

Home Plus Protection Package 家居綜合保險

Protection for your home sweet home

保障你的安樂窩



® Sun Flower Insurance Brokers Limited
Placing through Sun Flower Insurance Agency Limited

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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.



QBE

Some insurers treat fixtures and fittings regardless installed by the developers or homeowners as Building item and therefore, it is better to place the cover for Building and Contents to one insurer to avoid any gap.

Why should I choose QBE Hong Kong's Home Plus Protection Package?

For Occupier

All-round protection for your home contents

Not only are the contents contained in your home covered by us, but so too are your contents in a safe deposit box, during transit to your new home, or at your workplace. We can cover your specified valuables worldwide, up to the selected limit as well as cover your unspecified items.

Flexible cover to suit your needs

We understand that every individual will have different needs, so you can choose additional options as necessary such as domestic employer's liability and personal valuables.

Additional coverage for your temporary accommodation

If your home is unfit to live as a result of an accident, we will also pay for the cost of the emergency accommodation.

Comprehensive coverage

Are you still buying Home Contents and Building insurance from different insurance companies? Our comprehensive package includes cover on Home Contents, Buildings, Personal Valuables and Personal Accident. You even have the option to upgrade the limit on Personal Valuables and/or Liability to others and add Domestic Employer's Liability in the same policy to ensure seamless coverage.

Worry free from the liability and legal costs arising from your home

We will cover the liability arising from your home and the legal costs for defending a claim.

For Landlord

All-round protection for your home contents

Are you worried about the contents in the your rental property that you leave to your tenant? Or the loss of rental income and expenses incurred as a result of accidents in your rental property? Our Landlord Cover can offer you comprehensive protection on your rental property. Not only are the home contents in your rental property covered by us, but so too are your contents temporarily stored away in case the rental property is not fit to live in.

Worry free from the liability and legal costs arising from your rental property

We will cover your legal liability arising from your rental property and the legal costs for defending a claim.

Protection for loss of rent

We will cover the rental loss to your rental property being uninhabitable due to accidental damages.

Comprehensive coverage

Are you still buying Home Contents and Building Insurance from different insurance companies? Our comprehensive package includes cover on Home Contents, Buildings, Liability to others and Personal Accident. You even have the option to upgrade the limit on Buildings and/or Liability to others in the same policy to ensure seamless coverage.

Flexible cover to suit your needs

We understand every individual will have different needs, you can increase the limit of liability and sum insured of building with additional premium.



Summary of benefits

Basic Cover		Maximum Amount (HK\$)				
	Occupier			Landlord		
Plan	Basic	Premier	Prestige	Basic	Premier	Prestige
Home Contents						
Damage to Your Home Contents (including Removal and Storage of Debris up to \$10,000; reasonable costs for temporary protection up to \$2,000)	500,000	1,000,000	1,500,000	500,000	1,000,000	1,500,000
Home Contents in the open air	Up to 10% of Your Sum Insured			Up to 10% of Your Sum Insured		
Emergency storage of Home Contents	Up to 3 months' coverage Up to the balance of Your Sum Insured			Up to 3 months' coverage Up to the balance of Your Sum Insured		
Electric motors forming part of Your Home Contents burnt out by Fusion	5,000			5,000		
Home Contents in a safe deposit box at a bank	5,000 (1,000 any one loss)	5,000 (1,000 any one loss)	10,000 (1,000 any one loss)	Not Applicable		
Home Contents temporarily removed to anywhere in Hong Kong up to 90 consecutive days	10% of Your Sum Insured (50,000 any one loss)	10% of Your Sum Insured (50,000 any one loss)	10% of Your Sum Insured (50,000 any one loss)			
Home Contents during transit to Your new place of residence	Up to 15% of Your Sum Insured					
Home Contents at a new situation for up to 28 days from the date You begin to move Your Home Contents	500,000	1,000,000	1,500,000			



Additional benefits

Maximum Amount (HK\$)						
Plan	Occupier			Landlord		
	Basic	Premier	Prestige	Basic	Premier	Prestige
Home Contents						
Home Contents at your workplace	3,000	3,000	3,000			
Loss or Damage to Valuables while at Your Home	400,000 (20,000 any one item)	400,000 (20,000 any one item)	500,000 (25,000 any one item)			
Compensation for medical expenses incurred if You sustain bodily injury caused by burglars, thieves or other persons illegally in Your Building	10,000	10,000	10,000			
Credit Cards - cover for loss as a result of Theft from Your Building		2,500 (1,000 any one loss)				
Domestic helper's personal effects	10% of Your Sum Insured (2,500 any one item)					
Festive Season Increase during the period from 15 December to 25 February within the Period of Insurance	Up to 25% of Your Sum Insured					
Funeral expenses incurred if You die as the direct consequence of Loss or Damage to Your Home Contents or Building		5,000				
Guests and visitor's effects	1,000	1,000	2,000			
Keys, lock replacement due to accidentally lost or stolen	2,000	2,000	3,000			
Pets - temporary boarding costs incurred due to Damage to Your Building resulting in unfit for its intended purpose	2,000	2,000	3,000			
Pets - accidental death or Theft by forcible entering into or out of Your Building		2,000				
Spoilage of frozen food due to failure of the electricity supply to or mechanical or electrical breakdown of Your freezer		1,000				
Temporary accommodation if Your Building is uninhabitable caused:						
> by Loss or Damage to Your Home Contents or Building (up to a maximum of six months)	10% of Your Sum Insured	10% of Your Sum Insured	10% of Your Sum Insured			
> by order of the police, a public or statutory authority until the order is revoked (up to 30 days)	(1,500 per day)	(1,500 per day)	(2,500 per day)			
> by failure of the electricity, gas, water or sewerage services beyond 24 hours (up to 30 days)						
> by Loss or Damage to other property in the immediate vicinity of Your Building						

Not Applicable

Additional benefits *(continued)*

Plan	Maximum Amount (HK\$)					
	Occupier			Landlord		
	Basic	Premier	Prestige	Basic	Premier	Prestige
Buildings						
Damage to Your Building (including Architects fees, Removal and Storage of Debris up to 5% of Your Sum Insured; Fees paid to Public or Statutory Authority; Reasonable emergency repairs up to \$2,000; Reasonable costs for temporary protection up to \$2,000)	100,000	Unless otherwise specified in Your Schedule		100,000	Unless otherwise specified in Your Schedule	
Damage to Alterations / Additions to Your Building during the construction period	Contract value not exceed 100,000	Contract value not exceed 100,000	Contract value not exceed 200,000	Contract value not exceed 100,000	Contract value not exceed 100,000	Contract value not exceed 200,000
Electricity, gas, water and similar charges - Excess costs	2,000	2,000	3,000	2,000	2,000	3,000
Electricity, gas, water and similar charges - Unauthorised use	2,000	2,000	3,000	2,000	2,000	3,000
Fire Extinguishing costs and expenses	Actual cost			Actual cost		
Modifications to Your Building required if You are physically injured and become a paraplegic or quadriplegic as the direct consequence of Loss or Damage to Your Building	10,000			Not Applicable		
Loss of Rent if Your Building is uninhabitable caused:	Not Applicable					
• by Loss or Damage to Your Building (up to a maximum of six months)				Maximum 6 months	Maximum 6 months	Maximum 6 months
• by order of the police, a public or statutory authority until the order is revoked (up to 30 days)				75,000 or 10% of Your Sum Insured, whichever is the greater	75,000 or 10% of Your Sum Insured, whichever is the greater	100,000 or 10% of Your Sum Insured, whichever is the greater
• by failure of the electricity, gas, water or sewerage services beyond 24 hours (up to 30 days)						
• by Loss or Damage to other property in the immediate vicinity of Your Building						



Optional Cover

Maximum Amount (HK\$)						
	Occupier			Landlord		
Plan	Basic	Premier	Prestige	Basic	Premier	Prestige
Buildings						
Limit of Liability - Home Contents if You become legally responsible to pay compensation for Personal Injury or Property Damage as: <ul style="list-style-type: none">• The ownership of Your Home Contents;• The occupation of Your Building;• Your personal liability arising anywhere in the World;• Your liability to Your landlord in respect of any contents, fixtures or fittings left by the landlord in Your Building for use by You	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
Limit of Liability - Building if You become legally responsible to pay compensation for Personal Injury or Property Damage as the ownership of Your Building	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
Cost of Defending in connection with a claim under this section		Actual cost			Actual cost	
Court Appearance compensation as a witness in connection with a claim under this section		500 per day			500 per day	
Personal Valuables						
Loss or Damage that occurs anywhere in the World during the Period of Insurance <ul style="list-style-type: none">• Unspecified Personal Valuables	Plan A 30,000 (5,000 any one item) Plan B 60,000 (15,000 any one item) Plan C 120,000 (30,000 any one item)			Not Applicable		
• Specified Personal Valuables	As declared for each item or if lesser its intrinsic value					
Personal Accident						
Compensation in the event of You sustaining bodily injury caused solely and directly by fire, burglars, thieves or other persons illegally in Your Building and which, independently of any other cause, results in: <ul style="list-style-type: none">• Death• Total and irrecoverable loss of all sight in one or both eyes• Total and permanent loss of the use of one or both hands or feet• Total paralysis		100,000			100,000	
Domestic Employer's Liability						
You are liable under the law to compensate Your domestic helper sustaining bodily injury or death by Accident or Disease contracted during the Period of Insurance within Hong Kong arising out of and in the course of his/her employment with You		100,000,000			Not Applicable	

Excess

Policy Section	Excess HK\$
Home Contents	
Water Damage:	
Age of Building at 30 or below	500 or 10% of loss, whichever is greater
Age of Building at 31-40	5,000 or 10% of loss, whichever is greater
Age of Building at 41-50	10,000 or 10% of loss, whichever is greater
Household Removal	1,000 or 10% of loss, whichever is greater
Landslip and Subsidence	10,000 or 10% of loss, whichever is greater
All losses (except as specified)	200
Buildings	
Water Damage:	
Age of Building at 30 or below	500 or 10% of loss, whichever is greater
Age of Building at 31-40	5,000 or 10% of loss, whichever is greater
Age of Building at 41-50	10,000 or 10% of loss, whichever is greater
All losses (except as specified)	3,000
Personal Valuables	
Unspecified Personal Valuables	350 per event
Specified Personal Valuables	500 per event

No Claims Premium Discount

Number of Years of Claim-Free Policy (Consecutive)	Premium Discount
1	5%
2	10%
3	15%
4 or more	20%

Note: The above no claims discount is not applicable to the following sections - Personal Valuables, Personal Accident and Domestic Employer's Liability



How do I apply?

Just 3 simple steps to give you peace of mind for your home:

- > Contact QBE or your insurance consultant to discuss your requirements and select the plan that best suits your needs.
- > Understand your covers and read through your Policy wordings and if needed, contact QBE or your insurance consultant for clarifications.
- > Check your Policy to ensure all details and information are in order.

24-hour Home Emergency Assistance Hotline

You can call our 24-hour Home Emergency Assistance Hotline for referral services including:

- | | |
|----------------|--------------------------------|
| > Locksmith | > Plumber |
| > Electrician | > House call |
| > Pest control | > Emergency medical assistance |

Major Exclusions

- | | |
|----------------------|--|
| > Act of Terrorism | > Lawful seizure |
| > Asbestos | > Unoccupied exceeding 90 consecutive days |
| > Electronic Data | > Mobile phones, laptops and electronic tablets unless expressly covered |
| > Intentional Damage | |
| > Nuclear | |
| > War | |

Conditions

- > The insured premises must be built of concrete, stone or brick and/or cement. This product is not applicable to - Buildings with structural problems (whether declared or suspended by the government authority); and - Flats that are over 50 years old and/or without proper renovation and replacement of water pipes

Insurance Authority Levy

The Insurance Authority (IA) has imposed IA Levy on relevant policy (except for certain exempted insurance classes) at the applicable rate, and the IA Levy would be remitted in accordance with the prescribed arrangements. Policyholders and customers should pay the levy in accordance with the law. For further information, please visit www.qbe.com/hk or www.ia.org.hk

Remark: This brochure is only a summary. Please refer to the Policy for full terms and condition. In case of any discrepancy between English and Chinese versions, the English version shall prevail



有些保險公司將發展商或屋主安裝的固定裝置及設備視為樓宇項目，因此，最好將樓宇和家居財物投保於同一家保險公司，以避免出現任何差距。

為何選擇昆士蘭保險香港家居綜合保險？

住客

全方位保障你的財物

我們不但保障你家居內的財物，同時保障在保險箱內、在送往新居期間或在辦公室內的安全。我們會在指定的投保額內為個人貴重物品提供全球保障，亦可安排保障非指定個人貴重物品。

靈活保障以滿足你的需要

我們深明個別人士的不同需要。你可以選擇適合自己需要的額外保障，例如家傭僱主責任保障和個人貴重物品保障。

臨時居所的額外保障

如果你的居所因意外導致不適宜居住，我們會賠償緊急臨時居所的費用。

全面保障

你是否在不同的保險公司購買家居和樓宇保險？我們的綜合計劃覆蓋家居財物、樓宇、個人貴重物品及個人意外。你更可以在同一保單內增加個人貴重物品及/或第三者責任保障限額及額外加入家傭僱主責任保障，以確保得到全面的保障。

無需為家居引起的責任和法律支出而擔憂

我們會為你家居引起的責任及為索償辯護的法律費用提供保障。

業主

全方位保障你的財物

你是否擔心你留在出租物業裡的財物？或在出租物業內發生意外而引起的開支及租金損失？我們的業主出租物業計劃能為你的物業提供全方位的保障。我們的計劃不單保障你出租物業內的財物，亦包括由於出租物業不適合居住而需要臨時存放。

無需擔憂出租物業引起的責任和法律支出

我們會為你的出租物業引起的責任及為索償辯護的法律費用提供保障。

租金損失保障

如果你的出租物業因意外原因以致無法居住，我們會賠償你的租金損失。

全面保障樓宇和財物

你是否在不同的保險公司購買家居和樓宇保險？我們的綜合計劃覆蓋家居財物、樓宇、第三者責任保障及個人意外。你更可以在同一保單內增加樓宇及/或第三者責任保障限額，以確保得到全面的保障。

靈活保障以滿足你的需要

我們深明個別人士的不同需要。你可以選擇額外保費以提高責任保障的限額及樓宇的投保總額。



保障摘要

基本保障		最高賠償額(港元)				
		住客			業主	
保障計劃	基本	尊貴	卓越	基本	尊貴	卓越
家居財物						
家居財物損失或損毀 (包括殘留物移走及儲存費用最高為10,000港元臨時保護的合理費用最高為2,000港元)	500,000	1,000,000	1,500,000	500,000	1,000,000	1,500,000
露天家居財物	保障額的10%			保障額的10%		
緊急儲存家居財物	最長3個月保障, 您的保障額餘額			最長3個月保障, 您的保障額餘額		
電動機作為家居財物的一部份因熔合燒燬	5,000			5,000		
銀行保險箱內的家居財物	5,000 每次損失 1,000	5,000 每次損失 1,000	5,000 每次損失 1,000	不適用		
家居財物臨時移走到香港境內的任何地方連續不超過90天	保障額的 10% 每次損失 50,000	保障額的 10% 每次損失 50,000	保障額的 10% 每次損失 50,000			
運送到新住所途中的家居財物	保障額的15 %					
新所在地的家居財物 (從您開始將家居財物搬移起計最多28天)	500,000	1,000,000	1,500,000			



額外保障

最高賠償額(港元)						
保障計劃	住客			業主		
	基本	尊貴	卓越	基本	尊貴	卓越
家居財物						
工作場所的家居財物	3,000	3,000	3,000			
貴重物品在您的居所內損失或損毀	400,000 每項20,000	400,000 每項20,000	500,000 每項25,000			
因偷竊、入屋盜竊或其他人非法進入您的樓宇而造成身體傷害, 招致的醫療費用補償	10,000	10,000	10,000			
信用卡因在您的樓宇內被盜竊而遺失		2,500 每次損失1,000				
家傭的個人物品	保障額的10% 每項2,500					
節日保障額增加 (在保險期內的12月15日至2月25 日期間)	保障額的25%					
如果您因家居財物或樓宇的損失或損毀而直接導致死亡所支付的殮葬費		5,000				
賓客及訪客的物品	1,000	1,000	2,000			
鑰匙/門鎖因意外遺失或被盜而更換	2,000	2,000	3,000			不適用
因樓宇之損失或損毀而不適合其預期用途所支付寵物的臨時寄宿費	2,000	2,000	3,000			
寵物--意外死亡或從您的樓宇強行破門而入或破門而出的方式偷走		2,000				
儲存在您的冰箱內冷凍食品因電力供應中斷或機械或電力故障而腐爛		1,000				
因以下原因而不適合用於其預期用途, 需要臨時居所:						
> 家居財物或樓宇的損失或損毀 (以6個月為上限)	保障額的10%	保障額的10%	保障額的10%			
> 警方、公共或法定主管當局命令 (遷出至撤消期間(以30天為上限)	1,500	1,500	2,500			
> 電力、燃氣、供水或排污服務中斷超過24小時(以30天為上限)						
> 樓宇附近的其他財產受到損失或損毀						

額外保障 (續)

保障計劃	最高賠償額(港元)					
	住客			業主		
	基本	尊貴	卓越	基本	尊貴	卓越
樓宇						
樓宇的損失或損毀(包括建築師費用、殘留物移走及儲存費用最高為保障額的 5% ; 支付給公共或法定主管當局的費用; 合理的緊急維修費用最高為2,000港元; 臨時保護的合理費用最高為2,000港元)		100,000 (保單附表另有說明除外)			100,000 (保單附表另有說明除外)	
在施工期間, 樓宇改建、增建或翻新的損失或損毀	合約價值 不超過 100,000	合約價值 不超過 100,000	合約價值 不超過 200,000	合約價值 不超過 100,000	合約價值 不超過 100,000	合約價值 不超過 200,000
電費、煤氣費、水費及類似費用 – 超額費用	2,000	2,000	3,000	2,000	2,000	3,000
電費、煤氣費、水費及類似費用 – 未經授權使用	2,000	2,000	3,000	2,000	2,000	3,000
支付滅火的合理費用及經費		實際費用			實際費用	
如果您因樓宇的損失或損毀而直接導致身體受傷, 造成癱瘓或四肢癱瘓, 需要對樓宇進行改動		10,000			不適用	
因以下原因而不適合用於其預期用途, 造成租金的損失:						
<ul style="list-style-type: none"> 樓宇的損失或損毀 (以6個月為上限) 警方、公共或法定主管當局命令遷出至撤消期間(以30天為上限) 電力、燃氣、供水或排污服務中斷超過24小時(以30天為上限) 樓宇附近的其他財產受到損失或損毀 		不適用		最長6個月 75,000 或保障 額的10%,以 較高者為準	最長6個月 75,000 或保障 額的10%,以 較高者為準	最長6個月 100,000 或保障 額的10%,以 較高者為準



自選保障

最高賠償額(港元)						
	住客			業主		
保障計劃	基本	尊貴	卓越	基本	尊貴	卓越
第三者責任						
責任限額- 家居財物: 您在法律上有責任為下列情況下造成的人身傷害或財產損失支付賠償: <ul style="list-style-type: none">您的家居財物的擁有權;您的樓宇的佔用身份;在全球任何地方所引起的您的個人法律責任;您就業主留在您樓宇內供您使用的任何物品、固定裝置及設備而承擔的法律責任	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
責任限額- 樓宇: 您在法律上有責任為您的樓宇的業權造成的人身傷害或財產損失支付賠償	5,000,000	5,000,000	10,000,000	5,000,000	5,000,000	10,000,000
與第3部分條款的索償而辯護所產生的法律費用及支出	實際費用			實際費用		
與第3部分條款的索償而出庭作供的補償	500 每天			500 每天		
個人貴重物品						
賠償以下物品在保險期內在世界各地發生的損失或損毀: <ul style="list-style-type: none">非指定個人貴重物品指定個人貴重物品	計劃A 30,000 (每項5,000) 計劃B 60,000 (每項15,000) 計劃C 120,000 (每項30,000)			不適用		
	根據申報或其內在價值之較低者					
個人意外						
如果您完全或直接因在您所在地的樓宇內發生火災、或遭入屋爆竊、偷竊或其他人士非法闖入而引致以下受保事件: <ul style="list-style-type: none">死亡單眼或雙眼完全失明且無法復原完全及永久性喪失一隻或兩隻手或腳的功能完全癱瘓	100,000			100,000		
家傭僱主責任保障						
您在法律上有責任對您的家傭於保險期內在因工作及受僱期間, 發生意外或患上疾病而造成人身損傷或死亡	100,000,000			不適用		

自負額

保障項目	自負額(港元)
家居財物	
由水引致之損毀:	
樓齡30年或以下	500港元或損失之10% (以較高者為準)
樓齡31年至40年	5,000港元或損失之10% (以較高者為準)
樓齡41年至50年	10,000港元或損失之10% (以較高者為準)
搬屋	1,000港元或損失之10% (以較高者為準)
土崩及塌陷	10,000港元或損失之10% (以較高者為準)
所有損毀 (另有說明除外)	200港元
樓宇	
由水引致之損失:	
樓齡30年或以下	500港元或損失之10% (以較高者為準)
樓齡31年至40年	5,000港元或損失之10% (以較高者為準)
樓齡41年至50年	10,000港元或損失之10% (以較高者為準)
所有損毀 (另有說明除外)	3,000港元
個人貴重物品	
非指定個人貴重物品	每宗事故350港元
指定個人貴重物品	每宗事故500港元

無索償保費折扣優惠

保單無索償記錄年數(須為連續年數)	保費折扣優惠
1 年	5%
2 年	10%
3 年	15%
4 年或以上	20%

註: 上述之無索償保費折扣優惠不適用於個人貴重物品, 個人意外及及家傭僱主責任保障項目。



如何申請

只需簡單3步便可享安心, 保障你的安樂窩:

- > 聯絡昆士蘭保險或你的保險顧問, 按你的需要挑選最適合你的計劃。
- > 了解你的保障範圍並詳讀你的保單; 如需進一步說明, 可聯絡昆士蘭保險或你的保險顧問。
- > 詳細查看你的保單, 以確保保單內容及細節準確無誤。

24小時家居緊急援助熱線

你可致電我們的24小時家居緊急援助熱線, 以使用轉介服務, 包括:

- > 鎖匠
- > 電器技工
- > 滅蟲
- > 水喉匠
- > 上門家庭醫生
- > 緊急醫療援助

主要不受保項目

- > 恐怖主義行為
- > 石棉
- > 電子數據
- > 蓄意損毀
- > 核能輻射
- > 戰爭
- > 合法扣押
- > 空置超過連續90日
- > 手提電話, 手提電腦及電子手帳(除非保單明確涵蓋)

投保條件

- > 投保居所必須以三合土, 石頭或磚頭及/或水泥建造。此產品不適用於:
 - 有結構問題之樓宇(不論是被政府機構宣稱或懷疑)
 - : 以及
 - 超過50年樓齡及沒有適當維修或更換水喉之單位。

保險業監管局徵費

保險業監管局已按適用費率對相關保單(若干獲豁免保險類別除外)徵收徵費, 有關徵費將按照訂明安排匯付。保單持有人及客戶應按法例繳交徵費。如欲了解進一步資訊, 請瀏覽 www.qbe.com/hk 或 www.ia.org.hk

注意: 此小冊子只供參考之用, 所有條款及細則概以保單為準。如英文及中文版本有任何分歧, 概以英文版本為準。





Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong), part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

QBE Insurance Group is a leading global general insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

昆士蘭聯保保險有限公司屬昆士蘭保險集團一分子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人，中小型企業，大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯至1886年，於澳洲證券交易所上市，總部位於悉尼。

QBE Hongkong & Shanghai Insurance Limited **昆士蘭聯保保險有限公司**

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