

**Home  
Decoration  
Insurance**

**家居裝修保險**



## Home Decoration Insurance 家居裝修保險

Home Decoration Insurance is specially designed to protect you against loss or damage arising out of contract works like decoration, renovation or maintenance work at your home. It covers your legal liability in respect of third party bodily injury and/or property damage arising out of the works. You may also insure the replacement cost of lost or damaged decoration materials.

家居裝修保險是專為保障你在裝修、翻新或維修家居期間發生意外而蒙受損失而設的綜合保險計劃。此計劃保障你於施工時導致第三者身體受傷及 / 或財物損毀的法律責任。你亦可投保工程物料的損毀賠償。

### Coverage

Cover	Benefits
Section 1	<b>Material Damage (Optional Cover)</b> This provides "All Risks" cover against accidental loss or damage to the insured contract works and materials caused by fire, water, burglary or explosion etc. during the contract period at contract site.
Section 2	<b>Liability to Third Parties (Basic Cover)</b> This protects you against the legal liability in respect of third party bodily injury and/or third party property damage arising out of the carrying out of the contract works.
<b>Insured Contracts</b> This plan applies to the following contract works: Interior decoration, renovation or maintenance works and which may involve related exterior works including works on scaffolding for installation or change or repair of air-conditioner, external pipes, windows or clothes racks etc. (but excluding erection, dismantling or repair of scaffolding). Provided that the contract period does not exceed 3 months and costs involving such exterior works (if covered) does not exceed 15% of the total contract sum.	
<b>Excluded Contracts</b> This plan does not apply to the following contracts: 1. Any works related to signboard, neon sign, cage or scaffolding 2. Dismantling unauthorised building works 3. Exclusively or predominantly for exterior works 4. Any works related to the roof covering and/or wall covering 5. Any works for a building which is over 40 years old	

### Free Extension

Cover	Benefits
<b>1. Maintenance Period Protection</b>	This covers you against the legal liability arising from the maintenance works during the maintenance period for a maximum period of 3 months after actual completion of the contract works or the expiry of the contract period, whichever is the earlier.
<b>2. Indemnity to Principal's Property</b>	This covers the loss or damage of the properties belonging to the owner or tenant of the site whilst the contractor is performing the insured contract works, subject to a maximum indemnity of HK\$2,000,000.
<b>3. Removal of Debris (if Section 1 Material Damage is covered)</b>	This covers the expenses for removing of debris following an insured accident at the contract site, subject to a maximum of 5% of the total contract sum.
<b>4. Automatic increase of Contract Sum (if Section 1 Material Damage is covered)</b>	The quotation and the final contract sum may be different. The coverage of the contract works and material damage will be automatically increased by a maximum of 10% without any additional premium.

### Premium Table (HK\$)

Total Contract Sum not exceeding	Liability to Third Parties Limit of Indemnity	Contract not involves exterior work/work on scaffolding		Contract involves exterior works/work on scaffolding <sup>#</sup>	
		Section 1 & 2	Section 2	Section 1 & 2	Section 2
150,000	5,000,000	1,200	1,000	1,800	1,500
	10,000,000	1,700	1,500	2,500	2,200
300,000	5,000,000	1,500	1,200	2,500	1,800
	10,000,000	2,100	1,800	3,000	2,500
500,000	5,000,000	2,000	1,500	2,800	2,100
	10,000,000	2,600	2,100	3,500	2,800

<sup>#</sup> Only covers Contract that the cost of such exterior work not exceeding 15% of Total Contract Sum. Insurance levy is not included in the above premium.

### Insurance Levy Rate Table

Date of Policy Inception	Rate	Cap (HK\$)
From 1 Apr 2021 onwards	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit [bolttechinsurance.hk](http://bolttechinsurance.hk) or contact: (852) 3123 3344.

### Excess

Total Contract Sum Not exceeding	Section 1 Material Damage Each and every loss	Section 2 Liability to Third Parties Each and every loss
HK\$150,000	HK\$5,000	HK\$10,000 or 10% of the loss, whichever is the greater, in respect of water damage to third party property.
HK\$300,000	HK\$10,000	HK\$10,000 in respect of each and every loss or damage to third party property resulting from any other cause.
HK\$500,000	HK\$15,000	HK\$10,000 or 10% of the loss, whichever is the greater, in respect of loss or damage to Principal's Property.

### Major Exclusions

- Fault, defect, error or omission in or failure of any design, plan or specification
- Defect in material or workmanship
- Loss of use, liquidated damages, penalties, performance guarantees or other consequential loss
- Loss or damage due to wear and tear, rust, mildew or other deterioration due to gradually operating causes
- Liability to workmen, self-employed persons or sole-proprietor or their dependants in respect of their bodily injury arising out of contract works
- War risks, radioactive risks or any act of terrorism
- Liability arising from asbestos

### Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

## 保障範圍

保障項目	承保範圍
第一部份	工程物料損毀保障 (選擇性投保項目) 此計劃提供工程物料 "全險" 保障, 保障於投保地點在施工期間, 因火災、水浸、爆竊或爆炸等意外而引致受保物料 / 工程蒙受損失或損毀。
第二部份	第三者責任保險 (基本保障) 保障你於施工時導致第三者身體受傷及 / 或第三者財物損毀而需負上之法律責任。
<b>受保工程</b>	此計劃只適用於下列工程: 室內家居裝修、翻新或維修工程及可能涉及相關的外牆工程包括使用棚架安裝、更換或維修冷氣機、外牆喉管、窗戶或晾衣架等 (但不包括搭建、拆除或維修棚架)。 但合約期不得超過三個月及涉及外牆工程 (如受保) 金額, 以不超過工程合約總金額的 15% 為限。
<b>不受保工程</b>	此計劃並不適用於下列工程: 1. 任何有關招牌、霓虹燈、花籠或棚架工程 2. 拆除違例建築物工程 3. 專門或主要用於外牆工程 4. 任何有關屋頂覆蓋及或牆身覆蓋工程 5. 任何於四十年樓齡以上的樓宇施工

## 免費額外保障

保障項目	承保範圍
<b>1. 保養期保障</b>	保障你於保養期內進行保養工程時導致的法律責任。保養期最長為工程實際完工日或合約屆滿日起計三個月, 以較早者為準。
<b>2. 委託人財物損毀保障</b>	保障承建商於施工時, 損毀裝修單位內屬於業主或租戶的財物, 最高賠償額達 2,000,000 港元。
<b>3. 廢物清理費用 (如投保第一部份工程物料損毀保障)</b>	保障意外發生後清理廢物所需的費用, 最高賠償額為工程合約總金額的 5%。
<b>4. 工程合約升值保障 (如投保第一部份工程物料損毀保障)</b>	裝修報價與最終工程造价如有差距, 工程保障將與工程物料損失保障免費提升, 最高達 10%。

## 保費表

工程總額 不超過 (港元)	第三者責任保障 最高賠償額 (港元)	工程不涉及外部工程或 棚架之工序		工程涉及外部工程或 棚架之工序 <sup>#</sup>	
		第一及 第二部份	第二部份	第一及 第二部份	第二部份
150,000	5,000,000	1,200	1,000	1,800	1,500
	10,000,000	1,700	1,500	2,500	2,200
300,000	5,000,000	1,500	1,200	2,500	1,800
	10,000,000	2,100	1,800	3,000	2,500
500,000	5,000,000	2,000	1,500	2,800	2,100
	10,000,000	2,600	2,100	3,500	2,800

<sup>#</sup> 只涉及合約成本等外部工程不超過合約總金額的 15%。  
以上保費並未包括保費徵費

## 保費徵費表

保單起保日	徵費率	最高徵費 (港元)
由2021年4月1日之後	0.100%	5,000

保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢, 請瀏覽 [boltechinsurance.hk](http://boltechinsurance.hk) 或致電: (852) 3123 3344。

## 自負金額

工程總金額不 超過	第一部份 工程物料損毀保障 每一事故	第二部份 第三者責任保險 每一事故
150,000 港元	5,000 港元	■ 因水浸導致第三者財物損失, 自負金額為10,000港元或該損失之10%, 以較高者為準。
300,000 港元	10,000 港元	■ 其他原因導致第三者財物損失, 自負金額為10,000 港元。
500,000 港元	15,000 港元	■ 委託人財物損失, 自負金額為10,000港元或該損失之10%, 以較高者為準。

## 主要不保事項

- 設計、圖則或規格上的錯誤、缺陷、錯失、遺漏或不合規格
- 物料或手工缺陷
- 市場價值的損失、償付損失、罰款、履約保證或相應引致的損失
- 自然損耗磨損及折舊、生鏽、發霉或物件逐漸變質
- 對工人、自僱人士或獨自經營者或其家屬因工程合約期間施工時的身體受傷及引致的法律責任
- 戰爭、輻射及恐怖主義活動
- 因石棉引致之責任

## 注意

本小冊子乃保障條款及規定之摘要, 僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本, 請向本公司索取。

**Home Decoration Insurance Application Form 家居裝修保險投保書** Please complete in BLOCK LETTERS and tick where appropriate. 請以英文正楷填寫並於適當空格內加上「✓」號。

**(I) Details of Applicant 投保人資料**

Name of Applicant 投保人姓名 (Owner / Tenant) as Principal (業主 / 租戶) 為委託人		<input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Miss 小姐	HKID Card 香港身份證
Occupation 職業	Contact No. 聯絡電話:	Date of Birth 出生日期: ____ / ____ / ____ DD日    MM月    YY年	Email Address 電郵地址
Correspondence Address 通訊地址: Flat 室____, Floor 樓____, Block 座____, Building 大廈名稱 _____ Street 街道: _____ District 地區: _____ <input type="checkbox"/> HK 香港 <input type="checkbox"/> Kowloon 九龍 <input type="checkbox"/> NT新界			Name of Contractor, if Contractor's Liability is required 如附加工程承建商責任, 請提供承建商名稱

**(II) Period of Insurance / Contract Details 保單有效日期 / 工程資料**

Policy Effective Date* 保單生效日期*  From 由 ____DD日 ____MM月 ____YY年 for 3 months plus 3 months maintenance period 起為期三個月另加三個月保養期 (maintenance period is up to a maximum period of 3 months after actual completion of the contract works or the expiry of contract period whichever is the earlier.) (保養期最長為工程實際完工自或合約屆滿日起計三個月, 以較早者為準。) * Policy effective date is subject to the company's underwriting acceptance and applies before the works commencement date. * 保單生效日期以本公司審核為準並於工程開始前投保。
Location of Contract Work** (if different from Correspondence Address) 工程地點** (如與通訊地址不同)  Flat 室____, Floor 樓____, Block 座____, Building 大廈名稱 _____ Street 街道: _____ District 地區: _____ <input type="checkbox"/> HK 香港 <input type="checkbox"/> Kowloon 九龍 <input type="checkbox"/> NT新界  ** Age of building shall not exceed 40 years. ** 樓齡以不超過四十年為限。



## Declaration 聲明

I/We hereby declare and agree that:

1. I/We have read and understood the product brochure and the terms and/or conditions of the policy provisions of the product in this application.
2. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Bolttech Insurance (Hong Kong) Company Limited ("the Company") and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
3. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/ We have paid the required premium.
4. I/We have read, understood and accepted the Personal Information Collection Statement of the Company ("PICS"). By signing below, I/We confirm this application and agree that the Company may use and disclose all personal data about me/us that the Company currently or subsequently hold for the purposes as set out in the PICS, and I understand I can scan the QR code below for review of the PICS or else I can request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.



5. If you do not agree to the use and provision of your personal data for direct marketing as set out in paragraphs 8 and 9 of the PICS, please tick the box below and we will not use your personal data for direct marketing.  
 I/We do not agree with the use and provision of my/our personal data for direct marketing purposes and do not wish to receive any promotional and direct marketing materials.
6. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the PICS (see paragraph 4 above).
7. Where the Applicant(s) has/have an Insurance Broker:  
I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.(If applicable) Where the applicant is a body corporate, I/We am/ are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so. I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人/我們,謹此聲明並同意:

1. 本人/我們已參閱並明白有關此申請之產品小冊子及保單條款。
2. 此申請表格內所提供的資料及細節均是準確無誤,真實及為事實之全部,並且是盡本人/我們所知及所信而作答的。本人/我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為保特保險(香港)有限公司("本公司")及本人/我們之保險合約之承保根據。本人/我們在此確認,如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料,將可能導致本公司不能接受或處理此保險申請或令本保單失效。
3. 保障一概必須在本申請獲本公司接納後及本人/我們已繳交應付保費後始可生效。
4. 本人/我們已閱讀、明白及接受本公司的收集個人資料聲明。透過以下簽名,本人/我們確認此申請並同意本公司可根據收集個人資料聲明列出之目的使用及披露本公司目前或將來持有的關於本人/我們的所有個人資料,並理解本人可以掃描以下二維碼查看本公司的收集個人資料聲明,或可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



5. 如閣下不同意本公司根據收集個人資料聲明第8和9段使用及提供本人的個人資料以作直銷目的,請在以下有關方格內加上剔(✓)號。  
 本人/我們不同意本公司使用及提供本人的個人資料以作直銷目的,並不願意接收任何推廣訊息或直銷資訊。
6. (如適用)本人/我們已獲受保人授權提供本申請所需之一切資料,並就本申請之相關事宜,與本公司進行交涉,並向其接收或索取與受保人有關之資料。本人/我們並確認受保人已獲明確通知及同意,其個人資料將會轉介予本公司作辦理本申請之用,亦已獲通知其在收集個人資料聲明下所享有的權利(見上文第4段)。
7. 如申請人有保險經紀:  
本人/我們明白、確知及同意,本公司會就本人/我們購買及接受其簽發的保單,於保單有效期內(包括續保期)向負責替本人/我們安排有關保單的獲授權保險經紀支付佣金。(如適用)假如申請人為法人團體,本人/我們為代表申請人簽署的獲授權人員並向本公司確認本人/我們已獲該法人團體授權。

本人/我們亦明白本公司必須取得申請人的上述同意,才可以處理其保險申請。

Signature of Applicant / Individual to whom the Personal Information Collection Statement of the Company is given

申請人 / 獲發收集個人資料聲明人士簽署 \_\_\_\_\_

Name of Agent / Broker/ Technical Representative  
代理人 / 經紀/ 業務代表 \_\_\_\_\_

Date (DD / MM / YYYY)  
日期(日/月/年) \_\_\_\_\_

Account Code  
賬戶號碼 \_\_\_\_\_

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail.

本申請表格的中英文版本如有差異,以英文版本為準。

## About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited, previously FWD General Insurance Company Limited, is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit [bolttechinsurance.hk](http://bolttechinsurance.hk)

## 關於保特保險

保特保險(香港)有限公司前身為富衛保險有限公司，獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案，以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名，是國際保險科技集團保特集團的其中一員。

如需更多資訊，請瀏覽[bolttechinsurance.hk](http://bolttechinsurance.hk)網站。

## Personal Information Collection Statement ("PICS") 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



English



中文

### Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

### 重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料(包括此投保書副本作紀錄)，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

### **Bolttech Insurance (Hong Kong) Company Limited 保特保險(香港)有限公司**

9/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong  
香港中環德輔道中308號富衛金融中心9樓 | T 3123 3344