

Landlord Protection Insurance

出租保



Landlord Protection Insurance 出租保

Landlord Protection Insurance is an insurance solution protecting your properties on rent.

出租保為您的出租物業提供周全保障。

This Insurance Package Consists of 3 Sections

本計劃主要分為三部份

Section 1 – Rent Protection (Basic Cover)

Outstanding Rent (Less Deposit)

Property damage by tenant in insured premises plus loss of rent in case insured premises become uninhabited

第一部份 - 租金保障 (基本保障) 欠租損失 (扣除押金)

因租客在受保物業破壞所導致的財物損失以及因受保物業受損而無法租出的租金損失

Section 2 – Legal Cost and Expenses (Basic Cover)

Legal cost and expenses incurred and paid for the purpose of taking action against the tenant to recover the rent or regain the possession of the insured premises

第二部份 - 法律費用及支出 (基本保障)

追索欠租以及收回受保物業時所涉及的法律費用及支出

Section 3 – Owner's Liability (Optional Cover)

第三部份 - 業主法律責任 (選擇性保障)

Excess 自負金額

Section 1 - Rent Protection

75% of one (1) month's rent for each and every claim

第一部份 - 租金保障

每次及每宗索償為一個月租金之百分之七十五

Section 2 - Legal Cost and Expenses

HK\$5,000 for each and every claim

第二部份 - 法律費用及支出

每次及每宗索償為港幣五千元

Section 3 – Owner's Liability

The first HK\$500 for each and every claim for damage to third party properties. The first HK\$3,000 or ten percent (10%) of the adjusted loss whichever is the greater for each and every claim of or damage to third party properties caused by water

第三部份 - 業主法律責任

每次及每宗索償

1. 第三者財物損失, 港幣五百元
2. 因水導致第三者財物損失, 最終評估損失之百分之十或港幣三千元, 以較高者為準

Premium Table 保費表

Annual Premium (HK\$) 全年保費價目表 (港幣)	Plan A 計劃 A	Plan B 計劃 B
Basic Cover 基本保障		
Section 1 - Rent Protection 第一部份 - 租金保障	\$980	\$1,480
Section 2 - Legal Cost and Expenses 第二部份 - 法律費用及支出	FREE with Section 1 隨第一部分免費附送	
Optional Cover 選擇性保障		
Section 3 – Owner's Liability 第三部份 - 業主法律責任保障	\$250	\$250

Insurance Levy is not included in the above premium.

以上保費並未包括保費徵費。

Coverage

Cover	Benefits	Maximum Aggregate Limit (HK\$) per period of insurance	
		Plan A	Plan B
Basic Cover (applicable to Section 1 & Section 2)		\$80,000	\$120,000
Section 1	Rent Protection Outstanding Rent (Less Deposit)	3 months of rent*	3 months of rent*
	Deliberate and wilful damage to the Property caused by the Tenant	\$10,000	\$10,000
	Loss of Rent during the uninhabited period that the damaged or destroyed Property being replaced or renovated	3 months of rent*	3 months of rent*
Section 2	Legal Cost and Expenses incurred and paid by You for the purpose of taking action against the Tenant to recover the Rent in arrears or regain the possession of the Insured Premises	\$25,000*	\$25,000*
Section 3 (Optional Cover)	Owner's Liability cover legal liability as a Property Owner of the Insured Premises	\$5,000,000 per claim	\$5,000,000 per claim

*per tenant in any period of insurance

For more details of the benefits, please refer to the policy.

保障範圍

項目	保障	最高累計賠償額(港幣) 每保單年期	
		Plan A	Plan B
基本項目 (適用於第一及第二部份)		\$80,000	\$120,000
第一部份	租金保障 欠租損失 (扣除按金)	三個月 租金*	三個月 租金*
	實際修復因租客蓄意破壞所做成的財物損失的開支	\$10,000	\$10,000
	因修復破壞或損毀的財物導致出租物業於無法出租期間的租金損失	三個月 租金*	三個月 租金*
第二部份	因追討拖欠租金或收回出租物業時所涉及的法律訴訟費用及開支	\$25,000*	\$25,000*
第三部份 (選擇性保障)	作為出租物業業主所涉及某些索償的法律責任損失	每項索償為 \$5,000,000	每項索償為 \$5,000,000

* 在任何保單年期內的每位租客
有關更多保障之詳情, 請參閱保單。

Section 1 – Rent Protection (租金保障)

We will indemnify you for any outstanding rent amount (less the deposit and policy excess) from each tenant in any period of insurance for which you have successfully obtained a court judgment against the tenant and the tenant has not paid the amount stated in the judgment within one month of the court ruling according to the terms and conditions of the policy.

在任何保單年期內的每位租客於法院裁決後一個月內尚未繳清的欠租金額, 我方將按照保險合約條款, 向您賠償於扣減租客押金及自負金額後的租金損失。

Extension to Section 1 – Damage to Property in Premises (財物損失)

If there is a successful claim made under Section 1 - Rent Protection, we will further indemnify you against deliberate and wilful damage to property caused by the tenant plus loss of rent during the period in which the insured premises was uninhabited while the damaged or destroyed property caused by each tenant in any period of insurance was being repaired or renovated according to the terms and conditions of the policy.

如根據第一節-租金保障申索成功, 我們將按照保險合約條款向您賠償於受保物業內, 因在任何保單年期內的每位租客蓄意破壞所導致的財物損失以及因受保物業受損而無法出租的租金損失。

Section 2 – Legal Cost and Expenses (法律費用及支出)

We will reimburse you for the reasonable legal cost and expenses incurred (less excess) and paid by you for the purpose of taking action against each tenant in any period of insurance to recover the rent in arrears or regain possession of the insured premises according to the terms and conditions of the policy.

我方將按照保險合約條款向您賠償(扣減自負金額後)因追討在任何保單年期內的每位租客拖欠租金或收回出租物業時所涉及的合理法律訴訟費用及開支。

Section 3 – Owner's Liability (業主法律責任)

We will indemnify you as owner of the insured premises (less excess) according to the terms and conditions of the policy if you become legally liable for claim in respect of:

- accidental bodily injury to third parties;
- accidental loss of or damage to third parties' properties;
- legal cost and expenses recoverable by any claimant from you and all reasonable cost and expenses incurred with our written consent.

我方將按照保險合約條款向您賠償(扣減自負金額後), 作為出租物業業主所涉及以下索償的法律責任損失:

- 意外導致第三者人身傷害;
- 意外導致第三者財物損失;
- 於我方書面同意下您向任何索賠人支付的合理法律費用及開支。

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

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