

Houseowner's or Householder's Public Liability Insurance Plan 業主或住戶公眾責任保險計劃

Are you aware that in case a window pane or an air-conditioner accidentally fell off from your home premises, you could be held liable for any bodily injury caused to a third party or for the damage caused to the property of others?

To put your mind at ease, you should take out our Houseowner's or Householder's Public Liability Insurance Plan which provides you and your family with protection against your legal liability as an owner or occupier of your home premises for up to HK\$10,000,000.

Benefits & Premium table

Plan coverage	Maximum limit of liability (HK\$) (any one event/any one period)		
	Plan 1	Plan 2	Plan 3
Houseowner's or Householder's Legal Protection Indemnify you/your family against your legal liability as an owner or householder of your home in respect of accidental bodily injury to any third party or accidental loss of or damage to third party's property	\$2,000,000	\$5,000,000	\$10,000,000
Free Extension (Applicable to all plans) Cover houseowner's legal liability in common area	\$2,000,000	\$2,000,000	\$2,000,000
Annual premium (HK\$)	\$300	\$500	\$750

Remarks :

- (i) The first HK\$1,000 or 10% of the adjusted loss whichever is the greater for each and every loss of or damage to third party property caused by water is not covered.
- (ii) The first HK\$1,000 of the adjusted loss for each and every loss of or damage to third party property by any other incidents except item (i) above is not covered.

Major exclusions of this policy:

Liability arising from ownership of any land or building other than your home, wilful or malicious acts, illegal building works, war, terrorism, radioactive contamination, nuclear, etc.

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

倘若居所的窗戶或冷氣機意外墜下，您可知道作為業主或住戶的您，需要向第三者人身傷亡或財產受損負上法律責任？為免讓無法預知的意外帶來法律責任的威脅及隨之而來的財政負擔，您應選擇投保由蘇黎世保險提供之業主或住戶公眾責任保險計劃，其賠償額可高達港幣 10,000,000 元。

保障範圍及保費表

保障範圍	每宗意外事故/每段保險期 最高賠償額 (港幣/元)		
	計劃一	計劃二	計劃三
業主或戶主的法律責任 身為業主或住戶因家居發生之意外導致第三者身體受傷或財產損失之賠償	\$2,000,000	\$5,000,000	\$10,000,000
免費附加保障 (適用於任何計劃) 保障您作為業主在居所以外的大廈公眾地方需負上之法律責任	\$2,000,000	\$2,000,000	\$2,000,000
全年保費 (港幣/元)	\$300	\$500	\$750

主要事項：

- (i) 每宗第三者財物因水災導致損失或損毀的最終賠償金額之首港幣 1,000 元或百份之十，以較高者為準。
- (ii) 每宗第三者財物因其他意外 (上列(i)項除外) 而導致損失或損毀的最終賠償金額之首港幣 1,000 元。

主要不承保事項：

受保住宅以外所擁有的土地或建築物之法律責任、蓄意破壞、違例僱建、戰爭、恐怖活動、核能輻射等。

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，蘇黎世保險有限公司保留最終批核權。