

保費表 Premium Table

(澳門元MOP/ 港元HKD)

計劃類別 Plan Type	每月 ¹ Monthly ¹	每年 ² Annual ²
計劃A Plan A	77.00	831.60 (924.00)
計劃B Plan B	120.00	1,296.00 (1,440.00)
計劃C Plan C	166.00	1,792.80 (1,992.00)
自選高爾夫球保障 Optional Coverage for golfer	25.00	270.00 (300.00)

¹必須以大西洋銀行信用卡簽賬繳付保費。
Must be settled by BNU credit card.

²保費已包括10%年繳折扣。
Premium is inclusive of 10% annual premium discount.

無索償折扣 No Claim Bonus

如在保障期內沒有提出任何索償，
於下一年度續保時可享無索償折扣優惠。
If no claim has been made in the period of insurance,
you are entitled to a no claim discount on renewal premium.

一年內無索償 No claim in preceding year	10%
二年內無索償 No claim in preceding two years	15%
三年或上以無索償 No claim in preceding three years or more	20%

本單張僅提供保單摘要並僅供參考。有關保單保障範圍、承保條款及不保事項詳情，
請參閱保單一般條款。
The leaflet contains general information of the Policy and is for reference only.
For details of coverage, terms, conditions and exclusions, please refer to the
Policy General Conditions.

主要不保事項 Major Exclusions

(下列只為不保事項概略，請參閱保單內列明之詳細內容
The following list of exclusions is not representative
of the full list of Exclusions and is for reference only).

- 磨損、撕裂、刮損或折舊
Wear, tear, scratching or depreciation
- 蛾、木蛀蟲、甲蟲、或其他昆蟲及害蟲引致的損失或損毀
Moths, woodworm, beetle or other insects and vermin
- 電子或機械損毀
Electrical or mechanical breakdown
- 誤用或違反製造商指引下使用物件
Misuse or use contrary to manufacturers' instructions
- 任何不明失蹤或不能解釋而引致的損失或損毀
Mysterious disappearance or unexplained loss
- 汽車的損失或損毀
Loss or damage to motor vehicles
- 信用卡、股票、證書及任何文件
Credit cards, securities, certificates and document of any kind
- 眼鏡或隱形眼鏡
Spectacles or contact lenses
- 流動或手提通訊設備及類似物品
Mobile or portable telecommunications equipment and the like
- 商業設備
Business equipment
- 數據或軟件的損失或損毀
Loss of or damage to data or software
- 使用中的運動設備 (自選投保項目 - 高爾夫球除外)
Sports equipment while in use (except Optional Coverage - Golfer)
- 若分租或借出家居任何部分予他人
Any part of the home is lent or let
- 附屬於家居/樓宇的違法建築物
Illegal structure attached to home and/or building
- 核能或任何放射性污染
Nuclear energy or radioactivity of any kind

申請簡易 Easy Application

您可透過以下途徑投保「住安心」家居保險：
You can subscribe to Home Protection Insurance:

- 忠誠保險辦事處
At Fidelidade Macau Office
- 大西洋銀行各分行
At BNU Branches

本產品之承保公司為：
This product is underwritten by:

忠誠澳門保險股份有限公司
Fidelidade Macau - Insurance Company Limited

澳門南灣大馬路567號大西洋銀行大廈14樓
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BNU
Banco Nacional Ultramarino
大西洋銀行

大西洋銀行為本保險產品之代理 BNU is the distributor of this insurance product.

財產保障
PROPERTY PROTECTION



「住安心」
家居保險
Home Protection
Insurance

FIDELIDADE
忠誠保險

HPL/F-202/002.01

為何我需要家居保險？
Why do I need a household insurance?


火災、水災、颱風、盜竊等突發事件可以將您溫暖的家毀於一旦。
Accidents like fire, flooding, typhoon, burglary or other unexpected events could suddenly damage and ruin your home.

「住安心」家居保險為您的家居物品、個人財物以至第三者責任等提供周全保障，令您安枕無憂，盡享寫意家居生活！
Home Protection Insurance is a household insurance that offers a comprehensive protection to your household contents, personal belongings and third party liability, giving you total peace of mind and enabling you to enjoy the comforts at home!

保障概覽 Benefits Overview

 因發生火災、水災、颱風或爆竊而引致的家居物品及貴重物品損失或損毀
Protection of Household Contents & Valuables in case of fire, flooding, typhoon or burglary

 因家居發生火災、閃電、爆炸或搶劫而引致意外身故
Accidental Death Benefit in case of fire, lightning, explosion or robbery at Home

 因家居導致的第三者意外身故、受傷或財物損失、損毀而引致的個人責任
Personal Liability incurred due to accidental death/ injury or damage/loss of property of third party arising from Home

 全球性個人財物及貴重物品
Worldwide Coverage for Personal Effects & Valuables

 自選高爾夫球保障
Optional Coverage for Golfer

保障範圍 Table of Benefits

項目 Section	每次索償/每段受保期的最高保障額 (澳門元/港元) Max. Benefit Amount per Any One Claim/Any One Period of Insurance (MOP/HKD)		
	計劃A Plan A	計劃B Plan B	計劃C Plan C
第1項 - 家居物品及貴重物品 Section 1 - Household Contents and Valuables (每件/組) (per item/set)	300,000	500,000	1,000,000
	50,000	60,000	120,000
貴重物品之次級限額 Sub-limit for Valuables (每件/組) (per item/set)	100,000	150,000	250,000
	3,000	5,000	10,000
第1.A. 項 - 額外保障 ¹ Sub-Section 1.A. - Additional Covers ¹			
1. 另覓臨時住所 Alternative Accommodation (每日per day)	20,000	30,000	60,000
	1,000	1,000	1,000
2. 清除瓦礫 Removal of Debris	3,000	5,000	10,000
3. 家居物品搬運 Household Removal (每件/組) (per item/set)	300,000	500,000	1,000,000
	50,000	60,000	120,000
貴重物品之次級限額 Sub-limit for Valuables (每件/組) (per item/set)	100,000	150,000	250,000
	3,000	5,000	10,000
4. 臨時搬遷以進行清潔及其他 Temporary Removal for Cleaning and Other (每件/組) (per item/set)	10,000	15,000	20,000
	3,000	5,000	8,000
5. 搬遷 Moving Home (每件/組) (per item/set)	60,000 25,000	100,000 30,000	200,000 60,000
	20,000 3,000	30,000 5,000	60,000 10,000
6. 家居物品存放 Storage of Household Contents	30,000	50,000	100,000

7. 室內裝修/翻新工程 ² Interior Decoration/ Refurbishment Work ² (每件/組) (per item/set)	50,000	100,000	150,000
	3,000	6,000	10,000
8. 更換門鎖/ 鑰匙/ 窗戶 Replacement of Locks/ Keys/ Windows	1,000	2,000	3,000
9. 冷藏食品 Frozen Food	1,000	1,500	2,500
10. 家傭的個人財物 Domestic Helper's Personal Effects (每件/組) (per item/set)	2,000	5,000	10,000
	500	500	500
11. 個人財物及貴重物品 ³ Personal Effects and Valuables ³ (每件/組) (per item/set)	10,000	15,000	20,000
	5,000	7,500	10,000
12. 新購置並在運送中的 個人物品 ³ Personal Effects Newly Purchased in Transit ³	2,500	5,000	5,000
13. 個人現金 ³ Personal Money ³	1,500	3,000	3,000
14. 個人證件 ³ Personal Documents ³	1,500	3,000	3,000

第1.B.項 - 意外身故保障 ⁴ Sub-Section 1.B. - Accidental Death Benefits ⁴			
15. 意外身故保障 Accidental Death Benefit (每人 per person)	300,000	400,000	500,000
	100,000	100,000	100,000
16. 殮葬費用 Burial and Funeral Expenses	10,000	10,000	10,000

第2項 - 個人責任 (每次索償/每段受保期的最高賠償限額) Section 2 - Personal Liability (Max. Indemnity per any one claim/ any one period of insurance)			
因家居引致之個人責任 Personal Liability arising from the Home	500,000	1,000,000	1,500,000

第3項 - 高爾夫球 (自選全球保障) (每次索償/每段受保期的最高賠償限額) Section 3 - Golfer (Optional Worldwide Coverage) (Max. Indemnity per any one claim/any one period of insurance)	
高爾夫球裝備 Golf Equipment (每件) (per item)	30,000
	2,000
自負額 Deductible for Golf Equipment (每次索償) (per claim)	500
一桿入洞Hole-in-One	2,000

¹所有限額為「家居物品」的最高賠償限額之次級限額
¹All the limits are sub-limits of the maximum limit stated for "Household Contents"
²最長合約期限為60日
²Subject to a contract period not exceeding 60 days
³全球保障
³Worldwide coverage
⁴所有限額為「家居物品」的最高賠償限額之附加限額
⁴All the limits are in addition to the maximum limit stated for "Household Contents"

自負額 Deductible
(澳門元 MOP/ 港元 HKD)(每次索償Per Claim)

適用於第1項 - 家居物品及貴重物品 (不適用於額外保障1及2) Applicable to Section 1 - Household Contents and Valuables (not applicable to additional covers 1 and 2)	
(i)非因火災、閃電及爆炸所引致的水災損失 Water damage arising from any cause other than fire, lightning and explosion	5,000 或經評定後損失之10%，以較高者為準
	5,000 or 10% of adjusted loss, whichever is higher
(ii)其他損失 Other loss	1,000
適用於第2項 – 個人責任 Applicable to Section 2 - Personal Liability	
(i)非因火災、閃電及爆炸所引致的水災而導致第三者財物之損失 Water damage to third party property arising from any cause other than fire, lightning and explosion	5,000 或經評定後損失之10%，以較高者為準
	5,000 or 10% of adjusted loss, whichever is higher
(ii)因室內裝修或翻新工程而引致第三者財物損失 Third party property damage arising from Interior Decorations and Refurbishment Work	10,000 或經評定後損失之10%，以較高者為準
	10,000 or 10% of adjusted loss, whichever is higher
(iii)其他責任 Other liability	1,000