

## Household Insurance

Having a warm and comfortable residence is everyone's desire. No matter how much effort is required, building a dream home for family is a life-long goal for many people. Therefore, you need a comprehensive insurance plan in place to protect your property and valuables.

Benefits Items*	Maximum Limit Per Policy Year (HK\$)			
	Plan I	Plan II	Plan III	Plan IV
All-risk Coverage for Household Contents	300,000	500,000	700,000	1,000,000

### Additional Free Benefits

Alternative Accommodation	50,000 (Max. HK\$1,000 per day)
Removal of Debris	10% of the adjusted loss
Interior Renovation - Subject to a contract value	100,000
Fatal Accident Benefit in case of home fire or theft	400,000 (Max. HK\$100,000 per family member)
Unspecified Personal Effects - Worldwide coverage	15,000 <sup>^</sup>
Loss of Money due to fire or theft - Worldwide coverage	2,000
Public Liability - Property owner's or occupier's liability for accidental injury to third party or damage to third party property	5,000,000

\*The single item limit is HK\$5,000 except for furniture, household appliances, computer, hi-fi, television, home video equipment, piano, etc., the limit per item is HK\$50,000. For valuables such as jewelry, furs and watches, the aggregate amount of claim should not exceed one-third of the sum insured.

<sup>^</sup>The single item limit is HK\$3,000 if no receipt or valuation of the item is provided.

Annual Premium (HK\$)	Plan I	Plan II	Plan III	Plan IV
Household Insurance Package	448	688	838	1,048

### Excess

1. For any claim resulting from the cause of landslip, subsidence or water damage, the first HK\$750 or 10% of the adjusted loss of each claim, whichever is greater.
2. For any claim resulting from any cause other than fire, lightning and explosion, the first HK\$750 of each claim.

### Major Exclusions

#### Applicable to Coverage for Household Contents

1. Wear and tear.
2. Mildew, rot, corrosion, rust, gradual deterioration and market depreciation.
3. Breakdown and/or mechanical malfunction of electrical appliances and computer equipment.
4. Malicious acts committed by you or your family.
5. Theft or attempted theft whilst the home is unoccupied for more than 60 consecutive days.

#### Applicable to Coverage for Public Liability

1. The ownership, possession, driving or use of mechanically propelled vehicles, aircraft or watercrafts.
2. The ownership, use or possession of any animals other than domestic dogs or cats allowed to be kept at home under the Deeds of Mutual Convenience and the management office of the building.
3. Fines, penalties, punitive or exemplary damages.

#### Notes:

- This leaflet is for distribution in Hong Kong only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. This leaflet is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- Household Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong and distributed by Towngas Enterprise Limited. Blue Cross reserves the right to adjust the premium rate and the subsequent renewal premium.
- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.
- Blue Cross shall not be deemed to provide cover (including not to pay any claim or provide any benefit), when the provision of such cover would expose Blue Cross to any, or any risk of, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Blue Cross.

New Towngas customers can have their Towngas security deposit waived during the insurance coverage period upon purchase of this insurance plan.



**Blue Cross 藍十字**

An AIA Company 友邦保險成員公司

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross' success in insurance products and services is reaffirmed by numerous awards and accolades.

In 2021, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a" (Excellent) by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access [www.ambest.com](http://www.ambest.com).



**煤氣 Towngas**



家居保險

Household Insurance



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## 家居保險

置業安居是每一個人的夢想；許多人會不惜花上畢生的努力，目的是為家人建立一個美滿的安樂窩。因此，您需要一份周全的家居保險計劃，妥善為您的物業及財物作出保障。

保障範圍*	每保單年度最高賠償金額 (HK\$)			
	計劃 I	計劃 II	計劃 III	計劃 IV
家居設施全險	300,000	500,000	700,000	1,000,000

### 免費附加保障

臨時居所費用	50,000 (每日最高賠償金額為HK\$1,000)
清理災場費用	核實後損失金額的10%
室內裝修或翻新工作 - 根據工程費用計算	100,000
家居火災、盜竊所引致的意外身故	400,000 (每位家庭成員最高賠償金額為HK\$100,000)
未有列明之個人物品 - 全球性保障	15,000 <sup>^</sup>
因火災、盜竊所引致的金錢損失 - 全球性保障	2,000
公眾責任 - 業主或佔用者因導致第三者意外受傷或財物損失而負上的法律責任	5,000,000

\*每件物件之賠償額以HK\$5,000為限，惟傢俬、電器、電腦、音響、電視、影視器材、鋼琴等物品之每件賠償額以HK\$50,000為限。此外，個人貴重物品如珠寶、皮草及手錶等之累積總賠償額則以投保額之三分之一為限。

<sup>^</sup>如未能出示物品的收據或估值證書，每件物件之賠償額以HK\$3,000為限。

每年保費 (HK\$)	計劃 I	計劃 II	計劃 III	計劃 IV
家居保險計劃	448	688	838	1,048

## 自付金額

1. 每宗因山泥傾瀉、地陷或水損引致的索償，自付額為HK\$750或經核實後損失金額的10% (以較高者為準)。
2. 除因火災、閃電及爆炸引致的索償外，每宗因其他原因引致的索償，自付額均為HK\$750。

## 主要不保事項

### 適用於家居設施保障

1. 正常使用所導致的損壞、損耗。
2. 發霉、腐爛、侵蝕、生銹、物件逐漸變質及貶值。
3. 電器及電腦設施發生故障及/或不正當運作。
4. 受保人或其家屬的蓄意破壞。
5. 家居連續 60 天無人居住，在此期間發生之盜竊或惡意破壞的損失。

### 適用於公眾責任保障

1. 擁有、佔有、操作或使用機動車輛、飛機及船隻。
2. 除在家中所飼養的狗隻、貓隻，公契及管理處所批准之動物外，所擁有或飼養其他動物所引致的責任。
3. 各類罰款。

### 注意：

- 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。此單張的中英文版本如有差異，以英文版本為準。此單張只供參考之用。有關詳盡條款及細則及所有不保之事項，概以保單為準。
- 「家居保險」由香港獲授權之保險商——藍十字（亞太）保險有限公司承保，並由其授權代理商 Towngas Enterprise Limited 經銷。藍十字保留調整保費率及其後續保費的權利。
- 藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與 Blue Cross and Blue Shield Association 及其任何關聯公司或持牌人並無任何關聯。
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煤氣新客戶購買此保險計劃，可於保險期內獲豁免繳交煤氣用戶之按金。



**Blue Cross 藍十字**  
An AIA Company 友邦保險成員公司

藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，於香港經營保險業務逾50年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字屢獲殊榮，其保險產品及服務均獲廣泛認同。

藍十字在2021年獲得保險行業國際信用評級機構和信息提供商 AM Best 授予財務實力評級及長期發行人信用評級分別為 A（優秀）及「a」（優秀）級別。有關最新評級，請瀏覽 [www.ambest.com](http://www.ambest.com)。



[www.bluecross.com.hk](http://www.bluecross.com.hk)

**Blue Cross (Asia-Pacific) Insurance Limited**  
藍十字（亞太）保險有限公司



**客戶服務熱線**  
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**各煤氣客戶中心及名氣廊**  
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