



「自選」家居保險計劃

一般常見問題

A. 樓宇結構保險與家居保險

1. 按揭銀行一般都會要求業主購買樓宇結構保險單，業主可否投保家居保險時加入自選保障之樓宇結構意外損毀保障以滿足銀行要求？

由於不同按揭銀行對業主的樓宇結構保險單有不同要求，我們建議客戶獨立投保我們的樓宇結構保險。我們會為客戶安排符合其按揭銀行要求的保單條文及內容。

B. 投保人的身份

2. 投保家居保險的投保人是否必須為業主？

所有住戶（無論是業主自住或租戶）都可投保家居保險。「自選家居保險計劃-住戶保險」為住戶及其住戶成員提供法律責任和家居財物等保障。

C. 村屋 / 樓齡較高的物業

3. 我的物業是村屋 / 樓齡較高的物業，可以投保嗎？保費會特別貴嗎？

客戶不單可為村屋 / 樓齡較高的物業投保我們的「自選家居保險計劃」，並且可於網上投保，獲得即時報價。請注意，我們會視乎個別情況，有機會需要調整保費及 / 或附加自負額，請於網上投保時留意詳情。

D. 建築面積與實用面積

4. 面積類型有分為建築面積與實用面積，客戶應該選擇哪一項投保？

面積類型及面積是用作計算保費。客戶可參考保費表以選擇最適用的面積類型計算進行投保。

本常見問題只供參考之用，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。如中文譯本與英文有任何歧異，均以英文本為準。蘇黎世保險有限公司對所有事項保留最終批核及決定權。



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E. 家居滲漏

5. 因下雨天窗邊滲漏，弄濕家居財物，會否受保障？

「自選家居保險計劃」可保意外引致的滲漏損失，例如滲漏弄濕的家居財物。但要視乎個案情況及受保單條款約束。

6. 因爆水喉引致的損失，會否受保障？

一般而言，爆水喉引致之家居財物損失以及第三方法律責任都可得到保障，但要視乎個案情況及受保單條款約束。

F. 加額投保

7. 我家中的數件藝術品如名畫及擺設，價值均超過標準計劃所提供的保障限額，可以怎辦？

客戶可以在「自選家居保險計劃-住戶保險」中的「私人藝術品保障」額外投保。

G. 額外保障

8. 放置於露臺 / 天台 / 花園的家居財物之意外損毀，會否受保障？

有的，「自選家居保險計劃」之相關額外保障可保障室外家居財物。但受限於個別限額及最高保障額。

9. 出外時手提電話 / 平板電腦意外損毀有保障嗎？

若客戶的手機 / 平板電腦在全球任何地方意外損毀，而選擇在本港廠商指定維修中心進行維修，「自選家居保險計劃-住戶保險」可以就維修費提供保障。

H. 應對事故

10. 若家居發生爆喉水浸情況應如何處理？

首先，客戶應通知大廈物業管理處以儘快應對事故情況；在可行及安全情況下減低損失。客戶可拍照及盡量保留損失物品，然後儘快通知我們辦理理賠。

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Zurich HomeChoice Insurance Plan

Frequently asked questions

A. Building vs Household Insurance

- 1. Landlords are commonly required by the mortgage bank to insure the building structure. During the purchase of home insurance, can the landlord choose to buy optional coverage of accidental damage to building structure in order to fulfill bank's requirement?**

Since the requirements on landlord's building structure insurance policy vary among different mortgage banks, customers are recommended to purchase our building structure insurance separately. We will provide suitable policy terms and contents according to the requirements of the mortgage bank.

B. Who shall buy home insurance?

- 2. Is it required for the policyholder of home insurance to be the landlord?**

All householders (either owner, occupiers or tenants) can buy home insurances. HomeChoice Insurance Plan – Householder Insurance provides protection to the household and its household members on legal liability, home contents, etc.

C. Village house & aged building

- 3. Can village houses or properties in aged buildings be insured? Would the premium be exceptionally expensive?**

Not only customers can purchase HomeChoice Insurance Plan for the village houses or properties in aged buildings, but also they can get instant quotation online. Please note that adjusted premium and/or deductible may be applied subject to different circumstances, kindly take note of the details during enrollment.

D. Gross floor area vs Saleable floor area

- 4. There are two floor area types: Gross floor area and Saleable floor area. Which should be referred to for buying insurance?**

The floor area of flat is used for premium calculation. Customers can take reference of the premium table so as to choose the most appropriate floor area type to enrol.

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Zurich HomeChoice Insurance Plan

Frequently asked questions

E. Water seepage

5. Are damages to home contents as a result of water seepage through the window frame in rainy day covered?

HomeChoice Insurance Plan covers damages caused by accidental water seepage to home contents. However, this will depend on the circumstances of each case, as well as the terms of the policy.

6. Is the damage as a result of water pipe burst covered?

In general, losses of home contents and third-party legal liabilities caused by water pipe bursts are covered. However, this will depend on the circumstances of each case, as well as the terms of the policy.

F. Top-up extension

7. The costs of fine art collections (like famous painting and furnishings) at home exceed the amount of coverage in the standard plan, what can I do?

Customers can add additional coverage of "Personal Fine Art Collection" in HomeChoice Insurance Plan – Householder Insurance.

G. Extra benefit

8. Is accidental damage to home content placed on terrace or roof or in the garden covered?

Yes, HomeChoice Insurance Plan covers outdoor home contents, subject to the respective limits and the maximum benefit payable.

9. Is accidental damage of mobile phone / tablet covered if the damage occurs outside my home?

Regardless of the geographic location where the customer's mobile phone / tablet is accidentally damaged, HomeChoice Insurance Plan – Householder Insurance will provide repair cost reimbursement if the device is repaired in one of the authorized repair centers of the respective manufacturer in Hong Kong.

H. Incident response

10. What should I do if my home is flooded caused by burst of a water pipe?

First, customer should inform the property management office of the building to deal with the incident as soon as possible and try to minimize the loss. Customer can take photos and keep the damaged items. Then inform us at the soonest to file a claim.

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