



PRUDENTIAL
保 誠 保 險

用心聆聽 實現您心



PRUDENTIAL
保 誠 保 險

Listening. Understanding. Delivering.



保誠精選「家居寶」
家居

PRUChoice Home
HOME

保誠精選「家居寶」家居保障

不論是數百呎的小天地，或是千呎的安樂窩，越來越多人願意投放心思及金錢，購買不同家具或打造特色裝修，建立一個舒適的家。要住得安心，當然需要一份全面的家居保險，保障您隨時因意外，如颱風、火災、盜竊或水浸招致的家居財物損失及維修費用、因疏忽而引致第三者的法律責任。

保誠精選「家居寶」家居保障正正為您，特別保障在您及家人以住戶身份下的額外風險！

(2022年3月1日或之後適用)



計劃特點

- 保障因意外導致損毀的傢俬、家居用品或電器的最高賠償額可達每件港幣\$150,000，家居財物每年的最高保障額可達港幣\$1,500,000。
- 我們為您提供更全面保障；免費額外保障發展商附送或前業主所添置的的內部裝修、固定裝置及裝配，例如油漆、牆紙、假天花、地板及門窗等。
- 第三者法律責任每年的最高賠償額高達港幣\$15,000,000，更伸延保障引致鄰居單位的水濕損毀（不論過失）。
- 全面保障您在互聯網上可能遇上的風險包括欺詐網站、網上購物及個人身份被盜用等。
- 自選「家庭電器保養服務保障」，保障您的家庭電器因機械及電器故障而引致之維修費用。
- 您更可選擇同時投保住所的樓宇結構，保率更低至投保額0.07%。

保障一覽表

基本保障

最高賠償額(港幣\$)

小康之家 卓爾之家

1. 家居財物保障

此項為全險保障，我們會用「以新易舊」的方式，賠償您住所中的財物，包括傢俬、家居用品、電器、貴重財物及個人財物，因意外損毀而進行維修或更換時所支出的費用。

另外，閣下以租客身份所需負責的、或自行添置的室內裝修、或固定裝置及裝配，例如油漆、牆紙、地板等，亦同樣獲得保障。

- 傢俬、家居用品或電器
- 貴重財物
- 您和您家人的個人財物及您家庭傭工的物件

額外保障

就發展商/前業主添置的室內裝修
如您是住所的業主，我們將伸延保障額外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。

臨時住所租金

保障您的住所因意外損毀而不宜居住，在修復期間須另覓臨時住所棲身的費用。

室內裝修或翻新工程

若您的住所於保險期內進行室內裝修或翻新工程，只要其總工程費用不超過港幣\$300,000，而為期又少於連續60天，我們將在這期間內自動保障您家居財物在住所內因意外而導致的損毀。

冷藏食品

若您住所中的雪櫃，因機件故障或意外停電而導致冷藏食品或飲品變壞，當該雪櫃的機齡在機件故障時不足5年，或意外停電原因並非由於電力公司或其員工截斷電力所致，我們會賠償您的損失。

易碎擺設

當您住所中的鏡、玻璃裝置、瓷器、陶器、水晶擺設，因火災、爆炸、爆竊或企圖爆竊而意外損毀，我們會賠償您的損失。

短暫寄存

保障您家居財物，因在本港進行專業清洗、修理或翻新時，在寄存的地方意外損毀所帶來的損失。

清理瓦礫

保障您的家居財物意外導致損毀而需清理和搬走瓦礫的費用，惟有關損毀需於項目1家居財物保障及就發展商/前業主添置的室內裝修額外保障受保及合乎賠償資格。

項目1
每年
750,000

項目1
每年
1,500,000

每件75,000

每件10,000
每年250,000

每件75,000

每年100,000

每年300,000

每日1,500
每年45,000

每日3,000
每年90,000

每年5,000

每件5,000
每年10,000

每年50,000

每年
10,000

每年
20,000

戶外家居用品

保障置於只由您佔用及屬受保住所的走廊、陽台、平台、露台、前圍、後圍或屋頂的傢俬、家居用品或電器的意外損失及損毀。

搬遷期間保障

保障由專業搬運公司由您的住所搬運家居財物往新住所時的意外損失及損毀。

更換門鎖及門匙

當您的住所，因爆竊或企圖爆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。

酒類

保障在您的住所內因意外導致載酒酒瓶破碎的損失，惟該酒瓶在損毀時其瓶塞或瓶蓋必須仍然存於瓶頸中及未曾開封。

綜合家居支援服務

當您遇上緊急事故時，可致電二十四小時綜合家居支援熱線，獲得開鎖、水管維修、電器維修、上門診症、牙醫、褸姆、看護、滅蟲、家居清潔等轉介服務。

2. 全球個人財物保障

您及您家人擁有的個人財物，如手提電腦或平板電腦，若在住所以外任何時間及地方不幸意外損失或損毀，我們會用「以新易舊」的方式，賠償您們的損失。

3. 遺失個人現金、信用卡被盜用及網絡使用保障

遺失個人現金及信用卡被盜用

賠償您及您的家人在香港遺失個人現金或其信用卡不幸被盜用時的損失，惟有關情況須於發現損失後二十四小時內向警方報案或向信用卡中心報案。

- 遺失個人現金
- 信用卡被盜用

欺詐網站

賠償您及您的家人於香港持牌銀行的欺詐網站進行交易而導致的損失。

網上購物

如您及您的家人於互聯網上購物，並且：

- 貨品價值至少為每次訂購港幣\$500，包含當地稅費但不包括交付/運輸費用；
- 貨品必須由您或您的家人或其代表親身簽收；及
- 貨品的交貨地址必須為在香港的受保住所或您或您的家人的工作場所。

未能送抵

賠償您及您的家人於互聯網上購買的貨品於運送期間遺失及由預定收貨日起計30天後獲得運輸公司證實有關貨品已於運送過程中遺失並無法找回的損失，而賣方及/或運輸公司未能由預定收貨日起計60天內提供補送貨品或退款。

送抵貨品意外損毀

賠償您及您的家人於網上購買的貨品在送抵交付時因意外損毀出現功能故障，而賣方或運輸公司未能在送達之日後30日內退款的損失。

每件2,000
每年20,000

每件4,000
每年40,000

按本項目1每件物品的個別最高保障金額為限

每年2,500

每年5,000

每樽1,000
每年2,500

每樽2,000
每年5,000

每件
10,000

每年
20,000

每件
20,000

每年
40,000

項目3
每年
64,000

項目3
每年
124,000

每年2,000
每年2,000

每宗事故
5,000

每宗事故
10,000

每年15,000

每年30,000

每年15,000

每年30,000

每宗事故
5,000

每宗事故
10,000

每宗事故
5,000

每宗事故
10,000


<p>個人身份被盜用</p> <p>賠償您及您的家人為處理個人身份被盜用事件而直接引致的下列費用，惟所有有關費用必須於向香港持牌銀行報告損失日起計的6個月內產生：</p> <p>(a) 法律費用： 就香港持牌銀行針對您或您的家人提起任何訴訟而產生的費用。</p> <p>(b) 付款責任： 在沒有您或您的家人授權下以您或您家人的名義簽發的信用卡及/或開立的銀行帳戶的使用，而須向香港持牌銀行支付的法律責任金額。</p> <p>(c) 雜項費用： 香港持牌銀行因收到錯誤資料並拒絕您或您的家人開立信用卡或銀行帳戶的申請，而您或您的家人須重新提交申請而產生的合理及需要費用；及/或 您或您的家人為報告個人身份被盜用事件或糾正因個人身份被盜用而被更改的金融及信用記錄，而需要進行文件公證所產生的費用，以及合理及需要產生的長途電話及認證郵件費用。</p>	<p>每宗事故 15,000</p> <p>每年 30,000</p> <p>每宗事故 30,000</p> <p>每年 60,000</p>	<p>額外保障</p> <p>火災/ 行劫/ 盜竊的受傷津貼 您或您的家人，因家居火災、持械行劫或盜竊而受傷，我們會支付所需的醫療費用。</p>	<p>每年5,000</p>
<p>4. 遺失個人證明文件保障</p> <p>賠償您及您的家人因在香港遺失個人證明文件而需補領的費用，惟有關情況須於發現損失後24小時內向警方報案。</p>	<p>每年 2,500</p> <p>每年 5,000</p>		
<p>5. 第三者法律責任保障</p> <p>本項保障您及您的家人在下列情況，因疏忽而導致第三者身體受傷或財物損失，而需負上的法律責任。</p> <ul style="list-style-type: none"> 身為受保住所的住戶 以個人身份，在香港或前往海外暫時停留 飼養家居寵物 外籍家庭傭工/ 本地家務助理為您從事家務工作時，因疏忽而導致第三者身體受傷或財物損失，而您作為僱主的責任 <p>額外保障</p> <p>業主法律責任保障 我們額外保障您作為業主，因住所或大廈公眾地方發生意外，疏忽導致第三者身體受傷或財物損失時，所需負上的法律責任。</p> <p>鄰居單位水濕保障 在無論過失的情況下，我們額外保障因您住所引致第三者財產意外水濕損毀（不論過失）而產生的合理維修費用。</p>	<p>項目5 每年 10,000,000</p> <p>項目5 每年 15,000,000</p> <p>每年 10,000,000</p> <p>每年 15,000,000</p> <p>每年 5,000</p> <p>每年 8,000</p>	<p>7. 新居過渡期保障</p> <p>在得悉您搬遷消息後，我們將於您首次佔用該新住所時起計，就新住所免費提供項目1 – 家居財物保障及項目5 – 第三者法律責任保障，保障期為兩星期。</p>	<p>按本項目1及項目5的每件物品最高保障限額及每年限額為限</p>
<p>6. 家居意外保障</p> <p>若因家居火災、持械行劫或盜竊，導致您及您家人身亡、完全永久傷殘、喪失肢體或喪失視力，將獲得賠償。</p> <ul style="list-style-type: none"> 死亡或完全永久傷殘 喪失雙肢功能 喪失雙目視力 喪失單肢功能及喪失單目視力 喪失單肢功能或喪失單目視力 	<p>項目6 每年200,000</p> <p>每人100,000</p> <p>每人100,000</p> <p>每人100,000</p> <p>每人100,000</p> <p>每人50,000</p>	<p>10. 家庭電器保養服務保障</p> <p>我們保障您的家庭電器，於您以一手形式新購買日起計5年內，在受保期間因機械及電器故障而引致的維修費用。當您的家庭電器遇上故障時，可致電24小時支援熱線，我們會安排維修人員進行上門檢查及維修，並負責維修有關電器的費用，包括必須更換零件所需的費用。</p> <p>所保障之“家庭電器”只限於於受保住所內使用的電視機（不包括顯示屏）、雪櫃、洗衣機、乾衣機、冷氣機、藍光光碟/ 鐳射影碟機及微波爐，而購入價介乎港幣 \$3,000 至港幣 \$30,000，並且必須為原廠行貨及在香港購買附有購買單據正本以作證明。</p> <p>如投保住所屬於偏遠地區、離島或不能以電梯直達之住宅，維修時需徵收額外費用。</p> <p>家庭電器保養服務保障承保日期必須與標準保障的生效日期相同。如保單生效途中終止「家庭電器保養服務保障」，有關此保障之保費一概不予退還。</p> <p>有關保障詳情，請參閱保單條文。</p>	<p>* 您可選擇單獨投保「樓宇結構保障」，並同時免費獲得「業主法律責任保障」 – 最高賠償額：每年港幣\$5,000,000，自住居所之保率為投保額之0.09%。</p> <p>* 家庭電器保養服務保障的服務供應商為國際救援（香港）有限公司（EAHK），保誠財險有限公司（「保誠」）對於上述服務之質素及其供應並不作出任何的陳述、保證或承諾，亦不會承擔有關服務供應商所提供之服務所引致的責任。在任何情況下，保誠都不會就服務供應商之行為或失當或服務而承擔任何責任。保誠會保留替換任何服務供應商、不時檢討、調整或更改上述服務之詳情、條款及細則，及隨時終止/ 或暫停該服務的權利，而不須給予事先通知。由服務供應商所供應之服務及/ 或閣下對其服務之接受將構成閣下與有關之服務供應商之間的合約，與本保單計劃獨立而互不關連。</p>

<p>額外保障</p> <p>火災/ 行劫/ 盜竊的受傷津貼 您或您的家人，因家居火災、持械行劫或盜竊而受傷，我們會支付所需的醫療費用。</p>	<p>每年5,000</p>
<p>7. 新居過渡期保障</p> <p>在得悉您搬遷消息後，我們將於您首次佔用該新住所時起計，就新住所免費提供項目1 – 家居財物保障及項目5 – 第三者法律責任保障，保障期為兩星期。</p>	<p>按本項目1及項目5的每件物品最高保障限額及每年限額為限</p>

自選保障


<p>8. 額外個人財物保障</p> <p>若您的個人財物價值超出「全球個人財物保障」一項的每件最高賠償額，您可選擇為閣下的個人財物，投保一個較大的保額，以確保您和您家人擁有的貴重財物，獲得充裕的保障，惟需在投保書中清楚列明及需經本公司核實審批。</p>	
<p>9. 樓宇結構保障（保率：0.07%）</p> <p>我們會在不超过本項的投保額下，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的樓宇結構之損毀，並保障專業建築師顧問及清理瓦礫費用。若您同時投保基本保障，保率為投保額之0.07%。</p> <p>* 您可選擇單獨投保「樓宇結構保障」，並同時免費獲得「業主法律責任保障」 – 最高賠償額：每年港幣\$5,000,000，自住居所之保率為投保額之0.09%。</p>	

<p>10. 家庭電器保養服務保障</p> <p>我們保障您的家庭電器，於您以一手形式新購買日起計5年內，在受保期間因機械及電器故障而引致的維修費用。當您的家庭電器遇上故障時，可致電24小時支援熱線，我們會安排維修人員進行上門檢查及維修，並負責維修有關電器的費用，包括必須更換零件所需的費用。</p> <p>所保障之“家庭電器”只限於於受保住所內使用的電視機（不包括顯示屏）、雪櫃、洗衣機、乾衣機、冷氣機、藍光光碟/ 鐳射影碟機及微波爐，而購入價介乎港幣 \$3,000 至港幣 \$30,000，並且必須為原廠行貨及在香港購買附有購買單據正本以作證明。</p> <p>如投保住所屬於偏遠地區、離島或不能以電梯直達之住宅，維修時需徵收額外費用。</p> <p>家庭電器保養服務保障承保日期必須與標準保障的生效日期相同。如保單生效途中終止「家庭電器保養服務保障」，有關此保障之保費一概不予退還。</p> <p>有關保障詳情，請參閱保單條文。</p>	
--	--

<p>其他事項</p> <ol style="list-style-type: none"> 「貴重財物」包括白金、黃金、珠寶首飾、錶、皮草、藝術品、古玩及攝影器材等。 「欺詐網站」意指該網站屬欺詐性質，且已經由香港有關監管機構公開宣佈。 「持牌銀行」意指根據香港法例第155章《銀行業條例》於香港註冊的持牌銀行。 「個人身份被盜用」意指未經授權而使用及/ 或非法使用您或您的家人的姓名或香港身份證號碼等個人資訊開立您或您的家人未授權的信用帳戶及/ 或銀行帳戶。 「每件」意指一件、一對或一套物品。 「家人」意指一般情況下與您永久同住的父母、兄弟姊妹、配偶、子女及親屬，如要為同住朋友投保，請在本申請表中列明。 就任何終止或更改本保單，本公司將按每保單收取港幣\$400的最低保費。 	
---	---

<p>自負金額</p> <p>基本保障</p> <p>家居財物保障</p> <p>全球個人財物保障/ 遺失個人現金、信用卡被盜用及網絡使用保障/ 遺失個人證明文件保障</p>	<p>每次每宗損失的自負金額</p> <p>港幣\$250</p> <ul style="list-style-type: none"> 水濕引致的損失的自負金額為港幣\$250或損失評估總值10%，以較高者為準。 油漆或/ 及牆紙損毀事故的自負金額為港幣\$1,000或損失評估總值10%，以較高者為準。 <p>港幣\$250</p>
---	--

<p>自選保障</p> <p>樓宇結構保障</p>	<p>每次每宗損失的自負金額</p> <p>港幣\$3,000</p> <ul style="list-style-type: none"> 若由火災或爆炸引致的損失，自負金額則可獲豁免。
----------------------------------	---

<p>續保優惠</p> <p>因應現時您家居財物逐年可能有所遞增，我們於每年續保時，會將您的「家居財物保障」最高賠償額免費自動增加港幣\$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。</p>	
--	---

<p>保誠精選「僱傭寶」</p> <p>家庭傭工保障保費九折優惠</p> <p>如您同時投保保誠精選「家居寶」家居保障及保誠精選「僱傭寶」家庭傭工保障，即可同時獲享首年保費九折優惠。</p>	<p>10% off</p>
--	----------------

主要不保事項



下列只為**保誠精選**「家居寶」家居保障不保事項的概略，請參閱保單內所列明的詳細內容。

適用於整套保單主要不保事項

- 自然損耗、違法結構、任何原因不明的損失、機械故障（除於項目一「家居財物保障」的額外保障「冷藏食品」及項目十「家庭電器保養服務保障」則除外）
- 戰爭或同類行動、政府法令、核能災難及民亂所構成的損失
- 蓄意、故意行為
- 就香港天文台已發出8號或以上警告信號的熱帶氣旋，本保單由其原起保生效日計的首3天設有等候期，在此期間內不會就該熱帶氣旋所引致的損毀或損失作出賠償
- 因傳染病、COVID-19或大流行病引致的任何賠償

適用於項目三 — 「遺失個人現金、信用卡被盜用及網絡使用保障」的主要不保事項

「網上購物」的不保事項

- 任何非以受保人或受保人家人信用卡或銀行帳戶購買的貨品
- 任何以附屬卡購買的貨品
- 任何非於互聯網上進行的購物
- 任何非受保人或受保人家人或其代表親身簽收的貨品

「個人身份被盜用」的不保事項

- 任何種類的借貸（包括但不限於私人貸款、車輛貸款或樓宇貸款）
- 受保人及/ 或受保人家人的違法行為所造成的損失
- 受保人及/ 或受保人家人故意造成之損失；或受保人及/ 或受保人家人知悉或計劃之行為所造成之損失

適用於「家庭電器保養服務保障」的主要不保事項

- 保單生效日起計首30天內的電器故障
- 錯誤使用電器或自然損耗引致的故障
- 非因機件損壞而引致的故障
- 非由香港授權經銷商購買或以陳列品出售的電器
- 未能提供購買單據的電器

QR Code 二維碼



Scan QR code for instant protection
掃描二維碼即時投保



Scan QR code for premium table
掃描二維碼查閱保費表

PRUChoice Home Insurance

Whether it is a cozy condo or a spacious apartment, people are investing more money and time to renovate their homes with furniture and decorations to build a comfortable place for their own. A comprehensive home protection insurance will give you peace of mind and protect you against loss of your home contents should accidents such as typhoons, fire, burglary or water damage occur, the third party legal liability arising from negligence.

With PRUChoice Home Insurance, the additional risks will be well looked after for you and your family as residents.

(Applicable on or after 1 March, 2022)



Special Features

- 1 Compensate the loss of accidental damage of furniture, household goods or appliances up to HK\$150,000 per item. The maximum benefit amount for Household Contents up to HK\$1,500,000 per year.
- 2 Extends to cover the interior decoration, fixtures and fittings at your home that are provided by developer or installed by ex-landlords, for example wall paint, wallpaper, false ceilings, floorings, doors and windows, etc.
- 3 Third Party Legal Liability covers up to HK\$15,000,000 per year, and it extends to cover no-fault liability to the neighbour property water damage.
- 4 A comprehensive cover to protect you against risk of online activities including fraudulent website, online shopping and personal identity theft.
- 5 Home Appliance Warranty Service Extension to cover the repair cost when your home electrical appliances suffer from mechanical and electrical breakdowns.
- 6 You may choose to protect the building structure of your home together with your household contents with a premium rate as low as 0.07%.

Insurance Cover at a Glance

Basic Cover	Maximum Limits (HK\$)	
	Harmony Plan	Premier Plan
1. Household Contents "All Risks" cover is provided for your household contents at the premises including furniture, household goods, appliances, valuables and personal effects. Protection will be on a "New for Old" basis. We also cover interior decoration, fixtures and fittings like wall paint, wallpaper and floorings carried out or installed by you, or for which you are legally responsible as a tenant. <ul style="list-style-type: none"> • furniture, household goods or appliances • valuables • personal effects of you and your Family Members, and personal belongings of your domestic helper 	Section 1 750,000/ year	Section 1 1,500,000/ year
Extensions Developer's and Ex-landlords' Interior Decoration We extend to cover interior decoration, fixtures and fittings including wall paint, wallpaper, false ceilings, floorings, doors and windows that are installed by ex-landlords or provided by developer if you are the owner of premises.	100,000/ year	300,000/ year
Alternative Accommodation When your home is rendered uninhabitable after an insured accident, you will be reimbursed for the necessary temporary accommodation expenses during the period of reinstatement.	1,500/ day 45,000/ year	3,000/ day 90,000/ year
Decoration or Renovation We cover accidental loss of or damage to your household contents at the premises during the period of interior decoration or renovation, if the total contract value is under HK\$300,000 and the period involved is less than 60 consecutive days within the period of insurance.		
Frozen Foods We cover damage to your frozen foods or drinks through deterioration as a result of breakdown of refrigerator which is less than 5 years old at the time of an accident, or failure of public electricity supply which is not caused by the deliberate act of the supply authority or its employees.	5,000/ year	

Brittle Display

We cover accidental loss of or damage to mirrors, glass, china porcelain, earthenware and crystal due to fire, explosion, burglary or attempted burglary at your premises.

Temporary Removal

This covers accidental loss of or damage to your household contents when they are temporarily removed from your premises elsewhere in Hong Kong for the purpose of professional cleaning, repair or renovation.

Removal of Debris

We cover cost of cleaning and removal of debris of Household Contents following accidental damage as insured and payable under Section 1 Household Contents and its extension on Developer's and Ex-Landlords' Interior Decoration.

Household Contents in the Open

We cover accidental loss of or damage to furniture, household goods or appliance contained in or on verandah, balcony, patio, terrace, forecourt, backyard or on roof which are belonged to the insured premises and solely occupied by you.

Home Removal by Professional Mover

We cover accidental loss of or damage to Household Contents if your Household Contents are moved by professional movers from the insured premises to your new residential premises.

Replacement of Locks & Keys

We pay for the costs incurred for replacement of door locks & keys damaged due to burglary or attempted burglary.

Liquor

We pay for the loss due to accidental breakage to bottle of liquor with cork or cap attached to the bottle neck and not screwed at the time of damage at your premises.

Home Assistance Services

A 24 Hours Home Assistance Hotline is provided to you for the referral services including locksmith, plumbing, electrical, house call, dental, baby-sitting, nursing, pest control and household cleaning.

5,000/ item
10,000/ year

50,000/ year

10,000/ year 20,000/ year

2,000/ item
20,000/ year 4,000/ item
40,000/ year

Subject to the respective maximum limit per item under Section 1 hereof

2,500/ year 5,000/ year

1,000/ bottle
2,500/ year 2,000/ bottle
5,000/ year

2. Personal Effects Worldwide Cover

We cover your and your Family Members' personally owned personal effects such as laptops and tablets, in respect of loss or damage due to accident outside the premises anytime and anywhere on a "New for Old" basis.

10,000/ item
20,000/ year 20,000/ item
40,000/ year

3. Loss of Personal Money, Unauthorized Use of Credit Card and Online Protection

Loss of Personal Money and Unauthorized Use of Credit Card

We cover your and your Family Members' loss of personal money and unauthorized use of credit card in Hong Kong which are reported to the local police authority and credit card centre within 24 hours after discovery of loss.

- loss of personal money
- unauthorized use of credit card

Fraudulent Website

We cover your and your Family Members' financial loss in the event of the transaction made at the fraudulent website of Licensed Bank in Hong Kong.

Online Shopping

If you and your Family Members purchase goods from internet provided that:

- the goods have a value of at least HK\$500 per order including local taxes but excluding delivery/ transportation costs;
- the goods must be received by you or your Family Members or their representative in person; and
- the delivery address for the goods is the insured premises or your or your Family Members' workplace in Hong Kong.

Non-Delivery

We cover the goods you and your Family Members purchased online which have been lost and have confirmed that it could not be found by the transportation company more than 30 days from the scheduled delivery date, and the seller or transportation company fails to provide replacement or refund within 60 days from the initial scheduled delivery date.

Accidental Damage Upon Delivery

We cover your and your Family Members' loss as a direct result of improper functioning due to accidental damage of goods at the time of receipt by you or your Family Members which purchased online if the seller or transportation company fails to refund within 30 days of delivery.

Personal Identity Theft

We will reimburse you and your Family Members the following expenses incurred directly resulting from the efforts to resolve personal identity theft provided all such expenses must be incurred within 6 months from the report date of loss to the Licensed Bank in Hong Kong:

- Legal Expenses: to defend any lawsuit brought against you or your Family Members by Licensed Bank in Hong Kong.

Section 3 64,000/ year	Section 3 124,000/ year
2,000/ year 2,000/ year	
5,000/ event 15,000/ year	10,000/ event 30,000/ year
15,000/ year	30,000/ year
5,000/ event	10,000/ event
5,000/ event	10,000/ event
15,000/ event 30,000/ year	30,000/ event 60,000/ year

- Obligation of Payment: the amount(s) that you or your Family Members become legally liable to pay to Licensed Bank in Hong Kong which arising from the use of unauthorized issued credit card(s) and/ or opened bank account(s) under your or your Family Members' name.
- Miscellaneous Expenses: the reasonable and necessary cost(s) incurred to re-file applications for your or your Family Members' credit cards or bank accounts that is/ are declined solely due to incorrect information received by Licensed Bank in Hong Kong; and/ or the reasonable and necessary cost(s) incurred by you or your Family Members to notarize documents related to personal identity theft, as well as long distance telephone calls and certified mail reasonably incurred to report personal identity theft or to correct your or your Family Members' financial and credit records that have been altered as a result of personal identity theft.

4. Loss of Personal Documents

We cover replacement cost of your and your Family Members' personal documents in Hong Kong which are reported to the local police authority within 24 hours after discovery of loss.

2,500/ year 5,000/ year

5. Third Party Legal Liability

We protect you and your Family Members against legal liability in respect of third party bodily injury and/ or property damage arising out of negligence:

- as an occupier of the insured premises
- as an individual in Hong Kong or worldwide during a temporary visit
- as a domestic pet owner
- of your domestic helper(s) for your household work in the capacity of his/ her employer

Section 5
10,000,000/
year Section 5
15,000,000/
year

Extensions

Property Owner's Legal Liability

We extend to cover your legal liability as a property owner of the premises for an accident at home or in the common area of the building.

Neighbour's Property Water Damage Legal Protection

We extend to pay the reasonable repair costs incurred to or for third party who sustains property damage caused by water damage from your premises only, regardless of fault.

10,000,000/
year 15,000,000/
year

5,000/ year 8,000/ year

6. Family Personal Accident

We protect you and your Family Members for death or total permanent disablement, loss of limb(s) and loss of sight as a result of fire, armed robbery or theft occurring at your home.

- death or total permanent disablement
- loss of both limbs
- loss of both sight
- loss of one limb and sight of one eye
- loss of one limb or sight of one eye

Section 6
200,000/ year

100,000/ person
100,000/ person
100,000/ person
100,000/ person
50,000/ person

Extension

Fire/ Burglary/ Robbery Harm Allowance

We cover medical expenses of you or your Family Members necessarily incurred due to fire, armed robbery or theft occurring at your home.

5,000/year

7. New Home Transition Period Protection

We provide extended protection under Section 1 – Household Contents and Section 5 – Third Party Legal Liability for free upon knowing that you have moved home. Protection shall be for two weeks from the first date of occupying your new premises.

Subject to the respective maximum limit per item and annual limit of Section 1 and Section 5 thereof

Optional Cover

8. Personal Effects Extra

If the value of your personal effect exceeds the maximum limit per item of Personal Effects Worldwide Cover, you may increase coverage to ensure an adequate protection for your and your Family Members' valuable personal effects. All items are to be declared and specified in the application form, subject to underwriting.

9. Building Structure (Premium Rate: 0.07%)

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 damage arising out of landslip, subsidence and hailstorm. We cover professional architect consultation fees and removal of debris, up to the sum insured under this Section. The premium rate is 0.07% if you insure with Basic cover.

* You can select to insure the Building Structure without insuring the basic cover and the extension of Property Owner's Legal Liability with maximum limit of HK\$5,000,000 per year will be offered to you free of charge. The premium rate is 0.09% if the building is occupied by you.

10. Home Appliance Warranty Service

We cover the repair cost if your home electrical appliances breaking down due to mechanical or electrical reasons within 5 years counting from the date you purchased them.

In case of breakdowns, you may call the 24 Hours assistance hotline, and we will arrange repairers to conduct on-site inspection and maintenance. You will be covered for the required repair cost, including the cost for replacing parts necessarily.

The covered home electrical appliances are restricted to Television (excluding the screen), Refrigerator, Washing Machine, Clothes Dryer,

Air-Conditioner, Blu-ray/ DVD player and Microwave Oven with their prices ranging from HK\$3,000 – HK\$30,000. These home electrical appliances must be purchased in Hong Kong from authorized sellers with original receipts as a proof.

Additional cost is required if the insured premises are located in remote areas, outlying islands or cannot be reached directly with elevators.

The effective date of Home Appliance Warranty Service must be same as the Basic Cover. No premium refund shall be made for any mid-term cancellation of Home Appliance Warranty Service.

For coverage details, please refer to the policy provision.

* The service provider of Home Appliance Warranty Service is Europ Assistance Hong Kong Limited (EAHK). We make no representation, warranty or undertaking as to the quality and availability of the aforesaid services, and shall not accept any responsibility or liability for the services provided by the service provider(s) concerned. Under no circumstance shall Prudential General Insurance Hong Kong Limited ("Prudential") be responsible or liable for the acts or omissions or services of the service provider(s). Prudential reserves the right to replace any of the service provider(s) and review, revise and change of details, the terms and conditions of the aforesaid services to be provided from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving prior notice. The provision of such services by the service provider(s) and/or acceptance thereof by you shall constitute a contract between you and the service provider(s) concerned which is separate and independent from the Policy.

Other Notes

- "Valuables" includes items such as platinum, gold, jewels, watches, furs, work of art, antiques, photographic equipment and the like.
- "Fraudulent Website" means the website of which is fraudulent in nature has been declared by the relevant authorities of Hong Kong.
- "Licensed Bank" means a Licensed Bank under the Banking Ordinance (Cap 155) of the laws of Hong Kong who is incorporated in Hong Kong.
- "Personal Identity Theft" means the unauthorized and/ or illegal use of your or your Family Members' personal information such as name or Hong Kong Identity Card number to issue credit card(s) and/ or open bank account(s) online that you or your Family Members did not authorize.
- "Item" means an article, a pair or set of articles.
- "Family Members" means your parents, siblings, spouse, children, relatives and cohabitants who normally and permanently residing with you. To insure for your friend(s) cohabiting with you, please declare in this application form.
- For any termination of or adjustment in this Policy, the Company will retain the minimum premium which is HK\$400 for each Policy.

Excess

Basic Cover	Excess for each and every loss
Household Contents	HK\$250 <ul style="list-style-type: none"> 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.
Personal Effects Worldwide/ Loss of Personal Money, Unauthorized Use of Credit Card and Online Protection/ Loss of Personal Documents	HK\$250
Optional Cover	Excess for each and every loss
Building Structure	HK\$3,000 <ul style="list-style-type: none"> Excess will be waived if the loss is caused by fire or explosion.

Loyalty Bonus



To cater for the possible annual increase of your household items at home, an additional cover of HK\$50,000 for 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 in aggregate.

10% Discount on PRUChoice Maid Insurance



If you insure **PRUChoice Home Insurance** and **PRUChoice Maid Insurance** at the same time, you can enjoy 10% first year premium discount on both products.

Major Exclusions



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

General Exclusions Applicable to the Policy

- Wear and tear, illegal structures, loss caused by or resulting from unexplained reasons, mechanical breakdown (except for Frozen Foods extension under Section 1 – Household Contents and Section 10 – Home Appliance Warranty Service)
- War and kindred risks, government acts and nuclear hazard, civil commotion
- Any deliberate acts
- The Policy is subject to a waiting period of 3 days from the effective date of this Policy at the original inception for not covering the damage or loss arising from tropical cyclone of which the Warning Signal No.8 or above already hoisted by the Hong Kong Observatory
- Any claims arising from communicable diseases, COVID-19 or pandemic

Exclusions to Section 3 – Loss of Personal Money, Unauthorized Use of Credit Card and Online Protection

Exclusion to Online Shopping

- Any goods purchased not paid by credit card or bank account of the Insured or the Insured's Family Members
- Any purchase by supplementary credit card
- Any purchase not made on the internet
- Collection of goods upon delivery not in person by the Insured or the Insured's Family Members or their representative

Exclusions to Personal Identity Theft

- Any kind of loan including but not limited to personal loan or car loan or home loan
- Losses caused by the illegal acts of the Insured and/ or the Insured's Family Members
- Losses that result from the intentional actions of the Insured and/ or the Insured's Family Members, or actions that the Insured and/ or the Insured's Family Members knew of or planned

Major Exclusions Applicable to Home Appliance Warranty Service

- Any mechanical breakdown in the first 30 days counting from the start date of the policy
- Incorrect use of appliances, or breakdown, arising out of wear and tear
- Breakdowns that are not caused by mechanical damage of the appliances
- Appliances that are not purchased from authorized sellers in Hong Kong or are sold as demonstration/ display items
- Appliances without original receipts

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 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 Furkid Care**
- PRUChoice Personal Accident**
- PRUChoice Personal Accident Plus**
- PRUChoice Relocation Care**
- PRUChoice Travel**
- PRUChoice Travel Overseas Study**
- PRUChoice Travel Working Holiday**
- 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「家居寶」
- 保誠精選「家居裝修寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「來港尚學寶」
- 保誠精選「僱傭寶」
- 保誠精選「僱傭寶」- 陪月員計劃
- 保誠精選「駕駛寶」
- 保誠精選「寵愛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「移居寶」
- 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「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

及其他類別的保險服務。

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 go to:

<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：

<https://www.prudential.com.hk/tc/contact>

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.

In the event of any inconsistency between Chinese and English versions of all terms and conditions, the English version shall prevail.

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 Insurance
保誠精選「家居寶」
家居保障計劃
申請表


Applicable on or after 1 March, 2022
2022年3月1日或之後適用

For further information, please go to:
<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：
<https://www.prudential.com.hk/tc/contact>

PRUChoice Home Insurance 保誠精選「家居寶」家居保障計劃

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

		Gender 性別	<input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男
Surname 姓		Given Name 名		
HKID or Passport No. 香港身份證或護照號碼		Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)		
Occupation 職業				
Home Tel No. 住宅電話號碼		Mobile No. 流動電話號碼 (Policy number will be sent to you via SMS 保單號碼將會透過短訊傳送給您)		
Email Address 電郵地址 (Upon the issuance of the Policy, eDocument will be activated immediately, the hard copies of policy documents and renewal documents issued thereafter will no longer be mailed to you. Please register myPrudential – General Insurance account to access those aforesaid documents. Whenever a notification email is sent to your designated email address, you are deemed to have received the corresponding new eDocument. 保單簽發後，電子文件便會立即啓用，日後發出之保單及續保文件將不會再郵寄列印本給您。您必須有myPrudential – 一般保險賬戶，去查閱上述的文件。每當提示電郵已經發送到您指定的電郵地址，您將被視為已收有關的最新電子文件。)		Scan QR code to view eDocument Guide 掃描二維碼參閱電子文件指南 		
Correspondence Address 通訊地址				
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 (if different from the above) 受保物業地址 (如與上述不同)				
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				
Is the Insured Premises solely occupied by you, your family member(s), or your friend(s) as declared below? 受保住所是否只由您、您的家人或以下所列的同住朋友自住及佔有？				
<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否				
If you have friend(s) cohabited with you, please specify and provide details including HKID number/ passport number. 若您與您的朋友同住，請列明及提供與您同住朋友的資料，包括香港身份證號碼/ 護照號碼。				

Details of Application 投保詳情

Basic Cover 基本保障

1. Please "✓" to select either "Gross Floor Area" or "Saleable Area" for application. 請選擇以建築面積或實用面積投保，只需在其中一方格畫上✓號。		2. Please "✓" to select the plan according to the area of the premises. 根據住所面積，請選擇投保計劃並在方格旁畫上✓號。	
<input type="checkbox"/>	<input type="checkbox"/>	Harmony Plan 小康之家	Premier Plan 卓爾之家
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\$)	
500 or below 500或以下	400 or below 400或以下	<input type="checkbox"/> 680	<input type="checkbox"/> 860
501 – 600	401 – 480	<input type="checkbox"/> 780	<input type="checkbox"/> 1,050
601 – 700	481 – 560	<input type="checkbox"/> 880	<input type="checkbox"/> 1,240
701 – 800	561 – 640	<input type="checkbox"/> 990	<input type="checkbox"/> 1,360
801 – 900	641 – 720	<input type="checkbox"/> 1,090	<input type="checkbox"/> 1,490
901 – 1,000	721 – 800	<input type="checkbox"/> 1,190	<input type="checkbox"/> 1,640
1,001 – 1,100	801 – 880	<input type="checkbox"/> 1,300	<input type="checkbox"/> 1,730
1,101 – 1,200	881 – 960	<input type="checkbox"/> 1,400	<input type="checkbox"/> 1,820
1,201 – 1,300	961 – 1,040	–	<input type="checkbox"/> 1,920
1,301 – 1,400	1,041 – 1,120	–	<input type="checkbox"/> 1,990
1,401 – 1,500	1,121 – 1,200	–	<input type="checkbox"/> 2,080
1,501 – 2,000	1,201 – 1,600	–	<input type="checkbox"/> 2,410
2,001 – 2,500	1,601 – 2,000	–	<input type="checkbox"/> 2,780

We also accept applications for detached village houses that are falling within our acceptable criteria with excess and extra premium. Please contact us or your financial consultants for details.
我們亦接受村屋投保，惟需符合有關投保要求並繳付額外保費及自付額，請與理財顧問或我們聯絡。

* Premises of gross floor area exceeding 2,500 sq.ft. or saleable area exceeding 2,000 sq. ft. is subject to the Company's special underwriting consideration.
本公司對建築面積超過2,500平方呎或實用面積超過2,000平方呎的住所作特別處理。

Optional Cover 自選保障項目

Please "✓" the optional cover required and complete the relevant part(s). 請在所需的保障上加上"✓"號並填寫相關項目。

1. PERSONAL EFFECTS EXTRA 額外個人財物保障

Yes 是 No 否

Applicable to valuable personal effects
適用於貴重個人財物

Full description of the specified personal effects with receipts or valuation certificates 請列明各項指定個人財物詳情並附上發票或價值證明	Sum Insured (HK\$) 投保額(港幣\$)

2. BUILDING STRUCTURE 樓宇結構保障

Yes 是 No 否

(Premium Rate: 0.07% on the Sum Insured as indicated below if you insure with basic cover, or 0.09% if you occupy the premises but would like to insure building structure only.)
(保率：如與基本保障一併投保，保率為投保額之0.07%。如投保居所為自住並選擇單獨投保「樓宇結構保障」，保率為投保額之0.09%。)

Name of Premises Owner (if different from Applicant) 受保物業業主姓名(如與申請人不同)	Sum Insured (HK\$) 投保額(港幣\$)	Name of Mortgagee 按揭銀行或財務公司名稱

The Sum Insured must be on re-construction value basis and not less than HK\$500,000
必須按樓宇的重建價值投保，而投保額亦不少於港幣 \$500,000

3. HOME APPLIANCE WARRANTY SERVICE 家庭電器保養服務保障

Yes 是 No 否

Additional Premium 附加保費：

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\$)
500 or below 500或以下	400 or below 400或以下	409
501 – 600	401 – 480	499
601 – 700	481 – 560	589
701 – 800	561 – 640	654
801 – 900	641 – 720	719
901 – 1,000	721 – 800	784
1,001 – 1,100	801 – 880	825
1,101 – 1,200	881 – 960	865
1,201 – 1,300	961 – 1,040	908
1,301 – 1,400	1,041 – 1,120	948
1,401 – 1,500	1,121 – 1,200	987
1,501 – 2,000	1,201 – 1,600	1,151
2,001 – 2,500	1,601 – 2,000	1,312

Insurance Details 投保資料 (Please ✓ as appropriate 請在適當方格加上"✓")

1. Have you ever been declined, or had special terms and/ or additional premiums imposed for any classes of insurance now applied? If yes, please give full details. Yes 是 No 否
閣下曾否被保險公司就現時申請的保險類別拒絕承保、續保、附加特別條款及/ 或加徵額外保費? 若答案為「是」，請列明詳情。

2. Have you ever suffered a loss for any of the risks proposed to be covered by this insurance at this or other premises occupied by you in the past three years? If yes, please give full details. Yes 是 No 否
過去三年內，閣下現時投保的住所或其他由閣下佔有的住所，曾否就有關此保障計劃列明的保障範圍蒙受損失? 若答案為「是」，請列明詳情。

Period of Insurance 保險期

Policy commences on
本保單由

(dd/ mm/ yy) for one year.
(日/ 月/ 年) 起生效，為期一年。

Payment Method 付款方法

By Cheque 以支票繳付

(Please make cheque payable to "Prudential General Insurance Hong Kong Limited"
請註明支票抬頭人為「保誠財險有限公司」)

By Credit Card 以信用卡繳付

(This Policy will be renewed automatically on a yearly basis subject to underwriting approval and premium and levy will be collected from the designated credit card account on the collection date.
本保單於核保後將每年自動續保及在收款日從指定的信用卡戶口內扣除保費及徵費。)

Credit Card Account Details 信用卡戶口資料

Applicable to payment by credit card only. 只供選擇以信用卡繳費之客戶填寫。

<input type="checkbox"/>  VISA Card VISA 卡	<input type="checkbox"/>  MasterCard 萬事達卡	Credit Card Number 信用卡號碼	Credit Card Expiry Date 信用卡有效日期至	(mm/yy) (月/年)
--	---	-----------------------------	-------------------------------------	------------------

I/ We hereby authorise Prudential General Insurance Hong Kong Limited to collect from my/ our designated credit card account for all payment(s), recurring payment(s) and levy(ies) of this Policy including that/ those related to subsequent endorsement(s) and its renewal(s).

本人/ 吾等授權保誠財險有限公司，經由本人/ 吾等指定的信用卡戶口內，扣除有關本保單的所有及經常性保費及徵費，包括因其後背書及續保有關之所有及經常性保費及徵費。

Cardholder's Name
信用卡持有人姓名

Cardholder's Signature
信用卡持有人簽名

Date
日期

Declaration 聲明

I/ We hereby declare and agree that 本人/ 吾等現聲明及同意：

- the premises is of residential nature which is solely occupied by me and my family members/ cohabitants (as declared), is under my/ our control and is not left unoccupied for more than forty-five (45) days consecutively. For the protection of this insurance (except specially declared), the premises is also built of brick, stone and concrete and roofed with concrete, and is in good state of repair.
住所乃屬住宅性質，並全由本人/ 吾等及家人/ 同居人士(已申報者)所佔有，及每年不會連續空置超過四十五天下始告生效；另外，(除另有申報外)保險所保障的住所牆身是採用磚、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 a sub-divided flat.
住所並不屬於分租單位。
- 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 General Insurance Hong Kong Limited.
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/ 吾等與保誠財險有限公司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.
除持有貴公司簽發的臨時保單外，保障需在貴公司覆核、接納申請表及已繳付保費後才生效。

Important Notes to Applicant 申請人須知

- 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.
透露 – 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。
- Waiting Period – The Policy is subject to a waiting period of 3 days from the effective date of this Policy at the original inception for not covering the damage or loss arising from tropical cyclone of which the Warning Signal No.8 or above already hoisted by the Hong Kong Observatory.
等候期 – 就香港天文台已發出8號或以上警告信號的熱帶氣旋，本保單由其原起保生效日計的首3天設有等候期，在此期間內不會就該熱帶氣旋所引致的損毀或損失作出賠償。
- 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。
- All benefits and exclusions are only briefly outlined here. For further details, please refer to the Policy.
上述保障及不保範圍並未包括所有細節，詳情請參閱保單。
- 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。
- Please make sure the mobile number and email address of the applicant are correct. Once the Policy is issued, the policy number will be sent to the applicant via SMS. And, system will send Account Activation Code to the same mobile number during the registration of myPrudential. For environmental protection, Prudential will not mail this Policy/ endorsement and the subsequent policy renewal documents to the applicant; the corresponding eDocument will be stored in applicant's myPrudential account for their reference, and the applicant can print out the document if necessary. Whenever a notification email is sent to the applicant's designated email address, the applicant is deemed to have received the corresponding new eDocument. If the applicant has not registered myPrudential yet, please do so as soon as possible from our company website.
請確保申請人的手提電話號碼及電郵地址是正確的。保單簽發後，申請人會透過手機短訊收到保單號碼；另外，登記myPrudential時，系統亦會向此手提電話號碼發送戶口啟動碼。為保護環境，保誠將不會郵寄此保單/ 批單及往後之續保文件予申請人；有關之電子文件將儲存於申請人的myPrudential戶口之內供申請人下載細閱。申請人有需要時亦可自行列印保單文件。每當提示電郵已經發送到申請人指定的電郵地址，申請人將被視為已收有關的最新電子文件。如申請人仍未登記myPrudential，敬請瀏覽本公司網站從速辦理。
- 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。
- 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。
- 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.
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。

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 or helpful for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements (including the purposes mentioned below), or even for security purpose. 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, biometric data including but not limited to your voice pattern, fingerprint and facial images, your location information based on your device, financial and medical information (“Personal Information”) to provide you with the insurance or financial products or services. “Personal information” shall also include, but not be limited to, the personal information relating to your beneficiaries (or any other person designated or entitled to receive any benefits under an insurance policy), dependents, authorised representatives, company staff, and other individuals in relation to which you have provided personal information. If you provide personal information about another person to us, you confirm that you are either their parent or guardian or you have obtained that person's consent to provide such personal information for use and transfer by the Company for the purposes set out in this PICS. 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或有幫助的個人資料。為向閣下提供保險或金融產品或服務,遵守法定或合同要求(以下概述的其他目的),及保安目的,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、身分證副本及資料、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、生物辨識資料,包括但不限於閣下的聲音模式、指紋及面部圖像、基於閣下的流動或其他電子裝置收集閣下的位置資料、財務及醫療資料(「個人資料」)。「個人資料」將包括但不限於與有關以下人士的個人資料:閣下的受益人(或任何其他根據保單被指定或有權獲得任何利益的人)、收養人、授權代表、公司職員和閣下曾提供其個人資料的其他人士。如閣下向我們提供其他人士的個人資料,即表示閣下確認閣下是該人的父母或監護人或閣下已取得該人士的同意以提供個人資料供本公司按此收集個人資料聲明的目的使用和轉移。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。

China Personal Information Protection Law (PIPL) 《中華人民共和國個人信息保護法》

The PIPL Addendum supplements the Personal Information Collection Statement and applies to you if you are located in Mainland China. The PIPL Addendum is available on our website at <https://www.prudential.com.hk/en/china-personal-information-protection-law/>

中國內地補充內容是對本個人信息收集聲明的補充,如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) the administration of our products and services, including to provide any relevant services as discussed with you prior to any purchase of a product or service; (b) to process your application; (c) to administer and process insurance policies, insurance claims, medical, security and underwriting checks; (d) to process payment instructions; (e) to verify your eligibility for insurance, financial or wealth management products and services; (f) to design and provide you with insurance, financial and related products and services; (g) to communicate with you; (h) 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), including but not limited to anti-money laundering and Know-Your-Client obligations; (i) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and/ or other illegal activity, or security or technical issues; (j) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (k) to provide customer services; (l) to perform automated decision-making or profiling; (m) to perform a policy review or needs analysis; (n) to conduct research and statistical analysis (including use of new technologies); (o) to administer lucky draws and other contests; (p) to enable us to perform our obligations to you; (q) to keep your information on record and carry out other internal business administration; (r) with your specific consent where required for direct marketing as explained in Section 3 below, personalise and tailor, customised promotions, messages and suggestions to you; and (s) 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 in Section 3 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)管理我們的產品和服務,包括在購買產品或服務之前提供已與閣下討論的任何相關服務;(b)處理閣下的申請;(c)管理和處理保單、保險索償、醫療、抵押和承保檢查;(d)處理付款指示;(e)核實閣下申請保險、金融或財富管理產品及服務的資格;(f)設計及為閣下提供保險、金融及相關的產品和服務;(g)與閣下進行通訊;(h)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),包括但不限於打擊洗錢和認識你的客戶(KYC)義務;(i)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發出的保單)及/或其他非法行為或安全/技術問題;(j)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;(k)提供客戶服務;(l)執行自動決策或資料剖析;(m)進行保單審查或需求分析;(n)進行研究和統計分析(包括使用新科技);(o)進行管理幸運抽獎和其他比賽;(p)使我們能夠履行對閣下的義務;(q)保持閣下的資料記錄並執行其他內部業務管理;(r)為直接市場推廣需要並在有需要時經閣下的特定同意下,如以下第3部分所述,為閣下量身訂製個性化的促銷、消息和建議;及(s)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第3部分所列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,我們則將其保存更長時間。

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 including but not limited to Prudential General Insurance Hong Kong Limited (“companies within the Prudential Group”) and their respective insurance agents, and to our financial/ medical/ wellness/ health business partners. We may also disclose your Personal Information to the following third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above: (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, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation other insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees, auditors, IT service and platform providers, insurance intermediaries, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, and selected third party financial and insurance product providers); (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) financial crime prevention agencies, any legal, regulatory, law enforcement or government bodies and the courts. We may also disclose your Personal Information to an actual or proposed assignee or participant 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保誠集團成員的實體包括但不限於保誠財險有限公司(「保誠集團內的公司」)及他們各自的保險代理,及我們的金融/醫療/保健/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,我們亦可能會向下列第三方(在香港境內或境外)透露閣下的個人資料:(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及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、信息技術、數據處理及儲存、客戶滿意度分析、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(包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人及其他持份者)、計劃顧問、介紹人及選定的第三方金融和保險產品供應商;(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)預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。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予該等的實在或擬議受讓人或參與人。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. Use and Transfer of Personal Data for Direct Marketing Purposes 使用及轉移個人資料作直接促銷用途

With your consent, we intend to use your name and contact details for promotional and marketing purpose including sending marketing communications and conducting direct marketing to you by electronic and non-electronic means including by post, in relation to the following products, services and subjects, and we require your consent in order to do so: insurance; annuities; retirement schemes; pensions; wealth and financial management; estate management; investment; financial; medical/ wellness/ health related products, reward/loyalty programme services and subjects ("Classes of Marketing Subjects").

We also intend to transfer your name and contact details to our insurance agents, other companies within the Prudential Group and their respective insurance agents, our Business Partners, and our Marketing Partners, to enable them to market any of the Classes of Marketing Subjects to you, and your written consent is required in order for us to do so. We may provide your personal data to such transferees for gain.

If you change your mind, and/ or you would like to opt-out of receiving direct marketing, you can advise our Data Protection Officer at service@prudential.com.hk.

經閣下的同意，我們擬使用閣下的姓名和聯絡資料，用於宣傳和市場推廣用途，包括通過電子和非電子方式（包括郵寄）向閣下發送市場推廣通訊和進行直接促銷，就以下產品、服務和目的，我們需要閣下的同意才可以這樣做：保險；年金；退休計劃；退休金；財富和財務管理；遺產管理；投資；金融；醫療/ 保健/ 健康相關產品；獎賞/ 優惠計劃服務及目的（「促銷標的類別」）。

我們亦擬將閣下的姓名和聯絡資料轉移給我們的保險代理人、保誠集團內的其他公司及其保險代理人、我們的業務合作夥伴和營銷合作夥伴，以使他們能夠向閣下推銷任何促銷標的類別，並且需要閣下的書面同意才能這樣做。我們可能因向此類受讓人提供閣下的個人資料而獲得利益。

如閣下改變主意，及/ 或閣下想選擇不接受直接市場推廣，可以與我們的資料保護主任聯絡（service@prudential.com.hk）。

4. 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。

5. 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 or contact us using the details on "Contact Us" section of the Company website (<https://www.prudential.com.hk/scws/pages/en/contact-us/contact-us-home/index.html>) 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. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>. By completing and progressing with this form, you confirm that you have read and understood this PICS.

Business Partners means our service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business, accountants, auditors, IT service and platform providers, insurance intermediaries, reinsurers, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers who provide administrative, telecommunications, computer, payment, printing, third-party rewards/ loyalty/ privileges programs, medical/ health/ wellness related products, redemption or other services to us to enable us to operate our business, insurance intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

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，請聯絡我們，閣下可以發送電郵至 service@prudential.com.hk 或使用本公司網站 (<https://www.prudential.com.hk/scws/pages/tc/contact-us/contact-us-home/index.html>) 或我們的私隱通知中「聯絡我們」部分所列的資料與我們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。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。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。

營銷合作夥伴指我們的服務供應商、提供行政、電信、電腦、信息技術、數據處理及儲存、客戶滿意度分析、支付、印刷、贖回或其他服務予我們，以使我們能夠經營我們業務、會計師、審計師、IT服務和平台供應商、保險中介機構、再保險承保人、投資經理、代理、退休金受託人（和其他持分者）、計劃顧問、介紹人、核准的第三方金融和保險產品供應商以及我們的法律顧問。

營銷合作夥伴指我們的服務供應商提供行政、電信、電腦、支付、印刷、第三方獎賞/ 會員/ 優惠計劃、醫療/ 健康/ 保健相關產品、贖回或其他服務，以使我們能夠經營我們業務、保險中介、退休金受託人（和其他持分者）、計劃顧問、介紹人和核准的第三方金融和保險產品供應商。

I agree to receive marketing communications and materials, such as exclusive customer offers and product promotions.

我同意接收市場推廣通訊和資料，例如獨家客戶優惠、健康和產品推廣。

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）	
X	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		