

HomeCare Insurance

家居保



HomeCare Insurance 家居保

Bolttech Insurance (Hong Kong) Company Limited HomeCare Insurance is a comprehensive insurance package to provide protection for your household contents, building as well as worldwide personal belongings and liability.

保特保險(香港)有限公司家居保是一份全面的綜合家居保險計劃。無論是你的家居物品、樓宇結構、攜帶外出的私人財物以至個人法律責任,均可得到保障。

This Insurance Package Consists of 4 Sections 本計劃主要分為四部份		
Section 1 - Household Contents	Section 2 - Personal Liability	
第一部份:家居財物	第二部份:個人責任	
Section 3 - Worldwide All Risks	Section 4 - Building	
第三部份:全球所有風險	第四部份:建築物	

Section 1 and 2 are basic covers. Section 3 and 4 are optional. 第一及第二部份是基本投保項目,第三及第四部份為可供選擇項目。

Unique Feature 嶄新保障

"Excess Free" for Household Contents and Personal Liability! Enable you to enjoy a carefree lifestyle! 家居財物及個人法律責任「零」自負金額! 讓你安枕無憂,享受優悠家居生活!

Premium Table 保費表

	Limit of Liability (HK\$) 最高賠償金額(港幣)	Annual Premium (HK\$) 年費 (港幣)
Section 1 - Household Contents 第一部份:家居財物 Gross Floor Area / Saleable Area of Your Home (in square feet)* 家居建築面積 / 實用面積(平方呎) *		
500 or below / 400 or below 或小於	\$500,000	\$630
501 - 700 / 401 - 560	\$500,000	\$880
701 - 850 / 561 - 680	\$750,000	\$1,110
851 - 1000 / 681 - 800	\$1,000,000	\$1,250
1001 - 1500 / 801 - 1200	\$1,000,000	\$1,600
1501 - 2000 / 1201 - 1600	\$1,000,000	\$2,000
Over 2000 / Over 1600 或以上	\$1,000,000	To be advised 另議
Section 2 - Personal Liability 第二部份:個人責任	\$5,000,000	Free with Section 1 隨第一部份附送
Section 3 - Worldwide All Risks (Optional) 第三部份:全球所有風險(選擇性)	Up to Sum Insured 投保金額	1.5% on Sum Insured 投保額之1.5%
Section 4 - Building (Optional) 第四部份:建築物(選擇性)	Up to Sum Insured 投保金額	0.085% on Sum Insured 投保額之0.085%

Insurance levy is not included in the above premium 以上保費並未包括保費徵費

^{*} Saleable area is used if it is the only basis to calculate Your Home size. * 若實用面積是計算家居面積的唯一依據: 請使用實用面積。

Insurance Levy Rate

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit bolttechinsurance.hk or contact: (852) 3123 3344.

Section 1 - Household Contents (Basic Cover)

At home, your household contents are insured for "All Risks" cover. This "All Risks" cover protects your contents against accidental loss or damage arising from but not limited to fire, flood, typhoon, explosion or theft, up to a maximum of HK\$1,000,000 per year. Any single item of your household contents is covered up to HK\$150,000. Valuables, such as jewellery, gold, silver or other precious metals, watches, photographic equipment, furs, musical instruments (except pianos), are covered up to HK\$10,000 per item and with an aggregate maximum of HK\$150,000 or 30% of the Limit of Indemnity of household contents (whichever is the lesser) per year.

What's More.....

This insurance also provides the following extra free benefits:

Item	าร	Benefits	Maximum Limit (HK\$)
1.	Window, Door Lock & Key Replacement	Replacement of external door locks and keys or broken windows due to burglary or attempted theft	\$3,000 per year
2.	Temporary Removal	Accidental loss of or damage to household contents whilst being temporarily removed from home for renovation, cleaning or repair	\$50,000 per year
3.	Home Removal	Accidental loss of or damage to household contents: a) whilst in transit between current home and new home by professional removers within Hong Kong; or b) whilst in temporary storage, for up to 7 days in a furniture depository; or c) whilst at the new home but before occupied as permanent residence up to 2 months (you have to notify us before your move)	\$100,000 per year
4.	Frozen Food	Cost of replacing spoilt frozen food due to accidental power failure or breakdown of refrigerator	\$5,000 per year
5.	Removal of Debris	Cost of removal of debris when household contents are accidentally damaged	\$10,000 per year
6.	Personal Money	Accidental loss or theft of money at home	\$2,500 per year
7.	Domestic Helper's Property	Accidental loss of or damage to domestic helper's property at home	\$1,000 per item \$5,000 per year
8.	Tenant's Improvement	Accidental loss of or damage to tenant's improvements at home	\$150,000 per item
9.	Interior Renovation	Accidental loss of or damage to household contents during interior renovation by contractors (provided that the period of renovation is within 2 months)	\$100,000 per year
10.	Alternative Accommodation	Cost of alternative accommodation when the home becomes uninhabitable as a result of accidental loss or damage	\$1,500 per day \$50,000 per year
11.	Personal Accident	Accidental death of insured or insured's family members as a result of fire or theft at home	\$100,000 per person \$400,000 per year

Section 2 - Personal Liability (Basic Cover)

HomeCare Insurance provides worldwide cover, subject to Hong Kong jurisdiction, up to HK\$5,000,000 against any claim for bodily injury or property damage resulting from the negligence of you or your family members normally living with you. Cover includes your legal liability

- a) as occupier of the home
- b) as owner of the home (including common areas of the building)
- c) as a private individual (anywhere in the world)

Your legal liability, where applicable, as Tenants of the home for damage to building including landlord's fixtures and fittings is also covered.

Section 3 - Worldwide All Risks (Optional Cover)

HomeCare Insurance provides "All Risks" cover for your personal belongings and valuables whilst being carried by you or your family members, up to the sum insured of your choice.

This section also provides the following free worldwide benefits at no extra cost.

	Items	Benefits	Maximum Limit (HK\$)
1.	Personal Document Replacement	Replacement of credit cards, passports and personal documents following accidental loss of baggage or purse	\$2,500 per year
2	. Personal Money	Accidental loss or theft of money away from the Home	\$2,500 per year
3.	. Credit Card	Unauthorised use of credit cards	\$5,000 per year

Section 4 - Building (Optional Cover)

HomeCare Insurance provides "All Risks" cover for the structure of your home against accidental loss of or damage arising from but not limited to fire, flood, typhoon, explosion or theft.

This insurance also extends to cover loss or damage directly arising out of subsidence of the site or landslip.

Excesses

Items	Benefits	Excesses
Section 1	Household Contents	Nil
Section 2	Personal Liability	Nil
Section 3	Worldwide All Risks	The first HK\$250 of each claim
Section 4	Building All Risks	The first HK\$1,000 or 10% of the loss (whichever is the greater) of each claim caused by water, typhoon, windstorm, landslip or subsidence The first HK\$1,000 of each claim resulting from any other cause

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

保費徵費

保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢,請瀏覽 bolttechinsurance.hk 或致電:(852)3123 3344。

第一部份:家居財物(基本投保項目)

家居保為你的家居財物提供「全面保障」,範圍包括因火災、水浸、颱風、爆炸、盜竊或意外而導致之損壞。賠償總額每年最高可達HK\$1,000,000,每件最高賠償額為HK\$150,000。貴重物件如珠寶、金、銀或首飾、手錶、攝影器材、皮革或樂器(鋼琴除外)等,每件最高賠償額為HK\$10,000,而每年最高賠償總額為HK\$150,000或家居財物賠償之30%(以較低者為準)。

還有更多....

除以上保障外,本計劃更為你提供以下多項額外保障:

保障	項目	承保範圍	最高保障金額(港幣)
1.	窗戶、門鎖及門匙 更換費用	因爆竊或企圖盜竊而引致損毀需更換之大門門鎖、門匙或窗戶	每年 \$3,000
2.	短暫寄存保障	家居物品需短暫寄存於其他地方進行翻新、維修或清潔時所受到的 意外損毀	每年 \$50,000
3.	搬遷保障	家居物品在下列情況下因意外而導致損毀: 1.由專業搬運公司運往香港範圍內之新居;或 2.以七天為上限之短暫傢具儲存處;或 3.在尚未入住的新居內,以不超過兩個月為限。(必須事先通知本公司)	每年 \$100,000
4.	冷藏食物保障	冷藏食物因冰箱意外停電或故障而變壞並需重新購買之食物	每年 \$5,000
5.	災場清理費用	意外發生後,清理現場廢物之費用	每年 \$10,000
6.	金錢保障	存放於家居的金錢遺失或被竊	每年 \$2,500
7.	家傭財物保障	家庭僱傭於家中損失之個人物品	每件 \$1,000 每年 \$5,000
8.	租戶加設之裝修 保障	租戶加設之室內裝修意外損毀	每件 \$150,000
9.	室內裝修工程保障	室內裝修工程期間引致家居財物意外損毀(工程期以不超過兩個月為限)	每年 \$100,000
10.	臨時住所保障	家居因意外損毀以致不宜居住,需另覓臨時住所之費用	每天 \$1,500 每年 \$50,000
11.	人身意外保障	投保人或家庭成員於家中因火災或盜竊而引致死亡	每人 \$100,000 每年 \$400,000

第二部份: 個人責任(基本投保項目)

如你或同住的家庭成員在以下情況因疏忽而導致他人身體受傷或財物損失需負上法律責任及作出金錢賠償時,本計劃可提供高達HK\$5,000,000之保障,惟訴訟必須由香港法庭處理:

- a. 以住戶身份佔用家居
- b. 以業主身份(包括所在大廈公共地方)
- c. 以個人身份(全球保障)

法律責任更包括保障租客對業主之樓宇結構固定裝置和建設的損毀。

第三部份:全球所有風險(選擇性)

當你或你的家人外出時,財物一旦遺失、遭盜竊或損毀均可獲得保障,投保金額由你自訂。本部份更提供以下全球性額外保障:

保障項目 承保範圍		最高保障金額(港幣)
1. 個人文件 補領費用	因失去行李或錢包而需補領個人證件、信用卡或旅遊證件的費用	每年\$2,500
2. 現金保障	現金於家居以外遺失或盜竊	每年\$2,500
3. 信用卡保障	信用卡被盜用所引致的損失	每年\$5,000

第四部份:建築物(選擇性)

家居保為你的樓宇結構提供「全險」的保障,範圍包括因火災,水浸、颱風、爆炸或盜竊所引致的損毀。本計劃更擴大保障範圍至因直接由山泥傾瀉或地陷所引致的損毀。

自負金額

每一事故的自負金額

項目	保障範圍	自負金額
第一部份	家居財物全險	無
第二部份	個人法律責任保障	無
第三部份	全球性個人財物全險	HK\$250
第四部份	樓宇結構全險	因山泥傾瀉、地陷、颱風、暴風或水浸導致的損失為 HK\$1,000或該損失之10%(以較高者為準) 其他損失為HK\$1,000

注意

本小冊子乃保障條款及規定之摘要,僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本,請向本公司索取。

Major Exclusions

The following is only a summary of major exclusions. For the full list of exclusions, please refer to the Policy.

- 1. Loss or damage arising from uninsurable risks such as scratching, wear and tear, mechanical or electrical fault or breakdown, misuse or domestic animals
- 2. Loss of or damage to mobile / portable phones, household contents contained in open areas or on roofs, spectacles, contact lenses, sporting equipment whilst in use, computer system records, aerial devices or satellite dish
- 3. Loss or damage if the home is unoccupied for more than 60 consecutive days
- 4. Loss or damage or personal liability for travelling out of Hong Kong for more than 90 days
- 5. Loss or damage due to war risks, radioactive risks, sonic bangs or any act of terrorism

主要不保事項

以下僅為主要不保項目之摘要,有關所有不保項目,請參閱保單。

- 1. 因這些原因而造成的損失:如刮花、磨損、機械或電力的故障或失靈、誤用或家畜
- 2. 流動/手提電話、位於露天區域或屋頂上的家居財物、眼鏡、隱形眼鏡、使用中的運動器材、電腦系統記錄、飛行裝置或碟形 衛星天線的損失或損害
- 3. 因住所連續60天未有人居住之損失
- 4. 外遊超過90天所產生之損失或個人責任
- 5. 因戰爭風險、放射性風險、聲震或任何恐怖主義活動

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited ("the Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司("本公司")接受承保及評估之重要事實,如未能確定這項事實是否具有實質性的關係,應將該等事實填報,我們建議你將有關的資料(包括此投保書副本作紀錄),以備日後作參考之用,為確保你的利益,你應如實呈報所有有關資料,否則此保單將可能無法提供你所需的保障,甚至可能會導致此保單無效。

HomeCare Insurance Application Form 家居保投保書

Please complete in BLOCK LETTERS and tick where appropriate. 請以英文正楷填寫並於適當空格內加上「✔」號。

(I) Details of Applicant 申請人資料						
Full Name of Applicant 投保人姓名	□ Mrs. 太太	□ Ms. 女士	Date of Birth 出生日期			
	□ Mr. 先生	□ Miss 小姐				
HKID Card 香港身份證號碼:	電郵地址 Email	Address				
Occupation 職業	聯絡電話 Conta	ct No.				
Correspondence Address 通訊地址	-					
Flat 室, Floor 樓	_ , Block 座					
Building 大廈名稱:						
Street 街道:						
District 地區:						
□ HK 香港 / □ Kowloon 九龍 / □ NT 新界						
Address of Home to be insured (if different from above	ve) 投保居所地址	(若與以上不同)				
Flat 室, Floor 樓	_ , Block 座					
Building 大廈名稱:						
Street 街道:						
District 地區:						
□ HK 香港 / □ Kowloon 九龍 / □ NT 新界						
Year Built of your Insured Home 投保居所之樓宇落成年份						
Period of Insurance Required 要求保單生效日期						
From 由 DD日 MM月 YY年						
To 至 DD日 MM月 YY年						

Insurance Premium 保險費用

Section 1 - Household Contents (Basic Cover) 第一部份:家居財物全險(基本保障)

- * The Premium is based on the gross floor area (or saleable area if it is the only basis) of your insured home. Please tick the appropriate box.
- * 本保險的收費是以你所投保居所之建築面積(或實用面積,若它是唯一的依據)計算,請在適當空格內加上「√」號。

Gross Floor Area / Saleable Area of Your Home (in square feet) 家居建築面積 / 實用面積(平方呎)	Limit of Liability (HKD) 最高賠償金額(港幣)	Annual Premium (HKD) 年費(港幣)
□ 500 or below / 400 or below 或小於	\$500,000	\$630
□ 501 - 700 / 401 - 560	\$500,000	\$880
□ 701 - 850 / 561 - 680	\$750,000	\$1,110
□ 851 - 1000 / 681 - 800	\$1,000,000	\$1,250
□ 1001 - 1500 / 801 - 1200	\$1,000,000	\$1,600
□ 1501 - 2000 / 1201 - 1600	\$1,000,000	\$2,000
□ Over 2000 / Over 1600 或以上	\$1,000,000	To be advised 另議

Insurance levy is not included in the above premium 以上保費並未包括保費徵費

Section 2 - Personal Liability (Free Cover with Section 1) 第二部份:個人責任(隨第一部份附上的免費保障)

Section 3 - Worldwide All Risks on Valuables and Personal Effects (OptionalCover) (Annual Premium Rate: 1.5%) 第三部份:全球性個人財物全險 (選擇性保障)(每年保費率:1.5%)

A.	Unspecified items 非特別列明財物					
	For value of each item which does not exceed HK\$5,000 每項目之價值不超過5,000港元					
	Total Sum Insured 總投保額HK\$					
	(Minimum Premium HK\$150 最低保費為150港元)					
В.	Specified Items 特別列明財物					
	•					
	Value of each item exceeds HK\$5,000 and is below HK\$50,000, please provided to the second state of the sec	de a copy o	of receipt of valuation certific	ate 每項目之價	值超過5,000港	
	元及低於50,000港元·請出示有關收據或估值書 					
	New Replacement Value (HK\$) 最新估價(港幣)					
	1.					
	2.					
Tota	Sum Insured 總投保額 (A+B) HK\$					
	Premium 總保費 HK\$					
(A+E)(excluding insurance levy) (不包括保費徵費)					
	ion 4 - Building All Risks (Optional Cover)					
第四	部份:樓宇結構全險(選擇性保障)					
Tota	Sum Insured 總投保額 HK\$					
Annı	al Premium Rate 年費率0.085%(Minimum Premium 最低保費為HK\$400)					
Annı	al Premium 年費 HK\$					
	uding insurance levy() 不包括保費徵費)					
	J					
lneu	rance Questionnaires 保險一般資料					
	e tick the appropriate box. 請在適當空格內加上「✓」號。					
		1:10				
1.	ls your insured home situated within a building which is not more than 4-store 投保居所是否位於四層高或以下樓宇內?	ey high?		□ Yes 是	□ No 否	
2.	ls the age of building over 45 years? 投保居所樓齡是否在四十五年以上?			□ Yes 是	□ No 否	
3.	Have you or your family member living with you sustained any loss during the now proposed for insurance? 你或與你同住家人在過去三年內曾否就有關保!	last three y 險計劃列明	years from any of the risks 目的保障範圍蒙受指失?	□ Yes 是	□ No 否	
lf "Ye	s", please specify:					
(IV)	Payment Method 付款方法					
	que should be crossed and made payable to "Bolttech Insurance (Hong Kong)		I hereby authorize Bolttec			
	npany Limited" 劃線支票抬頭請寫:「「保特保險(香港)有限公司」		Limited to charge my cred insurance.	dit card account	specified for this	
	Cheque 支票 □ Visa □ MasterCard		本人茲授權保特保險(香港) 支取此保險所應繳之保費		人列明的信用卡賬戶	
l Cre	dit Card No. 信用卡號碼)			
Car	tholder's Name 持卡人姓名 Card Expiry Date 信用卡有效期至					
—	M月 Y年		Cardholder's Signature 持	卡人簽署 D	ate 日期	

HomeCare Insurance 家居保

Declaration 聲明

I/We hereby declare and agree that

- 1. I/We have read and understood the product brochure and the terms and/or conditions of the policy provisions of the product in this application.
- 2. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Bolttech Insurance (Hong Kong) Company Limited ("the Company") and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
- 3. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/ We have paid the required premium.
- 4. I/We have read, understood and accepted the Personal Information Collection Statement of the Company ("PICS"). By signing below, I/We confirm this application and agree that the Company may use and disclose all personal data about me/us that the Company currently or subsequently hold for the purposes as set out in the PICS, and I understand I can scan the QR code below for review of the PICS or else I can request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.



- 5. If you do not agree to the use and provision of your personal data for direct marketing as set out in paragraphs 8 and 9 of the PICS, please tick the box below and we will not use your personal data for direct marketing.
 - □ I/We do not agree with the use and provision of my/our personal data for direct marketing purposes and do not wish to receive any promotional and direct marketing materials
- 6. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the PICS (see paragraph 4 above).
- 7. Where the Applicant(s) has/have an Insurance Broker:
 - I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.(If applicable) Where the applicant is a body corporate, I/We am/ are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so. I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人/我們,謹此聲明並同意:

- 1. 本人/我們已參閱並明白有關此申請之產品小冊子及保單條款。
- 2. 此申請表格內所提供的資料及細節均是準確無誤,真實及為事實之全部,並且是盡本人/我們所知及所信而作答的。本人/我們 並沒有隱瞞任何重要資料及同意此申請表格之內容及 聲明將成為保特保險(香港)有限公司("本公司")及本人/我們之保險合約之承保根據。本人/我們在此確認,如末能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要 資料,將可能導致本公司不能接受或處理此保險申請或令本保單失效。
- 3. 保障一概必須在本申請獲本公司接納後及本人/我們已繳交應付保費後始可生效。
- 4. 本人/我們已閱讀、明白及接受本公司的收集個人資料聲明。透過以下簽名,本人/我們確認此申請並同意本公司可根據收集個人資料聲明列出之目的使用及披露本公司目前或將來 持有的關於本人/我們的所有個人資料,並理解本人可以掃描以下二維碼查看本公司的收集個人資料聲明,或可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



- 5. 如閣下不同意本公司根據收集個人資料聲明第8和9段使用及提供本人的個人資料以作直銷目的,請在以下有關方格內加上剔(✓)號。 □ 本人/我們不同意本公司使用及提供本人的個人資料以作直銷目的,並不願意接收任何推廣訊息或直銷資訊。
- 6. (如適用)本人/我們已獲受保人授權提供本申請所需之一切資料,並就本申請之相關事宜,與本公司進行交涉,並向其接收或索取與受保人有關之資料。本人/我們並確認受保人已獲明確通知及同意,其個人資料將會轉介予本公司作辦理本申請之用,亦已獲通知其在收集個人資料聲明下所享有的權利(見上文第4段)。
- 7. 如申請人有保險經紀:

本人/我們明白、確知及同意,本公司會就本人/我們購買及接受其簽發的保單,於保單有效期內(包括續保期)向負責替本人/我們安排有關保單的獲授權保險經紀支付佣金。(如適用) 假如申請人為法人團體,本人/我們為代表申請人簽署的獲授權人員並向本公司確認本人/我們已獲該法人團體授權。

本人/我們亦明白本公司必須取得申請人的上述同意,才可以處理其保險申請。

Signature of Applicant / Individual to whom the Personal Information Collection Statement of the Company is given 申請人 /獲發收集個人資料聲明人士簽署	
Name of Agent / Broker/ Technical Representative 代理人/ 經紀/ 業務代表	
Date (DD / MM / YYYY) 日期 (日/月/年)	
Account Code 賬戶號碼	

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail. 本申請表格的中英文版本如有差異,以英文版本為準。

Personal Information Collection Statement ("PICS") 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。





English

中文

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實,如未能確定這項事實是否具有實質性的關係,應將該等事實填報,我們建議你將有關的資料(包括此投保書副本作紀錄),以備日後作參考之用。 為確保你的利益,你應如實呈報所有有關資料,否則此保單將可能無法提供你所需的保障,甚至可能會導致此保單無效。

About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance"), previously FWD General Insurance Company Limited, is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit bolttechinsurance.hk

關於保特保險

保特保險(香港)有限公司(「保特保險」)前身為富衛保險有限公司,獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案,以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名,是國際保險科技集團保特集團的其中一員。

如需更多資訊,請瀏覽bolttechinsurance.hk網站。

HomeCare Insurance 家居保 AHCP.B.2023.06