



Tugu Insurance Company Limited 德高保險有限公司

(Incorporated in Hong Kong) (在香港註冊成立)

44/F., Office Tower, Convention Plaza, 1 Harbour Road, Wanchai, Hong Kong. Tel.: (852)2824-2939 Fax: (852)2824-3070
香港灣仔港灣道一號會展廣場辦公大樓四十四樓 電話: (852)2824-2939 傳真: (852)2824-3070

Home Comprehensive Policy Application Form 家居綜合保險投保書

Minimum Premium per Policy - HK\$500 每張保單之最低保費為港幣五百圓正。

(Cover is not in force until the application has been accepted by the Company) (有關保險需在敝公司批核後才正式生效。)

Personal Details 個人資料

Name of Proposer: 投保人姓名:	Mr./Mrs./Ms.(delete whichever inapplicable) 先生/太太/女士		
H.K. I.D. No.: 香港身份證號碼:		Occupation / Profession: 職業:	
Tel. No.: 聯絡電話:			
Home: 住宅:		Office: 辦公室:	
Insured Premises: 投保地址:			
Gross Floor Area of your Home: 投保居所建築面積:		Sq.ft. (平方呎)	
Mailing Address (if different from above): 郵遞地址 (如不同上址):			
Period of Insurance: 保險期限	From 由	DD/MM/YYYY 日 月 年	To 至
		DD/MM/YYYY 日 月 年	(both dates inclusive) (起訖日期包括在內)

Insurance History 過往投保資料

Have you or any members of your family or household permanently residing with you 閣下或閣下同住的家人

1. ever been refused personal property insurance?
曾被拒絕投保其他個人財物保險? Yes 是 No 否
2. sustained any loss during the last three years from any of the risks now proposed for insurance?
曾否於過去三年就有關保險申請索償? Yes 是 No 否

If "Yes" please give details 如答案為 "是" 請詳列如下:

Section 1 投保項目一

Household Contents "All Risks" 家居物品全險

Household Contents 家居物品

(except those Specified items, subject to Article Limit below)

(除申報項目外每件物件最高賠償額如下)

*Specified Items & Sum Insured 申報項目及投保金額

1.

2.

3.

4.

5.

up to HK\$1,000,000 Compensation Limit

最高賠償額為港幣一百萬圓正

*Receipt is needed 需提出收據或價值證明文件

Articles

物件

- Furniture, home appliances, fixtures and fittings, interior decorations
傢俬、家庭電器、裝修及室內裝飾
- Personal jewellery, watch, fur, antique and painting
私人珠寶、手錶、古董、皮草及油畫
- Personal computer, audio/video equipments, musical instruments and camera
私人電腦、視聽音響器材、樂器及相機
- Collection of stamps, coins and medals
私人收集之郵票、錢幣和紀念章
- All others
其他

Limit Per Article and In Aggregate

最高賠償金額及合計上限

HK\$50,000 港幣五萬圓正	Sum Insured 投保金額
HK\$10,000 港幣一萬圓正	HK\$150,000 港幣十五萬圓正
HK\$30,000 港幣三萬圓正	HK\$100,000 港幣十萬圓正
HK\$2,500 港幣二千五百圓正	HK\$5,000 港幣五千圓正
HK\$1,000 港幣一千圓正	Sum Insured 投保金額



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Extra Benefits	Limits	附加利益	限額
1. Temporary Removal	15% of Sum Insured	家居物件短暫寄存	投保額百份之十五
2. In Transit	15% of Sum Insured	搬遷	投保額百份之十五
3. Loss of Money	HK\$2,500	現金失竊	港幣二千五百圓正
4. Replacement of Locks	HK\$5,000	門鎖替換	港幣五千圓正
5. Frozen Food	HK\$5,000	冰箱食品	港幣五千圓正
6. Alternative Accommodation	10% of Sum Insured	臨時居所津貼	投保額百份之十
7. Removal of Debris	HK\$10,000	廢物搬移	港幣一萬圓正
8. Compensation for Death of The Insured caused by fire, robbery of burglary	HK\$50,000	投保人因火警, 搶劫或盜竊引致死亡	港幣五萬圓正
9. Wallpaper and Paint	HK\$100,000	牆紙及油漆批盪	港幣十萬圓正
10. External Antennae	HK\$50,000	室外天線設備	港幣五萬圓正
11. Breakage to Interior Fixed Glass Panes	HK\$5,000	室內固定之玻璃鏡片意外破裂	港幣五千圓正

Premium Table 保費表

based on the gross floor area (in sq. feet) of your Insured Premises 根據投保家居住所建築面積(平方呎)	Annual Premium (HK\$) 每年保費 (港幣)
500 or less 或以下	\$600 <input type="checkbox"/>
501 – 800	\$800 <input type="checkbox"/>
801 – 1,200	\$1,000 <input type="checkbox"/>
1,201 – 1,750	\$1,350 <input type="checkbox"/>
1,751 – 2,500	\$1,600 <input type="checkbox"/>

Excesses in respect of each and every loss

每次損失之自負額

HK\$10,000	caused by Landslip and Subsidence	因地陷及泥土傾瀉引致之損失, 投保人需自負港幣一萬圓正。
HK\$3,000	caused by In Transit Cover or Water Damage	因搬遷, 水浸及洩漏而引致的損失, 投保人需自負港幣三千圓正。
HK\$500	caused by any other losses except Fire, Lightning and Domestic Explosion	因其他事故(除火災、雷電和煮食爐具爆炸) 引致的損失, 投保人需自負港幣五百圓正。

Section 2 投保項目二

Buildings "All Risks" 樓宇結構全險

Fabric of Building (excluding foundation)

Sum Insured

樓宇結構 (地基除外)

投保金額

Extra Benefits	Limits	附加利益	限額
1. Alternative Accommodation or Loss of Rent	10% of Sum Insured	臨時居所津貼或租金損失	投保額百份之十
2. Architects' and Surveyors' Fees	15% of Sum Insured	建築師、勘察師及顧問工程師費用	投保額百份之十五
3. Removal of Debris	HK\$10,000	廢物搬移	港幣一萬圓正
4. Breakage of Window Panes	HK\$10,000	商戶玻璃破碎	港幣一萬圓正

Premium Rate: 0.05% on Sum Insured 保費率: 投保額一萬份之五

Excesses in respect of each and every loss 每次損失之自負額

HK\$10,000	caused by Landslip and Subsidence	因地陷及泥土傾瀉引致之損失, 投保人需自負港幣一萬圓正。
HK\$3,000	caused by Water Damage	因水浸及洩漏引起之損失, 投保人需自負港幣三千圓正。
HK\$500	caused by any other losses except Fire, Lightning and Domestic Explosion	因其他事故(除火災、雷電 和煮食爐具爆炸) 引致的損失, 投保人需自負港幣五百圓正。

If you have secured a mortgage for your Building, please give: 若投保樓宇已做按揭, 請列舉按揭公司或銀行名稱及地址:

Mortgagee's Name:

按揭公司或銀行名稱:

Address:

地址:



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Section 3 投保項目三

Public & Personal Liability 公眾及個人法律責任保險

Limit of Indemnity 最高保障金額

Any one occurrence or in aggregate during the Period of Insurance 投保期間, 每一事故發生之合計賠償額	HK\$5,000,000 港幣五百萬圓正
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Annual Premium: HK\$500 每年保費為港幣五百圓正

- Note: 注意:
- Free of charge only if Section 1 has been chosen.
若選擇投保項目一, 是項保費可獲豁免。
 - 50% deduction of annual premium will be offered if either Section 2 or 4 has been chosen.
若選擇投保項目二或四, 是項保費可獲豁免百分之五十。

Excesses in respect of each and every loss 每次損失之自負額

HK\$3,000 – Third Party Property Damage	第三者之財物損失, 投保人需自負港幣三千圓正。
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Section 4 投保項目四

Worldwide "All Risks" 全球性私人財物全險

Item Description & Sum Insured 投保項目及金額

1.
2.
3.
4.
5.

Items valued over HK\$10,000 (receipt is needed) 價值超過港幣一萬圓之貴重物品需提出收據或價值證明文件

Extra Benefits	Limits	附加利益	限額
1. Loss of Money	HK\$2,500	金錢遺失	港幣二千五百圓正
2. Unauthorized use of Credit Card	HK\$10,000	信用卡被盜用之損失	港幣一萬圓正
3. Replacement of Personal Documents	HK\$1,000	遺失個人證件之補領費用	港幣一千圓正

Premium Rate: 1.25% on Sum Insured 保費率: 投保額百分之一點二五

Excesses in respect of each and every loss: HK\$500 每次事故引致的損失, 投保人需自負港幣五百圓正。

Important Notes 重要事項

- You are required to disclose in this Proposal all material facts which you know or ought to know. Otherwise, you may receive no benefits under the insurance. If you are in doubt whether certain facts are material you should disclose them.
- You are reminded to keep a copy of the completed proposal for your record and future reference.
- A specimen copy of the policy is available on request.
- No liability is undertaken until the proposal has been accepted by the Company.
 - 申請人必須提供所有可能影響本公司接受承保及評估的事實資料, 如未能確定這項事實是否具有實質性的關係, 應將該等事項填報。
 - 申請人應將投保書之副本以作記錄及日後查詢之用。
 - 如需要保單樣本, 請向本公司索取。
 - 在投保書未被接納前, 本公司概不承擔任何責任。

Declaration 聲明

I declare that the Home is built of brick or concrete. I declare and agree that the particulars and statements given above are to the best of any knowledge and belief true and complete. I agree that this proposal shall be the basis of the contract between me and Tugu Insurance Company Limited. I understand and agree that the information collected is to enable the Company to carry on business and may be used for the purpose of any insurance or financial related product or service or any alterations, variations, cancellation or renewal of them; any claim or analysis or it; and may be transferred to any related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business or any association or federation of insurance companies that exists or is formed from time to time. I understand that I have the right to obtain access to and to request correction of any personal information concerning myself held by the Company. Request for such access can be made to The Senior Office Manager of the Company at 44th Floor, Office Tower, Convention Plaza, 1 Harbour Road, Wanchai, Hong Kong.

本人謹此聲明投保住所乃用磚或混凝土建成。

本人聲明上列資料乃就本人所知一切據實填報。本人同意此投保書及聲明將構成本人與德高保險有限公司之間的合約根據。

本人向德高保險有限公司所提供的資料, 將可能使用於任何與保險或財務有關的產品或服務或該等產品或服務的任何更改、變更、取消、或續期; 任何索償或索償分析及可能轉移予現存或不時成立的任何有關公司或任何向其他從事與保險或再保險業務有關的公司或與保險業務有關的中介人或索償或調查或其他服務提供者或任何保險公司的協會或聯會。

本人明白本人有權查詢及要求更改已由德高保險有限公司持有有關本人的個人資料, 如有此項要求, 本人可向德高保險有限公司之個人資料私隱主任提出, 地址為香港灣仔港灣道一號會展廣場辦公大樓四十四樓。(本投保書及章程之中文譯本如與英文原文有歧異, 概以英文為準。)

Signature of Proposer: 投保人簽署:

Date: 日期: