

Splendor Deluxe Property and Home Insurance Plan

「豪門世家」尊尚財物及家居保險計劃 - FAQ / 常見問題



HOME PROTECTION 家居保障

1. What are classified as valuable property?

哪些物品屬於貴重財物？

- Jewelleries and watches
珠寶、手錶
- Gold, silver or other precious metals
金器、銀器及其他貴重金屬
- Curios and works of art
古董及藝術品
- Fine wine
美酒
- Furs, and personal possessions normally worn on the person, e.g. designer handbags
皮草，及日常穿戴的個人物品，如名牌手袋
- Photographic and portable telecommunication electronic equipments, e.g. mobile phones, portable/ notebook computers, PDAs and other portable audio and video equipment
攝影器材及流動電子通訊器材，如流動電話、手提/記事簿型電腦、個人電子助理及其他手提視聽器材

2. Should all of the individual valuable properties be declared upon enrollment?

投保時，是否需要申報每件貴重財物？

You are not required to declare your valuable properties if any of its value is below HKD50,000 upon enrollment. However, we suggest that you keep the receipts, certificates or photos for prompt claims processing.

若您的貴重財物價值為50,000港元以下，於投保時毋需特別申報該項財物的詳情，但我們建議您保留有關收據、證書或照片，以便日後需索償時可加快理賠程序。

3. Can curios and works of art be insured? How to determine its value for insurance?

古董或藝術品是否受保？有關價值如何定斷？

They are covered as valuable properties in Splendor Deluxe Property and Home Insurance Plan. The plan provides a maximum benefit of HKD50,000 per item/set for valuable properties and HKD300,000 in total per incident anywhere in the world or HKD500,000 in total per incident within the insured premises. If you would like to insure your precious items with specific sum insured, please provide the valuation reports that indicate the item values, as well as any relevant documents proven the ownership. We will arrange them to be insured separately under Fine Art & Specie coverage. Please note that the future appreciation in value exceeding specified sum insured is not covered.

這些物品均屬貴重財物，受保於「豪門世家」尊尚財物及家居保險計劃內。此計劃將按照每件貴重財物之最高賠償額50,000港元作出賠償，於全球任何地方發生之每宗事故的最高總賠償額為300,000港元或於受保物業內發生之每宗事故的最高總賠償額為500,000港元。如上述之保障額不足以保障您的珍寶，您可選擇為個別物品投保。為方便釐定及協定有關物品之投保額，請提供有關之估價報告。同時，亦請提供文件證明此藝術品的擁有權。我們可安排個別物品投保於我們的「瑰藝保」保障內，惟請留意保額以外的升值價值是不獲賠償的。

4. The value of some of my valuables and furniture actually exceed the maximum benefit limit per item. How can I have them insured up to their full value?

我有好些貴重財物及傢具擺設的價值超過每件受保物品的保障限額。應如何安排方可將其價值全面保障？

You can specifically insure them with separate sum insured under our Fine Art & Specie coverage. The annual premium will be based on the agreed sum insured and the scope of cover. Separate underwriting is required.

您可選擇為有關財物另行投保在我們的「瑰藝保」保障內。每年之保費將根據投保額及保障範圍而定。此計劃需另行核保。



5. Is mobile phone or portable telecommunication equipment covered?**流動電話或手提通訊器材是否受保？**

We provide coverage against accidental loss of or damage to them up to HKD10,000 per item/set.

若該等物品因意外遺失或損毀，可獲每件或每組10,000港元為限的賠償。

6. What is the maximum sum insured for my household contents?**家居財物之最高保障額是多少？**

The total maximum benefits limit for this section is HKD3,000,000 per incident. Please contact us to arrange a tailored protection for you if your home assets are valued more than this limit.

本節每宗事故之最高保障額為3,000,000港元。若閣下家中之財物價值超於此數，敬請聯絡我們為閣下安排一份更適合之保障計劃。

LIFESTYLE PROTECTION 時尚生活保障**7. If I miss to attend the football match overseas, will I be covered for the ticket(s) cost paid?****倘因事故錯失到海外觀賞預訂之國際球賽，已付之門票費用可獲賠償嗎？**

We will reimburse for up to HKD10,000 if you or your family members have used the credit card to purchase the ticket(s) and are unable to attend the overseas sports, music or entertainment event due to following reasons:

1. Death, serious bodily injury or serious illness of you, your family members or travel companion;
2. Witness summons, jury service or compulsory quarantine of you or your family members.

若您或家人以信用卡購買海外體育、音樂或娛樂活動之門票，但因以下原因未能出席，可獲賠償有關之門票費用最高達 10,000 港元：

1. 您或您的家庭成員或同行夥伴身故、身體蒙受嚴重損傷或患上嚴重疾病；
2. 您或您的家庭成員需出庭作供、出任陪審團員或接受強制隔離檢疫。

8. If my beloved dog unfortunately lost its limb(s) or its life in a car accident, will I receive any compensation?**若愛犬因車禍導致斷肢甚或不幸死亡，可否獲得賠償？**

If your beloved dog/cat suffers bodily injury caused by accident and result in death or permanent total loss of sight or permanent total loss of limb(s) within 12 months of the date of incident, we will provide compassionate cash of HKD4,000 to you.

如您的愛犬/貓兒因意外導致身體受傷，並在事件發生後12個月內死亡、永久失明或喪失肢體，我們會提供4,000港元的慰問金。

HOME ASSISTANCE SERVICES 家居支援服務**9. What should I do if I am locked out of my home and left my keys inside the premises, or a water pipe burst in the kitchen?****若我外出後發現鎖匙遺留在家中，或廚房內的水管突然爆裂，應怎麼辦？**

You may call our 24-hour home emergency assistance services hotline and we will provide assistance service of locksmith, plumber, electrical engineer and air-conditioner engineer and pay up to HKD800 per incident. If the assistance service fee exceeds HKD800, you are only required to pay for the amount balance. We also provide free referral services such as household appliances repairing, home cleaning and pest control service.

您可致電我們的24小時家居緊急支援熱線，我們會為閣下提供開鎖、水喉、電器及冷氣工程維修服務，每次事故最高維修費為800港元。若有關費用超過800港元，閣下只須支付維修費用之餘額。另外，我們亦提供多項免費轉介服務如電器維修、家居清潔及滅蟲服務。