

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 A 部份	Contents Cover 家居物品保障	400,000
A.1	Contents per item / set limit 家居物品每件 / 每套	100,000
A.2	Specific Items# per item / set limit 指定物品#每件 / 每套	10,000
Additional Benefits 額外保障		
a	Domestic Helper Contents 家庭傭工的家居物品	6,000
b	Contents In Storage Facility 儲物設施內的家居物品	60,000
b.1	per item / set limit 每件 / 每套	15,000
c	Frozen Food 冷凍食品	3,000
d	Business Appliances 業務設備	24,000
d.1	per item / set limit 每件 / 每套	12,000
e	Removal of Debris 移走瓦礫	75,000
f	Replacement of Locks, Glass and Temporary Protection 更換門鎖、玻璃及臨時保護	75,000
g	Unauthorised Transaction 未授權交易	75,000
h	Loss of Personal Documents 損失個人文件	25,000
i	Unauthorised Usage of Utilities 未經授權使用公用事業	25,000
Section B B 部份	Personal Liability Cover 個人責任保障	10,000,000

Excess 自付額	for each and every claim (HK\$) 適用於每次索償 (港幣)
Section A - Contents Cover 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, landslip 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
Section B- Personal Liability Cover 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

Specific Items means Jewellery, watches, fur, fine arts, collectible stamps and coins, computer systems, portable data equipment, entertainment appliances, photographic equipment, items of precious metals, musical instruments, cameras, VCR and their accessories and other Valuables* or collections.

指定物品指珠寶、手錶、皮草及美術作品、郵票及硬幣收藏、電腦系統、手提電腦、手提資訊器材、娛樂設備或其他攝影器材、貴重金屬物品、樂器、相機／卡式錄放影機和配件及其他貴重物品*或收藏品。