



PRUDENTIAL  
英國保誠

用心聆聽 實現您心



PRUDENTIAL  
英國保誠

Listening. Understanding. Delivering.



保誠精選「業主寶」  
家居

PRUChoice Home Landlord  
HOME

## 保誠精選「業主寶」業主保障計劃

作為業主，一方面您既可擁有具保值能力的物業，同時又可以透過出租單位，賺取租金收入。然而，您又有否留意到，在業主身份下所須承擔的額外風險？當中包括您放置於出租物業內，讓租客使用的財物，可能因意外而損失或損毀；又或是租客在租用您的物業時，因突發事故，導致您損失租金或在追討過程中招致費用；更重要的是，當您的物業因意外而損毀所需的維修費，又或者是因物業維修失當時引致第三者傷亡，所出現的業主法律責任；作為業主可能負上龐大的金錢損失。**保誠精選「業主寶」**為業主及其出租物業提供全面保障，讓您投資物業增添多一份安全保障。

(2019年12月31日或之後適用)



### 計劃特點

- 1** 保障您為租客在受保住所內提供的家居財物每保單年度高達港幣\$1,500,000。
- 2** 保障涵蓋因租客惡意破壞導致的家居財物損失。
- 3** 每年續保時，不論索償記錄，可享忠誠獎賞。「家居財物保障」的每保單年度最高賠償額將自動增加港幣\$50,000，最高可累積達港幣\$200,000。
- 4** 保障租金損失長達6個月包括因追討租金及收回您的受保住所引起的法律費用，每保單年度最高賠償額高達港幣\$240,000。
- 5** 業主法律責任保障每保單年度高達港幣\$10,000,000。
- 6** 特設自選樓宇結構保障，支付您的物業因意外損毀而需重建的費用。您亦可在沒有購買基本保障的情況下獨立投保樓宇結構保障，切合您不同的需要。

## 保障一覽表

### 基本保障

#### 項目一 – 家居財物保障

此項為全險保障，並用「以新易舊」的方式，賠償受保住所中屬於您的財物，包括傢俬、家居用品及電器，因意外損毀而需進行維修或更換的費用。

受保住所中由身為業主的您自行添置的室內裝修、固定裝置及裝配，例如油漆、牆紙、地板等，亦同樣獲得保障。

此外，消防員在執行任務時，所引致的家居財物損毀；或因租客惡意破壞導致的家居財物損失均受保障。

#### 額外保障

##### 發展商及前業主添置的室內裝修

我們伸延保障至由發展商附送或前業主所添置的室內裝修、固定裝置及裝配，包括油漆、牆紙、假天花、地板及門窗。

##### 室內裝修或翻新工程

在受保住所內進行室內裝修或翻新工程，期間因意外導致您的家居財物損毀。若有關總工程費用不超逾港幣\$300,000，而工程期又少於連續60天，有關的家居財物損毀均受保障。

##### 短暫寄存

在受保住所內屬於您的家居財物，因需要進行專業清洗、修理或翻新，而短暫寄存在香港境內的地方少於連續30天，保障於寄存期間在寄存的地方意外損毀所帶來的損失。

##### 更換門鎖及門匙

當您的受保住所，因盜竊或企圖盜竊而引致門鎖及門匙損毀，我們會支付更換門鎖或門匙所需的費用。

##### 清理瓦礫

在受保住所的家居財物受保於項目一下，支付因意外損毀而引致的清理廢物費用。

# 每件是指一件、一對或一套物品。

### 每保單年度最高賠償額 (港幣\$)

計劃 1	計劃 2
500,000 每件# 50,000	1,500,000 每件# 100,000
200,000	600,000
50,000	50,000
2,000	6,000
5,000	5,000

### 忠誠獎賞

於每年續保時，毋須支付額外費用，您的「家居財物保障」每保單年度最高賠償額將自動增加港幣\$50,000。此增幅不受您的索償紀錄影響，而最高累積增幅可達港幣\$200,000。

#### 項目二 – 租金損失保障

保障因下列情況引致的租金損失：

- 受保住所因項目一保障下的意外損毀導致不能居住；或
- 租客在受保住所內自殺<sup>^</sup>或被謀殺而死亡；或
- 受保住所因香港司法機構導致不能進出連續10天或以上；或
- 租客違返租賃合約拖欠租金，及在法庭裁決後的1個月內，租客仍未償還的租金。

#### 額外保障

##### 追討租金及收回受保住所

因就追討租金及/或收回受保住所而採取法律行動的實際費用。

<sup>^</sup>「自殺」指由透過從高處躍下、上吊、割腕或燒炭方式自殺，而有關行為獲香港特別行政區政府發出的文件證實。

#### 項目三 – 業主法律責任保障

保障您身為受保住所的業主，因導致第三者意外身體受傷或財物損失時，所需負上的法律責任。

**120,000**  
每月最高  
20,000

**240,000**  
每月最高  
40,000

(最長6個月)

**10,000,000** **10,000,000**

## 自選保障

每保單年度最高賠償額  
(港幣\$)

### 項目四 – 樓宇結構保障

為受保住所的樓宇結構提供「全險」保障，保障包括但不限於火災、爆炸、惡意破壞、盜竊、水浸、地陷、山泥傾瀉及落雹等情況所引致樓宇結構的損毀。

我們會在不超逾項目四的投保額下，賠償所需的維修費或重建費。

#### 額外保障

##### 清理瓦礫

在受保住所的樓宇結構受保於項目四下，支付因意外損毀而引致的清理廢物費用。

##### 專業顧問費用

在受保住所的樓宇結構受保於項目四下，支付因意外損毀導致重建而需聘請建築師、測量師或其他專業顧問的費用。

\*「樓宇結構保障」的投保額必須按重建價值釐定，並不可少於港幣\$500,000。

您可選擇單獨投保「樓宇結構保障」。毋須支付額外費用，可同時獲得「業主法律責任保障」。

投保額\*

樓宇結構保障投保額的  
10%

樓宇結構保障投保額的  
10%

## 自負金額



### 基本保障

#### 每次及每宗損失的自負金額

項目一 及 項目二	家居財物保障及 租金損失保障	<ul style="list-style-type: none"><li>• 因水濕引致的損失： 港幣\$250或損失評估總值10%， 以較高者為準。</li><li>• 油漆及/或牆紙損毀事故： 港幣\$1,000或損失評估總值 10%，以較高者為準。</li><li>• 其他：港幣\$250</li></ul>
-----------------	-------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

項目三	業主法律責任保障	不適用
-----	----------	-----

### 自選保障

#### 每次及每宗損失的自負金額

項目四	樓宇結構保障	<ul style="list-style-type: none"><li>• 港幣\$3,000</li><li>• 若由火災或爆炸引致的損失， 自負金額則可獲豁免。</li></ul>
-----	--------	----------------------------------------------------------------------------------------------------

## 主要不保事項



### 項目一 – 「家居財物保障」及項目四 – 「樓宇結構保障」的不保事項

- 自然損耗、任何原因不明的損失、機械故障
- 任何受保人或受保人家人或任何代表受保人的人士的蓄意行為或疏忽
- 在受保住所連續45日以上無人居住狀況下出現的任何損失或損毀，除非其損失或損毀是由火災、閃電、雷電、爆炸、地震、颱風、風暴、水管爆裂及水浸所造成
- 受保住所沒有就任何租賃合約出租超過連續45日期間的任何家居財物損失或損毀，除非其損失或損毀是由火災、閃電、雷電、爆炸、地震、颱風、風暴、水管爆裂及水浸所造成

### 項目二 – 「租金損失」的不保事項

- 有關損失是因受保人或受保人家人或租客的任何意圖行為、故意行為、任何實際或指稱非法或犯罪活動或不作為所招致，不論該等損失是否因執行租賃合約責任而導致
- 在發生受保事故時，租賃合約並不是有效
- 租金損失期少於一整個月

### 項目三 – 「業主法律責任保障」的不保事項

- 受保人或受保人家人、及與受保人或受保人家人訂立僱傭合約之人士因受僱於受保人或受保人家人及於受僱期間所引致的法律責任
- 屬於受保人或受保人家人、或與受保人或受保人家人訂立僱傭合約之人士、或有關人士保管或控制的財物損失或損毀而引致的法律責任
- 於受保住所內進行任何室內裝修、翻新、保養或維修的承辦工程

### 一般不保事項

- 任何住所附有違法結構、分段租予或分租予任何其他人士、出租或分段租予或分租予受保人家人
- 任何住所用作社交活動、家庭、私人及娛樂以外的用途
- 戰爭或同類行動、騷亂、民亂、核能災難及恐怖主義活動

## 保費表



基本保障		每年保費(港幣\$)	
建築面積 (平方呎)	實用面積 (平方呎)	計劃 1	計劃 2
700或以下	560或以下	590	840
701 – 1,200	561 – 960	800	1,060
1,201 – 2,000	961 – 1,600	不適用	1,400

建築面積2,000平方呎以上或實用面積1,600平方呎以上須經本公司核保批核。

自選保障 – 樓宇結構保障	每年保費(港幣\$)
與基本保障一同投保	投保額 x 0.07%
獨立投保 (非與基本保障一同投保) • 毋須支付額外費用，可獲得 「業主法律責任保障」	投保額 x 0.09%

## PRUChoice Home Landlord Insurance

Being a landlord, you can secure your asset and also earn steady rental income. Nevertheless, are you aware of the additional risks of being a landlord? The additional risks such as the loss of or damage to the household contents that you leave to your tenant, or the rental loss and the recovery expenses that you will incur as a result of unforeseen incident, in particular the repairing cost arising out of losses due to accidents in your premises, or the liability as landlord towards third party bodily injury or death arising out of improper property maintenance. As a landlord, you may be eligible to a hefty sum of loss. **PRUChoice Home Landlord Insurance Plan** provides landlords with a comprehensive protection to the leased premises in order to secure your property investments.

(Applicable on or after 31 December, 2019)

### Special Features



- 1** Protects your household contents leased to the tenant at the insured premises up to HK\$1,500,000 per policy year.
- 2** Extends to cover your household contents if damaged by the tenant maliciously.
- 3** Loyalty bonus of additional sum insured HK\$50,000 per renewal year up to the maximum of HK\$200,000 on household contents regardless of claims experience.
- 4** Covers loss of rent up to 6 months including the legal cost of rental recovery and repossession of your insured premises, the maximum benefit up to HK\$240,000 per policy year.
- 5** Protects you as the property owner against legal liability up to HK\$10,000,000 per policy year.
- 6** An optional cover of building structure covers the cost of reinstatement of your premises due to accidental damage, which you can also purchase standalone without Basic Cover to meet your different needs.

## Insurance Cover at a Glance

### Basic Cover

#### Section I – Household Contents

“All Risks” cover is provided for your household contents at the insured premises including furniture, household goods and appliances. Protection will be on a “New for Old” basis to cover the cost of repair or replacement due to accidental loss or damage.

We also cover interior decoration, fixtures and fittings like wall paint, wallpaper and floorings carried out or installed by you.

In addition, we also cover damage by fireman as a result of duty execution or malicious damage by tenant.

#### Extensions

**Developer’s and Ex-landlord’s Interior Decoration**  
We extend to cover interior decoration, fixtures and fittings including wall paint, wallpaper, false ceiling, floors, doors and windows that are installed by ex-landlords or provided by developer.

#### Decoration or Renovation Period

We cover accidental loss of or damage to your household contents at the insured premises during the period of interior decoration or renovation, given that the total contract value is under HK\$300,000 and the period involved is less than 60 consecutive days.

#### Temporary Removal

We cover accidental loss of or damage to your household contents when they are temporarily removed from the insured premises to elsewhere in Hong Kong for the purpose of professional cleaning, repair or renovation if the period involved is less than 30 consecutive days.

#### Replacement of Locks and Keys

We pay for the costs incurred for replacement of external door locks and keys damaged due to burglary or attempted burglary at the insured premises.

### Maximum Limits Per Policy Year (HK\$)

#### Plan 1 Plan 2

**500,000 1,500,000**

50,000/ item# 100,000/ item#

200,000 600,000

50,000 50,000

2,000 6,000

### Removal of Debris

We cover cost of removal of debris of your household contents following accidental damage from the insured premises as insured and payable under Section I.

# Item means an article, a pair or set of articles.

### Loyalty Bonus

An additional cover of HK\$50,000 for the maximum limit of household contents will be granted automatically upon each renewal at no additional cost, regardless of your claims experience and subject to a maximum of HK\$200,000.

### Section II – Loss of Rent

We cover your loss of rent if:

- the insured premises is being uninhabitable due to a covered incident under Section I; or
- the death of tenant at the insured premises arising from murder or suicide<sup>^</sup>; or
- the access to the leased premises is being prohibited by Hong Kong’s authority(ies) for 10 consecutive days or above; or
- the tenant fails to pay the rent in accordance with the tenancy agreement provided court judgment is obtained to against the tenant in respect of the outstanding rent and you fail to receive the outstanding rent within 1 month after such court judgement made.

#### Extensions

**Rental Recovery and repossession of Insured Premises**

We cover actual legal expenses and costs incurred for rental recovery and/ or repossession of the insured premises from the tenant.

<sup>^</sup> “Suicide” means the suicide committed by the means of jumping from height, hanging, wrist cutting or charcoal burning and such as to evidence in the documents issued by the Hong Kong government.

### Section III – Property Owner’s Legal Liability

We cover the legal liability of the insured as the owner of the insured premises for accidental bodily injury or property damage to third party.

5,000 5,000

**120,000 240,000**  
up to up to  
20,000/ 40,000/  
month month  
(up to maximum of  
6 months)


**10,000,000**



Optional Cover		Maximum Limits Per Policy Year (HK\$)
<b>Section IV – Building Structure</b>		<b>Sum Insured*</b>
<p>We protect the building structure of the insured premises on “All Risks” basis including, but not limited to fire, explosion, malicious damage, burglary and water damage, as well as arising out of landslip, subsidence and hailstorm.</p> <p>Reimbursement of the reinstatement cost or actual repair cost of the insured premises up to the sum insured declared under Section IV.</p>		
<p><b>Extensions</b></p> <p><b>Removal of Debris</b></p> <p>We cover cost of removal of debris following accidental damage to the insured premises as insured and payable under Section IV.</p>		
<p><b>Professional Consultation Fees</b></p> <p>We cover the architects’, surveyors’ or consultants’ fees incurred in the reinstatement following accidental damage to the insured premises as insured and payable under Section IV.</p>		

\* Sum Insured of Building Structure must be on re-construction value basis and not less than HK\$500,000.

You may select the section of Building Structure without insuring the Basic Cover and the extension of Property Owner's Legal Liability will be offered to you at no additional costs.

Excess 		
Basic Cover		Excess for each and every loss
Section I and Section II	Household Contents and Loss of Rent	<ul style="list-style-type: none"> <li>For water damage: HK\$250 or 10% of the adjusted loss, whichever is the greater.               <ul style="list-style-type: none"> <li>For damage to wall paint and/ or wall paper: HK\$1,000 or 10% of adjusted loss, whichever is the greater.</li> <li>For others: HK\$250</li> </ul> </li> </ul>
Section III	Property Owner's Legal Liability	N/A
Optional Cover		Excess for each and every loss
Section IV	Building Structure	<ul style="list-style-type: none"> <li>HK\$3,000</li> <li>Excess will be waived if the loss is caused by fire or explosion.</li> </ul>

## Main Exclusions

### Exceptions to Section I (Household Contents) and Section IV (Building Structure)

- Wear and tear, loss caused by or resulting from unexplained reasons, mechanical breakdown
- Any deliberate act or neglect of the insured or the insured's family or anyone acting on behalf of the insured
- Any loss or damage occurred when the insured premises is left unoccupied for a period in excess of 45 days consecutively except the loss or damage caused by the event of fire, lightning, thunderbolt, explosion, earthquake, typhoon, windstorm, bursting of pipes and flood
- Any loss or damage occurred during the period in which the insured premises is not rented out under any tenancy agreement for over 45 consecutive days except the loss or damage caused by the event of fire, lightning, thunderbolt, explosion, earthquake, typhoon, windstorm, bursting of pipes and flood

### Exceptions to Section II (Loss of Rent)

- Any loss arising out of any intentional act, willful act, any actual or alleged unlawful or criminal activity or omission by the insured, insured's family or the tenant whether in connection with the execution of the obligations under the tenancy agreement
- Tenancy agreement is not in force at the time of insured incident
- Loss of rent period is less than one full month

### Exceptions to Section III (Property Owners' Legal Liability)

- Any legal liability to any person under a contract of service with the insured or the insured's family and arising out of and in the course of such person's employment by the insured or the insured's family
- Any legal liability in respect of loss of or damage to property belonging to or in the custody or control of the insured or the insured's family or any person under a contract of service with the insured or the insured's family
- Any contracted works for interior decoration renovation maintenance or repairs at the insured premises

### General Exclusions

- Any premises with illegal structure, or sub-divided to let/ sub-let to any other person; or let/ sub-divided to let/ sub-let to the insured's family
- Any premises is used for purposes other than social domestic private and pleasure
- War and kindred risks, riot, civil commotion, nuclear hazard and terrorism

## Premium Table

Basic Cover		Annual Premium (HK\$)	
Gross Floor Area (sq.ft.)	Saleable Area (sq.ft.)	Plan 1	Plan 2
700 or below	560 or below	590	840
701 – 1,200	561 – 960	800	1,060
1,201 – 2,000	961 – 1,600	N/A	1,400

Gross floor area over 2,000 sq.ft. or saleable area over 1,600 sq. ft. is subject to the Company's underwriting.

Optional Cover – Building Structure	Annual Premium (HK\$)
Selected with Basic Cover	Sum Insured x 0.07%
Selected without Basic Cover <ul style="list-style-type: none"> <li>• with Property Owner's Legal Liability at no additional costs</li> </ul>	Sum Insured x 0.09%

## Comprehensive Products to Cater for Your Needs

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 Accidental Emergency Medical
- PRUChoice China Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice HealthCheck Deluxe
- PRUChoice Home
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Maid
- PRUChoice Medical
- PRUChoice MediExtra
- PRUChoice Motor
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- PRUChoice BMX (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「中國意外急救醫療保險」
- 保誠精選「中國安心寶」
- 保誠精選「診療寶」
- 保誠精選「郵輪旅遊樂」
- 保誠精選「高球樂」
- 保誠精選「康療寶」
- 保誠精選「康檢寶」
- 保誠精選「尊尚康檢寶」
- 保誠精選「家居寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「僱傭寶」
- 保誠精選「醫療寶」
- 保誠精選「健康寶」
- 保誠精選「駕駛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「旅遊樂」
- 保誠精選「海外留學寶」
- 保誠精選「工作假期寶」
- 保誠精選「樓宇寶」
- 保誠精選「商舖寶」
- 保誠精選「興業寶」
- 保誠精選「團體醫療寶」
- 保誠精選「團體人壽寶」
- 火險

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

(A member of Prudential plc group)

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

Tel: (852) 3656 8362 Fax: (852) 2164 8445

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

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

[www.prudential.com.hk](http://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.

註：此小冊子只作參考之用，不能作為保誠財險有限公司（「保誠」）與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。所有中文簡譯，如與英文有異，概以英文為準。



**Application Form for**  
**PRUChoice Home Landlord**  
**Insurance**  
**保誠精選「業主寶」**  
**業主保障計劃**  
**申請表**

Applicable on or after 31 December, 2019  
2019年12月31日或之後適用

For further information, please contact:

**Prudential General Insurance Hong Kong Limited**

(A member of Prudential plc group)

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

Tel: (852) 3656 8362 Fax: (852) 2164 8445

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**

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

[www.prudential.com.hk](http://www.prudential.com.hk)

GI3/APP0148B/P01 (12/19)

# PRUChoice Home Landlord Insurance 保誠精選「業主寶」業主保障計劃

## Details of Applicant 申請人詳情 (Please complete in BLOCK LETTERS 請用英文正楷填寫)

Surname 姓	Given Name 名	HKID 香港身份證	Gender 性別 <input type="checkbox"/> Female 女 <input type="checkbox"/> Male 男
Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)		Email Address 電郵地址	
Home Tel No. 住宅電話號碼		Mobile No. 流動電話號碼	
<b>Correspondence Address 通訊地址</b>			
Flat/ Room 室	Floor 樓	Block 座	
Building/ Estate 大廈/ 屋苑			
Street/ Road & District Area 街道及地區 <input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界			

## Address of Insured Premises 受保住所地址 (Please complete in BLOCK LETTERS 請用英文正楷填寫)

Flat/ Room 室	Floor 樓	Block 座	Building/ Estate 大廈/ 屋苑
Street/ Road & District Area 街道及地區 <input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界			
Age of Building 樓齡			

Any type of housing under Housing Scheme or the like which prohibits the owner of such premises from renting out to any other persons will not be covered unless the owner is legally permitted to rent out such premises.

任何屬於禁止戶主出租予任何其他人士的房屋計劃或相類似計劃下的住所將不受保障(戶主可合法出租有關住所則除外)。

A written, duly stamped and enforceable tenancy agreement between the insured as the landlord and the tenant in respect of the insured premises is required upon application of this insurance.

申請本保險時，受保人必須持有一份由受保人作為業主與租客就出租受保住所而協議簽訂及具有效力，並已加蓋印花的書面租賃合約。

## Details of Application 投保詳情 (Please complete in BLOCK LETTERS and "✓" in appropriate "□" 請用英文正楷填寫及於合適的「□」內填上「✓」)

Applicant must be the owner of the insured premises 申請人必須為受保住所的業主

### Basic Cover 基本保障

Gross Floor Area (sq.ft.) 建築面積 (平方呎)	Saleable Area (sq.ft.) 實用面積 (平方呎)	Annual Premium (HK\$) 每年保費 (港幣\$)	
		Plan 1 計劃 1	Plan 2 計劃 2
700 or below 700 或以下	560 or below 560 或以下	<input type="checkbox"/> 590	<input type="checkbox"/> 840
701 – 1,200	561 – 960	<input type="checkbox"/> 800	<input type="checkbox"/> 1,060
1,201 – 2,000	961 – 1,600	-	<input type="checkbox"/> 1,400

Gross floor area over 2,000 sq.ft or saleable area over 1,600 sq.ft. is subject to the Company's underwriting.  
建築面積2,000平方呎以上或實用面積1,600平方呎以上須經本公司核保批核。

### Optional Cover – Building Structure 自選保障 – 樓宇結構保障

Sum Insured (HK\$)\* 投保額(港幣\$)\* :

<input type="checkbox"/> Selected with Basic Cover 與基本保障一同投保	Annual Premium (HK\$) 每年保費(港幣\$) Sum Insured (HK\$) 投保額(港幣\$) x 0.07% = _____
<input type="checkbox"/> Selected without Basic Cover 獨立投保(非與基本保障一同投保) • with Property Owner's Legal Liability at no additional costs • 毋須支付額外費用，可獲得「業主法律責任保障」	Annual Premium (HK\$) 每年保費(港幣\$) Sum Insured (HK\$) 投保額(港幣\$) x 0.09% = _____
Name of Mortgagee 按揭銀行或財務公司名稱	
Loan Number 按揭編號	Owner Name of Insured Premises 受保住所業主姓名 (Applicable if there are joint owners of the insured premises 適用於聯名的受保住所)

\* Sum Insured of Building Structure must be on re-construction value basis and not less than HK\$500,000.  
「樓宇結構保障」的投保額必須按重建價值釐定，並不可少於港幣\$500,000。





## Declaration 聲明

I/ We hereby declare and agree that

本人/ 吾等現聲明及同意：

- the premises is not left unoccupied for more than 45 days each year, for the protection of this insurance (except as specially declared). The premises is also built of brick, stone and concrete and roofed with concrete, and is in good state of repair.  
(除另有申報外) 本住所每年不會空置超過45天下始告生效；另外，住所的牆身是採用磚、石及三合土作為建築材料，屋頂則採用三合土建成，並有經常維修，適宜居住。
- no part of the premises is below ground floor level.  
住所絕無任何部份低於地面。
- the premises is not sub-divided to let or sub-let to any persons.  
本住所並不分段租予或分租予任何人士。
- the premises is not let or sub-divided to let or sublet to my family, including parents, siblings, spouse, children and relatives.  
本住所並不出租予或分段租予或分租予本人的家人，包括父母、兄弟姊妹、配偶、子女及親屬。
- a duly stamped tenancy agreement has been signed with the tenant when the premises is leased out.  
於出租住所時已與租戶簽訂一份已加蓋印花的租賃合同。
- the premises is a private domestic property and is not a public housing (except it is legally permissible to rent out).  
本住所為私人住宅物業，並非公營房屋（合法出租的公共房屋則除外）。
- the statements and particulars given in this application are, to the best of my/ our knowledge and belief, true and complete and that this application shall form the basis of the contract with Prudential.  
就本人/ 吾等知悉範圍內，此申請表上填報的一切資料，均屬確實完整，本人/ 吾等並同意以此申請表作為本人/ 吾等與英保誠之間所訂合約的根據。
- the insurance will not be in force until the application has been accepted by the Company and the premium has been paid, except to the extent of any official cover note which may be issued.  
除持有保誠簽發的臨時保單外，保障需保誠覆核、接納申請表及已繳付保費後才生效。

## Important Notes to Applicant 申請人須知

1. Excess – No excess is applied to the section of Property Owner's Legal Liability. For other sections except Building Structure, there is an excess of HK\$250 for each and every loss. Excess for water damage is HK\$250, or 10% of the adjusted loss, whichever is greater. For damage to wall paint and/ or wallpaper, each and every loss is subject to an excess of HK\$1,000 or 10% of the adjusted loss, whichever is greater. Excess of HK\$3,000 is required for each and every loss other than that caused by fire or explosion under the section of Building Structure.

自負金額 – 「業主法律責任保障」不設自負金額，而其餘保障（除「樓宇結構保障」外）的自負金額為港幣\$250，若由水浸而引致的損失，每次事故的自負金額則為損失評估總值的10%，或港幣\$250，以較高者為準。油漆或/ 及牆紙的損毀事故，自負金額為港幣\$1,000，或該損失評估總值的10%，以較高者為準。「樓宇結構保障」一項中的自負金額為港幣\$3,000，若由火災或爆炸引致損失，則自負金額可獲豁免。

2. Disclosure – The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/ broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the policy will not provide the cover the applicant requires, or perhaps may invalidate the policy altogether.

披露 – 申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關理財顧問/ 經紀查詢。如作出不確實回答或提供不正確資料，會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。

3. A specimen copy of the policy and a copy of your completed application form will be supplied on request.

如有需要，本公司可提供保單原文及申請表副本以作參考。

4. All benefits and exclusions are only briefly outlined here. For further details, please refer to the schedule of insurance and the insurance policy.

上述保障及不保範圍並未包括所有細節，詳情請參閱承保表及保單。

5. The application form must be signed by a person who has attained aged 18 or above.

申請表必須由年滿18歲或以上的申請人簽署。

6. This product is underwritten by Prudential General Insurance Hong Kong Limited ("Prudential"). The copyrights of the contents of this document are owned by Prudential.

此產品由保誠財險有限公司（「保誠」）承保。此文件內容之版權是由保誠所擁有。

7. This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。

8. Collection of Levy by the Insurance Authority ("IA") – From 1 January 2018 onwards, a levy on insurance premiums for insurance policies will be payable to IA by policy holders. IA will collect the levy from policy holders through insurance companies. The amount of the levy may be subject to change depending on the applicable levy rate, which shall be determined by when the first premium is due which is the date when the policy becomes effective. Policy holder shall commit an offence and be liable to a pecuniary penalty not exceeding HK\$5,000 for failure to timely pay the levy. Levy must be paid when the premium is paid. To avoid any doubt, you must pay us the premium and levy once policy is effective.

In this connection, notwithstanding anything contained in this form, policy provision or any other agreements between us, you agree us with the following assistance as may be necessary to enable us to collect any outstanding levy payable to IA in respect of the policy applied under this application form to the extent applicable and relevant, subject to the terms hereof:-

- you agree the prepayment of levy on prepaid premiums if you pre-pay any premium.

The corresponding levy rate (based on premium payable) and cap per policy per policy year for insurance policies with effective date falling in the period from 1 January 2018 till 31 March 2019 (both dates inclusive) are 0.04% and HK\$2,000; from 1 April 2019 till 31 March 2020 (both dates inclusive) are 0.06% and HK\$3,000; from 1 April 2020 till 31 March 2021 (both dates inclusive) are 0.085% and HK\$4,250; and from 1 April 2021 onwards (date inclusive) are 0.1% and HK\$5,000. For details of levy information, please visit [www.prudential.com.hk/levy](http://www.prudential.com.hk/levy).

**All the premiums listed in this application form exclude levy.**

保險業監管局（「保監局」）收取的徵費 – 由2018年1月1日起，保單持有人必須向保監局繳付保單之保費徵費。保監局將透過保險公司向保單持有人收取徵費，徵費金額會因應適用徵費比率而有所變更，而該比率則以首期保費須繳付當日，即是保單生效日而定。如保單持有人未能依時繳交徵費，即屬違法，可被罰款不超過港幣五千元。徵費需於繳交保費時同時繳交。為免任何疑問，閣下必須於保單生效之日向本公司繳交保費及徵費總額。

有見及此，儘管載於本表格、保單條款或我們之間其他任何協議所包含的任何內容，閣下同意我們在需要時提供以下協助，使我們能夠就 閣下透過此申請書申請之保單適當地及相關地根據以下條款，收取任何應向保監局繳付之未繳徵費：

- 閣下同意如繳付預繳保費，將同時被收取預繳徵費。

於2018年1月1日至2019年3月31日（包括首尾兩日）期間生效的保單的徵費比率（以保費為基準）及每份保單每保單周年徵費上限為0.04%及港幣二千元；於2019年4月1日至2020年3月31日（包括首尾兩日）期間生效為0.06%及港幣三千元；於2020年4月1日至2021年3月31日（包括首尾兩日）期間生效為0.085%及港幣四千二百五十元；而於2021年4月1日起（包括該日）生效為0.1%及港幣五千元。有關徵費詳情請瀏覽[www.prudential.com.hk/levy](http://www.prudential.com.hk/levy)。

**本表格內列出的所有保費並不包括徵費。**

9. Warranty: The Applicant shall warrant that the premises is not any type of Housing Scheme or the like which prohibits the owner of such premises from renting out to any other persons. The Applicant shall also warrant that this Insurance is taken out for the Insured Premises where a written, duly stamped and enforceable Tenancy Agreement between the Insured as the Landlord and the Tenant in respect of the Insured Premises exists upon the application of this Insurance and the Company shall have the right to request any form of proof for rental whenever necessary.

保證：申請人保證住所並非屬於任何禁止有關住戶主出租予任何其他人士的房屋計劃或相類似計劃下的住所。申請人亦保證申請本保險時，作為業主的受保人與租客就出租受保住所已簽訂一份具有效力，並已加蓋印花的書面租賃合約。如有需要，本公司有權索取有關租賃任何形式的證明。

## Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as “Company”, “our”, “we”, or “us”) take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/ medical records, credit information, product history, claims history, financial and medical information (“Personal Information”) to provide you with the insurance or financial products or services. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/ reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record. 保誠財險有限公司(簡稱「本公司」或「我們」)認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務，或為遵守法定及合約要求，我們會向閣下收集必要的個人資料。為向閣下提供保險或金融產品或服務，我們可能會向閣下收集個人資料，包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身份證副本及資料、旅遊證件資料、健康/醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、財務及醫療資料(「個人資料」)。我們亦可能會從第三方，如其他保險公司、代理、信貸資料服務/報告機構、供應商、金融機構、防欺詐機構、政府機構、醫務人員、法院或公開紀錄，收集關於閣下的個人資料。

### 1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to design and provide you with insurance, financial and related products and services; (f) to communicate with you; (g) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in section 2 below); (h) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application); (i) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (j) to provide customer services; (k) to perform automated decision-making or profiling; (l) to perform a policy review or needs analysis; (m) to conduct research and statistical analysis (including use of new technologies); and (n) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described below.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also use and share your Personal Information for the purposes described above to improve our products and services. Your Personal Information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary.

我們可能會使用閣下的個人資料作下列目的：(a) 處理閣下的申請；(b) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(c) 處理付款指示；(d) 核實閣下申請保險、金融或財富管理產品及服務的資格；(e) 設計及為閣下提供保險、金融及相關的產品和服務；(f) 與閣下進行通訊；(g) 遵守任何監管或其他法律規定或其他內部業務規定(不論是向我們或下述第2部分所列的任何第三方實施)；(h) 就索償進行調查及和解，以及偵查及防止欺詐(不論是否有關就本申請簽發的保單)；(i) 使用代理機構(包括信貸資料服務機構)、追蹤公司或公開可得資料以執行核實；(j) 提供客戶服務；(k) 執行自動決策或資料剖析；(l) 進行保單審查或需求分析；(m) 進行研究和統計分析(包括使用新科技)；及(n) 與上述任何目的直接相關的任何其他目的。經閣下同意，我們亦可能會按照以下說明使用閣下的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規，上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下(或閣下的聯名保單持有人)仍為我們的客戶，我們將一直保存閣下的個人資料，或如法律有所規定或因其他原因而為必要，我們將將其保存更長時間。

### 2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc (“companies within the Prudential Group”) and to our financial/ health business partners. We may also disclose your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including but without limitation, to the following third parties: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) regulators and government agencies, law enforcement agencies and the courts. We may also disclose your Personal Information in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團，包括本公司以及其他母公司為英國保誠集團的實體(「保誠集團內的公司」)，及我們的金融/健康業務夥伴，透露閣下的個人資料。為達到上述第一部分所列明之目的，我們亦可能還會向第三方(在香港境內或境外)透露閣下的個人資料，包括但不限於以下第三方：(a) 保險代理；(b) 保險經紀；(c) 再保險公司；(d) 索償調查公司；(e) 為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司(不論直接或透過防欺詐組織或本段指名的其他人士)，及保險業用作分析及核實現有資料與後提供的資料而使用的數據庫或登記冊(及其營運商)；(f) 提供行政、電訊、電腦、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商(包括但不限於保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人)；(g) 行業協會及聯會；(h) 醫療賬單審查公司；(i) 閣下的聯名保單或投資持有人；(j) 研究人員；(k) 信貸資料服務機構；(l) 收賬代理；(m) 夥伴金融機構及合作夥伴；及(n) 監管機構及政府機構、執法機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會透露閣下的個人資料。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊(如下文所述)。

### 3. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. If you do not provide such Personal Information, we may not be able to provide you the product or service that you've requested.

除非我們另有規定，否則閣下必須提供我們要求的個人資料。若閣下未提供有關個人資料，我們可能無法為閣下提供所要求的產品或服務。

### 4. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the “Ordinance”), you have the right to request access to and correction of any Personal Information that you provide to us. If want to exercise your rights, or if you require any other information, you can advise our Data Protection Officer at [service@prudential.com.hk](mailto:service@prudential.com.hk) or using the details on “Contact Us” section of the Company website or our Privacy Notice.

If you move/ moved to a European Union (“EU”) jurisdiction, we may be required to provide you with further information, and you may have additional rights, under the EU General Data Protection Regulation. This information and these rights are set out in the Privacy Notice on our Company website.

We update our Privacy Notice from time to time. We encourage you to familiarise yourself with the Privacy Notice on our Company website. By completing and progressing with this form, you confirm that you have read and understood this PICS. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>.

根據《個人資料(私隱)條例》(「條例」)，閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲行使閣下的權利，或如閣下需要任何其他資料，請發送電郵至 [service@prudential.com.hk](mailto:service@prudential.com.hk) 或使用本公司網站或我們的私隱通知中「聯絡我們」部分所列的資料保護主任聯絡。

如閣下搬遷/已搬遷至歐洲聯盟(「歐盟」)司法管轄區，我們可能需要向閣下提供進一步資料，且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們會不時更新我們的私隱通知，並建議閣下瀏覽本公司網站以了解該私隱通知。閣下填妥並繼續提交本表格，即表示閣下確認已閱讀並理解本收集個人資料聲明。該私隱通知可在本公司網站 <https://www.prudential.com.hk/scws/pages/tc/privacy-policy/index.html> 上查閱。

### Opting-out of Marketing Communications or Materials 拒絕接收促銷信息或資料

We intend to send you marketing communications but we can only do so with your consent. If you consent, we may use your contact details and information about the products you have purchased (including the sales channel from which such products were purchased).

我們有意向閣下發送促銷信息或資料，但僅經閣下同意我們才可以這樣做。如閣下同意，我們將可能使用閣下的聯絡資料及有關閣下已購買的產品的資料(包括購買有關產品的銷售渠道)。

I/ we do not wish to receive any marketing communications from Prudential General Insurance Hong Kong Limited.

本人/我們不希望收到保誠財險有限公司發出的任何促銷信息。

Signature of Applicant* 申請人簽署*	Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱(請用正楷填寫)	
<b>X</b>	Financial Consultant's Division and Code 理財顧問組別及編號	
Application Date 投保日期	Mobile Number 流動電話號碼	Office Location 辦公地點

\* The signature of this application form is only valid for 30 days from the date of your signature. 此申請表上的簽署只於簽署日期起30日內有效。

For Office Use Only 本公司專用		
Approved by	Date	Effective Date
Restrictions <input type="checkbox"/> No <input type="checkbox"/> Yes		