



 家居風險防不勝防，未雨綢繆，免受突如其來的家居意外影響。

 全面保障物業業主、租客的安樂窩！

 即時報價及投保熱線：+852 2884 8888

保障表

第一項 - 家居財物保險	最高賠償額 (港元)		
	計劃 A 每年 \$500,000	計劃 B 每年 \$1,000,000 每件 \$100,000	計劃 C 每年 \$1,500,000
家居財物			
貴重物品	每年 \$200,000 (每件\$10,000)		
戶外家居財物	不適用		
第一項附加保障			
1.1 短暫寄存保障	每次事故及每個保單年度合計上限 \$50,000		
1.2 維修期間引致的損壞	工程費用不得超過 \$50,000及施工期須以兩個月為限		
1.3 家居搬遷	每次事故及每個保單年度合計上限 \$50,000		
1.4 出租房屋保障	任何一件物品上限 \$3,000 (每個保單年度合計上限 \$75,000)		
1.5 個人財物	每次事故及每個保單年度合計上限 \$5,000		
1.6 現金和信用卡保障	每次事故及每個保單年度合計上限 \$3,000		
1.7 門鎖及鑰匙更換費用	每次事故及每個保單年度合計上限 \$2,500		
1.8 冷藏食品及飲品保障	每次事故及每個保單年度合計上限 \$5,000		
1.9 不宜居住的住所保障- 替代住宿和傢俱暫存費用	每日 \$1,500 · 每個保單年度合計上限 \$50,000		
1.10 廢棄物清理	每次事故及每個保單年度合計上限 \$25,000		
1.11 家傭財物保障	每個保單年度合計上限 \$1,500		
1.12 致命意外保障	由火災及入屋盜竊引致 · 每人 \$50,000 每個保單年度合計上限 \$200,000		
1.13 入屋搶劫 / 偷竊引致受傷的現金津貼	每人 \$5,000 · 每個保單年度合計上限 \$20,000		
1.14 山泥傾瀉及地陷保障	每個保單年度合計上限為所選的家居計劃保障金額		
第一項 - 自負額			
由水引起的損失	樓齡 30 年或以下及非獨立屋 / 村屋: \$2,000 樓齡大於 30 年或獨立屋 / 村屋: \$5,000 或損失的 10% · 以較高者為準		
維修期間引致的損壞			
由水引起的損失	\$10,000 或損失的 10% · 以較高者為準		
其他損失	\$10,000		
家居搬遷	\$1,000		
山泥傾瀉及地陷保障	10,000或損失的 10%, 以較高者為準		
其他損失	樓齡 30 年或以下及非獨立屋 / 村屋: \$500 樓齡大於 30 年或獨立屋 / 村屋: \$5,000		
第二項 - 全球個人物品			
最高賠償額 (港元)			
全球個人財物	每年 \$10,000 每件 \$5,000		
第二項附加保障			
全球現金保障	每次事故及每個保單年度合計上限 \$3,000		
全球信用卡保障	每次事故及每個保單年度合計上限 \$3,000		
全球個人文件補發保障	每次事故及每個保單年度合計上限 \$3,000		
第二項 - 自負額			
每次損失 \$500			

保障表 (續)

第三項 - 第三者法律責任	最高賠償額 (港元)
第三者法律責任	每次事故及每個保單年度合計上限\$10,000,000
第三項附加保障	
(1) 公用地方業主責任	同上
(2) 租客對租住樓宇的責任	同上
(3) 獨立承判商的責任	同上 唯工程費不多於\$50,000及施工期須以兩個月為限
第三項 - 自負額 (只適用於(3)獨立承判商的責任)	每次損失
由水引起的損失	\$10,000或損失的10%,以較高者為準
其他損失	\$10,000

保費表

計劃 A		
每年最高保障額 (港元) : \$500,000		
建築面積 (以平方呎計算)	實用面積 (以平方呎計算)	全年保費 (港元)
500 或以下	400 或以下	\$500
501 - 800	401 - 600	\$700
801 - 1050	601 - 800	\$880
計劃 B		
每年最高保障額 (港元) : \$1,000,000		
建築面積 (以平方呎計算)	實用面積 (以平方呎計算)	全年保費 (港元)
500 或以下	400 或以下	\$800
501 - 800	401 - 600	\$980
801 - 1,050	601 - 800	\$1,160
1,051 - 1,350	801 - 1,000	\$1,340
1,351 - 1,600	1,001 - 1,200	\$1,520
1,601 - 2,000	1,201 - 1,500	\$1,700
2,001 - 2,500	1,501 - 2,000	\$2,150
計劃 C		
每年最高保障額 (港元) : \$1,500,000		
建築面積 (以平方呎計算)	實用面積 (以平方呎計算)	全年保費 (港元)
1,051 - 1,350	801 - 1,000	\$1,700
1,351 - 1,600	1,001 - 1,200	\$1,880
1,601 - 2,000	1,201 - 1,500	\$2,060
2,001 - 2,500	1,501 - 2,000	\$2,600

本家居保險計劃由立橋保險有限公司承保。

立橋保險保留隨時調整保費表的權利。

如投保物業單位建築面積逾 2,500 平方呎或實用面積逾 2,000 平方呎，請聯絡您的保險代理或經紀作個別報價。

上述保費只適用於樓齡不超過 45 年的私人樓宇及只作參考之用，立橋保險可按個別情況調整保費。




上述金額並未包括保險業監管局收取的保費徵費 (保費徵費率為保單年度保費的0.1%)。

上述宣傳單張內容僅提供家居保險計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、不保事項、保單詳情及條款，請參閱保單文件。如果保單文件與此單張內容不符，則以保單文件為準。此單張旨在香港派發，不能詮釋為在香港以外提供或出售或游說購買立橋保險的任何產品的要約、招攬及建議。如有查詢，歡迎瀏覽 www.wli.com.hk 或致電立橋保險有限公司客戶服務熱線：+852 2884 8888。

「立橋保險」、「本公司」或「我們」是指立橋保險有限公司。





-  Advance precaution to prevent household risks.
-  Comprehensive coverage for property owners and tenants.
-  Instant quote and application at +852 2884 8888.

Summary of Coverage

Section 1 - Household Contents	Maximum Indemnity Amount / Limit (HKD)		
	Plan A \$500,000 per year	Plan B \$1,000,000 per year	Plan C \$1,500,000 per year
Household Contents		\$100,000 per item	
Valuables	\$200,000 per year (\$10,000 per item)		
Outdoor Household Contents	NA		
Additional Benefits for Section 1			
1.1 Temporary Removal	\$50,000 any one claim and in aggregate per period of insurance		
1.2 Interior Alteration or Repair	Contract value up to \$50,000 and contract period maximum 2 months		
1.3 Household Removal	\$50,000 any one claim and in aggregate per period of insurance		
1.4 Cover for Your Rent-Out Premises	Any one Item of household contents: \$3,000 (max. \$75,000 per period of insurance)		
1.5 Personal Effects	\$5,000 any one occurrence and in aggregate per period of insurance		
1.6 Money in Home / Credit Cards	\$3,000 any one occurrence and in aggregate per period of insurance		
1.7 Replacement of Locks and Keys	\$2,500 any one claim and in aggregate per period of insurance		
1.8 Frozen Food and Drinks	\$5,000 any one claim and in aggregate per period of insurance		
1.9 Uninhabitable Home Protection - Alternative Accommodation and Storage of Furniture	\$1,500 per day and \$50,000 in aggregate per period of insurance		
1.10 Removal of Debris	\$25,000 any one claim and in aggregate per period of insurance		
1.11 Domestic Helper's Personal Effects	\$1,500 in aggregate per period of insurance		
1.12 Fatal Accident Benefit	\$50,000 per person and \$200,000 in aggregate per period of insurance caused by fire or burglary		
1.13 Burglary / Robbery Injury Cash Allowance	\$5,000 per person and 20,000 in aggregate per period of insurance		
1.14 Landslip and Subsidence	Up to Section 1 Household Contents sum insured		
Section 1 - Excess	Each and Every Loss		
Water Damage	Building aged up to 30 years or non low-rise house / village house: \$2,000 Building aged over 30 years or low-rise house / village house: \$5,000 or 10% of adjusted loss whichever is the greater		
Interior Alteration or Repair			
Water Damage	\$10,000 or 10% of the adjusted loss, whichever is the greater		
Other loss	\$10,000		
Household Removal	\$1,000		
Landslip and Subsidence	\$10,000 or 10% of the adjusted loss, whichever is the greater		
Other Loss	Building aged up to 30 years or non low-rise house / village house: \$500 Building aged over 30 years or low-rise house / village house: \$5,000		

Summary of Coverage (Continued)

Section 2 - Worldwide All Risks (Personal Effects)	Maximum Indemnity Amount / Limit (HKD)
Worldwide Personal Belongings	\$10,000 per year \$5,000 per item
Additional Benefits for Section 2	
Money	\$3,000 any one occurrence and in aggregate per period of insurance
Unauthorized Use of Credit Cards	\$3,000 any one occurrence and in aggregate per period of insurance
Personal Documents	\$3,000 any one occurrence and in aggregate per period of insurance
Section 2 - Excess	Each and Every Loss - \$500
Section 3 - Legal Liability to Third Party	
Section 3 - Legal Liability to Third Party	Maximum Indemnity Amount / Limit (HKD)
Legal Liability to Third Party	\$10,000,000 any one accident and in aggregate per period of insurance
Cover also extend to:	
(1) Landlord's / Owner's Liability	As above
(2) Tenant's Liability	As above
(3) Independent Contractor's Liability	As above Contract value up to \$50,000 and contract work maximum 2 months
Section 3 - Excess Only applicable to (3) Independent Contractor's Liability	Each and Every Loss
Water Damage	\$10,000 or 10% of the adjusted loss, whichever is the greater
Other Loss	\$10,000

Premium Table

Plan A		
Maximum limit per policy year (HKD): \$500,000		
Gross Floor Area (in square feet)	Saleable Floor Area (in square feet)	Annual Premium (HKD)
500 or below	400 or below	\$500
501 - 800	401 - 600	\$700
801 - 1050	601 - 800	\$880
Plan B		
Maximum limit per policy year (HKD): \$1,000,000		
Gross Floor Area (in square feet)	Saleable Floor Area (in square feet)	Annual Premium (HKD)
500 or below	400 or below	\$800
501 - 800	401 - 600	\$980
801 - 1,050	601 - 800	\$1,160
1,051 - 1,350	801 - 1,000	\$1,340
1,351 - 1,600	1,001 - 1,200	\$1,520
1,601 - 2,000	1,201 - 1,500	\$1,700
2,001 - 2,500	1,501 - 2,000	\$2,150
Plan C		
Maximum limit per policy year (HKD): \$1,500,000		
Gross Floor Area (in square feet)	Saleable Floor Area (in square feet)	Annual Premium (HKD)
1,051 - 1,350	801 - 1,000	\$1,700
1,351 - 1,600	1,001 - 1,200	\$1,880
1,601 - 2,000	1,201 - 1,500	\$2,060
2,001 - 2,500	1,501 - 2,000	\$2,600

This home insurance is underwritten by Well Link General Insurance Company Limited.

Well Link Insurance reserves the right to adjust the premium schedule at any time.

The above amounts do not include Premium Levy charged by the Insurance Authority (0.1% of the policy premium)

For Insured premises with gross floor area exceeding 2,500 sq. ft. or saleable floor area exceeding 2,000 sq. ft., please contact your agent or broker for a separate quotation.

The above premiums are for private buildings with age not exceeding 45 years and are for reference only. The Company can adjust premium on a case-by-case basis.

The above content in this leaflet contains general information of home insurance for reference only. It does not constitute any offer to sell any policy. For more details of benefit coverage, exclusions and exact terms and conditions, please refer to the policy document. If there is any conflict between the policy document and this leaflet, the policy document shall prevail. This leaflet is intended to be distributed in Hong Kong only and is not and shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of Well Link Insurance outside Hong Kong. For enquiries, please visit www.wli.com.hk or contact Well Link Insurance Customer Service Hotline at +852 2884 8888.

'Well Link Insurance', the 'Company', 'we', 'our' or 'us' herein refers to Well Link General Insurance Company Limited.

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