



閩信(澳門)

暢怡居

Min Xin (Macau) Home Package Insurance
家居綜合保險計劃



閩信保險有限公司

MIN XIN INSURANCE COMPANY LIMITED

(A WHOLLY OWNED SUBSIDIARY OF MIN XIN HOLDINGS LIMITED)

閩信（澳門）「暢怡居」家居綜合保險計劃 Min Xin (Macau) Home Package Insurance		計劃一 Plan 1	計劃二 Plan 2
		每年（澳門元 / 港元） Per Period of Insurance (HKD/MOP)	
I) 家居設施及財物「全險」保障 Home Contents (All Risks) 範圍包括一切意外事故所引致的損失，包括火災、盜竊、爆炸、水喉爆裂、水浸、颱風、暴雨等。 Any unforeseen accidental loss or damage such as by fire, theft, explosion, burst pipe, flooding, typhoon, rainstorm etc.		根據投保居所的建築總面積 Depends on the Gross Floor Area	
1. 家居財物及個人物件 Household Contents and Personal Effects 包括傢俬、裝修、電器、個人物品，均無須申報而自動獲得保障。 Including furniture, fixtures, fittings and domestic appliances plus your personal effects are covered on an unspecified basis.		家居財物投保總額的 100% Up to Home Contents Sum Insured	
		每件 \$30,000 \$30,000 per item/set	每件 \$100,000 \$100,000 per item/set
2. 貴重物品 Valuables 在家中的貴重物品如珠寶首飾、皮草、手錶、藝術品、古董、音響，均自動獲得保障。 包括於家中因火災、閃電、爆炸、盜竊或意圖盜竊所引致之運動器材、電腦（包括平板電腦、桌上電腦、手提電腦）、樂器、攝影器材之意外損毀。 Cover valuables at home, such as jewellery, furs, watches, fine arts, antiques, audio equipment in all risks. Including accidental loss, destruction or damage to your sports equipment, computers (including tablet, desktop, laptop), musical instruments, photographic equipment in your home caused by fire, lightning, explosion, or by a burglary or attempted burglary.		家居財物投保總額的三分之一 One-Third of Home Contents Sum Insured	
		每件 \$10,000 \$10,000 per item/set	每件 \$15,000 \$15,000 per item/set
3. 玻璃窗及易碎物品 Brittle Items 保障你家中的玻璃窗、水晶、玻璃器皿、瓷器或其他易碎物品等因意外而導致遺失或損毀。 Cover accidental damage or loss to articles of glass, crystal, china, porcelain, earthenware or stone or other similar brittle material items of fragile nature.		\$5,000	
免費額外保障項目 Free Additional Benefits			
1.1. 裝修期間引致損壞 Home Decoration Cover 保障你的家居財物於室內裝修或翻新維修工程期間，承辦商因意外引致的遺失或損毀。工程費用最高限額按所選擇的計劃而定。（工程期以不超過 60 日為限） Cover for loss of or damage to your home content while your home is under interior decoration. Maximum contract value based on the plan selected by you. (Subject to contract period not exceeding 60 consecutive days)		家居財物投保總額的 100% Up to Home Contents Sum Insured	
		工程費用最高限額 Maximum contract value \$150,000	工程費用最高限額 Maximum contract value \$300,000
1.2. 搬遷保障 Household Removal 保障你的家居財物在搬往新居所時遭遇遺失或損毀。保障範圍於澳門以內並須由專業搬運公司負責。 Cover the damage or loss of your home contents whilst moving between your current home and your new home within Macau by professional removers.		家居財物投保總額的 100% 每件 \$10,000 Up to Home Contents Sum Insured \$10,000 per item/set	
1.3. 發展商 / 前業主添置的室內裝修 Developer's and Ex-landlords' Interior Decoration 伸延保障由發展商附送或前業主所添置的室內裝修、固定裝置及裝置包括油漆、牆紙、假天花、地板及門窗。 Cover interior decoration, fixtures and fittings including wall paint, wallpaper, false ceilings, floorings, doors and windows that are installed by ex-landlords or provided by developer.		\$100,000	\$200,000
1.4. 家庭僱傭財物 Domestic Helpers' Personal Effects 保障你的家庭僱傭的私人財物在家中損毀或遺失。 Cover accidental loss of or damage to domestic helper's property inside your home.		\$15,000 每件 \$2,000 \$2,000 per item/set	
		\$25,000 每件 \$3,000 \$3,000 per item/set	
1.5. 保管或管理下的財物 Property in Your Custody 保障在你保管或管理下家居財物因意外引致的損失。 Cover Household Contents in your home while it is in the care, custody and control of You.		\$15,000 每件 \$2,000 \$2,000 per item/set	
		\$25,000 每件 \$3,000 \$3,000 per item/set	
1.6. 現金保障 Money 保障因爆竊或行劫導致存放家中的金錢損失。 Cover money lost at home following a theft or burglary.		\$2,500	\$4,000

1.7. 補領個人文件 (全球保障) Replacement of Personal Documents (Worldwide)	保障因遺失或損毀而補領個人文件之所需費用，包括駕駛執照、護照、信用卡、身份證及任何身份證明文件。 Cover the replacement cost for the loss of driving license, passports, credit cards, identity card and any certificate of identity.	\$2,500	\$4,000
1.8. 信用卡非法盜用保障 (全球保障) Unauthorized Use of Credit Cards (Worldwide)	保障你的信用卡因失竊後，被盜用所簽下的賬項 (親屬或同住的家庭成員盜用概不受保)。 Cover your liability direct result of the unauthorized use of your credit card by any person. (not related to or residing with you)	\$5,000	\$10,000
1.9. 門鎖替換 Lock and Key Replacement	保障你遭盜竊或爆竊後需更換門鎖、鑰匙及破損窗戶的費用。 Cover the cost of replacing locks, keys and broken windows due to theft or burglary.	\$2,000	\$4,000
1.10. 災場清理費用 Removal of Debris	保障你的家居因了承保意外發生後進行清理所需支付的費用。 Cover the cost of removal of debris when your home is damaged due to insured accident.	\$5,000	\$10,000
1.11. 冰箱食物 Frozen Food	保障因意外停電或冰箱故障而導致冰箱內的食物變壞的實際損失。 Cover damage to your frozen foods through deterioration as result of breakdown of freezer or accidental failure of public electricity supply.	\$3,000	\$6,000
1.12. 臨時居所 Alternative Accommodation	保障因意外而導致受保居所損毀致不能居住，你可獲得於修理家居期間入住臨時居所的額外合理費用。 Cover reasonable cost of alternative accommodation whilst your home is uninhabitable due to insured accident.	\$30,000	\$45,000
		每日 \$1,000 \$1,000 per day	每日 \$1,500 \$1,500 per day
1.13. 租金損失 Loss of Rental	保障因意外而導致受保居所損毀致不能出租，你可獲得於修理家居期間實際損失的租金。 Cover loss of rental that are actually incurred by you whilst your home is uninhabitable due to insured accident.	\$30,000	\$45,000
		每日 \$1,000 \$1,000 per day	每日 \$1,500 \$1,500 per day
1.14. 短暫寄存 Temporary Removal	保障你的家居財物因進行專業清洗、修理或翻新而需寄存在其他地方，期間因意外引致的遺失或損毀。 Cover for loss of or damage to your home contents while temporarily removed from your home for cleaning, repairs or maintenance.	\$50,000	\$100,000
1.15. 人身意外保障 Personal Accident	保障你或你的家庭成員因家中發生火災或居所被持械行劫而不幸意外死亡。 Cover for accidental death of you &/or your family as a result of fire or armed robbery at home.	\$300,000	\$600,000
		每位受保人 \$75,000 \$75,000 per Family Member	每位受保人 \$150,000 \$150,000 per Family Member
1.16. 山崩或地陷 Landslip and Subsidence	保障你的家居財物因山崩或地陷引致的遺失或損毀。 Cover for loss of or damage to your Home Contents caused by subsidence of the site or landslip.	家居財物投保總額的 100% Up to Home Contents Sum Insured	
星級保障 Additional Benefit for Plan 2		不適用 Not Cover	
1.17. 酒類損失 Loss or Accidental Damage to Wine	保障存放於您家中未開封的酒類因意外引致之損失或損毀。 Cover for loss of or damage to un-opened bottle of wine kept by You in Your Home.		\$1,000
1.18. 室外家居財物 Home Contents in the Open Area	保障位於你佔用及屬受保住所的室外部分，如露台、花園、陽台等的家居用品的意外損失及損毀。 Cover for loss of or damage to Household Contents in the Open Area such as balcony, garden, verandah etc.		\$15,000
			每件 \$1,500 \$1,500 per item/set
1.19. 寵物臨時居所 Pet Alternative Accommodation	保障因意外而導致受保居所損毀致不能居住，你的寵物可獲得入住臨時居所的額外合理費用。 Cover reasonable cost of pet alternative accommodation whilst your home is uninhabitable due to insured accident.		\$3,000

II) 全球個人第三者責任保障 Worldwide Personal Liability 保障你和同住的家人在澳門因個人疏忽或因家居發生意外事故而導致第三者身體受傷或財物損毀，並伸延保障至投保居所以外的地方或短暫離開澳門作旅遊（不超過 30 天）而負上的法律責任。 Cover you and your family against legal liability in respect of accidental bodily injury and property damage to a third party due to you or your family members' negligence in Macau, and extend to worldwide cover in respect to temporary visits not exceed 30 consecutive days each visit.		\$1,500,000	\$3,000,000
2.1. 裝修期間引致第三者責任保障 Independent Contractor's Liability 保障你作為業主因承辦商於投保居所內進行室內裝修或翻新維修工程期間所引致的法律責任。工程費用最高限額按所選擇的計劃而定。（工程期以不超過 60 日為限） Cover you against legal liability as the owner of your home whilst your home is under interior decoration. Maximum contract value based on the plan selected by you. (Subject to contract period not exceeding 60 consecutive days)		個人責任保障投保總額的 100% Up to Personal Liability Sum Insured	
		工程費用最高限額 Maximum contract value \$150,000	工程費用最高限額 Maximum contract value \$300,000
2.2. 租客法律保障 Tenant's Liability 伸延保障由火災、氣體爆炸、風暴及颱風所引致的租客法律責任。 Cover you against legal liability as tenant arising out of or in connection with damage caused by fire, explosion, storm and typhoon.		個人責任保障投保總額的 100% Up to Personal Liability Sum Insured	
2.3. 家庭僱傭第三者責任保障 Domestic Helper's Liability 保障你的家庭僱傭（為你從事家務工作時）在澳門境內因個人疏忽而導致第三者身體受傷或財物損毀。 Cover your domestic helper (with performing the duties) against legal liability in respect of accidental bodily injury and property damage to a third party due to your domestic helper's negligence in Macau.		\$500,000	\$1,000,000
星級保障 Additional Benefit for Plan 2			
2.4. 寵物第三者責任保障 Pet Owner's Legal Liability 保障你就你的寵物在澳門境內導致第三者身體受傷或財物損毀。 Cover you against legally liable to pay as owner of pets occurring in Macau.		不適用 Not Cover	\$300,000
2.5. 車位第三者責任保障 Car Park's Legal Liability 保障你的住處的車位因個人疏忽而導致第三者身體受傷或財物損毀。 Cover you against legally liable to pay as owner of car park linked to your home.			\$300,000
III) 自選保障 Optional Benefit			
1. 全球私人財物保障（保費須個別計算及作個別考慮） Worldwide All Risks – Personal Effects & Valuables (individual consideration)			
2. 樓宇全險保障 Building All Risks			
3. 家庭傭工勞工（須獨立承保出單） Domestic Helper Insurance (separate policy)			

建築總面積 (平方呎) Gross Floor Area of Your Home (in square feet)	計劃一 Plan 1		計劃二 Plan 2	
	家居財物投保額 Home Contents Sum Insured	保費 Premium	家居財物投保額 Home Contents Sum Insured	保費 Premium
≤ 500	\$300,000	\$590	\$600,000	\$1,020
501 - 800	\$400,000	\$800	\$700,000	\$1,250
801 - 1,200	\$600,000	\$1,350	\$900,000	\$1,780
1,201 - 2,000	\$800,000	\$2,150	\$1,200,000	\$2,680
2,001 - 3,000	\$1,000,000	\$2,980	\$1,500,000	\$3,780



主要不保事項 Major Exclusions:

- 1 損耗、刮花、發黴、霉菌、潮濕、腐爛、侵蝕、生鏽、逐漸退化、折舊、陽光照射或空氣的影響和逐漸產生影響的誘因。
 - 2 在不牽涉使用武力或暴力進入或離開家居而沒有留下明顯痕跡的情況下，進行偷竊或企圖偷竊。
 - 3 電器及電腦器材的損壞及／或機械故障
 - 4 遺下及沒有妥善看管財物
 - 5 蓄意、故意、魯莽或惡意行為，或故意破壞公物
 - 6 罰款或懲罰性的損害賠償
 - 7 戰爭，任何恐怖主義行為，政府法令，輻射
 - 8 空置超過 30 日
 - 9 眼鏡，太陽眼鏡，隱形眼鏡，使用中的運動器材，手提電話
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- 1 Wear and tear, scratching, mildew, mold, moisture, rot, corrosion, rust, gradually deterioration, depreciation, the action of light or atmosphere and gradually operating causes.
 - 2 Theft or attempted theft not accompanied with forcible or violent entry to or exit from the home leaving visible marks.
 - 3 Breakdown and/or mechanical malfunction of electrical appliances and computer equipment.
 - 4 Leaving property behind and unattended.
 - 5 Wilful act, deliberate act, recklessness, malicious acts or vandalism.
 - 6 Fines, penalties, punitive or exemplary damages.
 - 7 Any act of war, terrorism, government acts, radiation
 - 8 Unoccupied for a period more than 30 consecutive days
 - 9 Spectacles, sunglasses, contact or corneal lenses, sports equipment while in use, mobile telephones



自負額 Excess:

- 因水損、山崩或地陷而索償：樓齡少於或相等於 30 年：
\$500 或損失額的 10% (以較高者為準)
- 其他損失：\$250
- Water Damage or Landslip or Subsidence: Building age less
than 30 years: \$500 or 10% of adjusted loss (whichever is
greater)
- Other loss: \$250



計劃特色：

- 1 保單可選擇澳門元或港元投保，全面合乎你的需要
- 2 家居財物的保障金額隨家居呎數遞增，最高可達 1,500,000 元
- 3 所有賠償均不會扣除折舊，以當時市值計算
- 4 貴重財物保障，如珠寶首飾、手錶、古董，均自動獲得保障
- 5 全面保障你在搬遷或裝修期間的家居財物保障需要
- 6 第三者責任保障高達 3,000,000 元
- 7 伸延保障由發展商附送或前業主所添置的室內裝修，包括油漆、牆紙、假天花、地板及門窗等
- 8 計劃二給你額外的星級保障 –
 - 8.1 室外家居財物保障
 - 8.2 酒類損失
 - 8.3 寵物臨時居所
 - 8.4 寵物第三者責任保障
 - 8.5 車位第三者責任保障
- 9 增設多項自選保障，照顧你不同的需要
 - 9.1 全球私人財物保障 (保費須個別計算及作個別考慮)
 - 9.2 樓宇全險保障
 - 9.3 家庭傭工勞工 (須獨立承保出單)
- 1 Cover your home in HKD / MOP
- 2 Sum Insured for Contents increases according to the gross floor area of your home up to \$1,500,000
- 3 No depreciation will be deducted
- 4 Accidental damage cover for Valuables in home such as jewellerys, watches, antiques etc.
- 5 Cover your needs during Household Removal and Home Decoration
- 6 Personal Liability Cover up to \$3,000,000
- 7 Extend to cover the interior decoration, fixtures and fittings at your home which are provided by developer or installed by ex-landlords, such as wall paint, wallpaper, false ceilings, floorings, doors and windows etc.
- 8 Additional Benefit for Plan 2
 - 8.1 Home Contents in the Open Area
 - 8.2 Loss or Accidental Damage to Wine
 - 8.3 Pet Alternative Accommodation
 - 8.4 Pet Owner's Legal Liability
 - 8.5 Car Park's Legal Liability
- 9 Optional Benefit
 - 9.1 Worldwide All Risks – Personal Effects & Valuables (individual consideration)
 - 9.2 Building All Risks
 - 9.3 Domestic Helper Insurance (separate policy)

關於閩信保險有限公司

About Min Xin

Insurance Company Limited

成立於 1974 年，閩信保險有限公司（以下簡稱閩信）為閩信集團有限公司的成員之一，為福建省投資開發集團有限責任公司控股的香港聯交所上市紅籌公司。閩信保險扎根保險業超過 40 年，為港、澳地區的廣大工商及個人客戶提供全面的保險產品及服務，包括財產險、意外險以及個人意外險。

如需更多相關資訊，請瀏覽閩信保險網站 www.mxhc.com.hk。

如有任何查詢，請與閣下的保險代理、經紀或本公司的代表聯絡。

Established in 1974, Min Xin Insurance Company Limited ("Min Xin") is a member of Min Xin Holdings Limited, a listed group controlled by Fujian Investment & Development Group Co., Ltd. With over 40 years of operational experience in the insurance industry, Min Xin offers a comprehensive range of insurance products and services in Hong Kong and Macau, including Property, Casualty as well as Accident & Health programs for both commercial and individual customers.

More information can be found at www.mxhc.com.hk.

For details, please contact your Insurance Agents, Brokers or our Company Representatives.

閩信保險有限公司 - 澳門分行

Min Xin Insurance Company Limited - Macau Branch

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閩 信 保 險 有 限 公 司

MIN XIN INSURANCE COMPANY LIMITED

(A WHOLLY OWNED SUBSIDIARY OF MIN XIN HOLDINGS LIMITED)