



招商永隆保險
CMB WING LUNG INSURANCE

招商永隆保險有限公司
CMB Wing Lung Insurance Company Limited

招商局集團成員公司
A Member Company of China Merchants Group

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「家居樂」保險升級保障概覽

主要提升保障

第一部分 - 家居財物保障之免費附送額外保障：

- **第1項 - 臨時住宿／租金損失**
新增租金損失保障：保障您出租的物業因在「家居財物」部分受保的意外損失或損毀導致不適宜居住，向業主支付實際租金損失或賠償業主需繳付租金的租客安排合理及實際所需的臨時替代住宿費用，兩者以較低者為準。
- **第6項 - 在您的居所以外香港任何地方的個人金錢／個人財物**
延伸保障賠償您或您的家庭成員在您的居所以外香港任何地方因意外或遭遇盜竊，導致屬於您或您的家庭成員的金錢或個人財物造成實質意外損失或損毀。
- **第8項 - 存放於您的居所內的流動電話**
新增流動電話保障：保障您或您的家庭成員並存放於您的居所內因您的居所遭遇搶劫、爆竊或火災而遺失或損壞的流動電話（包括配件）更換或修理費用。
- **第9項 - 補領個人證件費用**
新增補領個人證件費用保障：保障您或您的家庭成員的個人證件在您的居所以外香港任何地方意外遺失或遭盜竊的證件補領費用。

第二部分 - 個人及佔用人責任：

- 賠償限額由港幣 5,000,000 元提升至港幣 10,000,000 元。

備註：

以上訊息僅提供簡要介紹。有關條款及細則和其他具體詳情，請參閱相關保險單。條款與細則之中、英文版本如有任何歧義，一概以英文版本為準。



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Summary of Sweet Home Insurance enhanced coverage

Major Enhanced Benefits

Section 1 - Household Contents Free Extra Benefits

- **Item No. 1 “ALTERNATIVE ACCOMMODATION / LOSS OF RENT”**
Added loss of rent coverage: should your home becomes uninhabitable due to accidental loss or damage insured under Household Contents section, we will pay you as the landlord of the home either the actual loss of rent or reasonable and actual cost of temporary alternative accommodation arranged to your rent-paying tenant whichever is the lower.
- **Item No. 6 “PERSONAL MONEY / PERSONAL EFFECTS OUTSIDE YOUR HOME ANYWHERE IN HONG KONG”**
Extended to cover accidental physical loss of or damage to or theft of money or personal effects belonging to you or your family at the time of accident while outside your home anywhere in Hong Kong.
- **Item No. 8 “MOBILE PHONE WHILE KEPT IN YOUR HOME”**
Added mobile phone coverage: we will pay for replacement or repair costs of the mobile phone (including accessories) belonging to you or your family that is kept in your home and is lost or damaged due to robbery, burglary or fire at your home.
- **Item No. 9 “REPLACEMENT COST OF PERSONAL DOCUMENTS”**
Added replacement cost of personal documents coverage: we will pay for the actual and reasonable replacement cost of personal documents belonging to you or your family as a result of accidental loss or theft to the personal documents outside your home anywhere in Hong Kong.

Section 2 - PERSONAL & OCCUPIER' S LIABILITY

- Increased limit of indemnity from HK\$5,000,000 to HK\$10,000,000.

Remarks:

The information above provides a brief introduction only. Please refer to the relevant insurance policy for Terms and Conditions and other specific details. In case of discrepancy between the English version and the Chinese version of these Terms and Conditions, the English version shall prevail.