

Splendor
Deluxe Property and Home Insurance Plan

豪門世家
尊尚財物及家居保險計劃



Diamond Series



Splendor is the ultimate comprehensive insurance solution, perfect for personal belongings, jewellery, home decor and personal liability of the selected few. With Splendor, you can find not only protection for your exclusive and beloved properties, but also an array of exceptional benefits and lifestyle elements that cover costly incidents. As you enjoy a prestigious lifestyle, this first-class plan will surely be your choice.

「豪門世家」——一份專為居於豪華物業及擁有一名貴首飾珍藏的您而設的尊尚綜合家居財物保險計劃。「豪門世家」不單提供周全保障照顧您家中的華貴傢具、品味裝飾及心愛擺設，更貼心地設有一系列獨特保障，配合您的優越生活模式，讓您盡情享受非凡生活的一點一滴。



Shield Your Valuables 保障您的華貴財物

If you have been looking for an all-in-one protection plan, look no further, it's right here! Splendor gives you unparalleled protection for your valuable properties and household contents. To guard against untoward happenings, you will also get additional coverage arising from any unexpected occurrence.

實在毋需尋尋覓覓，如要為您的豪華家居物色周全的保障，「豪門世家」已備有您所需的一切！「豪門世家」能為您的家居物品及貴重財物提供充足的保障，並且能為個別意外事故延伸引致的不便或不幸的損失，給予額外補償。

Valuable Property

You may ask, will I be covered for loss of portable personal items such as jewellery or watches anywhere in the world? Yes is the answer. With Splendor, rest assured that many of your highly prized possessions including jewellery, watches, fine wines, furs, handbags and photographic equipment are reimbursable under this plan.

Portable electronic devices such as mobile phones, notebooks and portable computers, PDAs and other portable audio and video equipment are also covered.

You will not be required to specify your valuable property for insurance purpose, if any of its value is below HKD50,000.

貴重財物

當您配戴至愛珍藏，如手錶或珠寶首飾等出外時，可能會憂慮遇到意外事故引致心愛物品遭到損毀或意外遺失。為讓您安心，「豪門世家」保障您的貴重財物，包括珠寶、手錶、美酒、皮草、手袋及攝影器材，無論於世界任何地方意外損失或損毀，均可獲得賠償。

隨身電子產品，例如手提電話、手提電腦、電子手帳及其他便攜式影音器材都可得到保障。

「豪門世家」更特設簡易投保程序，倘若您的貴重物品價值為50,000港元以下，則毋需特別申報該項物品的詳情。

Household Contents

Take a tour around your home and be amazed by all those items you have collected during the times that have made life so enjoyable. Apart from the sentimental value, it would cost you a lot to replace them in event of untoward happenings beyond your control. With Splendor, your household contents – such as valuable furniture, top-of-the-range appliances, fine wine, fine art and antiques are all covered.

家居物品

環顧您與家人悉心佈置的居所，您會發現多年來購置的心愛傢具和物品為您及家人的生活添加了多少姿采！這些別具價值的心頭好，一旦發生意外，需要重新購置會是一項很大的財政支出，「豪門世家」正好為您的時尚傢具、高級家庭電器及影音器材、美酒、工藝品及古董等家居物品提供全面保障。



Fine Art & Specie Insurance Series 「瑰藝保」藝術品及珠寶保險系列

If you find that the valuable property protection under Splendor is not sufficient for some of your more precious items or you would like to insure them individually, you may propose these items along with their individual evaluations to us.

We shall cover them specifically under our Fine Art & Specie coverage either on a worldwide basis or within your home premises, according to your choice. Now, you will be able to enjoy your precious belongings without worry.

如果您的珍貴物品價值超出「豪門世家」貴重財物的保障額或閣下欲為個別的心頭好作獨立保障，您可以向我們提交有關物品的估值作個別投保。

這些珍貴物品將個別保障於「瑰藝保」計劃內，您更可選擇全球性或僅限於香港住所內的保障範圍，讓您安心擁有這些彌足珍貴的收藏品。

Beyond Home Protection

超越家居保障

It is difficult for you to imagine any consequential costs following accidental loss or damage to your home contents. With Splendor, you don't need to worry as we have already taken care of everything you may need in one package. Following are some extra benefits and services that can bring you peace of mind. Please refer to the product factsheet in the brochure for full coverage.

意外往往對家居造成難以估計的破壞，而「豪門世家」特別為您提供一系列額外周全保障，讓您毋須顧慮因意外帶來的不便或損失。以下為部份額外保障，您可參閱本小冊子內的产品單張了解詳細保障範圍。

Alternative accommodation

In case your home is uninhabitable due to an insured accident, you will be reimbursed the cost of comparable alternative accommodation for your family and your domestic pets and the cost of temporary storage of furniture necessary to reinstate your home to a habitable condition, up to a maximum period of 6 months. This coverage also extends to the rent which continues to be payable by you as the tenant of the insured premises.

Bank safe

Coverage is even extended to your valuable properties being kept in a bank vault.

Psychiatric services fees

A sudden traumatic experience may lead to disturbing reactions. Family and friends may be able to see you through. However, you may prefer to seek professional help. We offer the psychiatric services fees to cover medical costs incurred for physical or mental recovery following a traumatic event such as kidnapping, abduction, home invasion or mugging.

Food and drink deterioration

Compensation will be provided to you for the deterioration of food or drink caused by accidental breakdown of your refrigerator or freezer.

臨時居所保障

倘若您的住所因家居財物意外損毀而導致不宜居住，我們會支付您及家人、寵物的暫時居所費用或暫存傢具費用，以便您進行家居修復工程，最長保障期為六個月。若您為受保物業的租戶，此保障亦會賠償您於無法在住所居住期間仍需繳付的租金。

貴重財物存放銀行保險箱之保障

「豪門世家」除保障放置在家居或隨身攜帶之貴重財物外，亦同時保障您存放在銀行保險庫內的貴重財物。

復康心理服務

突如其來的意外可能會令精神及心靈受到創傷，此時除了家人及朋友的安慰及支持外，專業人士的輔導亦能加速治愈創傷。若您或家人不幸遇上意外，例如綁架、劫持、入屋爆竊或搶劫，而於事故後需要接受心理治療，我們會為您提供有關之治療費用。

食物及飲品變壞保障

若雪櫃或冰箱因意外故障而引致冷藏食品或飲品變壞，我們亦會賠償有關之損失。



Legal Liability Protection

法律責任保障

Accidents happen... and litigation is sometimes unavoidable. Keep calm, be cool in today's lawsuit frenzied environment, we provide extra high coverage on legal liability. As a house owner, tenant, occupier of premises or pet owner, your legal liability coverage protects you against property damage or bodily injury claims or legal costs from third parties. We will also indemnify such personal legal liability against you as private individuals anywhere in Hong Kong or elsewhere overseas for up to 30 days.

意外可能隨時發生，其引致的後果更可能會給您招致法律訴訟。有見及此，「豪門世家」特別為您提供專業的法律支援。無論您是受保居所的業主、租戶、住戶或寵物的主人，均可獲保障因疏忽而導致第三者財物損失或身體受傷而須負上的法律責任，包括賠償及訴訟費用。此外，我們亦會保障您在香港或海外逗留三十天內的個人法律責任，讓您身處任何地方也能倍添安心。

Home Assistance Services

家居支援服務

We are aware of your real needs. In addition to all the exceptional coverage, we also provide high quality 24 hours home emergency assistance services such as locksmith, plumber, electrical, household appliance repair referral, home cleaning referral and so on. Therefore, you may enjoy peace of mind in your day to day lifestyle from now on!

除以上一系列的保障外，「豪門世家」更設有24小時高質素家居緊急支援服務，例如開鎖、水電維修、電器修理及家居清潔轉介等服務。無微不至的安排，全因希望閣下的生活更無慮無憂。



Lifestyle Protection

時尚生活保障

The coveted lifestyle you enjoy may include high society events and other desirable gatherings, fine wine and dining occasions, newsworthy leisure events around the world, the comfort of a lovely pet at home, or an eco-friendly way of life. Take care to preserve and maintain your way of living with Splendor coverage, with it in place you will have the protection you desire especially adapted to your highly individualistic lifestyle.

無論您是社交聚會的大忙人、酒會應酬的常客、周遊列國的好動一族或喜與家中寵物為伴、甚至是環保的中堅份子，「豪門世家」獨有的保障，都能照顧您多姿多彩的生活需要，配合您獨特的生活模式。



Green Living

Understanding the pleasure energy efficient household appliances can bring to you and your family, Splendor offers special coverage for your energy saving appliances. In the event of accidental loss or damage beyond economic repair, you will have the option to replace it with an improved quality appliance for up to an extra 10% of the value of a same new or similar quality appliance to the one that was lost or damaged.

Pets

Nothing can replace the comfort of a beloved pet, always ready to greet you lovingly and ever there for comfort or play. In the unfortunate event of the pet's accidental death or permanent disablement, we will provide a compassionate cash benefit to ease your loss somewhat.

Dining

Should a wine and dine event in any restaurant in Hong Kong result in food poisoning to you or your family, we will cover the medical expenses incurred.

Leisure

Looking forward to being at an important sports, music or entertainment event abroad? Rest assured that if you or your family cannot attend due to a mishap, we will reimburse the ticket cost.

Shopping

No matter where you bought it, if an item is accidentally lost or damaged whilst you or your family member is carrying it home, you will be reimbursed for the purchase value of the lost item.

綠色生活

為與您共同締造更優質綠色生活，「豪門世家」特別保障您家中符合能源效益的家庭電器，若該些家電因意外損失或損毀至無法以合理方式維修，您可選擇重新購置一件與受損家電同款而質素較佳的产品，我們會最高賠償受損家電額外一成的價值，與您一起推動環保生活。

珍愛寵物

家中飼養善解人意的小動物，可為生活增添不少歡樂時刻。惟一旦失去常伴左右的寵物，主人的失落實難以彌補。倘若您心愛的寵物不幸因意外離世或永久傷殘，我們會特別提供慰問金，以表一點心意。

出外用膳

「豪門世家」全面保障您和家人的起居飲食，倘不幸在香港任何餐廳進食過後出現食物中毒而需就醫治療，所需的醫療費用可獲賠償。

消閒娛樂

要是您和家人準備遠赴海外觀賞重要球賽、體育競技、音樂會或娛樂盛事，卻因突發事故而無法如期出席，縱然失望，但「豪門世家」會補償您已預付之門票費用，減少您的損失。

購物保障

無論您新買的物品購自世界任何地方，若您或家人於攜帶回家的途中意外遺失或損毀，均可獲賠償該物品之價值，讓您購物更盡情。

Professional Claims Service

At Zurich, we understand making claims for damage to home contents or loss of cherished items can be difficult and highly emotional. Our approach to handling claims places emphases on speed, professionalism and fairness.

Under Splendor, our dedicated claims ambassador will promptly attend to your claim request, provide you with assistance in the claim process and to render you with professional advice on mitigating the loss. We will exercise flexibility in claims handling. For claims with little complexity, our claims ambassador may process and complete the claims adjustment right away when he or she attends to your claim request.

We take pride in our expertise and experience in claims. We guarantee a 7-day claims processing period as soon as we have received all the required documents.

專業理賠服務

蘇黎世明白到，摯愛傢具及珍藏的損失會令您感到非常惋惜，因此我們會以專業、誠懇、合理持平的態度，有效率地處理您的索償，讓您在處理損失後的煩瑣減至最少。

「豪門世家」特別設有專責理賠大使，全面協助您的索償，並提供專業建議以助您減輕損失。而我們亦會更彈性處理您的索償，若涉及輕微損失，理賠大使更可即時為您完成有關索償批核。

我們以專業服務及豐富經驗為傲，承諾在收到有關所需文件後七天內為您辦妥賠償事宜。

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

* Source: Insurance Authority, based on gross premiums, 2018.

關於蘇黎世

蘇黎世保險（香港）是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供多方面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為五大保險公司之一*。蘇黎世保險集團（蘇黎世）是一家全球領先的多險種保險公司，為全球及本地市場的客戶提供服務。蘇黎世現有僱員約55,000名，為客戶提供各種財產及意外保險和人壽保險產品及服務。公司客戶包括遍及215多個國家和地區的个人、大中小型企業及跨國公司。集團總部設立在瑞士蘇黎世，公司成立於1872年。蘇黎世的控股公司蘇黎世保險集團公司（ZURN）在瑞士證券交易所（SIX Swiss Exchange）上市，具有在OTCQX場外交易的一級美國存託憑證計劃（ZURVY）。請瀏覽 www.zurich.com 了解有關蘇黎世的更多資訊。

*來源：保險業監管局，按毛保費計算，2018年。

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

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，如有任何差異，均以保單內之條款細則為準，我們保留最終批核及決定權。（如中文譯本與英文有異，以英文本為準。）

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