Blue Cross 藍十字
An AIA Company 友邦保險成員公司

Ref. No. : CAR2502069 (01)

Date : 23/08/2025 **Intermediary Code** : A-AH1690

Name of Intermediary : HO KAR LEE

Contractors' All Risks - Insurance Quotation (Tailor-made Plan)

Policyholder : Hu Huang Rong

Contract Work : Interior decoration - 更換1樓客廳窗，2樓房窗棚架 屋外外牆油漆 需要棚架 - With use of scaffolding (the cost involved in scaffolding works not exceed 20% of the total contract value)

Location of Risk : 28,THE RIVIERA,10 PIK SHA ROAD,SAI KUNG,NT/OUTLYING ISLAND

Usage of Location : Dwelling

Building Age : Below or equal 50

Period of Insurance : 1 months

Maintenance Period : 1 months

Contract Value : HK$110,100

Contractors' All Risks

Insured : Apollo bright international limited as Principal

Coverage : Section I - Material Damage

It provides"All Risks"coverage for loss of or damage to the insured contract works or materials at the contract site caused by fire, water, burglary or explosion, etc. during the insurance period.

Permanent and Temporary Work:	HK$110,100
Professional Fees:	HK$4,404
Removal of Debris:	HK$5,505

Section II - Public Liability To Third Parties

This protects you against legal liability in respect of third party bodily injury and/or property damage arising out of the contract work.

Maximum Limit of Indemnity:	HK$10,000,000	Any One Accident/Unlimited Any One Period
Maximum Cover for Principal Property:	HK$10,000,000	in aggregate
Maximum Cover for Vibration or Removal or Weakening of Support:	HK$10,000,000	in aggregate

Minimum Premium (HK$) : HK$1,900 + 0.10% IA levy = Total HK$1,901.9

Excess : Section I - Material Damage

Act of God/Fire/Theft:	HK$20,000			
Temporary Works:	HK$20,000	or	50.00%	of adjusted loss*
Water Damage to Work:	HK$20,000	or	20.00%	of adjusted loss*
Others:	HK$20,000			

* whichever is the greater

Section II - Public Liability To Third Parties

Optical Fibre, Oil-filled Cable:	HK$50,000	or	40.00%	of adjusted loss*
Damage to Third Party Vehicle:	HK$20,000	or	20.00%	of adjusted loss*
Third Party Property Damage:	HK$20,000			
Third Party Bodily Injury:	HK$20,000			
Water Damage to Third Party:	HK$20,000	or	20.00%	of adjusted loss*
Vibration or Removal Weakening of Support:	HK$20,000	or	20.00%	of adjusted loss*
Principal Property:	HK$20,000	or	20.00%	of adjusted loss*

* whichever is the greater

Clauses &/or Warranties &/or Endorsements

ECPLA8_A - Extension of Cover to Employers's Employees as Visitors
ECPLB05A - Burning & Welding Clause
ECPLB1_A - Safety Precautions
ECPLC08A - Cross Liability Clause
ECPLCD93 - Communicable Disease Exclusion
ECPLG001 - Erection and Dismantling of Scaffolding Exclusion
ECPLG002 - Demolishing of Illegal Structure Exclusion
ECPLG003 - Construction Site Exclusion
ECPLG005 - Warranted work area is well fenced/ hoarded and third parties are prohibited to enter the affected area
ECARG006 - Warranted the policy excludes any works or duties carried out at lift shaft
ECPLG03A - Gondola &/or Swing Boat Working Exclusion
ECARI08A - IT Clarification Clause
ECPLI14A - Illegal or Unauthorized Structure Exclusion Clause
ECPLL01A - Loading and Unloading of Vehicle
ECARM05A - Mold Exclusion Clause
ECPLN08A - Non-contribution Clause
ECARPC01 - Property Cyber and Data Endorsement (LMA5401)
ECPLA1 - Extension of Cover for Vibration or Removal or Weakening of Support
ECPLA7 - Extension of Cover for Principal Property
ECARR91A - Rights of Third Parties Clause
ECARS16A - Seepage, Pollution and Contamination Clauses?
S26A - Sanctions Limitation and Exclusion Clause
ECART01I - Terrorism Exclusion Clause for Contamination and Explosives
ECART11A - Total Asbestos Exclusion Clause
ECPLW01A - Waiver of Subrogation
ECARW01E - War and Terrorism Exclusion
ECPLZ06B - Total Professional Liability Exclusion
ECPLCD96 - Communicable Disease Exclusion