

Home Liability Insurance

家居責任保險



Home Liability Insurance 家居責任保險

Home Liability Insurance provides you worldwide cover, subject to Hong Kong jurisdiction, up to HK\$5,000,000 against any claim for bodily injury or property damage resulting from the negligence of you and your family members normally living with you. Cover includes your legal liability

- a. as occupier of the home
- b. as owner of the home (including common areas of the building)
- c. as a private individual (anywhere in the world)

Your legal liability, where applicable, as Tenants of the home for damage to building including landlord's fixtures and fittings is also covered.

如你或同住的家庭成員在以下情況因疏忽而導致他人身體受傷或財物損失需負上法律責任及作出金錢賠償時，家居責任保險可提供高達港幣5,000,000 之保障。惟訴訟必須由香港法庭處理：

- a. 以住戶身份佔用家居
- b. 以業主身份(包括所在大廈公共地方)
- c. 以個人身份(全球保障)

法律責任更包括保障貴為租客的你對業主之樓宇結構固定裝置和建設的損毀。

Summary of Coverage 保障範圍摘要

Applicable to Home for Net Floor Area up to 1,000 square feet 適用於實用面積為1,000 平方呎以內之家居。

Coverage 保障範圍	Limit of Liability (HK\$) 最高賠償金額(港幣)
Personal Liability 個人法律責任	5,000,000

Insurance Premium 保險費用

Net Floor Area of Your Home (square feet) 家居實用面積(平方呎)	Annual Premium (HK\$) 年費(港幣)
Up to 1,000 square feet 1,000 平方呎或以內	249

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate.

For further information, please visit bolttechinsurance.hk or contact: (852) 3123 3344.

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 bolttechinsurance.hk 或致電：(852) 3123 3344。

Notes

This Leaflet 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.

注意

本單張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。

Major Exclusions

The following is only a summary of the major exclusions. Please refer to the policy for full details.

- Personal Liability for travelling out of Hong Kong for more than 90 days
- Liability arising from the ownership, use or possession of any animal other than domestic dog or cat.
- Any criminal activity or wilful or malicious act.
- Loss or damage due to war risks, radioactive risks, sonic bangs or any act of terrorism

Excess

- the first HK\$500 of each claim for third party property damage

主要不保事項

以下為不保事項之概略，詳細內容請參閱保單。

- 外遊超過90 天所發生的個人法律責任
- 因家中擁有或利用或管有之動物所引致之責任(家中飼養之貓狗除外)
- 任何犯法之活動或蓄意或惡意之行為
- 戰爭、恐怖活動、地震及輻射

自負金額

- 第三者財物損失之自負金額為每次事故賠償額之首港幣500

Important Notes

1. Change in risk

The successful applicant must advise us of any change in his/ her occupancy of or the usage of the home or circumstance which will increase the possibility of loss and pay an additional premium if it is required by us.

2. Renewal Arrangement

Your insurance policy will be renewed automatically yearly on the same term or with any changes as specified in the renewal notice. A renewal notice will be issued at least 30 days before the expiry of the current period of your insurance policy. The renewal notice will specify the amount of the premium for the renewal term and such premium will be charged to your designated credit card account. If you don't want to renew your Policy or any details of your designated credit card account has been changed, please contact us in writing at least 2 weeks before the expiry of the current period of your insurance policy.

3. Mode of Premium Payment

Premium must be paid by a designated credit card account.

重要事項

1. 風險的改變

成功申請人必須通知我們任何有關他或她住所的變動或任何用途之變更或任何可能引致損失增加的情況。如我們要求，成功申請人需支付額外之保費。

2. 續保安排

閣下的保單每年將按照同樣的條款或按照在續保通知書上所述之更改而被自動續保。續保通知書最遲將於保單到期日之30 日前被發出。保費通知書將列出續保所需之保費而此保費將會在閣下的指定信用卡戶口內扣除。如閣下不想續保或閣下指定信用卡的戶口資料已被更改，請於保單到期日至少兩星期之前以書面跟我們聯絡。

3. 保費的付款模式

保費將直接在指定的信用卡戶口內扣除。

Home Liability Insurance Application Form 家居責任保險申請表

Please complete in BLOCK LETTERS and tick where appropriate 請以英文正楷填寫並於選擇並加「✓」號。

(I) Details of Applicant 投保人資料	
Full Name of Applicant 申請人姓名：(Applicant must be aged 18 or above 申請人必須為18歲或以上)	HKID Card 護照號碼:
<input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Miss 小姐	Contact No. 聯絡電話:
Correspondence Address 通訊地址:	Email Address 電郵地址:
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	

(II) Policy Particulars 投保詳情	
Policy Effective Date 保單生效日期:	_____ / _____ / _____ DD日 MM月 YY年
Valid for 1 year 有效期為1年	
Address of Home to be Insured (if different from Correspondence Address) 投保居所地址(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	

(III) Insurance Questionnaires 保險一般資料	
1. Is your home over 1,000 square feet (Net Floor Area)? 投保居所的面積是否多於1,000 平方尺(實用面積)?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2. Is your home situated in a building which is 4-storey high (or less)? 投保居所是否位於4層高或以下樓宇內?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
3. Is the building aged over 35 years? 投保居所樓齡是否在三十五年以上?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
4. In the past three years, have you or any of your family member living with your sustained any loss in connection with the cover of this Home Liability insurance? 閣下或其同住家人在過去三年內曾否就有關本保險計劃列明的保障範圍蒙受損失?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
If 'Yes', please specify 如「是」, 請詳述 _____	

(IV) Payment Method 付款方法																		
Cheque should be crossed and made payable to "Boltech Insurance (Hong Kong) Company Limited" 劃線支票抬頭請寫:「保特保險(香港)有限公司」 <input type="checkbox"/> Cheque 支票 <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard Credit Card No. 信用卡號碼	I hereby authorize Boltech Insurance (Hong Kong) Company Limited to charge my credit card account specified for this insurance and future auto-renewal premium. 本人茲授權保特保險(香港)有限公司從本人列明的信用卡賬戶支取此保險所應繳之保費及隨後的自動續保保費。																	
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*The payer and the policyholder must be the same person. No third party payment is accepted. 付款人及保單持有人必須為同一人。第三者付款將不獲接納。

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Declaration 聲明

I/We hereby declare and agree that:

- 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.
- 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.
- 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.
- 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.



- 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.
- (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).
- 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:

- 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。
- 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。
- 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。
- 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。



- 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劃(✓)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。
- (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)。
- 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, 以英文版為準。

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。

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

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網站。

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