

HANSON HOME INSURANCE

***BROAD AND FLEXIBLE*
PROTECTION PLAN
BY**



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Certain Underwriters at Lloyd's

LLOYD'S

Lloyd's is the world's largest insurance market-with over 300 years history. They are regulated by the UK Financial Services Authority. Lloyd's Policyholders are protected by a chain of security-three links including the Syndicate Assets, the Members' Fund as well as the Central Fund.

Presented By:



SUMMARY OF COVERAGE

Important Note : Information contained in this brochure is in summary form for your handy reference only. It should not be construed as a complete or exact analysis of the policy or as legal evidence of insurance. The provisions of the original policy will prevail. Specimen policy can be made available upon request.

STANDARD COVER – PERSONAL CONTENTS SECTION	MAXIMUM LIMIT	OPTIONAL COVER	MAXIMUM LIMIT
<p>COVER Yours and your family members ‘Personal Belongings, Personal Document, Personal Household Contents, Personal Money and Personal Valuables whilst they are in the Home against physical loss or damage on ‘New for Old’ basis, subject to :</p> <ul style="list-style-type: none"> * Personal Household Contents - No Sub-Limit. * Personal Belongings – HK\$20,000 each item. * Personal Documents – HK\$3,000 each Loss Occurrence. * Personal Money – HK\$3,000 each Loss Occurrence. * Personal Valuables – HK\$15,000 each item and up to HK\$200,000 each year. <p>EXCESS PER OCCURRENCE * HK\$200</p> <p>FREE EXTENSIONS Being part of but not in addition to the Insured Limit on Personal Contents:</p> <ol style="list-style-type: none"> Alteration, Renovation or Repair – Contract works not exceeding HK\$100,000 and up to 45 days are permitted. Alteration Accommodation – HK\$1,500 each day and up to 45 days each Loss Occurrence. Brittle Articles – HK\$3,000 each Loss Occurrence. Burglary or Robbery Damage – Doors, windows, locks &/or keys repair or replacement, up to HK\$3,000 each Loss Occurrence. Credit Card Unauthorised Use Worldwide – HK\$5,000 each Loss Occurrence. Domestic Servant’s Property – HK\$3,000 each Loss Occurrence. Family Personal Accident – Bodily injury resulting from fire, explosion, robbery or burglary at the Home: -Medical Expenses for each Family Member – up to HK\$5,000. - Each deceased Family Member- HK\$50,000 for age 18 or above & HK\$25,000 for age under 18. Household Removal – Within Hong Kong SAR by professional mover. Newly Acquired Home – Up to 30 days .from date of acquisition of Home within Hong Kong SAR and limited to HK\$50,000 each Loss Occurrence. Personal Document Replacement – Extended to anywhere in the world. Personal Money- Extended to anywhere in Hong Kong SAR. Refrigerated Food- Following accidental breakdown of fridge below 10 years and up to HK\$3,000 each Loss Occurrence. Removal of Debris- HK\$50,000 each Loss Occurrence. Temporary Removal- For cleaning, repair, maintenance or storage and limited to HK\$50,000 each Loss Occurrence. 	<p>HK\$1,000,000 each Loss Occurrence</p>	<p>COVER Being part of but not in addition to the Insured Limit on Personal Contents: * Personal Belongings and Personal Valuables- Worldwide, subject to sub-limits same as Personal Contents.</p> <ul style="list-style-type: none"> * Listed Personal Valuable-Worldwide * Golfing Cover for Named Member of the Insured as recognized golf club- World wide - Golfing Equipment for any one Named Member - Hole - In - One for any one Named Member <p>Being additional to the Insured Limit on Personal Contents: * Golfing Personal Accident Cover for Named Member- Worldwide Death or Total Disablement of any one Named Member of age 18 or above. Death or Total Disablement of any one Named Member of age under 18.</p> <ul style="list-style-type: none"> * Investment Property Extension- Within Hong Kong SAR. <ol style="list-style-type: none"> Property Coverage for the Rental Home Cover Personal Household Contents. Extensions include: <ul style="list-style-type: none"> * Alteration, Renovation or Repair- Contract works not exceeding HK\$100,000 and up to 45 days are permitted; * Burglary or Robbery Damage- Doors, windows, locks &/or keys repair or replacement , up to HK\$3,000 each Loss Occurrence. * Removal of Debris- HK\$50,000 each Loss Occurrence * Temporary Removal- For cleaning, repair, maintenance or storage and limited to HK\$50,000 each Loss Occurrence. Owner’s Liability of the Rental Home Cover legal liability to third party for accidental bodily injury &/or property damage . Extensions include: <ul style="list-style-type: none"> * Alteration, Renovation or Repair- Contract works not exceeding HK\$100,000 and up to 45 days are permitted; * Property Owner’s Liability- Contingent Liability protection for Owner on Tenant- occupied Home with respect their proportionate interest on the building’s common area of the Home. 	<p>HK\$50,000 each loss Occurrence Agreed Value</p> <p>HK\$20,000 each loss Occurrence HK\$5,000 each Loss Occurrence</p> <p>HK\$300,000 HK\$150,000</p> <p>HK\$500,000 each Loss Occurrence</p> <p>HK\$5,000,000 each Loss Occurrence</p>
STANDARD COVER – PERSONAL LIABILITY SECTION	MAXIMUM LIMIT	MAJOR EXCLUSIONS	
<p>COVER Indemnify you, your family members and your domestic servant (only while providing service to the Insured Family) against legal liability to third party for accidental bodily injury &/or property damage in connection with :</p> <ul style="list-style-type: none"> * Personal Liability- For personal activities anywhere in the world. * Premises Liability- For ownership, use &/or occupancy of the Home or outside Personal Contents storage place anywhere in Hong Kong SAR. * Golfing Liability- For practicing or playing at any recognized golf club, golf course or driving range anywhere in the world. * Pet Liability- Within Hong Kong SAR for ownership of cats &/or dogs below 30kg in weight and are not classified as Fighting & Known Dangerous Dogs by AFCD Hong Kong. <p>Including cost and expenses incurred and is limited to the Limit of Liability of this Section.</p> <p>EXCESS PER OCCURRENCE No Excess on Owner-occupied and Tenant’s Home.</p> <p>FREE EXTENSIONS Being part of but not in addition to the Insured Limit on Personal Liability:</p> <ol style="list-style-type: none"> Alteration, Renovation or Repair- Contract works not exceeding HK\$100,000 and up to 45 days are permitted. Property Owner’s Liability- Contingent Liability protection for Owner-occupied Home with respect to their proportionate interest on the building’s common area of the Home. Tenant’s Liability- Protect you and your family’s legal liability as Tenant of the Home for accidental damage to the building, landlord’s furniture, fixtures, fittings, improvements and betterments thereat. Newly Acquired Home- Up to 30 days from date of acquisition of Home within Hong Kong SAR. Outside Storage Place- Protect your tenant’s liability on the outside storage place you rented for storage of your Personal Belongings &/or Personal Household Contents. 	<p>HK\$5,000,000 each Loss Occurrence</p>	<p>There are Exclusions on the Hanson Home Insurance Policy such as:</p> <ul style="list-style-type: none"> * Loss of or damage to portable electronics (i.e. phone, pagers, computers, personal digital assistants, video / audio devices and gaming device), contact lens, property for business or professional purposes, valuable papers, etc; * Loss of or damage to trees, plants, domestic animals and property on roof top or in the open, etc. * Uninsurable risks such as wear & tear, scratching, corrosion, mechanical or electrical breakdown, disappearance, shortage, sending by post, etc. * Burglary, theft or water damage if your Home has been left unoccupied for more than 60 consecutive days. * Theft from any unattended vehicle. * International vandalism or damage by a person lawfully at the Home. * Loss of or damage to sports equipment while in use. * Employer’s Liability. * Business or Professional Liability. * Property held in trust. * Liability arising out of ownership, occupancy or use of land or building other than Home. * Liability arising out of unlawful or unauthorized building structures at Home built by or with your or your family members’ knowledge. * Liability arising out of ownership, possession, driving or use of motor vehicle, aircraft and watercraft. * Loss or damage due to war, terrorism, nuclear or cyber risks, etc. * Loss or damage due to asbestos, radiation, pollution and contamination. * Loss or damage due to IT risks. 	
		IMPORTANT NOTE TO APPLICANT	
		<p>Disclosure- It is your duty to disclose all material facts with respect to the risks applying for insurance, whether favorable or not, which are likely to affect acceptance or assessment of the insurance cover you are applying for. In particular, you satisfy yourself as to the accuracy and completeness of the information you have provided for this insurance. Failure to observe this obligation may prejudice the coverage afforded by this insurance or may invalidate the whole policy.</p>	

HANSON HOME INSURANCE PROPOSAL FORM

DETAILS OF PROPOSER

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Owner and occupying ☐ Owner and renting out ☐ Tenant

Name of Proposer :

Mailing Address:

Tel:

Fax:

E-mail:

Occupation/Profession:

STANDARD COVER

Proposed Effective Date: 12 months from (dd/mm/yy)

Location of Home:

Basic Premium:	<u>Gross Floor Area(ft2)</u>	<u>Annual Premium</u>	<u>Gross Floor Area(ft2)</u>	<u>Annual Premium</u>	
<input type="checkbox"/>	Up to 500	HK\$486	<input type="checkbox"/>	901 to 1,200	HK\$1,152
<input type="checkbox"/>	501 to 700	HK\$630	<input type="checkbox"/>	1,201 to 1,500	HK\$1,440
<input type="checkbox"/>	701 to 900	HK\$900	<input type="checkbox"/>	Over 1,500	To Be Confirmed

Basic Deductible: HK\$200 each and every loss on Personal Contents Section.

OPTIONAL COVER

Personal Belongings and Personal Valuables Worldwide Extension ☐ Yes ☐ No

Listed Personal Valuables Worldwide Extension ☐ Yes ☐ No
(Please provide details and receipts or appraisal for underwriting.)

Investment Property Extension ☐ Yes ☐ No

Increase Personal Liability Section to HK\$10,000,000 ☐ Yes ☐ No

Golfing Extensions for Named Members specified here below:

Equipment and Hole-In-One ☐ Yes ☐ No

Personal Accident Cover ☐ Yes ☐ No

Named Member:

Date of Birth:

1. _____

2. _____

3. _____

4. _____

BASIC UNDERWRITING INFORMATION REQUIRED

- | | | |
|---|------------------------------|-----------------------------|
| 1. Is the Home in the Basement or on the Ground Floor, 1 st , 2 nd or 3 rd Floor of a building ? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 2. Is the Home occupied by any person/family other than you and your family? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 3. Is any part of the Home occupied for purpose other than as a private residential dwelling ? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 4. Has the building of your Home been built over 30 years ? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 5. Is the building of your Home built and roofed other than with bricks, stone or concrete. | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 6. Have you ever had your Home Insurance been refused, non-renewed, cancelled or imposed non-standard terms ? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 7. Have you ever had any claim on your Home Insurance in the past three years ? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

Please provide us with full details in a separate sheet for underwriting if you answered "Yes" to any of the above.

REMARKS

This insurance is subject to the Insurer's standard Hanson Home Insurance Policy Form. Specimen Policy is available on request. Your submission of this signed Proposal Form signify your acceptance of its Terms, Conditions and Exclusions. The liability of the Insurer does not commence until their acceptance of this insurance Proposal Form has been confirmed.

DECLARATIONS

The Proposer is hereby declared and agreed that all the above statements and particulars are true and this Proposal Form and Declaration shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between the Proposer and the Insurer.

PERSONAL INFORMATION COLLECTION STATEMENT

By signing below, I/we understand, acknowledge and agree to the Personal Information Collection Statement attached to this declaration form.

☐ I/We do not agree to the use of my personal data for direct marketing.

COMMISSION DISCLOSURE FOR BROKERS STATEMENT

I/We understand, acknowledge and agree that, as a result of I/we purchasing and taking up the policy to be issued by the insurance company providing coverage, such insurance company will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the Applicant/Insured is a body corporate, the authorized person who signs on behalf of the Applicant/Insured further confirms to such insurance company that he or she is authorized to do so. I/We further understand that the above agreement is necessary for such insurance company to proceed with the application or continue the policy.

Date (dd/mm/yy)

Signature of the Proposer

PLEASE NOTE THAT ALL QUESTIONS MUST BE ANSWERED. A NEGATIVE REPLY SHALL BE TAKEN FOR ANY UNANSWERED QUESTIONS.

PERSONAL INFORMATION COLLECTION STATEMENT (HEREINAFTER REFERRED TO AS "THE STATEMENT")

In compliance with the Personal Data (Privacy) Ordinance (hereinafter referred to as "the Ordinance"), Hanson Insurance Services Limited A/F Certain Underwriters at Lloyd's (hereinafter referred to as "the Company") would like to inform you of the following:

1. From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company's business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

2. PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you may be used for the following purposes:

- 1) processing applications for insurance products and services;
- 2) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance coverage, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- 3) processing, adjudicating and defending insurance claims as well as conducting any incidental investigation;
- 4) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- 5) exercising the Company's rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- 6) designing insurance products and services with a view to improving the Company's service;
- 7) preparing statistics and conducting research;
- 8) marketing services, products and other subjects (please see further details in paragraph 4. of this Statement);
- 9) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company or that it is expected to comply according to:
 - a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region (hereinafter referred to as "Hong Kong") existing currently and in the future;
 - b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future; or
 - c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self regulatory or industry bodies or associations;
- 10) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information and/or any other use of data and information in accordance with any programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- 11) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
- 12) any other purposes relating to the purposes listed above.

3. TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph 2. of this Statement:

- 1) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as loss adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- 2) any other person or entity under a duty of confidentiality to the Company which has undertaken to keep such data confidential;
- 3) reinsurance companies with whom the Company has or proposes to have dealings;
- 4) any person or entity to whom the Company is under an obligation or otherwise required to make disclosure under the requirements of any law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or with which the Company is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
- 5) any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business;
- 6) third party reward, loyalty, co-branding and privileges program providers;
- 7) co-branding partners of the Company; and
- 8) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph 2.8) of this Statement.

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

4. USE OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data without your consent (which includes an indication of no objection). In this connection, please note that:

- 1) the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
- 2) the following services, products and subjects may be marketed:
 - a) insurance and related services and products;
 - b) reward, loyalty or privileges programs and related services and products; and
 - c) services and products offered by the co-branding partners of the Company;
- 3) the above services, products and subjects may be provided by the Company and/or:
 - a) third party reward, loyalty, co-branding or privileges program providers; and/or
 - b) co-branding partners of the Company.

If you do not wish the Company to use your personal data in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Data Protection Officer of the Company at the address or fax number provided in paragraph 5. of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

5. DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company by mail to 35/F, Morrison Plaza, 9 Morrison Hill Road, Wan Chai, Hong Kong or by fax to (852)28917063.

6. You also have the right, by writing to the Company's Data Protection Officer at the address or fax number provided in paragraph 5. of this Statement, to request for the kinds of personal data held by the Company.

7. The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.

8. Should you have any query with this Statement, please do not hesitate to contact our Data Protection Officer.

9. According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

10. Nothing in this Statement shall limit the rights of the customers under the Ordinance.

11. The Company retains the right to change this Statement.