AIG

A Plus Home Insurance
安居保 家居保險

一個可保護您的物業資產、家居財物
和您摯愛家人的家居綜合保險
A complete home package to protect your biggest asset, properties at home and your loved ones



- 高達港幣$2,500,000家居財物保障及港幣$20,000,000第三者法律責任保障
  Home contents protection up to HK$2,500,000 and third-party liability cover up to HK$20,000,000
- 適用於業主或租客自住、以至業主作出租的物業
  Suitable for homeowner or tenant as occupier, or landlord for leasing out
- 保費低至每日港幣$1.4
  Premium as low as HK$1.4 per day

AIG 安居保家居保險 計劃特點

「安居保家居保險」保障您的家居財物、個人財物及貴重物品因火災、盜竊、雨水滲漏、水管爆裂、颱風或水浸、山泥傾瀉及地震等而引致之損失。綜合保障計劃更伸延保障自置裝修、搬遷期間、臨時居住、清理家居廢物等之損失或費用。更重要的是作為業主、住戶及個人的法律責任保障，讓您可安居樂無憂。



一站式保險計劃

- 一份保單涵蓋家居物品、全球個人財物及貴重物品、對第三者之法律責任以及自選樓宇結構（火險）全險保障
- 同時投保家居財物保險和樓宇結構全險，更可享額外 5% 折扣優惠



切合不同生活方式的保障

- 無論您是葡萄酒或藝術品愛好者、演奏家、貴重物品收藏家，或戶外生活愛好者，「安居保」都能為您的珍貴物品包括各種收藏、樂器、戶外家具等提供全方位保障



寵物及家庭成員保障

- 為您寵物的意外死亡或被盜，以及作為寵物主人對第三方的個人責任提供保障
- 為家居內因火災、搶劫、盜竊或意外導致您或與您同住的家庭成員意外死亡提供保障



失業臨時解困

- 在失業期間支付您家居的公用服務開支



豪宅高端方案

- 計劃提供 3 個保障級別，當中之最高級別計劃特別提供保障範圍更廣、保障限額較一般計劃更高之保障，專為豪華住宅的特定需求而設



獨立投保樓宇結構全險

- 倘若出租物業不包含任何傢具，業主未必需要考慮為物業投保家居財物保險，計劃提供獨立投保樓宇結構全險以供選擇
- 獨立投保樓宇結構全險的業主，可同時選擇法律責任附加保障，以為您的投資提供全面保護

AIG 安居保家居保險 保障範圍及賠償額

計劃保障	每年最高賠償額 (港幣$)		
	計劃 A	計劃 B	計劃 C
第 1 部份 - 家居財物保障			
保障您及您的家人於家中因意外事故而導致個人財物之損毀及損失			
A. 家居財物	500,000 (每件50,000)	1,000,000 (每件100,000)	2,500,000 (每件200,000)
- 戶外家居財物	不適用	30,000 (每件3,000)	50,000 (每件5,000)
B. 個人財物及貴重物品 (於您家中)	100,000	200,000	1,000,000
- 非易碎的藝術品	100,000 (每件5,000)	100,000 (每件10,000)	1,000,000 (每件100,000)
- 紅酒及佳釀	1,000 (每件500)	2,000 (每件1,000)	15,000 (每件1,500)
- 郵票、錢幣及收藏品	1,000 (每件400)	2,000 (每件400)	2,000 (每件800)
- 攝影器材、皮草、銀器及樂器	100,000 (每件5,000)	100,000 (每件20,000)	500,000 (每件50,000)
- 其它個人財物及貴重物品	100,000 (每件5,000)	200,000 (每件15,000)	1,000,000 (每件50,000)
額外保障			
1. 美化家居保障 保障您家中樓宇結構的自置裝修，包括翻新入牆櫃、牆身油漆、牆紙及地板	100,000	200,000	600,000
2. 臨時搬遷保障 保障您的家居財物由專業搬運公司在本港替您搬屋的過程中所造成之損毀	30,000	50,000	100,000
3. 短暫寄存 保障您的家居財物因清潔、修理、保養或搬遷暫時存放在本港的專業儲存設施14天內因意外導致之損毀	30,000 (每件3,000)	50,000 (每件3,000)	100,000 (每件3,000)
4. 冷藏食品保障 保障機齡5年或以下的雪櫃於損壞時所導致冷藏食品變壞	2,000	3,000	5,000
5. 玻璃窗之意外損毀 保障您家中的玻璃窗因意外損毀	3,000	5,000	5,000
6. 人身意外保障 保障您及您的同住家人於家中因火災、盜竊、搶劫或意外受傷而不幸身故	50,000	50,000	100,000
7. 臨時居住津貼 保障您的家居因意外損毀而暫時不能居住，需另行租住別處之臨時居住津貼	20,000 (每日1,000)	35,000 (每日1,500)	100,000 (每日2,000)
8. 清理家居廢物 賠償您因受保情況引致需支付清理家居財物廢棄物及拆卸碎礫之清潔費用	5,000	50,000	75,000
9. 更換家門及汽車鎖及鑰匙 保障您及同住家人之家門及車輛之門鎖及鑰匙更換費用，包括： - 因被盜或遺失而需要配製新門/車匙； - 因爆竊而引致更換門鎖及鑰匙之費用； - 因鑰匙遺失或被盜而被鎖在家門或車輛外所引致之鎖匠開鎖費用； - 在您的車匙丟失或被盜期間之租車費用(配匙需時必須超過 24 小時)。	2,000	2,000	3,000
10. 貓或犬隻意外死亡或偷竊保障（已植入晶片） 保障犬隻及貓隻因意外死亡或遭偷竊之損失	不適用	2,000	3,000
11. 雨水滲漏保障 保障您的家居財物，個人財物及貴重物品在發出「熱帶氣旋警告信號3號或以上」或「黃色暴雨警告信號或以上」的情況下因雨水滲漏而導致之損失	(每年最高賠償額請參照項目第一部份)		

AIG 安居保家居保險 保障範圍及賠償額

計劃保障	每年最高賠償額 (港幣$)		
	計劃 A	計劃 B	計劃 C
12. 信用卡/現金提款卡被盜用之損失保障* 保障您的信用卡或現金提款卡被盜用之損失	3,000	3,000	10,000
13. 個人證件遺失保障* 保障您遺失護照及其他個人證件的換證費用	1,500	2,000	5,000
14. 現金或旅行支票之損失保障* 保障遺失現金或旅行支票之損失	1,000	2,000	5,000
15. 手提電話、手提電腦或平板電腦之意外損毀保障* - 手提電話意外損毀之維修費 (不保障因液體引致的損壞) - 手提電腦或平板電腦意外損毀或遺失	5,000(最多2次賠償) 1,500 5,000	10,000(最多2次賠償) 2,000 10,000	20,000(最多2次賠償) 5,000 20,000
16. 失業期間之公共服務費用津貼 賠償您被僱主解僱後於失業期間必須支付及最長3個月之公共服務費用包括：電費、煤氣費、水費及排污費	不適用	不適用	最多3個月

*項目12 - 15 適用於家中及家以外的地方(第1及第2部份)。

第 2 部份 - 全球個人財物及貴重物品保障

保障您及您的家人因意外事故而導致個人財物之破壞及損失(在您家以外的全球保障)。	10,000	25,000	75,000
- 攝影器材、皮草、銀器及樂器	每件2,500	每件7,000	每件15,000
- 其他個人財物及貴重物品	每件2,500	每件7,000	每件25,000

第 3 部份 - 法律責任保障

保障您及您的家人於世界各地 因個人疏忽引致第三者身體傷亡或財物損毀而負上的法律責任，包括有關的法律責任賠償及訴訟支出，但以香港法律為準。	10,000,000	15,000,000	20,000,000

業主適用 - 自選保障 (可獨立投保)

第 4 部分 – 樓宇結構全險 (火險)

保障您居所的建築結構、業主的入牆裝修及設備因任何意外(全險)導致的破壞及損失。	以重建費用計算 #
額外保障	
1. 清理廢物費用 賠償您需支付清理災場之清潔費用	100,000
2. 建築師、測量師及工程顧問費用 賠償您重建樓宇結構需支付的建築師、測量師及工程顧問費用	100,000
選項保障 (只適用於獨立投保)	
法律責任保障	5,000,000

#有按揭貸款的受保物業，本節規定承按人的利益最高限額為所申報的按揭貸款金額或重建成本，以較低者為準。

AIG A Plus Home Insurance Plan Highlights

A Plus Home Insurance covers your household contents, personal belongings and valuables due to fire, theft, rainwater leakage, burst of water pipes, typhoons or floods, landslides, earthquake, etc. The comprehensive package plan also extends the protection for losses or expenses incurred on building betterment, during relocation, temporary accommodation, removal of debris, and many more. More importantly, it serves as legal liability protection for homeowners, residents and as an individual, allowing you to live in peace and contentment.



All-in-one Policy

- Protection for your possessions at home, personal belongings and valuables worldwide, legal liability to third parties and optional building structure all risks cover all under one single policy
- Enjoy an extra 5% off for a bundle cover of home contents and building structure covers together



Lifestyle Cover

- Safeguard the precious items you treasure under various lifestyles no matter you are a wine or art lover, musical instrument player, valuable items collector or protect your outdoor furniture if you are an outdoor enthusiast



Protection for Your Pet and Family Members

- Cover for your beloved pets from accidental death or being stolen, as well as personal liability to third party as a pet owner
- Cover for accidental death of you or any of your family members living under the same roof as a result of fire, robbery or burglary or solely from accidental injury at home



Temporary Unemployment Relief

- Pay for your utility bills as an essential home expense in times of hardship during job loss



A High-End Plan for Your Luxury Home

- 3 levels of coverage are provided with an option of enhanced protection and extensive overage limits that are far beyond standard coverage tailored for deluxe home's specific needs



Standalone Building Structure Insurance

- For homeowners who are leasing out the property without any furniture, standalone home building coverage could be your alternative if coverage for home contents section is not required
- What's more being essential for homeowners to be considered would be a legal liability top up cover on building structure section for a comprehensive security to your investment

AIG A Plus Home Insurance Coverage and Benefits

Plan Benefits	Maximum Limit Per Year (HK$)		
	Plan A	Plan B	Plan C
Section 1- Household Contents			
We cover your household contents against accidental loss or damage to your properties occurring within your home.			
A. Household Contents	500,000 (50,000/item)	1,000,000 (100,000/item)	2,500,000 (200,000/item)
- Outdoor household contents	N/A	30,000 (3,000/item)	50,000 (5,000/item)
B. Personal Effects and Valuables (Inside Your Home)	100,000	200,000	1,000,000
- Non-fragile fine arts	100,000 (5,000/item)	100,000 (10,000/item)	1,000,000 (100,000)
- Wine and vintage wine	1,000 (500/item)	2,000 (1,000/item)	15,000 (1,500/item)
- Stamps, coins and collectibles	1,000 (400/item)	2,000 (400/item)	2,000 (800/item)
- Camera, furs, silverware and musical instrument	100,000 (5,000/item)	100,000 (20,000/item)	500,000 (50,000/item)
- Other personal effects and valuables	100,000 (5,000/item)	200,000 (15,000/item)	1,000,000 (50,000/item)
Additional Benefits			
1. Building Betterment Covers improvement of your building structure including renovation, built-in closets, wall paint, wall paper and flooring.	100,000	200,000	600,000
2. Temporary Removal Covers loss or damage to your household contents while being moved by professional movers to your new home within Hong Kong.	30,000	50,000	100,000
3. Temporary Storage Covers loss or damage to your household contents while being temporarily removed from your home due to cleaning, repair, maintenance or relocation and stored in a professional storage facility within Hong Kong for up to 14 days.	30,000 (3,000/item)	50,000 (3,000/item)	100,000 (3,000/item)
4. Frozen Food Covers damage to frozen foods due to accidental breakdown of refrigerator or freezer provided the unit is less than 5 years old.	2,000	3,000	5,000
5. Accidental Breakage of Window Glass Covers accidental breakage of window glass at your home.	3,000	5,000	5,000
6. Personal Accident Covers accidental death of you or any family members living with you caused by fire, burglary, robbery or accidental injury occurring at your home.	50,000	50,000	100,000
7. Temporary Accommodation Covers the expenses for alternative accommodation if your home becomes uninhabitable as a result of accidental loss or damage.	20,000 (1,000/day)	35,000 (1,500/day)	100,000 (2,000/day)
8. Debris Removal Covers cost and expenses necessarily incurred in removing debris or household contents damaged by any insured event.	5,000	50,000	75,000
9. Replacement of Home and Vehicle Locks and Keys Covers the cost of locks and keys of your home and vehicle including: - Replacing keys if the keys are stolen or lost; - Replacing locks and keys if break-in happens; - The cost of locksmith for gaining access to home or vehicle due to loss or theft of keys; - The cost of rental car during the period your vehicle keys are lost or stolen and it takes more than 24 hours to replace such keys.	2,000	2,000	3,000
10. Accidental Death or Theft of Dog and Cat (with Registered chips) Covers accidental death or theft of your dog and cat.	N/A	2,000	3,000

AIG A Plus Home Insurance Coverage and Benefits

Plan Benefits	Maximum Limit Per Year (HK$)		
	Plan A	Plan B	Plan C
11. Rainwater Seepage Covers physical loss of or damage to your household contents, personal effects and valuables caused by rainwater seepage due to tropical cyclone warning signal no.3 or above or rainstorm warning signal "Amber" or above.	(Please refer to the limits of Section 1 Household Content "All Risks")		
12. Unauthorized Use of Credit Card / Cash Card* Covers loss arising out of unauthorized use of credit cards or cash reimbursement cards.	3,000	3,000	10,000
13. Loss of Personal Documents* Covers you for loss and the expenses of applying for replacement of personal documents.	1,500	2,000	5,000
14. Loss of Money or Traveler's Cheque* Covers you for loss of money and the expenses of applying for replacement of credit cards or traveler's cheque.	1,000	2,000	5,000
15. Accidental Damage to Mobile Phone, Notebook or Tablet Computer*	5,000 (Up to 2 reimbursements)	10,000 (Up to 2 reimbursements)	20,000 (Up to 2 reimbursements)
- Covers the repair cost due to accidental damage to mobile phone (liquid damage is excluded).	1,500	2,000	5,000
- Covers loss of or accidental damage to notebook or tablet computer.	5,000	10,000	20,000
16. Utility Fee during Unemployment Pays for the electricity bills, gas bills as well as water and sewage charges up to 3 months upon occurrence of your redundancy.	N/A	N/A	Up to 3 months

*Items 12 to 15 are applicable to both inside and outside your home (Section 1 & 2).

Section 2 - Worldwide Personal Effects and Valuables

Covers you and your family members against accidental loss of or damage to personal effects and valuables worldwide (Outside Your Home)	10,000	25,000	75,000
- Camera, furs, silverware and musical instrument	2,500/item	7,000/item	15,000/item
- Other personal effects and valuable	2,500/item	7,000/item	25,000/item

Section 3 - Legal Liability

Worldwide cover against personal legal liability in respect to accidental bodily injury and property damage to a third party due to you or your family members' negligence subject to Hong Kong jurisdiction. Payment shall include the legal cost and expenses incurred as a result.	10,000,000	15,000,000	20,000,000

For Homeowner - Optional or Standalone Cover

Section 4 – Building Structure "All Risks"

Protects your residential flat including structure, landlord's fixtures and fittings against accidental loss or damage on "all risks" basis.	As per Rebuilding Cost#
Additional Benefits	
1. Debris Removal Covers cost and expenses necessarily incurred in removing debris as a result of accidental loss or damage.	100,000
2. Architects', Surveyors' and Consulting Engineers' Fee Covers architects', surveyors' and consulting engineers' fee for reinstating the building.	100,000
Top Up (Applicable to Standalone Cover only)	
Legal Liability	5,000,000

#For insured premises with mortgage, the maximum limit payable to the mortgagee under this Section is up to the mortgage loan amount as declared or the rebuilding cost, whichever is the lower.

自付額：多層大廈

	適用於第1部分 - 家居財物保障 (額外保障第5-10項除外) 及第4部分 - 樓宇結構全險		適用於第2部分 - 全球個人財物及貴重物品保障
樓宇年齡	一般損毀 (非水損)	水浸濕引致的損毀 (水損)	
40年或以下	港幣$250	港幣$250或調整後損失的10%，以較高者為準	港幣$250
41-50	港幣$500或調整後損失的10%，以較高者為準	港幣$3,000或調整後損失的10%，以較高者為準	
51-54	港幣$1,000或調整後損失的10%，以較高者為準	港幣$5,000或調整後損失的10%，以較高者為準	

自付額：村屋/獨立屋

	適用於第1部分 - 家居財物保障 (額外保障第5-10項除外) 及第4部分 - 樓宇結構全險		適用於第2部分 - 全球個人財物及貴重物品保障
樓宇年齡	一般損毀 (非水損)	水浸濕引致的損毀 (水損)	
50年或以下	港幣$3,000或調整後損失的10%，以較高者為準		港幣$250
51-54	港幣$3,500或調整後損失的10%，以較高者為準	港幣$5,500或調整後損失的10%，以較高者為準	

主要不保事項

1. 與受保人的專業、業務或職業有關的工具、儀器或已受其他保單所保障之物件；
2. 物件表面因刮花、腐蝕、天然損耗、機件或電器故障引致之損毀；
3. 在受保物業居住的人有意或惡意地造成物件破壞或損毀；
4. 隱形眼鏡、眼鏡、太陽眼鏡、流動/手提電話 (第一部分之免費額外保障項目15 手提電話、手提電腦或平板電腦之意外損毀保障除外)
5. 玻璃器皿、瓷器或其他易碎物品的破裂或破損；
6. 物件在沒有鎖好的汽車內被竊或損毀；
7. 被海關或其他政府官員沒收、扣留或充公的物件；
8. 任何無線電接收或發放裝置或衛星天線；
9. 受保物業空置超過60天；
10. 受保物業在裝修/維修期內，保單保障將暫時停止。

備註

1. 受保物業必須為非商業用途及位於香港境內的永久性住宅單位、建築物或屋宇，並且所有家居建構須為合法建設。
2. 本計劃之保障只適合樓齡54年或以下的多層大廈、村屋或獨立屋。
3. 受保物業地址或其他資料變更，請即通知本公司。
4. 每年最低保費為港幣$400。

Excess Fee : Multi-Storey Building (Flat)

	Applicable to Section 1 - Household Contents (except for Additional Benefits item no. 5 - 10) & Section 4 - Building Structure "All Risks"		Applicable to Section 2 - Worldwide Personal Effects and Valuables
Building Age	Non-Water Damage	Water Damage	
Up to 40	HK$250	HK$250 or 10% of adjusted loss, whichever is higher	HK$250
41-50	HK$500 or 10% of adjusted loss, whichever is higher	HK$3,000 or 10% of adjusted loss, whichever is higher	
51-54	HK$1,000 or 10% of adjusted loss, whichever is higher	HK$5,000 or 10% of adjusted loss, whichever is higher	

Excess Fee : Village House / Individual House

	Applicable to Section 1 - Household Contents (except for Additional Benefits item no. 5 - 10) & Section 4 - Building Structure "All Risks"		Applicable to Section 2 - Worldwide Personal Effects and Valuables
Building Age	Non-Water Damage	Water Damage	
Up to 50	HK$3,000 or 10% of adjusted loss, whichever is higher		HK$250
51-54	HK$3,500 or 10% of adjusted loss, whichever is higher	HK$5,500 or 10% of adjusted loss, whichever is higher	

Major Exclusions

1. Special equipment or apparatus used in connection with any profession, business or employment, or item which is insured under a separate policy;
2. Uninsurable risk such as scratching, corrosion, wear and tear, mechanical or electrical breakdown;
3. Malicious damage or vandalism by a person residing in the insured premises;
4. Contact or corneal lenses, eyeglasses and sunglasses, mobile/portable telephone (Unless covered under Free Extra Benefit item 15 under Section 1- Accidental Damage to Mobile Phone, Notebook or Tablet Computer)
5. Breakage of glass, chinaware, porcelain or item of fragile nature;
6. Loss arising from unattended vehicle;
7. Detention, seizure or confiscation by customs or other officials;
8. Aerial devices or satellite dish;
9. The insured premises unoccupied for more than 60 days;
10. The policy coverage is temporarily suspended when the insured premises is undergoing decoration.

Remarks

1. The insured premises must not be used for commercial purposes and must be a permanent residential unit, apartment or a house located in Hong Kong. All structures of the home must be legal structures.
2. Coverage of this insurance is only applicable to flats/ apartments of multi-storey residential buildings, village house or individual house ages less than or equal to 54 years.
3. In the event of change of risk location or other details, please notify us as soon as possible.
4. Minimum total annual premium is HK$400.

保費表 Premium Table

家居財物保險 (第一至三部分) Home Contents (Sections 1 - 3)

建築面積 Gross Floor Area 平方呎 (Square ft.)	實用面積 Net Floor Area 平方呎 (Square ft.)	計劃 A Plan A	計劃 B Plan B	計劃 C Plan C
		每年保費 (港幣$) Annual Premium(HK$)		
a) <500	a) <400	522	807	4,121
b) 501 - 700	b) 401 - 560	693	1,059	4,121
c) 701 - 1,000	c) 561 - 800	833	1,291	4,121
d) 1,001 - 1,500	d) 801 - 1,200	1,104	1,695	4,726
e) 1,501 - 2,000	e) 1,201 - 1,600	1,566	2,421	6,036
f) 2,001 - 2,500	f) 1,601 - 2,000	1,827	2,825	6,843
g) 2,501 - 3,000	g) 2,001 - 2,400	2,219	3,430	6,843
h) 3,001 - 3,500	h) 2,401 - 2,800	不適用 N/A	不適用 N/A	7,851
i) 3,501 - 4,000	i) 2,801 - 3,200	不適用 N/A	不適用 N/A	8,859

如同時投保家居財物保險及樓宇結構保險 (第 1- 4 部分)，可獲 5% 保費折扣優惠。
Enjoy 5% premium discount for a bundle purchase of Home Contents and Building Structure coverages together (Section 1 - 4)

業主適用 - 自選保障 (可獨立投保)
For Homeowner - Optional or Standalone Cover

樓宇結構全險 (第四部分) Building Structure "All Risks"(Section 4)

建築面積 Gross Floor Area 平方呎 (Square ft.)	實用面積 Net Floor Area 平方呎 (Square ft.)	每年保費 (港幣$) Annual Premium(HK$)
a) <500	a) <400	623
b) 501 - 700	b) 401 - 560	785
c) 701 - 1,000	c) 561 - 800	1,271
d) 1,001 - 1,500	d) 801 - 1,200	1,907
e) 1,501 - 2,000	e) 1,201 - 1,600	2,542
f) 2,001 - 2,500	f) 1,601 - 2,000	3,116
g) 2,501 - 3,000	g) 2,001 - 2,400	3,801
h) 3,001 - 3,500	h) 2,401 - 2,800	4,487
i) 3,501 - 4,000	i) 2,801 - 3,200	5,085

選項保障 (只適用於獨立投保)
Top Up (Applicable to Standalone Cover only)

法律責任保障 Legal Liability	480

保費表只適合樓齡50年或以下及多層大廈之純住宅單位，樓齡為50年以上之單位、村屋/獨立屋、居住單位建築面積超過4,000平方呎（實用面積超過3,200平方呎）或樓宇結構重建價值超過港幣$15,000,000之投保申請，請先向本公司查詢及需附加額外保費。

The Premium Table is only applicable to flats/apartments of multi-storey residential buildings aged at or below 50 years of age. For flats/apartments above 50 years of age, village/individual houses, flats/apartments with gross floor areas over 4,000 sq. ft., (net floor area over 3,200 sq. ft.) or the required rebuilding cost is in excess of HK$15,000,000, please refer to us for consideration and additional loading will apply.

About AIG

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Amend Your Policy
更改保單資料

AIG

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Website 網站：www.aig.com.hk

Application Email 投保專用電郵：app.hk@aig.com
(Not for inquiry or customer service 不能作查詢或客戶服務用途)

This brochure provides an overview of the policy coverage. Please refer to the policy documents for the complete terms and conditions. If there is any inconsistency between this document and the terms and conditions of the policy, the latter shall prevail.
A copy of the policy is available from AIG Insurance Hong Kong Limited.
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