

# PREMIUM TABLE (HK\$)

Plan Type	Plan A		Plan B		Plan C	
Total contract value not exceeding	100,000		300,000		500,000	
Section I – Material Damage Maximum indemnity	100,000		300,000		500,000	
Section II – Liability to Third Party	Section I & II	Section II only	Section I & II	Section II only	Section I & II	Section II only
1. Contract without scaffolding works						
1.1 Maximum indemnity 5,000,000	1,200	1,000	1,500	1,200	2,000	1,500
1.2 Maximum indemnity 10,000,000	1,800	1,500	2,200	1,800	2,500	2,000
Optional Cover						
1.3 Employee Compensation Insurance*	1,500		2,000		3,000	
2. Contract with scaffolding works not exceeding 20% of total contract value*						
2.1 Maximum indemnity 5,000,000	1,500	1,200	2,000	1,500	2,500	1,800
2.2 Maximum indemnity 10,000,000	2,200	1,800	2,700	2,200	3,000	2,500
Optional Cover						
2.3 Employee Compensation Insurance*	2,000		2,500		3,500	

# Not including the ECI levies

\* Cover the use of scaffolding but excluding the procedure of setting up and dismantling

# EXCESSES APPLICABLE (HK\$) (for each and every loss)

Plan Type	Plan A	Plan B	Plan C
Section I Material Damage	5,000	10,000	15,000
Section II Liability to Third Party			
Third party Property Damage / Bodily Injury	10,000		
Water Damage to Third Party Property	10,000 or 15% of adjusted loss (whichever is the greater)		
Damage to Principal's Property	10,000 or 15% of adjusted loss (whichever is the greater)		

# 保費表 (港元)

計劃種類	計劃一		計劃二		計劃三	
工程合約金額不超過	100,000		300,000		500,000	
第一部份 - 工程物料損毀保險最高賠償額	100,000		300,000		500,000	
第二部份 - 第三者責任保險	第一及第二部份	第二部份	第一及第二部份	第二部份	第一及第二部份	第二部份
1. 工程不涉及外牆棚架工序						
1.1 最高賠償額為 5,000,000	1,200	1,000	1,500	1,200	2,000	1,500
1.2 最高賠償額為 10,000,000	1,800	1,500	2,200	1,800	2,500	2,000
自選保障						
1.3 僱員保險*	1,500		2,000		3,000	
2. 工程涉及及不超過工程合約金額20%的外牆棚架工序*						
2.1 最高賠償額為 5,000,000	1,500	1,200	2,000	1,500	2,500	1,800
2.2 最高賠償額為 10,000,000	2,200	1,800	2,700	2,200	3,000	2,500
自選保障						
2.3 僱員保險*	2,000		2,500		3,500	

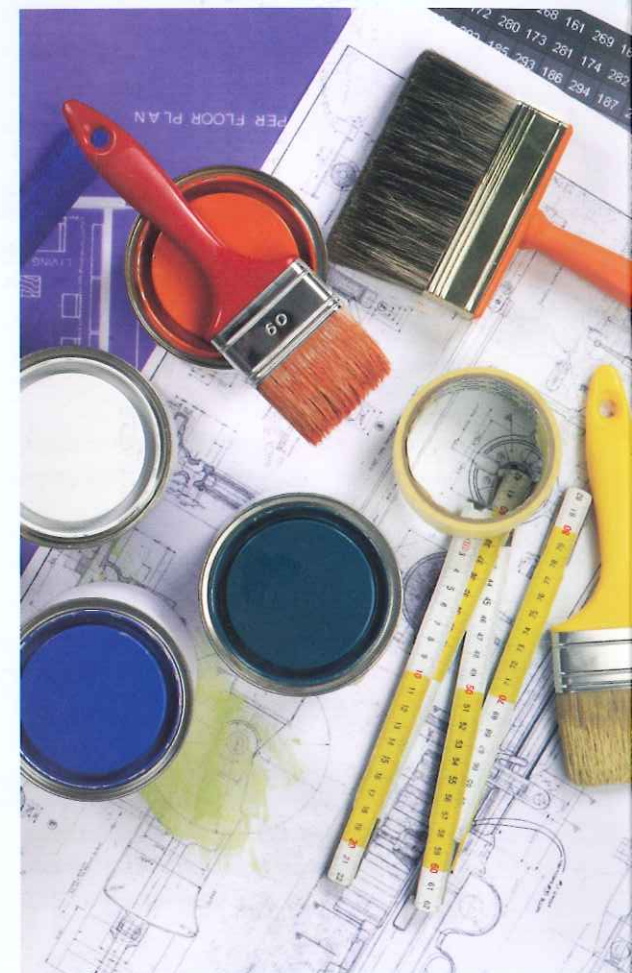
\* 未包括僱員保險費

\* 保障外牆棚架之使用但不包括其安裝及拆卸工序

# 自負金額 (港元) (每宗及單一事故)

計劃種類	計劃一	計劃二	計劃三
第一部分 工程物料損毀保險	5,000	10,000	15,000
第二部分 第三者責任保險			
第三者財物損失及/或身體損傷	10,000		
因水引致的第三者財物損失	10,000或理賠額的15% (以較高者為準)		
委託人財物損失	10,000或理賠額的15% (以較高者為準)		

# Decor Protection 裝修工程保險



QBE Hongkong & Shanghai Insurance Ltd.  
昆士蘭聯保保險有限公司



**Decor Protection** aims at providing comprehensive protection to contractors or principals against loss or damage arising out of contract works like interior decoration, maintenance or renovation work such as installation and maintenance of fire fighting equipment, burglar alarm system and inter-communication system etc. This product provides all risks cover on Material Damage on contract works and Liability to Third Parties occurring during the course of contract period, including maintenance period immediately followed.

### SCOPE OF COVER

Decor Protection offers contractors' all risks cover that comprises of two sections. It is optional to you to insure either both Section I and II at the same time or Section II only.

### Section I – Material Damage

Covers unforeseen and sudden physical loss of or damage to the property insured which includes materials and works in progress at the contract work location.

### Section II – Liability to Third Party

Insures against legal liability in respect of bodily injury and/or property damage arising out of the performance of contract work to third party for which the Insured is legally liable.

### OPTIONAL COVER – EMPLOYEES' COMPENSATION

This section covers employer's liability to employees in accordance with the Employees' Compensation Ordinance and Common Law, for bodily injury or death arising out of employment up to HK\$200 million per event.

### FREE EXTENSIONS

#### 1. Removal of Debris under Section I

Includes expense incurred following an insured accident, up to a limit not more than 5% of the total contract value.

#### 2. Automatic Increase of Contract Value

Allows 10% automatic increase of contract value with no additional premium required.

## DECOR PROTECTION PROPOSAL FORM 裝修工程保險投保申請表格

Please complete in BLOCK LETTERS and tick the appropriate box  
請以英文正楷填寫及於適當位置加上“✓”號

### APPLICANT'S PARTICULARS 投保人資料

Applicant 投保人

(Please tick one only 請選其一類別)

☐ Principal  
委託人

☐ Contractor  
承建商

Insured 受保人

(Can choose more than one insured 可選擇多於一名受保人)

☐ Principal  
委託人

☐ Contractor  
承建商

Name of Principal (if any) 委託人名稱 (如有)

Contact Phone No. of Applicant 投保人聯絡電話

Name of Contractors and/or its sub-contractors (if any) 承建商或次承建商名稱 (如有)

Location of Contract Work 工程地點\*

\* Building age shall not exceed 40 years 樓齡以不超過40年為限

Correspondence Address 通訊地址 (if different from the Location of Contract Work 如與工程地點不同)

Period of Insurance (dd/mm/yy) From  
保單有效期 (日/月/年) 由

To  
至

Max. 3 months (plus 3 month maintenance period) 最長為3個月 (附送3個月保固期)

### COVER REQUIRED 投保計劃

Total Contract Value (HK\$) 工程總額 (港元)

Plan 保障計劃

Contract Value (HK\$) 工程總額 (港元)

☐ Plan A 計劃1  
\$100,000 or below 或以下

☐ Plan B 計劃2  
\$100,001 - \$300,000

☐ Plan C 計劃3  
\$300,001 - \$500,000

☐ Without scaffolding works  
不涉及外牆棚架工序

☐ With scaffolding works  
涉及外牆棚架工序\*

+Cover the use of scaffolding but excluding the procedure of installing and dismantling / 保障外牆棚架之使用但不包括其安裝及拆卸工序

Section I (Material Damage) ☐ Yes ☐ No  
第一部份 (工程物料損毀保險) 是 否

Section II (Liability to Third Party) Limit of Indemnity for Any One Accident (HK\$)  
第二部份 (第三者責任保險) 單一事故最高責任保障額 (港元)

☐ 5,000,000 ☐ 10,000,000

Employee's Compensation Section (Optional Cover) ☐ Yes ☐ No  
僱員賠償部份 (自選保障) 是 否

Total Premium (HK\$) + ECI levies  
總保費 (港元) 僱員保險徵費



For Office Use 公司專用

V/C No. 賬戶號碼

Policy No. 保單號碼

### SCOPE OF WORKS 工程範圍

Decoration, Installation, Renovation, Maintenance, Dismantling, Repair and all related works on the following items (excluding works for neon sign, signboard, cage, cladding)  
裝修、安裝、更新、保固、拆卸、維修及下列之相關工程 (不適用於戶外裝置或維修工程涉及建築物如霓虹燈、廣告牌、花籠、外牆裝設等)

☐ Dwelling 住宅

☐ Office 辦公室

☐ Restaurant 餐館

☐ Industrial Premises 工業單位

☐ Shop 商店

☐ Others 其他 Please specify 請註明: \_\_\_\_\_

Remarks: Please submit a copy of contract works quotation (including separate items and amounts).  
備註: 請提供報價單副本 (包括個別項目及其金額)。

### DECLARATION AND SIGNATURE 聲明及簽署

I/We declare that the information given above is true and correct to the best of my knowledge and believe that all material facts affecting the assessment of this application have been disclosed. I/We understand that this application will not become effective until it has been accepted by QBE Hongkong & Shanghai Insurance Ltd. I/We further agreed that this application should form the basis of the contract between me/us and QBE-HKSL.

本人/吾等聲明在本投保書內填報的資料, 是根據本人/吾等所知全部正確無訛, 並確信已把所有足以影響風險評估的事實列出。本人/吾等明白本投保書被昆士蘭聯保保險有限公司接納後保險開始正式生效, 並且同意本投保書作為本人/吾等與昆士蘭聯保的合約基礎。

Signature of Applicant 投保人簽署

Date 日期

### PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service; any claim or investigation or analysis of such claim; and exercising any right of subrogation, and may be transferred to 1) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes; 2) any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation, and 3) any members of the Federation by the Federation for any of the above or related purposes.

Moreover, we are hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by us. Requests for such access can be made in writing to the General Administration Officer, QBE Hongkong & Shanghai Insurance Limited, 17/F, Warwick House, West Wing, Tai Kok Po, 979 King's Road, Quarry Bay, Hong Kong (Telephone: 2877 8488, Fax: 3607 0300).

閣下提供的資料, 為本公司提供保險業務所需, 並可能使用於: 任何與保險或財務有關的產品或服務, 或該等產品或服務的任何更改、變更、取消、或續期; 或任何索償, 或該等索償的調查或分析; 或行使任何代位權之用。以上資料, 及可能移轉予: 1) 任何有關的公司, 或任何其他從事保險或再保險業務有關的公司, 或與保險業務有關的中介人或索償或調查或其他服務提供者, 以達到任何上述或有關目的; 2) 現在或不時成立的任何保險公司協會或聯會或類同組織 (聯會), 以達到任何上述或有關目的, 或以便聯會執行其監管職能, 或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能, 及 3) 或透過聯會移轉予任何聯會的會員, 以達到任何上述或有關目的。此外, 本公司亦將此獲授權由聯會從保險業內收集的資料中查閱及/或核對閣下任何資料。閣下有權查閱及要求更正由本公司持有有關閣下的個人資料。如有需要查閱, 可用書面寄香港鯉魚涌英皇道979號太古坊和域大廈西翼17樓 (電話: 2877 8488, 圖文傳真: 3607 0300) 向本公司行政事務主任提出。



「裝修工程保險」是專為保障工程承建商或委託人而設，保障他們就室內裝修、保固及翻新工程可能引致之損失，當中包括裝置及維修消防設備、警鐘及通訊系統等項目。本計劃中設有的施工期間的工程物料損毀及/或第三者責任（包括緊接之保固期內）法律保障。

#### 保障範圍

「裝修工程保險」提供的保障主要分兩部份。投保人可同時選擇第一及第二部份保障，或可單獨選擇第二部份。

#### 第一部份 — 工程物料損毀保險

保障在施工地點之工程物料及工程進行中不能預見及突如其來的財物損失或損壞。

#### 第二部份 — 第三者責任保險

保障在施工期間因意外導致第三者身體損傷及/或財物損失而可能負上的法律責任。

#### 自選保障 — 僱員賠償保險

你可選擇於本計劃內為僱員購買僱員賠償保險，保障範圍包括香港的僱員補償條例所訂定及民事法所裁定的僱主給予僱員因工傷亡之賠償，單一事故之最高賠償額為2億港元。

#### 免費附加保障

##### 1. 廢物處理（適用於第一部份）

保障意外發生後處理廢物所需的費用，最高賠償額為工程合約總額的5%。

##### 2. 工程合約金額自動提升

若最終工程造价較投保時的報價金額不超出10%，毋須另繳額外保費。

##### 3. 委託人財物責任

保障裝修承建商在施工進行中造成委託人財物損毀的法律責任，保單有效期內之最高賠償額為2百萬港元。

#### 4. 交互責任

如保單包括多於一名受保人，所有受保人將被視為獨立持有保單，唯所有受保人之第三者責任保障總額須以該保單的單一事故及保單有效期內之最高保障額為上限。

#### 5. 施工期限及保固期保障

本計劃保障施工保險期限最長為三個月，另再加三個月之保固期。

#### 主要不保事項

1. 在設計、圖則或規格上的錯誤、缺陷、錯失、遺漏或不合規格；
2. 物料或手工缺陷；
3. 市場價值的損失、償付損失、罰款、履約保證或相應引致的損失；
4. 對工人、自僱人士或獨自經營者的任何責任；
5. 屬於受保人看管、管核或控制之財物的責任；
6. 因石棉引致之責任等。

#### 重要事項

1. 保障只適用於單次合約工程；
2. 不適用於建築工地或樓齡超過四十年之樓宇；
3. 保險單一經生效，保費不會退還；
4. 工程不可涉及任何有關升降機或公用設備；
5. 不適用於戶外裝置或維修工程涉及建築物如霓虹燈、廣告牌、花籠、外牆裝設等；
6. 任何涉及負荷建築結構或自動灑水系統之改動均須接受個別評估；
7. 僱員賠償保障只限投保人在不高於地面或樓面九米的相關工程。

注意：此小冊子只供作參考之用，所有條款及細則概以保險單為準。

#### COMPANY PROFILE 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The QBE Insurance Group first established local representation in 1920. Today, QBE Insurance Group is one of the top 25 insurers and reinsurers worldwide. A public listed company, listed on the Australian Stock Exchange, QBE has consistently maintained a high Standard & Poor's A+ Financial Strength Rating. It operates in all key insurance markets and is active in more than 40 countries; so QBE is backed by the strength and security of a truly global organization. Yet, it prides itself on challenging expectations with fresh ideas. It means it can provide specialist insurance solutions innovatively tailored to suit customers' needs.

China Construction Bank (Asia) Corporation Limited, formerly known as Bank of America (Asia) Limited, offers a wide array of consumer and commercial banking services for customers. It is a wholly owned subsidiary of China Construction Bank Corporation, a leading bank in China possessing extensive strength in corporate and consumer banking, and treasury operations.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual clients. Apart from the conventional commercial insurance products such as fire, business interruption, burglary, public liability, property all risk, marine cargo, employees' compensation and motor, it also provides engineering insurance like electronic equipment and contractors' all risks, as well as specialist insurance solutions like trade credit, protection and indemnity, freight forwarders' liability, directors and officers' liability, medical malpractice liability, products liability and professional indemnity insurances. Its personal insurance products include household, personal accident, medical, golf, travel and pleasure craft insurances.

The development of the QBE Insurance Group in this market symbolizes its commitment to providing quality services to the insuring public in Hong Kong.

昆士蘭聯保保險有限公司（昆士蘭聯保）為昆士蘭保險集團與中國建設銀行（亞洲）股份有限公司之聯營機構。

昆士蘭保險集團於一九二零年在香港設立業務代表，開始提供本地保險服務。昆士蘭保險集團現時在全球一般保險及再保險集團之排名中，名列二十五名內。集團為澳洲之上市公司，持續獲得標準普爾A+財務實力評級。其業務遍及所有主要保險市場，並活躍於超過四十個國家，表現真正環球企業的實力與可靠。同時，集團對本身一直能以革新意念迎接挑戰引以自豪，這象徵集團能提供度身訂造的創新專業保險解決方案，以滿足客戶的需求。

中國建設銀行（亞洲）股份有限公司前身為美國銀行（亞洲）有限公司，為客戶提供一系列個人及商業銀行產品及服務。該行是中國建設銀行之全資附屬機構，母公司在中國銀行業居於市場領先地位，並在商業及個人銀行和資金業務等方面具有雄厚實力。

昆士蘭聯保是香港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。其傳統工商業保險產品包括火災、營業中斷、盜竊、公眾責任、財產保險、船運保、僱員賠償及汽車等；而因應不同範疇的風險處理需要，「昆士蘭聯保」亦提供一些工程保險，如電子儀器及工程綜合保險等；及專業的保險產品，例如貿易信貸、船舶責任、董事及行政人員責任、產品責任和專業責任保險等。「昆士蘭聯保」提供的個人保障產品包括家居、人身意外、醫療、高爾夫球、旅遊、遊艇等保險產品。

昆士蘭保險集團在香港之積極發展，顯示集團對香港的服務承諾。

Underwritten by 承保機構



QBE Hongkong & Shanghai Insurance Ltd.  
昆士蘭聯保保險有限公司  
A member of the worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員

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TEL: (852) 2838 5262 FAX: (852) 2834 5230



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#### SCOPE OF COVER

Decor Protection offers contractors' all risks cover that comprises of two sections. It is optional to you to insure either both Section I and II at the same time or Section II only.

#### Section I – Material Damage

Covers unforeseen and sudden physical loss of or damage to the property insured which includes materials and works in progress at the contract work location.

#### Section II – Liability to Third Party

Insures against legal liability in respect of bodily injury and/or property damage arising out of the performance of contract work to third party for which the Insured is legally liable.

#### OPTIONAL COVER – EMPLOYEES' COMPENSATION

This section covers employer's liability to employees in accordance with the Employees' Compensation Ordinance and Common Law, for bodily injury or death arising out of employment up to HK\$200 million per event.

#### FREE EXTENSIONS

##### 1. Removal of Debris under Section I

Includes expense incurred following an insured accident, up to a limit not more than 5% of the total contract value.

##### 2. Automatic Increase of Contract Value

Allows 10% automatic increase of contract value with no additional premium required.

#### 3. Indemnity to Principal's Property

Covers Insured's legal liability to the principal's property whilst the contractors are performing the works up to HK\$2 million any one accident and in aggregate.

#### 4. Cross Liability

Indemnifies each of the insured parties named under Section II as individual entity as if a separate policy is issued, provided that the total liability shall not exceed the maximum limit of indemnity per accident and in aggregate.

#### 5. Contract Period and Maintenance Cover

Covers contract with period of works up to 3 months with maintenance period up to 3 months after completion of contract works.

#### MAJOR EXCLUSIONS

1. Fault, defect, error or omission in or failure of any design, plan or specification
2. Defect in material or workmanship
3. Loss of use, liquidated damages, penalties, performance guarantees or other consequential loss
4. Liability to workmen, self-employed persons or sole-proprietor
5. Liability to property belonging to or in the care, custody or control of the Insured
6. Liability arising from asbestos, etc

#### IMPORTANT NOTES

1. Cover is provided for single contract only.
2. No cover is provided for works in any construction site or building with age over 40 years.
3. Premium is non-refundable once the cover is bound.
4. No cover is granted to works involving lift or public utilities.
5. External works involving structures like neon sign, signboard, cage, cladding, etc are excluded.
6. Modification of load-bearing structure or sprinkler system subject to individual case assessment.
7. Employees' Compensation Insurance subject to the works at height not exceeding 9 meters above ground or floor level.

Remarks: This brochure is only a summary. Please refer to the Policy for full terms and conditions.

#### COMPANY PROFILE 公司簡介

**QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI)** is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The **QBE Insurance Group** first established local representation in 1920. Today, QBE Insurance Group is one of the top 25 insurers and reinsurers worldwide. A public listed company, listed on the Australian Stock Exchange, QBE has consistently maintained a high Standard & Poor's A+ Financial Strength Rating. It operates in all key insurance markets and is active in more than 40 countries; so QBE is backed by the strength and security of a truly global organization. Yet, it prides itself on challenging expectations with fresh ideas. It means it can provide specialist insurance solutions innovatively tailored to suit customers' needs.

**China Construction Bank (Asia) Corporation Limited**, formerly known as Bank of America (Asia) Limited, offers a wide array of consumer and commercial banking services for customers. It is a wholly owned subsidiary of China Construction Bank Corporation, a leading bank in China possessing extensive strength in corporate and consumer banking, and treasury operations.

**QBE-HKSI** is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual clients. Apart from the conventional commercial insurance products such as fire, business interruption, burglary, public liability, property all risk, marine cargo, employees' compensation and motor, it also provides engineering insurance like electronic equipment and contractors' all risks, as well as specialist insurance solutions like trade credit, protection and indemnity, freight forwarders' liability, directors and officers' liability, medical malpractice liability, products liability and professional indemnity insurances. Its personal insurance products include household, personal accident, medical, golf, travel and pleasure craft insurances.

The development of the QBE Insurance Group in this market symbolizes its commitment to providing quality services to the insuring public in Hong Kong.

**昆士蘭聯保保險有限公司 (昆士蘭聯保)** 為昆士蘭保險集團與中國建設銀行 (亞洲) 股份有限公司之聯營機構。

**昆士蘭保險集團** 於一九二零年在香港設立業務代表，開始提供本地保險服務。昆士蘭保險集團現時在全球一般保險及再保險集團之排名中，名列二十五名內。集團為澳洲之上市公司，持續獲得標準普爾A+ 財務實力評級。其業務遍及所有主要保險市場，並活躍於超過四十個國家，表現真正環球企業的實力與可靠。同時，集團對本身一直能以最新意念迎接挑戰引以自豪，這象徵集團能提供度身訂造的創新專業保險解決方案，以滿足客戶的需求。

**中國建設銀行 (亞洲) 股份有限公司** 前身為美國銀行 (亞洲) 有限公司，為客戶提供一系列個人及商業銀行產品及服務。該行是中國建設銀行之全資附屬機構，母公司在中國銀行業居於市場領先地位，並在商業及個人銀行和資金業務等方面具有雄厚實力。

**昆士蘭聯保** 是香港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。其傳統工商業保險產品包括火災、營業中斷、盜竊、公眾責任、財產保險、船運保、僱員賠償及汽車等；而因應不同範疇的風險處理需要，「昆士蘭聯保」亦提供一些工程保險，如電子儀器利工程綜合保險等；及專業的保險產品，例如貿易信貸、船舶責任、董事及行政人員責任、產品責任和專業責任保險等。「昆士蘭聯保」提供的個人保障產品包括家居、人身意外、醫療、高爾夫球、旅遊、遊艇等保險產品。

昆士蘭保險集團在香港之積極發展，顯示集團對香港的服務承諾。

Underwritten by 承保機構



**QBE Hongkong & Shanghai Insurance Ltd.**  
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