

About Allied World 關於Allied World世聯

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001. We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

透過其遍布全世界的子公司，Allied World Assurance Company Holdings, Ltd在世界各地為客戶提供保險及再保險產品和服務。自2001年，我們透過Allied World世聯的品牌，致力為客戶、分保人及貿易夥伴提供考慮周詳的服務及有效的保障。我們是Fairfax Financial Holdings Limited的子公司。因此，憑藉集團廣闊的國際網絡，我們能在思考上擺脫傳統的框架並提出新穎的想法。我們擁有穩健的資本基礎，而我們的解決方案均能與時並進。我們的團隊則致力建立互惠互利的長遠關係。



Allied World Assurance Company, Ltd
世聯保險有限公司
(incorporated in Bermuda with limited liability)

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Allied World Assurance Company, Ltd is incorporated in Bermuda with limited liability. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.

Allied World Assurance Company, Ltd世聯保險有限公司是於百慕達註冊成立的有限公司。保障將會由Allied World Assurance Company, Ltd世聯保險有限公司的香港分行承保，而該分行受保險業監管局監管。保障只在符合本地的監管規定的情況下提供，實質的保障則受所簽發保單的條款、條件及不保項目規限。© 2025年 Allied World Assurance Company Holdings, Ltd 版權所有。保留所有權利。



360° RENOVATION INSURANCE

室內裝修工程綜合保險計劃



室內裝修工程 綜合保險計劃

無論您正準備替家居裝修，還是替寫字樓或商鋪籌備翻新工程，在裝修或翻新工程期間，往往可能遇上意外而導致工程物料及器材等財物損失，甚至疏忽引起對第三者的法律責任。若您作為承建商，亦需要為承辦工程聘請的裝修工人安排僱員補償保險。Allied World世聯為您提供綜合保障，讓您和承建商一同獲得切適的保障。



360° Renovation Insurance Plan

When you are renovating your home, office or shop, you may be involved in unforeseen accidents which may lead to damages and / or losses of construction materials and equipment or legal liabilities against third parties due to negligence. If you are a contractor, you are also required to arrange Employees' Compensation Insurance for your workers. Allied World provides a tailor made comprehensive renovation insurance cover for you and your contractor, so that if the unexpected happens, you have sufficient protection against losses.



保障範圍



第一部份 – 工程物料損毀

為您提供室內裝修工程於施工期間之財物及工程物料之損失及損毀保障。

免費升級保障

- 工程物料清理費用：工程物料清理費用之保障額最高可達工程總額的5%
- 專業費用：專業費用之保障額最高可達工程總額的5%
- 工程合約價值自動提升：若實際工程合約金額高於預期工程合約金額，將自動提升工程合約額，最高可達受保工程合約價值總額的10%



第二部份 – 第三者責任保險

因裝修工程導致他人死亡或傷殘及財物損毀的第三者法律責任保障。

免費升級保障

- 委託人財物責任保障：裝修期間承建商在施工期間造成委託人財物損毀的法律責任保障
- 建築物責任保障：在施工期間，對其他建築物造成的震動，消除或減弱支撐所引致的法律責任



第三部份 – 僱員補償保險

按《僱員補償條例》(香港法例第 282 章)及普通法，保障僱主對僱員因工受傷或死亡所需負上的法律責任，每宗事故以法定最高限額為準。

Scope of Cover



Section 1 – Material Damage

Covers accidental loss or damage to the property and materials in respect of interior renovation work carried at renovation work location during the period of insurance.

Free Extensions

- Removal of debris: covers the cost of removal of debris up to 5% of total contract value
- Professional fees: covers the cost of professional fees up to 5% of total contract value
- Automatic increase of contract value: in the event of an actual contract value in excess of the estimated contract value, the sum insured will be automatically increased for a maximum of 10% of the contract value



Section 2 – Liability to Third Party

Indemnifies against third party liabilities for their bodily injury and / or property damage arising out of the performance of interior renovation work.

Free Extensions

- Principal's Property: indemnifies you against liabilities caused by an accidental loss on the principal's property at the renovation work location
- Vibration, Removal or Weakening of Support: indemnifies you against liabilities caused by vibration or by the removal or weakening of support



Section 3 – Employees' Compensation

Covers employer's liability to employees in accordance with the Employees' Compensation Ordinance (Cap. 282 of the Laws of Hong Kong) and Common Law, for bodily injuries or death arising out of employment up to statutory limit per event.

PLAN SELECTION 投保計劃

(HK\$ 港幣/元)				
Plan 計劃	1	2	3	4
Section 1 - Material Damage 第一部份 — 工程物料損毀				
Total Contract Value Not Exceeds 工程合約價值不超過	500,000	700,000	1,000,000	2,000,000
Section 2 - Liability to Third Party 第二部份 — 第三者責任保險				
Limit of Liability 最高賠償額	5,000,000			
	10,000,000			
	20,000,000			
	30,000,000			
Section 3 - Employees' Compensation 第三部份 — 僱員補償保險				
Limit of Liability 最高賠償額	Statutory Limit 法定最高限額			

EXCESS 自負額

(HK\$ 港幣/元)	
Applicable Sections 適用部份	Excess 自負額
Section 1 - Material Damage 第一部份 — 工程物料損毀	
Fire, storm, tempest, typhoon, subsidence, landslide, collapse, earthquake, tsunami, vibration, weakening or removal of support 因火警、風災、暴風雨、颱風、地面下陷、山泥傾瀉、下陷、地震、海嘯、震盪、支撐移塌而導致之工程損失或損毀	20,000
Theft 盜竊	20,000 or 20% of loss 20,000或20%損失總額 (whichever is the greater 以較高者為準)
Water Damage 由水引起之損毀	
Temporary Works & Scaffolding 臨時工序	20,000 or 50% of loss 20,000或50%損失總額 (whichever is the greater 以較高者為準)
Others 其他損失	20,000
Section 2 - Liability to Third Party 第二部份 — 第三者責任保險	
Water Damage to Third Party Property 由水浸引起第三者財物損失	20,000 or 20% of loss 20,000或20%損失總額 (whichever is the greater 以較高者為準)
Damage to Principal’s Property 委託人財物損毀	
Vibration, Weakening or Removal of Support 震動損毀	
Third Party Vehicle Damage 第三者車輛損毀	20,000 or 50% of loss 20,000或50%損失總額 (whichever is the greater 以較高者為準)
Third Party Bodily Injury / Third Party Property Damage / Others 第三者身體受傷/第三者財物損失/其他	20,000

POINTS TO NOTE 重要事項

1	Scope of Cover 受保工程 <ul style="list-style-type: none">Interior decoration, renovation and / or refurbishment works or with small portion of scaffolding / exterior works (not exceeding 20% of total contract value)Repair, installation or replacement of air-conditioners (window-type or split-type), window frames and water pipes for residential, commercial, industrial units or retail shops with building age not exceeding 65 years. 於樓齡在65年或以內的住宅、商業樓宇、工廠單位或店舖內所進行的 <ul style="list-style-type: none">室內裝修翻新工程，當中涉及小型棚架/外牆工序的裝修工程(金額以不超過所保工程合約總金額20%為限)維修、安裝或更換空調(窗式或分體式)，窗框和水管工程
2	Not applicable to works listed below 不適用於以下工程涉及任何有關： <ul style="list-style-type: none">Buildings in steel structure, wooden structure and temporary work 樓宇結構是鋼、木、及臨時工程建築Piling works 打樁工程Works in construction site 在建築工地Lift or escalator maintenance, repair, installation, or modification works 電梯、扶手電梯的保養、修理、安裝或改造工程
3	Not applicable to works in the following places 不適用於以下工程地址： <ul style="list-style-type: none">Hospital / laboratory / clean room / airport / plant / power station / tunnel / confined space / train station 醫院/實驗室/潔淨室/機場範圍/工廠/發電廠/管道/密閉空間/鐵路站範圍
4	Scaffolding works related to neon sign, exterior signboard, cage or cladding, building’s public and common area will not be covered 不包括霓虹燈、外牆廣告牌、花籠或簷篷及大廈之公眾範圍及有關地方的棚架/外牆工序
5	Excluding any liability arising from scaffolding setting up / dismantling works 不包括搭建或拆除棚架所引致的第三者責任

GENERAL CONDITIONS 一般條款

Applicable Sections 適用部份	Conditions 條款
All Sections 所有部份	Burning and Welding Clause 燒焊/焊接條款
	Self-Employed Sub - Contractor Exclusion 自僱分判工程公司除外
	Safety Precautions 安全預防條款
Section 3 第三部份	Safety Belt Warranty (height exceeding 10 ft above ground / floor level) 安全帶安全保證(適用有關工程在高過地面或樓面10英尺以上)

MAJOR EXCLUSIONS 主要不保事項

- Any loss due to terrorism
任何由恐怖襲擊所致的損失
- Any event arising from war, rebellion, revolution, insurrection, strike, riot and civil commotion, ionizing, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste, nuclear weapons materials
戰爭、叛亂、革命、暴動、罷工、暴動、民眾騷亂、從任何核燃料或任何核廢料，核武器材料輻射或放射性污染所引起的任何事件
- Rights of Third Parties
第三方權利

Note 註: This document is for reference only and does not constitute any part of the policy itself. Actual coverage is subject to the terms and conditions of the actual policy issued. Please refer to the Policy Wordings for full terms and conditions of the policy. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.
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