

新城員工家居保險

Nova Scheme-Staff Home Insurance



保護家居
由此做起
Protect your sweet home
from now on.



保險經紀 Insurance Broker



Nova Insurance Consultants Limited
新域保險顧問有限公司



Insurance

Product Description

	Coverage	Max Limits (HK\$) per year	
		Standard Plan	Deluxe Plan
* Household Contents - ALL RISKS PROTECTON	Covers loss or damage to home contents against all types of accidental loss occurring within Insured Premises a. Maximum limit per item of Contents (Standard) HK\$25,000 / (Deluxe) HK\$50,000 b. Maximum limit per item of Valuables (Standard) HK\$15,000/ (Deluxe) HK\$20,000	1,000,000	1,500,000
* Free Extensions	<ul style="list-style-type: none"> Accidental Death Domestic Workers' Personal Effects Temporary Removal/ Household Removal Locks and Keys Building Betterment Temporary Accommodation 	200,000 10,000 50,000 2,000 100,000 50,000	300,000 10,000 100,000 3,000 200,000 50,000
* Worldwide Personal Effects and Valuables	Maximum limit per item (Standard) HK\$5,000/ (Deluxe) HK\$8,000	25,000	50,000
* Free Extensions	<ul style="list-style-type: none"> Loss of Personal Documents Unauthorized use of Cash Card / Cash Unauthorized Use of Credit Cards 	1,000 2,500 3,000	3,000 2,500 5,000
Comprehensive Personal Liability	Protects the Insured and his/her family members against personal legal liability within Worldwide in respect of accidental bodily injury and property damage to a third party due to the Insured or his/her family member's negligence and subject to Hong Kong jurisdiction.	8,000,000	10,000,000
Value-added Feature	24-hr Free Telephone Home Assistance Services		

* Policy Excess / Deductible
HK\$250 is applied to each and every claim.

Household Contents - "All Risks"

Provides "All Risks" coverage to the Insured's home contents against all types of accidental damage and loss occurring within the Insured Premises, including fire, lightning, explosion, typhoon, flooding, theft, burst pipes etc.

The indemnity is on "New for Old" basis which means that depreciation will not be deducted from the settlement amount.

Free Extension

This Policy provides the following free extension:

- Accidental Death**
Covers accidental death of the Insured or his/her family members caused by fire, burglary or robbery at the Insured Premises.
- Domestic Worker's Property**
Covers loss of or damage to the domestic worker's personal belongings within Insured Premises.
- Temporary Removal / Household Removal**
Covers loss of or accidental damage to household contents or home appliances while being temporarily removed from home to a new risk location or due to maintenance, cleaning or repairing of the household contents within Hong Kong. The Company will also extend the cover to the loss of or damage to Household Contents at the new risk location which must be in Hong Kong and used by the Insured as his / her replacement residence within a period of 7 days from the date of such move which is managed by professional movers.
- Locks and Keys**
Covers the cost of replacing damaged locks and keys or the installation of damaged windows due to burglary or attempted burglary.
- Building Betterment**
Covers loss of or damage to interior building improvement of your home including renovation and refurbishment of fixtures, fittings, wallpapers and flooring which are carried out by Insured.
- Temporary Accommodation**
Covers temporary accommodation if the Insured Premises is rendered uninhabitable as a result of an insured loss or damage.
- Loss of Personal Documents**
Covers the out-of-pocket expense of applying for replacement credit cards, passports or other personal documents.
- Unauthorized Use of Cash Card / Cash**
Covers loss arising out of unauthorized use of cash card / cash.
- Unauthorized Use of Credit Cards**
Covers loss arising out of unauthorized use of credit cards.

Major Exclusions

- Special equipment or apparatus used in connection with any profession, business or employment, or item which is insured under a separate policy;
- Uninsurable risk such as scratching, corrosion, wear and tear, mechanical or electrical breakdown;
- Malicious damage or vandalism by a person residing in the home;
- Contact or corneal lenses, mobile/portable telephone;
- Breakage of glass, chinaware, porcelain or item of fragile nature;
- Loss arising from unattended vehicle;
- Detention, seizure or confiscation by customs or other officials;
- Contents on roof or open area;
- Aerial devices or satellite dish;
- Premises unoccupied for more than 30 consecutive days;
- The policy shall not apply to damage/losses caused by construction, renovation, alteration or decoration work on the insured premises. (unless the same is notified to the Company and specifically agreed to in advance by the Company in writing.)

24-hour Free Telephone Home Assistance Service

Inter Partner Assistance Hong Kong Ltd. is ready to assist with any home emergency referral service:

- Emergency Referral Service
 - Plumbing
 - Electrical
 - Locksmith
 - Electrical Appliance Assistance
- General Repair Assistance
- Air Conditioner Service Assistance
- Pest Control Service Referral
- Home Cleaning Service Referral
- Claims Information

新域員工家居保險投保書
Nova Scheme-Staff Home Insurance Proposal Form

投保手續簡易！只需將填妥之投保書，傳真至2877 4281 或寄回香港灣仔駱克道33號中央廣場滙漢大廈26字樓法國歌邦保險收。查詢詳情請致電2116 3205
Please complete this proposal form and mail to GAN Assurances
26th Floor, Asia Orient Tower, Town Place, 33 Lockhart Road, Wanchai, Hong Kong. or fax to: (852) 2877 4281 For details, please call 2116 3205

投保個人資料 Personal Details

(請以英文正楷填寫 use English BLOCK Letters)

姓名 Name		
電話 Tel (住宅 Home)	(辦事處 Office)	
手提 Mobile	傳真 Fax	
電郵地址 Email Address		
香港身份證 / 護照號碼 HKID/Passport No.		
出生日期 Date of Birth	月 MM/	日 DD/ 年 YY
物業用途 Occupancy	<input type="checkbox"/> 自住 Self-occupied <input type="checkbox"/> 租賃/出讓 Rented/Sub-let.	
投保地址 Insured Address		
通訊地址(如與上址不同) Mailing Address (if different from above)		
投保樓宇年份 Year of Building	建築面積 Gross Floor Area	平方英尺 sq.ft
生效日期 Effective Date	月 MM/	日 DD/ 年 YY

保費表 Premium Table

請在適當空格內加上✓ 號 Please tick the appropriate box
★ 如選擇每月付款者，保障則在投保後下一個月的第一日生效
For Monthly payment, effective day is the 1st day of next month.

閣下家居之建築面積 (平方英尺) Gross floor area (square feet)	保費(港幣\$) Premium (HK\$)			
	標準計劃 Standard Plan		特級計劃 Deluxe Plan	
	★ 月 費 Monthly Payment	年 費 Annual Payment	★ 月 費 Monthly Payment	年 費 Annual Payment
Less than 500	<input type="checkbox"/> \$39.00	<input type="checkbox"/> \$470.00	<input type="checkbox"/> \$53.00	<input type="checkbox"/> \$640.00
501 – 700	<input type="checkbox"/> \$46.00	<input type="checkbox"/> \$555.00	<input type="checkbox"/> \$60.00	<input type="checkbox"/> \$725.00
701 – 1,000	<input type="checkbox"/> \$54.00	<input type="checkbox"/> \$650.00	<input type="checkbox"/> \$70.00	<input type="checkbox"/> \$835.00
1,001 – 1,500	<input type="checkbox"/> \$66.00	<input type="checkbox"/> \$790.00	<input type="checkbox"/> \$82.00	<input type="checkbox"/> \$980.00
1,501 – 2,000	<input type="checkbox"/> \$80.00	<input type="checkbox"/> \$960.00	<input type="checkbox"/> \$97.00	<input type="checkbox"/> \$1,160.00
2,001 – 2,500	<input type="checkbox"/> \$91.00	<input type="checkbox"/> \$1,095.00	<input type="checkbox"/> \$107.00	<input type="checkbox"/> \$1,280.00
2,501 – 3,000	<input type="checkbox"/> \$109.00	<input type="checkbox"/> \$1,310.00	<input type="checkbox"/> \$125.00	<input type="checkbox"/> \$1,505.00

請回答以下問題 Please answer the following questions

1. 閣下於投保其他家居保險計劃時曾否被拒絕或被要求繳付額外保費（或被附加特別條件）？
Have you ever been refused and/or required of special terms (or additional premium) for any home insurance cover?

☐ 是
Yes

☐ 否
No
2. 閣下曾否在過去三年內，因遺失、損毀、法律責任或意外而於任何家居保險計劃提出索償？
Have you sustained any loss, damage, liability or accident indemnified under any home insurance cover during the past three years?

☐ 是
Yes

☐ 否
No

如以上問題之答案為“是”者，請另加紙說明。
If you answer “YES” to any of the above, please give details on separate sheet.

付款方式 Payment Methods

☐ 劃線支票抬頭請註明「法國歌邦保險」
Crossed cheque should be payable to “GAN Assurances”

支票號碼 Cheque No. :



銀行 Bank :

(*如選擇月供者，不可以支票繳付保費 Not applicable for monthly payment.)

☐ 信用卡付款 Credit Card Payment - VISA/MASTERCARD

本人茲授權並要求法國歌邦保險從本人下列VISA / 萬事達咭戶口內支付“新域員工家居保險”之保險費用。
I hereby authorize and request “GAN Assurances” to charge my VISA/MasterCard account for the premium stated on the proposal form under “Nova Scheme-Staff Home Insurance”.

☐ 月費 Monthly Payment ☐ 年費 Annual Payment

☐  VISA 咭 / VISA Ca ☐  萬事達咭 / MasterCard

戶口號碼 Account No. :

有效期至 Expiry Date : 月 MM/ 年 YY

信用卡持有人姓名 Card Holder's Name :

信用卡持有人簽署 :
Card Holder's Signature

日期 Date :

- 投保人聲明 Declaration
本人現聲明並謹代表本人及任何有權或聲稱有權就本投保表格要求保險賠償的人士同意下列各項：
I declare and agree on behalf of myself and any person or persons who may have or claim any interest in any Insurance on this proposal form the following:
- 1 本人之投保物業乃石屎建築。
The building structure of Location of Risk is of concrete construction.

2 本人之投保物業純屬私人住宅用途，並不作任何商業用途。
Occupancy of Location of Risk is solely for private residential purpose and there is no commercial use.

3 本人同意如本文之譯本於意義上遇到任何爭議時，一概以英文版本為準；並與此同時作為保險合約之依據。
In the event of differences between the English and Chinese version of this Proposal Form, the English version shall prevail. It is also understood that the insurance policy relevant to this Proposal Form is Issued in English version only and will be binding upon this Proposal being accepted and approved.

4 本人同意法國歌邦保險（以下簡稱爲「貴公司」），保留一切接納申請與否之權利；並明白申請一經接納及批核，保障立即生效。
I agree that GAN Assurances (hereinafter called “the Company”) reserves its right to accept or reject my application for insurance. If the Proposal Form is accepted and approved by the Company, the policy will become effective.

5 本人同意本投保表格為本人與法國歌邦保險訂立保險契約之根據。本人特此聲明此投保表格內所填報之資料，據本人所知並確定全部正確無訛、完整及足夠。
I agree that this Proposal Form shall be the basis of the insurance contract between me and the insurer, GAN Assurances. I declare that the statements made in this application are true, correct and complete to the best of my knowledge and belief.

6 本人現聲明並謹代表本人及任何有權或聲稱有權就本申請書要求保險賠償的人士，同意下列聲明：貴公司可保留、使用或透露貴公司所收集或保留之任何有關本人的個人資料(在此投保表格內所載或從其他途徑取得)，給予與貴公司有關係的人仕 / 機構或任何被選定的機構(在本港或海外的)，包括再保險及賠償調查公司及有關的工業協會 / 聯會)，用作處理與本產品及其他財務產品及服務有關的申請及提供其稍後的服務、直接促銷及資料核對等用途，及因此等用途與本人或有關人仕等聯絡。本人明白到(i)本人已正式授權以發放本人及投保人之資料；倘若發放有關資料時可能導致的損失、損害或要求賠償，本人將必須負上全部的賠償責任及(ii)本人有權向貴公司查閱及申請改正所有與本人及投保人的個人資料。有關的申請可來函向法國歌邦保險之個人私隱主任提出。
I hereby declare and agree on behalf of myself and any person or persons, firm or corporation, who may have or claim any interest in any insurance on this application that, any personal information collected or held by the Company (whether contained in this Proposal Form or otherwise obtained) is provided and may be held, used, or disclosed by the Company to any selected third party (within or outside of Hong Kong, including reinsurance and claims investigation companies and industry association/federations) for the purposes of processing this application and providing subsequent services for this and other financial products and services, direct marketing, and data matching, and to communicate with me for such purposes.
I understand that (i) I am duly authorized to release my and the insured's information and will fully indemnify the Company for any losses, damages, or claims that might result from the release of such information and (ii) I have the right to obtain access to and to request correction of any personal information held by the Company concerning me and the insured. Such requests can be made to the Company's Data Protection Officer.

7 如本申請是經由保險經紀安排，申請人在簽署本表格後，同意法國歌邦保險向保險經紀支付佣金，作為保險經紀安排（及 / 或續保）有關保單的報酬。
If this application is made through an insurance broker, by signing this form the applicant agrees to GAN ASSURANCES paying the insurance broker commission as remuneration for arranging and/or renewing the insurance policy.

投保人簽署 Signature(s) of Applicant

日期 Date :

家居財物 — “全保保險”

保障投保人家居財物因意外事故而導致之破壞及損失，包括：火災、閃電、爆炸、颱風、水浸、盜竊、水管爆裂等，賠償不會扣除損耗及折舊。

免費額外保障

此保障計劃提供下列免費額外保障：

1. 人身意外保障

投保人或其家人在投保物業內因火警、盜竊或被劫而身故之意外賠償。

2. 家傭財物保障

保障投保人之家傭財物在投保物業內之損失或破壞。

3. 臨時搬遷/新居財物保障

保障投保人的家居財物或家居電器產品經由專業搬運公司遷往新居時及其後7天內於新居所意外損毀；或因清潔、維修或保養而須暫時存放本港其他地方，導致意外損毀。新居所必須在本港及用作取代舊居所。

4. 門鎖及門匙之更換費用

賠償因爆竊或意圖爆竊而導致門鎖、門匙或窗戶損毀，其後所需的更換費用。

5. 美化家居保障

保障投保人家中樓宇結構的自置裝修，包括翻新入牆櫃、牆身油漆、牆紙及新換地板，因意外事故而導致之損失及破壞。

6. 臨時居住津貼

因意外導致投保人家居損毀並暫時不能居住，而需臨時租用其他地方之津貼。

7. 遺失個人證件保障

補領遺失的信用咭、護照及個人證明文件的費用。

8. 非法盜用現咭/現金保障

保障現金咭/現金被盜用之損失。

9. 非法盜用信用咭保障

保障信用咭被盜用之損失。

主要一般不受保範圍事項

- 與受保人的專業、業務或職業有關的工具、儀器或已受其他保單所保障之物件；
- 物件表面因刮花、腐蝕、天然損耗、機件或電器故障引致之損毀；
- 在投保物業居住的人有意或惡意地造成物件破壞或損毀；
- 隱形眼鏡、流動/手提電話；
- 玻璃器皿，瓷器或其他易碎物品的破裂或破損；
- 物件在無人看管的汽車內被竊或損毀；
- 被海關或其他政府官員沒收，扣留或充公的物件；
- 存放在露天或天臺上的物品；
- 任何無線電接收或發放裝置或衛星天線；
- 承保單位連續空置超過30天；
- 本保單不承保閣下之投保物業因進行室內興建、維修、改裝及翻新等工程而造成的損毀或損失。

(除非閣下事先以書面通知，並經本公司核實及批准，則不在此限。)

24小時家居支援免費電話服務

由Inter Partner Assistance Hong Kong Ltd.提供以下服務：

- 緊急轉介服務
 - 渠務
 - 電力
 - 鎖匠
 - 電器產品
- 一般維修支援
- 冷氣工程支援
- 殺菌滅蟲轉介服務
- 家居清潔轉介服務
- 索償諮詢服務



保險經紀 Insurance Broker:

新域保險顧問有限公司 Nova Insurance Consultants Limited



GAN Assurances

(Incorporated in France with limited liability)

此保障計劃由法國敬邦保險承保。

This insurance plan is underwritten by GAN Assurances

* 新域保險顧問有限公司是投保人的保險經紀；並非承保公司的代理人。
Nova Insurance Consultants Limited is an insurance broker of the Applicant / Insured and not an insurance agent of the Insurer underwriting this insurance policy.



客戶服務熱線
Customer Service Hotline 2116 3205

傳真號碼
Fax 2877 4281

本單張僅提供保單摘要，有關保單承保範圍及除外責任條款請參看保單條款及細則。如需要保單條款及細則，歡迎向「法國敬邦保險」索取。

This brochure provides only a summary of the policy benefits. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of the policy is available from GAN Assurances.

POSTAGE
WILL BE
PAID BY
LICENSEE
郵費由持
牌人支付

BUSINESS REPLY SERVICE LICENCE NO. 6114
商業回郵牌照編號 6114
GAN Assurances
26th Floor, Asia Orient Tower, Town Place,
33 Lockhart Road,
Wanchai, Hong Kong.

GROUPAMA 集團

從上世紀至今經營保險事業超一個世紀的 Groupama 集團，憑著她百多年的經驗及專業知識、雄厚的財力和對客戶的竭誠服務，至今已成為歐洲保險事業之翹楚。透過集團成員「Groupama Assurances」及「GAN」，其業務範圍遍及全世界，全球客戶超過800萬。

Groupama 集團在香港，以其全資附屬公司「法國敬邦保險」承保各類一般保險，為個人及公司客戶提供優質服務。

GROUPAMA GROUP

Formed over a century ago in France, Groupama is today among leading European insurance groups, reputed for its financial strength and its high standard customer servicing.

Under its two brand names, Groupama Assurances and GAN, the Group offers a comprehensive range of insurance products and services to over 8 millions clients worldwide.

In Hong Kong, Groupama operates through a branch of GAN Assurances, and provides a wide range of general insurance solutions and services for both individual and corporate clients.

此保障計劃由「法國敬邦保險」承保。
This Insurance plan is underwritten by
GAN Assurances

香港灣仔駱克道33號中央廣場滙漢大廈26字樓
26th Floor, Asia Orient Tower, Town Place,
33 Lockhart Road, Wanchai, Hong Kong.
電話 Tel : 2530 0288
傳真號碼 Fax : 2877 4281

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032013



保障內容

保障範圍	保障詳情 (金額以港幣計算)	每年最高賠償額 (港幣)	
		標準計劃	特級計劃
*家居物件 (全保保險)	包括因意外事故而導致之家居物件破壞及損失 a 每件家居物件最高賠償 (標準)港幣25,000元/ (特級)港幣50,000元 b 每件貴重物件最高賠償 (標準)港幣15,000元/ (特級)港幣20,000元	1,000,000元	1,500,000元
*免費 額外保障	<ul style="list-style-type: none"> 人身意外保障 家備財物保障 臨時搬遷/新居財物保障 門鎖及門匙之更換費用 美化家居保障 臨時居住津貼 	200,000元	300,000元
*全球性 個人財物 保障	每件最高賠償 (標準)港幣5,000元/ (特級)港幣8,000元	25,000元	50,000元
*免費 額外保障	<ul style="list-style-type: none"> 遺失個人證件保障 非法盜用現金咭 / 現金保障 非法盜用信用咭保障 	1,000元 2,500元 3,000元	3,000元 2,500元 5,000元
法律責任 保障	投保人及其家人因疏忽而引致的第三者身體受傷，或財物損失之金錢索償保障，此保障適用於全球，並以香港法律為依據。	8,000,000元	10,000,000元
額外 增值服務	24小時家居支援免費電話服務		

* 自負金額
每宗個別索償之自負金額為港幣\$250。