

CORPORATE PROFILE 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE HKSI) is a joint venture between Bank of America (Asia) Limited and QBE Group.

QBE Group first established local representation in 1920. Today, QBE Group has offices in more than 40 countries and is listed on the Australian Stock Exchange.

Bank of America (Asia) Limited established in 1912, is one of the highest rated banks in Hong Kong. Its parent company, Bank of America Corporation, is one of the world's leading financial services companies.

QBE HKSI is one of the longest established insurance companies in Hong Kong. It offers a comprehensive range of products to meet the varied insurance needs of our corporate and individual clients. Apart from the conventional business insurance products such as fire, business interruption, burglary, marine cargo, employees' compensation, motor, etc, we also provide specialist insurance solutions like trade credit, protection and indemnity, freight forwarders' liability, directors and officers' liability, medical malpractice liability and professional indemnity insurance. In addition, the company offers personal insurance products including household, personal accident, medical, golf, travel and pleasure craft insurance. Besides, we also carry term life insurance for both corporate and individual customers.

The development of the QBE business in this market symbolizes the commitment to providing quality services to the Hong Kong insuring public.

昆士蘭聯保保險有限公司為昆士蘭集團與美國銀行(亞洲)有限公司之聯營機構。

昆士蘭集團於一九二零年在香港設立業務代表，開始提供本地保險服務。昆士蘭集團現時於全球四十多個國家設有分行，為澳洲之上市公司。

美國銀行(亞洲)有限公司於一九一二年在香港成立，是本地最高評級銀行之一。其母公司美國銀行集團，為全球首要的金融服務機構之一。

「昆士蘭聯保」是香港歷史最悠久的保險公司之一。不斷提供優質而全面的保險服務，以切合各界的需求。其工商業保險產品包括火災、營業中斷、盜竊、船運保、僱員賠償及汽車等；而因私不同範疇的風險處理則與「昆士蘭聯保」亦提供一系列專業的保險產品，例如貿易信貸、船舶責任、董事及行政人員責任和專業責任保險等。在個人保險方面，「昆士蘭聯保」亦提供包括家居、人身意外、游泳、高爾夫球、旅遊、遊艇等保險產品。此外，在人壽保險方面，「昆士蘭聯保」亦為團體及個人提供定期人壽保險。

「昆士蘭集團」在香港之積極發展，顯示集團對香港的服務承諾。

Underwritten by 承保機構



QBE Hongkong & Shanghai Insurance Ltd.

昆士蘭聯保保險有限公司

A Member of the Worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員

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A member of
the Insurance Claims Complaints Bureau

“In-Style” Home Protection 優悠家居綜合保險



“In-Style” Home Protection
Your Total Peace of Mind
優悠家居 長久擁有



QBE Hongkong & Shanghai Insurance Ltd.

昆士蘭聯保保險有限公司

“In-Style” Home Protection for Your Peace of Mind

"In-Style" Home Protection is a comprehensive insurance plan that insures you against major accidents such as fire, explosion, bursting of water pipe and burglary. In addition, it gives you Personal Liability cover, no matter you are in or outside home or traveling abroad. With this plan, in case of a home contingency, you can also call our 24-hour Home Assistance Hotline for referral services including plumber, electrician, locksmith etc.

Coverage	Maximum Limit (HK\$)
Home Contents	
"All Risks" cover including loss or damage caused by fire, burglary, typhoon, earthquake, flood, bursting of water pipes and many other mishaps	1,000,000
Valuable items	150,000 (10,000 per item)
Brittle items	5,000 per year
Other items	50,000 per item
Additional Cover	
Alternative accommodation The rental expenses incurred for temporary accommodation for the period while your home is uninhabitable due to an insured accident	50,000 per year (1,500 per day)
Contents temporarily removed from home Loss of or damage to home contents during maintenance at other premises	50,000 per year (10,000 per item)
Personal effects at workplace Accidental loss of or damage to your personal effects at your workplace	2,500 per year
Money and unauthorized use of credit cards Loss of money and unauthorized use of credit cards resulting from theft occurred at home	10,000 per year (3,000 per loss)
Frozen Food Replace the food damaged in your freezer unit due to breakdown or power supply failure	5,000 per year
Personal Accident Fatal accident to you or your spouse resulting from fire or theft at home	50,000 per person

Additional Cover	Maximum Limit (HK\$)
Burglary injury allowance The medical expenses actually incurred by you and/or your spouse as a result of injury caused by robbery at home	5,000 per person
Replacement of locks and keys Replacement of damaged window and door locks to main entrance due to burglary	2,500 per year
Domestic servant's properties Accidental loss of or damage to your domestic servant's personal properties at home	2,500 per year (500 per item)
Worldwide Personal Liability	
Personal liability for third party bodily injury or property damage as a result of your or your family members' negligence	5,000,000

24-Hour Home Emergency Assistance Hotline

You can call our 24-hours Home Emergency Assistance Hotline for referral services including

- Locksmith
- Electrician
- Pest control
- Plumber
- House call
- Emergency medical assistance

Application Procedure

Simply complete this application form and return it to us or our representatives.

Main Exclusions

- Loss or damage due to war risks, terrorism, radioactive contamination, seepage, poor construction or lack of maintenance of the building
- Loss of or damage to contact lenses, mobile phone, pagers, sports equipment while in use, food and drink (except the insured frozen food)
- Deductible: HK\$250
(Please refer to the policy for detailed exclusions)

Remarks : This brochure is only a summary. Please refer to the Policy for full terms and conditions.

優悠家居 可以長久擁有

「優悠家居綜合保險」提供全面的家居財物保障，範圍包括火災、爆炸、爆水管、盜竊等，此外更為您及同住家人提供全球性個人法律責任保障，無論您安坐家中、外出、或身處外地，均可獲得保障。若遇上家居緊急事故，我們的24小時家居支援熱線，亦可為您提供水喉匠、電器技工、鎖匠等諮詢服務。

保障範圍	最高賠償額（港元）
家居財物	
全險保障，範圍包括火災、盜竊、颱風、地震、洪水、爆水管等	1,000,000
貴重物品	150,000（每件10,000）
易碎物品	每年5,000
其他物品	每件物件50,000

附加保障	
臨時居所	
家居因受保事故損毀而需暫時遷往臨時住所之租金	每年50,000（每日1,500）
暫時搬離居所之財物	
家居財物因維修時意外損毀	每年50,000（每件物件10,000）
辦公室內之私人財物	
存放在辦公室的私人物件遭受損毀或遺失	每年2,500
現金損失及信用咭被非法盜用	
家居因被爆竊而導致存放家中之現金蒙受損失或信用咭被非法盜用	每年10,000（每宗事故3,000）
冷藏食物	
冷藏食物因雪櫃失靈或停電所引致之損失	每年5,000
人身意外	
因投保家居遭遇火災或爆竊而引致您或配偶死亡	每人50,000

附加保障	最高賠償額（港元）
醫療費用	
您及配偶於投保居所內遭遇爆竊而受傷的醫療費用	每人5,000
窗戶或門鎖損壞	
如因爆竊引致窗戶或大門之門鎖損壞，需要修理或更換	每年2,500
家備財物	
家備於投保家居內的私人財物的意外損失	每年2,500（每件物件500）

全球個人法律責任保障	
保障您或同住家人因疏忽而導致他人死亡，身體受傷或財物受損所需承擔之法律責任	5,000,000

24小時家居緊急支援熱線

只需致電我們的24小時家居緊急支援熱線，您便可獲得多項諮詢服務，包括：

- 鎖匠
- 電器技工
- 滅蟲
- 水喉匠
- 家庭醫生
- 緊急醫療援助

申請手續

只需填妥本申請表格，交回本公司或我們的保險代理均可。

主要不受保項目

- 因戰爭、核能輻射，日久失修或不良樓宇結構或滲水所引致的損失。
- 隱形眼鏡、流動電話、傳呼機，使用中之運動設備的失竊或損毀，食物或飲料之損失（被保冷藏食物除外）。
- 自負額：250港元（其他不保事項，請參閱保單。）

注意：此小冊子只供參考之用，所有條款及細則概以保險單為準。

For Office Use 公司專用	A/C No. 賬戶號碼 Policy No. 保單號碼
"In-Style" Home Protection Application Form 「優悠家居綜合保險」投保申請書	

Please complete in English BLOCK letters 請以英文正楷填寫	
Please tick appropriate boxes 請以“✓”選擇答案	
Applicant's Details 個人資料	
Family Name 姓	Given Name 名
<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士	HK ID No. 香港身份証號碼
Date of Birth 出生日期	Contact Telephone No. 聯絡電話
_____ D 日 _____ M 月 _____ Y 年	
Occupation 職業	

Home Details 住宅資料		
Address 地址		
Flat/Room 室	Floor 樓	Block 座
Name of Building 大廈名稱	Name of Estate 屋苑名稱	
No. and Name of Street 街道號數及名稱		
District 地區	<input type="checkbox"/> Hong Kong 香港	<input type="checkbox"/> NT 新界
	<input type="checkbox"/> Kowloon 九龍	
Years of living 居住年數	Age of building 樓齡	
_____ Yrs 年	_____	_____ Yrs 年
My Home is 本人的住宅是		
<input type="checkbox"/> Self-owned 自置物業	<input type="checkbox"/> Mortgaged 按揭	<input type="checkbox"/> Rented 租用
<input type="checkbox"/> Self-occupied 自住	<input type="checkbox"/> Let out 出租	

Insurance Details 投保資料	
Insurance Effective Date 保單生效日	_____ D 日 _____ M 月 _____ Y 年
Please "✓" appropriate premium 請以“✓”選擇保費	

Floor Area (Square feet)	Annual premium (HK\$)
建築面積（平方呎）	每年保費（港元）
<=500	<input type="checkbox"/> 860
501 - 750	<input type="checkbox"/> 1,150
751 - 1,000	<input type="checkbox"/> 1,440
1,001 - 1,500	<input type="checkbox"/> 1,900
1,501 - 2,000	<input type="checkbox"/> 2,300
2,001 - 2,500	<input type="checkbox"/> 2,700

Premium for homes with gross area above 2,500 sq. ft are subject to consideration by QBE Hongkong & Shanghai Insurance Ltd.

面積超過2,500平方呎之單位，保費需由昆士蘭聯保保險有限公司作個別考慮。

For Office Use 公司專用	A/C No. 賬戶號碼 Policy No. 保單號碼
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Declaration & Signature 聲明及簽署		
1. I have never had any of the following similar occurrences happened at home 本人的居所 ^{在過去從沒有發生類似以下之事故：}	Yes 是	No 否
<ul style="list-style-type: none">seepage, burst pipe, leakage, typhoon damage, theft 滲水、爆水管、漏水、颱風破壞、盜竊 any claims under my home contents insurance 因被保財物受損而向保險公司索償	<input type="checkbox"/>	<input type="checkbox"/>
2. I have never had my home insurance postponed, rated, imposed special terms, canceled or declined 本人從未被延遲受保、增費、更改受保條款、取消或拒絕承保類似現時申請之保險計劃	<input type="checkbox"/>	<input type="checkbox"/>
3. No part of the home is below ground floor level 本人之居所絕無任何部份低於地面	<input type="checkbox"/>	<input type="checkbox"/>
4. I have never had any home insurance cover in the past 本人過去從未投保類似現時申請之保險計劃	<input type="checkbox"/>	<input type="checkbox"/>
5. My home is built of bricks, stone or concrete and roofed with concrete 本人的居所是由磚、石或三合土建造	<input type="checkbox"/>	<input type="checkbox"/>
If any of your answers to the above questions is "no", please provide details, e.g. name of insurance company, date of loss, claim amount etc.		
若以上問題有答案為「否」者，請提供詳情，如保險公司名稱，事故發生日期，賠償金額等		

I declare that the information given above is true and correct to the best of my knowledge and believe that all material facts affecting the assessment of this application have been disclosed. I understand that this application will not become effective until it has been accepted by QBE Hongkong & Shanghai Insurance Ltd. I further agreed that this application should form the basis of the contract between me and QBE HKSI.

本人聲明在本投保書內填報的資料，是根據本人所知全部正確無訛，並確信已把所有足以影響風險評估的事實列出，本人明白本投保書被昆士蘭聯保保險有限公司接納後保險始正式生效，並且同意本投保書作為本人與昆士蘭聯保的合約基礎。

Signature of Applicant 投保人簽署	Date 日期

Personal Information Collection Statement 收集個人資料聲明

The information you provide to us is collected to enable us to carry on insurance 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 such product or service; any claim or investigation or analysis of such claim; and exercising any right of subrogation, and may be transferred to 1) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes; 2) 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, and 3) any members of the Federation by the Federation for any of the above or related purposes.

Moreover, we are hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by us. Requests for such access can be made in writing to the General Administration Officer, QBE Hongkong & Shanghai Insurance Limited, 17/F, Warwick House, West Wing, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong (Telephone: 2877 8488, Fax: 3607 0300)

閣下提供的資料，為本公司提供保險業務所需，並可能用於：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、或延期；或任何索償、或該等索償的調查或分析；或行使任何代位權之用。以上資料，及可能轉移予：1) 任何有關的公司，或任何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，以達到任何上述或有關目的；2) 現時或可形成立於任何保險公司協會或聯合或須向組織聯合，以達到任何上述或有關目的，或以使聯合執行其監管職能，或其他基於任何或任何聯合會員的利益而不訂在各自並受下賦予聯合的職能，及3) 或該組織轉移予任何聯合會員，以達到任何上述或有關目的。此外，本公司亦謹此獲授權並聯合從保險業內收集任何資料中查閱及/或核對閣下任何資料。閣下有權查閱及要求更正本公司持有有關閣下的個人資料。如有需要，可親臨或面詢香港辦事處或電2877 8488或太古坊和成大廈西翼7樓（電話：2877 8488，英文傳真：3607 0300）向本公司行政事務主任提出。