

Schedule of Benefit 保障計劃

Benefit Schedule 保障額表		Max Limit Per Policy Year (HK\$) 每年最高賠償額 (港幣)
Section A 第 A 部份	Contents Cover 家居物品保障	500,000
A.1	Contents per item / set limit 家居物品每件 / 每套	50,000
A.2	Specific Items 指定物品	80,000
	Specific Items per item / set limit 指定物品每件 / 每套	8,000
Additional Benefits 額外保障		
a	Replacement of Electronic Locks 更換電子門鎖	30,000
b	Domestic Staff Contents 家傭的家居物品	6,000
c	Contents in Storage Facility 儲物設施內的家居物品	15,000
d	Frozen Food 冷凍食品	3,000
e	Business Appliances 商業設備	24,000
e.1	per item / set limit 每件 / 每套	12,000
f	Removal of Debris 移走瓦礫	12,000
h	Replacement of Locks, Glass and Temporary Protection 更換門鎖、玻璃及臨時保護	40,000
i	Unauthorised Transaction 未經授權交易	5,000
j	Loss of Personal Documents 損失個人文件	40,000
l	Unauthorised Usage of Utilities 未經授權使用公用事業	40,000
Section B 第 B 部份	Personal Liability Cover 個人責任保障	5,000,000
Section C 第 C 部份	Personal Guard 個人保障	
a	Injury due to Theft 盜竊引致的損傷	2,500
c	ATM Assault 櫃員機襲擊	2,500

Excess
自付額

Section A Contents Cover
第 A 部份家居物品保障

a	Loss or damage (other than those caused by fire, lightning or explosion) 任何損失或損毀 (因火災、閃電或爆炸引致的除外)	400
b	Loss or damage caused by water damage associated with flood, storm or fixed pipe bursting, landslide or subsidence 因水損、風暴、固定管道漏水、山崩或下陷引致的損失或損毀	1,500 or 10% of adjusted loss, whichever is greater 1,500 或經評定損失金額的 10%以較高者為準
c	Household Improvements 家居裝修	7,000 or 10% of adjusted loss, whichever is greater 7,000 或經評定損失金額的 10%以較高者為準
d	Alterations and Repairs 裝修或維修	
Section B Personal Liability Cover 第 B 部份個人責任保障		
	Third party property damage 第三者財物損毀	1,500 or 10% of adjusted loss, whichever is greater 1,500 或經評定損失金額的 10%以較高者為準
Section C Personal Guard 第 C 部份個人保障		
	Injury due to Theft 盜竊引致的損傷 ATM Assault 櫃員機襲擊	400