



Tugu Insurance Company Limited 德高保險有限公司
(Incorporated in Hong Kong) (在香港註冊成立)

28/F, United Asia Finance Centre, 333 Lockhart Road, Wanchai, Hong Kong Tel: (852)2824-2939 Fax: (852)2824-3070
香港灣仔駱克道333號亞洲聯合財務中心二十八樓 電話: (852)2824-2939 傳真: (852)2824-3070
Website 網址: www.tuguhk.com E-mail 電郵: info@tuguhk.com

Home Comprehensive Policy Application Form

家居綜合保險投保書

Minimum Premium per Policy - HK\$750 每張保單之最低保費為港幣柒佰伍拾元。

(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: From

DD/MM/YYYY

保險期限: 由

日 / 月 / 年

To

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

最高賠償額為港幣壹佰萬元

*Receipt is needed 需提出收據或價值證明文件



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Articles 物件		Limit Per Article and In Aggregate 最高賠償金額及合計上限	
<ul style="list-style-type: none"> 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 	HK\$50,000 港幣伍萬元 HK\$10,000 港幣壹萬元 HK\$30,000 港幣叁萬元 HK\$2,500 港幣貳仟伍佰元 HK\$1,000 港幣壹仟元	Sum Insured 投保金額 HK\$150,000 港幣拾伍萬元 HK\$100,000 港幣拾萬元 HK\$5,000 港幣伍仟元 Sum Insured 投保金額	
Extra Benefits	Limits	附加利益	限額
1. Temporary Removal	15% of Sum Insured	家居物件短暫寄存	投保額百分之十五
2. In Transit	15% of Sum Insured	搬遷	投保額百分之十五
3. Loss of Money	HK\$2,500	現金失竊	港幣貳仟伍佰元
4. Replacement of Locks	HK\$5,000	門鎖替換	港幣伍仟元
5. Frozen Food	HK\$5,000	冰箱食品	港幣伍仟元
6. Alternative Accommodation	10% of Sum Insured	臨時居所津貼	投保額百分之十
7. Removal of Debris	HK\$10,000	廢物搬移	港幣壹萬元
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	港幣伍萬元
9. Wallpaper and Paint	HK\$100,000	牆紙及油漆批盪	港幣拾萬元
10. External Antennae	HK\$50,000	室外天線設備	港幣伍萬元
11. Breakage to Interior Fixed Glass Panes	HK\$5,000	室內固定之玻璃鏡片意外破裂	港幣伍仟元
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		\$780 <input type="checkbox"/>	
501 – 800		\$1,050 <input type="checkbox"/>	
801 – 1,200		\$1,300 <input type="checkbox"/>	
1,201 – 1,750		\$1,760 <input type="checkbox"/>	
1,751 – 2,500		\$2,080 <input type="checkbox"/>	
Excesses in respect of each and every loss 每次損失之自負額 HK\$10,000 or 10% of the adjusted loss, whichever is the greater caused by Landslip and Subsidence 因地陷及泥土傾瀉引致之損失, 投保人需自負港幣壹萬元或該損失的百分之十, 以較高者為準。 HK\$5,000 or 10% of the adjusted loss, whichever is the greater caused by Water Damage 因水浸及洩漏而引致之損失, 投保人需自負港幣伍仟元或該損失的百分之十, 以較高者為準。 HK\$5,000 or 10% of the adjusted loss, whichever is the greater caused by Typhoon, Windstorm & Flood 因颱風、暴風及洪水而引致之損失, 投保人需自負港幣伍仟元或該損失的百分之十, 以較高者為準。 HK\$3,000 or 10% of the adjusted loss, whichever is the greater caused by In Transit Cover 因搬遷而引致之損失, 投保人需自負港幣叁仟元或該損失的百分之十, 以較高者為準。 HK\$3,000 or 10% of the adjusted loss, whichever is the greater 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)引致之損失, 投保人需自負港幣叁仟元或該損失的百分之十, 以較高者為準。			
Section 2 投保項目二 Buildings "All Risks" 樓宇結構全險			
Fabric of Building (excluding foundation) 樓宇結構 (地基除外)		Sum Insured 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	投保額百分之十
2. Architects' and Surveyors' Fees	15% of Sum Insured	建築師、勘察師及顧問工程師費用	投保額百分之十五
3. Removal of Debris	HK\$10,000	廢物搬移	港幣壹萬元
4. Breakage of Window Panes	HK\$10,000	窗戶玻璃破碎	港幣壹萬元
Premium Rate: 0.065% on Sum Insured 保費率: 投保額百分之零點零六五			



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Excesses in respect of each and every loss 每次損失之自負額 HK\$10,000 or 10% of the adjusted loss, whichever is the greater caused by Landslip and Subsidence 因地陷及泥土傾瀉引致之損失, 投保人需自負港幣壹萬元或該損失的百分之十,以較高者為準。 HK\$5,000 or 10% of the adjusted loss, whichever is the greater caused by Water Damage 因水浸及洩漏而引致之損失, 投保人需自負港幣伍仟元或該損失的百分之十,以較高者為準。 HK\$5,000 or 10% of the adjusted loss, whichever is the greater caused by Typhoon, Windstorm & Flood 因颱風、暴風及洪水而引致之損失, 投保人需自負港幣伍仟元或該損失的百分之十,以較高者為準。 HK\$3,000 or 10% of the adjusted loss, whichever is the greater 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)引致之損失, 投保人需自負港幣叁仟元或該損失的百分之十,以較高者為準。			
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:			
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 港幣伍佰萬元	
Annual Premium: HK\$500 每年保費為港幣伍佰元 Note: • Free of charge only if Section 1 has been chosen. 注意: 若選擇投保項目一, 是項保費可獲豁免。			
Excesses in respect of each and every loss 每次損失之自負額 HK\$5,000 or 10% of the adjusted loss, whichever is the greater caused by Water Damage to Third Party Property 因水浸及洩漏引致第三者之財物損失, 投保人需自負港幣伍仟元或該損失的百分之十,以較高者為準。 HK\$3,000 - Third Party Property Damage 因其他事故引致第三者之財物損失, 投保人需自負港幣叁仟元。			
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) 價值超過港幣壹萬元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	港幣貳仟伍佰元
2. Unauthorized use of Credit Card	HK\$10,000	信用卡被盜用之損失	港幣壹萬元
3. Replacement of Personal Documents	HK\$1,000	遺失個人證件之補領費用	港幣壹仟元
Premium Rate: 1.5% on Sum Insured 保費率: 投保額百分之一點五			
Excesses in respect of each and every loss: HK\$3,000 or 10% of the adjusted loss, whichever is the greater 每次事故引致之損失, 投保人需自負港幣叁仟元或該損失的百分之十,以較高者為準。			



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Important Notes 重要事項

1. 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.
2. You are reminded to keep a copy of the completed proposal for your record and future reference.
3. A specimen copy of the policy is available on request.
4. No liability is undertaken until the proposal has been accepted by the Company.
 1. 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。
 2. 申請人應將投保書之副本以作記錄及日後查詢之用途。
 3. 如需要保單樣本，請向本公司索取。
 4. 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 28/F, United Asia Finance Centre, 333 Lockhart 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，地址為香港灣仔駱克道333號亞洲聯合財務中心二十八樓。

(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:



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Personal Information Collection Statement

Tugu Insurance Company Limited ("the Company") may collect personal information to enable the Company to carry on insurance business. The personal information may be used for the following purposes of:

- processing and assessing of applications for any insurance products and daily operation of the related services;
- any alterations, variations, cancellation or renewal of any insurance and related services;
- any claims or investigation or analysis of such claims;
- exercising any right under the insurance policy including right of subrogation, if applicable;
- meeting the requirements under any law and regulation, requests from regulators, industry bodies, government agencies and court order; and
- any activities directly relating to the above purposes.

The information you provide to the Company may be provided or transferred to the following parties in Hong Kong or overseas for the purposes set out in the above paragraph:

- any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, debt collection, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;
- any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
- any members of the Federation by the Federation for any of the above or related purposes;
- regulators;
- lawyers;
- auditors; and
- any party under a duty of confidentiality to the Company including a group company of the Company which has undertaken to keep such information confidential.

If you do not agree to the use of your personal data for above purposes, it would not be possible for the Company to process your application and render the services.

You may seek access to and to request correction of any personal information concerning yourself held by the Company subject to payment of an administrative fee. Requests for such access or correction can be made in writing to the Data Protection Officer, Tugu Insurance Company Limited, 28/F, United Asia Finance Centre, 333 Lockhart Road, Wanchai, Hong Kong.

(If there is any inconsistency between the English and Chinese version of this Personal Information Collection Statement, the English version shall prevail.)

Privacy Policy Statement

Tugu Insurance Company Limited ("the Company") is committed to full compliance with the requirements of the Personal Data (Privacy) Ordinance, Cap.486 ("the Ordinance") in respect of the collection, use, retention and disclosure of personal information.

At all times, the Company shall endeavour to ensure all collection and/or storage and/or transmission and/or usage of personal data from individuals be done in accordance with the obligations and requirements of the Ordinance. In doing so, the Company will ensure that staff involved in handling personal data comply with the strictest standards of security and confidentiality.

We collect personal data in a number of ways. The most common circumstances in which we collect personal data are when you enquire about products we offer, you apply for an insurance product, or make a claim.

The types of personal data we collect from you will depend on the circumstances in which that information is collected. We may collect details including your name, HKID, date of birth, contact details and other personal data which is relevant to the insurance product you are applying for or the claim you are making.

The purposes for which your personal data will be used will depend on the circumstances in which that personal data is collected. We will inform you of the purposes for which we intend to use your personal data in the Personal Information Collection Statement at or before the time we collect your personal data.

Generally, we may use your personal data for the purpose for which you provided it to us; for the purposes which are directly related to the purposes for which you provided it to us; and any other purposes to which you have consented.

Your personal data may be provided or transferred to other third party. The third parties to whom your personal data will be disclosed will depend on the purposes for which that personal data is used. We will inform you of the third parties to whom your personal data will be disclosed in the Personal Information Collection Statement at or before the time we collect your personal data.

Generally, we may disclose your personal data as necessary for the purpose for which you provided it to us; for the purposes which are directly related to the purposes for which you provided it to us; and any other purposes to which you have consented.

In exceptional circumstances, we may be required or permitted by law to disclose personal data, for example to law enforcement authorities or to prevent a serious threat to public safety.

We will only retain the personal data for as long as it is necessary to fulfill the original or directly related purposes for which such data was collected, unless the personal data need to be retained to satisfy any applicable statutory, contractual or tortious obligations.

Under the Ordinance, individuals have the right to request access to and correction of their personal data held by the Company. Should you wish to access or correct your personal information held by us, please present your enquiry by writing to the Data Protection Officer of the Company at 28/F, United Asia Finance Centre, 333 Lockhart Road, Wanchai, Hong Kong. Any requests or access to and correction of personal information will be dealt with promptly and we will use our best endeavours to handle such requests before the expiry of 40 days maximum. A reasonable fee may be charged to offset the Company's administration and actual costs incurred in the complying with your data access request.

(If there is any inconsistency between the English and Chinese version of this Privacy Policy Statement, the English version shall prevail.)

Dec 2019



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個人資料收集聲明

德高保險有限公司(「本公司」)會收集個人資料以經營保險業務。個人資料會被用作下列用途：

- 處理及評估任何保險產品的申請和相關服務的運作；
- 修改、變更、取消或更新任何保險和相關服務；
- 任何申索或調查或分析有關申索；
- 如適用，行使任何保險單內訂明的權利，包括代位權；
- 符合任何法例和附屬法例的規定，監管機構、行業團體和政府代理的要求及法庭命令；及
- 任何與上述用途直接有關的活動。

本公司可就上一段列明的用途把閣下給予本公司的資料提供或轉交至以下列在香港境內或海外的各方：

- 任何代理、承包商或第三方服務供應商，包括提供行政、電訊、電腦、付款、收債、數據處理或儲存或相關服務的供應商，或任何其他經營保險或分保相關業務的公司、或中介人、或提供申索或調查或其他提供與保險業務有關的服務供應商，作任何上述或相關的用途；
- 任何已成立或不時成立的協會、聯會或與保險公司相似的組織(「聯會」)作任何上述或相關的用途，或協助聯會履行其規管職責或其他不時獲分配的職責，而該等職責乃是為了保險行業或聯會任何會員的利益而合理地要求；
- 聯會任何成員由聯會作任何上述或相關用途；
- 監管機構；
- 律師；
- 核數師；及
- 任何一方對本公司有保密責任，包括承諾將該等資料保持機密的本公司集團公司。

如閣下不同意使用其個人資料作上述用途，本公司則無法處理閣下的申請和提供服務。

閣下可查閱和更正本公司持有有關閣下的任何個人資料。閣下可就有關查閱和更正的要求致函至香港灣仔駱克道333號亞洲聯合財務中心二十八樓德高保險有限公司資料保障主任。本公司有權收取相關的行政費用。

(若此個人資料收集聲明之中、英文版本有歧異之處，應以英文版為準。)

私隱政策聲明

德高保險有限公司(「本公司」)致力恪守第486章《個人資料(私隱)條例》(「條例」)有關收集、使用、保留和披露個人資料的規定。

本公司將無時無刻盡力確保所收集及/或儲存及/或傳送及/或使用的所有個人資料，須遵照條例規定的責任和要求處理。在執行上，本公司將確保負責處理個人資料的員工遵守最嚴格的保安及保密標準。

我們以多個途徑收集個人資料，當中最常見的情況包括當閣下查詢本公司提供的產品、向本公司申請保險產品或提出申索時。

我們向閣下收集個人資料所屬的類別，視乎該資料是在甚麼情況下收集，可能包括閣下的姓名、香港身份證號碼、聯絡詳情及與閣下申請的保險產品或閣下的索償相關的其他個人資料。

閣下的個人資料用作甚麼用途視乎收集該資料的情況而定。我們會於收集閣下的個人資料時或之前，在「個人資料收集聲明」內通知閣下我們打算使用其個人資料的用途。

一般而言，我們可使用閣下的個人資料作閣下提供有關資料予我們的用途、與該等用途直接相關的用途及任何其他閣下已同意的用途。

我們可提供或轉交閣下的個人資料至其他第三方。我們向哪些第三方披露閣下的個人資料，視乎該資料被用作甚麼用途。我們會於收集閣下的個人資料時或之前，在「個人資料收集聲明」內通知閣下我們打算向哪些第三方披露閣下的個人資料。

一般而言，我們可因應閣下提供有關資料予我們的用途、與該等用途直接相關的用途及任何其他閣下已同意的用途的需要而披露閣下的個人資料。

在特殊情況下，我們可因應法律規定或准許，如按照執法機關的要求或為防止危害公眾安全，披露有關個人資料。

我們保留有關個人資料的時間並不會長於達致收集該等資料原來或直接相關的用途，除非個人資料須受任何適用的法定、合約或侵權責任的規限而被保留。

根據條例規定，個人有權要求查閱和更正本公司持有關於其本人的個人資料。若閣下欲查閱或更正本公司持有關於其本人的個人資料，請致函至香港灣仔駱克道333號亞洲聯合財務中心二十八樓德高保險有限公司資料保障主任表達有關要求。我們會將盡快處理任何關於查閱或更正個人資料的要求，並盡力於收到有關要求的40天限期內予以回覆。本公司或會收取合理的費用作行政和實際成本以便處理閣下的有關要求。

(若此私隱政策聲明之中、英文版本有歧異之處，應以英文版為準。)

2019年12月