

「業主安心」 保險計劃



買樓收租既可為資產保值，又可帶來穩定入息；但萬一發生事故，亦可能引起不便、煩惱。「業主安心」保險計劃助您釋除疑慮，為業主提供至貼心保障，令您生活更加自在。

「業主安心」保險計劃為身為業主的您提供至貼心保障：

關注您的個人責任

- ✓ **業主責任**
保障身為業主的您，因出租物業所在之大廈公眾地方發生意外而須負上之法律責任及個人責任保障高達 10,000,000 港元

照顧您的財物

- ✓ 即使是出租物業，但如果物業內有屬於您的傢私電器及其他財物，我們也會提供保障。家居財物之最高保障額高達 200,000 港元
- ✓ 裝修期間因意外而導致的家居財物損毀，最高賠償額高達 100,000 港元（但裝修期以不超過 2 個月為限）

保障您的收入

- ✓ **租金損失**
保障您的物業因意外損毀而不能居住所導致之租金收入損失，最高賠償額為每月 10,000 港元（不超過三個月）

關心您的生活態度

- ✓ 綠色生活保障 – 為您意外損毀之附有「能源效益標籤電器」提供保障，當重購同類型之產品，可獲提升 10% 之最高賠償額

超越家居保障

- ✓ **24 小時家居緊急支援服務**
「業主安心」保險計劃免費為您提供 24 小時家居緊急支援服務，快捷方便，助您應付自己或租戶之需要。家居緊急支援熱線諮詢包括：
 - 水喉匠安排
 - 電工安排
 - 一般家居維修安排
 - 緊急上門護理服務安排
 - 家居電器維修安排
 - 家居清潔安排
 - 滅蟲服務安排
 - 嬰孩暫託服務安排
 - 家務助理服務安排

註：以上服務只限於諮詢及轉介安排，而本公司則承擔每次最高 500 港元的水電維修費用。

保障表

保障範圍	最高保障額 (港元)															
基本保障																
身為業主的個人法律責任	10,000,000															
- 因疏忽而導致第三者身體受傷或財物損失所招致的法律責任及有關訴訟費用																
家居財物意外損毀保障¹																
- 家居財物意外損毀保障																
<table border="1"> <tr> <td>建築面積 (平方呎)</td> <td>實用面積 (平方呎)</td> <td></td> </tr> <tr> <td>700 或以下</td> <td>560 或以下</td> <td>100,000</td> </tr> <tr> <td>701 - 1,500</td> <td>561 - 1,200</td> <td>150,000</td> </tr> <tr> <td>1,501-2,000</td> <td>1,201 - 1,600</td> <td>200,000</td> </tr> <tr> <td>2,001 或以上</td> <td>1,601 或以上</td> <td>個別計算</td> </tr> </table>	建築面積 (平方呎)	實用面積 (平方呎)		700 或以下	560 或以下	100,000	701 - 1,500	561 - 1,200	150,000	1,501-2,000	1,201 - 1,600	200,000	2,001 或以上	1,601 或以上	個別計算	
建築面積 (平方呎)	實用面積 (平方呎)															
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2,001 或以上	1,601 或以上	個別計算														
免費附加保障¹																
<ul style="list-style-type: none"> 搬遷時家居財物意外損毀保障 裝修期內家居財物意外損毀保障 (裝修期不超過兩個月) 意外後清理損毀家居財物碎礫之費用 消防員因執行職務導致之損毀 綠色生活保障 租金損失 	50,000 100,000 5,000 視乎保障額 額外 10% 保障額 每月最高 10,000 (不超過三個月)															
家居緊急支援服務																
<ul style="list-style-type: none"> 水電維修服務 其他免費轉介服務如緊急電召看護、電器維修、家居清潔及滅蟲等 	每次 500 轉介服務															
自選保障																
樓宇																
- 樓宇結構意外損毀保障 ²	樓宇重建費用															
免費附加保障：																
個別限額：																
<ul style="list-style-type: none"> 地陷及山泥傾瀉 專業建築顧問費用 意外後清理災場費用 	樓宇重建費用 樓宇重建費用之 5% 樓宇重建費用之 5%															

¹ 家居財物意外損毀保障範圍的自負額為每宗賠償的首 250 港元。

² 樓宇結構意外損毀保障範圍的自負額為每宗賠償的首 3,000 港元 (火災、閃電及爆炸除外)。地陷及山泥傾瀉附加保障的自負額為每宗賠償的首 10,000 港元或損失額的 10%，以較高者為準。

保費表

		每年保費 (港元)	
單位面積 (平方呎)*		基本保障	自選保障
建築面積	實用面積		
500 或以下	400 或以下	520	500
501-700	401-560	520	630
701-1,000	561 - 800	720	1,020
1,001-1,500	801 - 1,200	720	1,530
1,501-2,000	1,201 - 1,600	920	2,040
2,001 或以上	1,601 或以上	個別計算	

* 保費將根據所選擇計算方法之單位面積計算。

主要不承保事項：

無法解釋的損失、違例僱建、機件故障、自然損耗、戰爭、恐怖活動、核能輻射、污染等。

本宣傳資料只供參考之用，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，我們保留最終批核及決定權。(如中文譯本與英文有異，以英文本為準。)

關於蘇黎世

蘇黎世保險 (香港) 是蘇黎世保險集團轄下之機構，竭誠為個人及企業客戶提供全面又靈活的一般及人壽保險服務。照顧他們在保險、保障及投資上的需要。集團在香港的業務始於 1961 年，至今已成為本港五大一般保險公司之一。

蘇黎世保險集團是一家全球領先的多險種保險供應商，其全球網絡的分支機構和辦事處遍及歐洲、北美洲、拉丁美洲、亞太和中東等地區。集團成立於 1872 年，總部設於瑞士的蘇黎世，集團有逾 55,000 名員工在 170 多個國家為客戶提供服務。我們矢志成為我們的股東、客戶和員工眼中全球最佳的保險公司。

蘇黎世保險有限公司

(於瑞士註冊成立之公司)

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ZURICH®

蘇黎世



Zurich LandlordCare Insurance Plan



Investing in rental property is always a good way to protect your financial status and to generate a steady income. Nevertheless, it may also bring you troubles and anxieties by unforeseen circumstances. **Zurich LandlordCare Insurance Plan** eases your mind with its all-round protection.

Zurich LandlordCare Insurance Plan offers a comprehensive protection to all landlords, just like you.

Liability care

- ✓ **Owner liability**
Owner's Liability Cover up to HKD10,000,000

Property care

- ✓ Contents Cover - provides up to HKD200,000 coverage to the home contents in your rental property such as house furnishings and electrical equipments
- ✓ Loss or damage of home contents during home renovation (renovation period not exceeding 2 months)

Rental Care

- ✓ **Loss of rent**
We compensate your rental loss up to HKD10,000 per month if your property is made uninhabitable (maximum 3 months) due to accidental damages

Lifestyle care

- ✓ Green Living Benefit extends up to extra 10% of the value of a new replacement of the damaged or lost energy efficient product with "Energy Efficiency Label"

Beyond home protection

- ✓ **24-hour home emergency assistance services**
Household accidents and repair problems do happen and may cause you inconvenience. Therefore, we have set up a comprehensive 24-hour home emergency assistance services to make life easier for you. Simply telephone our hotline for:
 - Plumbing assistance
 - Electrical assistance
 - General repair assistance
 - Emergency house nursing care assistance
 - Household appliance referral
 - Home cleaning referral
 - Pest control referral
 - Baby sitting referral
 - Domestic helper referral

Remark: The above services are on referral or arrangement basis only, except the plumbing or electrical assistance which can be indemnified up to HKD500 per incident.

Table of Benefits

Coverage	Maximum Benefits (HKD)
Basic coverage	
Owner and personal legal liability - Accidental bodily injury or property damage to third party and legal costs	10,000,000
Accidental damage to home contents protection¹ - Covers any accidental loss destruction or damage to your home contents Gross floor area (sq. ft.) Saleable area (sq. ft.) 700 or below 560 or below 701 to 1,500 561 to 1,200 1,501 to 2,000 1,201 to 1,600 2,001 or above 1,601 or above	100,000 150,000 200,000 individual considerations
Free extensions¹ <ul style="list-style-type: none"> Loss or damage of home contents during home removal Loss or damage of home contents during home renovation (renovation period not exceeding 2 months) Removal of debris following accidental damage to home Damage by firemen as a result of execution of duties Green living cover Loss of Rent 	50,000 100,000 5,000 as per Sum Insured Extra 10% of Sum Insured 10,000/month (max. 3 months)
Emergency assistance services <ul style="list-style-type: none"> Plumbing or electrical assistance Other free referral services such as home nursing care, household appliance repairing, home cleaning and pest control, etc. 	500 / incident Referral service
Optional coverage	
Building - Accidental damage to building protection ²	Rebuilding cost
Free extensions Sub-limits: <ul style="list-style-type: none"> Landslide and subsidence Professional architect consultation fees Removal of debris following property damage 	Rebuilding cost 5% of rebuilding cost 5% of rebuilding cost

¹ The excess under Home Contents Section is the first HKD250 each and every claim.

² The excess under accidental damage to building section is the first HKD3,000 each and every claim (except fire, lighting and explosion). The excess under landslide and subsidence extension is the first HKD10,000 or 10% of adjusted loss each and every claim, whichever is greater.

Premium Table

		Annual Premium (HKD)	
Floor Area (Sq Ft) ^a		Basic Coverage	Building (Optional)
Gross Floor Area	Saleable Area		
500 or below	400 or below	520	500
501-700	401-560	520	630
701-1,000	561-800	720	1,020
1,001-1,500	801-1,200	720	1,530
1,501-2,000	1,201-1,600	920	2,040
2,001 or above	1,601 or above	individual considerations	

^a Amount of premium payable will be determined on the basis of the calculation method selected and the corresponding floor area.

Major Exclusions :

Unexplained loss, illegal building works; electrical and mechanical breakdown; wear and tear; war; terrorism; radioactive contamination; nuclear; pollution contamination.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurers in Hong Kong.

Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With more than 55,000 employees serving customers in more than 170 countries, we aspire to become the best global insurer as measured by our shareholders, customers and employers.

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