

HomePlus
家安保



Comprehensive Home
Protection Plan
全面家居財物保障計劃

AIG®

HomePlus - Comprehensive Home Protection Plan

It Costs So Little for Peace of Mind

Your home is one of your most important assets. It makes good sense to protect your home from unforeseen circumstances. "HomePlus" provides you with this protection and offers you a peace of mind. Premiums are very easy to calculate. Section 1 premiums are determined based on the Sum Insured of your home. Section 2 premiums are calculated based on the gross floor area of your home so all you have to do is to decide which plan will be suitable to you.

Coverage	Benefits (MOP\$)	Max Limit (MOP\$) Per Year		
Section 1 BUILDING - All Risks Protection	● Protects your residential flat including its structure plus fixtures and fittings therein without deduction for wear & tear and depreciation against all types of accidental damage, including fire, explosion, water damage & theft etc.	Declared Sum Insured		
Free Extensions	● The legal liability as an owner of the insured premises in respect of accidental bodily injury and property damage to third party due to negligence ● Temporary accommodation cost if the insured premises are rendered uninhabitable as a result of an accident (If both sections 1 and 2 are purchased, the Company shall pay the Maximum Limit of legal liability and temporary accommodation cost whichever is the greater.)	\$1,000,000 \$50,000 (\$1,500/day)		
		Bronze	Silver	Gold
Section 2 HOUSEHOLD CONTENTS - All Risks Protection	● Covers loss or damage to home contents against all types of accidental loss occurring within the insured premises : - The maximum limit of Contents - The maximum limit of Valuables	\$300,000 (\$30,000/item) \$30,000 (\$3,000/item)	\$500,000 (\$50,000/item) \$60,000 (\$6,000/item)	\$1,000,000 (\$100,000/item) \$100,000 (\$10,000/item)
Worldwide Personal Effects & Valuables	● Your personal belongings and valuables which go with you or your family members are covered against loss or accidental damage up to the maximum limit for any one article, anywhere you go in the world	\$8,000 (\$1,000/item)	\$15,000 (\$3,000/item)	\$20,000 (\$5,000/item)
Personal Documents	● The expense of applying for replacement of credit cards, passports or other personal documents due to accidental loss	\$1,000	\$1,000	\$1,000
Legal Liability	● Liability coverage against any claim for bodily injury or property damage against you or your family members occurring within the territory of Hong Kong, Macau and China subject to Macau laws and jurisdiction	\$500,000	\$1,000,000	\$2,000,000
Free Extensions	● Replacement of damaged locks, keys or windows due to burglary or attempted burglary ● Loss or damage to household contents or home appliances while being temporarily removed from insured premises due to cleaning or repairing ● Loss or damage to building betterment / household decoration including renovation, built-in closets, fixtures, fittings and newly installed floorings, which are carried out by the Insured ● Accidental loss of / or damage to your domestic worker's personal belongings ● Temporary accommodation cost if the insured premises are rendered uninhabitable as a result of an accident ● In the event of fire or theft at the insured premises, resulting in the death of the Insured or his family members	\$1,000 \$30,000 \$10,000 \$10,000 \$30,000 (\$1,000/day) \$30,000	\$2,000 \$50,000 \$30,000 \$10,000 \$50,000 (\$1,500/day) \$50,000	\$3,000 \$100,000 \$80,000 \$10,000 \$80,000 (\$3,000/day) \$100,000

Major Exclusions

- Uninsurable risk such as scratching, corrosion, wear and tear, mechanical or electrical breakdown;
- Malicious damage or vandalism by a person residing in the insured premises;
- Contact or corneal lenses, mobile/portable telephone;
- Breakage of glass, chinaware, porcelain or item of fragile nature;
- Loss arising from unattended vehicle;
- Contents on roof or open area;
- Theft, attempted theft or malicious damage whilst the insured premises unoccupied for more than 30 consecutive days;
- This policy shall not apply to damage / losses caused by construction, renovation, alteration or decoration work on the insured premises.
(unless the same is notified to the Company* and specifically agreed to in advance by the Company in writing.)

Remarks :

1. This insurance plan is only applicable to multi-storey residential building of age less than or equal to 30 years.
2. The minimum premium of this policy is MOP\$400.
3. Excess : - 10% of adjusted loss subject to a minimum of MOP\$500 for each and every non-water damage claim.
- 10% of adjusted loss subject to a minimum of MOP\$2,000 for each and every water damage claim

Important Notes :

1. In the event of any differences between the English and Chinese version of this brochure, the English version shall prevail.
It is also understood that the insurance policy relevant to this brochure is issued in English version only and shall be binding upon an application for this policy is accepted and approved by the Company.
2. This brochure provides only a summary of the policy benefits. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of the policy is available from AIG Insurance Hong Kong Limited (Macau Branch).

*"the Company" refers to AIG Insurance Hong Kong Limited (Macau Branch)

家安保 - 全面家居財物保障計劃

以最少的金錢便可得以安心

家是每人心中之珍貴資產，您更須未雨綢繆，慎防不必要之意外發生。『家安保』提供既方便又簡單的保障計劃，令您安枕無憂。第一部份之保障計劃以投保額來釐定保費。第二部份之保障計劃只以建築面積來釐定保費，您只須選取合乎您需求之計劃便可。

保障範圍	保障詳情 (金額以澳門幣計算)	全年最高賠償額 (澳門幣)		
第一部份 樓宇結構 (全保障)	● 保障閣下投保的住宅樓宇因意外事故而導致之破壞及損失包括火災、爆炸、水浸、盜竊等。賠償不會扣除損耗及折舊	以申請投保額而定		
免費額外保障	● 保障您作為投保地址的業主，因疏忽導致第三者身體受傷或死亡或財物損失而負上的法律責任 ● 因意外導致家居損毀暫時不能居住，賠償修理期間之臨時住所之租金 (如同時購買第一部份 - 樓宇結構及第二部份 - 家居財物保障者，法律責任及臨時居住津貼之最高賠償額是以第一部份及第二部份作比較，以較高者為準。)	\$1,000,000		
		\$50,000 (每日\$1,500)		
		銅裝	銀裝	金裝
第二部份 家居財物 (全保障)	● 包括因意外事故而導致之家居物件破壞及損失 - 家居物件之最高賠償額 - 個人財物之最高賠償額	\$300,000 (每件\$30,000)	\$500,000 (每件\$50,000)	\$1,000,000 (每件\$100,000)
		\$30,000 (每件\$3,000)	\$60,000 (每件\$6,000)	\$100,000 (每件\$10,000)
全球性個人財物保障	● 投保人或其家人的全球性個人財物保障	\$8,000 (每件\$1,000)	\$15,000 (每件\$3,000)	\$20,000 (每件\$5,000)
個人證件保障	● 補領因意外遺失的信用咭、護照及個人證件的費用	\$1,000	\$1,000	\$1,000
法律責任保障	● 投保人及其家人因疏忽而引致的第三者身體受傷，或財物損失之金錢索償保障；保障範圍包括香港、澳門及中國，並以澳門法律為準	\$500,000	\$1,000,000	\$2,000,000
免費額外保障	● 因爆竊或意圖爆竊而導致門鎖、門匙或窗戶損毀，其後所需的更換費用 ● 家居物件或電器因清潔或修理而需臨時存放別處時發生的損失 ● 因意外損毀投保人之裝修，包括牆櫃、油漆、牆紙及新換地板 ● 因意外引致家備的財物損失 ● 因意外導致家居損毀暫時不能居住，賠償修理期間之臨時住所之租金 ● 投保人或其家人因火災或盜竊而身故	\$1,000	\$2,000	\$3,000
		\$30,000	\$50,000	\$100,000
		\$10,000	\$30,000	\$80,000
		\$10,000	\$10,000	\$10,000
		\$30,000 (每日\$1,000)	\$50,000 (每日\$1,500)	\$80,000 (每日\$3,000)
		\$30,000	\$50,000	\$100,000

主要一般不保範圍事項

- 物件表面因刮花、腐蝕、天然損耗、機件或電器故障引致之損毀；
- 在投保物業居住的人有意或惡意地造成物件破壞或損毀；
- 隱形眼鏡、流動手提電話；
- 玻璃器皿、瓷器或其他易碎物品的破裂或破損；
- 物件在沒有鎖好的汽車內被竊或損毀；
- 存放在露天或天臺上的物品；
- 承保單位空置超過30天；在此期間發生之盜竊或惡意破壞的損失；
- 本保單不承保閣下之投保物業因進行室內興建、維修、改裝及翻新等工程而造成的損毀或損失。
(除非閣下事先以書面通知，並經本公司*核實及批准，則不在此限。)

備註：

1. 此保障計劃只接受多層住宅大廈及樓齡不超過三十年之物業投保。
2. 此保單最低保費為澳門幣\$400。
3. 自負金額：- 每宗非水災引致索償之自負金額為經調整後的損失總額的10%或至少澳門幣\$500 (以較高者為準)。
- 每宗因水災引致索償之自負金額為經調整後的損失總額的10%或至少澳門幣\$2,000 (以較高者為準)。

重要事項：

1. 如本文之譯本於意義上遇到任何爭議時，一概以英文版本為準；並與此同時作為保險合約之依據。
2. 本小冊子僅提供保單摘要，有關保單承保範圍及除外責任條款請參看保單條款及細則。如需要保單條款及細則，歡迎向美亞保險香港有限公司（澳門分行）索取。

*「本公司」指美亞保險香港有限公司（澳門分行）

HomePlus - Proposal Form

家安保險計劃 - 投保表格

(Use ENGLISH BLOCK letter 請以英文正楷填寫)

Effective Date 保單生效日期: _____ D日 / _____ M月 / _____ Y年
(Back-dating is unacceptable 不可追溯保單生效日期)

Applicant Information 申請人資料:

Name 姓名: _____

Macau ID / Passport No.
澳門身份證 / 護照號碼: _____
(Please attach with Macau ID / Passport copy 請隨附澳門身份證/護照副本)

Tel. No.
電話號碼: _____
(Residence 住宅) (Mobile 手提電話)

Occupation 職業: _____

Nationality 國籍: _____

Email 電郵地址: _____

Location of Risk 投保物業地址: _____

Mailing Address (if different from location of risk) 通訊地址 (如與投保物業地址不同): _____

*Year of Building 投保樓宇年份: _____ Gross Floor Area (Sq.ft.) 建築面積: _____ (平方英尺)

Type of Residence: Village/Individual House* 村屋/獨立屋 Multi-Storey Building 多層住宅大廈

Occupancy: Self-occupied 自住 Tenant 租用 Rental 出租

*For year of Building over 30 or Village/Individual House, please refer to Company for approval and rating.
如投保樓宇之年份超過30年或是村屋/獨立屋等類型, 須經本公司批准及附加額外保費。

Insurance Information 投保資料

請回答下列問題 Please answer the following questions 是 Yes 否 No

- 閣下於投保其他家居保險計劃時曾否被拒絕或被要求繳付額外保費 (或被附加特別條件)? Yes No
Have you ever been refused and/or required of special terms (or additional premium) for any home insurance cover?
- 閣下曾否在過去三年內, 因遺失、損毀、法律責任或意外而於任何家居保險計劃提出索償? Yes No
Have you sustained any loss, damage, liability or accident indemnified under any home insurance cover during the past three years?

如投保物業樓齡超過30年, 請回答下列問題:
If the property age is above 30 years, please answer the follow questions:

- 過往曾否收取政府對閣下樓宇發出的命令?
Has your Building received any Orders from the Government regarding your Building?
如答案為“是”者, 請另加紙說明。
If you answer “Yes”, please give details on a separate sheet. Yes No

- 過去五年內閣下是否進行過維修/保養工作?
Has any renovation work ever been done during the past 5 years?
 電線 Wiring 喉管 Pipes 排水溝 Drains 牆身 Walls 其它 Others

Premium Table 保費表 (Please tick the appropriate box ✓ 在適當空格內加上剔號)

Section 1 第一部份			
Building 樓宇結構 (Annual Rate 年保費率 0.15%)			
Sum Insured 投保額 MOPS: _____		Premium: 保費 MOPS: _____	
Mortgagee 按揭的銀行或財務公司名稱: _____			
Section 2 第二部份			
Contents and Worldwide Personal Effects 家居及個人財物保障		Annual Premium (MOPS) 全年保費 (澳門幣)	
Gross floor area of your home (in sq.ft.) 閣下家居之建築面積(平方英尺)	Bronze Plan 銅裝	Silver Plan 銀裝	Gold Plan 金裝
少於 Less than 700	<input type="checkbox"/> \$500	<input type="checkbox"/> \$700	<input type="checkbox"/> \$1,000
701 - 1,000	<input type="checkbox"/> \$600	<input type="checkbox"/> \$900	<input type="checkbox"/> \$1,200
1,001 - 1,300	<input type="checkbox"/> \$800	<input type="checkbox"/> \$1,050	<input type="checkbox"/> \$1,350
1,301 - 1,600	--	<input type="checkbox"/> \$1,200	<input type="checkbox"/> \$1,500
1,601 - 2,000	--	<input type="checkbox"/> \$1,350	<input type="checkbox"/> \$1,650
2,001 - 2,500	--	<input type="checkbox"/> \$1,575	<input type="checkbox"/> \$1,875
2,501 - 3,000	--	<input type="checkbox"/> \$1,800	<input type="checkbox"/> \$2,100
Over 多於 3,000	--	<input type="checkbox"/> \$2,025	<input type="checkbox"/> \$2,325

Declaration 聲明

I declare and agree on behalf of myself and any person or persons who may have or claim any interest in any insurance on this proposal form the following:

本人現聲明並謹代表本人及任何有權或聲稱有權就本投保表格要求保險賠償的人任同意下列各項:

- The building structure of Location of Risk is of concrete construction.
本人之投保物業乃石屎建築。
- Occupancy of Location of Risk is solely for private residential purpose and there is no commercial use.
本人之投保物業純屬私人住宅用途, 並不作任何商業用途。
- In the event of differences between the English and Chinese version of this Proposal Form, the English version shall prevail. It is also understood that the insurance policy relevant to this Proposal Form is issued in English version only and shall be binding upon this Proposal being accepted and approved.
本人同意如本文之譯本上遇到任何爭議時, 一概以英文版本為準; 並與此同時作為保險合約之依據。
- I agree that AIG Insurance Hong Kong Limited, Macau Branch (hereinafter called "AIG-Macau Branch") reserves its right to accept or reject my application for insurance. If the Proposal Form is accepted and approved by the Company, the policy will become effective.
本人同意美亞保險香港有限公司(澳門分行)(以下簡稱「美亞保險-澳門分行」), 保留一切接納申請與否之權利, 並明白申請一經接納及批核, 保單才正式生效。
- I agree that this Proposal Form shall be the basis of the insurance contract between me and the insurer, AIG Insurance Hong Kong Limited, Macau Branch. I declare that the statements made in this application are true, correct and complete to the best of my knowledge and belief.
本人同意此投保表格為本人與美亞保險香港有限公司(澳門分行)訂立保險契約之根據。本人特此聲明此投保表格內所填報之資料, 據本人所知並確定全部正確無訛、完整及足夠。
- I/We DECLARE and AGREE that any personal data and other information relating to me/us or my/our policy(ies) contained in this application or collected, obtained, compiled or held by the Company by any means from time to time may be used, maintained, processed, stored, transferred, disclosed and/or shared by the Company for the purposes of processing, administering, implementing and effecting the requests or transactions contemplated in this application or any other applications made by me/us from time to time, promoting or providing subsequent or other services or products to me/us, direct marketing, data matching and/or communicating with me/us. I/We further DECLARE and AGREE that the Company may transfer, disclose, grant access of or share such personal data and other information to or with individuals, entities and/or organizations associated with the Company and/or to or with third parties (including, without limitation, reinsurance companies, claims investigation companies, industry associations or federations, fund management companies, financial institutions, or service providers) selected by the Company, in each case whether within or outside of Macau, for any of the aforesaid purposes and/or for the purposes of providing administrative, data processing, data maintenance or storage, telecommunications, computer, payment or other services to the Company in connection with the operation of its business. I/We understand that I/we have the right to obtain access to and to request correction of my/our personal data held or controlled by the Company. Such request can be made to Data Privacy Officer at Unit 506, 5/F, AIA Tower, No. 251A-301, Avenida Comercial de Macau. If I/we do not wish to receive marketing information or materials, I/We will send an opt-out notice to the Company, in which case my/our personal data and other information would be included in a centralized customer opt-out list that may be shared amongst the Company's associated partners for reference.
本人/本公司現聲明並同意貴公司可使用、保留、處理、儲存、轉交、透露及/或共用貴公司所收集、索賠、整理或保留在此申請表所載或從其他途徑取得之任何有關本人/本公司的個人資料或其他有關本人/本公司的保單的資料, 用作處理、管理、落實及實行在此申請表所載或本人/本公司從任何其他申請表所提出之要求, 及介紹或提供其稍後或其他的服務或產品予本人/本公司、直接促銷、資料核對及/或聯絡本人/本公司之用途。本人/本公司再聲明並同意貴公司可向與貴公司有關的澳門或海外人士、團體及/或機構及/或任何被選的第三機構(包括但不限於再保險及賠償調查公司, 及有關的行業協會/ 聯會、基金管理公司、金融機構或提供有關服務之公司)轉交、透露、授權取得或共用本人/本公司的個人或其他資料, 用作以上列明之用途及/或貴公司業務運作之用, 包括行政、資料處理、資料保存或儲存、通訊、電腦、付款或其他服務。本人/本公司明白到本人/本公司有權向貴公司查詢及申請更改貴公司儲存或管理與本人/本公司有關的個人資料。有關的申請可致函澳門商業大馬路251A至301號在郵政大樓506室個人資料管理員辦理。若本人/本公司不想收到貴公司的銷售資料刊物, 本人/本公司會發出信或通知貴公司。為本人/本公司的個人或其他資料會存於貴公司之中央資料檔內的非聯絡客戶名單, 並會供貴公司及有關人士/機構作參考。

Signature of Employer 投保人簽署

Date 日期

For Office Use Only 公司專用

Producer Name 業務代表姓名:

Producer Code 業務代表編號:

Producer Contact Tel. No. 業務代表聯絡電話:

American International Group, Inc. is a leading global insurance organization. Founded in 1919, today we provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. Our diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG Insurance Hong Kong Limited is a wholly owned subsidiary of the American International Group Inc.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at <http://www.aig.com> or <http://www.aig.com.hk>. Additional information can also be found at <http://www.aig.com/strategyupdate> | YouTube : <http://www.youtube.com/aig> | Twitter : @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

This insurance plan is underwritten by AIG Insurance Hong Kong Limited (Macau Branch)

美國國際集團 (AIG) 為全球具領導地位之保險公司。AIG成立於1919年，現於逾100個國家及地區為客戶提供產物意外、人壽、按揭保險及金融服務。AIG之多元化產品能協助商界及個人客戶保護資產，管理風險及提供退休保障。AIG為紐約證券交易所及東京證券交易所之上市公司。

美亞保險香港有限公司為美國國際集團 (AIG) 成員。

AIG為美國國際集團在全球提供產物意外保險、壽險、退休金和一般保險服務所使用之統一品牌。本公司相關資料，詳列於本公司網站 <http://www.aig.com> 或 <http://www.aig.com.hk>。如需更多資訊，請瀏覽 <http://www.aig.com/strategyupdate> | YouTube : www.youtube.com/aig | Twitter : @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>

所有商品及服務皆由AIG之附屬公司或關聯公司所承保或提供。部分商品或服務不一定在所有國家皆有提供。各項保險商品之承保範圍以實際訂立之保險合約為準。部分非保險類產品及服務可能為獨立第三方提供。若干產物意外保險可能由提供超額保險之保險公司承保。提供超額保險之保險公司一般不參與各州之保險保證基金，故受保人不受該基金保障。

此保障計劃由美亞保險香港有限公司 (澳門分行) 承保。



Bring on tomorrow

AIG Insurance Hong Kong Limited
(Macau Branch)
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