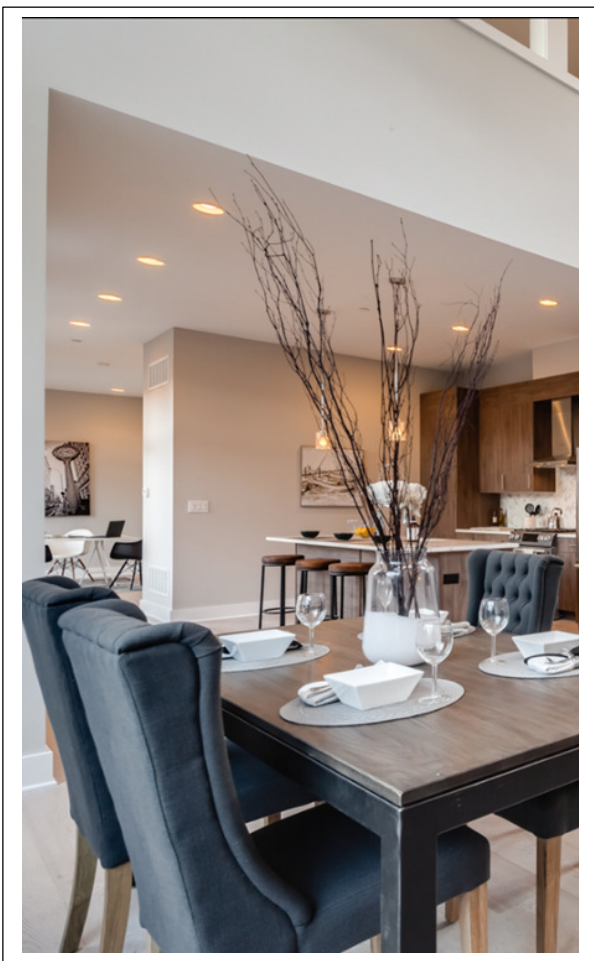


Nova Scheme Home Insurance 新域家居保險計劃

Peace of Mind



此保障計劃由東京海上火災保險（香港）有限公司承保。

This insurance plan is underwritten by The Tokio Marine and Fire Insurance Co. (HK) Ltd.



東京海上火災保險(香港)有限公司

The Tokio Marine and Fire Insurance Co. (HK) Ltd.

27A, United Centre, 95 Queensway, Hong Kong 香港金鐘道九十五號統一中心27A
Tel: 電話: (852) 3405 9812 Fax: 傳真: (852) 3909 3157 <http://www.tokiomarine.com.hk>

東京海上火災保險（香港）有限公司

- 服務香港超過60年

東京海上火災保險(香港)有限公司乃Tokio Marine集團全資附屬公司，為全球最實力雄厚的保險集團其中之一。成立於1879年，日本東京海上日動火災保險株式會社為Tokio Marine集團旗下之旗艦公司並獲國際著名評級機構標準普爾 (Standard & Poor's) 評定公司財政評級為 “A+” *。

本集團在全球近40個國家擁有卓越的國際網絡，僱用員工超過47,000名；強大的商業網絡更伸延至亞洲各地包括中國和香港。

東京海上火災保險(香港)有限公司的發展歷史可追溯至1953年。時至今日，我們已成為本港最大貨運保險公司之一，並獲標準普爾(Standard & Poor's) 評級為 “A” *。

* 截至2017年1月19日

Tokio Marine Hong Kong

- serving Hong Kong for more than 60 years

The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("the Company") is a wholly-owned subsidiary of Tokio Marine Group, one of the largest international insurance groups in the world. The flagship company of Tokio Marine Group is Tokio Marine & Nichido Fire Insurance Co. Ltd. founded in 1879 with credit rating of "A+" (S&P)*. The Group has more than 38,800 employees all over the world and a prominent global network in near 40 countries and also a strong network in Asia including China and Hong Kong.

Tokio Marine's history in Hong Kong can be dated back to 1953. The business has been growing together with the economy of Hong Kong since then. The Company is now one of the top Marine Cargo Insurance Companies in Hong Kong with credit rating of "A" (S&P)*.

*: as of 19 Jan 2017



保險經紀 insurance broker :
Nova Insurance Consultants Limited
新域保險顧問有限公司

香港保險顧問聯會會員 A member of the Hong Kong Confederation of Insurance Brokers

* 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.

24小時家居支援服務

由Inter Partner Assistance Hong Kong Ltd. 提供以下綜合家居支援服務：

緊急轉介服務

- ◆ 電器維修
- ◆ 水管維修
- ◆ 24小時開鎖
- ◆ 冷氣機工程
- ◆ 一般維修
- ◆ 代報遺失信用咭

24 - hour Home Assistance Service

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

Emergency Referral Service

- ◆ Electrical Assistance
- ◆ Plumbing Assistance
- ◆ Locksmith Assistance
- ◆ Air Conditioner Engineer Referral
- ◆ General Repairs Referral
- ◆ Loss of Card Report

保險徵費通知 PREMIUM LEVY NOTICE

由2018年1月1日起，投保人須根據“保險業條例”(第41章) 第134條支付保險徵費。本公司將根據以下之徵費率代表保險業監督局收取該徵費。詳情請瀏覽 www.tokiomarine.com.hk/ialevy 或聯絡我們 (852) 2529 4401 或您的保險中介機構（如有）。

With effect from 1st January 2018, Levy will be payable by Policyholders under Section 134 of the Insurance Ordinance (Cap.41). Insurance Company will collect the Premium Levy on behalf of Insurance Authority according to below Levy Table. For further information, please visit www.tokiomarine.com.hk/ialevy or contact us at (852) 2529 4401 or your intermediary, if any.

保單生效日期(包括首末兩日) Policy Inception Date (both dates inclusive)	徵費率(於保費) Levy Rate (of Premium)	徵費上限(港幣) Maximum Levy(HK\$)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 - 或以後onwards	0.1%	5,000

備註：本單張之標準保費並不包括此保險徵費在內。

Remark: The standard Premium shown in this Brochure does not include the Premium Levy charge.

客戶服務熱線
Customer Service Hotline 3405 9812

傳真號碼
Fax 3909 3157

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「東京海上火災保險(香港)有限公司」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 The Tokio Marine and Fire Insurance Co. (HK) Ltd.

Nova Scheme – Home Insurance

新域家居保險計劃

APPLICATION FORM 投保申請書

投保手續簡易！只需將填妥之投保書，傳真至3909 3157 或寄回香港金鐘道九十五號統一中心27A 東京海上火災保險（香港）有限公司。
Please complete this proposal form and mail to The Tokio Marine and Fire Insurance Co. (HK) Ltd. 27A, United Centre, 95 Queensway, Hong Kong. or fax to: 3909 3157.

投保人資料 Applicant Details

(請以英文正楷填寫 use English BLOCK Letters)

姓名 Name

聯絡電話 Telephone no.

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

日 DD

月 MM

年 YY

物業用途 Occupancy

☐ 自住 Self-occupied

☐ 租賃 Rented

投保地址 Insured Address (如投保地址屬於獨立屋/半獨立屋/村屋，須要進行核保申請 Underwriting is required if Insured Address is Low-Rise House/ Semi-Detached House/ Village House)

通訊地址(如與上址不同) Mailing Address (if different from above)

物業樓齡 Age of building _____年 (如物業樓齡超過40年，須要進行核保申請 Underwriting is required if building age over 40 years old)

實用面積 (方尺) Salesable Area (sq. ft.)

生效日期 Effective Date

日 DD

月 MM

年 YY

Section 1- Household Contents (Basic Cover)

第一部份 - 家居物品 (基本保障)

保費表Premium Table 1 (Please tick 請選擇☐)

Sum Insured of Household	Plan 計劃 I	Plan 計劃 II
家居物品投保額(HK\$)	1,000,000	1,500,000
Salesable area (sq.ft.) including Balcony & Utility Platform	Premium 保費(HK\$) 實用面積(方尺)包括露臺及工作平台	
Below 400 以下	<input type="checkbox"/> 600	<input type="checkbox"/> 750
401-560	<input type="checkbox"/> 850	<input type="checkbox"/> 1,050
561-800	<input type="checkbox"/> 1,200	<input type="checkbox"/> 1,500
801-1,200	<input type="checkbox"/> 1,400	<input type="checkbox"/> 1,800
1,201-1,600	<input type="checkbox"/> 1,750	<input type="checkbox"/> 2,200
Over 1,601	<input type="checkbox"/> To Be Advised	<input type="checkbox"/> To Be Advised

Section 2 – Personal & Occupier’s Liability (Free Basic Cover)

第二部份 – 個人及住戶法律責任 (基本免費保障)

責任保障為港幣 Limit of Liability HK\$10,000,000

- i) Extend to cover Property Owner Liability excluding Garden or Roof 附加業主法律責任，此保障並不適用於花園或天台。
(For property owner who has insured “Section 4-Building”) (適用於已投保「第四部份 - 樓宇結構保障」的物業業主)

☒ Free 免費
- ii) Optional Extension 選擇性附加保障
Extend to cover Property Owner Liability excluding Garden or Roof 附加業主法律責任，此保障並不適用於花園或天台。
(For property owner who hasn’t insured “Section 4-Building”) (適用於沒有在「第四部份 - 樓宇結構保障」投保的物業業主)

☐ Premium HK\$200

Section 3 – Personal Possessions Worldwide Cover (Optional)

第三部份 – 全球性個人財物保障(選擇性保障)

保費率Rate 1.25%

Item 項目	Property Insured 投保物品	Sum Insured (HK\$) 投保額(港幣)	Premium (HK\$) 保費(港幣)
A	Unspecified possessions一般投保財物 (Maximum limit HK\$7,500 per item 每件以HK\$7,500為限)		
B	Specified possessions 定投保財物 (Value over 價值高於HK\$7,500)		
1			
2			

For any item exceeding HK\$20,000, please provide a valuation or sales receipt. 若每項投保物品價值超過港幣 20,000元，請附上價單或發票。

Section 4 – Building (Optional cover for Property Owner only)

第四部份 – 樓宇結構保障 (物業業主之選擇性保障)

保費表Premium Table 2 (Please tick 請選擇☐)

Sum Insured of Building 樓宇結構投保額	HK\$7,500,000
Salesable Area (sq.ft.) including Balcony & Utility Platform	Premium 保費(HK\$) 實用面積(方尺)包括露臺及工作平台
Below 400 以下	<input type="checkbox"/> 400
401-560	<input type="checkbox"/> 500
561-800	<input type="checkbox"/> 700
801-1,200	<input type="checkbox"/> 1,000
1201-1,600	<input type="checkbox"/> 1,250
Over 1,601	<input type="checkbox"/> To Be Advised

Section 5 – Domestic Helper

第五部份 – 家傭保障

(Optional Cover 選擇性保障)

Pleasetick ☐ BasicProtection 基本保障 HK\$180

請選擇☐ ☐ UpgradedProtection 升級保障 HK\$650

Name of Helper 家務助理姓名 _____

Date of Birth (DD/MM/YY) 出生日期(日/月/年) _____ Nationality 國籍 _____

HK ID Card Number/Passport Number 香港身份証號碼/護照號碼 _____

Total Premium 保費總額	HK\$ 港幣
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This policy is subject to a minimum premium of HK\$500

此保單之最低保費為港幣500元

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)?

☐ 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?

☐ 是 Yes

☐ 否 No

以上的答案為“是”者請另紙說明

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「東京海上火災保險（香港）有限公司」

Please make your crossed cheque payment to “The Tokio Marine and Fire Insurance Co. (HK) Ltd.”

銀行 Bank : _____ 支票號碼 Cheque No. : _____

聲明及簽署 Declaration & Signature

1. 本人/我們明白此次投保申請書內的資料盡本人/我們所知所信，全部真實無訛，本人/我們明白此次投保申請書將成為本人/我們與東京海上火災保險(香港)有限公司(簡稱“貴公司”)簽訂合約的依據。
I / We have not withheld any material information and I/We accept that this application and declaration shall be the basis of and incorporated in the contract between I/We and The Tokio Marine and Fire Insurance Co. (HK) Ltd. (“the Company”).

2. 本人/我們明白及同意此保單將於東京海上火災保險(香港)有限公司核准此申請書並已獲得保費之後方能正式生效。I/We understand that the liability of the Company does not commence until this proposal has been accepted by the Company and the premium has been paid.

3. 本人/我們明白及同意若此保單經由中介人安排，並由東京海上火災保險(香港)有限公司承保(簡稱“貴公司”)，貴公司將會付佣金予該中介人。
I/We understand and agree that the Company will allow brokerage/commission to the intermediary, if any, involved in placing this insurance with the Company.

有關收集個人資料聲明 Personal Information Collection Statement
本人/我們提供的資料，為東京海上火災保險(香港)有限公司提供保險業務所需，並可能使用於下列目的：
The information provided by me/us to The Tokio Marine and Fire Insurance Co. (HK) Ltd. (“the Company”) is collected to enable the Company to carry on insurance business and may be used for the purpose of :

1. 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、取消或更新；
any insurance or financial related product or service or any alterations, variations, cancellation or renewal of the said products or services;

2. 任何索償，或該等索償的調查或分析；及
any claim or investigation or analysis of such claim; and

3. 行使任何代位權；及
exercising any right of subrogation; and
可能轉移；
may be transferred to;

4. 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；
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;

5. 現存或不時成立的任何保險公司協會或聯會或類同組織（「聯會」）以達到任何上述或有關目的，或以便「聯會」執行其監管職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能；及
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

6. 透過「聯會」轉移予任何「聯會」的會員，以達到任何上述或有關目的。
any members of the Federation by the Federation for any of the above or related purposes.
- 此外，在此授權東京海上火災保險（香港）有限公司由「聯會」從保險業內收集的資料中查閱及/或核對閣下任何資料。本人/我們有權查閱及要求更正由東京海上火災保險（香港）有限公司持有的本人/我們的個人資料，若有此需要可寫信並寄至香港金鐘道九十五號統一中心二十七樓A向該公司協調官員提出。
Moreover, the Company is hereby authorized to obtain access to and/or to verify any data provided by me/us with the information collected by the Federation from the insurance industry.
I / We understand that I / we have the right to obtain access to and to request correction of any personal information concerning myself / ourselves held by the Company. Requests for such access can be made in writing to the Compliance Officer, 27A, United Centre, 95 Queensway, Hong Kong.

重要通告: (只適用於保險經紀業務)

申請人明白，確知及同意，本公司會就申請人購買及接受其簽發的保單，於保單有效期內(包括續保期)，向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向本公司確認他/她已獲法人團體授權。
申請人明白本公司必須取得申請人以上的同意，才可以處理其保險申請。
IMPORTANT NOTICE : (Applicable to Broker’s Business only)
The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by the Company, the Company will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorized person who signs on behalf of the applicant further confirms to the Company that he or she is authorized to do so.
The applicant further understands that the above agreement is necessary for the Company to proceed with the application.

申請人簽名: Applicant’s Signature with Company Chop: _____ 申請日期: Date of Application: _____

Nova Scheme – Home Insurance

Nova Scheme – Home Insurance is specially designed to meet your needs for home protection and bring you peace of mind. Our comprehensive Household Policy provides security for losses resulting from fire, storm, theft, and accidental damage. Other features include Personal Liability for you and your family, plus worldwide all-risks cover for your Personal Possessions. Your Domestic Helper can be on the policy too. There is no excess for all coverages (except landslip & subsidence). It is easy to gain peace of mind through our **Nova Scheme – Home Insurance**. Just complete and return the attached application form then you will be protected.

SECTION 1 – HOUSEHOLD CONTENTS (BASIC COVER)

Cover: At home, this section provides you with a broad All Risks cover, protecting your household contents from any event, including fire, typhoon, water damage or theft, from Plan I - HK\$1,000,000 to Plan II - HK\$1,500,000 per year on new for old basis subject to the following maximum limits:-

- Plan I - HK\$50,000 per article/Plan II - HK\$100,000 per article of Home Contents
- HK\$30,000 per article of Valuables
- HK\$300,000 per year in respect of all Valuables

Premium: Refer the premium table 1 in application form

Free Extra Protection, we cover :

- alternative accommodation, up to Plan I & II - HK\$2,000 per day/HK\$80,000 per year
- the death and permanent total disablement of you or your household in the event of fire or theft up to Plan I - HK\$100,000 per person/Plan II - HK\$150,000 per person
- home removal within Hong Kong up to Plan I - HK\$100,000 per year/Plan II - HK\$200,000 per year
- damage to freezer contents due to breakdown of refrigerator or accidental power failure up to Plan I - HK\$5,000 per year/Plan II - HK\$10,000 per year
- loss of personal money, credit cards and personal identification documents up to Plan I - HK\$5,000 per year/Plan II - HK\$7,500 per year
- alterations, maintenance, repair and decoration of your Home is allowed, subject to contract value not exceeding Plan I - HK\$100,000/Plan II - HK\$150,000
- replacement of damaged locks or windows up to Plan I - HK\$5,000 per year/Plan II - HK\$10,000 per year
- damage to domestic helper's belongings up to Plan I - HK\$8,000 per year/Plan II HK\$12,000 per year
- removal of debris up to 10% of sum insured

- worldwide cover of your personal belongings subject to maximum HK\$7,500 per article and HK\$20,000 per year

SECTION 2 – PERSONAL & OCCUPIER'S LIABILITY (FREE COVER)

Cover: This section protects you in respect of any claim made against you for bodily injury or property damage to a third party resulting from negligence of you or your household (residing with you) with Worldwide Protection subject to Hong Kong Jurisdiction. Limit of Liability HK\$10,000,000

Free Extra Protection, we cover:

- your liability as a tenant
- liability arising from alterations, maintenance, repair and decoration of your Home, subject to contract value not exceeding Plan I - HK\$100,000/Plan II - HK\$150,000

Optional Extension – Owner's Liability

If you are the property owner and has not insured "Section 4-Building", your policy can be extended to include coverage for "Owner's Liability" under Section 2 - Personal & Occupier's Liability by paying an additional premium.

SECTION 3 – PERSONAL POSSESSIONS WORLDWIDE COVER (OPTIONAL)

Cover: To protect your personal belongings and valuables such as clothes, watches, jewellery etc. anywhere in the world against accidental loss or damage up to the sum insured selected by you, on new for old basis.

Premium Rate: 1.25% of the selected sum insured

Free Extra Protection, we cover :

- loss of personal money, credit card and personal identification documents up to Plan I - HK\$5,000 per year/Plan II - HK\$7,500 per year
- unauthorized use of your credit card up to Plan I - HK\$5,000/Plan II - HK\$7,500 per year

SECTION 4 – BUILDING (OPTIONAL) (For the owner of premises only)

Cover: This section covers the structure of your Home against accidental loss or damage such as typhoon, water damage, fire or theft, up to the sum of the full re-building costs or the outstanding mortgage loan amount.

Maximum Limits: HK\$7,500,000

Premium: Refer the premium table 2 in application form

Free Extra Protection, we cover :

- loss of rent or alternative accommodation up to 15% of the sum insured
- your liability as property owner, Cover Limit same as Section 2 - Personal Occupier's Liability.
- alterations, maintenance, repair and decoration of your Home is allowed, subject to contract value not exceeding Plan I - HK\$100,000/Plan II - HK\$150,000
- removal of debris up to 10% of sum insured
- professional fees up to 10% of sum insured
- landslip & subsidence (subject to an excess of HK\$10,000 or 10% of loss whichever is the greater)

SECTION 5 : DOMESTIC HELPER (OPTIONAL) Plan A – Basic Protection

Cover: To provide the Employees' Compensation Insurance cover for your liability as an employer under the law up to HK\$100,000,000 any one event

Premium: HK\$180 (including ECI Levy)

Plan B – Upgraded Protection (for overseas helper only)

Just pay an extra annual premium of HK\$470 to enjoy both Basic Protection and the following benefits together:

- hospitalisation expenses up to HK\$30,000 per year
- out-patient medical expenses up to HK\$200 per visit per day and HK\$4,000 per year
- two-thirds of dental expenses up to HK\$1,000 per year
- accidental death or total permanent disablement outside working hours up to HK\$150,000 per year
- service interruption when your helper is confined in hospital over five days, we will pay HK\$200 per day up to 25 days or HK\$5,000 per year
- repatriation expenses in case of death of your helper or being certified medically unfit to complete the contract, we will pay up to HK\$20,000 per year
- if your helper is repatriated and cannot repay the financial loan made by you to your helper, we will pay up to HK\$10,000 per year
- if your helper is repatriated, we will pay the expenses of rehiring a new helper up to HK\$10,000 per year

Premium: HK\$650 (including ECI Levy)

Geographical Area Plan A – Worldwide /Plan B - Hong Kong

新域家居保險計劃

新域家居保險計劃 計劃為您度身定做，使您安枕無憂，盡享安樂窩。無論府上不幸遭遇火災、風暴、盜竊或意外損毀，我們都能為您提供最週全的保障。此計劃除包括家居財物遺失或損毀外。更包括您及家人的法律責任賠償、全球性個人財物，甚至家務助理亦能照顧在內。此計劃內所有保障皆不設自負額（地陷及山泥傾瀉除外）。有新域家居保險計劃的全面保障，安心享受生活只是舉手之勞。請即填妥並交回申請書，餘下一切自有我們妥善安排。

第一部份 – 家居物品(基本保障)

保障：此部份為您的家居提供全面的財物保障，如因火災、颱風、盜竊、水浸或其他不幸意外而招致的家居財物損失或損毀，均屬保障範圍內，每年最高賠償為計劃I - 港幣1,000,000元至計劃II - 港幣1,500,000元（根據計劃而定）。而賠償乃根據「以新易舊」的準則，確保您得到相等於新置財物價值的賠償：

- 家居物品每件最高賠償額計劃I - 港幣50,000/計劃II - 港幣100,000元
- 其他貴重物品如珠寶、手錶等，每件最高賠償額港幣30,000元
- 所有貴重物品每年最高賠償額港幣300,000元

保費：請參考申請書上的保費表1

免費額外保障包括：

- 臨時居所津貼，每日最高賠償港幣2,000元，而每年最高賠償港幣80,000元。
- 您或您的家人因火災、盜竊引致死亡或永久完全傷殘，每人最高賠償計劃I - 港幣100,000/計劃II - 港幣150,000元。
- 香港境內搬遷居所，每年最高賠償計劃I - 港幣100,000/計劃II - 港幣200,000元。
- 雪藏食品因機件故障或停電而損壞，每年最高賠償計劃I - 港幣5,000/計劃II - 港幣10,000元
- 遺失現金、信用咭或個人身份證明文件，每年最高賠償計劃I - 港幣5,000/計劃II - 港幣7,500元。
- 可容許家居進行維修，惟工程費不超過計劃I - 港幣100,000/計劃II - 港幣150,000元。
- 因盜竊後而須更換損毀之門鎖或窗戶，每年最高賠償計劃I - 港幣5,000/計劃II - 港幣10,000元。
- 家務助理個人財物損失，每年最高賠償計劃I - 港幣8,000/計劃II - 港幣12,000元。
- 意外發生後，清理家居廢物，最高賠償為保額之10%。
- 全球性個人財物保障，惟每件物品最高賠償額 港幣7,500元，而每年最高賠償港幣20,000元。

第二部份 – 個人及住戶法律責任(免費保障)

保障：倘若您或同住的家人因疏忽而導致第三者意外受傷或財物損失，需負上法律責任及作出金錢賠償，此為全球性保障，惟訴訟必須由香港法庭處理。

責任保障為港幣10,000,000

免費額外保障包括：

- 閣下作為租戶所須承擔之法律責任。
- 因家居維修所引致之法律責任，惟工程費不超過計劃I - 港幣100,000/計劃II - 港幣150,000元。

選擇性附加保障 – 業主法律責任

如閣下是業主及並無投保「第四部份 – 樓宇結構保障」，本保單可於「第二部份 個人及住戶法律責任」附加保障「業主法律責任」，只需繳付額外保費即可享有此保障。

第三部份 – 全球性個人財物保障(選擇性保障)

保障：當您或同住的家人出外或遠遊時，無論身處世界何地，所攜帶的個人物品及貴重物件，如衣服、手錶或珠寶等，一旦遺失、盜竊或損毀，均可獲得賠償。並根據「以新易舊」的準則賠償。

保費：投保額之1.25%

免費額外保障包括：

- 遺失現金、信用咭或個人身份證明文件，每年最高賠償計劃I - 港幣5,000/計劃II - 港幣7,500元。
- 被非法盜用信用咭，每年最高賠償計劃I - 港幣5,000/計劃II - 港幣7,500元。

第四部份 – 樓宇結構保障(選擇性保障)

(只適用於物業業主)

保障：此部份將為您的居所提供全面的樓宇結構保障，如火災、颱風、盜竊、水浸或其他不幸意外而引致樓宇結構損毀，均可獲得賠償。賠償額為全面重建之費用，或剩餘樓宇按揭還款額。

最高賠償為：港幣\$7,500,000

保費：請參考申請書上的保費表2

免費額外保障包括：

- 租金損失或臨時居所，最高賠償為投保額之15%。
- 身為業主之法律責任，每年最高賠償為第二部份 – 個人及住戶法律責任之計劃選項。
- 可容許家居進行維修，惟工程費不超過計劃I - 港幣100,000/計劃II - 港幣150,000元。
- 意外發生後，清理家居廢物，最高賠償為投保額之10%。
- 聘請專業會計師覆核索償金額之費用，最高賠償為投保額之10%。
- 地陷及山泥傾瀉（自負額為港幣10,000元或賠償額之10%，以較高者為準）。

第五部份 – 家傭保障(選擇性保障)

計劃A - 基本保障

保障：僱員賠償保險 保障閣下作為僱主在香港法律下之責任，每次事故最高賠償額為港幣100,000,000元。

保費：港幣180元(包括政府徵稅)

計劃B - 升級保障(只適用於海外家傭)

除基本保障外，只需多付港幣470元年費，更可享有下列週全保障：

- 住院醫療費用，每年最高賠償港幣30,000元。
- 門診醫療費用，每日一次最高賠償港幣200元，每年最高賠償可達港幣4,000元。
- 牙科費用，每次最高為費用的三分之二，每年最高賠償港幣1,000元。
- 僱員於休假期間意外死亡或永久完全傷殘，每年最高賠償港幣150,000元。
- 服務中斷保障，如僱員需住院接受治療多於5天，每日最高賠償港幣200元。每年最高賠償可達25天或港幣5,000元。
- 如僱員因死亡、或經醫生証明因受傷或疾病導致不能工作及無法完成合約，需遣返僱員回國之費用，每年最高賠償港幣20,000元。
- 因遣返僱員而不能償還僱主之貸款，每年最高賠償港幣10,000元。
- 因遣返僱員而引致之改聘費用，每年最高賠償港幣10,000元。

保費：港幣650元(包括政府徵稅)

區域限制：計劃A 全球/ 計劃B 香港

Terms of Business Agreement (TOBA)

For Our Clients

1. Objective of TOBA

- 1.1 The objective of this Terms of Business Agreement ("TOBA") is to elaborate the relationship of **Nova Insurance Consultants Limited** ("Nova Insurance") and our professional service provided to you as our clients. **Your instruction to us to bind coverage, the acceptance of policy document from us or the settlement of premium or fee invoice that we render to you constitutes acceptance of the TOBA.**
- 1.2 It sets out the terms under which Nova Insurance and replaces any previous agreements, if applicable, containing the same or similar subject matter.
- 1.3 The TOBA is applicable to you and your Related Parties with the expectation that you have full attorney to agree and enter into the TOBA on behalf of your Related Parties.
- 1.4 You are encouraged to read the TOBA carefully and ensure that you fully understand it so as to protect the best of your own interest.

2. Parties Defined

- 2.1 "Nova Insurance", "we", "us" and "our" means Nova Insurance Consultants Limited, an authorized insurance broker by the Insurance Authority of Hong Kong (IA Insurance Broker Company Licence No. FB1081) and a Mandatory Provident Fund (MPF) Intermediary registered under the Mandatory Provident Fund Authority (MPF Registration No. IC000124).
- 2.2 "Assured", "client", "clients", "you" and "your" means you as our clients.
- 2.3 "Insurance" refers to both insurance, reinsurance and MPF scheme arrangement.
- 2.4 "Insurers" refer to both insurance, reinsurance companies and trustees of MPF schemes.
- 2.5 "Related Parties" refer to all parties for whom or on whose behalf you instruct us and whom we agreed in writing may rely on our advice and/or service.

3. Nova Insurance's Services and Duties

3.1 Scope of Service

- 3.1.1 At request, Nova Insurance will provide the following risk management, insurance management and MPF schemes arrangement services to you including but not limited to:
 - i. gather information from you to enable us to obtain insurance quotations and/or MPF scheme information from the insurance market;
 - ii. negotiate with the insurance market and provide the quotes obtained;
 - iii. place the cover upon receipt of instruction from you; and/or
 - iv. any other services that we have specifically agreed in writing to perform.
 - v. provide information that would assist you in making material decision (including but not limited to offering document of the registered scheme) during MPF scheme arrangements.
- 3.1.2 When handling Investment-Linked Assurance Scheme ("ILAS") product, we shall not give advice on underlying funds (i.e. those funds or assets to which the value of an ILAS policy is linked) or advise on choosing or managing investment choices under an ILAS policy; and any regular reviews of the relevant ILAS policy and its underlying investment choices.
- 3.1.3 We may provide information relating to your insurance programme/MPF

schemes in benchmarking and other analysis, excluding information about investment performance and other information disclosure prohibited by MPFA under their guidelines.

3.2 Claims Services

You should notify us a claim as soon as possible in accordance with the terms and conditions of your insurance policy. Nova Insurance do not accept liability for any delay in or refusal of claims settlement by Insurers. Information submitted to substantiate a claim should be purely factual. Our claims handling services include:

- i. Upon receipt of your notification for all claims or potential circumstances that may give rise to a claim, we will report to relevant insurers for proper handling.
- ii. We shall ensure the communication of reports and correspondence in connection with the claims between insurers, us, you and also appropriate parties are with high transparency.
- iii. When claims settlement is available for collection by us, we shall action promptly and remit to you in accordance with any regulatory requirements. However, no remittance by us will be made before we receive them from insurers.
- iv. You are, however, reminded that in presenting a claim, it is your responsibility to disclose all facts which are material to the claim and to be co-operative with insurers for investigation.

Our views expressed during claims handling are provided in our capacity as your insurance broker and consultant only. They are not intended to be comprehensive and should not under any circumstances be considered as legal advice. Nova Insurance does not and cannot provide you with any legal advice. If you would like to obtain legal advice, you are required to consult your legal advisers.

3.3 Obligation for Information Disclosure

3.3.1 Duty of Disclosure as clients

- i. You must disclose to Nova Insurance and/or your insurers/MPF trustees all information which is material to your requirements for cover or which might influence the insurers/MPF trustees in deciding to accept your risk transfer, finalizing the terms to apply and/or the cost of cover.
- ii. Failure to make such disclosure could result in the policy being rendered void, or enrollment to MPF scheme being rejected so that claims may not be entertained.
- iii. This duty of disclosure applies before the start of the cover when all material information must be disclosed to insurers/MPF trustees to enable terms to be negotiated and cover bound.
- iv. The aforesaid duty of disclosure continues even after your policy had been inception if there is any material change of risk afterward.

3.3.2 Duty of Nova Insurance as your broker

- i. While we shall assist you with the completion of proposals or other documents relating to our services, Nova Insurance does not accept responsibility for accuracy of any answers, statement or information, nor can we sign on any documents on your behalf. Also we shall not be accountable for your failure in delay in disclosing material information.

3.4 Supply of Information by Nova Insurance

- 3.4.1 The services we provide to you are for your exclusive use.
- 3.4.2 All data, recommendations, proposals, reports, and other information supplied by us in connection of our service contains proprietary confidential information and are for your sole use and may not be shared with any third party, unless

Nova Insurance Consultants Limited

Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay, Kowloon, Hong Kong.
Tel (852) 2845 4373 Fax (852) 2845 5146
E-mail nova@nova-insure.com Website <http://www.nova-insure.com>

otherwise agreed by Nova Insurance in writing.

- 3.4.3 We shall promptly send you evidence of cover/MPF scheme enrollment in the form of an insurance policy, a certificate of insurance, a copy of our placing slip or insurance/MPF scheme documents provided by insurer(s)/MPF trustees or Nova Insurance.

It is important that you read all of your documentation carefully and inform us immediately if you have any concerns or not in accordance with your instruction.

We do not guarantee the solvency of any insurer or MPF trustees with which we place business. We suggest you to review publicly available information since only the insured can make the final decision to accept or reject a particular insurer.

3.5 Terms of Premium/Fee Payment

The premium/fee is due on presentation of the Debit Notes and should be paid promptly.

3.6 Client Money Arrangement

- 3.6.1 All client and insurer monies will be kept in our designated client bank account, which is separated from our own money.
- 3.6.2 We may transfer the related client money to another parties for the purpose of effecting a transaction on your behalf.

3.7 Remuneration Statement

- 3.7.1 We are remunerated for our services by the receipt of remuneration paid by insurers. Your agreement to proceed with the insurance transaction shall constitute your consent to the receipt of such remuneration by Nova Insurance.
- 3.7.2 On occasions, we may be remunerated by fees as per our agreement with you. Clause 3.7.1 will not be applicable then.

3.8 Termination of Service

- 3.8.1 Our engagement may be terminated by either party giving thirty (30) days written notice or mutual agreement between Nova Insurance and you.
- 3.8.2 Upon receipt of notification of the aforesaid, Nova Insurance will immediately withdraw from all negotiations including but not limited to renewal negotiation and claims handling. We shall owe you no further obligations to provide any services in relation to our business.

4. Limitation of Liability

- 4.1 The maximum aggregate liability of Nova Insurance relating to or arising out of this TOBA on the services provided under this TOBA shall not exceed HK\$75 million.
- 4.2 This limitation applies to all action including but not limited to negligence, misrepresentation, breach of contracts and/or warranty, strict liability and other torts.
- 4.3 We shall not be liable for any loss of profit or other economic loss arising out of or in connection with this TOBA or the service provided under it.
- 4.4 No person other than you or Nova Insurance shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong) to enforce any of the provisions of this TOBA.

5. Other Important Issues

5.1 Retention of Document

- 5.1.1 Nova Insurance will have the discretion to retain documents for insurance and/or MPF schemes arrangement on your behalf either in paper or in electronic form in accordance with their document retention guidelines effected from time to time.

- 5.1.2 You are encouraged to keep the policy documents safely, particularly for certain classes of insurance which are possible for claims to be made long after the policy expired, so as to ensure claim, if any, can be made under the policy.

5.2 Data Security & Protection

- 5.2.1 Both Nova Insurance and you will observe the provisions of data protection or privacy legislation, as applicable.
- 5.2.2 This includes, without limitation to:
- any obligation, if any, of the provider of personal data to obtain any required consent for the transfer of information to the recipient by the provider or any third party relating to an identified or identifiable individual that is subject to applicable data privacy or similar laws.
 - any obligation for the use, disclosure and transfer by the recipient of personal information as necessary to carry out its obligation under this TOBA.
- 5.2.3 We expects that all requested personal data is necessary to enable us to provide our service and for client relationship management.
- 5.2.4 Generally, personal data will be kept confidential but we are authorized to disclose your personal data for placement, renewal, benchmarking and statistical analysis, crime prevention and credit assessment.
- 5.2.5 Insurance and/or MPF schemes arrangement and claims handling may involve disclosure of personal data to insurers/MPF trustees and related parties such as consultants, loss adjuster, quality assurance companies etc.

5.3 Marketing Purpose of Client's Information

- 5.3.1 Nova Insurance will, based on the used and assessed information being held about you, to advise you with recommendations about product and service that we think you may be interested in.

5.4 Compliance with Laws

- 5.4.1 Nova Insurance will act in accordance with the requests of regulatory authorities for various jurisdictions which relate to money laundering, terrorist financing and service provided to sanction parties.
- 5.4.2 These actions may include rejecting and/or delaying your requests.
- 5.4.3 For theft and fraud prevention and detection and to assist in verifying identity, Nova Insurance and the insurers/MPF trustees may exchange information and search for records held at fraud prevention agencies. We and the insurers/MPF trustees may also pass information to financial and other organization involved in fraud prevention.

5.5 Governing Law

- 5.5.1 This TOBA which set the terms of Nova Insurance's relationship with you will be governed by and constructed accordance with the Hong Kong Special Administrative Region Laws and any dispute arising under it shall be subject to the jurisdiction of the Hong Kong Special Administrative Region courts.

6. Miscellaneous

- 6.1 Commercial contracts are based on the principle of equity and the parties involved are of equal commercial sophistication in the negotiation process.
- 6.2 Without the intention to construe for or against any party, each party is entering into this TOBA voluntarily and has read and understood the contents.

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A member of the Hong Kong Confederation of Insurance Brokers

IA Insurance Broker Company Licence No. FB1081

- 6.3 It is understood that the contract parties has had the opportunity to seek legal advice from counsels on their rights and responsibilities under this TOBA.
- 6.4 Our complaints procedure is available on request. All complaints should be addressed to the Compliance Officer of Nova Insurance at the following address, fax number or email address:

*The Compliance Officer
Nova Insurance Consultants Limited
Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road,
Kowloon Bay, Kowloon, Hong Kong.
Fax : (852) 2845 0580
Email: compliance@nova-insure.com*

03 July 2020

Personal Information Collection Statement (the “Statement”)

Nova Insurance Consultants Limited (the “Company”) will, during the course of providing risk management service, insurance management service, insurance products and/or other related services, collect personal information (the “Personal Information”) from our existing or potential clients, including individual or corporate clients, through oneself or his/her representative(s) (the “Clients”, “you” or “your”). The Company shall protect such personal information in accordance with The Personal Data (Privacy) Ordinance (The “Ordinance”).

1. Purposes For Collecting Personal Data

Personal data relating to our Clients held or collected by the Company (including but not limited to copies and other details of identity documents, proof of address and other contact details, religious, philosophical or political affiliations, information concerning age, marital status, racial or ethnic origin, education, credit information, genetic or sexual life, health or medical condition/diagnosis, dietary preference, commission or alleged commission of any offence or proceedings for any offence committed or alleged to have been committed, the disposal of such proceedings or the sentence of any court in such proceedings and claims history) may be used for the following purposes:

- i. client relationship management procedures, including any potential conflict checks as may be required;
- ii. provide risk management, insurance management, insurance products and/or related services to the clients;
- iii. those purposes specifically provided for in any particular service or product offered by the Company;
- iv. conducting marketing and sales activities in connection with insurance and related services and products (including those provided by the Company and/or selected third parties for the purpose of improving our services to the clients or that we think may interest the clients);
- v. credit assessments and other background checks of the clients as the Company may determine to be necessary or appropriate;
- vi. internal record keeping by the Company;
- vii. collection of outstanding payments;
- viii. prevention of crime (including but not limited to fraud, money-laundering; bribery);
- ix. meeting any legal or regulatory requirements relating to the Company’s provision of services and products and to make disclosure under the regulatory requirements applicable to the Company;
- x. any other purposes relating to the purposes listed above (including but not limited to statistical analysis).

Failure to supply such personal information may result in the Company being unable to provide the related services to you.

2. Disclosure of Personal Information

The Company values all personal information received and do our best to maintain its privacy, but you hereby consent and authorize the Company to provide such data to the following parties for the purposes set out in paragraph (1) of this Statement:

- i. Any person to whom the Company is compelled or required to do so under law or in response to a competent or government agency;
- ii. Relevant parties arranging risk management service, insurance management service, insurance products and/or other related services, claims services, benefits administration services or wellness services such as insurance companies, health maintenance organizations etc (including but not limited to agents, consultants and/or market researchers);
- iii. The Company’s affiliates;
- iv. Government agencies and industry regulators;
- v. The Company’s auditors, accountants, lawyers or other financial or professional advisers; and
- vi. Such sub-contractors or third party service or product providers as the Company may determine to be necessary or appropriate, in accordance with paragraph (1) of this Statement;
- vii. Such person(s) who has the same liability of confidentiality.

Such information may be transferred to a place outside Hong Kong.

3. Personal Data Protection

The Company assures the implementation of the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent the unauthorized or unlawful processing of your Personal Information and the accidental loss or destruction of, or damage to, your Personal Information.

4. Rights of Access and Correction

Our Clients are entitled to access any personal data we hold about them, and/or to correct or update it. They also have the right to request details of our privacy policy and the types of personal data we hold.

If our Clients wish to exercise any such right, please send a request in writing to the Compliance Officer of the Company at the following address:

Compliance Officer
Nova Insurance Consultants Limited
Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay, Kowloon, Hong Kong.
Email: compliance@nova-insure.com

5. The Company reserves the rights to amend this Statement.
6. In case of discrepancies between the English and Chinese version, the English version shall prevail.

1 October 2019

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個人資料收集聲明（「本聲明」）

新城保險顧問有限公司（「本公司」）在提供風險管理、保險管理、保險產品及/或其他相關服務過程中，我們現有或潛在客戶，包括個人客戶及公司客戶，由其個人及/或客戶代表（「客戶」或「您」）向本公司提供個人資料（「個人資料」）。本公司將會依從個人資料（私隱）條例（「條例」）保護此等資料。

1. 個人資料收集目的

本公司所保存或收集的客戶個人資料（包括但不限於身份證明文件複印件或其他數據、地址證明及其他通訊詳情、年齡、婚姻狀況、種族或民族、教育程度、信用狀況、身體或心理的健康或醫療狀況、飲食習慣、任何犯罪或指控犯罪、任何犯罪或指控犯罪之程序、此等程序之處置或法院對此類程序所判的刑罰和以往索償紀錄）可能會用作下列用途：

- i. 客戶關係管理程序，包括必要時進行潛在利益衝突之查詢；
- ii. 提供風險管理、保險管理、保險產品及/或服務相關之其他服務給客戶；
- iii. 因應本公司所提供之特定服務或產品的要求；
- iv. 進行與保險及相關服務及產品的營銷活動（包括由本公司及/或其他指定第三方為了提升我們服務水平或基於我們認為會吸引客戶為目的有關活動）；
- v. 本公司認為必要或適當時對客戶的信用評估及背景查詢；
- vi. 用作本公司內部記錄保存；
- vii. 向客戶收取未結清款項；
- viii. 防止犯罪（包括但不限於詐欺、洗錢、賄賂等）；
- ix. 為遵循有關本公司提供服務及產品的法定要求；及
- x. 與上述有關的其他用途（包括但不限於統計分析）。

客戶若未能提供該等個人資料，可能導致本公司無法提供相關服務及/或產品。

2. 個人資料披露

本公司重視一切客戶提供的個人資料，並盡力保護客戶私隱。唯您在此同意並授權本公司可能會向以下各方透露該等資料作本聲明第1條所列出的用途：

- i. 本公司按法律規定或有資質的官方或政府機關強制要求下需要向其披露的人士；
- ii. 各個提供風險管理、保險管理、保險產品及/或相關服務、理賠服務、僱員福利管理服務、保健服務等機構，例如：保險公司、健康管理公司等（包括但不限於代理、顧問及/或市場研究公司）；
- iii. 本公司的關聯機構；
- iv. 政府機關及行業監管單位；
- v. 本公司的稽核人員、會計師、律師，或其他財務或專業顧問；
- vi. 在本聲明第1條下本公司認為必要及恰當地向其披露的分判商及第三方服務提供商；及
- vii. 對本公司有同樣保密責任的任何人士。

此等個人資料可能被轉移至香港境外。

3. 個人資料保護

本公司承諾依據相關法令實行適當的行政管理及安全防護措施與程序，以防止客戶個人資料遭到未經授權或不法的處理，以及避免客戶個人資料遭受意外遺失、毀壞或損害。

4. 查閱及改正資料

客戶有權查閱、改正及/或更新本公司持有的個人資料；客戶亦有權索取本公司私隱政策及保存在本公司的個人資料詳情。

如客戶希望查閱及改正資料，請以書面經以下聯絡方法向本公司的合規主任提出：

新城保險顧問有限公司合規主任
香港九龍九龍灣宏開道8號其士商業中心16樓1608室
電郵：compliance@nova-insure.com

5. 本公司保留修改本聲明的權利。

6. 本聲明以英文版本為準，中文翻譯版本只供參考。

2019/10/1

新城保險顧問有限公司

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