所費用但以賠償限額為限。

每次損失賠償以賠償限額為限。

- (b) 每日現金津貼
若住所或家居財物遭受本項承保範圍內所保障的損毀或破壞，以致您及您家人須另覓臨時住所而引致有關費用，我們將就此支付每日額外現金津貼但以賠償限額為限。

每次損失賠償以賠償限額為限。

1.4 臨時搬離

若家居財物(不包括個人物品及貴重物品)須要暫時搬離住所(只限於香港特別行政區內)以進行清潔、修理、復修或維修期間遭意外遺失或損毀，我們將提供不多過7天的保障。

每次損失賠償以賠償限額為限。

1.5 搬運

若聘請專業搬運公司將家居財物由住所搬往新的永久住所(只限於香港特別行政區內)，在搬運過程中，家居財物遭意外遺失或損毀，我們將就此作出賠償，但以下項目不在承保之列：

- (i) 金錢及/或信用卡；
- (ii) 貴重物品並未由專業包裝/搬運公司包妥作搬運。

每件物品及每次損失賠償以賠償限額為限。

1.6 門鎖、門匙及窗戶

若防禦住所的門鎖、鑰匙及窗戶因偷竊、爆竊或搶劫而遭遺失或損毀，我們將賠償有關更換費用。若門鎖、鑰匙及窗戶因您、您家人或家傭使用不當而遭損毀，我們不會作出任何賠償。

每次損失賠償以賠償限額為限。

1.7 寄存家居物件

- (a) 若在搬屋期間，家居財物暫時存放於專業搬運公司安排的地方(只限於香港特別行政區內)並於存放期首30天內遭意外遺失或損毀，我們將就此作出賠償。
- (b) 若家居財物遭受本項承保範圍內所保障的損毀或破壞，以致住所不宜居住，我們將賠償臨時寄存家居物件(最高為30天)所引致的費用。

每次損失賠償以賠償限額為限。

1.8 室內裝修期間/翻新工程

在承建商進行裝修或翻新工程期間引致家居財物遭受意外損失或損毀，我們將就此作出賠償，但有關裝修或翻新工程期間須以 60 天為限。

每件物品及每次損失賠償以賠償限額為限。

1.9 場地清理費用

若家居財物遭受本項承保範圍內所保障的損毀或破壞，我們將賠償清除該等受損財物瓦礫的費用。

每次損失賠償以賠償限額為限。

1.10 酒類飲品

若您及您家人保存於住所內未開封的酒類飲品遭受意外損失或損毀，我們將就此作出賠償。

每件物品及每次損失賠償以賠償限額為限。

1.11 寵物保障

若您的寵物於香港境內因遭受意外而引致死亡，我們將就此作出賠償但每30天內只限不多於3隻寵物可獲得賠償。

每次損失賠償以賠償限額為限。

我們不會賠償

- (i) 任何故意殺害不論是否由您、您家人或政府機關基於人道原因，惡意或蓄意傷害所造成；
- (ii) 任何由外科手術或在獸醫治療過程中直接引致的死亡；
- (iii) 年歲少於 3 個月或大於 5 年的寵物；
- (iv) 您所走失或無故失蹤但未能完全證實已經死亡的寵物。

項目1的不承保事項

本保險單不承保

1. 偷竊/爆竊
 - (a) 若住所無人居住；
 - (b) 若分租或借出住所或其部分地方予他人；
 - (c) 以欺騙手段進行，但以欺騙手段進入住所則不在此限。
2. 惡意損毀或破壞
 - (a) 若住所無人居住；
 - (b) 由合法在住所內居住或逗留的人士所造成。
3. 酒類飲品(惟於項目 1.10 中指明除外)，金錢或信用卡遭遺失或損毀。
4. 當財物正被進行任何清潔、洗滌、加熱、染色、修改、修理、維修、修葺或修補過程時所造成之遺失或損毀。
5. 任何不予承保風險。
6. 保險證明書承保範圍概要內所載之自負額。

項目2 全球個人財物保障

遺失或損毀

當您身處住所以外的世界任何地方，您及您家人的個人物品及貴重物品如遭意外遺失或損毀，我們將支付賠償。

每件物品及每次損失賠償以賠償限額為限。

損失賠償的基準

本保險計劃按「以新代舊」的基準提供保障。因此，若您提出索償，賠款以重置價值為準。

項目 2 的額外承保範圍

2.1 金錢

您或您家人在世界任何地方因遺失、盜竊或搶劫引致屬於自己的金錢損失都可獲得賠償，但若因錯誤或遺漏而引致金額不足，有關損失則不獲賠償。

每次損失賠償以賠償限額為限。

2.2 信用卡

若他人未經授權而使用您的信用卡，我們將就有關損失作出賠償，但若為您家人未經授權而使用您的信用卡，有關損失則不獲賠償。
信用卡持有人必須遵守發卡條件。

每次損失賠償以賠償限額為限。

2.3 運動設備

若您或您家人的運動設備在住所以外的世界任何地方因意外引致遺失或損毀，我們將就此支付賠償。

每次損失賠償以賠償限額為限。

2.4 個人證件

若個人證件在住所以外的世界任何地方遭遺失或損毀，我們將就換領有關證件的費用作出賠償，每次損失賠償以賠償限額為限。

項目 2 的不承保事項

本保險單不承保

- 1. 隱形眼鏡或角膜晶體。
- 2. 手提／流動電話及同類物品。
- 3. 使用中的運動設備。
- 4. 唱片、光碟及錄音帶。
- 5. 偷竊/爆竊
 - (a) 任何無人看管的財物；
 - (b) 放置住所以外的各種腳踏自行車或滑板車被竊。
- 6. 您或您家人任何惡意損毀行為。
- 7. 遭海關或其他官員拘留、扣押或查封充公的物品。
- 8. 在郵寄或速遞過程中的財物。
- 9. 當財物正被進行任何清潔、洗滌、加熱、染色、修改、修理、維修、修葺或修補過程時所造成之遺失或損毀。
- 10. 在香港特別行政區以外地方，您或您家人旅遊連續 30 天以上期間所遭受的遺失或損毀。
- 11. 任何不予承保風險。
- 12. 保險證明書承保範圍概要內所載之自負額。

項目3 全球個人責任保障

1. 個人責任

您及您家人在世界任何地方因下列情況而負上法律責任時，我們將作出賠償

- (a) 意外導致任何人士身故或身體受傷，但您家人或家傭除外。
- (b) 意外導致財物損毀，但您或您家人或家傭所擁有、保管或監管的財物除外。

2. 因下列情況導致的責任不在承保之列

- (i) 擁有保險證明書指明為「住所」以外的其他樓宇或土地；
- (ii) 佔用或使用任何住所以外的物業；
- (iii) 任何職業、業務或受僱工作；
- (iv) 擁有或使用任何
 - (a) 以電力或機械驅動的車輛、用作賽事用途之腳踏自行車、船、飛機、模型飛機或任何形式之無人機系統(於香港境內作閒暇活動使用的電力驅動無人機系統除外，但操作時需符合香港民航處的所有規定及指引)；
 - (b) 家畜以外的禽畜。
- (v) 任何協議，但不論協議存在與否亦須負上的責任則不在此限；
- (vi) 任何蓄意、惡意或違法行為；
- (vii) 任何僱建物或違法建築物；
- (viii) 在香港特別行政區以外地方，您或您家人旅遊連續 30 天以上期間所產生的責任；
- (ix) 任何人士的疏忽，但不包括您或您家人或由您或您家人所僱用的家傭在工作期間。

任何一宗事件的損失賠償以賠償限額為限。

此外，我們亦會賠償經我們事先書面同意的訴訟費用及開支。

若因任何事故引致本項目所承保的責任出現，且當時該等責任亦獲本公司發出的其他一份或多份保險承保，則我們在該等保險單合計應付的最高款額，將以保額最高的保險單為限。

項目4 全球個人意外保障

在世界任何地方，若因火災、偷竊、爆竊或搶劫令您或您家人須入住醫院為住院病人接受治療，我們將就此每人每天支付賠償限額為限的津貼，惟該等事件須已報告當地警方，並取得報案紀錄。

每次損失賠償以賠償限額為限。

若您或您家人在火災、偷竊、爆竊或搶劫事件中身故，我們亦會支付合理的殮葬費用及火葬開支，而每人所得以賠償限額為限但不會賠償購買/租用墓地/骨灰存置的費用。

項目 5 網絡保障

5.1 網絡購物保障

- (a) 送遞失誤：若您及您家人於互聯網上購買的貨品在運送期間遺失及由預定收貨日起計30天後獲得運輸公司證實有關貨品已於運送過程中遺失並無法找回，且賣方或運輸公司未能由預定收貨日起計60天內提供補送或退款，我們將就超出其他適用保障或保險範圍賠償貨品及原有相關運費之損失。
- (b) 送遞貨品意外損毀：若您及您家人於互聯網上購買的貨品因有形損壞而在交付後出現功能故障，且賣方或運輸公司未能在送交之日後60天內提供退款，我們將就超出其他適用保障或保險範圍賠償貨品之損失。

每次損失賠償以賠償限額為限。

前提是：

- (i) 貨品價值至少為港幣300元，包含當地稅費但不包括交付/運輸費用；
- (ii) 貨品必須由您或您家人或其代表親身簽收(應用於項目5.1(b))；
- (iii) 貨品的交貨地址必須為住所或您的工作場所。

我們不會支付由以下任何情形引致或與其有關的在本保險單項目下的索償、費用或損失：

- 1. 貨品被警方或其他政府機關依法沒收；及您或您家人的任何欺詐或故意行為；
- 2. 動物、植物、易耗品式易腐品(包括但不限於食品、鮮花、飲料、藥品、保健品)；
- 3. 現金、貴重金屬或礦石、流通票據、股票、旅行支票或任何類型的票券(包括但不限於體育賽事、娛樂活動的人場券或旅遊景點的門票)；
- 4. 任何非以您或您家人的信用卡或銀行帳戶購買的貨品；
- 5. 購作商業用途的貨品，包括用於轉售的貨品、職業或專業所需的工具；
- 6. 互聯網站的存取權或從互聯網下載的軟體或數據檔案(包括音訊檔、照片、閱讀材料、書籍及電影)；
- 7. 透過互聯網提供的服務，包括訂購電影票、機票、預訂酒店、租車、理財諮詢等；
- 8. 透過私下交易或線上拍賣站從自然人購買的貨品；
- 9. 偽造或假冒貨品；
- 10. 購作轉售的貨品、或購買時為已使用貨品、受損貨品或二手性的貨品；
- 11. 任何不予承保保險。

5.2 電子錢包保障

我們將賠償您或您家人的電子錢包出現任何未經授權交易，而該未授權交易須發生於您或您家人向根據《支付系統及儲值支付工具條例》獲香港金融管理局發出牌照的多用途儲值支付工具(“MPSVF”)持牌人初次報告有關未經授權交易的前15天內發生。

每次損失賠償以賠償限額為限。

前提是：

- (i) 您的電子錢包是您自己名下的MPSVF驗證帳戶；
- (ii) 您或您家人年滿18歲或以上；
- (iii) 在發現未經授權的交易/或遺失移動設備(如與您的電子錢包綁定的流動電話)後24小時內，向MPSVF持牌人報告並凍結您的電子錢包；
- (iv) 在發現損失後30天內報警，並向警方詳細說明該未經授權的交易及損失；
- (v) MPSVF持牌人不會補償您的未經授權交易；
- (vi) 您或您家人有責任支付或必須向MPSVF持牌人承擔付款責任；
- (vii) 您或您家人必須向我們提交證據，證明電子錢包產生了未經授權的交易。

我們不會支付由以下任何情形引致或與其有關的在本保險單項目下的索償、費用或損失：

- 1. 您或您家人無需提供身份證明(電郵地址及流動電話號碼除外)如香港身份證或住址證明的基本電子錢包帳戶；
- 2. 由您或您家人授權下使用您的電子錢包所產生的損失；
- 3. 不是發生於受保期間的損失；
- 4. 由商業用途而引致或與之有關的損失(包括您的工作或專業)；
- 5. 任何已獲得MPSVF持牌人為該交易作出補償的索償；
- 6. 任何不予承保風險。

項目6 家傭保障

僱員補償

若您僱用的家傭在受保期內，以及在受僱工作期間因工遭遇意外或患上疾病而導致身體受傷，我們將按照本保險單的條款，根據法例/或普通法規定的責任對您就該受傷事宜所支付的補償及索償人的法律費用及開支予以賠償，該賠償款項不超過法例附表四規定的適用金額。此外，我們亦會賠償經我們事先書面同意的一切訴訟費用與開支。

若您身故，我們亦會根據本保險單的條款，就您的責任向您的合法遺產代理人作出賠償，但該遺產代理人須猶如保險單持有人一樣遵守及履行本保險單的適用條款，並受該等條款規限。

若涉及您責任的法例有任何改動，本保險單仍然生效，但我們的責任僅限於支付相等於您的責任維持不變時我們應支付的款項。

我們毋須對下列各項負責：

- 1. 任何因訂立協議所衍生但若沒有該項協議便不存在的責任。
- 2. 您本應有權向有關方面追討的款項，卻被您與對方所訂立的協議所限制者。
- 3. 在香港特別行政區以外地方因遭遇意外或患上疾病而導致的身體受傷，但獲法例保障者除外。
- 4. 並非法例所指「僱員」的任何人士。
- 5. 因肺塵埃沉着病而引致的責任。
- 6. 根據法例，您可能須就遲繳款項而支付的附加費。

若我們須按法例規定支付款項，但根據本項保障範圍我們毋須為該筆款項負責時，您便須付還該筆款項予我們。

項目6的額外承保範圍

6.1 個人意外

若家傭在受保期內純粹並直接因意外、暴力、外在及可見事件導致身體受傷，我們將支付按基本保額某個百分比計算的下列賠償：

	基本保額百分比
1. 身故	100%
2. 永久性完全傷殘	100%
3. 無法治療的永久性四肢癱瘓	100%
4. 單目或雙目永久性完全失明	100%
5. 一肢或兩肢永久性完全殘缺	100%
6. 喪失說話及聆聽能力	100%
7. 永久性完全喪失聆聽能力	
(a) 雙耳	75%
(b) 單耳	15%
8. 喪失說話能力	50%

基本保額以賠償限額為限。

若家傭直接或間接因下列情況受傷，我們不會作出賠償：

- 1. 因自殺、企圖自殺、蓄意自傷身體、精神病、老人科護理、服用烈酒及/或藥物或性病或後天免疫力缺乏症(愛滋病)、與愛滋病有關的併發症或感染。
- 2. 違反或企圖違反法律或拒捕。
- 3. 任何航空活動，但購票乘搭由正式持牌定期運載購票乘客的航空或包機公司所經營的飛機則不在此限。
- 4. 任何因懷孕、分娩、流產、墮胎、切除輸精管或絕育而引致的後果。
- 5. 任何不適或疾病。
- 6. 細菌感染(因意外切傷或傷口引致的化膿性感染除外)。
- 7. 醫療護理或外科手術(不包括只因本保險單承保的受傷所引致(如需要)並於本保險單受保期內進行者)。

本項的定義：

「**受傷**」指家傭在本保單期內，純粹由於意外且獨立於任何其他因素而導致身體損傷，並會因而在發生意外之日起計 12 個曆月內導致該家傭死亡或傷殘。

「**喪失聆聽能力**」指完全及永久失去聆聽能力。

「**喪失視力**」指完全及永久失去單目或雙目的所有視力，致使家傭絕對失明及無法以外科手術或其他治療作出補救。

「**喪失說話能力**」指完全及永久失去說話能力。

「**殘缺**」指完全機能性傷殘，並視為等同於完全喪失有關的肢體或器官。

「**永久**」指由發生意外之日起計持續 12 個曆月內及在該期間屆滿時並無任何改善的希望。

「**永久性完全傷殘**」指意外受傷所導致的完全傷殘持續 12 個曆月後，家傭在餘下的生活期間，完全不能從事任何可賺取收入的職業或工作。

6.2 住院費用

若您僱用的家傭因意外、疾病或不適而須在香港特別行政區住院，我們將賠償入住普通病房所引致的必要費用，包括：

- 1. 任何外科醫生、放射治療師或其他專科醫生的費用，包括住院前及出院後的顧問醫生費。
 - 2. 由註冊醫生開列的藥物或器具費用。
 - 3. 休養、入住醫院或護理院的醫護費用。
- 就任何一次因意外、疾病或不適而往院所提出的賠款最高不超過每年之賠償限額。

因先前的疾病復發或先前的意外產生後遺症而按本保險單本項提出的索償，其索償賠款(包括所有已付的賠償)合共不超過每年之賠償限額。

若家傭年過 60 歲後，將不獲住院費用賠償。

我們不會賠償因下列情況而引致的住院費用：

- 1. 因自殺、企圖自殺、蓄意自傷身體、精神病、老人科護理、服用烈酒及/或藥物或性病或後天免疫力缺乏症(愛滋病)、與愛滋病有關的併發症或感染而需接受治療。
- 2. 投保時您已知道存在的身體缺陷或衰弱；或為受本保險單下本項所保障而暫緩接受的手術或治療。
- 3. 任何因懷孕、分娩、流產、墮胎、切除輸精管或絕育而引致的後果。
- 4. 整容手術及有關治療、牙科治療、視力及聽力測驗、提供助視器、助聽器或其他裝置。
- 5. 本保險單本項生效起 4 星期內患上的疾病或不適。
- 6. 任何先前已存在的疾病或不適。

6.3 送返原居地費用

若在僱用期滿之前，您須將家傭送返其原居地，我們將賠償有關的費用如下：

- 1. 若家傭身故，我們將按本保險單條款賠償將遺體運回其原居地所需的實際費用，最高賠償以賠償限額為限。
- 2. 若經註冊醫生證明該家傭的健康狀況不適宜繼續履行與您訂立的僱傭合約(因懷孕或有關併發症除外)，我們將按本保險單條款賠償由香港特別行政區出發至家傭原居地的經濟客位機票所需費用。

6.4 家傭的個人物品

您僱用的家傭的財物如遭意外遺失或損毀，將可按照項目 1「家居財物」的條款及條件所示下獲得保障。

每次損失賠償以賠償限額為限。

我們不會賠償保險證明書承保範圍概要內所載之自負額。

項目7 保險單的一般條文

適用於整份保險單的索償條件

- 1. 若出現或可能出現索償的情況，您必須在事發後於合理及實際可行情況下盡快以書面通知我們。
- 2. 您必須自費向我們提供所需之文件、證據以及給予我們為調查或核實索償而可能合理要求的必要資料及協助。
- 3. 申請財物遺失或損毀索償，您必須
 - (a) 保留受損財物，以便我們需要時檢查；
 - (b) 若察覺因(包括但不限於)欺騙手段、偷竊、爆竊、搶劫、惡意行為、暴動或民間騷動等任何原因而引致的財物損失，立即或在可行情況下盡快通知警方，並取得報案紀錄。
- 4. 申請責任索償，您必須
 - (a) 在收到任何信件、申索狀或傳票後，立即將該文件送交我們；
 - (b) 在知悉任何快將執行的檢控、死因研訊或致命傷害後，立即通知我們；
 - (c) 未經我們同意，不得作出任何責任承諾、建議或付款承諾。如我們有此要求，我們有權接手處理並以我們的名義進行抗辯或理賠事項或為我們本身的利益，就任何損毀賠償或其他事項以您的名義提出檢控，並可全權決定進行任何訴訟及理賠。您必須提供我們所要求的一切有關資料及援助。
- 5. 若因任何事故引致本保險單承保的損失、損毀、開支或責任出現，且當時該等損失、損毀、開支或責任或其任何部分亦獲本公司發出的其他一份或多份家居財物或同類保險單承保，則我們在該等保險單合計應付的最高款額，將以保額最高的保險單為限。此情況不適用於項目 4 及 6.1。
- 6. 若出現任何情況或索償時已有任何其他非由本公司發出的賠償保證或保險計劃，或若非訂立本保險單則會有任何其他計劃，且該等計劃以您為受益人，或由您訂立或代表您訂立，並適用於上述情況或索償，則我們在本保險單並無責任就上述情況或索償向您賠償，但假使本保險單並無訂立，有關索償金額超出上述其他賠償保證或保險計劃本應支付的部分，則作別論。此情況不適用於項目 4 及 6.1。
- 7. 若損失一對或一套物品之其中部分，計算損失時將考慮該等部分之重要性，並以該對或該套物品總值的公平合理比例為準，惟該等損失不應當作該對或該套物品的全部損失。倘整對或整套物件損失或損毀，本行就該損失賠償之款額不會超過項目 1、 2 及 5 所列任何一項物品列明之限額。

適用於整份保險單的條件

- 1. 預防損失
 - 您及您家人必須遵守所有法定責任，並採取一切合理步驟以
 - (a) 預防損失、損毀或受傷；及
 - (b) 把所有受保財物保持在性能良好及完整無損的狀況。
- 2. 在本保險單有效期內，您必須通知我們任何有關您住所的用途改動或任何增加損失機會的情況。
- 3. 繳付保費
 - (a) 若您在保費到期時繳付保費，本保險單將繼續生效，直至下一個保費到期日為止；
 - (b) 本保險單將於您在每個保費到期日繳付保費時續保，若我們收到您根據下文所載條件 6 發出的終止通知書，或本保險單以其他方式被終止，則作別論。

4. 生效日期
本保險單將在保險證明書所列的日期開始生效。
5. 退回保險單的權利
若您基於任何原因不滿意本保險單的條款，可在保險單生效日期起計 15 天內交回給我們。
屆時我們將全數退還已從您指定帳戶中扣除的任何保費。在此情況下，本保險單將視為由保險生效日期起無效，而我們亦毋須支付任何索償。
6. 取消保險單
若您以書面通知我們取消本保險單，本保險單將於我們接獲終止通知書後下一月的第一天被取消。
若我們將終止通知書以郵件寄往您最後申報的地址，本保險單將於該通知書發出後下一月的第一天被取消，但有關通知期間須不少於三十(30)天。
7. 仲裁
所有因本保險單而引起的分歧或爭議，將交由分歧雙方委任的仲裁人決定，或若有關雙方不能協議委任某名仲裁人，則各自於其中一方以書面提出有關要求後一個曆月內以書面委任一名仲裁人，並交由該兩名仲裁人決定；又或該等仲裁人出現意見分歧，則交由仲裁人於進行轉介之前以書面委任的仲裁長決定。仲裁長須與仲裁人就此會談，並由仲裁長作主持，有關裁定將會是對我們採取任何法律行動的先決條件。若我們宣稱不對您就本保險單提出的任何索償負責，且有關索償並非於該拒賠聲明作出之日期後 12 個曆月內根據本條文所示轉介仲裁處理，則該索償在各方面而言均視為已放棄論，其後不得再根據本保險單提出索償。
8. 代位權
我們有權自費以您或您家人的名義對可能須就引致本保單提出索償的事故而負上責任的第三者進行追討，並所追討回的款項將全歸我們所有。您或您家人需在追討行動中與我們充分合作。
9. 時限條款
就下述情況本公司將無須在此保險單負責：
(a) 任何已被拒絕受理之索償若在被拒後 3 個月內仍未啟動法律行動或訴訟；
(b) 任何索賠倘按仲裁條款進行仲裁程序而在仲裁判決裁定後 3 個月內仍未啟動法律行動或訴訟；
(c) 任何索償從遺失或損毀發生後已介滿 12 個月除非該索償為有待法律行動或仲裁審理之案件。
10. 若任何索償有提供虛假陳述或隱瞞事實所有，則所有本保險單項下的賠償將予喪失。
11. 本保險單不得轉讓，本公司將不受任何信託、抵押、留置權、轉讓或其他買賣本保險單的通知所影響。
12. 任何不是本保險單某一方的人士或實體，不能根據《合約(第三者權利)條例》(香港特別行政區法例第 623 章)強制執行本保險單的任何條款。
13. 本保險單受香港特別行政區法律規管並按其詮釋。本保險單各方不可撤回地同意香港特別行政區法院就本保險單引起的一切及所有事宜、糾紛或司法程序具有非專屬司法管轄權。
14. 倘本保險單之英文本及中文本出現歧異時，以英文本為準。

項目8 一般不承保事項

適用於整份保險單的不承保事項

1. 輻射污染
(a) 核燃料或燃燒核燃料後的核廢料，放射出電離輻射或污染；或
(b) 任何爆炸性核能組合或其核能部分的放射性、毒性、爆炸性或其他危險特性。
2. 戰爭風險
戰爭、侵略、外敵入侵、戰鬥(不論是否已宣戰)、內戰、叛亂、革命、起義或軍事政變或奪權。
3. 音波
飛機或其他航空裝置所引致的壓力音波。
4. 任何非經由香港特別行政區具司法管轄權的法院初審時裁定的判決。

資訊科技聲明條款

本保險單承保的財物損毀指物品實體的實際損毀。
物品實體的實際損毀不包括數據或軟件的損毀，尤其是刪除、毀壞或重新格式化造成數據、軟件或電腦程式的任何嚴重變動。
因此，本保單不承保下列情況：
(a) 數據或軟件的遺失或損毀，尤其是刪除、毀壞或重新格式化造成數據、軟件或電腦程式的任何嚴重變動，以及該等遺失或損毀所導致的任何業務中斷損失。儘管有此不承保條款，倘數據或軟件的損失或損毀直接由於受保範圍內物品實體遭受實質損壞所致，本公司將就此作出賠償；
(b) 因數據、軟件或電腦程式的功能、可用性、使用範圍或接達程度降低所引致的遺失或損毀，以及該等遺失或損毀所導致的任何業務中斷損失。

制裁不保條款

若本公司就任何損失或索賠作出支付會違反任何制裁法律或規例，並由此導致本公司、其母公司或本公司的最終控制實體根據任何制裁法律或規例須繳納任何罰款，本公司將不負責提供本保險單的任何保障或根據本保險單支付任何款項。

項目9 定義

下列詞彙或字句於本保險單中具備以下涵義：

損失賠償

我們對於由任何受保事項發生引致的索償所同意作出的賠償金額，賠償方式得由我們決定以金錢賠償或以財物置換、復置或修理的形式作出。我們於任何索償的最高賠償金額乃各個保障項目所載的限額。

本公司/我們/我們的

豐隆保險(亞洲)有限公司。

信用卡

根據香港法例第 155 章《銀行業條例》發行信用卡的獲授權機構向您或您家人發行的信用卡。

電子錢包

您的非實體網絡形式帳戶並由 MPSVF 持牌人操作，您或您家人可經互聯網、電腦網絡或流動電話網絡等接達而儲存金錢價值以用於線上購買的付款或 P2P 支付。

裝置及設備

在您的住所裝設並構成其結構一部分的室內裝飾項目，包括但不限於門、窗、牆面覆蓋物、浴室套件、有固定設備的廚房、人牆衣櫃、入牆櫥櫃和地板。

批註

彼此同意的保險單條款修改。

香港特別行政區

中華人民共和國香港特別行政區。

住所

位於香港特別行政區內並名列於保險證明書中，牆身以磚、石及混凝土建造，並以混凝土建屋頂及純作住宅用途和作為您的主要居所的屋宇、公寓或單位。

醫院

醫院指依法註冊為醫院及運作，接受傷病人士登記入住予以照護及治療的機構，並備有診斷及施行大型手術的設施，由一位或多位註冊醫生負責監督，提供全日 24 小時的專業護理服務。「醫院」不包括以復康或護理院、療養院、老人院、為精神病患者、酗酒者或吸毒者而設的治療所或類似醫護服務單位形式運作的任何機構或其部分機構。

家居財物

屬於您或您家人所擁有並放在住所內的任何物件，但我們的保障範圍不包括：

1. 汽車、船舶、拖車及其有關附件及配件。
2. 植物及生物(惟於項目 1.11 中指明除外)。
3. 業主的裝置和設備，但由您或您家人所作出的改良除外。
4. 金錢、股票、證書、文件、電腦軟件、資料檔案。
5. 特別持有物品。
6. 隱形眼鏡或角膜晶體。
7. 手提/流動電話及同類物品。
8. 天線裝置、圓盤式衛星電視天線及室外任何物品。
9. 放置在走廊、陽臺、後院、露臺、前院、天台或露天的財物。

為免生疑問，「家居財物」一詞不包括住所前物業擁有者或發展商或任何人士為他們放置或遺留的裝置及設備，不論它們是否明文已包括在住所的價格或租金之內。

改良

指相比業主的裝置及設備有不同及較佳質素 / 功能 / 物料的改變。

法例

僱員補償條例。

賠償限額

保險證明書承保範圍概要內所載的最高賠償額及/或分項限額。

金錢

具有一定面值的當前流通的現金、支票、匯單、銀行匯票、旅行支票、旅遊套票、儲蓄證明書、郵票、禮券、現金券及儲值卡但不包括特別持有物品。

多用途儲值支付工具(“MPSVF”)

獲香港金融管理局發牌的多用途儲值支付工具，該工具可儲存金錢價值，而且可用作就貨品及服務付款及/或轉帳給另一人，即 P2P 支付。

個人證件

屬於您或您家人的身份證明文件，例如身份證、護照、駕駛執照。

個人物品

指設計用於供個人穿著或攜帶且屬您或您家人所擁有的物品，但不包括貴重物品、金錢或特別持有物品。

個人對個人(“P2P”)支付

一種在線功能使您從您的電子錢包帳戶轉帳到另一個電子錢包帳戶或銀行帳戶。

寵物

指擁有認可機構發出血統証書及被固定寵養於住所內的貓或狗隻。

保險單持有人/受保人/您/您的

名列於保險證明書內的人士。

重置價值賠款

修理損毀財物的費用，或若財物遭遺失、偷竊或無法修補時，購置相同或類似型號但並非質素 / 功能較佳的新物品所需的費用。
我們就任何一宗索償所支付的最高賠款為本保險單及保險證明書內所列的限額。修理或置換與否，完全由我們決定。

住院病人

留院治療的病人，醫院就此收取至少一天的病房和病床費用。

特別持有物品

為任何專業、業務或受僱工作而持有或使用的物品，或以另一份保險單投保的物品。

運動設備

指單一或一套用具特別設計及用於任何需要您或您家人使用技能或體能的娛樂體育活動。

未經授權交易

指未經您的授權或同意下使用您的電子錢包進行的交易。

不予承保風險

由下列事故引起或造成的損失或損毀

- 1. 自然損耗或折舊。
- 2. 蛾、蝨木蟲、甲蟲或其他昆蟲及害蟲。
- 3. 霉菌、腐爛、潮濕、鐵銹、腐蝕或任何大氣或氣候情況。
- 4. 家畜或寵物(惟於項目 1.11 中指明除外)。
- 5. 電子或機械損壞、故障或喪失正常功能。
- 6. 任何其他逐漸形成的損毀原因。
- 7. 無故失蹤或在無法解釋下的情況。
- 8. 固有缺陷或工藝、質料或設計上的缺陷。
- 9. 誤用或違反製造商指示引下使用。
- 10. 您、您家人或您的僱員不忠誠、不誠實、故意或惡意行為。
- 11. 任何政府機構的命令。
- 12. 住所缺乏保養或結構缺陷。
- 13. 任何舊建物或違法建築物。

無人居住

指住所連續 30 天以上無人住宿。

貴重物品

屬於您或您家人的珠寶、黃金、銀、白金、翡翠、鑽石或其他貴重金屬或礦石、藝術品(包括掛毯)、古董、水晶、陶瓷、瓷器、陶器、古玩或類似的易碎物品、手錶、皮革、名畫、郵票、錢幣收藏、銀器、雙筒望遠鏡、單筒望遠鏡、樂器(鋼琴除外)、攝影器材或便携式音頻 / 視頻設備但並非特別持有物品。

驗證帳戶

您的個人資料，如您的姓名、出生日期、國籍及身份證件副本及 / 或號碼已提交給 MPSVF 持牌人並獲得驗證的電子錢包。

家人/同住家人/您的

固定與您同住於住所內的配偶、子女、父母及其他親屬。

下列條款構成保險單的一部分

戰爭及恐怖主義不承保批註

(適用於本保險單項目 1 至 5 及項目 6 中除了「僱員賠償保障」以外的部分)

儘管本保險單或附帶的任何批註可能載有相反的條文，惟現謹此同意本保險單亦毋須賠償因下列任何原因而直接或間接導致或造成的任何損失、損壞、費用或開支，不論有關損失是否因其他緣故或事件同時或按任何時序引致：

- (1) 戰爭、侵略、外敵入侵、戰鬥、戰事(不論是否已宣戰)、內戰、叛亂、革命、起義、構成或導致起義、軍事行動或奪權的民間騷亂；或
- (2) 任何恐怖主義活動，

就本批註而言，恐怖主義活動指(包括但不限於)任何一名或多名人士單獨、代表或聯同任何組織或政府使用武力、暴力及/或威嚇以達致政治、宗教、意識形態或類似目的(包括企圖影響任何政府及/或引致公眾或部分公眾產生恐慌)。

本批註亦毋須賠償因採取任何行動以控制、預防或遏止上文(1)及 / 或(2)，或以任何方式與其有關而直接或間接導致或造成的任何損失、損毀、費用或開支。

若本公司因此項不承保條款而宣稱任何損失、損壞、費用或開支不屬本保險單的保障範圍之內，受保人須承擔提出任何相反舉證的責任。

若本批註的任何部分被視為無效或無法執行，其餘部分將仍具十足效力及作用。

有關污染及爆炸的恐怖主義不承保條款

(適用於本保險單項目 1 至 5 及項目 6 中除了「僱員賠償保障」以外的部分)

現謹此同意不論是否有其他因由，本保險單亦毋須賠償因下列任何恐怖主義活動而直接或間接導致的任何損失、損壞、費用或開支

- a) 生物或化學污染；
- b) 導彈、炸彈、手榴彈、爆炸品。

就本批註而言，恐怖主義活動指(包括但不限於)任何一名或多名人士單獨、代表或聯同任何組織或政府使用武力、暴力及/或威嚇以達致政治、宗教、意識形態或類似目的(包括企圖影響任何政府及 / 或引致公眾或部分公眾產生恐慌)。就 a) 而言，「污染」指由於化學及/或生物物質的影響，污染、毒害或防礙及/或限制物品的用途。

若本公司因此項不承保條款而宣稱任何損失、損壞、費用或開支不屬本保險單的保障範圍之內，受保人須承擔提出任何相反舉證的責任。

若本批註的任何部分被視為無效或無法執行，其餘部分將仍具十足效力及作用。

僱員補償保險 — 恐怖主義批註

(適用於本保險單項目 6 中的僱員補償保障)

儘管本保險單或附帶的任何批註可能載有相反的條文，惟現謹此同意就因任何恐怖主義活動或採取任何行動以控制、預防或遏止任何恐怖主義活動，或以任何方式與任何恐怖主義活動有關而直接或間接導致或造成意外或疾病，繼而身體受傷或死亡(「損失」)，不論有關損失是否因其他緣故或事件同時或按任何時序引致：

- (a) 保險單的賠償上限將為根據香港特別行政區政府(「政府」)與本公司在 2002 年 6 月 20 日訂立的財務安排(「財務安排」)條文，本公司接獲政府的實際款額，根據財務安排，政府同意向本公司及其他獲授權在香港特別行政區從事僱員賠償承保業務的其他直接保險公司提供資金，以便有關公司按照僱員賠償保險保障，就恐怖主義活動事件所引致的傷亡事故作出賠償；
- (b) 本公司僅會在接獲政府發出的(i)批准通知書，確認本公司應作出有關賠償；及(ii)收到政府根據財務安排支付的賠款後，方須支付賠款；及
- (c) 為免生疑，若本公司因任何原因而未有接獲政府根據財務安排提供的賠款，則不論是否由於政府認為有關損失並不屬於財務安排的賠償範圍內，又或由於本公司違反財務安排，本公司亦毋須作出有關賠償。

就上述者而言，恐怖主義活動指任何一名或多名人士單獨、代表或聯同任何組織或政府使用武力、暴力、其他手段或威嚇以達致政治、宗教、意識形態或類似目的(包括企圖影響任何政府及/或引致公眾或部分公眾產生恐慌)。

若本公司宣稱損失不屬本批註的保障範圍之內，受保人須承擔提出任何相反舉證的責任。

若本批註的任何部分被視為無效或無法執行，其餘部分將仍具十足效力及作用。

本批註所用的詞彙與本保險單所用者具備相同涵義。

二十四小時家居支援服務：(852) 2861 9294