



## Contractors' All Risks Insurance Plan



### Comprehensive protection to minimize your concerns during home renovation

Renovating your home can bring a refreshing feeling to you and your family members but the renovation works can be hectic. Zurich's Contractors' All Risks Insurance Plan offers a comprehensive protection against risks associated with interior decoration, minimizing your hassle during the renovation period by protecting you from the event of accidental damage to or loss of property, and also your liability to third party during the period.

With **Contractors' All Risks Insurance Plan**, you can enjoy the following protections:

- Material damage
- Liabilities to third parties

Our maximum limit of liability is based on any one event and/or any one period basis, you can enjoy unlimited number of claims within the period.

#### Benefits cover

##### Section I - Material damage

Comprehensive protection in respect of interior decoration works carried at your home during the period of insurance, including loss of or damage to the property and materials, to provide you peace of mind.

##### Optional extension covers:

- Removal of debris – Cover the cost of removal of debris up to a maximum of 5% of the total contract value.
- Automatic increase of sum insured – In the event of an actual contract sum in excess of the estimated contract sum, the sum insured will be automatically increased for a maximum of 10% of the contract sum insured.

##### Section II - Liability to third parties

You are indemnified in respect of the third party liabilities which you are legally liable to pay for the accidental death or injury and accidental loss of physical property as a result of the interior decoration works.

##### Optional extension covers:

- Principal property damage – Cover your liabilities caused by an accidental loss on the principal's property in the renovation work.
- Liabilities to employed visitors – Extended to indemnify your liability against accidental death or body injury of employed visitors, while visiting the work site on occasional basis.
- Liabilities protection in defect liability period after renovation work – Extended liabilities cover in a specified defect liability period after the renovation work.
- Cover for vibration – Extended liability in respect of any loss of or damage to any property resulting from vibration or by the removal or weakening of support.

You can tailor make the protection according to your special needs as below:



#### Notes:

- Minimum premium per policy is applied.
- The insurance is valid for decoration works located within Hong Kong only.
- This policy is only applicable to the property owner of the site where the decoration works is carried out.

#### Major Exclusions:

- Any event arising from war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, mutiny, military, usurped power, strike or nuclear.
- Any losses due to terrorism.
- Loss of damage due to any fault, defect, error or omission in or failure of any design plan or carried out.
- Loss of damage due to defect in material, machinery or workmanship.

### About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top 10 insurers in Hong Kong.

Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With over 60,000 employees serving customers in more than 170 countries, our ambition is to become the best global insurer as measured by our shareholders, customers and employees.

This leaflet is only a summary and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.

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ZCC/001/09/2013



## 「裝修工程」 保險計劃

## 全面家居裝修工程保障 讓您專心締造理想家居

將家居粉飾別緻能締造舒適的家，不過在家居煥然一新之前我們往往因安排裝修工程而感到煩惱。蘇黎世「裝修工程」保險計劃為您提供全面的裝修工程保障，保障您的家居因進行裝修工程期間可能面對的財物損失，甚至引致對第三者之責任損失，照顧您百分百的需要。

「裝修工程」保險計劃為您提供以下保障：

- 物料損毀
- 第三者責任保障

計劃之最高賠償額以每宗事故計算，於同一保險期內不設索償次數上限。

### 保障範圍

#### 第一節 - 物料損毀

為您提供家居室內裝修工程於施工期間之財物及工程物料之損失及損毀保障。

自選伸延保障：

- 工程物料清理費用—工程物料清理費用之保障額最高可達工程總額之5%。
- 因工程價值提升之保障額自動提升—若工程之實際費用高於預期之費用，本計劃將自動為提升之工程額提供保障，最高可達受保工程總額之10%。

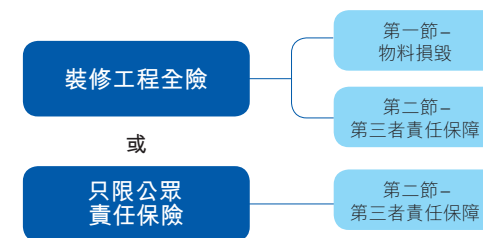
#### 第二節 - 第三者責任保障

因裝修工程導致他人死亡或傷殘及財物損毀的第三者責任之保障。

自選伸延保障：

- 保障延伸至業主的財物損毀保障—保障因室內裝修工程期間，意外事故引致業主的財物損毀。
- 保障延伸至受聘之工程探訪者的賠償責任—保障延伸至受聘之工程探訪者於非經常性視察工地期間發生之意外死亡或受傷所導致的責任。
- 工程後補修之責任保障延伸—免費延伸責任保障至於工程後指定的補修期間所引致的責任。
- 震動保障延伸—保障因工程中之支柱物震動、移除及減弱引致倒塌或財物損毀的責任。

您可因應個人需要而選擇合適的保障如下：



備註：

- 設有保單之最低保費。
- 本保險計劃只適用於位於香港境內之室內工程。
- 只限工程地點所屬之業主投保。

主要不承保事項：

- 戰爭、侵略、外敵行動、戰鬥、內戰、叛亂、革命、暴動、叛亂、軍事力量、政變、罷工或核子輻射所引起的任何事件。
- 任何由恐怖襲擊所致的損失。
- 任何因工程設計或闡釋工程項目上的錯誤、缺陷、錯失、遺漏或不足。
- 如物料、機械或工藝上的缺陷而導致工程損毀之損失。

## 關於蘇黎世

蘇黎世保險(香港)是蘇黎世保險集團轄下之機構，竭誠為個人及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已成為本港十大保險公司之一。

蘇黎世保險集團是一家全球領先的多險種保險供應商，其全球網絡的分支機構和辦事處遍及歐洲、北美洲、拉丁美洲、亞太和中東等地區。集團成立於1872年，總部設立於瑞士的蘇黎世。集團有逾60,000名員工在170多個國家為客戶提供服務。我們矢志成為我們的股東、客戶和員工眼中全球最佳的保險公司。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。

(如中文譯本與英文有異，概以英文文本為準。)

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