

Win Home 家居寶

Home Insurance Package

Win Home - A comprehensive home insurance package that is specially designed to provide great protection on home contents, personal belongings, public liability, personal accident, plus a wide range of free referral services. Only paying a favourable premium, you and your family members can gain a solid protection.



- BASIC COVER**

Protecting your household contents against unforeseen and accidental physical loss or damage:

Description	Maximum Limit per Article (HKD)	Limit (HKD)
Furniture, home appliances	\$ 50,000	The total number of units to be insured
Valuable items of jewellery, watches, antique, painting, camera	\$ 10,000	\$75,000 per policy
Household goods, personal effects	\$ 5,000	\$100,000 per policy
Cash, currency notes, bank notes, stamps	--	\$2,000 per policy

Maximum Indemnity: HK\$ 500,000 per unit for all Household Contents (Maximum unit is 5)

Excess: The first HK\$250 of each claim

- ADDITIONAL FREE BENEFITS**

Temporary Accommodation:

Description	Maximum Limit (HKD)	Limit (HKD)
Caused by unforeseen and accidental physical loss of or damage to the accommodation	\$ 1,000 per day	\$20,000 per policy

Fatal Accident

Description	Maximum Limit (HKD)	Limit (HKD)
At home by fire or thieves	\$50,000 per person	\$200,000 per policy

- PREMIUM FREE COVER**

Occupier and Personal Liability - protecting you & your family members against legal liability including defense costs and expenses incurred

Description	Limit (HKD)
In Hong Kong	\$5,000,000 per occurrence
Elsewhere in the world not exceeding 60 days in any year of insurance	\$5,000,000 per occurrence

• **COMPLIMENTARY REFERRAL SERVICES**

FREE 24-hour Home Assistance Hotline Services in case of emergency:

- Baby – sitting / Nursing Assistance
- Locksmith Referral
- Electrical Referral
- Pest Control / Cleaning Services Referral
- Domestic Helper Enquiry
- House Call / Dental Referral
- Plumbing Referral

Remarks: The insured has to be responsible for the charges of all services being provided.

• **OPTIONAL COVER**

BUILDINGS

Description	Excess (HKD)
"All Risks" cover on walls, ceilings, windows and other domestic structure of your home on a "new for old" basis	The first \$1,000 of any claim

WORLDWIDE ALL RISKS ON PERSONAL BELONGINGS

Description	Excess (HKD)
A worldwide cover for your personal belongings and valuable such as watches, clothing, furs, jewelry, sports equipment and portable audio equipment against loss or damage by fire, theft and other accidental means. Maximum Limit : HK\$30,000 per article Maximum Sum Insured : HK\$150,000 per policy	The first \$1,000 of any claim

Note: This brochure provides the summary for reference only. For full terms and conditions, please refer to the policy.

家居寶 - 申請書
APPLICATION for Win Home

For Office Use

A/C No. _____

Policy No. _____

為方便電腦存檔，請以英文正楷填寫，並於適當位置填上 ✓。 Please complete in BLOCK LETTERS, and tick the appropriate box.

投保人資料 Applicant's Information

投保人姓名 Name of Applicant :

香港身份證 / 護照號碼 HKID / Passport No.:

聯絡電話 Phone No. :

日間 Daytime :

住所 Residential :

保單生效日期 Effective Date:

(日/月/年 DD/MM/YY)

投保物業地址 Address of Property to be Insured:

聯絡地址 Correspondence Address:

(如與上列不同 If different from the above)

投保物業建築面積 Gross Floor Area of Property to be Insured:

(平方呎 sq. ft.)

附加保障申請書 APPLICATION FORM for Optional Cover

樓宇 BUILDINGS

投保額 Sum Insured (HK\$) :

個人財物全險 ALL RISKS ON PERSONAL BELONGINGS

投保額 Sum Insured (HK\$) :

* (每件物品最高賠償額為港幣 30,000 元 Maximum Limit per item is HK\$30,000)

請列出各項價值超過港幣 10,000 元的物件(並附上單據副本)，若項目眾多，請另附清單。

Please list any item over HK\$10,000 in value (copy of receipt is needed). Kindly attached a separate sheet if more space is required.

物件名稱 Item Description	價值(港幣) Value (HK\$)
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

聲明及簽署 Declaration and Signature

本人/吾等謹此作下列聲明及同意 I / We declare and agreed that:

- 本人 / 吾等投保之物業是以磚塊或石頭及三合土建築而成，有良好保養及不會作任何商業用途。
My / our home is built of brick or stone with concrete. It is in good state of repair, and is not used of any business purpose.
- 本人 / 吾等之樓宇從未有任何保險公司拒絕投保、拒絕續保或中斷保障，並沒有在過去 12 個月內提出保險索償。
I / we have never had my / our personal property insurance declined, renewal refused or cover terminated by any insurance company, and have not made any claims within the past 12 months.
- 投保書內之資料均為本人 / 吾等所知一切事實無詐。
To the best of my / our knowledge and belief the information given in the application is true and complete in every respect.
- 本投保書及聲明將為保險單之保本依據，並視作保單之一部份。
This application and declaration shall be the basis of the policy and considered as being incorporated therein.
- 本人 / 吾等將接受保險單內列明之一般條件。
I/We shall accept a policy subject to the usual conditions prescribed by the Company therein.
- 此保障計劃需在富勤保險(香港)有限公司審核，接納申請並已繳費後，方才生效。
The insurance will not be in force until this application has been accepted by Falcon Insurance Company (Hong Kong) Limited and the premium has been paid.
- 本人/吾等確認，本人/吾等已獲提供一份由富勤保險(香港)有限公司(「本公司」)發出的個人資料收集聲明(「該聲明」)。本人/吾等確認已經閱讀並且明白該聲明。本人/吾等同意本公司可依照該聲明的條款收集、使用、轉移、保存、透露及以其他方式處理本人/吾等的個人資料。
I/We acknowledge that I/we have been provided with a copy of the Personal Information Collection Statement (the "Statement") issued by Falcon Insurance Company (Hong Kong) Limited (the "Company"). I/We confirm that I/we have read and understood the Statement. I/We hereby give my/our consent and authorise that the Company may collect, use, transfer, store, disclose and otherwise process my/our personal data in accordance with the Terms of the Statement.

If building age exceeding 30 years old or village house must be subject to the Company's approval

投保人簽署 Signature of Applicant _____

日期 Date: _____

註：此單張提供之簡介只可用作參考之用，有關保險之全部條款及細節，請查閱正式之保險單。

Note: This brochure provides the summary for reference only. For full terms and conditions, please refer to the policy.

Personal Information Collection Statement (the “Statement”)

In compliance with the Personal Data (Privacy) Ordinance (Cap. 486) (the “Ordinance”), Falcon Insurance Company (Hong Kong) Limited (the “Company”) would like to inform you of the following:

- (1) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company’s business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

(2) PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you held or collected by the Company (including but not limited to credit information and claims history) may be used for the following purposes:

- (i) processing applications for insurance products and services;
- (ii) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- (iii) processing, adjudicating, settling and defending insurance claims as well as conducting any incidental investigation, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
- (iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- (v) exercising the Company’s rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- (vi) designing insurance products and services with a view to improving the Company’s service;
- (vii) preparing statistics and conducting research;
- (viii) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company or that it is expected to comply according to:
 - (a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region (“Hong Kong”) existing currently and in the future;
 - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future; or
 - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
- (ix) complying with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (x) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
- (xi) any other purposes relating to the purposes listed above.

(3) TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:-

- (i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as insurance adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- (ii) reinsurance companies with whom the Company has or proposes to have dealings;

- (iii) any person or entity to whom the Company is under an obligation or otherwise required to make disclosure under the requirements of any law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or with which the Company is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
- (iv) any actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business; and
- (v) the following persons who carry out any of the purposes described in paragraphs (2)(i)-(2)(iii) of this Statement: insurance adjusters, agents and brokers, employers, employees, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.

Such information may be transferred to a place outside Hong Kong.

(4) DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data and to correct the data which is inaccurate. Such requests can be made in writing to the Data Protection Officer of the Company at the following address, email or fax number:

Data Protection Officer
Falcon Insurance Company (Hong Kong) Limited
Suites 7-11, 3/F,
No.12 Taikoo Wan Road,
Taikoo Shing,
Hong Kong
Email: info@falconinsurance.com.hk
Fax: (852) 2232 2899

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- (5) You also have the right, by writing to the Company’s Data Protection Officer at the address, email or fax number provided in paragraph (4) of this Statement, to request for the Company’s policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- (6) The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- (7) Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at (852) 2232 2888.
- (8) Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (9) The Company retains the right to change this Statement.

個人資料(私隱)條例—個人資料收集聲明(「本聲明」)

為依從個人資料(私隱)條例(「條例」),富勤保險(香港)有限公司(「本公司」)特此通知閣下以下事項:

(1) 在申請及接受保險產品及服務時,及當本公司提供與保險產品及服務相關之其他服務時,閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資料,可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務及/或其他相關服務。本公司亦可能會在日常業務運作的過程中向閣下收集資料,例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書面形式與本公司溝通。

(2) 個人資料收集目的

本公司所存下或收集的關於閣下的個人資料(包括但不限於信用資料和以往申索紀錄)可能會用作下列用途:

- (i) 處理保險產品及服務的申請;
- (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求,包括但不限於要求增加、更改或刪除保障項目或受保成員,訂立直接付款安排及保單取消、更新或復效申請;
- (iii) 處理、判定、結清保險索償及就索償抗辯,包括進行任何附帶調查,偵測和防止欺詐行為(無論是否與就此申請而發出的保單有關);
- (iv) 執行與所提供的保險產品及服務相關的功能及活動,如核實身份、資料核對及再保險之安排;
- (v) 行使本公司因不時向閣下提供保險產品及服務而享有的權利,例如向閣下追討欠款;
- (vi) 設計保險產品及服務以提升本公司的服務質素;
- (vii) 製作數據及進行研究;
- (viii) 履行根據下列對本公司具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定及/或安排:
 - (a) 不論於香港特別行政區(「香港」)境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律;或
 - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出的任何指引或指導;或
 - (c) 本公司因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動,而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關,或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾;
- (ix) 符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動;
- (x) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人,就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估;及
- (xi) 與上述有關的其他用途。

(3) 個人資料的轉移

存於本公司的個人資料將會保密,但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途:

- (i) 任何代理人、承包商或就本公司之業務運作,包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務,或就與保險產品及服務相關之其他服務,向本公司提供服務的第三方服務供應者(如保險理算人、理賠調查員、收數公司、資料處理公司及專業顧問);
- (ii) 與本公司有或將有商業往來的再保險公司;
- (iii) 本公司為遵守任何法律規定,或根據法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司具有約束力或適用或期望其遵守的規則、規例、實務守則、指引或指導,或根據本公司向本地或外地的法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以上不論於香港境內或境外及不論目前或將來存在的),而有義務或以其他方式被要求向其作出披露的任何人士或機構;
- (iv) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人;及

- (v) 為履行任何本聲明第(2)(i)-(2)(iii)段所列明的用途的以下人士:保險理算人、代理和經紀;僱主;醫護專業人士;醫院;會計師;財務顧問;律師;整合保險業申索和承保資料的組織;防欺詐組織;其他保險公司(無論是直接地,或是通過防欺詐組織或本段中指名的其他人士);警察;和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)。

該等資料可能被轉移至香港境外。

(4) 查閱及改正資料權利

根據條例規定,閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本(查閱資料要求),並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利,請以書面經以下聯絡方法向本公司的資料保護主任提出:

資料保護主任
富勤保險(香港)有限公司
香港太古城
太古灣道12號
3樓7-11室
電郵: info@falconinsurance.com.hk
傳真: (852) 2232 2899

根據條例,本公司有權就辦理任何查閱資料要求收取合理費用。

- (5) 閣下亦有權根據本聲明第(4)段所提供的聯絡方法向本公司的資料保護主任索取本公司有關個人資料私隱的政策及實務,並獲告知本公司持有的個人資料的種類。
- (6) 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存閣下的個人資料。
- (7) 如閣下對本聲明有任何疑問,請致電本公司的客戶服務熱線(852) 2232 2888。
- (8) 本聲明不會限制客戶在條例下所享有的權利。
- (9) 本公司保留修改本聲明的權利。