



PRUDENTIAL
保誠保險

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PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.



保誠精選「家居裝修寶」
家居

PRUChoice Home Décor
HOME

保誠精選「家居裝修寶」家居保障計劃

無論您是業主還是單位租客，您都希望擁有一個舒適的家。正因如此，香港人在遷居前，都願意花錢裝修安樂窩。為了助您在進行裝修工程前做好全面準備，保誠誠意為您獻上**保誠精選「家居裝修寶」**家居保障計劃，讓您從容面對在翻新家居期間突如其來的意外，助您安心完成整項家居裝修工程。

(2022年3月1日或之後適用)



計劃特點

- 1 專為希望進行家居裝修的業主或住戶而設。
- 2 裝修公司亦可透過「自選僱員補償保險」為其僱員提供全面的保護。
- 3 適用於單一家居裝修工程合約，最長保險期為4個月。
- 4 「自選工程物料損毀保障」為裝修合約工程和物料，及財產損失提供「全險」的保障。
- 5 「第三者責任保險」您於裝修時或需負上之法律責任。
- 6 「裝修後延伸保障」長達工程完成或保單保障期完結後起計3個月（以較早者為準）。
- 7 白蟻防治保障為您賠償於保養期內因白蟻導致的裝修合約工程損毀。

保障一覽表

基本保障

基本第三者責任

保障客戶於家居裝修施工時導致第三者身體受傷及/ 或第三者財物損毀而需負上之法律責任。

延伸保障

I. 業主/ 住戶財物損毀保障

當受保居所的財產由裝修承建商看管或控制以進行翻新工程時，我們保障其承建商於施工期間對業主或住戶的有關財產造成的意外損失或損毀，最高賠償額達港幣\$2,000,000。

II. 保養期保障

保障受保居所完成裝修後於保養期內因保養工程施工時發生意外而需負上之法律責任，最長保障期為工程完工日或保單保障期完結後起計3個月（以較早者為準）。

III. 交互責任保障

若保單列明多個受保人，每個受保人將被視為持有獨立保單，惟最高賠償總額以保單內列明的投保額為限。

IV. 震動保障

我們保障因工程產生的震動而引起樓宇、建築物或樓宇結構的倒塌所導致的第三者財物損毀而須負上的法律責任，最高保障額高達港幣\$2,000,000。

裝修後延伸保障（只適用於業主或住戶）

您可於保養期內，即受保居所完成裝修後或保單保障期完結後起計3個月（以較早者為準），獲享以下保障。

I. 家居財物運送保障

我們保障由專業搬運公司由倉庫公司運送家居財物（例如：傢俬、家居用品及電器）返回受保單位時，家居財物的意外損失或損毀，並就每項物品最多賠償港幣\$2,000，每份保單最多賠償港幣\$6,000。

II. 臨時住所保障

如受保單位因維修工程引起的火災、爆炸或水浸，而不能居住連續逾24小時，我們將提供每日港幣\$300的住宿現金津貼，每份保單最多賠償港幣\$3,000。

III. 白蟻防治保障

如受保單位因出現白蟻而導致已完成裝修的損毀，我們將就每份保單最多賠償港幣\$2,000的滅蟲服務開支。

此延伸保障只適用於保單內列明的業主或住戶。

自選保障

自選工程物料損毀保障

我們提供工程物料「全險」保障，適用於受保單位在合約期間，因火災、水濕、爆竊或爆炸等意外而引致的工程及裝修物料損失或損毀。

延伸保障

I. 廢物清理費用

我們將會賠償受保單位發生受保意外直接導致拆除及清理現場廢物的費用，最高保障為工程合約金額5%。

II. 工程合約升值保障

如最終工程造價高於裝修報價，工程保障額將按工程合約原金額免費提升，最高達10%。

III. 家居財物保存保障

若因裝修而把單位內的家居財物（例如：傢俬、家居用品及電器）保存在專業倉庫公司，而有關專業倉庫公司因發生火災或水浸，而意外引致家居財物的損失或損毀，我們將就每項物品最多賠償港幣\$2,000，每份保單最多賠償港幣\$6,000。

自選僱員補償保險（只適用於裝修公司）

當您以裝修公司名義投保，我們將保障您在「僱員補償條例」及普通法下，對您就裝修工人於受保工程進行期間在受保居所工程地點發生工業意外而引致傷亡之法律責任，每宗事故最多賠償港幣\$200,000,000。

自選棚架工序

若裝修工程涉及棚架，如更換窗框、外牆喉管等室外工序，您可於基本保障及自選保障中獲得於使用棚架進行有關裝修工序發生的意外的保障，但涉及棚架工序之金額以不超過受保工程合約金額20%或港幣\$100,000（以較低者為準）為限。

受保裝修工程

此產品適用於以下家居工程：

室內家居裝修、翻新或維修工程，若投保自選棚架工序，可保障涉及相關外牆工程，包括使用棚架安裝、更換或維修冷氣機、外牆喉管、窗戶或晾衣架等（但不包括搭建、拆除或維修棚架）。有關合約期不得超過4個月，而涉及外牆工程（如受保）金額不得超過工程合約金額的20%或港幣\$100,000（以較低者為準）。

不受保工程

此產品不適用於以下工程：

- 拆除違例建築物工程
- 任何機器維修或檢查
- 任何霓虹燈、外牆廣告牌、花籠或建築外牆包層
- 任何超過4個月的裝修工程合約，除非向保誠特別聲明及特別報價和接納

保費表



不投保自選棚架工序

工程金額 不超過 (港幣\$)	基本第三者責任 (港幣\$)				基本第三者責任及自選工程物料損毀保障 (港幣\$)				自選僱員 補償保險 (港幣\$)
	每宗事故之投保額, 每一保障期不設事故上限								
	5,000,000	10,000,000	20,000,000	30,000,000	5,000,000	10,000,000	20,000,000	30,000,000	
150,000	1,200	1,800	2,700	2,800	1,400	2,000	3,100	3,300	1,900
300,000	1,400	2,100	2,800	3,000	1,700	2,400	3,600	3,900	2,200
500,000	1,800	2,300	3,000	3,300	2,200	3,000	4,000	4,600	3,300
750,000	2,100	2,700	3,400	3,900	3,700	4,200	4,600	5,400	5,100
1,000,000	2,600	3,100	4,100	4,700	4,200	4,700	5,200	6,600	7,100
1,250,000	3,100	3,700	4,900	5,600	4,900	5,200	6,000	8,000	9,900

投保自選棚架工序

工程金額 不超過 (港幣\$)	基本第三者責任 (港幣\$)				基本第三者責任及自選工程物料損毀保障 (港幣\$)				自選僱員 補償保險 (港幣\$)
	每宗事故之投保額, 每一保障期不設事故上限								
	5,000,000	10,000,000	20,000,000	30,000,000	5,000,000	10,000,000	20,000,000	30,000,000	
150,000	1,500	2,250	3,375	3,500	1,750	2,500	3,875	4,125	2,375
300,000	1,750	2,625	3,500	3,750	2,125	3,000	4,500	4,875	2,750
500,000	2,250	2,875	3,750	4,125	2,750	3,750	5,000	5,750	4,125
750,000	2,625	3,375	4,250	4,875	4,625	5,250	5,750	6,750	6,375
1,000,000	3,250	3,875	5,125	5,875	5,250	5,875	6,500	8,250	8,875
1,250,000	3,875	4,625	6,125	7,000	6,125	6,500	7,500	10,000	12,375

主要不保事項



下列只為保誠精選「家居裝修寶」不保事項的概略，請參閱保單內所列明的詳細內容。

- 因傳染病、COVID-19或大流行病引致的任何賠償
- 因使用棚架而引致的任何損失，除非已支付額外的保費投保自選棚架工序
- 因任何搭建、拆除或維修棚架工序引致的任何賠償
- 任何霓虹燈、外牆廣告牌、花籠或建築外牆包層相關工程
- 任何設計、圖則或規格上的錯誤、缺陷、錯失、遺漏或不合規格
- 如非因意外所引致的任何物料或手工缺陷
- 任何市場價值的損失、償付損失、罰款、履約保證或相應引致的損失
- 自然損耗磨損及折舊、生鏽、發霉或物件逐漸變質
- 任何蓄意行為
- 電腦（包括平板電腦）、手機及類似物品及貴重物品的損失或損毀
- 戰爭、輻射及恐怖主義活動

電子索償及24小時隨時查閱保單



當您以個人名義投保，您可經eClaims申請索償。只需經手機或電腦登記及登入myPrudential，在發生事故後的31天內，上載所需索償表格及文件，就能申請電子索償。除此之外，隨時隨地查閱索償狀態，日後更可輕鬆查閱保單詳情。

QR Code 二維碼



Scan QR code for instant protection
掃瞄二維碼即時投保

1. 保單簽發生效後概不發還保費及徵費。
2. 以上保費未包括僱員補償保險徵款及保監局對此保單收取的徵款。如閣下投保自選僱員補償保險，本公司將收取僱員補償保險徵款。保險業監管局（「保監局」）已按適用費率對此保單徵收徵費，有關徵費將按照訂明安排匯付。如需更多資訊，請瀏覽 <http://www.prudential.com.hk/levy> 或 www.ia.org.hk/tc/levy。若閣下未能依時清繳過期徵費，保險業監管局（「保監局」）可根據法例向其施加罰款，亦可循民事程序追討欠付的徵費。
3. 本公司有權在沒有事先通知的情況下不時修改保費表和本保單的條款及條件。

自付金額



適用於第三者責任保險

沒有投保自選棚架工序*

第三者財物損失/ 第三者人身傷亡或疾病 (港幣\$)	業主財物損毀/ 因水濕引致損失/ 震動損毀 (港幣\$)
\$20,000	\$20,000 or 20%^

已投保自選棚架工序*

第三者財物損失/ 第三者人身傷亡或疾病 (港幣\$)	業主財物損毀/ 因水濕引致損失/ 震動損毀 (港幣\$)
\$25,000	\$20,000 or 20%^

* 工程金額不超過港幣\$1,250,000

適用於自選工程物料損毀保障

工程金額不超過 (港幣\$)	因水濕引致損失 (港幣\$)	其他財物損失 (港幣\$)
\$200,000	\$10,000 or 20%^	\$10,000
\$500,000	\$15,000 or 20%^	\$15,000
\$1,250,000	\$20,000 or 20%^	\$20,000

^ 損失評估總值，以較高者為準

PRUChoice Home Décor Insurance

Whether you own or rent an apartment, the ultimate dream is a comfortable home. Here in Hong Kong, we are willing to invest in personalising our spaces before moving in. Prudential is pleased to offer you comprehensive protection before your renovation project begins. PRUChoice Home Décor Insurance gives you peace of mind and protects you against any unexpected accidents while you renovate your dwelling into home sweet home.

(Applicable on or after 1 March, 2022)



Special Features

- 1 Designed for property owners or occupiers who wish to renovate a dwelling for residential purposes.
- 2 With the Optional Employees' Compensation Insurance, contractor company gets a comprehensive protection for its employees.
- 3 Suitable for a single renovation contract with maximum period of insurance up to 4 months.
- 4 Optional Material Damage Plan provides "All Risks" cover to renovation contract works, materials and property damage.
- 5 Third Party Liability protects you against legal liability arising from home renovation.
- 6 Post Decoration Care Extension for up to 3 months after renovation is completed or the end of the period of insurance, whichever is earlier.
- 7 Termite Control Protection covers damage of renovation contract works due to termites during maintenance period.

Insurance Cover at a Glance

Basic Cover

Basic Third Party Liability

We cover you against legal liability in respect of third party bodily injury and/ or third party property damage arising out of the carrying out of the renovation contract works.

Extension

I. Property Damage for Property Owners or Occupiers

We indemnify the insured contractor's liability against loss of or damage to the property in the insured premises owned by property owners or occupiers while it is in the care or control of the insured contractor for the execution of the renovation contract works, subject to a maximum indemnity of HK\$2,000,000.

II. Maintenance Period Protection

We cover you against legal liability arising from the maintenance of renovation contract works during the maintenance period, subject to a period of 3 months after the completion of the original renovation contract works or end of the period of insurance, whichever is earlier.

III. Cross Liability Clause

We will indemnify each of the insured parties individually as declared in the policy as if a separate policy is issued for each party, subject to the maximum limit of liability as stated in the policy.

IV. Vibration Cover

We cover you against legal liability in respect of third-party property damage due to vibration arising from the renovation contract works for collapsing of any building, property or structure, subject to a maximum indemnity of HK\$2,000,000.

Post Decoration Care Extension (Applicable to property owners or occupiers only)

The following benefits continue to keep you well protected as the property owners or occupiers during the maintenance period, which is 3 months upon the completion of renovation contract works or end of the period of insurance, whichever is earlier.

I. Household Contents Delivery

We cover you for the accidental loss of or damage to household contents, including furniture, household goods and appliances, while they are being transported by independent and competent professional movers from the storage facility to the insured premises, subject to a maximum of HK\$2,000 per item and a maximum total of HK\$6,000 per policy.

II. Temporary Residence Protection

We provide a cash allowance of HK\$300 per day for alternative accommodation if the insured premises become uninhabitable for more than 24 consecutive hours as a result of fire, explosion or flooding arising out of maintenance works, subject to a maximum of HK\$3,000 per policy.

III. Termites Control Protection

We cover the Pest Control Service fee if your completed renovation contract works are damaged due to termites, subject to a maximum of HK\$2,000 per policy.

This extension provides to property owners or occupiers who are named in the Policy only.

Optional Cover

Optional Material Damage Plan

We provide "All Risks" cover against accidental loss of or damage to any renovation works and materials caused by fire, water damage, burglary or explosion, etc., during the renovation period of insurance at the insured premises.

Extension

I. Removal of Debris

We cover expenses for dismantling and removing debris directly caused by an insured accident at the insured premises, subject to a maximum of 5% of the contract sum.

II. Automatic increase of Contract Sum

If the final contract sum of renovation works is higher than the quotation, we will automatically increase your cover by up to 10% of sum insured without any additional premium.

III. Household Contents Storage

We cover you for accidental loss of or damage to household contents, including furniture, household goods and appliances, that are stored at a professional storage facility temporarily due to home renovation in the event of a fire or flooding occurring at the professional storage facility, subject to a maximum of HK\$2,000 per item and a maximum total of HK\$6,000 per policy.

Optional Employees' Compensation Insurance (Applicable to contractor company only)

When you insure as a contractor company, we cover bodily injuries to your employees arising out of and in the course of employment for the renovation works during the period of insurance at the insured premises under the Employees' Compensation Ordinance and the Common Law, subject to a maximum of HK\$200,000,000 per event.

Optional Scaffolding Works

Accidents arising from renovation contract work with the use of scaffolding (e.g. for replacement of windows or exterior piping) will be protected under basic cover and optional covers. The costs involved in scaffolding work shall not exceed 20% of the contract sum or a maximum of HK\$100,000, whichever is lesser.

Insured Renovation Contracts



This plan applies to the following residential renovation contract works:

Interior decoration, renovation or maintenance works, which may involve related exterior work including scaffolding work for the installation, change or repair of air-conditioners, external pipes, windows or clothes racks, etc. with insuring Optional Scaffolding Works (but excluding the erection, dismantling or repair of scaffolding), provided that the renovation period does not exceed 4 months and costs involving such exterior work (if covered) do not exceed 20% of the contract sum or HK\$100,000 (whichever is lesser).

Excluded Contract Works



This plan does not apply to the following contracts:

- Dismantling unauthorised building works
- Maintenance, overhaul, or inspection of machinery
- Any works related to signboard, neon sign, cage or cladding
- Any renovation contract with period over 4 months, unless specially declared, quoted and accepted by Prudential.



Premium table

Without Optional Scaffolding Works										
Contract Sum not exceeding (HK\$)	Basic Third Party Liability only (HK\$)				Basic Third Party Liability & Optional Material Damage Plan (HK\$)				Optional Employee Compensation Insurance (HK\$)	
	Sum insured of any one occurrence, unlimited occurrence any one period									
	5,000,000	10,000,000	20,000,000	30,000,000	5,000,000	10,000,000	20,000,000	30,000,000		
150,000	1,200	1,800	2,700	2,800	1,400	2,000	3,100	3,300	1,900	
300,000	1,400	2,100	2,800	3,000	1,700	2,400	3,600	3,900	2,200	
500,000	1,800	2,300	3,000	3,300	2,200	3,000	4,000	4,600	3,300	
750,000	2,100	2,700	3,400	3,900	3,700	4,200	4,600	5,400	5,100	
1,000,000	2,600	3,100	4,100	4,700	4,200	4,700	5,200	6,600	7,100	
1,250,000	3,100	3,700	4,900	5,600	4,900	5,200	6,000	8,000	9,900	

With Optional Scaffolding Works										
Contract Sum not exceeding (HK\$)	Basic Third Party Liability only (HK\$)				Basic Third Party Liability & Optional Material Damage Plan (HK\$)				Optional Employee Compensation Insurance (HK\$)	
	Sum insured of any one occurrence, unlimited occurrence any one period									
	5,000,000	10,000,000	20,000,000	30,000,000	5,000,000	10,000,000	20,000,000	30,000,000		
150,000	1,500	2,250	3,375	3,500	1,750	2,500	3,875	4,125	2,375	
300,000	1,750	2,625	3,500	3,750	2,125	3,000	4,500	4,875	2,750	
500,000	2,250	2,875	3,750	4,125	2,750	3,750	5,000	5,750	4,125	
750,000	2,625	3,375	4,250	4,875	4,625	5,250	5,750	6,750	6,375	
1,000,000	3,250	3,875	5,125	5,875	5,250	5,875	6,500	8,250	8,875	
1,250,000	3,875	4,625	6,125	7,000	6,125	6,500	7,500	10,000	12,375	

1. No refund premium and levy are allowed once the Policy has been issued.
2. The above premiums do not include both Employee Compensation Insurance ("EC") levy and levy on insurance premium collected by the Insurance Authority ("IA"). EC levy is required if you effect the Section of Optional Employee Compensation Insurance. Levy collected by the Insurance Authority (if any) has been imposed on this Policy at the application rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <http://www.prudential.com.hk/levy> or www.ia.org.hk/tc/levy. If you do not pay the overdue levy timely, the Insurance Authority ("IA") may, according to the law, impose on the policyholder a penalty and may recover the outstanding levy as a civil debt due to the IA.
3. The Company shall have the right to alter the Table of Premium and the terms and conditions of this Policy from time to time without notice.



Excess

Applicable to Basic Third Party Liability

Without Insuring Optional Scaffolding Works*	
Third Party Property Damage/ Third Party Bodily Injury, Illness or Disease (HK\$)	Property Owners or Occupiers' Property Damage/ Water Damage/ Vibration Damage (HK\$)
HK\$20,000	\$20,000 or 20%^

With Insuring Optional Scaffolding Works*	
Third Party Property Damage/ Third Party Bodily Injury, Illness or Disease (HK\$)	Property Owners or Occupiers' Property Damage/ Water Damage/ Vibration Damage (HK\$)
HK\$25,000	\$20,000 or 20%^

* Contract Sum not exceeding HK\$1,250,000

Applicable to Optional Material Damage Plan

Contract Sum not exceeding (HK\$)	Water Damage (HK\$)	Others (HK\$)
\$200,000	\$10,000 or 20%^	\$10,000
\$500,000	\$15,000 or 20%^	\$15,000
\$1,250,000	\$20,000 or 20%^	\$20,000

^ of adjusted loss, whichever is the greater will be applied

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- PRUChoice Card Protection Plus
- PRUChoice China Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice Home
- PRUChoice Home Décor
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Hong Kong Study Care
- PRUChoice Maid
- PRUChoice Maid – Post-natal Carer Plan
- PRUChoice Motor
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Relocation Care
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- PRUChoice BMW (Building Management Xtra)
- PRUChoice Shop
- PRUChoice Office
- PRUChoice Group Medical
- PRUChoice Group Life
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- | | |
|--------------------|---------------|
| • 保誠精選「失卡寶」 | • 保誠精選「駕駛寶」 |
| • 保誠精選「中國安心寶」 | • 保誠精選「安健寶」 |
| • 保誠精選「診療寶」 | • 保誠精選「倍安寶」 |
| • 保誠精選「郵輪旅遊樂」 | • 保誠精選「移居寶」 |
| • 保誠精選「高球樂」 | • 保誠精選「旅遊樂」 |
| • 保誠精選「康療寶」 | • 保誠精選「海外留學寶」 |
| • 保誠精選「康檢寶」 | • 保誠精選「工作假期寶」 |
| • 保誠精選「家居寶」 | • 保誠精選「樓宇寶」 |
| • 保誠精選「家居裝修寶」 | • 保誠精選「商舖寶」 |
| • 保誠精選「名家寶」 | • 保誠精選「興業寶」 |
| • 保誠精選「業主寶」 | • 保誠精選「團體醫療寶」 |
| • 保誠精選「來港尚學寶」 | • 保誠精選「團體人壽寶」 |
| • 保誠精選「僱傭寶」 | • 火險 |
| • 保誠精選「僱傭寶」- 陪月員計劃 | |

及其他各類的保險服務。

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/ 經紀。

For further information, please contact:

Prudential General Insurance Hong Kong Limited

Part of Prudential plc (United Kingdom)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2977 1266

如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司

保誠集團成員

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2977 1266

www.prudential.com.hk

Note: This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

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所有中文簡譯，如與英文有異，概以英文為準。

Main Exclusions



The following is a summary of the exclusions to PRUChoice Home Décor Insurance. Please refer to the Policy for complete details.

- Any claims arising from communicable diseases, COVID-19 or pandemic
- Any loss arising from the use of scaffolding, except when pay additional premium to insure for Optional Scaffolding Works
- Any claim arising in connection with any erection, dismantling or repair of scaffolding works
- Any work related to neon sign, exterior signboard, cage or cladding
- Any fault, defect, error or omission in or failure of any design plan or specification
- Any defect in material or workmanship except resulting from an accident
- 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
- Any deliberate acts
- Loss of or damage to computer (including tablet), mobile phone and the like and valuables
- War risks, radioactive risks or any act of terrorism

eClaim and 24/7 access to your policy



As an individual customer, you can submit a claim application easily via eClaim. Simply register and log in to myPrudential on your mobile phone or computer, and upload your claim forms and the relevant documents within 31 days after the incident. What's more, you can also check claim status, and access your policy details anytime, anywhere.