



ICBC

Family Protection Plan

Total home protection for your peace of mind



Relax and Enjoy Your Time at Home

While enjoying yourselves at home, you may have neglected to arrange adequate protection for your household belongings. Now AXA General Insurance Hong Kong Limited ("AXA") is offering a Family Protection Plan, to provide you and your family with a simple and comprehensive coverage for your household contents, personal belongings and legal liability worldwide.

All Risks on Contents at Home

Family Protection Plan protects your household belongings on All Risks basis. Cover includes fire, theft, typhoon, flood, water damage and landslide, as well as other types of accidental damage. Family Protection Plan will provide you with an adequate home contents sum insured up to a maximum HKD1,000,000 within a policy year. The amount of premium payable is based on the gross floor area of your home. Excess for each and every loss is HKD250.

Summary of Benefits

Household Contents and Personal Effects

Your household contents including furniture, fixtures, fittings and domestic appliances up to HKD150,000 for each article.

Valuables

At home, your valuables such as jewellery and watches are covered up to HKD10,000 for each item, up to a maximum limit of HKD150,000 within a policy year.

N.B.: Excess

- i) Seepage of water due to tropical cyclone warning signal no. 3 or above or rainstorm warning signal amber or above:
 - Building less than or equal to 25 years old: HKD3,000
 - Building over 25 years old or undeclared "Year Built": HKD5,000
 - ii) Other water damage:
 - Building over 25 years old or undeclared "Year Built": HKD1,000
- Excess will be varied for Building over 25 years old. (The above Excess is just for indication)

Plus Free Additional Benefits

- **Temporary Removal**
This covers up to HKD50,000 within a policy year for contents temporarily removed from your home for cleaning, repairs or maintenance.
- **Alternative Accommodation**
Reimburses up to HKD50,000, maximum HKD1,500 per day within a policy year for alternative accommodation should your home become uninhabitable due to an insured accident.
- **Personal Accident**
Free cover for accidental death as a result of fire, or robbery at home, up to a limit of HKD50,000 for each family member and subject to a maximum limit of HKD100,000 within a policy year.
- **Locks Replacement**
This reimburses the cost of replacing locks, keys and broken windows due to theft or burglary, up to a limit of HKD2,500 per policy year.
- **Frozen Food**
This covers accidental damage to frozen food, up to HKD5,000 per policy year.
- **Household Removal**
Covers for your home contents for damage or loss whilst moving between your current home and your new home within Hong Kong and whilst in temporary storage by professional movers, up to a maximum limit of HKD50,000 per policy year.
- **Money**
Covers money lost at home due to accidental loss or theft, up to a maximum of HKD2,500 within a policy year.

N.B.: For rented homes, the insurance cover will be limited to loss caused by fire, extra perils and burglary.

Worldwide Personal Liability

Family Protection Plan provides protection for you and your family members (residing with you) against legal liability up to HKD5,000,000 per policy year should you be required to compensate a third party suffering from injury or persons incurring loss or damage of their property as a result of an accident at your home, or as a result of your negligence worldwide.

Worldwide All Risks for Personal Belongings (Optional Cover)

Family Protection Plan protects your personal belongings and valuables against almost all types of loss or damage while you are anywhere in the world, up to a limit of HKD5,000 per article for unspecified valuables. The minimum sum insured for this section is HKD10,000. Excess for each accident and every loss is HKD250.

Optional Cover Provides Free Additional Benefits

- Loss of money up to a maximum of HKD2,500 per policy year.
- Unauthorised use of credit card up to a maximum of HKD10,000 per policy year.
- Expenses of applying for replacement of credit cards, passports or other personal documents which are lost or damage up to a maximum of HKD2,500 per policy year.

Premium Table

(Effective from 10 October 2005 until further notice)

Gross Floor Area of Your Home (in square feet)	Annual Premium
Less than 501	\$500
501-800	\$700
801-1,200	\$950
1,201-1,600	\$1,300
1,601-2,000	\$1,650
2,001-2,500	\$2,000
Worldwide Personal Liability	Free
Worldwide All Risks for Personal Belongings (Optional Cover)	1.25% of Sum Insured

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.

Common Exclusions

Family Protection Plan contains some exclusions such as:

- Injury due to war, nuclear weapons, radioactivity, terrorism
- Civil commotion
- Loss or damage due to pollution and contamination

Eligibility

- The dwelling is built of brick or concrete and roofed with concrete, and is in good state of repair.
- No part of the dwelling is below ground floor level.

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 Family Protection Plan 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, Industrial and Commercial Bank of China (Asia) Limited 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 the product service provider and the customer.

ICBC (Asia) is acting as an insurance agent for AXA. Family Protection Plan is an insurance product of AXA but not ICBC (Asia).

Underwritten by :



AXA General Insurance Hong Kong Limited

If you do not wish to receive any promotional materials of ICBC (Asia), please inform the Data Protection Officer at 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong in writing.

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 on

218 95588 or

browse our website www.icbcasia.com



家居保

家居有保障
安心樂舒暢



令你輕鬆樂安居

每當你置身家中享受悠閒生活之時，可能忘卻為你現時擁有的家居及私人財物預備適當的保障。安盛保險有限公司 ("AXA 安盛") 誠意獻上「家居保」，為你及家人提供一系列既簡單且周全的家居財物、個人物件及環球法律責任保障

家居財物「全險」保障

「家居保」使你的家居財物獲「全險」保障。「全險」保障範圍包括火災、盜竊、颱風、水災、爆水管、山泥傾瀉和其他意外所造成的損毀等。「家居保」每年最高的保障額可達港幣 1,000,000 元，保費將根據你的家居面積計算，每宗意外或損失的自負金額為港幣 250 元。

承保範圍

■ 家居財物及個人物件

你的家居財物包括傢俬、裝修、設備及家居電器等，每件最高賠償額為港幣 150,000 元。

■ 貴重物品

在家中的貴重物品如珠寶首飾及手錶等，均受到保障。受保期內每年賠償總額高達港幣 150,000 元，而每件物品的賠償總額則不超過港幣 10,000 元。

註：「自負金額」

- i) 在懸掛熱帶氣旋警告信號 3 號或以上或已經發出黃色暴雨警告信號或以上的情況下，所出現的雨水滲漏所引致的損毀：
 - 樓宇建成少於或相等於 25 年：港幣 3,000 元
 - 樓宇建成超過 25 年或沒有申報建成年份：港幣 5,000 元
- ii) 其他由水浸所引致的損毀：
 - 樓宇建成超過 25 年或沒有申報建成年份：港幣 1,000 元
 - 樓宇建成超過 25 年之自負金額將作個別調整（以上自負金額僅供參考）。



免費額外保障

■ 短暫寄存

若你的家居財物因清潔、修理或維修工程而需寄存在其他地方，期間因意外引致的遺失或損毀，均可獲得賠償。受保期內每年賠償總額最高為港幣 50,000 元。

■ 臨時居所

若因意外而導致受保的居所損毀致不能居住，你可另覓臨時居所並獲得賠償。受保期內每年賠償總額可達港幣 50,000 元，而每天的賠償限額為港幣 1,500 元。

■ 「人身意外」保障

若你或你的家庭成員因家中發生的火災或居所被盜竊，而不幸導致死亡，將可獲得特別賠償。受保期內每名成員的賠償總額為港幣 50,000 元，而最高賠償總額為港幣 100,000 元。

■ 門鎖替換

賠償你遭盜竊或爆竊後，而需更換門鎖、鑰匙及破損窗戶的費用。受保期內每年賠償總額最高為港幣 2,500 元。

■ 冰箱食物

保障因意外而導致冰箱內的食物變壞，每年賠償額最高為港幣 5,000 元。



■ 搬遷保障

若你的家居財物在搬往新居所時遭遇遺失或損毀。受保期內最高賠償額為港幣 50,000 元。保障範圍為香港以內，並須由專業的搬運公司負責。

■ 金錢保障

保障因意外或盜竊而導致存放於家中的金錢損失，受保期內最高的賠償額為港幣 2,500 元。

註：若居所為租用樓宇，本計劃的保障範圍只限於因火災、附加險及爆竊所造成的損毀。



環球個人責任保障

若你及你的家人（與你同住的家庭成員）在任何地方因個人的疏忽或因家居所發生的意外事故，而導致第三者身體受傷或財物損毀所需賠償，「家居保」所提供的法律責任保障每年金額高達港幣 5,000,000 元。

環球私人財物「全險」保障（自選保障）

不論你身處何地，一旦私人財物，包括貴重物品等，因意外遺失或受損，均可獲得賠償。受保期內，每件物品的賠償額最高為港幣 5,000 元（除註明的物品例外）。本部分最低投保額為港幣 10,000 元。每宗意外或損失的自負金額為港幣 250 元。

自選保障計劃更提供以下額外保障

- 現金失竊均可獲得賠償，每年最高賠償額為港幣 2,500 元
- 私人信用卡被盜用所引致的損失，每年最高賠償額可達港幣 10,000 元
- 個人證件、信用卡，或旅遊證件因遺失或損毀而需補領，所支付的費用均可獲賠償，每年最高賠償為港幣 2,500 元

保費表

（此保費由 2005 年 10 月 10 日起生效，直至另行通知為止。）

家居建築面積（平方呎）	年費
少於 501	\$500
501-800	\$700
801-1,200	\$950
1,201-1,600	\$1,300
1,601-2,000	\$1,650
2,001-2,500	\$2,000
全球個人責任保障	免費
全球私人財物保障（自選保障）	投保額的 1.25%

注意：所有賠償及保費金額均以港幣計算。
一切條款以保單為準，如有需要，可向本行索取保單樣本以作參考。
本中文簡譯，概以英文原文為準。

一般不受保項目

家居保的不受保項目包括：

- 因戰爭、核武器、輻射線或恐怖襲擊導致受傷
- 民事騷亂
- 因污染而導致的損失或毒害

申請條件

- 居所是用磚石或三合土建成及附有三合土建成之屋頂，並有經常維修，適宜居住
- 居所絕無任何部份低於地面。

保單將會按適用之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。家居保計劃由 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，中國工商銀行（亞洲）有限公司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之任何爭議應由 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。「家居保」乃 AXA 安盛之產品而非工銀亞洲之產品。承保公司：



安盛保險有限公司

如果你選擇不收取有關工銀亞洲的宣傳郵件，請以書面通知本行。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」。

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