

承保範圍	計劃一	計劃二	
	最高保障額 (HK\$) 每年		
項目1 - 家居財物	1,000,000 或「家居財物」實質價值,以較低者為準	1,500,000 或「家居財物」實質價值以較低者為準	
因意外引致「家居財物」損失或損毀,類別如下- 投保人及其同住家人所擁有之傢俬、固定裝置、家居用品及個人財物			
家居財物	1,000,000 (50,000 / 每件)	1,500,000 (100,000 / 每件)	
室外家居財物	不適用	30,000 (3,000 / 每件)	
個人財物及貴重財物 (家居財物) 上限 (電子通訊產品除外)	100,000	200,000	
i. 非易碎的藝術品	i. 100,000 (5,000 / 每件)	i. 100,000 (10,000 / 每件)	
ii. 紅酒及佳釀	ii. 1,000 (500 / 每件)	ii. 2,000 (1,000 / 每件)	
iii. 郵票、錢幣及收藏品	iii. 1,000 (400 / 每件)	iii. 2,000 (400 / 每件)	
iv. 攝影器材、皮草、銀器及樂器	iv. 100,000 (5,000 / 每件)	iv. 100,000 (20,000 / 每件)	
v. 其它個人財物及貴重物品	v. 100,000 (5,000 / 每件)	v. 200,000 (15,000 / 每件)	
承保範圍延伸			
因受保的意外引致居所不能居住而需遷往臨時住所的費用	20,000 (1,000 / 每日)	35,000 (1,500 / 每日)	
因雪櫃發生故障而引致冷凍食品變壞	2,000	3,000	
在香港境內, 因搬遷居所到新住所而引致「家居財物」損失或損毀	30,000	50,000	
因居所被盜竊或意圖盜竊而引致窗戶或門鎖損毀	i. 3,000 ii. 2,000	i. 5,000 ii. 2,000	
i. 窗戶 ii. 門鎖			
5. 美化家居保障	100,000	200,000	
6. 在香港境內之金錢保障	i. 1,000 ii. 1,500	i. 2,000 ii. 2,000	
i. 現金或旅行支票之損失保障 ii. 遺失個人證件的補領費用	iii. 3,000	iii. 3,000	
iii. 信用卡/現金提款卡被盜用之損失保障			
7. 受保的意外發生後之清理費用	5,000	50,000	
8. 在香港境內, 「家居財物」因修理或維修而需暫時搬離居所或短暫寄存之保障	30,000 (3,000 / 每件)	50,000 (3,000 / 每件)	
9. 「貴重財物」之全球性保障(短期身處海外的日數不可多於連續六十(60)天)	10,000 (2,500 / 每件)	25,000 (7,000 / 每件)	
10. 電子通訊產品	5,000 (最多2次賠償)	10,000 (最多2次賠償)	
i. 手提電話 ii. 筆記型電腦、平板電腦	i. 1,500 / 每件 ii. 5,000 / 每件	i. 2,000 / 每件 ii. 10,000 / 每件	
11. 貓或犬隻意外死亡或偷竊保障 (已植入晶片)	不適用	2,000 (最多1次賠償)	
項目2 - 公眾責任保障	10,000,000	20,000,000	
投保人 (及其同住家人) 因居所發生意外而引致第三者身體受到傷害或財物損失或損毀而需要承擔之法律責任			
公眾責任擴展至停車位 (包括電動車充電器) (自選附加保障)			
公眾責任延伸保障			
投保人 (及其同住的家人) 在指定停車位內或附近因意外引致第三者身體受傷或財物損失或損毀的法律責任, 包括在指定停車位內直接及正確使用電動車充電器所引致的意外			
項目3 - 人身意外保障	50,000	50,000	
因居所發生火災, 或居所被盜竊或意圖盜竊而引致投保人死亡 (若在承保表內列有多於一位受保人, 「最高保障額」將會平均分配)			
項目4 - 樓宇保障 (自選附加保障)			
實用面積 (平方尺)	建築面積 (平方尺)	保障金額如下(HK\$)或重建費用, 以較低者為準	
800或以下	1,000 或以下	5,000,000	8,000,000
801或以上	1,001 或以上	10,000,000	15,000,000
受保的意外發生後, 修葺「樓宇」所需之建築師、測量師及工程師費用		「最高保障額」之5%	
受保的意外發生後之清理費用		「最高保障額」之5%	
項目5 - 欺詐交易及網購保障 (自選附加保障)		30,000	60,000
欺詐交易		15,000	30,000
賠償受保人銀行戶口、信用卡戶口、電子錢包因發生未經授權交易的費用並僅屬受保人的名下		(5,000 / 事故)	(10,000 / 事故)
網購保障			
i. 賠償受保人網購商品無法投遞及 / 或發貨不齊全與運費的損失		15,000	30,000
ii. 賠償受保人網購商品在交付時因意外損毀出現功能故障的損失		(5,000 / 事故)	(10,000 / 事故)
貨品價值必須至少為HK\$500元 (含稅, 但不包括送貨/運輸費用)			



新域「家」安心 家居保險

Nova [Home] Care
Home Insurance



計劃特點

全面家居財物保障

保障您的家居財物、個人財物及貴重物品因火災、盜竊、雨水滲漏、水管或水箱爆裂或滿溢、颱風或水浸、山泥傾瀉等而引致之損失最高賠償額HK\$1,500,000。每件家居財物保障最高賠償額為HK\$100,000。

公眾責任保障 獨家

保障您和您的同住家人因居所發生意外而引致他人身體受到傷害或財物損失或損毀而需要承擔之法律責任最高賠償額為HK\$20,000,000及"不設自負金額"。

(獨家)自選附加可擴展公眾責任保障至受保單位的同一屋苑或大廈內的指定停車位及因電動汽車充電器所引致的公眾責任。

全球個人財物及貴重物品保障

提供全球個人財物及貴重物品保障最高賠償額為HK\$25,000。每件個人財物及貴重物品最高賠償額為HK\$7,000。

欺詐交易及網上購物保障

全面保障因網上消費遇到的風險最高賠償額為HK\$60,000。

自付金額

適用於多層大廈

項目1	計劃1	計劃2
家居財物 i. 非水損 ii. 水浸或水漬引致財物損失或損毀	i. 每宗索償自負金額為HK\$250 ii. 每宗索償自負金額為HK\$1,000或5%(以較高者為準)	
項目2		沒有自負金額
公眾責任保障及延伸公眾責任保障至停車位(包括電動車充電器)(自選附加保障)		
項目3		沒有自負金額
人身意外保障		
項目4		
樓宇結構(自選附加保障)		每宗索償自負金額為HK\$250
項目5(自選附加保障)		
i. 欺詐交易 ii. 網購保障	i. 沒有自負金額 ii. 每宗索償自負金額為HK\$500	

主要不保事項

下列為新城「家」安心家居保險不保事項的概要，請參閱保單內所列明的詳細內容。

適用於保單一般不保事項

- 戰爭、恐怖活動、核輻射、污染、自然損耗、機械或電力故障、不能解釋的損失、瞞騙、違法建築物、裝修、維修或受保人蓄意破壞所引致的責任
- 因刮擦或凹痕、腐蝕而造成或引起的損失或損壞；
- 因清潔、修理、恢復或保養而招致或引致的損失或損壞；
- 受保居所在未經本公司確認的情況下連續空置超過三十(30)天。

公眾責任擴展至停車位(包括電動車充電器)的不保事項

- 投保人無法法律責任的意外事故；
- 電動車充電器並非投保人所擁有及投保人並非作為指定停車位的業主及租戶而使用該電動車充電器；
- 電動車充電器並非安裝於指定停車位，而該指定停車位與受保單位於同一屋苑或大廈；
- 電動車充電器年份超過5年；
- 電動車充電器的電力工程，包括設計、安裝、測試運作、檢查、測試、保養、改装及維修，並非由註冊電力承辦商及合適級別的註冊電力工人進行；
- 電動車充電器未經過當等級的註冊電力承辦商和註冊電力工人每年或在認為必要時進行檢查和維護。

欺詐交易及網購保障的不保事項

- 未在規定時間內向帳戶提供者報告的未經授權交易的費用；
- 投保人經欺詐網站或因騙局而引致的損失；
- 非投保人名下賬戶的未經授權交易的費用；
- 投保人、其親屬或受託人故意造成的損失；
- 任何非由投保人信用卡支付的消費；
- 任何以附屬信用卡進行的消費；
- 任何非網際網路購物；
- 任何購買食品和其他不受保項目。

本單張僅提供保單摘要，有關保單的詳細保障範圍及不保事項，請參閱保單條款及細則。

保費表

項目1及3 - 家居財物及人身意外保障		每年保費 (HK\$)	
實用面積 (平方尺)	建築面積 (平方尺)	計劃1	計劃2
400 或以下	500 或以下	500	780
401 - 600	501 - 750	660	1,015
601 - 800	751 - 1,000	800	1,245
801 - 1,200	1,001 - 1,500	1,060	1,635
1,201 - 1,600	1,501 - 2,000	1,500	2,330

第1至第3項是本保險之基本保障項目，閣下無需繳付額外保費。

自選附加保障

項目2 - 延伸公眾責任保障	每年保費 (HK\$)	
	計劃1	計劃2
公眾責任延伸至停車位(包括電動車充電器)	550	700

*每張保單最多附加3個指定停車位，計劃1及計劃2每增設一個指定停車位的額外保費分別為HK\$1,000及HK\$1,500。

項目4 - 樓宇保障		每年保費 (HK\$)	
實用面積 (平方尺)	建築面積 (平方尺)	計劃1	計劃2
400 或以下	500 或以下	300	480
401 - 600	501 - 750	450	720
601 - 800	751 - 1,000	600	960
801 - 1,200	1,001 - 1,500	900	1,350
1,201 - 1,600	1,501 - 2,000	1,200	1,800

保費表只適用於樓齡42年或以下的多層大廈以及實用面積在1,600平方尺以內或建築面積在2,000平方呎以內。屋頂/花園/露台/工作平台的單位必須計算入單位面積。如需其他資料，請於網上報價(本網站的二維碼設於下方)。

項目5 - 欺詐交易及網購保障	每年保費 (HK\$)	
	計劃1	計劃2
	138	260

保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，請瀏覽 <http://www.general.com.hk/customer-service/levy>。

關於忠意香港

忠意保險有限公司於1981年在香港註冊為認可的保險公司，並於2016年透過忠意人壽(香港)有限公司將業務拓展至人壽保險領域。我們結合本地豐富經驗及忠意集團的環球智慧，持續研發獨特創新的人壽保險、一般保險、專業保險及僱員福利保險，滿足客戶的不同需求。

關於忠意集團

創於1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2023年，集團的保費總收入超過825億歐元。現時，忠意集團擁有超過82,000位員工，為7,000萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。透過提供創新及個人化的方案、優越的客戶體驗及全球數碼化分銷網絡服務，致力成為客戶的終身夥伴。集團亦已將可持續發展的理念全面融入業務策略，旨在為持份者創造價值，同時建立更公平、更高適應力的社會。

掃描二維碼



立即投保!



下載保單條款



索償申請

有任何查詢? 我們樂意為您提供協助。

歡迎致電本公司客戶服務熱線 (852) 6682 1112 或
發電郵至致 Bravo@general.com.hk

服務時間:
星期一至星期五:上午9時至下午5時半(公眾假期休息)

忠意保險有限公司(香港分行)

香港太古城英皇道1111號21樓
電話: (852) 2521 0707
傳真: (852) 2521 8018
電郵: info@general.com.hk



保險經紀

新城保險顧問有限公司

香港保險顧問聯合會員

新城保險顧問有限公司是投保人的保險經紀，並非承保公司的代理人。



Coverage	Plan 1	Plan 2
	Maximum Limit of Indemnity (HK\$) per year	
Section 1 - Home Contents	1,000,000 or the actual value of Contents at Home, whichever is the less	1,500,000 or the actual value of Contents at Home, whichever is the less
Accidental physical loss of or damage to contents at Home including furniture, fixtures, fittings, household goods and personal effects which belong to the Insured or any member of the family normally residing with the Insured		
Household Contents	1,000,000 (50,000/ item)	1,500,000 (100,000 / item)
Outdoor Home Contents	Not Applicable	30,000 (3,000 / item)
Personal Effects & Valuables (Under Household Contents) (Excluding portable devices)	100,000	200,000
i. Non-Fragile Fine Arts	i. 100,000 (5,000 / item)	i. 100,000 (10,000 / item)
ii. Wine and Vintage Wine	ii. 1,000 (500 / item)	ii. 2,000 (1,000 / item)
iii. Stamps, Coins, Collectibles	iii. 1,000 (400 / item)	iii. 2,000 (400 / item)
iv. Camera, Furs, Silverware, Musical Instruments	iv. 100,000 (5,000 / item)	iv. 100,000 (20,000 / item)
v. Other Personal Effects & Valuables	v. 100,000 (5,000 / item)	v. 200,000 (15,000 / item)
Coverage extensions to Home Contents		
1. Alternative Accommodation Expenses following loss or damage insured by this Section	20,000 (1,000 per day)	35,000 (1,500 per day)
2. Deterioration of Frozen Food due to failure of refrigerator or freezer	2,000	3,000
3. Loss or damage due to Household Removal from Home to new residence within Hong Kong	30,000	50,000
4. Replacement of Window Glass, Locks and Keys	i. 3,000 ii. 2,000	i. 5,000 ii. 2,000
5. Building Betterment	100,000	200,000
6. Cover for Money within Hong Kong		
i. Loss of money or travellers cheques	i. 1,000 ii. 1,500	i. 2,000 ii. 2,000
ii. Replacement cost due to Loss of personal document	iii. 3,000	iii. 3,000
iii. Unauthorized credit card		
7. Removal of Debris Expenses following loss or damage insured by this Section	5,000	50,000
8. Temporary Removal or temporary Storage of Contents within Hong Kong solely for cleaning, repair or maintenance	30,000 (3,000 / item)	50,000 (3,000 / item)
9. Worldwide Cover for Valuables (travelling worldwide for a temporary visit not exceeding 60 days)	10,000 (2,500 /item)	25,000 (7,000 / item)
10. Portable Devices		
i. Mobile phone ii. Laptop / Tablet	5,000 (up to 2 reimbursements) i. 1,500 / item ii. 5,000 / item	10,000 (up to 2 reimbursements) i. 2,000 / item ii. 10,000 / item
11. Accidental Death or theft of Dog and Cat (with registered chip)	Not Applicable	2,000 (up to 1 reimbursement)
Section 2 - Public Liability	10,000,000	20,000,000
Legal liability of the Insured (including any member of the family normally residing with the Insured) in respect of accidental bodily injury or accidental loss of or damage to property occurring at or about Home.		
Extension of Public Liability to Car Park (including Electric Vehicle Charger) (Optional Cover)		
Extension of Public Liability coverage		
Legal liability of the Insured (including any member of the family normally residing with the Insured) in respect of accidental bodily injury or accidental loss of or damage to property to the third party occurring at or about the specified Car Parking Space(s) including accidents arising from the direct and proper use of the Electric Vehicle Charger at the specified Car Parking Space(s)		
Section 3 - Personal Accident	50,000	50,000
Death of the Insured caused by fire, theft or attempted theft whilst at Home (If more than one person is shown on the Policy Schedule as the Insured, the Maximum Limit of Indemnity will be divided equally among these persons).		
Section 4 - Building (Optional Cover)		
Saleable Floor Area (Square ft.)	Gross Floor Area (Square ft.)	Sum Insured shown below (HK\$) or the rebuilding cost, whichever is the less
800 or below	1,000 or below	5,000,000
801 or above	1,001 or above	10,000,000
Architects', Surveyors' and Consulting Engineers' Fees incurred in the reinstatement of Building following loss or damage insured by this Section.		Sub-limit: 5% of the Maximum Limit of Indemnity
Removal of Debris Expenses following loss or damage insured by this Section.		Sub-limit: 5% of the Maximum Limit of Indemnity
Section 5 - Fraudulent Charge and E - Purchase Protection (Optional Cover)	30,000	60,000
Fraudulent Charge Protection		
Reimburse you for unauthorized charges made on your bank account / credit card account / E-wallet, for which it is solely under your name.	15,000 (5,000 / event)	30,000 (10,000 / event)
E - Purchase Protection		
i) Reimburse you for non-delivery and/or incomplete delivery of Goods and shipping charges that are purchased on the internet;	15,000 (5,000 / event)	30,000 (10,000 / event)
ii) Reimburse you for improper functioning of Goods due to damage of delivered Goods as a result of physical damage during the delivery.		
The Goods must have a value of at least HK\$500 (including tax but excluding delivery/ transportation costs)		



Nova 「Home」 Care Home Insurance

新域「家」安心
家居保險



Plan Highlights



Comprehensive Home Contents Protection

Covers your household contents in your premises from loss or damage arising from accidents such as typhoons, fire, burglary or water damage up to HK\$1,500,000. Any single item of your household contents is covered up to HK\$100,000.



Third Party Legal Liability

Unique

Covers legal liability of you and your family member normally residing with you in respect of accidental bodily injury or accidental loss of or damage to property occurring at or about Home up to HK\$20,000,000 with "0" excess.

Provide optional extension cover for the liability arising from the Electric Vehicle Charger installed in the specified parking space within the same estate or building as the Home. (Unique)



Worldwide Personal Effects & Valuables Protection

Covers Worldwide Personal Effects & Valuables Coverage up to HK\$25,000. Any single item of your Personal Effects & Valuables is covered up to HK\$7,000.



Fraudulent Charge & E-Purchase Protection

Comprehensive cover against risk of online spending up to HK\$60,000.

Excesses

Applicable to Multi-Storey Building	
Section 1	Plan 1 / Plan 2
Household Contents i. Non-water damage ii. Loss or Damage arising from water	i. HK\$250 each and every claim ii. HK\$1,000 or 5% of each and every claim whichever is the greater
Section 2	
Public Liability and Extension of Public Liability to Electric Vehicle Charger Liability (Optional Cover)	No excess
Section 3	
Personal Accident	No excess
Section 4	
Building (Optional Cover)	HK\$250 each and every claim
Section 5 (Optional Cover)	
i. Fraudulent Charge Protection ii. E-Purchase Protection	i. No excess ii. HK\$500 each and every claim

Major Exclusions

The following is a summary of the major exclusions to Nova [Home] Care Home Insurance. Please refer to your Policy for complete details.

General Exclusions Applicable to the Policy

- War, terrorism, radioactive contamination, pollution, wear and tear, mechanical or electrical breakdown, unexplained loss, infidelity, illegal structure, defective workmanship, landslip, subsidence, renovation or repair work; and deliberate act by insured;
- Loss or damage caused by or arising from scratching or denting, corrosion;
- Loss or damage caused by or arising from cleaning, repairing, restoring or maintenance;
- The insured Home is to be unoccupied for a period of longer than thirty (30) consecutive days without the Company's acknowledgement.

Exclusion on Extension of Public Liability to Car Park (including Electric Vehicle Charger)

- Accidents which the Insured is not legally liable;
- Electric Vehicle Chargers not owned by the Insured and not normally used by the Insured as the owner or tenant of the specified Car Parking Space(s);
- Electric Vehicle Chargers not installed at the specified Car Parking Space(s) situated at the same estate or building of the Home;
- Electric Vehicle Chargers that are more than 5 years old;
- Electrical work on the Electric Vehicle Chargers that including design, installation, commissioning, inspection, testing, maintenance, modification and repairing is not carried out by registered electrical contractors and registered electrical workers of the appropriate grade;
- Electric Vehicle Chargers that have not been inspected and maintained by registered electrical contractors and registered electrical workers of the appropriate grade every year or when deemed necessary.

Exclusion on Fraudulent Charge and E-Purchase Protection

- Unauthorised Charges that have not been reported to the Account Provider within the required time limit;
- Charges incurred as a result of Pharming or a Scam;
- Unauthorised Charges made on accounts not solely under the name of the Insured;
- Losses that the Insured, a relative or an entrusted person have intentionally caused;
- Any purchase not paid by the Insured's credit card;
- Any purchase by a supplementary credit card;
- Any purchase not made on the Internet;
- Any purchase of food and other excluded items.

This leaflet serves as a summary of the Policy. For the detailed coverage and exclusions of the Policy, please refer to the Policy terms and conditions.

Premium Table

Section 1 - Home Contents		Annual Premium (HK\$)	
Saleable Floor Area (Square ft.)	Gross Floor Area (Square ft.)	Plan 1	Plan 2
400 or below	500 or below	500	780
401 - 600	501 - 750	660	1,015
601 - 800	751 - 1,000	800	1,245
801 - 1,200	1,001 - 1,500	1,060	1,635
1,201 - 1,600	1,501 - 2,000	1,500	2,330

Section 1 to 3 are the primary cover of this insurance, at no extra premium.

Optional Cover

Section 2 - Public Liability Extension	Annual Premium (HK\$)	
	Plan 1	Plan 2
Extension of Public Liability to Car Park (Including Electric Vehicle Charger)*	550	700

*A maximum of 3 Car Parking Spaces can be added to each policy, the extra premium applicable to each additional specified Car Parking Space is HK\$1,000 for Plan 1 and HK\$1,500 for Plan 2 respectively.

Section 4 - Building		Annual Premium (HK\$)	
Saleable Floor Area (Square ft.)	Gross Floor Area (Square ft.)	Plan 1	Plan 2
400 or below	500 or below	300	480
401 - 600	501 - 750	450	720
601 - 800	751 - 1,000	600	960
801 - 1,200	1,001 - 1,500	900	1,350
1,201 - 1,600	1,501 - 2,000	1,200	1,800

The premium table is only applicable to Multi-storey Building aged less than or equal to 42 years and Saleable Floor Area within 1,600 or Gross Floor Area within 2,000 square feet. Rooftop / Garden / Balcony / Utility Platform are required to be added in flat size. For others, please quote online (QR code of the website is provided below).

Section 5 - Fraudulent Charge and E-Purchase Protection	Annual Premium (HK\$)	
	Plan 1	Plan 2
	138	260

Levy collected by the Insurance Authority (if any) has been imposed on this policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <http://www.generali.com.hk/customer-service/levy>.

Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A. was first registered as an authorised insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group's global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of € 82.5 billion in 2023. With around 82,000 employees serving 70 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

Scan QR code



Apply Now!



Download Policy Provisions



Submit A Claim

Please feel free to contact our Customer Service Hotline at (852) 6682 1112 or email us at Bravo@generali.com.hk

Service hours:
Monday - Friday, 9:00am - 5:30pm (except Public holidays)

Assicurazioni Generali S.p.A. - Hong Kong Branch

21/F, 1111 King's Road, Tai Koo Shing, Hong Kong.

Tel: (852) 2521 0707

Fax: (852) 2521 8018

Email: info@generali.com.hk



Insurance broker

Nova Insurance Consultants Limited



A member of the Hong Kong Confederation of Insurance Broker
Nova Insurance Consultants Limited is an insurance broker of the Applicant /Insured and not an insurance agent of the Insurer underwriting this insurance policy.

Terms of Business Agreement (TOBA) For Our Clients

1. Objective of TOBA

- 1.1 The objective of this Terms of Business Agreement (“TOBA”) is to elaborate the relationship of **Nova Insurance Consultants Limited** (“Nova Insurance”) and our professional service provided to you as our clients. **Your instruction to us to bind coverage, the acceptance of policy document from us or the settlement of premium or fee invoice that we render to you constitutes acceptance of the TOBA.**
- 1.2 It sets out the terms under which Nova Insurance and replaces any previous agreements, if applicable, containing the same or similar subject matter.
- 1.3 The TOBA is applicable to you and your Related Parties with the expectation that you have full attorney to agree and enter into the TOBA on behalf of your Related Parties.
- 1.4 You are encouraged to read the TOBA carefully and ensure that you fully understand it so as to protect the best of your own interest.

2. Parties Defined

- 2.1 “Nova Insurance”, “we”, “us” and “our” means Nova Insurance Consultants Limited, an authorized insurance broker by the Insurance Authority of Hong Kong (IA Insurance Broker Company Licence No. FB1081) and a Mandatory Provident Fund (MPF) Intermediary registered under the Mandatory Provident Fund Authority (MPF Registration No. IC000124).
- 2.2 “Assured”, “client”, “clients”, “you” and “your” means you as our clients.
- 2.3 “Insurance” refers to both insurance, reinsurance and MPF scheme arrangement.
- 2.4 “Insurers” refer to both insurance, reinsurance companies and trustees of MPF schemes.
- 2.5 “Related Parties” refer to all parties for whom or on whose behalf you instruct us and whom we agreed in writing may rely on our advice and/or service.

3. Nova Insurance’s Services and Duties

3.1 Scope of Service

- 3.1.1 At request, Nova Insurance will provide the following risk management, insurance management and MPF schemes arrangement services to you including but not limited to:
- gather information from you to enable us to obtain insurance quotations and/or MPF scheme information from the insurance market;
 - negotiate with the insurance market and provide the quotes obtained;
 - place the cover upon receipt of instruction from you; and/or
 - any other services that we have specifically agreed in writing to perform.
 - provide information that would assist you in making material decision (including but not limited to offering document of the registered scheme) during MPF scheme arrangements.
- 3.1.2 When handling Investment-Linked Assurance Scheme (“ILAS”) product, we shall not give advice on underlying funds (i.e.those funds or assets to which the value of an ILAS policy is linked) or advise on choosing or managing investment choices under an ILAS policy; and any regular reviews of the relevant ILAS policy and its underlying investment choices.
- 3.1.3 We may provide information relating to your insurance programme/MPF

schemes in benchmarking and other analysis, excluding information about investment performance and other information disclosure prohibited by MPFA under their guidelines.

3.2 Claims Services

You should notify us a claim as soon as possible in accordance with the terms and conditions of your insurance policy. Nova Insurance do not accept liability for any delay in or refusal of claims settlement by Insurers. Information submitted to substantiate a claim should be purely factual. Our claims handling services include:

- Upon receipt of your notification for all claims or potential circumstances that may give rise to a claim, we will report to relevant insurers for proper handling.
- We shall ensure the communication of reports and correspondence in connection with the claims between insurers, us, you and also appropriate parties are with high transparency.
- When claims settlement is available for collection by us, we shall action promptly and remit to you in accordance with any regulatory requirements. However, no remittance by us will be made before we receive them from insurers.
- You are, however, reminded that in presenting a claim, it is your responsibility to disclose all facts which are material to the claim and to be co-operative with insurers for investigation.

Our views expressed during claims handling are provided in our capacity as your insurance broker and consultant only. They are not intended to be comprehensive and should not under any circumstances be considered as legal advice. Nova Insurance does not and cannot provide you with any legal advice. If you would like to obtain legal advice, you are required to consult your legal advisers.

3.3 Obligation for Information Disclosure

3.3.1 Duty of Disclosure as clients

- You must disclose to Nova Insurance and/or your insurers/MPF trustees all information which is material to your requirements for cover or which might influence the insurers/MPF trustees in deciding to accept your risk transfer, finalizing the terms to apply and/or the cost of cover.
- Failure to make such disclosure could result in the policy being rendered void, or enrollment to MPF scheme being rejected so that claims may not be entertained.
- This duty of disclosure applies before the start of the cover when all material information must be disclosed to insurers/MPF trustees to enable terms to be negotiated and cover bound.
- The aforesaid duty of disclosure continues even after your policy had been inception if there is any material change of risk afterward.

3.3.2 Duty of Nova Insurance as your broker

- While we shall assist you with the completion of proposals or other documents relating to our services, Nova Insurance does not accept responsibility for accuracy of any answers, statement or information, nor can we sign on any documents on your behalf. Also we shall not be accountable for your failure in delay in disclosing material information.

3.4 Supply of Information by Nova Insurance

- 3.4.1 The services we provide to you are for your exclusive use.
- 3.4.2 All data, recommendations, proposals, reports, and other information supplied by us in connection of our service contains proprietary confidential information and are for your sole use and may not be shared with any third party, unless

Nova Insurance Consultants Limited

Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay, Kowloon, Hong Kong.
Tel (852) 2845 4373 Fax (852) 2845 5146
E-mail nova@nova-insure.com Website <http://www.nova-insure.com>

otherwise agreed by Nova Insurance in writing.

- 3.4.3 We shall promptly send you evidence of cover/MPF scheme enrollment in the form of an insurance policy, a certificate of insurance, a copy of our placing slip or insurance/MPF scheme documents provided by insurer(s)/MPF trustees or Nova Insurance.

It is important that you read all of your documentation carefully and inform us immediately if you have any concerns or not in accordance with your instruction.

We do not guarantee the solvency of any insurer or MPF trustees with which we place business. We suggest you to review publicly available information since only the insured can make the final decision to accept or reject a particular insurer.

3.5 Terms of Premium/Fee Payment

The premium/fee is due on presentation of the Debit Notes and should be paid promptly.

3.6 Client Money Arrangement

- 3.6.1 All client and insurer monies will be kept in our designated client bank account, which is separated from our own money.
- 3.6.2 We may transfer the related client money to another parties for the purpose of effecting a transaction on your behalf.

3.7 Remuneration Statement

- 3.7.1 We are remunerated for our services by the receipt of remuneration paid by insurers. Your agreement to proceed with the insurance transaction shall constitute your consent to the receipt of such remuneration by Nova Insurance.
- 3.7.2 On occasions, we may be remunerated by fees as per our agreement with you. Clause 3.7.1 will not be applicable then.

3.8 Termination of Service

- 3.8.1 Our engagement may be terminated by either party giving thirty (30) days written notice or mutual agreement between Nova Insurance and you.
- 3.8.2 Upon receipt of notification of the aforesaid, Nova Insurance will immediately withdraw from all negotiations including but not limited to renewal negotiation and claims handling. We shall owe you no further obligations to provide any services in relation to our business.

4. Limitation of Liability

- 4.1 The maximum aggregate liability of Nova Insurance relating to or arising out of this TOBA on the services provided under this TOBA shall not exceed HK\$75 million.
- 4.2 This limitation applies to all action including but not limited to negligence, misrepresentation, breach of contracts and/or warranty, strict liability and other torts.
- 4.3 We shall not be liable for any loss of profit or other economic loss arising out of or in connection with this TOBA or the service provided under it.
- 4.4 No person other than you or Nova Insurance shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong) to enforce any of the provisions of this TOBA.

5. Other Important Issues

5.1 Retention of Document

- 5.1.1 Nova Insurance will have the discretion to retain documents for insurance and/or MPF schemes arrangement on your behalf either in paper or in electronic form in accordance with their document retention guidelines effected from time to time.

- 5.1.2 You are encouraged to keep the policy documents safely, particularly for certain classes of insurance which are possible for claims to be made long after the policy expired, so as to ensure claim, if any, can be made under the policy.

5.2 Data Security & Protection

- 5.2.1 Both Nova Insurance and you will observe the provisions of data protection or privacy legislation, as applicable.
- 5.2.2 This includes, without limitation to:
- i. any obligation, if any, of the provider of personal data to obtain any required consent for the transfer of information to the recipient by the provider or any third party relating to an identified or identifiable individual that is subject to applicable data privacy or similar laws.
 - ii. any obligation for the use, disclosure and transfer by the recipient of personal information as necessary to carry out its obligation under this TOBA.
- 5.2.3 We expects that all requested personal data is necessary to enable us to provide our service and for client relationship management.
- 5.2.4 Generally, personal data will be kept confidential but we are authorized to disclose your personal data for placement, renewal, benchmarking and statistical analysis, crime prevention and credit assessment.
- 5.2.5 Insurance and/or MPF schemes arrangement and claims handling may involve disclosure of personal data to insurers/MPF trustees and related parties such as consultants, loss adjuster, quality assurance companies etc.

5.3 Marketing Purpose of Client's Information

- 5.3.1 Nova Insurance will, based on the used and assessed information being held about you, to advise you with recommendations about product and service that we think you may be interested in.

5.4 Compliance with Laws

- 5.4.1 Nova Insurance will act in accordance with the requests of regulatory authorities for various jurisdictions which relate to money laundering, terrorist financing and service provided to sanction parties.
- 5.4.2 These actions may include rejecting and/or delaying your requests.
- 5.4.3 For theft and fraud prevention and detection and to assist in verifying identity, Nova Insurance and the insurers/MPF trustees may exchange information and search for records held at fraud prevention agencies. We and the insurers/MPF trustees may also pass information to financial and other organization involved in fraud prevention.

5.5 Governing Law

- 5.5.1 This TOBA which set the terms of Nova Insurance's relationship with you will be governed by and constructed accordance with the Hong Kong Special Administrative Region Laws and any dispute arising under it shall be subject to the jurisdiction of the Hong Kong Special Administrative Region courts.

6. Miscellaneous

- 6.1 Commercial contracts are based on the principle of equity and the parties involved are of equal commercial sophistication in the negotiation process.
- 6.2 Without the intention to construe for or against any party, each party is entering into this TOBA voluntarily and has read and understood the contents.

Nova Insurance Consultants Limited

Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay, Kowloon, Hong Kong.
Tel (852) 2845 4373 Fax (852) 2845 5146
E-mail nova@nova-insure.com Website <http://www.nova-insure.com>

6.3 It is understood that the contract parties has had the opportunity to seek legal advice from counsels on their rights and responsibilities under this TOBA.

6.4 Our complaints procedure is available on request. All complaints should be addressed to the Compliance Officer of Nova Insurance at the following address, fax number or email address:

*The Compliance Officer
Nova Insurance Consultants Limited
Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road,
Kowloon Bay, Kowloon, Hong Kong.
Fax : (852) 2845 0580
Email: compliance@nova-insure.com*

03 July 2020

個人資料收集聲明（「本聲明」）

新域保險顧問有限公司（「本公司」）在提供風險管理、保險管理、保險產品及/或其他相關服務過程中，我們現有或潛在客戶，包括個人客戶及公司客戶，由其個人及/或客戶代表（「客戶」或「您」）向本公司提供個人資料（「個人資料」）。本公司將會依從個人資料（私隱）條例（「條例」）保護此等資料。

1. 個人資料收集目的

本公司所保存或收集的客戶個人資料（包括但不限於身份證明文件複印件或其他數據、地址證明及其他通訊詳情、年齡、婚姻狀況、種族或民族、教育程度、信用狀況、身體或心理的健康或醫療狀況、飲食習慣、任何犯罪或指控犯罪、任何犯罪或指控犯罪之程序、此等程序之處置或法院對此類程序所判的刑罰和以往索償紀錄）可能會用作下列用途：

- i. 客戶關係管理程序，包括必要時進行潛在利益衝突之查詢；
- ii. 提供風險管理、保險管理、保險產品及/或服務相關之其他服務給客戶；
- iii. 因應本公司所提供之特定服務或產品的要求；
- iv. 進行與保險及相關服務及產品的營銷活動（包括由本公司及/或其他指定第三方為了提升我們服務水平或基於我們認為會吸引客戶為目的有關活動）；
- v. 本公司認為必要或適當時對客戶的信用評估及背景查詢；
- vi. 用作本公司內部記錄保存；
- vii. 向客戶收取未結清款項；
- viii. 防止犯罪（包括但不限於詐欺、洗錢、賄賂等）；
- ix. 為遵循有關本公司提供服務及產品的法定要求；及
- x. 與上述有關的其他用途（包括但不限於統計分析）。

客戶若未能提供該等個人資料，可能導致本公司無法提供相關服務及/或產品。

2. 個人資料披露

本公司重視一切客戶提供的個人資料，並盡力保護客戶私隱。唯您在此同意並授權本公司可能會向以下各方透露該等資料作本聲明第1條所列出的用途：

- i. 本公司按法律規定或有資質的官方或政府機關強制要求下需要向其披露的人士；
- ii. 各個提供風險管理、保險管理、保險產品及/或相關服務、理賠服務、僱員福利管理服務、保健服務等機構，例如：保險公司、健康管理公司等（包括但不限於代理、顧問及/或市場研究公司）；
- iii. 本公司的關聯機構；
- iv. 政府機關及行業監管單位；
- v. 本公司的稽核人員、會計師、律師，或其他財務或專業顧問；
- vi. 在本聲明第1條下本公司認為必要及恰當地向其披露的分判商及第三方服務提供商；及
- vii. 對本公司有同樣保密責任的任何人士。

此等個人資料可能被轉移至香港境外。

3. 個人資料保護

本公司承諾依據相關法令實行適當的行政管理及安全防護措施與程序，以防止客戶個人資料遭到未經授權或不法的處理，以及避免客戶個人資料遭受意外遺失、毀壞或損害。

4. 查閱及改正資料

客戶有權查閱、改正及/或更新本公司持有的個人資料；客戶亦有權索取本公司私隱政策及保存在本公司的個人資料詳情。

如客戶希望查閱及改正資料，請以書面經以下聯絡方法向本公司的合規主任提出：

新域保險顧問有限公司合規主任
香港九龍九龍灣宏開道8號其士商業中心16樓1608室
電郵：compliance@nova-insure.com

5. 本公司保留修改本聲明的權利。

6. 本聲明以英文版本為準，中文翻譯版本只供參考。

2019/10/1

新域保險顧問有限公司

香港九龍九龍灣宏開道8號其士商業中心16樓1608室

電話 (852) 2845 4373

傳真 (852) 2845 5146

電郵 nova@nova-insure.com

網址 <http://www.nova-insure.com>



Personal Information Collection Statement (the “Statement”)

Nova Insurance Consultants Limited (the “Company”) will, during the course of providing risk management service, insurance management service, insurance products and/or other related services, collect personal information (the “Personal Information”) from our existing or potential clients, including individual or corporate clients, through oneself or his/their representative(s) (the “Clients”, “you” or “your”). The Company shall protect such personal information in accordance with The Personal Data (Privacy) Ordinance (The “Ordinance”).

1. Purposes For Collecting Personal Data

Personal data relating to our Clients held or collected by the Company (including but not limited to copies and other details of identity documents, proof of address and other contact details, religious, philosophical or political affiliations, information concerning age, marital status, racial or ethnic origin, education, credit information, genetic or sexual life, health or medical condition/diagnosis, dietary preference, commission or alleged commission of any offence or proceedings for any offence committed or alleged to have been committed, the disposal of such proceedings or the sentence of any court in such proceedings and claims history) may be used for the following purposes:

- i. client relationship management procedures, including any potential conflict checks as may be required;
- ii. provide risk management, insurance management, insurance products and/or related services to the clients;
- iii. those purposes specifically provided for in any particular service or product offered by the Company;
- iv. conducting marketing and sales activities in connection with insurance and related services and products (including those provided by the Company and/or selected third parties for the purpose of improving our services to the clients or that we think may interest the clients);
- v. credit assessments and other background checks of the clients as the Company may determine to be necessary or appropriate;
- vi. internal record keeping by the Company;
- vii. collection of outstanding payments;
- viii. prevention of crime (including but not limited to fraud, money-laundering; bribery);
- ix. meeting any legal or regulatory requirements relating to the Company’s provision of services and products and to make disclosure under the regulatory requirements applicable to the Company;
- x. any other purposes relating to the purposes listed above (including but not limited to statistical analysis).

Failure to supply such personal information may result in the Company being unable to provide the related services to you.

2. Disclosure of Personal Information

The Company values all personal information received and do our best to maintain its privacy, but you hereby consent and authorize the Company to provide such data to the following parties for the purposes set out in paragraph (1) of this Statement:

- i. Any person to whom the Company is compelled or required to do so under law or in response to a competent or government agency;
- ii. Relevant parties arranging risk management service, insurance management service, insurance products and/or other related services, claims services, benefits administration services or wellness services such as insurance companies, health maintenance organizations etc (including but not limited to agents, consultants and/or market researchers);
- iii. The Company’s affiliates;
- iv. Government agencies and industry regulators;
- v. The Company’s auditors, accountants, lawyers or other financial or professional advisers; and
- vi. Such sub-contractors or third party service or product providers as the Company may determine to be necessary or appropriate, in accordance with paragraph (1) of this Statement;
- vii. Such person(s) who has the same liability of confidentiality.

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

3. Personal Data Protection

The Company assures the implementation of the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent the unauthorized or unlawful processing of your Personal Information and the accidental loss or destruction of, or damage to, your Personal Information.

4. Rights of Access and Correction

Our Clients are entitled to access any personal data we hold about them, and/or to correct or update it. They also have the right to request details of our privacy policy and the types of personal data we hold.

If our Clients wish to exercise any such right, please send a request in writing to the Compliance Officer of the Company at the following address:

Compliance Officer
Nova Insurance Consultants Limited
Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay, Kowloon, Hong Kong.
Email: compliance@nova-insure.com

5. The Company reserves the rights to amend this Statement.
6. In case of discrepancies between the English and Chinese version, the English version shall prevail.

1 October 2019

Nova Insurance Consultants Limited

Unit 1608, 16/F Chevalier Commercial Centre, 8 Wang Hoi Road, Kowloon Bay, Kowloon, Hong Kong.

Tel (852) 2845 4373 Fax (852) 2845 5146

E-mail nova@nova-insure.com Website <http://www.nova-insure.com>

