

保誠精選「家居裝修寶」限時 7 折優惠條款及細則

- 1) 保誠精選「家居裝修寶」限時 7 折優惠（本「優惠」）由保誠財險有限公司（「保誠」）提供，優惠期由 2025 年 9 月 8 日 00:00 至 2025 年 11 月 30 日 23:59（香港時間）（「推廣期」）。
- 2) 本優惠只適用於在推廣期內透過 PRUeShop 成功投保保誠精選「家居裝修寶」家居保障計劃（「推廣產品」）的新保單（「合資格保單」）。
- 3) 在本優惠下，合資格保單的保誠精選「家居裝修寶」家居保障計劃可享保費 7 折優惠（「折扣優惠」）。有關合資格保單必須在整個保單有效期內維持生效，方可享有本優惠。
- 4) 以下情況均不可享有本優惠，保誠將根據情況保留追究折扣差額之權利（如有）。
 - a) 於推廣期內遞交新保單申請前的 2 個月內曾取消現有為同一受保物業之保單（「現有保單」），或
 - b) 於現有保單失效前後 2 個月內遞交新保單申請、將現有保單轉換成新保單（不論其保障或保障期），或
 - c) 因分拆現有保單所得到的額外保單，或
 - d) 由已離職理財顧問轉移的現有保單，或
 - e) 轉換理財顧問的現有保單。
- 5) 除另有指明外，本優惠可與其他推廣優惠活動同時享用。
- 6) 在任何情況下，本優惠不得更換、退回、兌換現金或其他獎品。
- 7) 本優惠不適用於應付保費徵費。
- 8) 推廣產品由保誠承保及簽發，並受其保單內的所有條款及細則約束。有關產品詳情，請參閱相關產品小冊子及相關保單樣本內的條款及細則。
- 9) 所有保單申請須經保誠核保，保誠保留接受或拒絕投保申請的權利。
- 10) 保誠保留更改本優惠之條款及細則的權利而毋須預先通知。如對本優惠有任何爭議，將以保誠的決定為準。
- 11) 每位合資格保單的保單持有人將獲贈保誠精選「家居寶」家居保障計劃及保誠精選「業主寶」業主保障計劃首年保費 8 折保費折扣券（「折扣券」）各一張，優惠碼將經成功投保後所收到的投保確認電郵中發放，並受第 12 項之條款及細則約束：

12) 保誠精選「家居寶」家居保障計劃及保誠精選「業主寶」業主保障計劃首年保費 8 折保費折扣券條款及細則

- a) 折扣券由保誠發出，有效期由 2025 年 9 月 8 日至 2025 年 12 月 29 日，包括首尾兩天（「折扣券有效期」）。
- b) 折扣券只適用於網上 PRUeShop 上投保保誠精選「家居寶」家居保障計劃及/或保誠精選「業主寶」業主保障計劃。新保單申請必須於折扣券有效期內遞交。
- c) 使用折扣券後，保誠精選「家居寶」家居保障計劃及/或保誠精選「業主寶」業主保障計劃之首年保費將享有 8 折優惠（「8 折優惠」），有關保單於來年續保時將不再享有此 8 折優惠。而有關保單必須在首個保單年度維持生效，方可享有此 8 折優惠。
- d) 以下情況均不可享有本 8 折保費折扣券優惠，保誠將根據情況保留追究折扣差額之權利（如有）。
 - i) 於推廣期內遞交新保單申請前的 2 個月內曾取消現有保單，或

- ii) 於不續保或現有保單失效前後 2 個月內遞交新保單申請、將現有保單轉換成新保單(不論其保障或保障期)、或
 - iii) 因分拆現有保單所得到的額外保單、或
 - iv) 由已離職理財顧問轉移的現有保單、或
 - v) 轉換理財顧問的現有保單。
 - e) 每個折扣券只可使用一次。折扣券不可與其他需要填寫優惠碼之推廣同時使用。
 - f) 折扣券只會派發一次，如有遺失或損毀，恕不補發。
 - g) 在任何情況下，折扣券不得更換、退回、兌換現金或其他獎品。
 - h) 折扣券不適用於應付保費徵費。
 - i) **保誠精選「家居寶」家居保障計劃及保誠精選「業主寶」業主保障計劃**由保誠承保及簽發，並受保單內的所有條款及細則約束。保誠保留接受或拒絕投保申請的權利。
 - j) 有關**保誠精選「家居寶」家居保障計劃及保誠精選「業主寶」業主保障計劃**詳情，請參閱產品小冊子及保單樣本內的條款及細則。
 - k) 保誠保留更改以上折扣券的細則及條款的權利而毋須預先通知。如有任何爭議，將以保誠的決定為準。
- 13) 由 2025 年 9 月 8 日至 2025 年 12 月 29 日期間，凡投保保誠精選「家居裝修寶」家居保障計劃及以下其中一項計劃（「一組」）：
- a) 保誠精選「家居寶」家居保障計劃；或
 - b) 保誠精選「業主寶」業主保障計劃
- 即可獲贈崇光港幣\$50 電子現金券 2 張（「現金券」）。每購買一組符合條件的保單，即可獲贈一次現金券，優惠可累積。現金券將於成功投保後經電郵發放，並受第 14 條所列的條款及細則約束。
- 14) 崇光港幣\$50 電子現金券條款及細則**
- a) 現金券由保誠於成功投保保誠精選「家居寶」家居保障計劃或**保誠精選「業主寶」業主保障計劃**後約一個月內經電郵發放，有效期至 2026 年 6 月 30 日。
 - b) 每張現金券只可使用一次。
 - c) 現金券只會派發一次，如有遺失或損毀，恕不補發。
 - d) 在任何情況下，現金券不得更換、退回、兌換現金或其他獎品。
 - e) 保誠並非現金券的製造 / 供應商，亦非該製造 / 供應商的代理。所有現金券之使用須受個別製造 / 供應商所訂定之所有條款及條件規限。保誠毋須就現金券的任何問題（包括但不限於其品質、供應、及使用有關事宜）負上任何責任。對任何因使用或不當使用該現金券而直接或間接引致的任何損失或損害，保誠概不承擔任何法律責任或責任。
- 15) 本優惠之條款及細則受香港特別行政區之法律管限，香港法院對於任何因本優惠之條款及細則所引發的爭議享有獨有的司法管轄權。



本優惠僅旨在香港派發，並不能詮釋為在香港境外提供或出售或游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。

倘若中文內容與英文內容有不一致之處，優惠之條款及細則以英文版為準。



Terms and Conditions of PRUChoice Home Décor Insurance Limited-time 30% Discount Promotion

1. **PRUChoice Home Décor Insurance Limited-time 30% Discount Promotion**(the "Promotion") is offered by Prudential General Insurance Hong Kong Limited ("Prudential") from 8 September 2025 00:00 until 30 November 2025 23:59, Hong Kong Time (the "Promotion Period").
2. The Promotion is applicable to the successful purchase of any new policy of **PRUChoice Home Décor Insurance** ("Promotion Products") during the Promotion Period via **PRUeShop** ("Eligible Policy").
3. Under the Offer, a 30% off discount ("Discount") will be applied to the premium of the Eligible Policy. These Eligible Policy(ies) must be kept in-force during the whole insurance period in order to enjoy the Promotion.
4. The following circumstances will not be eligible for the promotion. Prudential reserves the right to pursue the shortfall (if any).
 - a) Cancelling existing inforce policy(ies) for the same insured Premises ("existing policy(ies)") within 2 months prior to submitting a new policy application(s) during the Promotion Period; or
 - b) Submitting a new policy application within 2 months before or expiry of the existing policy, converting any existing policy(ies) to new policy(ies) irrespective of coverages or coverage period; or
 - c) Additional policy(ies) created due to splitting of existing policy(ies); or
 - d) Existing policy(ies) transferred from a former agent; or
 - e) Existing policy(ies) that changed servicing agent.
5. The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.
6. The Promotion will not be replaced, returned, exchanged for cash or other prizes under any circumstances.
7. The Promotion is not applicable to premium levy payable.
8. The Promotion Products are underwritten and issued by Prudential and are subject to their respective policy terms and conditions. For product details, please refer to the relevant product brochure as well as the terms and conditions set out in the relevant specimen policy.
9. All policy applications are subject to the underwriting approval of Prudential. Prudential reserves the right to accept or decline any policy application.
10. Prudential reserves the right to amend the terms and conditions of the Promotion without prior notice. In case of dispute, Prudential's decision is final and conclusive.
11. Each policyholder of the Eligible Policy will receive a 20% off discount coupon on first-year premium for each of **PRUChoice Home Insurance** and **PRUChoice Home Landlord Insurance** respectively("Discount Coupon"). The Discount Coupon will be distributed through the purchase confirmation email sent upon successful application, subject to the terms and conditions in clause 12 as follows:
- 12. Terms and conditions of 20% off Discount Coupon on first-year premium for PRUChoice Home Insurance and PRUChoice Home Landlord Insurance (this "Discount Coupon")**
 - a) This Discount Coupon is offered by Prudential, validity period from 8 September 2025 until 29 December 2025, both dates inclusive (the "Coupon Promotion Period").
 - b) This Discount Coupon is applicable to the purchase of **PRUChoice Home Insurance** and/or **PRUChoice Home Landlord Insurance** via **PRUeShop** only. New applications must be submitted within the Coupon Promotion Period.
 - c) By using this Discount Coupon, you can enjoy a 20% discount ("20% Discount") on the first-year premium for the **PRUChoice Home Insurance** and/or **PRUChoice Home Landlord Insurance**. This 20% Discount will not be applicable to subsequent renewals. And the policy



must be kept in-force during the first policy year in order to enjoy the premium 20% Discount.

- d) The following circumstances will not be eligible for the promotion of 20% off Discount Coupon. Prudential reserves the right to pursue the shortfall (if any).
 - i) Cancelling existing inforce policy(ies) within 2 months prior to submitting a new policy application(s) during the Promotion Period; or
 - ii) Submitting a new policy application within 2 months before or after non-renewal or expiry of the existing policy, converting any existing policy(ies) to new policy(ies) irrespective of coverages or coverage period; or
 - iii) Additional policy(ies) created due to splitting of existing policy(ies); or
 - iv) Existing policy(ies) transferred from a former agent; or
 - v) Existing policy(ies) that changed servicing agent.
 - e) Each Discount Coupon can only be used once. And this Discount Coupon cannot be used in conjunction with other promotion offers associated with promotional codes.
 - f) This Discount Coupon will only be distributed once, if this Discount Coupon is lost or damaged, it will not be reissued.
 - g) This Discount Coupon will not be replaced, returned, exchanged for cash or other prizes under any circumstances.
 - h) This Discount Coupon is not applicable to premium levy payable.
 - i) **PRUChoice Home Insurance** and **PRUChoice Home Landlord Insurance** are underwritten and issued by Prudential and is subject to all policy terms and conditions. Prudential reserves the right to accept or decline any policy application.
 - j) For product details of **PRUChoice Home Insurance** and **PRUChoice Home Landlord Insurance**, please refer to the product brochure as well as the terms and conditions set out in the specimen policy.
 - k) Prudential reserves the right to amend the terms and conditions of the Discount Coupon without prior notice. In case of dispute, Prudential's decision is final and conclusive.
13. From 8 September 2025 until 29 December 2025, customers who purchase PRUChoice Home Décor Insurance with any of the following insurance plans ("Bundle"):
- a) PRUChoice Home Insurance; or
 - b) **PRUChoice Home Landlord Insurance**

will receive two SOGO HK\$50 eCash coupons worth HK\$100 in total ("Coupon"). Each eligible Bundle purchase entitles the policyholder to one set of Coupon. This offer is repeatable for multiple purchases. The Coupon will be distributed through email after successful purchase, subject to the terms and conditions as set out in point 14.

14. Terms and conditions of SOGO HK\$50 eCash Coupon

- a) This Coupon is distributed by Prudential through email in around one month after the **PRUChoice Home Insurance** or **PRUChoice Home Landlord Insurance** successfully purchase, valid until 30 June 2026.
 - b) Each Coupon can only be used once.
 - c) This Coupon will only be distributed once, if this Coupon is lost or damaged, it will not be reissued.
 - d) This Coupon will not be replaced, returned, exchanged for cash or other prizes under any circumstances.
 - e) Prudential is not the manufacturer/supplier of Coupon and is not the agent of such manufacturer/supplier. The use of the Coupon is subject to the terms and conditions imposed thereon by the individual manufacturer/supplier. Prudential shall not be responsible or liable in any way whatsoever in relation to the Coupon (including but not limited to the quality, supply and the use). Prudential will not be responsible or liable for loss or damage directly or indirectly resulting from any use or misuse of the Coupon.
15. The terms and conditions of the Promotion are governed by the laws of the Hong Kong Special Administrative Region and the Hong Kong Courts have exclusive jurisdiction if any dispute arises.



The Promotion is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

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