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)

Suite 2201, 22/F One Island East, Taikoo Place, 18 Westlands Road, Quarry Bay, Hong Kong
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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. © 2026 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。© 2026年 Allied World Assurance Company Holdings, Ltd 版權所有。保留所有權利。

SP-HB1126PL

Home Insurance
家居保險

HOMEGUARD
家居樂



alliedworldinsurance.com



家居樂

無論您是租住居所或將物業出租，火災、爆水管、盜竊或水浸等突發意外，均可能導致經濟損失及潛在法律責任。家居樂家居保險為您的家居提供全面保障，不論您是租客或業主，均可安享周全保障。

租客保障及業主保障均享有以下特點

- ✓ 家居財物投保額高達港幣1,000,000元
- ✓ 賠償因爆竊或意圖盜竊而損毀的窗戶、外門及大門鐵閘鎖之更換及安裝費用
- ✓ 租客或業主法律責任保障高達港幣10,000,000元
- ✓ 搬遷及家居翻新期間的家居財物附加保障
- ✓ 24小時家居支援熱線，提供諮詢及轉介服務
- ✓ 備有自選保障

租客保障特點

- ✓ 如您的家居因意外而不能居住，保障所需的臨時住宿費用
- ✓ 保障雪藏食品因溫度上升或下降，或受冷凍劑或其氣體污染而引致的損失或損毀。
- ✓ 保障個人財物及貴重財物的意外損失或損毀，以及個人金錢、信用卡及個人身份證明文件的指定損失
- ✓ 保障您的家庭傭工之個人財物於您的家居內遭受意外損失或損毀

業主保障特點

- ✓ 如您的受保出租物業因受保意外損毀而至少一個月不能居住，保障由此引致的租金損失
- ✓ 業主可自選樓宇結構保障

您的專享續保優惠

✓ 每次續保可享5%無索償折扣，最高可達20%*

承保範圍

甲部　基本保障	最高賠償限額（港幣/元）			
承保項目	租客保障		業主保障	
	計劃 I	計劃 II	計劃 I	計劃 II
家居財物 家居財物因爆炸、火災、爆水管、盜竊、惡意損毀、水浸、颱風、山泥傾瀉、下陷及其他意外而遭受意外損失或損毀	600,000 / 年 30,000 / 項目 自負額：500 / 每次事故	1,000,000 / 年 60,000 / 項目 自負額：500 / 每次事故	600,000 / 年 30,000 / 項目 自負額：500 / 每次事故	1,000,000 / 年 60,000 / 項目 自負額：500 / 每次事故
分項限額： 貴重財物（例如珠寶、古董及藝術品）	150,000 / 年 10,000 / 項目	200,000 / 年 12,000 / 項目	150,000 / 年 10,000 / 項目	200,000 / 年 12,000 / 項目

乙部　附加保障	最高賠償限額（港幣/元）			
保障範圍	租客保障		業主保障	
	計劃 I	計劃 II	計劃 I	計劃 II
臨時住所 您的家居因意外而不能居住時所需的臨時住宿費用	50,000 / 年 1,500 / 日	750,000 / 年 1,500 / 日	不適用	
租金損失 您的受保出租物業因受保意外損毀而不能居住時的租金損失	不適用		50,000 / 年（最多3個月）	75,000 / 年（最多3個月）
死亡及永久完全傷殘 因您的家居內發生火災、盜竊或意圖盜竊而導致死亡或永久完全傷殘。如您是業主，此保障只適用於巡視物業期間。	100,000 / 年		100,000 / 年	
因爆竊或搶劫引致受傷 在您的家居因爆竊或搶劫而引致的醫療費用（須由註冊醫生證明需連續休假不少於3天）	5,000 / 年		5,000 / 年	
門鎖或窗戶損毀 因爆竊或意圖盜竊而損毀的窗戶、外門及大門鐵閘鎖之更換及安裝費用	2,000 / 年	3,000 / 年	2,000 / 年	3,000 / 年
雪藏食品 保障您的家居內家用冰箱或雪櫃中的食品，因溫度上升或下降，或受冷凍劑或其氣體污染而引致的損失或損毀（雪櫃使用期必須少於5年）。	2,000 / 年 1,000 / 每次事故	3,000 / 年 1,000 / 每次事故	不適用	
個人財物及貴重財物 全球保障您日常擁有、使用、穿戴或攜帶的個人財物之意外損失或損毀，但不包括所有手提通訊設備及手提電腦	5,000 / 年 2,500 / 項目	10,000 / 年 5,000 / 項目	不適用	

* 受有關條款及細則約束

承保範圍(續)

保障範圍	最高賠償限額(港幣/元)			
	租客保障		業主保障	
	計劃 I	計劃 II	計劃 I	計劃 II
個人金錢、信用卡及個人身份證明文件 • 在您的家居因盜竊或搶劫而損失個人金錢及信用卡被未經授權使用 • 全球保障補領遺失的香港永久性居民身份證、護照及信用卡之費用(須於發現遺失後24小時內向當地警方報案)	2,500 / 年 1,000 / 每次事故	3,000 / 年 1,500 / 每次事故	不適用	
短暫寄存 家居財物因專業清洗、維修或翻新而暫時搬離家居並存放於香港其他地方期間所遭受的意外損失或損毀	50,000 / 年 30,000 / 項目	70,000 / 年 30,000 / 項目	50,000 / 年 30,000 / 項目	70,000 / 年 30,000 / 項目
家庭傭工個人財物 您的家庭傭工之個人財物於您的家居內遭受意外損失或損毀	10,000 / 年 2,500 / 項目		不適用	
個人法律責任 **租客法律責任** 保障您作為租客、與您同住的家人及為您工作的家庭傭工,因疏忽引致第三者身體受傷或財物損毀而須承擔的法律責任,惟須受香港特別行政區司法管轄。 **業主法律責任** 保障您作為業主,因疏忽引致第三者身體受傷或財物損毀而須承擔的法律責任,惟須受香港特別行政區司法管轄。	5,000,000 / 年 不適用	10,000,000 / 年	不適用 5,000,000 / 年	10,000,000 / 年
翻新工程期間的意外損毀 在室內裝修或翻新期間,價值不超過港幣100,000元的小型工程引致家居財物意外損失或損毀	100,000 / 年	200,000 / 年	100,000 / 年	200,000 / 年
家居支援服務 24小時家居支援熱線,於您的物業發生緊急事故時為作為業主或租客的您提供協助,包括: 1. 電器維修 / 渠務修理 2. 上門診症 / 牙醫轉介 3. 褓母 / 看護服務 4. 酒店住宿轉介 5. 鎖匠服務	只提供諮詢及轉介服務。 鎖匠支援:300 / 每次事故		只提供諮詢及轉介服務。 鎖匠支援:300 / 每次事故	
搬遷保障 由專業搬運公司在香港境內將家居財物由您現時的家居搬往您的新永久居所期間所遭受的意外損失或損毀	20,000 / 年 2,000 / 項目 自負額:1,000 / 每次事故	50,000 / 年 5,000 / 項目 自負額:1,000 / 每次事故	20,000 / 年 2,000 / 項目 自負額:1,000 / 每次事故	50,000 / 年 5,000 / 項目 自負額:1,000 / 每次事故

保障範圍	最高賠償限額(港幣/元)			
	租客保障		業主保障	
	計劃 I	計劃 II	計劃 I	計劃 II
泥頭清理費用 家居財物因意外損毀或毀壞後清理泥頭的費用	5,000 / 年		5,000 / 年	
新居保障 由租約開始日期或您遷入新居之日起計1個月內(以較早者為準),您的家居財物於新居遭受意外損失或損毀	50,000 / 年 自負額:1,000 / 每次事故	100,000 / 年 自負額:1,000 / 每次事故	不適用	

自選保障	最高賠償限額(港幣/元)			
保障範圍	租客保障		業主保障	
	計劃 I	計劃 II	計劃 I	計劃 II
樓宇結構保障 保障您的家居樓宇結構因爆炸、火災、爆水管、盜竊、惡意損毀、水浸、颱風、山泥傾瀉、下陷及其他意外而遭受意外損失或損毀	不適用		投保額按重建成本釐定,最高1,500,000	
家庭傭工僱員補償保險 保障您作為僱主,根據《僱員補償條例》及普通法,就家庭傭工因工意外或受傷而須承擔的法律責任	100,000,000		不適用	
全球個人財物保障 全球保障您的個人財物及貴重財物被盜、意外遺失或損毀	20,000 / 年 5,000 / 項目 自負額:1,000 / 每次事故		不適用	

* 所有自選保障均不設無索償折扣。

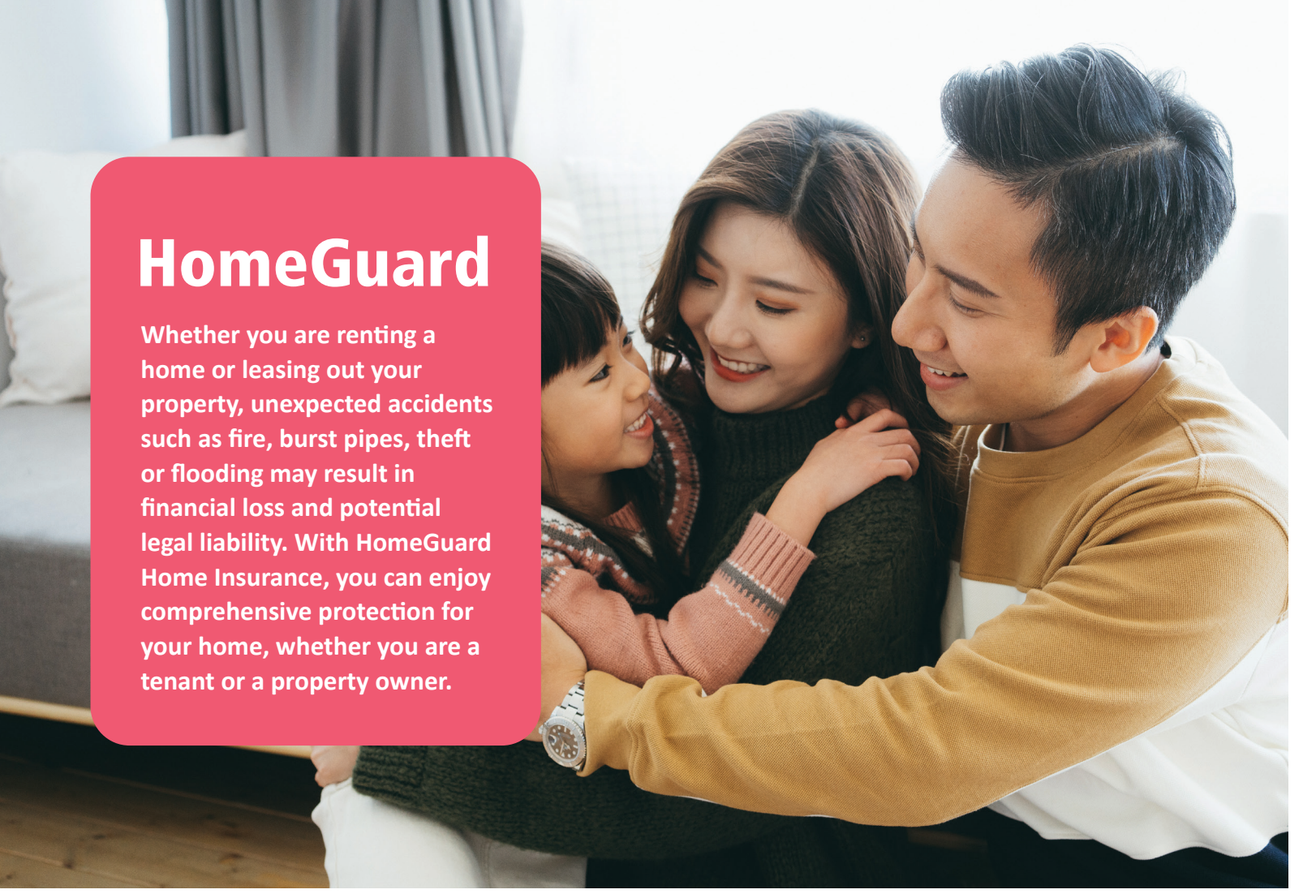
由水引起之損失的自負額只適用於甲部「基本保障」、乙部第8項「家庭傭工個人財物」,以及乙部第9項「個人法律責任」中因水損引致的法律責任索償。

樓齡	每次由水引起之損失的自負額(港幣/元)
30年或以下	800或損失的10%,以較高者為準
31至40年	5,000或損失的10%,以較高者為準
41至50年	10,000或損失的10%,以較高者為準

主要不受保項目:

- 戰爭及 / 或恐怖主義活動
- 原有及蓄意造成的損毀
- 未經許可的樓宇工程或違例建築物
- 滲水(但水管爆裂所引致的水損,或颱風或暴風直接造成樓宇缺口而讓雨水進入所引致的損毀除外),以及您的家居連續空置30天後發生的盜竊或水損

註:此文件只作參考之用,並不能作為有關保單的任何部份。實際承保範圍受限於實際簽發保單之保險條款及條件。有關本保險之完整條款及條件,請參閱保單文件。如中、英文兩個版本有任何抵觸或不相符之處,應以英文版本為準。



HomeGuard

Whether you are renting a home or leasing out your property, unexpected accidents such as fire, burst pipes, theft or flooding may result in financial loss and potential legal liability. With HomeGuard Home Insurance, you can enjoy comprehensive protection for your home, whether you are a tenant or a property owner.

COMMON BENEFITS OF BOTH TENANT COVER AND OWNER COVER

- ✓ Household contents sum insured of up to HK$1,000,000
- ✓ Replacement cost of windows, external doors and front metal gate locks damaged by burglary or attempted theft
- ✓ Tenant's or owner's legal liability cover of up to HK$10,000,000
- ✓ Additional cover for household contents during home relocation and renovation
- ✓ 24-hour home assistance hotline providing advisory and referral services
- ✓ Optional covers are available

TENANT COVER SPECIAL FEATURES

- ✓ Coverage for temporary accommodation if your home becomes uninhabitable after an accident
- ✓ Coverage for frozen and refrigerated food damaged by temperature changes or refrigerant contamination
- ✓ Coverage for personal belongings, money, credit cards and identification documents against accidental loss or damage
- ✓ Coverage for accidental loss of or damage to your domestic helper's personal belongings at home

OWNER COVER SPECIAL FEATURES

- ✓ Coverage for rental loss if your rental property becomes uninhabitable for at least one month due to accidental damage
- ✓ Optional Building All Risks Coverage for Self-Owned Mortgaged Properties

EXCLUSIVE RENEWAL DISCOUNT FOR YOU

✓ Privileged no-claim discount at 5% each renewal, up to a maximum of 20%*

BENEFITS TABLE

Part A. Basic Cover	Maximum Limits (HK$)			
Benefits	Tenant Cover		Owner Cover	
	Plan I	Plan II	Plan I	Plan II
Household Contents Accidental loss of or damage due to explosion, fire, bursting of water pipes, theft, malicious damage, flood, typhoon, landslide, subsidence and other accidental damage to household contents	600,000 / year 30,000 / article Excess: 500 / event	1,000,000 / year 60,000 / article Excess: 500 / event	600,000 / year 30,000 / article Excess: 500 / event	1,000,000 / year 60,000 / article Excess: 500 / event
Sub-limits: Valuables (such as jewellery, antiques and works of art)	150,000 / year 10,000 / year	200,000 / year 12,000 / year	150,000 / year 10,000 / year	200,000 / year 12,000 / year

Part B. Additional Cover	Maximum Limits (HK$)			
Benefits	Tenant Cover		Owner Cover	
	Plan I	Plan II	Plan I	Plan II
Alternative Accommodation Temporary accommodation expenses if your home becomes uninhabitable after an accident	50,000 / year 1,500 / day	75,000 / year 1,500 / day	Not Applicable	
Loss of Rent Loss of rent if your insured rental property becomes uninhabitable as a result of insured accidental damage	Not Applicable		50,000 / year (Maximum 3 months)	75,000 / year (Maximum 3 months)
Death and Permanent Total Disablement Death or Permanent Total Disablement resulting from fire, theft, or attempted theft occurring at your home. If you are an owner, this benefit shall only apply during a property inspection.	100,000 / year		100,000 / year	
Burglary / Robbery Injury Medical expenses incurred as a result of burglary or robbery whilst at your home (subject to a sick leave period of not less than 3 consecutive days, certified by a registered doctor)	5,000 / year		5,000 / year	
Damaged Locks / Windows Costs incurred for replacement and installation of windows, external doors and front metal gate locks damaged due to burglary or attempted theft	2,000 / year	3,000 / year	2,000 / year	3,000 / year
Frozen Food Loss of or damage to food in a domestic freezer or refrigerator caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes (The refrigerator must be less than 5 years old)	2,000 / year 1,000 / event	3,000 / year 1,000 / event	Not Applicable	
Personal Effects and Valuables Accidental loss of or damage to personal effects owned, used or worn and carried by you in everyday life worldwide, excluding all portable telecommunication equipment and laptop computers	5,000 / year 2,500 / event	10,000 / year 5,000 / event	Not Applicable	

* Terms and conditions apply

BENEFITS TABLE (Con't)

Benefits	Maximum Limits (HK$)			
	Tenant Cover		Owner Cover	
	Plan I	Plan II	Plan I	Plan II
Personal Money, Credit Card and Personal Identification Documents • Loss of personal money and unauthorised use of your credit card in the event of theft or robbery within your home • Worldwide cover for costs of replacing lost Hong Kong Permanent Identity Card, passport and credit card (Loss must be reported to the local police authority within 24 hours of discovery of loss)	2,500 / year 1,000 / event	3,000 / year 1,500 / event	Not Applicable	
Temporary Removal Accidental loss of or damage to household contents temporarily removed elsewhere in Hong Kong for the purpose of professional cleaning, repair or renovation	50,000 / year 30,000 / article	70,000 / year 30,000 / article	50,000 / year 30,000 / article	70,000 / year 30,000 / article
Domestic Helper's Effects Accidental loss of or damage to your domestic helper's personal effects in your home	10,000 / year 2,500 / article		Not Applicable	
Personal Liability **Tenant Liability** Covers your legal liability as a tenant, your cohabiting family members and your domestic helper(s) working for you for third-party bodily injury or property damage arising from negligence, subject to Hong Kong SAR jurisdiction	5,000,000 / year	10,000,000 / year	Not Applicable	
Owner Liability Covers your legal liability as an owner for third-party bodily injury or property damage arising from your negligence, subject to Hong Kong SAR jurisdiction	Not Applicable		5,000,000 / year	10,000,000 / year
Home Renovation Accidental loss of or damage to household contents during interior decoration or refurbishment period for a minor contract with a value of up to HKD100,000	100,000 / year	200,000 / year	100,000 / year	200,000 / year
Home Assistance Service A 24-hour home assistance hotline Service to provide assistance to you as a landlord or tenant in case of an emergency occurring at your property including: 1. Electrical assistance / plumbing assistance 2. House -call service / dental referral 3. Babysitting / nursing assistance 4. Hotel accommodation referral 5. Locksmith assistance	Advisory and referral service only. For locksmith assistance: 300 / event		Advisory and referral service only. For locksmith assistance: 300 / event	
Household Removal Accidental loss of or damage to household contents in the course of removal between your current home and your new permanent home within Hong Kong by a professional removal company	20,000 / year 2,000 / article Excess: 1,000 / event	50,000 / year 5,000 / article Excess: 1,000 / event	20,000 / year 2,000 / article Excess: 1,000 / event	50,000 / year 5,000 / article Excess: 1,000 / event

Benefits	Maximum Limits (HK$)			
	Tenant Cover		Owner Cover	
	Plan I	Plan II	Plan I	Plan II
Removal of Debris Costs for the removal of debris when household contents are accidentally damaged or destroyed	5,000 / year		5,000 / year	
New Home Protection Accidental loss or damage to your household contents at your new home for 1 month from the commencement date of the lease or the date on which you move to your new home, whichever is earlier	50,000 / year Excess: 1,000 / event	100,000 / year Excess: 1,000 / event	Not Applicable	

Optional Cover	Maximum Limits (HK$)			
Benefits	Tenant Cover		Owner Cover	
	Plan I	Plan II	Plan I	Plan II
Building All Risks Accidental loss of or damage to the structure of your home due to explosion, fire, bursting of water pipes, theft, malicious damage, flood, typhoon, landslide, subsidence and other accidental damage	Not Applicable		Sum insured based on rebuilding cost up to 1,500,000	
Domestic Helper Insurance Cover for your legal liability as an employer to your domestic helper for work-related accidents or injuries under the Employees' Compensation Ordinance and Common Law	100,000,000		Not Applicable	
Worldwide Personal Possessions Worldwide cover for theft, accidental loss of or damage to your personal effects and valuables	20,000 / year 5,000 / article Excess: 1,000 / article		Not Applicable	

* All optional covers are not eligible for no-claim discount.

The Water Damage Excess shall apply only to Part A. Basic Cover, Item 8 of Part B - Domestic Helper's Effects, and to claims under Item 9 of Part B - Personal Liability where such liability arises from water damage.

Age of Building	Water Damage Excess per event (HK$)
30 years or below	800 or 10% of loss, whichever is greater
31 to 40 years	5,000 or 10% of loss, whichever is greater
41 to 50 years	10,000 or 10% of loss, whichever is greater

MAJOR EXCLUSIONS

- War and/or terrorism
- Existing and deliberate damage
- Unauthorised building works or illegal structures
- Water seepage (except damage caused by water from a burst pipe or rain through openings made in the fabric of the building by the direct force of typhoon or windstorm) and theft or water damage after your home has been unoccupied for 30 consecutive days

Note: 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.