



OneDegree Hong Kong Limited

家用電器保養保單

(適用於在 2023 年 10 月 26 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。
- 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，請在投保日後的 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：

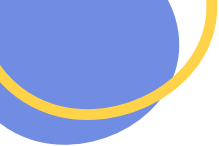
- 保障範圍
- 不保事項
- 索償細節
- 保費和續保詳情
- 一般條款和協議

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。

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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 - 家用電器保養

(此保障只適用於你作為受保地址的佔用者)

若電器因機件故障及/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。

1.1.1 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。

1.1.2 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）。

1.1.3 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。

1.1.4 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。

1.1.5 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：

1.1.6 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）。
- 1.1.7 若電器無法修復而須換新；
- 1.1.8 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。
- 1.1.9 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；
- 1.1.10 由除你或你的家人以外的任何人提出的索償；
- 1.1.11 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；
- 1.1.12 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；
- 1.1.13 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）；
- 1.1.14 於香港以外地區發生的故障或損毀；
- 1.1.15 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
- 1.1.16 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。

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 等候期

- 2.1.1 本保單設有等候期。你的保單等候期由投保日起開始計算。保障於等候期過後才會正式生效。
- 2.1.2 我們不會就任何於等候期內產生的維修或檢查作出賠償。
- 2.1.3 等候期為 30 天。
- 2.1.4 若為本保單續保，則不設等候期。

2.2 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：

- 2.2.1 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；
- 2.2.2 放射性、核裂變或核聚變(無論是否受控)，或核事故；
- 2.2.3 由飛機和其他航空裝置引起的聲波或壓力波；
- 2.2.4 由香港或其他國家/地區的海關或政府機關扣留、扣押、沒收、徵用、銷毀或損壞；
- 2.2.5 任何物件、物品或財產無故或神秘消失或貶值；
- 2.2.6 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；
- 2.2.7 因你、你的寵物、任何合法居於你的住所或為你服務的人，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嚴重疏忽而引起索償；
- 2.2.8 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；
- 2.2.9 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。
- 2.2.10 任何類型的間接損失或損毀或折舊；
- 2.2.11 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；
- 2.2.12 保障期開始之前已預先存在的任何事項或情況；
- 2.2.13 不可保風險，包括：
 - a) 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；
- 2.2.14 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；
- 2.2.15 任何於投保前 (以投保日及投保時間為準) 招致的損失。

2.3 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。

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：

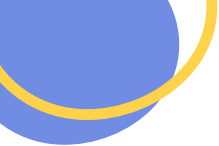
- 3.1.1 採取一切合理的預防措施，以防止進一步的損失、損毀或傷害；
- 3.1.2 如有故意、惡意或犯罪行為造成損失時，立即報警；及
- 3.1.3 在你或你的家人發現相關損失或預料損失即將發生，你應在發生意外或發現損失的30天內（除非獲我們書面通知延長時限）通知我們。如我們為你提供了網上客戶服務平台，你應透過該平台遞交索償申請及證明文件；在該平台不適用的情況下，你可以通過電郵發送至 claims@onedegree.hk 申請索償；

3.2 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 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 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。

3.5 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。

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 我們保留在續保時改變保費或保單條款的權利。
- 4.2.3 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，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。

取消及終止

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。

- a) 如果你提出欺詐性的索償；
- b) 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
- c) 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) 採取一切合理的措施，以確保你的住所、電器及你的住所使用的一切物品處於良好狀態。
- b) 為受保財物採取合理的維護和安全措施；
- c) 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
- d) 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 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。

6.11 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，否則我們可能會終止你的保單並保留保費。

6.12 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。

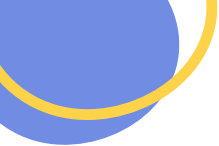
定義

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。
電器	於保單承保表或保單批單上所列明的你的住所中的電器，而該電器必須是家用性質、屬個人用途、在香港使用及屬於本保單保障範圍之內。
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。
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。
香港	中華人民共和國香港特別行政區。
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。
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。
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。



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。
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 Appliances Warranty Insurance Policy

(Applicable to policies purchased on or after 26 October 2023)

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.
- 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 Enrollment Date. 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

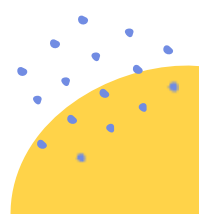
We aim to help You by making Our terms clear and transparent. To fully understand Your cover, please read this Policy wording alongside Your Policy Schedule and any endorsements that are unique to You, which together form a complete contract between You and Us.

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.

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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 Home Appliances Warranty

(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 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.

1.1.1 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.

1.1.2 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.

1.1.3 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

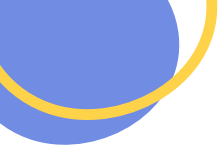
- or the date of production and the price of the Appliance can be ascertained, and a copy of the warranty document, when You submit a claim;
- b) In the event that (in Our sole discretion and subject to requirements above) the Appliance is repairable, We will reimburse the total invoiced cost to You 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.

1.1.4 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.

1.1.5 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:

- 1.1.6 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;
 - 1.1.7 Replacement of the Appliance if it is non-repairable;
 - 1.1.8 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;
 - 1.1.9 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;
 - 1.1.10 Claims made by any person other than You or a member of Your Family;
 - 1.1.11 Commercial use (multi-user organisations), public rental, use for profit or communal use of the Appliance;
 - 1.1.12 Consumables of the Appliance including but not limited to refrigerant, batteries, bulbs, ribbons, compact discs, digital tapes, stylus, toner and ink cartridges;
 - 1.1.13 Repairs necessitated by improper maintenance, accidental, intentional physical damage, damage by sand or water, unless otherwise specified in the Policy;
 - 1.1.14 Failure or defects that occur outside Hong Kong;
 - 1.1.15 Cost of delivery of Appliance to the original manufacturer or their authorized service centre for repair; or
 - 1.1.16 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.

What Your Policy does not cover

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

2.1 Waiting Period

- 2.1.1 Your coverage will come into effect after a waiting period that runs from the Policy Enrollment Date.
- 2.1.2 We do not cover any repair cost and inspection fee incurred during the waiting period.
- 2.1.3 The waiting period is 30 days
- 2.1.4 We will not impose any waiting period for renewals of the Policy.

2.2 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:

- 2.2.1 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;
- 2.2.2 radioactivity, atomic fission or atomic fusion, either controlled or not, or nuclear incident;
- 2.2.3 sonic bangs or pressure waves caused by aircraft and other aerial device;
- 2.2.4 detention, seizure, confiscation, commandeering, requisition, destruction or damage by customs or other government officials of Hong Kong or other countries / regions;
- 2.2.5 unexplained or mysterious disappearance or depreciation in value of any item, article or property;
- 2.2.6 inherent, faulty or defective design or workmanship, inherent defect, failure to follow manufacturer's instruction or use of defective materials;
- 2.2.7 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 gross negligence by You, Your Pet or any person lawfully in Your Home or in the service of You;
- 2.2.8 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;
- 2.2.9 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;
- 2.2.10 consequential loss or damage of any kind or depreciation;
- 2.2.11 any loss of or damage to items which are already insured under a separate policy of insurance or reimbursed by anyone;
- 2.2.12 any pre-existing event or condition before the beginning of the Period of Insurance;

- 2.2.13 Uninsurable Risks, includes:
 - a. 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;
- 2.2.14 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;
- 2.2.15 any loss incurred before Policy enrolment (with reference to Policy Enrollment Date and Policy Enrollment Time).

2.3 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.

Section B: How Your cover works

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

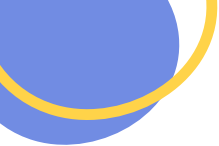
How to claim

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;

3.2 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 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 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.

3.5 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.

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 We reserve the right to alter premiums or policy terms at renewal.
- 4.2.3 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 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 and Termination

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;
- 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) take all reasonable care to maintain Your Home and Appliances and everything used in Your Home in sound condition.
- b) exercise all reasonable precautions for the maintenance and safety of the property insured;
- c) 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
- d) 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 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.

6.11 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 terminate Your Policy and retain the premium.

6.12 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.
Appliances	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 and covered by this Policy.
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.
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,

	<p>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.</p>
Data	<p>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.</p>
Excess	<p>The amount of each claim payable by You for any loss or series of losses arising from one source or cause.</p>
Fungi	<p>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.</p>
Hong Kong	<p>The Hong Kong Special Administrative Region of the People's Republic of China.</p>
Maximum Limit	<p>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.</p> <p>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.</p>
Occupier	<p>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.</p>
Occurrence	<p>An event including continuous or repeated exposure to substantially the same general conditions which results in 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.</p>
Partner	<p>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.</p>

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.
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.
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.