



OneDegree Hong Kong Limited

家居保險保單

(適用於在 2026 年 8 月 5 日或以後投保的保單)

重要提示

- 本保單由香港保險業監管局授權和監管的 OneDegree Hong Kong Limited (「我們/我們的/本公司」) 承保。我們將為你提供保單條款範圍內的保障並根據你的保單條款處理索償。
- 本保單不適用於每個保障期首天時樓齡超過 50 年的建築物。
- 你於 7 天內取消保單的權利：
如果你對本保單不完全滿意，或者你不再需要本保單，請於：
 - 適用於新投保之保單：投保日首 7 天內通知我們;
 - 適用於續保保單：續保日首 7 天內通知我們。

如本保單沒有產生任何索償，我們會在收到通知後終止保單並退還所有已付保費。超過 7 天，你將被視為接納此保障計劃，並受其條款及細則約束。

- 本保單會在每個保障期完結後自動續保。我們將在續保日期前不少於 30 天內通過電子郵件向你發送續保通知以及當時適用的保費率及保單條款。
- 如中英版本有任何歧義，請以英文版本為準。



感謝你選擇 OneDegree

這份保單讓你全面了解你的保險方案。內容包括：

- 保障範圍
- 不保事項
- 索償細節
- 保費和續保詳情
- 一般條款和協議

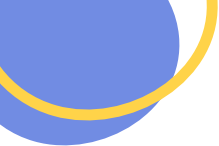
為了確保你清楚明白本保單的保障內容，我們致力於令條款更清晰透明。本保單連同你的保單承保表及所有保險批單一起構成你和我們所訂立的保險合約，敬請一併閱讀。

本保單務求化繁為簡，其中具特定含意的字詞於第三章第 7 節（「定義」）詮釋。如有任何疑問，歡迎你透過 care@onedegree.hk 與我們聯絡。

保單內容

第一章：保障範圍	6
承保事項	6
1.1 第一節 - 家居財物	6
1.2 第二節 - 第三者責任	9
1.3 第三節 - 家用電器保養	11
1.4 第四節 - 因任何由世界衛生組織宣布的全球大流行疾病導致的學校停課補償和因居家意外導致的住院現金補償	14
1.5 第五節 - 出租保障	15
1.6 第六節 - 樓宇結構保障	17
1.7 第七節 - 樓宇結構及太陽能發電系統保障	18
1.8 第八節 - 寵物損毀保障	20
1.9 第九節 - 家居維修服務	21
不保事項	23
2.1 一般不保事項	23
2.2 保單自負額	24
第二章：保單管理	25
如何索償	25
3.1 提出索償	25
3.2 索償審核	25
3.3 索償管理	26
3.4 殘餘價值	26
3.5 比例分攤（不足額保險）	26
3.6 分攤賠款	26
3.7 不重複賠償	27
3.8 代位權	27
3.9 索償上訴	27
3.10 付款依據	27
保費及續保	28
4.1 付款方式	28
4.2 保單續保	28
4.3 寬限期	28
4.4 保障更改	28
4.5 本保單的更改	29
取消	29
5.1 你的保障何時結束？	29
5.2 你取消保單的權利	29

5.3	我們終止保單的權利	30
第三章：關於你保單的重要說明		32
一般條款		32
6.1	遵守保單條款	32
6.2	地域限制	32
6.3	合理的預防措施	32
6.4	虛假陳述和欺詐	33
6.5	本保單的權益轉讓	33
6.6	舉證責任	33
6.7	仲裁	33
6.8	法律訴訟	33
6.9	合約方	34
6.10	代收者	34
6.11	制裁限制和除外條款	34
6.12	無第三者權利	34
6.13	無效索償	34
6.14	管制法律及司法審判權	34
7	定義	35



前言

我們根據你的保單適用的自負額及其他條款提供保障，且保障不會超過你的保單所承諾的最高限額。

詳情請參閱你的保單承保表，上面載有對應該保單以下各章節的保障範圍和自負額。

第一章：保障範圍

承保事項

1.1 第一節 - 家居財物

(適用於你作為受保地址的出租業主或佔用者)

根據保單條款及細則，我們會賠償你的住所內家居財物的意外財物損失。

下表中部分第一節的額外保障只在你作為受保地址的佔用者時適用。

適用於你作為受保地址的出租業主或佔用者	
室外財物	我們會賠償屬於你的住所範圍內的室外空間的意外財物損失。
短暫搬遷及家居財物搬運	我們會賠償在以下處理家居財物過程中發生的意外財物損失： a) 暫時從你的住所中移至香港境內其他處所進行少於或等於 14 天的清潔、維修或保養；或 b) 由專業搬家工人將家居財物由你的住所搬到你在香港的新住所。
窗、鎖及鎖匙的更換	我們會就保障期內發生的以下事件作出賠償（需要提供有效的收據正本）： a) 你的住所的鎖匙遺失或被盜後的更換費用，賠償金額不高於支付給鎖匠以製造新鎖匙的實際金額； b) 你的住所因爆竊被闖入後，更換鎖和鎖匙的費用；及/或 c) 如你或你的家人因遺失鎖匙或鎖匙被盜而不能進入你的住所內，鎖匠協助進入你的住所的費用。 我們還會賠償你的住所窗戶玻璃因颱風、風暴、火災、山泥傾瀉、洪水、搶劫或爆竊導致的破損。

山泥傾瀉及地面沉降	我們會賠償在保障期內，在你的住所範圍內因地面沉降或山泥傾瀉而直接對你的住所造成的損失或損壞。 我們不承擔以下任何情況的賠償責任： a) 由下列任何事件直接或間接導致、引發的損失或損毀： i. 海岸侵蝕 ii. 地面隆起 iii. 在工程竣工 5 年內結構下沉或地基陷落; b) 因沉降及/或山泥傾瀉造成對人行道、車道、圍欄、大門、圍牆和護土牆的損失或損毀; 或 c) 除另外訂明的保障外，清理地陷及/或山泥傾瀉的垃圾或在地陷及/或山泥傾瀉後修復地面的費用，除非該工程是重建你的住所必須的部份。
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第一節中的額外保障

只適用於你作為受保地址的佔用者	
酒類	我們會賠償你的住所中尚未開封的酒類的意外財物損失。
冷凍食品	如你的住所中雪櫃內任何冷凍食品和飲品，因以下原因造成的雪櫃溫度變化而導致變質，我們會賠償該冷凍食品和飲品的重置成本： a) 使用年期少於或等於 5 年的雪櫃的機械故障；或 b) 並非由電力供應商、你或任何人故意引起的電力供應意外故障。
未經授權使用信用卡	我們會賠償在世界任何地方，你或你的家人名下的信用卡因被與你或你的家人同住以外的人，未經授權盜用而導致的實際損失。 你必須在發現相關損失後的 24 小時內通知當地警方和發卡機構。
遺失個人身份文件	我們會賠償因你或你的家人名下的護照或個人身份文件在你的住所中遺失或損壞而產生的實際重置費用。
臨時住宿	如你的住所因意外財物損毀使其無法居住，我們會賠償你、你的家人及/或你的寵物於香港的合理的臨時住宿費用。

意外身故	我們會賠償你或你的家人在你的住所因意外或由搶劫、爆竊過程中的暴力所造成的可見傷害而導致的死亡。 身故賠償將支付給身故人士的遺產繼承人。
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以下附加保障僅適用於加強計劃和尊尚計劃。

適用於你作為受保地址的出租業主或佔用者	
清理廢物	我們會賠償因颱風、風暴、火災、山泥傾瀉、洪水引致你的住所必須拆除、加固及/或支撐某部分所產生的實際支出，以及為清理瓦礫或家居財物（無論是否損毀）所產生的實際支出。我們承擔賠償責任的前提是： a) 需要被清理的廢物位於或非常接近你的住所； b) 清理廢物的支出並非出於執行任何法規、條例、規章或用於管理或限制該建築的建造、安裝、維修、更換、拆除、佔用、營運或其他用途的章程；以及 c) 廢物非由本保單承保範圍以外事項的污染引起的。
室內裝修期間保障	我們會賠償在室內裝修期間（在任何情況下不得超過兩個月），由承包商在你的住所中進行添置、置換或維修過程中造成的家居財物的意外財物損失。 此保障於室內裝修開始後的第 60 日或於室內裝修完成日(以較早日期為準)終止。 我們對於因以下任何事項而直接或間接導致，或產生的任何損失或損毀不承擔任何責任： a) 由水管爆裂和/或排水系統堵塞直接或間接造成的任何損失；或 b) 由裝修做工而直接造成的任何損失或損毀。

適用於第一節所提及的所有事項，以下相關的損失或損毀屬於不保事項：

- 1.1.1** 因空氣潮濕、極端溫度、濕度變化、颱風、暴風或降雨而對你的住所內的家居財物造成的任何損失（因 3 號或以上熱帶氣旋警告，或黃色或以上暴雨警告造成的損失除外）；

1.1.2 由盜竊或企圖盜竊造成你的住所內的財物損失或損毀（強行暴力闖入或離開你的住所除外）；

1.1.3 任何由你的寵物或任何家養寵物、動物引起或導致的財物損失；或

1.1.4 任何在你的住所連續 30 天以上空置後發生的財物損失。

1.2 第二節 - 第三者責任

就第二節中的條款而言，本保單之第三者責任保障以下人士（「受保人士」）：

a) 若你是你的住所的出租業主，保障只對作為保單持有人的你有效；

b) 若你是你的住所的佔用者，保障對你及居住在你的住所中你的家人有效。

下表列出了本保單所承保的責任。

受保人士的第三者責任	我們會賠償受保人士作為你的住所的業主及/或住戶，或作為個人，因以下原因而可能承擔的法律責任產生的費用： a) 對任何第三者造成的身體傷害（無論是否致命）；或 b) 對任何屬於第三者的財物造成的意外財物損失。 我們賠償的前提是： a) 此類身體傷害或意外財物損失於保障期內發生於香港；如果是其他國家或地區，則該承擔法律責任的受保人在該地未連續停留超過 30 天；以及 b) 受保人士已被具司法管轄權的法院裁定有法律責任支付該款項，或你已獲得我們事先書面同意支付該款項（我們只會在合理認為受保人士負有支付該款項的法律責任的情況下提供書面同意）。 我們會根據適用於本節的保障範圍，賠償受保人士作為你的住所的業主/住戶，或以個人身份而產生的所有費用、開支和法律費用，包括： a) 我們或受保人士因和解或辯護產生的費用，且我們已事先書面同意承擔該費用； b) 索賠人向受保人士追討的索賠。
法定遺產代理人 （適用於遺囑認證及遺產管理書）	在受保人士身故的情況下，且過世人士的法定遺產代理人遵守本保單的條款，我們會保障該法定遺產代理人，並賠償應由過世人士承擔的受保責任。

**業主於公共空間的
第三者責任**

如果你是你的住所的業主，我們將根據以下(a)段和(b)段賠償你作為該建築物公共空間的部份業主而承擔法律責任時的支出。

- a) 只適用於本延伸保障，「公共空間」、「建築物」和「業主」等詞語與香港法例第 344 章《建築物管理條例》中的釋義相同。
- b) 根據《建築物管理條例》第 344 章第 39 條的規定，本延伸保障下的賠償只限於你作為該建築物不可分割部份的共同業主而按比例攤分的個別責任（不包括共同責任）。

此保障只適用於選擇購買寵物主人第三者責任保障之保單。

**寵物主人的第三者
責任**

我們會賠償保單保障期內，受保人士作為寵物主人，因你的寵物造成他人身體傷害或意外財物損失，為承擔法律責任而產生的索償。

我們不承擔以下責任：

- a) 你、你的家人、與你同住或為你服務的任何人所擁有、保管、照顧或控制的第三者財產的損失或損毀；
- b) 你、你的家人、與你同住或為你服務的任何人所受的身體傷害或疾病；
- c) 任何涉及你的寵物用於商業護衛、競賽、搜救、海關和檢疫、實驗室測試或實驗、商業繁殖或任何其他商業目的的索償；或
- d) 任何涉及香港法律《危險犬隻規例》（第 167D 章）所指的任何已知危險犬隻、鬥犬或大型犬隻的索償。

適用於第二節所提及的所有事項，我們不會承擔任何與以下事項相關的責任：

- 1.2.1 使用或擁有電梯、升降機、車輛、船、艇、飛機，或除你的寵物以外的任何牲畜；或
- 1.2.2 擁有、佔用或使用你的住所所在的建築物以外的任何土地或建築物；或
- 1.2.3 任何由真菌、濕腐/乾腐或細菌而引起、產生、加重或導致的責任。此不保事項包括任何政府機構強制要求你或你的家人因真菌、濕腐/乾腐或細菌而引起、產生、加重或導致的任何損失或損毀而承擔的責任。

1.3 第三節 - 家用電器保養

(此保障只適用於選擇購買此選項的保單，及只適用於你作為受保地址的佔用者)

若 1.3.1 條訂明的電器因機件故障及/或電子故障或因損毀無法正常運作而必須維修，我們將根據此保障的細則，賠償由香港原廠或其授權的服務中心維修所產生的維修費用。

我們將保障下列物品，受保單承保表所列的保障上限約束。

1.3.1 此保單所保障的電器包括：

- a) 電視機(屏幕除外)；
- b) 冷氣機；
- c) 雪櫃；
- d) 洗衣機；
- e) 乾衣機；
- f) 洗衣乾衣機；
- g) 抽油煙機；
- h) 煮食爐；
- i) 焗爐；
- j) 抽濕機；
- k) 空氣淨化器；
- l) 熱水爐；
- m) 吸塵機；及
- n) 淨水器。

1.3.2 電器須滿足以下條件：

- a) 該電器為你或你的家人所擁有；
- b) 該電器是僅限於家用，並只供個人使用；
- c) 銷售收據上顯示該電器的購買金額需介乎港幣 3,000 元至 30,000 元 (包括首尾價格)；
- d) 該電器於香港購買；及
- e) 發出索償通知時，距該電器的購買時間不超過 60 個月 (以購買證明所列日期為準)。

1.3.3 保障範圍受以下限制：

- a) 索償時你須提供顯示該電器的購買日期及價格的文件副本，或可證明該電器的購買或生產日期和價格的同等文件的副本，以及保養證書的文件副本；
- b) 如我們根據上述要求細則認為該電器可維修，我們將在你的保單限額內為你報銷發票上的維修費用；
- c) 如果授權維修商診斷該電器無法維修或出現非電子或非機件故障，我們將承擔一次檢查費用，如在檢查後你決定繼續維修，你須自行承擔維修費用，我們將不賠償超出檢查服務以外的任何費用；
- d) 用於商業或其他非個人用途的電器將不包括在此保障範圍內；及
- e) 只承認香港原廠或其授權的服務中心維修所產生的維修費用。

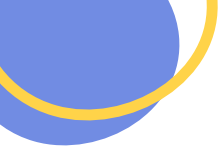
1.3.4 若某件電器仍在製造商、零售商、保險公司或任何第三者所提供的保修或保障期內，此類保修或保障應優先於本保單的保障，本保單所提供的保障範圍不包括任何適用此類保修或保障期內的電器。你同意在根據此保障索償前，優先利用上述保修或保障下的所有權利和利益。

1.3.5 如我們須對電器進行任何調查，你應全力配合我們進行此類調查。

我們對以下事項不承擔責任：

1.3.6 由以下原因引起或引發的故障或損毀：

- a) 擅自對電器進行未授權的改裝和/或因此類未授權改裝而引起的故障/損毀；或更改序列號；
- b) 由非授權維修人員進行維修，包括但不限於自行維修；
- c) 任何不影響電器功能的事項；
- d) 燒屏；
- e) 電器中或附隨於電器的非功能性裝飾部件、油漆、顏色或產品飾面，與電器共同使用的附加配件、電纜、電線、玻璃、鏡頭、橡膠部件、密封件、刷、遙控器等對電器基本功能非必要的部分；
- f) 音質、屏幕卡屏/壞點、棚架和/或棚架式工程；
- g) 由環境引起的故障，包括生鏽、接線、電氣連接或水管、線管、裝配、信號接收器重置（信號差）；或
- h) 日常損耗、刮擦、啃噬、漏液、腐蝕、動物和昆蟲侵擾、真菌、細菌、逐漸老化（包括但不限於潮濕和氧化）。

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- 1.3.7 若電器無法修復而須換新；
 - 1.3.8 下列故障或損毀：
 - a) 原廠製造商/經銷商的原始保修或任何其他有效保修不涵蓋的故障類型；或
 - b) 導致製造商/經銷商要回收該電器的原因或原因之一。
 - 1.3.9 因違反製造商或經銷商隱含的可銷售性及合適性保證而導致的電器故障、損毀或任何不合標準的功能表現；
 - 1.3.10 由除你或你的家人以外的任何人提出的索償；
 - 1.3.11 商業用途（多用戶機構及單位）、公共租賃、以營利為目的、或公用的電器；
 - 1.3.12 電器中的消耗品，包括但不限於製冷劑、電池、燈膽、色帶、光碟、數字磁帶、觸控筆、碳粉和墨盒；
 - 1.3.13 因維護不當、意外、人為物理損毀、入沙或入水造成的維修（除保單特別說明以外）；
 - 1.3.14 於香港以外地區發生的故障或損毀；
 - 1.3.15 將電器送至原製造商或其授權服務中心進行維修的運輸費用；或
 - 1.3.16 軟件或數據恢復；

在此項保障中，無論在任何情況下，我們的責任均不包括任何人身傷害、財產損失或任何意外性、偶然性、特殊、直接、非直接的損失和傷害，包括但不限於在服務延遲期間發生任何與此保障相關的損失、以及在你的電器待修或待換期間使用權損失、商業損失、數據遺失、停機時間、以及補償相應時間和精力所產生的費用。

1.4 第四節 - 因任何由世界衛生組織宣布的全球大流行疾病導致的學校停課補償和因居家意外導致的住院現金補償

(此保障只適用於選擇購買此選項的保單，及只適用於你作為受保地址的佔用者)

我們將會根據保單承保表中列明在保障期每項保障的最高限額，承保下表列出的保障。

任何由世界衛生組織宣布的全球大流行疾病導致的學校停課補償	儘管第 2.1.21 條所述，如你任何 12 歲以下的家庭成員所就讀的學校因任何由世界衛生組織宣布的全球大流行疾病在香港政府的建議下連續 7 日或以上停課，我們會賠償任何未能使用卻無法退款的款項，包括校車費、餐費，和學校組織和舉辦且無法在其他地方或以其他形式補辦的課外活動費用。
因居家意外導致的住院現金補償	如你及/或你的配偶/伴侶於保障期內，因在住所發生意外身體傷害而在香港醫院住院連續 24 小時或以上，我們將依照保單承保表中所列明的現金保障作出最高連續 14 日賠償。我們賠償的前提是該次住院為醫療所需的住院，且由醫院每日收取住宿費或餐費作證明。 你及/或你的配偶/伴侶的年齡必須在 18 至 65 歲之間方可獲得此保障。為免生疑問，如你及/或你的配偶/伴侶在保障期屆滿前超出最高年齡限制，你及/或你的配偶/伴侶的保障將繼續且不受影響。 如你從事任何涉及體力勞動的工作，或你以體力勞動者身份受僱，及/或在住所從事製造性質的工作不在此保單受保範圍。

1.5 第五節 - 出租保障

(此保障只適用於選擇購買此選項的保單，及只適用於你作為受保地址的出租業主)

1.5.1 租金損失

我們將向你作為位於受保地址的物業的出租業主在扣除列明於租賃合約上已繳付予你的按金後，賠償因以下事故所致的實際租金損失：

- a) 就「第一節 - 家居財物」下導致家居財物的意外財物損失的事故，引致位於受保地址的物業不能居住；或
- b) 因香港的任何行政機關執行職務導致不能進出位於受保地址的物業連續 10 日或以上；或
- c) 租客沒有遵照租賃合約所訂明的條款及細則繳付應繳租金，而你經已：
 - (i) 於合理時間內採取法律行動收回位於受保地址的物業；及
 - (ii) 獲法院發出收樓令狀收回位於受保地址的物業。

於本節的應付金額將根據在以下事件發生前的 6 個月，以你作為出租業主根據租賃合約向租客收取的平均租金作為基礎：

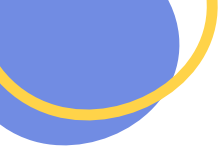
- d) 在本節 1.5.1(a) 所列明的家居財物意外財物損失；或
- e) 在本節 1.5.1(b) 所列明的香港行政機關的行動；或
- f) 獲法院發出收樓令狀收回在本節 1.5.1(c) 列明情況之位於受保地址的物業；

於本節的應付金額將由以下日子開始計算：

- g) 在本節 1.5.1(a) 所所列明的家居財物的意外財物損失的日期；或
- h) 在本節 1.5.1(b) 所列明的香港行政機關執行職務導致不能進出位於受保地址的物業的日期；或
- i) 在本節 1.5.1(c) 所列明的逾期繳付的租金的首日；

於本節的應付金額將於以下日子結束：

- j) 將在本節 1.5.1(a) 所列明的意外財物損失恢復原狀的日期；或
- k) 可重新進在本節 1.5.1(b) 所列明的位於受保地址的物業的日期；
- l) 在本節 1.5.1(c) 所列明的你實際收回位於受保地址的物業的日期；



租金損失期最少為一整月，並以月為單位計算，未滿一整個月的租金損失將會按曆日比例計算。惟我們根據本節對任何事件的責任總限額不會超過保單承保表上指明的限額，並在所有情況下賠償將不超過 6 個月平均租金。

我們不承擔以下任何情況的賠償責任：

- m) 你或你的家人的蓄意或疏忽行為，以及任何因你或你的家人或租客的違法或犯罪行為所導致的損失或費用；
- n) 你對位於受保地址的物業的法定權在發生受保事故時已終止；
- o) 儘管發生受保事故，租客仍繼續支付租金予你；
- p) 租金損失期少於一整個月；
- q) 你或代表你的任何人士延遲維修或重建；
- r) 因租客逾期繳付租金所招致的任何應付利息；
- s) 收回位於受保地址的物業後的任何損失。

在任何情況下，如你由租客收回部份或全部原已視作損失的租金，你應向我們退還已收回的金額，並以我們根據本節 1.5.1 已向你作出賠償的金額為上限。

1.5.2 租客蓄意破壞

根據保單條款及細則，我們會賠償受保地址內因租客蓄意破壞於租賃合約上包含的家居財物直接導致的有形損失或損毀，惟該租客必須根據香港法例刑事罪行條例被定罪。

1.6 第六節 - 樓宇結構保障

(此保障只適用於選擇購買此選項的保單，及只適用於你作為受保地址的業主)

對保單承保表列明的建築物的意外財物損失，我們可以選擇透過支付、維修或恢復原狀向你賠償重建及修葺建築物以致其形態、大小、格調及狀況與全新時一樣的所需合理費用。

額外保障

對保單承保表列明建築物的意外財物損失，我們可以選擇透過支付、維修或恢復原狀形式向你賠償：

- 1.6.1 於取得我們的事先書面同意後，清除瓦礫、拆除及 / 或拆卸、支持或支撐建築物已遭破壞或已損毀部份的所需費用及開支，但我們就有關費用及開支的最高賠償責任僅限於本節投保額的 10%；
- 1.6.2 於損失或損毀後修復建築物所需的建築師、測量師或顧問費用，但為預備索償的費用則不計算在內。我們就有關費用及開支的最高賠償責任僅限於本節投保額的 10%；

惟將會或已根據「第一節 - 家居財物」提出意外財物損失索償的項目，我們將不再承擔賠償責任。我們根據此第六節（包括上述額外保障）承擔的最高賠償責任，不會超逾保單承保表內列明的最高限額。

適用於第六節所提及的所有事項，以下相關的損失或損毀屬於不保事項：

- 1.6.3 因空氣潮濕、極端溫度、濕度變化、颱風、暴風或降雨而對保單承保表列明的建築物造成的任何損失（因 3 號或以上熱帶氣旋警告，或黃色或以上暴雨警告造成的損失除外）；
- 1.6.4 由盜竊或企圖盜竊造成你的住所內的財物損失或損毀（強行暴力闖入或離開你的住所除外）；
- 1.6.5 任何由你的寵物或任何家養寵物、動物引起或導致的財物損失；或
- 1.6.6 任何在你的住所連續 30 天以上空置後發生的財物損失。

1.7 第七節 - 樓宇結構及太陽能發電系統保障

(此保障只適用於選擇購買此選項的保單，及只適用於你作為受保地址的業主)

對保單承保表列明的建築物及太陽能發電系統的意外財物損失，我們可以選擇透過支付、維修或恢復原狀向你賠償重建及修葺建築物及太陽能發電系統以致其形態、大小、格調及狀況與全新時一樣的所需合理費用。

額外保障

對保單承保表列明建築物及太陽能發電系統的意外財物損失，我們可以選擇透過支付、維修或恢復原狀形式向你賠償：

- 1.7.1 於取得我們的事先書面同意後，清除瓦礫、拆除及 / 或拆卸、支持或支撐建築物及太陽能發電系統已遭破壞或已損毀部份的所需費用及開支，但我們就有關費用及開支的最高賠償責任僅限於本節投保額的 10%；
- 1.7.2 於損失或損毀後修復建築物及太陽能發電系統所需的建築師、測量師或顧問費用，但為預備索償的費用則不計算在內。我們就有關費用及開支的最高賠償責任僅限於本節投保額的 10%；

惟將會或已根據「第一節 - 家居財物」提出意外財物損失索償的項目，我們將不再承擔賠償責任。我們根據此第七節（包括上述額外保障）承擔的最高賠償責任，不會超逾保單承保表內列明的最高限額。

適用於第七節所提及的所有事項，以下相關的損失或損毀屬於不保事項：

- 1.7.3 因空氣潮濕、極端溫度、濕度變化、颱風、暴風或降雨而對保單承保表列明的建築物及太陽能發電系統造成的任何損失（因 3 號或以上熱帶氣旋警告，或黃色或以上暴雨警告造成的損失除外）；
- 1.7.4 由盜竊或企圖盜竊造成你的住所內的財物損失或損毀（強行暴力闖入或離開你的住所除外）；
- 1.7.5 任何由你的寵物或任何家養寵物、動物引起或導致的財物損失；或
- 1.7.6 任何在你的住所連續 30 天以上空置後發生的財物損失。
- 1.7.7 任何不符合相關法規（包括任何由香港特別行政區政府屋宇署發佈的守則及參考資料）而設計、建造、安裝及保養的太陽能光伏系統。



1.7.8 該太陽能光伏系統（包括支承系統的構築物）沒有進行香港特別行政區政府屋宇署建議的每年定期檢查及維修。

1.8 第八節 – 寵物損毀保障

(此保障只適用於選擇購買此選項的保單，及只適用於你作為受保地址的佔用者)

1.8.1 根據本節條款及細則，我們會根據保單承保表所列的限額，賠償下列於你的住所內的指定財物由寵物直接導致的損失的維修費用：

- 鞋類
- 水管
- 雪櫃
- 洗衣機
- 乾衣機
- 洗衣乾衣機
- 抽濕機
- 空氣淨化器
- 吸塵機
- 淨水器

若該受保財物無法維修，或維修費用超過重置成本，本公司將賠償該受損財物的重置成本。

1.8.2 本節 1.8 的保障設有等候期，等候期為包括本節 1.8 所述之保障的第一天開始計算 30 天。若本節 1.8 所述之保障被中斷、取消或終止，將來再次選擇此保障時，適用於本節 1.8 所述之保障的等候期將重新計算。

1.9 第九節 – 家居維修服務

(此保障只適用於選擇購買此選項的保單，及只適用於你作為受保地址的佔用者)

1.9.1 我們根據本節條款及細則，向你提供家居維修服務熱線。當熱線收到來電後，我們會向你或你的家人安排以下家居維修服務至你的住所，並以我們網站所述的服務時間及服務地區為限(僅限於中華人民共和國香港特別行政區內(不包括離島區及於中華人民共和國香港特別行政區官方行政區劃地圖上所列明的指定限制區域))。儘管有上述規定，我們保留權利可隨時按我們的絕對酌情權更改、修訂或限制服務時間及服務地區。

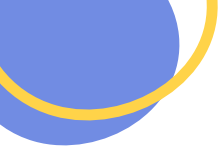
- 基本電工維修支援：如電力裝置發生任何故障，可安排一名註冊電氣技師進行臨時修理。
- 基本水喉及通渠技師維修支援：如水管、供水系統及排污系統發生堵塞、爆裂及溢水，可安排一名水喉技師或通渠技師進行臨時修理，但不包括在位於你的住所室外空間的排污渠。此服務僅適用於一般渠塞情況；任何涉及主渠阻塞或倒灌之情況一概不在保障範圍內。
- 基本鎖匠維修支援：若你及 / 或你的家人被意外反鎖於你的住所內外，我們可安排一名鎖匠開啟大門及 / 或修理門鎖。此保障不會提供任何有關以非機械鎖操作之門及 / 或門鎖支援服務。惟鎖匠可能在嘗試開啟門鎖時會導致門鎖被破壞，我們對有關破壞或損毀將不負上任何責任。

1.9.2 就上述的保障而言，倘需要的修理需要在你的住所進行破牆或拆除固定結構及裝置工作，拆除廁所，或需要搭建棚架(包括竹棚或鐵棚)以進行高空工作，我們不會提供任何支援服務及保障。

1.9.3 為免生疑問，我們不包括因上述保障產生換配件的費用。如有需要，你於完成維修後直接向該電工、水喉技師或鎖匠直接支付更換配件的費用。

1.9.4 為免生疑問，如你需要的服務超出保障範圍，或因任何原因產生任何額外費用、成本或收費，該等額外款項均須由你自行承擔。你應於該電工、水喉技師或鎖匠提出要求時，立即並全額直接向該電工、水喉技師或鎖匠支付所有額外費用。若你未能或拒絕即時支付相關額外費用，該電工、水喉技師或鎖匠可能因此無法繼續提供或完成相關服務，而對因此產生之任何延誤、中斷或未能履行，我們及服務供應商概不承擔任何責任。為免生疑問，任何因涉及不在保障範圍內之服務而產生的交易，均屬你與服務供應商之間的私人交易，我們概不承擔任何責任。

1.9.5 家居維修服務由我們所指定的服務供應商提供。我們有權根據實際情況安排實際到達你的住所時間。

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- 1.9.6 如你在要求家居維修服務時向我們提供的資料或陳述有任何不正確、不完整、失實或具誤導性，致使我們向非受保地址提供相關服務，我們有權按絕對酌情權向你收取該次服務的全部相關費用 (包括但不限於從你的信用卡自動扣除或以其他付款方式收取)。倘因該等不正確、不完整、失實或具誤導性資料或陳述導致我們未能或無法提供相關服務，我們概不承擔任何責任。
- 1.9.7 如你的住所為村屋或獨立屋，我們將於每次提供家居維修服務時，收取根據你的保單承保表釐定的自負額。儘管有上述安排，我們仍保留絕對酌情權，於你的住所被視為難以合理抵達的地區時，拒絕或限制提供相關服務。
- 1.9.8 本節 1.9 的保障設有等候期，等候期為包括本節 1.9 所述之保障的第一天開始計算 30 天。若本節 1.9 所述之保障被中斷、取消或終止，將來再次選擇此保障時，適用於本節 1.9 所述之保障的等候期將重新計算。

不保事項

本節旨詳細解釋並幫助你了解你的保單的不保事項。

2.1 一般不保事項

對由下列原因直接或間接造成，或可歸因於以下原因，或以任何方式與下列事項相關的任何損失、損毀、支出或開銷，我們概不負責：

- 2.1.1 戰爭、入侵、外國敵對行動（無論是否宣戰）、內戰、叛亂、革命、起義、暴動、恐怖主義或任何類似戰爭的行動，或由任何個人或組織發起的軍事奪權，或由任何政府或公共/地方當局或在其命令下對財產進行徵用、破壞或損毀；
- 2.1.2 放射性、核裂變或核聚變(無論是否受控)，或核事故；
- 2.1.3 由飛機和其他航空裝置引起的聲波或壓力波；
- 2.1.4 由香港或其他國家或地區的海關或政府機關扣留、扣押、沒收、徵用、銷毀或損壞；
- 2.1.5 任何物件、物品或財產無故或神秘消失或貶值；
- 2.1.6 固有的設計或工藝缺陷、固有瑕疵、未按製造商說明或運用有瑕疵的原料；
- 2.1.7 因你、你的寵物、任何合法於你的住所逗留的人、訪客或為你服務的人，作出任何故意行為、違法行為、惡意破壞、惡意損毀、不忠或失信行為、任何違反或意圖違反法律或疏忽而引起索償；
- 2.1.8 任何違反香港法例的建造、翻新或改建你的住所的工程；
- 2.1.9 罰款、附加費或滯納金、懲罰性賠償、加重賠償或懲戒性賠償；
- 2.1.10 你或你的家人根據任何合同或協議所承擔的責任，除非即使沒有該協議，此類責任仍存在；
- 2.1.11 你或與你同住或為你服務的任何人所擁有、保管、照顧或控制的第三者財產的損失或損毀。
- 2.1.12 任何你或你的家人作為你的住所的出租業主或佔用者、你的寵物的主人、以及個人身份以外的責任相關的索賠，包括但不限於你或你的家人以專業、業務或受雇身份的責任，除非第三與第四節另有規定；
- 2.1.13 因擁有、佔有或使用飛行器（包括無人機）、船隻或機動車輛（包括電單車）而導致的任何索償；
- 2.1.14 任何類型的間接損失或損毀或折舊；
- 2.1.15 已在另一份保單下投保或其他人已或將對你做出賠償的任何損失或損壞；
- 2.1.16 任何山泥傾瀉、沉降或侵蝕，除非在第一節中另有說明；
- 2.1.17 因地殼運動或地下水壓力、地基收縮或膨脹而導致的土地沉降或開裂；
- 2.1.18 保障期開始之前已預先存在的任何事項或情況；

- 2.1.19 與酒精、毒品、精神疾病、神經或睡眠障礙、自殺、愛滋病、自殺未遂或故意自殘、墮胎、流產、懷孕或分娩有關，或與由這些情況引起的並發症狀有關的任何損失、傷害或損毀；
- 2.1.20 不可保風險，包括：
- a) 機電故障、損傷、刮花、凹陷、生鏽、腐蝕、磨損、折舊或任何日積月累造成的損毀；
 - b) 腐爛、木蟲、甲蟲、飛蛾、昆蟲或害蟲造成的損毀；
 - c) 任何清潔、染色、翻新、重新造型、修理或修復造成的損毀；
 - d) 收縮、蒸發、重量減輕、污染、口味變化、色澤、光澤、由光引起的質地變化；
 - e) 真菌、濕腐/乾腐、細菌（指因真菌、濕腐/乾腐或細菌的存在、生長、增殖、傳播或任何其他活動）造成的損毀；
 - f) 任何因日常使用造成的損毀；
- 2.1.21 傳染病、由其帶來的恐懼或威脅（無論是實際或感知）或其傳播。本不保事項適用於任何關於傳染性疾病或受其影響的財物的清理、解毒、清除、監測或測試費用。
- 2.1.22 任何網絡損失、數據遺失、功能減少或修復/更換/恢復/重製數據，以及由其直接或間接造成或與其相關的任何性質的損失、損害、責任、支出或費用，包括與此類數據的價值有關的任何金額，不論由任何其他原因或事項同時或以其他順序造成；
- 2.1.23 任何於每個保障期首天時樓齡超過 50 年的建築物；
- 2.1.24 任何於投保前（以投保日及投保時間為準）招致的損失。
- 2.1.25 任何因安裝、改動、使用、維修或移除在你的住所（包括地契條款包含的停車位）之電動車充電裝置或設備造成的損失。

2.2 保單自負額

你必須承擔保單承保表中列明的每項索償適用的自負額。

如果任何事故導致符合保單的多個章節的索償，你須承擔最高適用的自負額。

第二章：保單管理

本章將從索償審核、續保至取消保單，為你介紹如何管理你的保單。

如何索償

本章所列的索償須知適用於本保單的所有章節。

3.1 提出索償

如發生任何事故、損失、損毀或傷害，導致或可能導致你須就本保單的任何部分提出索償，你須自費採取以下行動：

- 3.1.1 採取一切合理的預防措施，以防止進一步的損失、損毀或傷害；
- 3.1.2 如有故意、惡意或犯罪行為造成損失時，立即報警；
- 3.1.3 在你或你的家人發現相關損失或預料損失即將發生，你應在發生意外或發現損失的 30 天內（除非獲我們書面通知延長時限）通知我們。如我們為你提供了網上客戶服務平台，你應透過該平台遞交索償申請及證明文件；在該平台不適用的情況下，你可以通過電郵發送至 claims@onedegree.hk 申請索償。
- 3.1.4 未經我們事先書面同意，避免承認任何責任或就損失達成任何和解或妥協；及
- 3.1.5 協助我們向針對你或你的家人的任何索償進行調查、談判或辯護。

3.2 索償審核

- 3.2.1 處理索償的時長取決於收到所有必要資訊所需的時間。
- 3.2.2 我們可能會要求你提供更多資訊來評估你的索償。根據我們的要求，你應提交（並且在你的權力範圍內，督促所有與該財產有利益關係的其他人士、家庭成員和僱員提交）所有經過認證的信息和證據，相關費用由你承擔。你還需簽署一份涉及損失的宣誓聲明。你必須在我們指定的合理時間和地點出示所有相關記錄供我們檢查，並應在與損失有關的所有事項上與我們合作。
- 3.2.3 如我們無法及時收到所需文件，我們可能會延遲或拒絕索償。
- 3.2.4 每次損失的索償應單獨計算。一經確認，我們會根據本保單規定扣減適用的自負額，然後向你支付賠償。

3.3 索償管理

對任何索償，我們將擁有完全和絕對的酌情權：

- 3.3.1 以付款、恢復原狀、維修或更換的方式向你作出賠償。如我們選擇更換損壞財產或支付合理的重置費用，我們將自行選擇用同等價值和質量的新物品更換受保物品，或將物品修復到等同但不優於其全新時的狀態，或支付此類更換或維修的費用，以較低者為準，不扣除任何磨損或折舊；
- 3.3.2 當發生任何須進行賠償的損失或損毀時，進入發生損失或損毀的地點，取回並保管該受保財產，並以合理的方式處理殘骸。本保單或任何經我們認證的副本，應作為以上行動許可證明。但你不得將任何財產遺棄給我們；及/或
- 3.3.3 隨時向你支付最高限額或任何協商後的較小金額，並在此類賠償後，我們將放棄與此類索賠或與其相關的控制，並且不承擔進一步的責任；對於在此類賠償日期之前經我們書面同意就進行此類索賠或因而產生的成本和費用除外。

3.4 殘餘價值

- 3.4.1 我們可賠償你的財物的損失、維修或更換費用，並可與你或物主就財物損失的任何索賠達成和解。
- 3.4.2 任何已獲賠償或被更換的財物將成為我們的財物。
- 3.4.3 你和我們（視情況而定）在收回任何此類財物後，應盡快通知對方；在向我們退回賠償金額或重置費用後，你有權得到該財物。

3.5 比例分攤（不足額保險）

若於損失發生時，受保財產的總值高於其保額，你須按不足額保險之比例分擔損失。如受保財產多於一項，則每項財產須分別按照本條款計算。

3.6 分攤賠款

若於損失發生時，受保財產同時受你或代表你投保，或以其他方式向你提供賠償保障的其他保險所保障，我們在本保單下的責任僅限於按比例分擔該項損失。如任何該等其他保險明確保障受保財產，但載有條款規定其不會與本保單就全部或部分損失共同分擔責任，或不按比例分擔損失，則我們在本保單下的責任僅限於本保單保額佔該財產價值之比例所對應之損失。

3.7 不重複賠償

如任何損失或損壞在保單項下多於一項保障（包括任何附加保障）均適用，我們僅會就該損失或損壞按適用保障中最高可賠償金額作出一次賠償，且不會作出任何重複賠償。

3.8 代位權

如果我們支付任何款項或以其他方式彌補本保單下適用的任何損失，我們將代位取得你所有向任何其他人士追回索償的權利。你應填寫、簽署和交付任何必要的文件以確保我們的此類權利。你不得在損失過後採取任何侵犯該代位權的行動。

3.9 索償上訴

如你不同意我們做出的索償決定，你可以在索償決定通知之日起 60 天內與我們聯繫，並提供上訴理由及證明文件。否則，我們的索償決定將被視為最終決定，我們將不接受進一步的上訴。

3.10 付款依據

適用於第一節 – 家居財物，如果受保物品構成一對、一套或系列收藏品的一部份，即使該受保物作為一對、一套或一系列的一部份可能具有特殊價值，我們將不承擔超過該部份遺失或損毀價值的賠償責任。而且，在任何情況下我們賠償的金額將不超過該受保物在該對、該套或該系列總價值中的相應佔比。

保費及續保

4.1 付款方式

- 4.1.1 年度保費應在本保單投保日以及隨後每個保障期開始時按照保單承保表、批單和本保單的任何備忘錄中規定的金額支付。
- 4.1.2 如果你沒有支付應付的初始保費，本保單將被視為從保單承保表中訂明的投保日起失效。
- 4.1.3 如果你已支付應付的初始保費，但未支付任何一期續保保費，在第 4.3 條訂明的寬限期已完結後，本保單將從該保費到期日起自動取消。

4.2 保單續保

- 4.2.1 在一般情況下，本保單會按當時適用的保費率及保單條款，於保障期結束後自動續保，以確保你的住所能持續受到保障。我們將在續保日期前不遲於 30 天內通過電子郵件向你發送續保通知。
- 4.2.2 如果你於保單續保日的 7 天內取消續保，我們會全額退還你為此保障期支付的保費。
- 4.2.3 我們保留在續保時改變保費或保單條款的權利。
- 4.2.4 我們保留在當前保障期結束時不為你的保單續保的權利。

4.3 寬限期

寬限期是保費到期日之後的 7 天。如果我們在寬限期結束時還沒有收到你的應繳保費，你的保單將由該保費到期日起自動終止。

4.4 保障更改

4.4.1 風險變化

- a) 如果在保障期內你搬家或建築物有任何結構變化，你必須通知我們，因為這可能會增加受保的風險。
- b) 如發生此類變化，你可能需要為增加的風險支付額外的保費。
- c) 如你未有通知我們有關的風險變化，我們可能會拒絕你的索償。

4.5 本保單的更改

- 4.5.1 如我們有意更改本保單的條款，我們將通過電子郵件通知你。更改將在通知日期後的第 7 天生效。
- 4.5.2 如你有意更改本保單的條款，請通知我們，但只有在得到我們的批准後更改才會生效。
- 4.5.3 本保單條款的任何更改，須經我們的授權職員或我們為此指定的正式授權律師批單和簽署，否則無效。

取消

5.1 你的保障何時結束？

當出現以下情況，本保單下的全部保障將終止（以較早者為準）：

- a) 保單不被續保；
- b) 你未能於保費寬限期內繳清保費；
- c) 你取消保單；
- d) 我們終止保單。

5.2 你取消保單的權利

- 5.2.1 如我們為你提供了網上客戶服務平台，你可透過該平台隨時取消保單。在該平台不適用的情況下，你亦可以書面要求取消保單。我們需要 7 個工作天去處理你的書面申請。
- 5.2.2 如你取消保單，你有權獲退還部分保費，金額將按第 5.2.9 條短期保費退款表所列的比例計算；我們會按第 5.2.10 條收取最低保費港幣 500 元作為行政費用，並退還餘下金額。
- 5.2.3 取消日期以我們實際完成處理取消手續的日期為準。
- 5.2.4 你的保單將在我們確認取消後立即終止。我們不再保障自保單終止之日起招致的任何損失。
- 5.2.5 我們不會復效已取消的保單。
- 5.2.6 儘管有上述條款，如你在保單取消日期之前就本保單提出任何索償，我們將不退還保費。
- 5.2.7 在取消日期之前根據本保單產生的任何索償，即在本保單終止前已發生的損失，仍會根據本保單的條款得到保障。如你在取消日期後提交有效索償，根據 5.2.6 條，我們會在賠償金額中扣除已退還保費。
- 5.2.8 在取消日期當日或之後產生的任何索償，我們不予保障。

5.2.9 短期保費退款表

如第 5.2.6 條不適用時，我們將根據下表計算於相關期間，即保障期首日至取消日期之間，可退回保費金額，並在扣除於第 5.2.10 條訂明的行政費用後退還餘下金額：

相關期間 (不超過)	退款比例
1 個月	90%
2 個月	80%
3 個月	70%
4 個月	60%
5 個月	50%
6 個月	40%
7 個月	30%
8 個月	20%
9 個月	10%
超過 9 個月	不獲退款

如在保障期首日前取消保單，退回金額應為已繳保費的 100%扣除於第 5.2.10 條訂明的行政費用。

在任何情況下，如計算得出的退回保費金額等於或少於 5.2.10 條訂明的行政費用，我們將不退回保費。

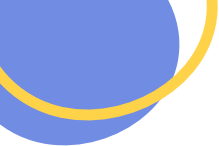
5.2.10 在處理保費退款時，我們會收取港幣 500 元作為行政費用。

5.3 我們終止保單的權利

5.3.1 我們保留在 7 天內通過電郵或短信通知客戶終止本保單的權利。退還保費(如有)將按比例計算。

5.3.2 在下列任何情況下，我們保留即時終止本保單的權利並保費將不予退還。

- 如果你提出欺詐性的索償；
- 如果你對我們的員工、承包商或財產作出具威脅性、暴力或具攻擊性的行為，或使用辱罵性語言；或
- 如果你作出其他欺詐或破壞的行為。

- 
- 5.3.3 終止日期以書面終止通知中訂明的日期為準。
 - 5.3.4 如果你不再是保單承保表中指定的住所的出租業主或佔用者，保單將被終止。
 - 5.3.5 在終止日期之前根據本保單產生的任何索償，即在本保單註銷前已發生的損害或損毀，仍會根據本保單的條款得到保障。
 - 5.3.6 在終止日期當日或之後產生的任何索償不予保障。

第三章：關於你保單的重要說明

一般條款

以下條款適用於你的保單。

6.1 遵守保單條款

你應遵守和履行本保單的條款、條件和批單中涉及的任何須要完成或遵從的事項。你在申請時所列信息的真實性將成為我們根據本保單支付任何索償之先決條件。

6.2 地域限制

除非保單另有說明，否則本保單的所有保障只適用於香港。

6.3 合理的預防措施

你應該：

- a) 盡可能謹慎地保持建築物處於適當的維護狀態；如果發現任何缺陷，應盡快修復。同時，應根據情況需要，採取額外的預防措施以防止可能造成的傷害、損失或損毀。對於你在收到我們、任何人或公共機構關於此類缺陷的通知後，未能補救而造成的任何傷害、損失或損毀，我們概不負責；
- b) 採取一切合理的措施，以確保你的住所、家居財物及你的住所使用的一切物品處於良好狀態。
- c) 為受保財物採取合理的維護和安全措施；
- d) 採取一切合理的預防措施，以盡量減少可能發生的任何傷害、損失或損毀，並採取一切合理行動來彌補任何財物損失；及
- e) 充分遵守法律上的所有規定和要求。

6.4 虛假陳述和欺詐

- 6.4.1 如你隱瞞或謊報與本保單或與其相關的任何重要事實或情況，或如你就本保單或受保財物有關的任何事項進行欺詐或虛假宣誓，無論是在損失發生之前或之後，據此簽發的任何保單均無效。
- 6.4.2 如果使用欺詐手段或工具在本保單項下申請任何索償，我們對本保單項下的所有索償不承擔任何責任。

6.5 本保單的權益轉讓

在未得到認可前，本保單項下的權益轉讓對我們不具有約束力。

6.6 舉證責任

在任何行動、訴訟或其他程序中，如我們聲稱由於適用的任何免責條款，有任何損失、破壞或損毀不在本保單保障範圍內，證明此類損失、破壞或損毀被承保的責任由你承擔。

6.7 仲裁

凡因本保單所引起的或與之相關的任何爭議、糾紛或分歧，包括本保單的存在、效力、解釋、履行、違反或終止，或因本保單引起的或與之相關的任何非合同性爭議，均應提交由香港國際仲裁中心管理的機構仲裁，並按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》最終解決。仲裁地應為香港，仲裁程序應以英語進行。

6.8 法律訴訟

- 6.8.1 自我們收到本保單要求的所有索償證明之日起的首 60 天內，你不得就本保單項下的任何應付金額提起任何法律訴訟。
- 6.8.2 根據適用法律之規定，任何就本保單採取的法律或衡平法追償訴訟，應在我們就本保單的任何索償作出最終決定之日起的 2 年內提出。

6.9 合約方

6.9.1 除非另有訂明，否則此協議並不賦予除你以外的任何人任何權益。

6.9.2 此外，除死亡或藉法律的施行外，我們不受你任何利益轉移的約束，除非我們藉由保險批單宣佈該利益轉移，而保單繼續有效。

6.9.3 我們對除你以外的任何人之財產的延伸責任，不賦予該人就本協議提出索償的權利。你在任何情況下均應代表該人提出索償，並且你對賠償的接收應在任何情況下代表完全免除我們在本協議下的責任。

6.10 代收者

在你或你的家人身故的情況下，且過世人士的法定遺產代理人遵守本保單的條款，我們會保障該法定遺產代理人，並賠償應由過世人士承擔的受保責任。

6.11 制裁限制和除外條款

若任何提供的保障、賠償支付或受益，可能使我們面臨任何聯合國決議的制裁和禁令，或遭受中華人民共和國、歐盟、英國或美國的貿易制裁、經濟制裁、法律或法規，我們將不被視作提供該等保障，亦毋須承擔任何該等賠償，或提供任何該等受益。

6.12 無第三者權利

非本保單合約方（包括但不限於你）無權執行本保單的任何條款或獲得本保單項下的任何保障。

6.13 無效索償

如我們決定某已獲批的索償不符合條件，我們將不支付索償。如我們已根據該索償支付任何款項，你必須在 14 天內將此等款項歸還，否則我們可能會取消你的保單並保留保費。

6.14 管制法律及司法審判權

本保單受香港法律管限，並依該地區之法律闡釋。

定義

7 定義

此部份涵蓋本保單中重要字彙的詳細定義。

意外	指不可預料及非自願地引致受傷或損失的事故，而該意外在本保單生效日之後發生。
意外財物損失	(a) 實體財物因意外而遭受物理損毀、破壞、遺失或失去用途；或 (b) 實體財物沒有遭受物理損毀或破壞，但因意外中其他實體財物的物理損毀而令其失去用途。 若實體財物因意外而遺失，你或你的家人必須在發現事件後二十四 (24) 小時內向警方報案。
電器	於保單承保表或保單批單上所列明的你的住所中的家用電器，而該家用電器必須是家用性質、屬個人用途及在香港使用。
身體傷害	在保障期內意外地純粹因暴力、外來及可見方式導致而並非任何其他原因引致的身體損傷，而該身體傷害是因為意外而非其他任何原因（包括疾病）而引致。
闖入	以暴力、使用工具或爆破方式非法闖入任何人的物業，且闖入處留下可見的痕跡，該些痕跡可能因使用電力、化學物、工具或炸藥留下。闖入通常以偷竊或破壞為目的。
建築物	a) 限於你所持單位或獨立住所的物理結構，包括你的住所本身。 b) 在這意義下，建築物包括所有固定結構及裝置，但不包括物業內的所有個人物品、地基及地下喉管系統。 c) 除非特定提及到，你會被視為曾作出聲明建築物是以磚、石材、混凝土建造，並用混凝土、石板、瓷磚、金屬和其他不可燃礦物建構屋頂。
建築物及太陽能發電系統	a) 你所持單位或獨立住所的物理結構，包括你的住所本身及設在其天台的家用太陽能光伏系統。

- b) 在這意義下，建築物及太陽能發電系統包括所有固定結構及裝置及符合相關法規（包括任何由香港特別行政區政府屋宇署發佈的守則及參考資料），且由專業設計、建造、安裝及保養的太陽能光伏系統（包括太陽能光伏板、逆變器及其配件），但不包括物業內的所有個人物品、地基及地下喉管系統。
- c) 除非特定提及到，你會被視為曾作出聲明建築物是以磚、石材、混凝土建造，並用混凝土、石板、瓷磚、金屬和其他不可燃礦物建構屋頂。

村屋、獨立屋

指樓高不超過三層（不包括天台層）的房屋。

爆竊

有人以暴力或武力非法進出物業，取去你或你的家人的財物，且闖入處留下可見的痕跡。

傳染病

任何疾病，包括但不限於由任何生物透過物質或媒介傳播到另一生物的傳染病，而：

- a) 該物質或媒介包括但不限於病毒、細菌、寄生蟲或其他生物或其任何變種，不論是否具有活性；
- b) 其傳播方法，無論直接或間接，包括但不限於空氣傳播、體液傳播；任何表面或物體、固體、液體、氣體或生物之間的傳播；及 / 或
- c) 該疾病、物質或媒介可能對人類健康或人類福祉造成威脅或損害，或可能對受保物業造成損害、令其貶值、市場價值下跌或導致其無法使用。

電腦系統

任何電腦、硬件、軟件、通信系統、電子設備（包括但不限於智能手機、手提電腦、平板電腦、可穿戴設備）、服務器、雲端或微控制器，包括任何與上列相似的系統及配置，及包括任何相關輸入、輸出、數據存儲設備、網絡設備或備份設施。

入院 / 住院

為身體傷害接受醫療所需的治療而連續入住醫院 6 小時或以上，該治療需由註冊醫生提供，同時醫院會為是次住院收取食宿費用。

網絡行為	不論其發生時間和地點，涉及訪問、處理、使用或操作任何電腦系統的未經授權、惡意或犯罪行為；或一系列的相關行為、威脅、或惡作劇。
網絡意外	a) 涉及訪問、處理、使用或操作任何電腦系統的任何錯誤或遺漏，或一系列相關的錯誤或遺漏；或 b) 部分或全部不能使用或故障，使其無法訪問、處理、使用或操作任何電腦系統，或一系列相關的不能使用或故障。
網絡損失	由任何網絡行為或網絡意外直接或間接導致、促成、產生或與之相關的任何損失、損害、責任、索償、開支或費用，無論何種性質，包括但不限於為控制、預防、抑制或補救任何網絡行為或網絡意外而採取的行動所引致的相關費用。
數據	用電腦系統能使用、訪問、處理、傳輸或存儲的形式去記錄或傳輸的資料、事實、概念、代碼或任何其他資料。
自負額	對於同一源頭或原因引致的單次或一系列損失，你於每次索償中應自行承擔的金額。
真菌	任何類型或形式的真菌，包括但不限於所有形式的黴菌或黴菌，以及由真菌產生或釋放的任何黴菌毒素、孢子、氣味、蒸汽、氣體或物質，及相關副產品。
固定結構及裝置	融入並作為你的住所結構一部份的室內裝飾，包括但不限於門、窗、牆壁覆蓋物、浴室套件、廚房設備、入牆衣櫃、入牆櫥櫃、地板和地毯，但不包括： a) 電器，以及 b) 任何排水管、管道、電纜及 / 或電線。
香港	中華人民共和國香港特別行政區。
醫院	為護理和治療傷病人士合法成立、註冊和經營的醫院，提供有系統的診斷和手術設施，並由註冊護士提供 24 小時護理服務及由註冊醫生監督醫療服務，而不是診所、護理所、休養或療養院的機構，或治療酗酒者或吸毒者之類的場所。

家居財物

屬於你或你的家人的傢俬、固定結構及裝置、平板玻璃、固定玻璃製品、服裝、住所用品、個人財物、電器、貴重物品和室內裝飾品，但不包括：

- a) 不屬於你或你的家人的住所建築住所結構的任何部份、固定裝飾和配件、室外電視和無線電天線、天線杆和發射塔。
- b) 置於游泳池、陽台、露台、天井、平台、網球場、行人道、車道、大門、籬笆、柵欄、水箱、前院和室外空間的財物，除非本文件第 1 節中「室外財物」中另有訂明。
- c) 由其他特定保險保障的財產。
- d) 契約、債券、匯票、本票、任何種類的文件、手稿、彩票、紀錄或電腦紀錄。
- e) 汽車、船隻、自行車或其配件。
- f) 食品（在第 1 節中「冷凍食物」指明的除外）、飲料（在第 1 節中「酒類」，指明的除外）、植物和動物。
- g) 商業用的鍋爐、工業設備和機器。
- h) 正在修繕或興建的物業。
- i) 排水管、管道和設備。
- j) 隱形眼鏡。
- k) 違例工程、建築或結構。
- l) 筆記本電腦、平板電腦、手提電腦、桌上電腦、手提電話。
- m) 菲林、錄影帶、錄音帶、盒式磁帶、光碟、磁盤、電腦、數據、電腦紀錄和軟件。
- n) 損壞或刮花任何財物，或損毀眼鏡、手鏡、玻璃器皿、雕像、大理石、裝飾品、瓷器和類似的易碎物品；除非該損壞、刮花或損毀是由颱風、風暴、火災、山泥傾瀉、水災、搶劫或入室盜竊造成；及
- o) 在使用中的體育或醫療用品。

出租業主

於受保地址之物業的法定擁有人，且並非於該物業居住。

最高限額

保單承保表或你的保單中規定的每個相關承保範圍的最高保額，即我們在本保單項目下對任何事件的責任總限額，以及整

個保障期的總額。我們就保障期內所有事故引起的所有費用、損失、損害或責任向你作出賠償不超過保單承保表中規定的金額。

醫療所需

醫療所需指醫療服務、程序或用品，而我們認為：

- a) 符合公認的醫療專業標準；
- b) 需要進行診斷並提供治療；及
- c) 無法以較低級別的醫療服務安全進行。

實驗性、篩查性和預防性服務或用品並非醫療所需。

精神疾病

精神障礙包括但不限於飲食障礙、焦慮障礙、精神障礙、情感障礙、人格障礙、藥物濫用失常、身心症、分離障礙、性心理失控、適應障礙、器質性精神障礙、智能遲滯和自閉症。

金錢

現金、紙幣、銀行票據、銀行匯票、本票、旅行支票、契據、債券、匯票、支票、郵政匯票、貸款抵押物、證券證書和文件、金條、硬幣、票證、郵票、任何種類的代金券、優惠券、預付或通過電子借記卡或信用卡得到的金錢。

手提電話

以無線電波連接電話網絡的便攜式個人手提電話、黑莓、智能電話和 PDA 個人電子手帳。

**筆記本電腦、平板電腦、
手提電腦**

一種專為個人和便攜目的而設計的個人電腦，而該物件主要作為電腦的用途。

佔用者

以自住業主、租戶或長期被許可身份實際居住於受保地址之物業之人士。

事件

事件包括延續或重複受到大致相同的一般情況所影響而產生的在你預期外的身體傷害或意外財物損失。由同一個源頭或原因引起的一系列後果都會視為是同一宗事件。

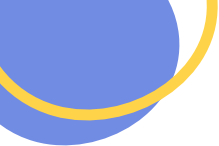
伴侶

與你同住並等同婚姻關係的人，無論該人士是同性還是異性。你的伴侶需與你居住在同一住所內最少 12 個月。

個人財物

你或你的家人會穿戴或攜帶的個人物品，但不包括貴重物品、金錢、手提電話、筆記本電腦、平板電腦；或與任何於工作、業務或受僱使用的任何電器、裝置或財物。

保障期	保單承保表中註明之保險生效日期和保險結束日期之期間。
投保日	你投保本保單的日期。
投保時間	你投保本保單的時間。
續保日	緊接着保障期最後一日的下一日。
保單	本保單，包括但不限於保單承保表。
保單承保表	由我們簽發的構成保單部份的文件，上面訂明關於你和你的住所的資料、保障類型和保障期。
保費到期日	你需要向我們繳付年度保費的日期。
室外財物	室外傢俬、裝飾品和雕塑以及其他設計用於室外、通常置於室外的類似物品，且在意外遺失或損壞時位於室外。
註冊醫生	除你或你的家人以外，具有西醫學位資格，並在其執業地域獲得政府合法授權可提供醫療和外科服務的人。
租金	租賃合約上指明的租客，就租用位於受保地址的物業，根據租賃合約所列明之條款及細則向你繳付之每月租金。
搶劫	以非法手段奪取你或你的家人擁有或監護的財物，並在過程中威脅你或你的家人人身安全甚至造成身體傷害。
學校	包括在香港教育局登記的任何官立、資助、直接資助計劃、私立或英基學校協會的所有幼稚園、小學或特殊學校。 不包括在教育局註冊的其他（日間/夜間）學校。
租賃合約	你作為出租業主與租客就出租位於受保地址的物業而協議簽訂的一份具有效力並已加蓋印花的書面租賃合約。該租賃合約須符合所有相關的法例及監管要求。
恐怖主義	出於政治目的，包括以令民眾或部分民眾對其生命及/或安全感到恐懼為目的，而使用暴力。
空置	你或你授權的人不在裏面居住。



貴重物品	金、銀、鉑金、寶石、珠寶、手錶、皮草、名畫、藝術品(包括壁掛地毯)、錢幣收藏、銀器、雙目鏡、望遠鏡、樂器(鋼琴除外)、攝影器材和便攜式音響/視頻設備。
我們 / 我們的	OneDegree Hong Kong Limited.
你 / 你的	保單承保表中指定的保單持有人。
你的家人	你的直系親屬，包括：你的配偶、伴侶、兄弟姐妹、子女（包括收養和寄養子女）、父母、祖父母和外祖父母，而你的直系親屬和你一起居住。
你的住所	你在保單承保表中指定的住所（即受保地址）。
你的寵物	你在本保單項下投保的狗或貓，而牠須有晶片號碼或身份證明，並與你在你的住所同住。





OneDegree Hong Kong Limited

Home Insurance Policy

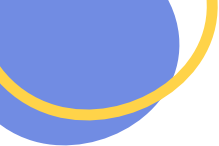
(Applicable to policies purchased on or after 5 August 2026)

Important Notes

- This Policy is underwritten by OneDegree Hong Kong Limited ("We/ Us/ Our"), which is authorized and regulated by the Insurance Authority of Hong Kong. We will be responsible for providing Your insurance coverage and handling claims under Your Policy.
- This Policy is not applicable to Buildings whose building age is older than 50 years on the first day of each Period of Insurance.
- Your right to change Your mind within 7 days:
If You are not completely satisfied with this Policy, or You do not need this Policy anymore, please inform Us:
 - Within the first 7 days from the Policy Enrolment Date for newly purchased Policy;
 - Within the first 7 days from the Policy Renewal Date for renewal Policy.

Under the condition that there is no claim has arisen under this Policy, We will cancel this Policy and refund any premium You have paid. Otherwise, We will assume You have accepted this Policy subject to its terms and conditions.

- This Policy will be automatically renewed after each Period of Insurance based on the latest premium and policy terms which will be sent to you by email 30 days before the Policy Renewal Date.
- In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.



Thank you for choosing OneDegree

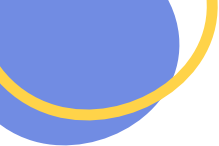
We have created this document to explain how Your Policy works. It includes:

- What is covered
- What is not covered
- Things to be aware of when making a claim
- Your payment options and renewals
- Explanations of general terms and agreements

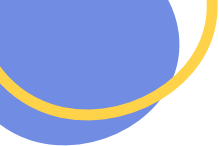
We aim to help You by making Our terms clear and transparent. To fully understand Your cover, please read this Policy wording alongside Your Policy Schedule and any endorsements that are unique to You, which together form a complete contract between You and Us.

This Policy is designed to be easy to read and understand. Certain terms used throughout this Policy are defined in Part 7 of Section C ("Definitions"). If You have any questions, please get in touch with Us at care@onedegree.hk, and We will be pleased to help.

SECTION A: WHAT YOU GET FROM YOUR COVER	47
What Your Policy covers	47
1.1 Section 1 – Household Contents	47
1.2 Section 2 – Third-party Liabilities	50
1.3 Section 3 – Home Appliances Warranty	52
1.4 Section 4 – School Closure Compensation due to pandemic declared by The World Health Organization and Hospital Cash due to Accident at Home	56
1.5 Section 5 – Landlord Protection	57
1.6 Section 6 – Building Structure	59
1.7 Section 7 – Building Structure with Solar Photovoltaic System	57
1.8 Section 8 – Protection for damages by pet	65
1.9 Section 9 – Home Maintenance Services	66
What Your Policy does not cover	65
2.1 General Exclusions	65
2.2 Policy Excess	66
SECTION B: HOW YOUR COVER WORKS	67
How to claim	67
3.1 Filing a claim	67
3.2 Claim processing	67
3.3 Control of Claims	68
3.4 Salvage	68
3.5 Average (Underinsurance)	71
3.6 Contribution	72
3.7 No Double Indemnity	72
3.6 Subrogation	68
3.7 Claim appeal	69
3.8 Basis of Settlement	69
Premium and Renewals	70
4.1 Billing	70
4.2 Policy renewal	70
4.3 Grace period	70
4.4 Coverage change	70
4.5 Changes to this Policy	71
Cancellation	72
5.1 When does Your cover end?	72
5.2 Your right to cancellation	72
5.3 Our right to termination	73
SECTION C: IMPORTANT NOTES ABOUT YOUR POLICY	74
General Conditions	74
6.1 Observance of Policy Terms	74
6.2 Territorial limits	74
6.3 Reasonable Precautions	74
6.4 Misrepresentation and Fraud	75
6.5 Assignment of Interest under this Policy	75
6.6 Burden of Proof	75
6.7 Arbitration	75



6.8	Legal Action.....	75
6.9	Parties to the Contract.....	76
6.10	Recipient	76
6.11	Sanction Limitation and Exclusion Clause	76
6.12	No Third Party Right	76
6.13	Ineligible claims	76
6.14	Governing law and jurisdiction	76
	Definitions	77
7	Definitions.....	77



PREAMBLE

We only provide cover up to the Maximum Limit specified in Your Policy subject to the applicable Excess and all other terms and conditions.

Please refer to Your Policy Schedule for the table of benefits and Excess with respect to the relevant sections of Your Policy.

Section A: What You get from Your cover

What Your Policy covers

1.1 Section 1 – Household Contents

(Applicable if You are the Landlord or Occupier of the insured address)

We will pay for Accidental Property Damage to Household Contents contained in Your Home subject to the Policy terms and conditions.

Some of the Additional Benefits for Section 1 listed below apply only when You are the Occupier of the insured address.

Applicable if You are the Landlord or Occupier	
Property in the Open	We will pay for Accidental Property Damage in the Open within the boundary of the land belonging to Your Home.
Temporary Removal & Household Removal	We will pay for Accidental Property Damage to the Household Contents during the course of such Household Contents being: a) temporarily removed from Your Home to any other premises within Hong Kong for cleaning, repair or maintenance for up to 14 days; or b) moved by professional removers from Your Home to Your new home within Hong Kong.
Window, Locks and Keys Replacement	We will pay for the following events during the Period of Insurance subject to production of original and valid receipt(s) for: a) the cost of replacing keys of Your Home if such keys are lost or stolen with the covered cost being limited to the actual amount paid to a locksmith to produce a new key; b) the cost of replacing locks and keys if Your Home is broken into due to Burglary; and/or c) the cost of a locksmith who helps gain access to Your Home if You or a member of Your Family are locked out of Your Home due to the loss or theft of keys. We will also pay for the breakage of window glass at Your Home caused by typhoon, windstorm, fire, landslide, flooding, Robbery or Burglary.

Landslip & Subsidence	We will pay for the loss of or damage to Your Home directly caused by subsidence of or landslip at the site on which Your Home is located, occurring within the Period of Insurance. We shall not be liable in respect of any: a) loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences: i. Coastal erosion ii. Heave iii. Bedding down of structures or the settlement of made-up ground within 5 years of the completion of such works; b) loss of or damage to paths, drives, fences, gates, boundary and retaining walls caused by subsidence and/or landslip; or c) unless otherwise specifically insured, the cost of removal of subsidence and/or landslip debris or the making good of the site following subsidence and/or landslip except in so far as is necessary to repair Your Home.
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Additional Benefits for Section 1

Applicable only if You are the Occupier	
Alcoholic Liquor	We will pay for Accidental Property Damage to un-opened bottles of alcoholic liquor at Your Home.
Frozen Food	We will pay the full replacement cost of any deteriorated frozen food and drinks in the refrigerator at Your Home provided that the deterioration is caused by a change in temperature of the refrigerator due to: a) mechanical breakdown of the refrigerator which is less than 5 years old; or b) accidental failure of the electricity supply provided such failure is not caused by the deliberate act of the electricity supplier, You or any other person.
Unauthorized Use of Credit Cards	We will pay for actual loss incurred as a result of any unauthorized use of a credit card in Your name or the name of a member of Your Family by any person not related to or residing with You or a member of Your Family anywhere in the world. The loss must be reported to the local police and the card issuing company within 24 hours of discovery.

Loss of Personal Documents	We will pay for the actual replacement cost for the loss of or damage to passports or personal documents in Your name or the name of a member of Your Family at Your Home.
Alternative Accommodation	We will pay the cost incurred for any reasonable temporary accommodation in Hong Kong occupied by You, any member of Your Family and/or Your Pet in the event that Your Home becomes uninhabitable due to Accidental Property Damage.
Personal Accidental Death	We will pay in the event of Your death or the death of a member of Your Family that occurs at Your Home and is caused by an Accident or a violent external and visible means sustained as a result of Robbery or Burglary. The indemnity is payable to the estate of the deceased.

The following additional coverage is provided for Plus and Prestige Plans only.

Applicable if you are the Landlord or Occupier	
Debris Removal	We will pay for costs actually incurred in any necessary demolition, shoring and/or propping up of the portion or portions of Your Home caused by typhoon, windstorm, fire, landslide or flooding and the removal of debris or Household Contents (whether damaged or undamaged) provided that: a) the debris being removed is at Your Home or at the area immediately adjacent to Your Home; b) the debris cost is not arising from enforcement of any law, ordinance, regulation or rule regulating or restricting the construction, installation, repair, replacement, demolition, occupancy, operation or other use of such property; and c) the debris is not arising from pollution or contamination of property not insured by this Policy.
Interior Decoration Period Protection	We will cover the Accidental Property Damage to Household Contents during the period of interior decoration, which shall in no case be longer than 2 months, by contractors including additions, alterations and repairs within Your Home. This benefit will cease on the 60th day since the start of the interior renovation or the completion of interior renovation, whichever comes first. We shall not be liable in respect of any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences:

	a) any loss directly or indirectly caused by bursting of water pipes and/or blocking of drainage system; or b) any loss or damage directly caused by the workmanship.
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With respect to the entire Section 1, We shall not be liable in respect of loss of or damage to:

- 1.1.1 any property due to dampness of atmosphere, extremes in temperature, change in humidity, typhoon, windstorm, or rain, save in the case of physical loss of or damage to the Household Contents contained within Your Home due to tropical cyclone warning signal no.3 or above or rainstorm signal “Amber” or above;
- 1.1.2 any property caused by or due to theft or attempted theft except by forcible and violent Break-in to or exit from Your Home;
- 1.1.3 any property caused by or due to Your Pet, any domestic pets or animals; or
- 1.1.4 any property while Your Home is unoccupied for more than 30 consecutive days.

1.2 Section 2 – Third-party Liabilities

Subject to the clauses contained in this section, third-party liability coverage in this Policy shall extend to the following persons (“**Covered Person**”) unless otherwise specified:

- a) if You own this Policy as the Landlord of Your Home, to You as policyholder only;
- b) if You own this Policy as the Occupier of Your Home, to You and Your Family residing in Your Home.

This table sets out the liabilities which are covered in this Policy.

Third-party liabilities of a Covered Person	We will indemnify a Covered Person in the capacity as an owner and/or occupier of Your Home or as a private individual against all sums for which such Covered Person may become legally liable to pay as a result of: a) Bodily Injury to any third party (whether fatal or not); or b) Accidental Property Damage of property belonging to any third party, provided that: a) such Bodily Injury or Accidental Property Damage occurs in Hong Kong or in another country visited by the person who is legally liable for a period not exceeding 30 consecutive days during the Period of Insurance; and b) the Covered Person has been adjudicated as being legally liable to pay such sums by a court of competent jurisdiction or You have obtained the prior written consent of Us to pay
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	such sum (which consent We shall only provide if We are of the reasonable view that the Covered Person is legally liable to pay such sum). We will pay all charges, expenses and legal costs arising from liability of a Covered Person in the capacity as an owner and/or occupier of Your Home, or as a private individual under the applicable coverages of this Section that are: a) incurred by Us or by the Covered Person with Our prior written agreement in the settlement or defense of any claim for compensation; and b) recovered from the Covered Person by claimants in respect of such claims for compensation.
Legal Personal Representatives of a Cover Person (in the case of probate and letter of administration)	We will indemnify legal personal representatives of a Covered Person in respect of liability incurred by the Covered Person before his death if they observe the terms and conditions of this Policy in so far as is possible.
Third-party Liabilities in Common Area of owner of Your Home	Subject to You being the owner of Your Home, We will further indemnify You for compensation which You become legally liable to pay as a part Owner of the Common Parts of the Building subject to the following paragraphs (a) and (b). a) For the purpose of this extended benefit only, the expressions "Common Parts", "Building", and "Owner(s)" have the same meanings as assigned to those expressions in the Building Management Ordinance, Chapter 344 of the Laws of Hong Kong. b) The indemnity under this extended benefit is limited to Your proportional share of liabilities (and, for the avoidance of doubt, not joint liabilities) as a part Owner in the undivided parts of the Building as determined in accordance with Section 39 of the said Building Management Ordinance, Chapter 344.

Pets owner third-party liabilities is covered only if it is selected in the Policy Schedule.

Pets Owner Third-party Liabilities	We will indemnify You for compensation that a Covered Person becomes legally liable to pay as owner of Your Pet for Bodily Injury to another person or Accidental Property Damage to another person's property during the Period of Insurance. We shall not be liable in respect of: a) loss of or damage to third party's property in the ownership, custody, care or control of You, Your Family, or any person residing with or in the service of You; b) Bodily Injury to or illness contracted by You, Your Family, or any person residing with or in the service of You; c) any claims involving Your Pet used for commercial guarding, racing, search and rescue, customs and quarantine, laboratory testing or experiment, commercial breeding or any other commercial purposes; or d) any claims involving any known dangerous dog, fighting dog, or large dog within the meaning of the Dangerous Dogs Regulation (Cap. 167D) of the laws of Hong Kong.
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With respect to the entire Section 2, We shall not be liable in respect of any liability:

- 1.2.1 arising out of or incidental to the use or the ownership of lifts, elevators, vehicles, boats, watercraft, aircraft or any livestock other than Your Pet;
- 1.2.2 arising from the ownership, occupation or use of any land or building other than the Building; or
- 1.2.3 caused by, arising out of, aggravated by or resulting from Fungi, wet or dry rot, or bacteria. This exclusion includes any liability imposed on You or a member of Your Family by any government authority for any loss or damage caused by, arising out of, aggravated by or resulting from Fungi, wet or dry rot, or bacteria.

1.3 Section 3 – Home Appliances Warranty

(Valid only if selected as per Policy Schedule, and only applicable if You are the Occupier of the insured address)

We will reimburse the repair fee by the original manufacturer in Hong Kong or their authorized service center due to mechanical and/or electrical failure or breakdown which results in the sudden stoppage of the normal function of an Appliance stated in 1.3.1 and which necessitates repair to resume that function within the terms of this benefit.

We will cover the benefits listed below, subject to the relevant limits as specified in the Policy Schedule.

1.3.1 The types of Appliances covered under this Policy are:

- a) television (excluding the screen);
- b) air conditioner;
- c) refrigerator;
- d) washing machine;
- e) dryer;
- f) washer dryer combo;
- g) hood;
- h) hobs;
- i) oven;
- j) dehumidifier;
- k) air purifier;
- l) water heater;
- m) vacuum cleaner; and
- n) water filtration system.

1.3.2 The following conditions must be met:

- a) the Appliance is owned by You or a member of Your Family;
- b) the Appliance is solely for domestic and personal use;
- c) the purchase value of the Appliance as shown on the sales receipts is between HKD3,000 and HKD30,000 (both prices inclusive);
- d) the Appliance was purchased in Hong Kong; and
- e) the Appliance has been purchased for no longer than 60 months at the moment of claim notification, as evidenced by the date of purchase reported on the proof of purchase.

1.3.3 The coverage is subject to the following:

- a) You must provide a copy of the document proving the date of purchase and the price of the Appliance or equivalent document from which the date of purchase or the date of production and the price of the Appliance can be ascertained, and a copy of the warranty document, when You submit a claim;
- b) In the event that (in Our sole discretion and subject to requirements above) the Appliance is repairable, We will reimburse the total invoiced cost to You up to Your Policy limit;
- c) In the event that the authorized repairer diagnoses that the Appliance is non-repairable or the Appliance experiences a failure that is found not to be due to electrical or mechanical breakdown, We will cover the one-time inspection fee, and if You decide to proceed with the repair after the inspection, You shall bear the repair cost and We will not be responsible for any fees incurred beyond the inspection service;
- d) Appliances that have been used for commercial or other non-personal use shall be excluded from cover under this benefit; and
- e) Only the repair fee by the original manufacturer in Hong Kong or their authorized service center is admissible.

1.3.4 If an Appliance is covered by any warranty offered by the manufacturer, retailer, insurer or any third party, such warranty shall take precedence over this benefit, and the coverage provided under this Policy shall not be available for any Appliance covered by such warranty. You agree to avail Yourself of all rights and benefits under such warranty before making a claim under this benefit.

1.3.5 In the event that We conduct any investigation in respect of the Appliance, You shall fully cooperate with Us for such investigation.

We shall not be liable in respect of:

1.3.6 Failure or defects caused by or arising out of:

- a) unauthorized modifications made to the Appliance and/or problems/defects arising from such unauthorized modifications or altered serial numbers;
- b) repairs performed by non-authorized repairers including but not limited to self-repairing;
- c) any items not affecting the function of the Appliance;
- d) image burn;
- e) non-operating and cosmetic items, paint, colour, or product finish, accessories used in or with the Appliance, cables, cords, glass, lens, rubber parts, seals, brushes, remote controls and add-on options incorporated in an Appliance which options are not essential to the basic function of the Appliance;
- f) sound quality, screen for stuck/dead pixels, scaffolding and/or scaffolding work;
- g) faults which are caused by circumstantial factors (including rust, wiring, electrical connection or plumbing, piping, fitting, realigning of signal receivers (poor receptions)); or
- h) ordinary wear and tear, scratching, chewing, spilled liquids, corrosion, animal and insect infestation, Fungi, bacteria, gradual deterioration including but not limited to moisture and oxidation;

1.3.7 Replacement of the Appliance if it is non-repairable;

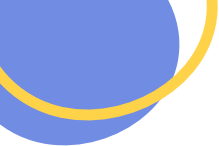
1.3.8 Failures or defects which:

- a) are of the types not covered under the original manufacturer's/dealer's original warranty or any other warranties in effect; or
- b) are the reason or one of the reasons that the Appliance is subject to recall by its manufacturer / dealer;

1.3.9 Failures, defects or any substandard performance of the Appliance arising out of breach of implied warranties of merchantability or implied warranties of fitness by the manufacturer or dealer;

1.3.10 Claims made by any person other than You or a member of Your Family;

1.3.11 Commercial use (multi-user organisations), public rental, use for profit or communal use of the Appliance;

- 
- 1.3.12 Consumables of the Appliance including but not limited to refrigerant, batteries, bulbs, ribbons, compact discs, digital tapes, stylus, toner and ink cartridges;
 - 1.3.13 Repairs necessitated by improper maintenance, accidental, intentional physical damage, damage by sand or water, unless otherwise specified in the Policy;
 - 1.3.14 Failure or defects that occur outside Hong Kong;
 - 1.3.15 Cost of delivery of Appliance to the original manufacturer or their authorized service centre for repair; or
 - 1.3.16 Restoration of software or data.

Our liability under this benefit will not, under any circumstances, extend to any loss or injury to a person or loss or damage to property or any incidental, contingent, special or any direct or indirect loss and consequential damage including but not limited to losses incurred due to any delay in service related to this benefit and loss of use, loss of business, loss of data, downtime and charges for time and effort during the period that the Appliance was awaiting repair or replacement.

1.4 Section 4 – School Closure Compensation due to pandemic declared by The World Health Organization and Hospital Cash due to Accident at Home

(Valid only if selected as per Policy Schedule, and only applicable if You are the Occupier of the insured address)

We will cover the benefits listed in the table below, subject to the Maximum Limits per Period of Insurance, as specified in the Policy Schedule.

School Closure Compensation due to pandemic declared by The World Health Organization	Notwithstanding Clause 2.1.21, in the event a school, at which any member of Your Family aged below 12 is studying, is closed under the advice of the Hong Kong Government for 7 or more consecutive school days as a result of an outbreak of any pandemic declared by The World Health Organization, We will reimburse the non-refundable cost incurred for any unused services including school buses, meals, and extra-curricular activities organized by and held at the school that could not be recovered elsewhere.
Hospital Cash due to Accident at Home	In the event that You and/or Your Spouse/Partner are Confined in a Hospital in Hong Kong for 24 consecutive hours or more due to Bodily Injury sustained from Accident at Home during the Period of Insurance, We will pay the cash benefit specified in the Policy Schedule for a maximum of 14 consecutive days, provided that the Confinement is a Medically Necessary Hospital Confinement and is evidenced by a daily room or room and board charge by the Hospital. You and/or Your Spouse/Partner must be aged between 18 and 65 to be eligible for this benefit. For the avoidance of doubt, coverage of You and/or Your Spouse/Partner shall continue and remain unaffected in the event that You and/or Your Spouse/Partner exceed the maximum age limit before the expiry of the Period of Insurance. Any work involving manual job duty or You being employed or working in the capacity of a manual worker and/or a home-based manufacturer is excluded.

1.5 Section 5 – Landlord Protection

(Valid only if selected as per Policy Schedule, and only applicable if You are the Landlord of the insured address)

1.5.1 Loss of Rent

We will indemnify You as the Landlord of the property at the insured address the actual loss of Rent after deducting the security deposit paid to You as stated in the Tenancy Agreement. The actual loss of Rent should be resulted from:

- (a) Property at the insured address being uninhabitable due to Accidental Property Damage to Household Contents contained in Your Home arising out of an accident covered under “Section 1 – Household Contents”; or
- (b) The prohibition of access to the property at the insured address by any authority of Hong Kong for 10 consecutive days or above; or
- (c) The failure of the tenant to pay the Rent in accordance with the terms and conditions of the Tenancy Agreement provided that You have:
 - (i) Taken legal action to repossess the property at the insured address within reasonable time; and
 - (ii) Obtained court’s issue of Writ of Possession to repossess the property at the insured address.

The amount payable under this Section 1.5.1 is based on the average Rent received by You as the Landlord from the tenant under the Tenancy Agreement for the last 6 months immediately prior to the occurrence of the following events:

- (d) Accidental Property Damage to Household Contents as stated in 1.5.1(a) of this section; or
- (e) The act of any authority of Hong Kong as stated in 1.5.1(b) of this section; or
- (f) The Writ of Possession issued by the court to repossess the property at the insured address from the event as stated in 1.5.1(c) of this section;

The amount payable under this section is counted from:

- (g) The date of Accidental Property Damage to Household Contents as stated in 1.5.1(a) of this section; or
- (h) The date of the prohibition of access to the property at the insured address by any authority of Hong Kong as stated in 1.5.1(b) of this section; or
- (i) The first date of outstanding Rent as stated in 1.5.1(c) of this section;

The amount payable under this section should end on:

- (j) The date of reinstatement of Household Contents as stated in 1.5.1(a) of this section; or

- (k) The date of resumption of access to the property at the insured address from prohibition as stated in 1.5.1(b) of this section; or
- (l) The date of the repossession of the property at the insured address from the event as stated in 1.5.1(c) of this section;

The loss of Rent period should be at least one full month and the loss of Rent is counted on monthly basis, part of a month will be calculated in pro-rata basis according to calendar days. Provided that the limit of liability under this Section 1.5.1 shall not exceed the limit as specified in the Policy Schedule and subject to a maximum period of 6 months' average Rent in all circumstances.

We shall not be liable in respect of any:

- (m) You or Your Family's wilful act or omission, and loss of or expenses arising out of any unlawful or criminal activities by You, Your Family or the tenant.
- (n) Your legal interest of the property at the insured address ceases at the time of the insured incident;
- (o) The tenant continues to pay the Rent to You as the Landlord of the property at the insured address despite the insured incident;
- (p) The loss of Rent period is less than one full month;
- (q) The repair or rebuilding has been delayed by You or anyone on behalf of You;
- (r) Such is arising out of any interest payable by the tenant for the late payment of Rent;
- (s) Any loss incurred after Your repossession of the property at the insured address.

In any case if You are able to recover all or part of the Rent deemed loss from the tenant, You should return the recovered amount to Us, subject to a limit of the amount We have indemnified You under this Section 1.5.1.

1.5.2 Malicious Damage by Tenant

We will indemnify You as the Landlord of the property at the insured address the physical loss of or damage to Household Contents which are identified in the Tenancy Agreement directly caused by the tenant maliciously at the insured address, subject to Policy terms and conditions, provided that the tenant has been convicted of an offence under the Crimes Ordinance of the laws of Hong Kong.

1.6 Section 6 – Building Structure

(Valid only if selected as per Policy Schedule, and only applicable if You are the owner of the insured address)

We will at our option by payment repair or reinstatement to indemnify You against the Accidental Property Damage to the Building specified in the Policy Schedule for the reasonable costs necessarily incurred to rebuild or repair the Building in the same form size style and condition as new, provided that the Accidental Property Damage is not covered by any other insurance.

Additional Benefits

We will at our option by payment repair or reinstatement to indemnify You against the Accidental Property Damage to the Building specified in the Policy Schedule for:

- 1.6.1 Cost and expenses necessarily incurred with prior written consent of Us in removing debris dismantling and / or demolishing shoring or propping of the destroyed or damaged portions of the Building but Our maximum liability for such cost and expenses is limited to 10% of the sum insured of this section.
- 1.6.2 Architects', surveyors' or consultants' fee necessarily incurred in the reinstatement of the Building following loss or damage but not for preparing any claim. Our maximum liability of such fee is limited to 10% of the sum insured of this section.

Provided that We will not be liable for Accidental Property Damage to any items which will be or have been claimed under Section 1 – Household Contents. Our maximum limit of liability under this Section 6 including the additional benefits stated above shall not exceed the maximum limit specified in Policy Schedule.

With respect to the entire Section 6, We shall not be liable in respect of loss of or damage to:

- 1.6.3 any property due to dampness of atmosphere, extremes in temperature, change in humidity, typhoon, windstorm, or rain, save in the case of any loss and damage to the Building specified in the Policy Schedule due to tropical cyclone warning signal no.3 or above or rainstorm signal "Amber" or above;
- 1.6.4 any property caused by or due to theft or attempted theft except by forcible and violent Break-in to or exit from Your Home;
- 1.6.5 any property caused by or due to Your Pet, any domestic pets or animals; or
- 1.6.6 any property while Your Home is unoccupied for more than 30 consecutive days.
- 1.6.7 any cost, expenses or fees which are covered by any other insurance.

1.7 Section 7 – Building Structure with Solar Photovoltaic System

(Valid only if selected as per Policy Schedule, and only applicable if You are the owner of the insured address)

We will at our option by payment repair or reinstatement to indemnify You against the Accidental Property Damage to the Building with Solar Photovoltaic System specified in the Policy Schedule for the reasonable costs necessarily incurred to rebuild or repair the Building with Solar Photovoltaic System in the same form size style and condition as new.

Additional Benefits

We will at our option by payment repair or reinstatement to indemnify You against the Accidental Property Damage to the Building with Solar Photovoltaic System specified in the Policy Schedule for:

- 1.7.1 Cost and expenses necessarily incurred with prior written consent of Us in removing debris dismantling and / or demolishing shoring or propping of the destroyed or damaged portions of the Building with Solar Photovoltaic System but Our maximum liability for such cost and expenses is limited to 10% of the sum insured of this section.
- 1.7.2 Architects', surveyors' or consultants' fee necessarily incurred in the reinstatement of the Building with Solar Photovoltaic System following loss or damage but not for preparing any claim. Our maximum liability of such fee is limited to 10% of the sum insured of this section.

Provided that We will not be liable for Accidental Property Damage to any items which will be or have been claimed under Section 1 – Household Contents. Our maximum limit of liability under this Section 7 including the additional benefits stated above shall not exceed the maximum limit specified in Policy Schedule.

With respect to the entire Section 7, We shall not be liable in respect of loss of or damage to:

- 1.7.3 any property due to dampness of atmosphere, extremes in temperature, change in humidity, typhoon, windstorm, or rain, save in the case of any loss and damage to the Building with Solar Photovoltaic System specified in the Policy Schedule due to tropical cyclone warning signal no.3 or above or rainstorm signal "Amber" or above;
- 1.7.4 any property caused by or due to theft or attempted theft except by forcible and violent Break-in to or exit from Your Home;
- 1.7.5 any property caused by or due to Your Pet, any domestic pets or animals; or
- 1.7.6 any property while Your Home is unoccupied for more than 30 consecutive days.
- 1.7.7 any cost, expenses or fees which are covered by any other insurance.
- 1.7.8 the solar photovoltaic system which is not designed, built, installed and maintained in accordance with relevant laws and regulations, including any codes and references



published by Buildings Department of the Government of the Hong Kong Special Administrative Region.

- 1.7.9 the solar photovoltaic system including their supporting structures that does not comply with the annual inspections and maintenance requirement recommended by Buildings Department of the Government of the Hong Kong Special Administrative Region.

1.8 Section 8 – Protection for damages by pet

(Valid only if selected as per Policy Schedule, and only applicable if You are the Occupier of the insured address)

1.8.1 We will reimburse the repair fee of repairing damages to below listed items which are contained in Your Home and is directly caused by Your Pet, subject to the limits as specified in the Policy Schedule.

- Shoes
- Water pipes
- Refrigerator
- Washing machine
- Dryer
- Washer dryer combo
- Dehumidifier
- Air purifier
- Vacuum cleaner
- Water filtration system

We will reimburse the replacement cost of the damaged items if repairing is not feasible or repair fee exceeds replacement cost.

1.8.2 Your coverage under this section 1.8 will come into effect after a waiting period of 30 days running from the first day of Period of Insurance that includes benefit under this section 1.8. If the benefit under this section 1.8 were discontinued, cancelled or terminated, the waiting period of this section 1.8 shall be applicable to any future opt-in of the same benefit.

1.9 Section 9 – Home Maintenance Services

(Valid only if selected as per Policy Schedule, and only applicable if You are the Occupier of the insured address)

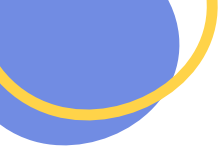
1.9.1 We provide a home maintenance services hotline. Upon request through the hotline, We will arrange the following home maintenance services to You and / or any member of Your Family at Your Home, subject to the service hours and location restrictions (within Hong Kong Special Administrative Region of the People's Republic of China (excluding outlying island districts and designated restricted areas as identified on the official administrative map of the Hong Kong Special Administrative Region of the People's Republic of China.)) stated in Our website. Notwithstanding the foregoing, We reserve the right to change, modify or limit the service hours and service locations at any time, at our absolute discretion.

- Basic Electrical maintenance assistance: Arrange a registered electrician to carry out temporary repair of Your electrical installations.
- Basic Plumbing and drainage maintenance assistance: Arrange a plumbing specialist or drainage specialist to carry out temporary repair in the event of clogging, bursting or overflowing of pipes, water supply system, drainage and sewage system, excluding drainage located in outdoor area of Your Home. Such service shall be limited to general blockage situations; any circumstances involving main drain blockages or backflow shall be excluded from coverage.
- Basic Locksmith maintenance assistance: Arrange a locksmith to open any doors and/or repair the door lock if You and / or any member of Your Family are accidentally locked outside or inside Your Home. However, We will not provide any assistance service in respect of any kind of doors and or door locks operating with a non-mechanical door locking system. However, the locksmith may break the lock when attempting to open the door and We will not be liable for such damage.

1.9.2 For the benefits stated above, We will not provide any assistance service if the repair necessitates the breaking of walls or Fixtures and Fittings of Your Home, removal of toilet, or requires the installation of scaffolding (including bamboo or metal scaffolding) for working at heights.

1.9.3 For avoidance of doubts, We do not cover the cost of replacing any parts for the benefits stated above. You will pay for replacement cost of any parts to the registered electrician, plumbing specialist or locksmith after the services.

1.9.4 For the avoidance of doubt, if the services You require exceed the scope of coverage, or if any additional fees, costs or charges are incurred for any reason, such additional amounts shall be borne solely by You. You shall pay all such additional fees directly and in full to the electrician, plumbing specialist or locksmith immediately upon



request. If You fail or refuse to make immediate payment of the relevant additional fees, the electrician, plumbing specialist or locksmith may be unable to continue or complete the relevant services. We and the service provider shall not be liable for any delay, interruption or non-performance arising therefrom. For the avoidance of doubt, any transaction arising from services that exceed the scope of coverage shall be deemed a private arrangement between You and the service provider, and We shall bear no liability whatsoever.

- 1.9.5 The home maintenance service is rendered by the service provider nominated by Us. We reserve the right to arrange the actual arrival time to Your Home according to the actual availability.
- 1.9.6 If, when requesting home maintenance services, You provide any information or representation that is incorrect, incomplete, untrue, or misleading, and as a result We provide the relevant services to an address that is not insured under this Policy, We reserve the right, at our absolute discretion, to recover from You all costs incurred in respect of such services (including but not limited to automatic deduction from Your credit card, or collection through any other payment method). Where such incorrect, incomplete, untrue, or misleading information or representation results in our failure or inability to provide the relevant services, We shall not be liable for any such failure or inability.
- 1.9.7 If Your Home is a Village House or Detached House, an Excess, as specified in Your Policy Schedule, will be applied for each service. Notwithstanding the above, We reserve the absolute right, at our sole discretion, to decline or restrict the provision of such services where Your Home is considered to be located in areas that are not reasonably accessible.
- 1.9.8 Your coverage under this section 1.9 will come into effect after a waiting period of 30 days running from the first day of Period of Insurance that includes benefit under this section 1.9. If the benefit under this section 1.9 were discontinued, cancelled or terminated, the waiting period of this section 1.9 shall be applicable to any future opt-in of the same benefit.

What Your Policy does not cover

This section aims to help You understand the details of the exclusions relating to Your Policy.

2.1 General Exclusions

We shall not be liable for any loss, damage, cost, expense or liability directly or indirectly caused by, attributable to, arising out of or in any way connected with the following:

- 2.1.1 war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot, Terrorism or any war-like operations, or military or usurped power by any person or organization, or requisition or destruction or damage to property by or under the order of any government or public or local authority;
- 2.1.2 radioactivity, atomic fission or atomic fusion, either controlled or not, or nuclear incident;
- 2.1.3 sonic bangs or pressure waves caused by aircraft and other aerial device;
- 2.1.4 detention, seizure, confiscation, commandeering, requisition, destruction or damage by customs or other government officials of Hong Kong or other countries / regions;
- 2.1.5 unexplained or mysterious disappearance or depreciation in value of any item, article or property;
- 2.1.6 inherent, faulty or defective design or workmanship, inherent defect, failure to follow manufacturer's instruction or use of defective materials;
- 2.1.7 any claim caused by any wilful, intentional, illegal act, malicious mischief, malicious damage, vandalism, infidelity or dishonest action, any violation or attempted violation of the law, or negligence by You, Your Pet or any person lawfully in Your Home, visitor or in the service of You;
- 2.1.8 any unlawful construction, renovation, alteration of any kind at Your Home;
- 2.1.9 fines, penalty, surcharge or late payment, punitive, aggravated or exemplary damages;
- 2.1.10 any liability assumed by You or a member of Your Family under any contract or agreement unless such liability would have attached in the absence of such agreement;
- 2.1.11 any loss of or damage to third party's property in the ownership, custody, care or control of You, or any person residing with or in the service of You;
- 2.1.12 any claim in connection with Your or a member of Your Family's capacity other than being a Landlord and/or Occupier of Your Home, owner of Your Pet or personal capacity should such coverage be chosen, including but not limited to Your or a member of Your Family's professional, business or employment capacity unless otherwise specified in Section 3 and 4;
- 2.1.13 any claims arising from the ownership, possession or use of aircraft (including drone), watercraft or mechanically propelled vehicles (which includes motor cycles);
- 2.1.14 consequential loss or damage of any kind or depreciation;
- 2.1.15 any loss of or damage to items which are already insured under a separate policy of insurance or reimbursed by anyone;
- 2.1.16 any landslide, subsidence or erosion unless specified in Section 1;

- 2.1.17 setting or cracking of land resulting from earth movements or underground water pressure, shrinkage or expansion of foundations;
- 2.1.18 any pre-existing event or condition before the beginning of the Period of Insurance;
- 2.1.19 any loss, injury or damage in any way connected with alcohol, drugs, Mental Illness, nervous or sleep disorders, suicide, AIDS, attempted suicide or intentional self-injury, abortion, miscarriage, pregnancy or childbirth or any complications arising from these conditions;
- 2.1.20 Uninsurable Risks, includes:
 - a) Mechanical or electrical fault or breakdown, marring, scratching, denting, rust, corrosion, wear and tear, depreciation or any other gradually operating cause;
 - b) rot, wood worm, beetle, moth, insects or vermin;
 - c) any process of cleaning, dyeing, renovation, re-styling, repairing or restoring;
 - d) shrinkage, evaporation, loss of weight, contamination, change in flavor, color, texture of finish, action of light;
 - e) Fungi, wet or dry rot, or bacteria, meaning the presence, growth, proliferation, spread or any activity of Fungi, wet or dry rot or bacteria;
 - f) any gradually operating cause;
- 2.1.21 Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease or the transmission of such. For the purposes of this clause, this exclusion applies to any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease or any property insured hereunder that is affected;
- 2.1.22 any Cyber Loss, and any loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data, regardless of any other cause or event contributing concurrently or in any other sequence thereto;
- 2.1.23 Buildings whose building age is older than 50 years on the first day of Period of Insurance;
- 2.1.24 any loss incurred before Policy enrolment (with reference to Policy Enrollment Date and Policy Enrollment Time).
- 2.1.25 any loss caused by installation, alteration, use, repair or removal of electric vehicle (EV) charging devices or facilities located in Your Home (including the car parking space included in the deed)

2.2 Policy Excess

You must pay the amount of any applicable Excess shown in the Policy Schedule in respect of each claim You make under the Policy.

If any event leads to a claim under more than one Section of the Policy, You must pay the highest applicable Excess.

Section B: How Your cover works

This section explains the administration arrangements of Your Policy, everything from claims processing to policy renewal and cancellation.

How to claim

The claims conditions contained in this section are applicable to all sections of this Policy.

3.1 Filing a claim

In case of any event, loss, damage or injury which does or may lead to a claim under any section of this Policy, You must, at Your own expense:

- 3.1.1 take all reasonable precautions to prevent further loss or damage or injury;
- 3.1.2 report to the police immediately in case of loss involving intentional, malicious or criminal acts;
- 3.1.3 give notice to Us within 30 days from the date of occurrence or date of discovery of the loss by You or Your Family, unless We extend such time in writing if you are intended to file a claim. If a designated customer online portal is provided by Us, you should submit a claim through such portal with the supporting documents. In the case that such customer online portal is not available, you may submit a claim by email at claims@onedegree.hk;
- 3.1.4 refrain from making any admission of liability or entering into any settlement or compromise of a loss without Our prior written consent; and
- 3.1.5 assist Us in the investigation, negotiation or defence of any claim brought against You or a member of Your Family.

3.2 Claim processing

- 3.2.1 The length of time to process a claim depends on the time it takes to receive all the necessary information.
- 3.2.2 We may request more information to assess Your claim. Upon Our request, You shall submit (and, so far as is within Your power, shall cause all other persons interested in the property and household members and employees to submit) all certified information and evidence at Your expense, sign a sworn statement referring to the loss, and produce all pertinent records for Our examination at such reasonable times and places as We may designate, and shall co-operate with Us in all matters pertaining to the loss.
- 3.2.3 We may delay or decline a claim if We are unable to receive the required documents in time.
- 3.2.4 Each claim for loss shall be adjusted separately and from the amount of each loss, when determined, the applicable Excess stated in this Policy shall be subtracted.

3.3 Control of Claims

In case of claims, We shall have the full and absolute discretion:

- 3.3.1 to indemnify You by payment, reinstatement, repair or replacement. Where We choose to replace or pay the reasonable replacement cost of the damaged property, We will at Our option replace an insured item with a new item of equivalent value and quality or repair the item to a condition equal to but not better than its condition when new or pay the cost of such replacement or repair whichever is lesser without any deduction for wear and tear or depreciation;
- 3.3.2 on the happening of any loss or damage for which indemnity is provided, to enter any place where the loss or damage has happened, to take and keep possession of the property insured and to deal with the salvage in a reasonable manner. This Policy or any copy thereof certified by Us, shall be proof of leave and license for such purpose but no property may be abandoned to Us; and/or
- 3.3.3 to pay at any time to You up to the Maximum Limit or any lesser amount for which any claim can be settled and upon such payment We shall relinquish conduct and control of and be under no further liability in connection with such claim or claims except for costs and expenses incurred with the written consent of Us in respect of the conduct of such claim or claims before the date of such payment.

3.4 Salvage

- 3.4.1 We may pay for the loss or for the cost of repair or replacement of the property and may settle any claim for loss of Your property either with You or the owner.
- 3.4.2 Any property so paid for or which is replaced shall become the property of Us.
- 3.4.3 You and We, as the case may be, upon recovery of any such property, shall give notice thereof as soon as practicable to the other and You shall be entitled to the property upon reimbursing Us for the amount so paid or the cost of replacement.

3.5 Average (Underinsurance)

If, at the time of damage, the total value of the property insured is greater than the sum insured thereon, You shall bear a share of the damage corresponding directly to the proportion of underinsurance. Where more than one item of property is insured, each item shall be separately subject to this condition.

3.6 Contribution

If, at the time of damage, there is any other insurance effected by or on behalf of You, or otherwise providing indemnity to You, covering the insured property damaged, Our liability hereunder shall be limited to its rateable proportion of such damage. If any such other insurance is expressed to cover any of the property insured but is subject to any provision whereby it is excluded from contributing concurrently with this Policy, either in whole or in part, or from contributing rateably to the damage, Our liability hereunder shall be limited to such proportion of the damage as the sum insured hereby bears to the value of the property.

3.7 No Double Indemnity

If any loss or damage is covered under more than one section of this Policy (including any optional benefits), We shall only indemnify such loss or damage once, up to the highest amount payable under the applicable cover, and no double recovery shall be made.

3.8 Subrogation

If We shall make any payment or otherwise make good any loss applying under this Policy, it shall be subrogated to all Your rights of recovery against any other person or persons. You shall complete, sign and deliver any documents necessary to secure such rights. You shall not take any action following a loss to prejudice such rights of subrogation.

3.9 Claim appeal

If You disagree with a claim decision made by Us, You can contact Us within 60 days from the notice date of the claim decision, providing reasons for the appeal along with supporting documents. Otherwise, the claim decision shall be considered final, and We shall not accept further appeal.

3.10 Basis of Settlement

For Section 1, if an insured item forms part of a pair, set or collection, We will not be liable to pay more than the value of that part lost or damaged regardless of any special value which the parts together may have as a pair, set or collection and in any event not more than a proportionate part of the sum on the pair, set or collection.



Premium and Renewals

4.1 Billing

- 4.1.1 Annual premium shall be paid in accordance with the amount stated in the Policy Schedule, endorsement and any memoranda to this Policy on the Policy Enrollment Date and on the first day of each subsequent Period of Insurance.
- 4.1.2 In the event the initial premium charged to You is not paid, this Policy shall be deemed void from the Policy Enrollment Date of this Policy as specified in the Policy Schedule.
- 4.1.3 In the event the initial premium charged to You has been paid, and after the grace period stated in 4.3 has expired, the non-payment of any subsequent premium amount due shall render this Policy automatically cancelled as from the due date of such subsequent premium amount.

4.2 Policy renewal

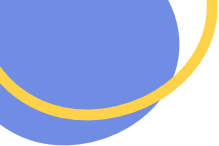
- 4.2.1 In general, this Policy will be automatically renewed, based on the latest premium and policy terms, by the end of Your Period of Insurance to ensure that Your Home is always fully covered. We will let You know by email or text message 30 days before the Policy Renewal Date.
- 4.2.2 If You cancel the renewal within the first 7 days of the Policy Renewal Date, We will refund Your premiums paid for the current Period of Insurance in full.
- 4.2.3 We reserve the right to alter premiums or policy terms at renewal.
- 4.2.4 We reserve the right not to renew Your Policy at the end of the current Period of Insurance.

4.3 Grace period

The grace period is 7 days after the Premium Due Date. If We have not received Your premium due by the end of the grace period, Your Policy will be cancelled automatically with retroactive effect from the last Premium Due Date.

4.4 Coverage change

- 4.4.1 Change in Risk
 - a) During the Period of Insurance, You must notify Us if You have moved or there is any structural change made to the Building as this may increase the possibility of loss.
 - b) In the event of such changes You may be required to pay additional premium to reflect the increase in risk.
 - c) Failure to notify Us of such change may result in Us declining Your claim.



4.5 Changes to this Policy

- 4.5.1 If We wish to change the terms of this Policy, We will give notice to You by email and the change(s) will take effect 7 days after the date of the notice.
- 4.5.2 If You wish to change the terms of this Policy, You will give notice to Us and the change(s) will take effect only if there is an approval by Us.
- 4.5.3 No alteration in the terms of this Policy shall be valid unless endorsed and signed by Our officer or Our duly authorized attorney for this purpose appointed.



Cancellation

5.1 When does Your cover end?

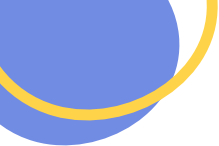
All cover under this Policy will end (whichever is earlier):

- a) when the Policy is not renewed;
- b) if the premium is not paid when due after the grace period; or
- c) if the Policy is cancelled by You; or
- d) if the Policy is terminated by Us.

5.2 Your right to cancellation

- 5.2.1 If a designated customer online portal is provided by Us, you may cancel the Policy through such portal. Alternatively, **the Policy may be cancelled by written request. Any written request might take up to 7 business days to process.**
- 5.2.2 In the event of such cancellation, You shall be entitled to a refund of premium for an amount calculated in accordance with the Short Term Premium Refund Table set out below, but subject to Us retaining a minimum amount of HKD500 from the premium paid.
- 5.2.3 The date of cancellation shall be the date that the cancellation process is completed.
- 5.2.4 Your Policy coverage ends immediately once We have confirmed the cancellation. We do not cover any loss incurred after the date of cancellation.
- 5.2.5 We will not reinstate a cancelled policy.
- 5.2.6 Notwithstanding anything stated to the contrary above, in the event any claim has arisen under this Policy prior to the date of cancellation, no refund of premium shall be made by Us.
- 5.2.7 Any claim for a loss incurred prior to the date of cancellation shall be covered under this Policy subject to its terms and conditions. Subject to 5.2.6, in eligible claim(s) submitted after cancellation of Policy, We will deduct any refund of premium paid to You in the settlement amount until the amount of refund is set off.
- 5.2.8 Claims arising on or after the date of cancellation shall not be covered.
- 5.2.9 Short Term Premium Refund Table:

If Clause 5.2.6. is not applicable, the amount of refund premium (subject to deduction of an administration fee specified in 5.2.10) shall be calculated by reference to the period between the first day of Period of Insurance and the date of cancellation of the Policy as follows:



Period Covered (not exceeding)	Premium Refund
1 month	90%
2 months	80%
3 months	70%
4 months	60%
5 months	50%
6 months	40%
7 months	30%
8 months	20%
9 months	10%
Over 9 months	Nil

If cancellation is made before first day of Period of Insurance, the amount of refund premium shall be 100% of premium paid, subject to deduction of an administration fee specified in 5.2.10.

In any case if the amount of refund premium calculated equals to or less than the administration fee specified in 5.2.10, no premium will be refunded.

5.2.10 Any premium refund shall be subject to a retention of HKD 500 as administration fee.

5.3 Our right to termination

5.3.1 We reserve the right to terminate the Policy by providing a 7-day notice by email or text message. The refund premium, if any, shall be adjusted on a pro-rata basis.

5.3.2 We reserve the right to terminate the Policy with immediate effect and no premium will be refunded in any of the cases stated as below.

- a) If You make a fraudulent claim;
- b) If You use threatening, violent, aggressive behaviour or abusive language towards Our staff, contractors, or properties; or
- c) If You have other fraudulent or disruptive behaviour.

5.3.3 The date of termination shall be the date stipulated in the termination notice in writing.

5.3.4 The Policy will be cancelled if You are no longer the Landlord or Occupier of Your Home as specified in the Policy Schedule.

5.3.5 Any claims which have arisen under this Policy prior to the date of termination (that is, the damage or the loss has been incurred prior to the date of termination) shall continue to be covered under this Policy subject to its terms and conditions.

5.3.6 Claims arising on or after the date of termination shall not be covered.



Section C: Important notes about Your Policy

General Conditions

The following conditions apply to Your Policy.

6.1 Observance of Policy Terms

You shall exercise the due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with and the truth of the information set out in the Application shall be conditions precedent to any liability of Us to make any payment under this Policy.

6.2 Territorial limits

All benefits in this Policy are applicable within Hong Kong only unless otherwise specified in the coverage.

6.3 Reasonable Precautions

You shall:

- a) use all reasonable diligence and care to keep the Building in a proper state of repair and if any defect therein be discovered shall cause such defect to be made good as soon as possible and shall in the meantime cause such additional precautions to be taken for the prevention of injury, loss or damage as the circumstances may require and We shall not be liable for any injury, loss or damage caused by a defect which You have failed to remedy after having received notice of such defect either from Us or any person or public body;
- b) take all reasonable care to maintain Your Home and Household Contents and everything used in Your Home in sound condition.
- c) exercise all reasonable precautions for the maintenance and safety of the property insured;
- d) take all reasonable precautions to minimize any injury, loss or damage which may occur and to take all reasonable steps to recover any property lost; and
- e) duly comply with and observe all provisions, requirements and regulations of statutory obligations.

6.4 Misrepresentation and Fraud

- 6.4.1 Any Policy issued hereunder shall be void if You conceal or misrepresent any material fact or circumstance concerning this Policy or the subject thereof, or in case of any fraud or false swearing by You regarding any matter relating to this Policy or the property insured, whether such be done before or after a loss has occurred.
- 6.4.2 If any claim is made under this Policy where fraudulent means or devices are used to obtain compensation, We shall have no liability in respect of all claims whatsoever under this Policy.

6.5 Assignment of Interest under this Policy

Assignment of interest under this Policy shall not bind Us until its consent is endorsed hereon.

6.6 Burden of Proof

In any action, suit or other proceedings where We allege that by reason of the provisions of any exclusions which may be applicable, any loss, destruction or damage is not covered by this Policy, the burden of proving that such loss, destruction or damage is covered shall be upon You.

6.7 Arbitration

Any dispute, controversy or difference arising out of or relating to this Policy, including the existence, validity, interpretation, performance, breach or termination of this Policy or any dispute regarding non-contractual obligations arising out of or relating to it shall be referred to and finally resolved by arbitration administered by the Hong Kong International Arbitration Centre (HKIAC) under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The seat of arbitration shall be Hong Kong and proceedings shall be conducted in English.

6.8 Legal Action

- 6.8.1 No legal action shall be brought by You to recover any claim amount payable under this Policy within the first 60 days from the date We receive all proof of claims required by this Policy.
- 6.8.2 Subject to applicable law, any action at law or in equity to recover under this Policy shall only be brought within 2 years from the date of Our final decision in respect of any claim herein.

6.9 Parties to the Contract

- 6.9.1 Unless otherwise expressly stated, nothing contained herein shall give any rights against Us to any person other than You.
- 6.9.2 Further, We shall not be bound by any passing of Your interest otherwise than by death or operation of law unless and until We shall declare the insurance to be continued by endorsement.
- 6.9.3 The extension of Our liability in respect of the property of any person other than You shall give no right of claim hereunder to such person, the intention being that You shall in all cases claim for and on behalf of such person and Your receipt shall in any case absolutely discharge Our liability hereunder.

6.10 Recipient

In the event of Your death and/or the death of a member of Your Family, We will insure the legal personal representative(s) of the relevant person for any liability the relevant person incurred and was covered for under this Policy provided that such legal personal representative(s) comply with the terms of this Policy.

6.11 Sanction Limitation and Exclusion Clause

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the People's Republic of China, European Union, United Kingdom or United States of America.

6.12 No Third Party Right

A person who is not a party to this Policy (including but not limited to You) has no right to enforce any of the terms of this Policy or accrue any benefits hereunder.

6.13 Ineligible claims

If We determine that a claim We have already approved is ineligible, We will not pay for the claim. If We have already paid any amounts pursuant to such claim, You must repay such amounts to Us within 14 days, or We may cancel Your Policy and retain the premium.

6.14 Governing law and jurisdiction

This Policy is governed by and shall be construed in accordance with the laws of Hong Kong.



Definitions

7 Definitions

This section covers the specific meaning of important words used in this Policy.

Accident	An unforeseen and involuntary event which causes an injury, loss or damage, and that such event occurs after the effective date of this Policy, and Accidental and Accidentally shall be accrued accordingly.
Accidental Property Damage	(a) physical damage to, destruction of or loss of tangible property including the loss of use thereof at any time resulting therefrom due to an Accident; or (b) loss of use of tangible property which has not been physically damaged or destroyed, provided such loss of use is caused by physical damage of other tangible property due to an Accident. If the tangible property is loss due to an Accident, You or any member of Your Family has to report to the police within twenty four (24) hours of discovery.
Appliances	Electrical domestic appliances located in Your Home as shown in the Policy Schedule or endorsement to this Policy solely for domestic and personal use in Hong Kong.
Bodily Injury	Bodily injury sustained Accidentally by external means caused solely by Accident with external violent and visible means, as evidenced by visible bruise or wound on body, and independent of any other cause and not therefore due to illness or disease during the Period of Insurance.
Break-in	To enter someone's property illegally by actual force or violence of which there shall be visible marks made at the place of such entry by electricity or chemicals as well as by tools or explosives, usually with the intent to steal or commit a violent act
Building	a) Only the physical structure that makes up the flat or house that is owned by You which incorporates and contains Your Home. b) The Building in this respect includes all fixtures and fittings attached to it but excludes all personal contents within it, its foundation and its underground drainage system.

Building with Solar Photovoltaic System

c) Unless specifically mentioned the Building is deemed declared by You to be constructed of brick, stone, concrete and roofed with concrete, slate, tile, metal and other incombustible mineral ingredients.

a) The physical structure that makes up the flat or house that is owned by You which incorporates and contains Your Home and the domestic use solar photovoltaic system attached to the rooftop.

b) The Building with Solar Photovoltaic System in this respect includes all fixtures and fittings and solar photovoltaic system attached to it (including the solar photovoltaic panel, inverter and its accessories) which is professionally designed, built, installed and maintained in accordance with relevant laws and regulations, including any codes and references published by Buildings Department of the Government of the Hong Kong Special Administrative Region, but excludes all personal contents within it, its foundation and its underground drainage system.

c) Unless specifically mentioned the flat or house that is owned by You is deemed declared by You to be constructed of brick, stone, concrete and roofed with concrete, slate, tile, metal and other incombustible mineral ingredients.

Village House / Detached House

A house not exceeding three storeys in height, excluding the roof level.

Burglary

The taking of Your property or the property of a member of Your Family by a person or persons who illegally entered or exited the premises using force or violence of which there shall be visible signs of entry.

Communicable Disease

Any disease including but not limited to any infectious disease which can be transmitted by means of any substance or agent from any organism to another organism where:

a) the substance or agent including but limited to a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;

b) the method of transmission, whether direct or indirect, including but not limited to airborne transmission, bodily

- fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and/or
- c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

Computer System

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Confined / Confinement

To be registered as an in-patient for a continuous period of stay for 6 hours or more for Medically Necessary treatments of a Bodily Injury in a Hospital and under the professional care of a Registered Medical Practitioner and which the Hospital makes a charge for room and board for such Confinement.

Cyber Act

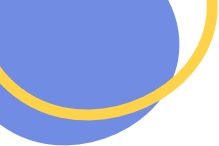
An unauthorized, malicious or criminal act or series of related unauthorized, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident

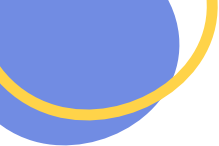
- a) Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Cyber Loss

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident, including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.



Data	Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
Excess	The amount of each claim payable by You for any loss or series of losses arising from one source or cause.
Fungi	Any type or form of fungus, including but not limited to, all forms of mold or mildew, and any mycotoxins, spores, scents, vapors, gas, or substance, including any byproducts, produced or released by fungi.
Fixtures and Fittings	The interior decoration items that are fitted to and form part of the structure of Your Home including and not limited to doors, windows, wall coverings, bathroom suites, fitted kitchens, fitted wardrobe, fitted cabinets, flooring, and fitted carpets, but excluding: a) Appliances, and b) any drains, pipes, cables and/or wires.
Hong Kong	The Hong Kong Special Administrative Region of the People's Republic of China.
Hospital	An establishment, duly constituted, registered and operated as a hospital pursuant to the law for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery and having 24-hour nursing services by legally qualified registered nurses and medical supervision of Registered Medical Practitioner(s), and is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.
Household Contents	Furniture, Fixtures and Fittings, plate glass, fixed glass items, clothing, household goods, Personal Effects, Appliances, Valuables and interior decorations which belong to You or a member of Your Family but excluding: a) any part of the structure of the Home, Fixtures and Fittings that are not owned by You or a member of Your Family, external television and radio antennae aerials fittings masts and towers; b) property contained in or on swimming pools, verandahs, balcony, patios, terraces, tennis courts, footpaths, driveways, gates, hedges, fences, water tanks, forecourts



and in the open generally, unless otherwise specified in Section 1 “Property in the Open”;

- c) property more specifically insured under another insurance policy;
- d) deeds, bonds, bills of exchange, promissory notes, documents of any kind, manuscripts, lottery tickets, records or computer records;
- e) motor vehicles, watercraft, pedal cycles or their accessories;
- f) food (unless otherwise specified in Section 1 “Frozen Food”), beverage (unless otherwise specified in Section 1 “Alcoholic Liquor”), plants and animals;
- g) boiler, industrial plant and machines for commercial purposes;
- h) property undergoing construction or erection.
- i) drains, pipes and apparatus;
- j) contact lenses;
- k) unauthorized building works or constructions or structures;
- l) Notebook, Tablet Computer, Laptop, desktop computers, Mobile Phone;
- m) films, tapes, cassettes, cartridge, discs, diskettes, computer, Data, computer records and software;
- n) marring or scratching of any property or breakage of eyeglasses, hand mirrors, glassware, statues, marble, bric-a-brac, porcelain and similar fragile articles unless such marring, scratching or breakage is caused by typhoon, windstorm, fire, landslide, flooding, Robbery or Burglary; and
- o) sports or medical equipment whilst in use.

Landlord

The legal owner of the property at the insured address who does not live in the same

Maximum Limit

The maximum sum insured, which is Our total limit of liability under this Policy for any event and in the aggregate for the entire Period of Insurance, for each of the related coverage as specified in the Policy Schedule or Your Policy.

Our liability to indemnify You in respect of all cost, loss, damage or liability arising from all Occurrences during the Period of Insurance shall also not exceed the amount stated in the Policy Schedule.

Medically Necessary

Medically Necessary is a medical service, procedure or supply, which, in Our opinion:

- a) is consistent with generally accepted professional standards of medical practice;
- b) is required to establish a diagnosis and to provide treatment; and
- c) cannot be safely delivered in a lower level of medical care.

Experimental, screening and preventive services or supplies are not considered medically necessary.

Mental Illness

Mental disorders including, but not limited to eating disorders, anxiety disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation and autism.

Money

Cash, currency notes, bank notes, bank drafts, promissory notes, travelers' cheques, deeds, bonds, bills of exchange, cheques, postal or money or orders, securities for money, securities certificates and document, bullion, coins, tickets, stamps, vouchers or coupons of any kind and any medium by which pre-payment is required or money is debited or credited via electronic means.

Mobile Phone

Portable personal use hand-held telephone, blackberry, smart phone and PDA that connects with the telephone network over radio wave transmission.

**Notebook, Tablet
Computer, Laptop**

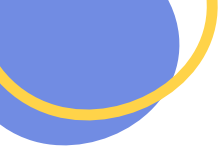
A personal computer designed for personal and portable use only and designed principally for use as a computer.

Occupier

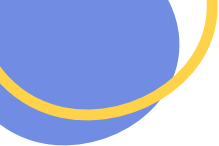
The person(s) who is an actual resident of the insured address in the capacity of owner-occupier, tenant, or licensee on a long term basis.

Occurrence

An event including continuous or repeated exposure to substantially the same general conditions which results in Bodily Injury or Accidental Property Damage neither expected nor intended from Your standpoint. All events of a series consequent on or attributable to one source or original cause deem to be one Occurrence.



Partner	Someone with whom You live in a relationship equivalent to marriage, whether of the same or opposite gender. Your Partner should have lived with You in the same home for at least 12 months.
Personal Effects	Articles of personal use that are designed to be either worn or carried belonging to You or a member of Your Family excluding Valuables, Money, Mobile Phones, Notebooks, Tablet Computers or any equipment, apparatus or property used in connection with any profession, business or employment.
Period of Insurance	The period of time between the coverage start date and coverage end date as specified in the Policy Schedule.
Policy Enrollment Date	The day when You initially purchase the Policy.
Policy Enrollment Time	The time when You initially purchase the Policy.
Policy Renewal Date	The day following the last day of the Period of Insurance.
Policy	This policy, including without limitation the Policy Schedule.
Policy Schedule	The document issued by Us with details of You and Your Home, type of coverage and Period of Insurance which forms part of the Policy.
Premium Due Date	The day when the annual premium should be paid and received by Us.
Property in the Open	Outdoor furniture, ornaments and statues and other similar items that are intended for outdoor use, usually located in the open and are actually in the open at the time of relevant Accidental loss or damage.
Registered Medical Practitioner	A person other than You or a member of Your Family, qualified by degree in western medicine and legally authorized by the Government in the geographical area of his/her practice to render medical and surgical services.
Rent	The monthly rental as specified in the Tenancy Agreement, payable by the tenant, as specified in the Tenancy Agreement who rents the property at the insured address, to You in accordance with the terms and conditions of the Tenancy Agreement



Robbery	The unlawful taking of property from You or a member of Your Family's care and custody by one who has caused You or a member of your Family or threatened You or a member of your Family with bodily harm.
School	Includes any government, aided, Direct Subsidy Scheme, private, or English Schools Foundation kindergarten, primary or special schools registered under Hong Kong Education Bureau. Other (day/evening) schools registered under Education Bureau are excluded.
Tenancy Agreement	The written, duly stamped and enforceable tenancy agreement between You as the Landlord and the tenant in respect of the property at the insured address that complies with all the relevant legal and regulatory requirements.
Terrorism	The use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear for their lives and/or safety.
Unoccupied	Not lived in by You or by a person authorized by You.
Valuables	Gold, silver, platinum, precious stones, jewelry, watches, furs, pictures, works of arts (including wall-hanging rugs), coin collections, silverware, binoculars, telescopes, musical instruments (except pianos), photographic equipment, and portable audio/video equipment.
We / Our / Us	OneDegree Hong Kong Limited.
You / Your	The policyholder named in the Policy Schedule.
Your Family	Your immediate family members, who may be any of the following persons: Your spouse, Partner, brothers and sisters, children (including adopted and foster children), parents, and grandparents, provided that Your immediate family members reside with You.
Your Home	Your Home (the insured address) specified under the Policy Schedule.
Your Pet	Your dog or cat which is insured under this Policy with microchip number or proof of identity and resides with You at Your Home.