



Interior Renovation Insurance

All-round protection to your renovation works



Put your mind at ease

While you are planning for the details of the renovation work for your home, office or shop, you may not have time to arrange insurance cover to protect the entire process. Now AXA General Insurance Hong Kong Limited (“AXA”) is offering a Interior Renovation Insurance, to provide you with a simple and comprehensive coverage for your renovation contract, at a reasonable price.

Contractor All Risks (Basic Cover)

Interior Renovation Insurance provides you a comprehensive protection during the contract period at the insured location. It includes two sections, you can opt to insure either both sections I & II or section II only.

Section I - Material Damage

This section protects you against accidental physical loss of or damage to insured works and materials arising out of the renovation works.

Free Additional Benefits

- **Removal of Debris**
We will pay for removal of debris after an insured loss, up to a maximum of 5% of total contract value.
- **Automatic Increase of Contract Value**
In the event that the final contract value exceeds the original quotation, we will automatically increase the insured value by a maximum of 10% without any additional premium.

Section II - Liability to Third Parties

This section protects you against legal liability for third parties' bodily injuries and/or third parties' property damage arising out of your renovation works.

Free Additional Benefits

- **Maintenance Period Protection**
Cover any loss of or damage to the contract works during the 3 months maintenance period. The maintenance period is after the actual completion date of contract works or the policy expiry date whichever is the earlier.
- **Cross Liability**
We will indemnify each of the insured parties individually as if a separate policy is issued for each party, subject to the maximum limit of liability stated in the policy per any one occurrence and in aggregate.
- **Damage to Principal Property**
Cover the legal liability in respect of damage to the principal property, the limit of indemnity is up to 50% of third party liability, subject to a maximum limit of HKD10,000,000 per any one occurrence and in aggregate during the period of insurance, whichever is lower.

■ Vibration, Weakening or Removal of Support

Cover the legal liability to third party property damage caused by vibration, weakening or removal of support, the limit of indemnity is up to 50% of third party liability subject to a maximum limit of HKD10,000,000 per any one occurrence and in aggregate during the period of insurance, whichever is lower.

Employee Compensation (Optional Cover)

We will insure you as an employer under the Employees' Compensation Ordinance for bodily injuries or death to employees arising out of and in the course of employment, up to a limit of HKD200,000,000 per event.

Important Notes

- 1 The building age cannot exceed 40 years old.
- 2 Cover single contract work for individual premises only.
- 3 Cover for sub-contract work only is not accepted.
- 4 No working to neon signs, exterior signboards, cages, cladding, and building's public and common areas (including but not limited to lift shaft, underground or confined space etc).
- 5 Location where renovation takes place has occupation permit and is not a construction site area.
- 6 No work is involved in demolishing of any illegal or unauthorized structure. No working on swing boat or gondola.
- 7 No more than 20% of total contract value for scaffolding works and mainly change of window frame, air-conditioner, water pipe etc.
- 8 Cover contract period up to 3 months.
- 9 Policy effective date must be confirmed by AXA General Insurance before the commencement of policy.
- 10 No premium refund for any cancellation and amendment once policy is effected.
- 11 Employees' Compensation Insurance subject to the works at height not exceeding 30 feet above ground or floor.
- 12 Optional cover of Employee Compensation cannot be insured standalone.

N.B.: All benefits and premiums are in Hong Kong Dollars.
Please refer to the policy for complete details. A specimen policy can be made available upon request.

Premium Table

	Plan 1		Plan 2		Plan 3		Plan 4	
Total Contract Value not exceeding	\$200,000		\$350,000		\$500,000		\$700,000	
Liability to Third Parties - Limit of Indemnity	Sections I & II	Section II only	Sections I & II	Section II only	Sections I & II	Section II only	Sections I & II	Section II only
Pure interior renovation works								
\$5,000,000	\$1,200	\$1,000	\$1,680	\$1,320	\$2,000	\$1,700	\$2,280	\$1,780
\$10,000,000	\$1,800	\$1,380	\$2,200	\$1,580	\$2,780	\$1,930	\$3,280	\$2,280
\$15,000,000	\$2,080	\$1,680	\$2,450	\$1,800	\$3,180	\$2,180	\$3,680	\$2,580
\$20,000,000	\$2,380	\$2,000	\$2,680	\$2,080	\$3,380	\$2,480	\$3,880	\$2,880

Interior renovation with scaffolding works*

\$5,000,000	\$1,500	\$1,250	\$2,100	\$1,650	\$2,500	\$2,180	\$2,880	\$2,280
\$10,000,000	\$2,250	\$1,750	\$2,750	\$1,980	\$3,480	\$2,480	\$4,100	\$2,880
\$15,000,000	\$2,600	\$2,100	\$3,100	\$2,250	\$3,980	\$2,780	\$4,600	\$3,280
\$20,000,000	\$3,000	\$2,500	\$3,350	\$2,600	\$4,280	\$3,100	\$4,880	\$3,600

Employee Compensation (Optional Cover)

Pure interior decoration works ⁺	\$1,500	\$2,100	\$3,000	\$4,900
Interior decoration with scaffolding works**	\$2,000	\$2,700	\$3,800	\$6,200

* Scaffolding works not exceeding 20% of total contract value.

⁺ Not including The Insurance Authority Premium Levy (IA Levy)[^], Employees' Compensation Insurance Levy (ECIL), Government Terrorism Facility Charge (GTFC) and Employees' Compensation Insolvency Bureau Contribution (ECIIB).

Excess

In respect of each and every loss

Section I - Material Damage

Water damage	\$10,000 or 15% of loss, whichever is greater
Other than the above	\$10,000

Section II - Liability to Third Parties

Limit of indemnity	up to \$15,000,000	above \$15,000,000
Water damage to third party property	\$15,000 or 15% of loss, whichever is greater	\$30,000 or 20% of loss, whichever is greater
Damage to principal property	\$20,000 or 20% of loss, whichever is greater	\$30,000 or 20% of loss, whichever is greater
Vibration, weakening or removal of support	\$20,000 or 20% of loss, whichever is greater	\$30,000 or 20% of loss, whichever is greater
Other than the above	\$10,000	\$20,000

Applicable to interior renovation with scaffolding works*

Damage to third party vehicle	\$20,000 or 30% of loss, whichever is greater	\$30,000 or 30% of loss, whichever is greater
Other than the above	\$20,000	\$30,000

* Scaffolding works not exceeding 20% of total contract value.

Common Exclusions

Exclusions applicable to Contractor All Risks Section I & II including but not limited to:

- Loss or damage due to any fault, defect, error or omission in or failure of any design plan or specification
- Loss or damage due to defect in material or workmanship
- Loss of use, liquidated damages, penalties, performance guarantees or other consequential losses
- Loss or damage due to wear and tear, rust, mildew or other deterioration due to gradually operating causes
- Loss or damage due to war and civil war, total asbestos and illegal structure
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk
- Any liability directly or indirectly arising out of or in connection with any erection or dismantling works of scaffold
- Any liability arising out of any demolition or removing works to any structural alterations without permission from the Authorities
- Sanction Limitation and Exclusion Clause

Exclusions applicable to Employee's Compensation Section including but not limited to:

- Sole-Proprietors, Partners and Self-employed Persons Exclusion
- Excluding any Specialist and/or Nominated Contractors and their sub-contractors
- Erection or dismantling works of scaffold is not covered
- Sanction Limitation and Exclusion Clause

[^]Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.

AXA assumes full responsibility for the contents of this leaflet. The information of this leaflet is for reference only. AXA is the insurance underwriter of Interior Renovation Insurance and is solely responsible for all coverage and compensation subject to the terms and conditions of the Policy.

If there is any dispute arising between Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") and the customer out of the selling process or processing of the related transaction in the future and the dispute is eligible as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme, ICBC (Asia) is required to enter into a Financial Dispute Resolution Scheme process with the customer. However, any dispute over the contractual terms of the product should be resolved between directly AXA and the customer.

ICBC (Asia) is acting as an insurance agent for AXA. Interior Renovation Insurance is an insurance product of AXA but not ICBC (Asia).

NB: The above information is intended as a general summary. Please refer to the policy wording for exact terms and conditions and details of the exclusions. A specimen policy can be available upon request.

Underwritten by :



redefining / standards

AXA General Insurance Hong Kong Limited

If you do not wish to receive promotional materials from ICBC (Asia), please fill in the following form and send the request to "The Data Protection Officer, ICBC (Asia), 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong". This service is free of charge.

I do not wish to receive any promotional materials from ICBC (Asia). (Please add "✓" in the box)

Name: _____ Date: _____

Account No.: _____ or HKID/ Passport No.: _____

For details, please visit any of our branches and our Customer Service Officers will be pleased to provide you with more information.

You may also call our Customer Service Hotline

218 95588 or

browse our website

www.icbcasia.com

一般不受保項目

不受保項目適用於裝修工程全險第一及第二部份包括但不限於：

- 因設計或圖則上的錯誤、缺失、錯失、遺漏或未能履行引致的損失或損毀
- 因物料或手工缺失引致的損失或損毀
- 任何市場價值的損失、償付損失、罰款、履約保證或相應而引致的損失
- 因自然損耗、生鏽、發霉或物件逐漸變質而引致的損失或損毀
- 因戰爭、內戰、石棉及違例結構所引致的損失或破壞
- 因污染而導致的損失或破壞
- 因資訊科技風險所引致的損失或破壞
- 任何直接或間接因搭建或拆除棚架而引起或牽涉的責任
- 任何在未經有關機構授權下而進行拆毀或移除支撐結構工程所引起的責任
- 制裁責任限制及不受保條款

不受保項目適用於僱員賠償部份包括但不限於：

- 不保障所有獨資經營者、合夥人及自僱人士
- 不保障任何專家及/或指定承判商及其分判商
- 不保障搭建或拆除棚架的工作
- 制裁責任限制及不受保條款

*保單將會按適用之徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽 www.axa.com.hk/ia-levy 或致電AXA安盛(852) 2523 3061。

此單張上所載的內容由AXA安盛全權負責，僅供參考之用。室內裝修保險計劃由AXA安盛承保保險，並依據保單之條款及細則，承擔所有保障及賠償事宜。

將來如中國工商銀行(亞洲)有限公司("工銀亞洲")與客戶之間因銷售過程或處理有關交易產生的爭議，而該爭議合乎金融糾紛調解計劃下金融糾紛調解中心的職權範圍之定義，工銀亞洲須與客戶進行金融糾紛調解計劃程序。但是，對於有關產品的合約條款的任何爭議應由AXA安盛與客戶直接解決。

工銀亞洲為AXA安盛之授權保險代理商。室內裝修保險計劃乃AXA安盛之產品而非工銀亞洲之產品。

註：以上資料乃一摘要，有關詳盡條款及規定和不受保項目請參閱保單。如有需要，保單樣本可供參考。

承保公司：



引領 / 新標準

安盛保險有限公司

如您不想收取工銀亞洲的宣傳資料，請填妥以下表格並交回工銀亞洲，地址及收件人為「香港中環花園道3號中國工商銀行大廈33樓資料保護主任收」。此服務並不收費。

本人不想收取貴行日後發出的宣傳資料。（請於方格內加上「✓」號）

姓名：_____ 日期：_____

賬戶號碼：_____ 或香港身份證/護照號碼：_____

查詢詳情，歡迎親臨本行各分行，
我們的客戶服務主任隨時樂意為你提供更多資料。

你亦可致電客戶服務熱線

218 95588 或

瀏覽我們的網站

www.icbcasia.com

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室內裝修保險計劃

全面裝修保障 盡享粉飾樂趣



CCX-B-1017T-CBGA (4-H285)

ICBC  工銀亞洲

讓你輕鬆安排粉飾工程

正當你忙於籌劃如何粉飾你的家居、辦公室或商舖時，或許你無暇兼顧安排保險事宜，以致未能確保整個工程得到妥善的保障。安盛保險有限公司("AXA安盛")提供的「室內裝修保險計劃」，以合理的價錢，讓你獲得簡便且周全的保障。

裝修工程全險 (基本保障)

室內裝修保險計劃使你的投保地點在工程期間得到全面的保障。室內裝修保險計劃分為兩個部份，你可自由選擇同時投保第一及第二部份，或單獨投保第二部份。

第一部份 - 工程物料損毀保障

本部份保障你在施工期間於投保地點的工程及有關物料因意外而導致的實質損失或損毀。

免費額外保障

- **廢物處理**
賠償意外發生後，因損毀而需清理工程物料的費用，最高賠償額為工程合約總金額的5%。
- **工程合約升值**
若最終工程造价超過原定合約金額，工程保額可獲免費自動提升，最高可達原定合約金額的10%。

第二部份 - 第三者責任保障

本部份保障你在施工期間，因裝修工程而導致第三者身體受傷及/或財物損毀而須承擔的法律責任。

免費額外保障

- **保養期保障**
保障於保養期內因施工引致的損失。保養期為實際工程完工日或保單完結日起計的三個月，以較早者為準。
- **交互責任**
若保單列明多個受保單位，每受保單位將被視為持有獨立保單，唯賠償總額會以保單所列每宗事故的最高賠償額為限。
- **業主財物損毀**
保障工程期間，對業主的財物造成損毀，因而須負上法律責任，每宗事故的最高賠償總額為第三者責任保障上限的一半，最高為港幣\$10,000,000，以較低者為準。
- **震動、減弱或移動支撐**
保障工程期間因震動、減弱或移動支撐，對第三者財物造成損毀，而須承擔法律責任。每宗事故的最高賠償總額為第三者責任保障上限的一半，最高為港幣\$10,000,000，以較低者為準。

僱員賠償 (自選保障)

保障你作為僱主，於「僱傭補償條例」規定下，對受聘僱員在其受僱期間因工作意外而受傷或死亡所須承擔的法律責任，每宗事故的保障額最高為港幣\$200,000,000元。

重要事項

- 1 樓宇建成不超過40年為限。
- 2 室內裝修保險計劃只保障單一地點並為單一工程合約。
- 3 不適用於只投保分判工程。
- 4 不適用於涉及霓虹燈、外牆廣告牌、花籠、簷蓬及大廈公眾地方的工程(包括但不限於電梯豎井、地面下層或密閉空間等)。
- 5 必須持有工程地點的佔用許可證及工程地點為非建築工地。
- 6 不適用於有關拆除任何非法或違例的結構。不適用於使用吊船工作。
- 7 涉及棚架工序主要為更換窗框、冷氣機、水管等，其金額不可超過工程合約總金額的20%。
- 8 工程保障期最長為三個月。
- 9 保單起保日必須獲得安盛保險確認，才能正式生效。
- 10 保單一經生效，不可取消或退款。
- 11 僱員賠償保障只適用於僱員在離地面或樓層起計高度30呎或以下工作的。
- 12 僱員賠償為自選保障，須與裝修工程全險一併投保。

註：所有金額均以港元計算。
一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。
本中文簡譯，概以英文原文為準。

保費表

	計劃 1		計劃 2		計劃 3		計劃 4	
工程總額不超過	\$200,000		\$350,000		\$500,000		\$700,000	
第三者責任保障 - 最高賠償額	第一及第二部份	第二部份	第一及第二部份	第二部份	第一及第二部份	第二部份	第一及第二部份	第二部份

單作室內裝修工程

\$5,000,000	\$1,200	\$1,000	\$1,680	\$1,320	\$2,000	\$1,700	\$2,280	\$1,780
\$10,000,000	\$1,800	\$1,380	\$2,200	\$1,580	\$2,780	\$1,930	\$3,280	\$2,280
\$15,000,000	\$2,080	\$1,680	\$2,450	\$1,800	\$3,180	\$2,180	\$3,680	\$2,580
\$20,000,000	\$2,380	\$2,000	\$2,680	\$2,080	\$3,380	\$2,480	\$3,880	\$2,880

室內裝修工程涉及棚架工序*

\$5,000,000	\$1,500	\$1,250	\$2,100	\$1,650	\$2,500	\$2,180	\$2,880	\$2,280
\$10,000,000	\$2,250	\$1,750	\$2,750	\$1,980	\$3,480	\$2,480	\$4,100	\$2,880
\$15,000,000	\$2,600	\$2,100	\$3,100	\$2,250	\$3,980	\$2,780	\$4,600	\$3,280
\$20,000,000	\$3,000	\$2,500	\$3,350	\$2,600	\$4,280	\$3,100	\$4,880	\$3,600

僱員賠償 (自選保障)

單作室內裝修工程+	\$1,500	\$2,100	\$3,000	\$4,900
室內裝修工程涉及棚架工序**	\$2,000	\$2,700	\$3,800	\$6,200

* 棚架工序金額不可超過工程合約總金額的20%。

+ 不包括保險業監督局保費徵費(IA Levy)^A，僱員補償保險徵款(ECIL)，恐怖主義活動而引致的索償("財務安排")費用(GTFC)及保險公司(僱員補償)無力償債管理局徵款(ECIIB)。

自負金額

每宗意外或損失的自負金額

第一部份 - 工程物料損毀保障

因水浸引致損失	\$10,000或損失的15%，以較高者為準
上述事件以外	\$10,000

第二部份 - 第三者責任保障

最高賠償額為	\$15,000,000或以下	高於\$15,000,000
因水浸引致第三者財物損失	\$15,000或損失的15%，以較高者為準	\$30,000或損失的20%，以較高者為準
業主財物損毀	\$20,000或損失的20%，以較高者為準	\$30,000或損失的20%，以較高者為準
震動、減弱或移動支撐	\$20,000或損失的20%，以較高者為準	\$30,000或損失的20%，以較高者為準
上述事件以外	\$10,000	\$20,000

只適用於室內裝修工程涉及棚架工序*

第三者車輛損毀	\$20,000或損失的30%，以較高者為準	\$30,000或損失的30%，以較高者為準
上述事件以外	\$20,000	\$30,000

* 棚架工序金額不可超過工程合約總金額的20%。