

Rental Protector

安租保



NAVIGATOR
Insurance Brokers Ltd.

Tel (852) 2530 2530
Fax (852) 2530 2535
crew@navigator-insurance.com
www.navigator-insurance.com

Unit 8E Golden Sun Centre
59-67 Bonham Strand West
Sheung Wan, Hong Kong

Section

1 Legal Expenses And Costs

We will reimburse you for the actual legal expenses and costs incurred for taking action against the Tenant to recover the Rent in arrears or regain possession of the Insured Premises.

2 Rent Protection

We will indemnify you for outstanding Rent amount (after having deducted the Deposit), which you have successfully obtained Court judgment against the Tenant and not received within 1 month after Court ruling.

Free Extension

In respect of successful claim made under Section 2 Rent Protection, we will further indemnify you against deliberate and willful damage to the Property caused by the Tenant:

- (a) for the actual reinstatement cost of the Property being damaged or destroyed, and
- (b) loss of Rent during the uninhabited period that the damaged or destroyed Property being repaired or renovated

3 Owner's Liability (Optional Cover)

We cover your legal liability as a property owner of the Insured Premises in respect of third party bodily injury and/or property damage. This cover includes compensation to the third party and insured(s)' legal defense costs.

Coverage Summary

Section	Coverage	Maximum Limit per Year (HK\$)
1	Legal Expenses and Costs Excess : HK\$5,000 for each and every claim	\$100,000
2	Rent Protection (Outstanding Rent) Free Extension (a) Reinstatement cost of damaged or destroyed Property (b) Loss of rent during renovation (50% of Rent per month, up to 3 months) Total maximum limit per year for Section 2 including Outstanding Rent, Reinstatement cost of damaged or destroyed Property & Loss of Rent during renovation is limited to HK\$100,000 Excess : 1 month's Rent for each and every claim	\$100,000 or 6 months' Rent (whichever is the lesser)
3	Owner's Liability (Optional Cover) Excess : Nil	\$5,000,000

Major Exclusions

1. legal expenses that have not been agreed by us in advance;
2. works or losses due to the order of any government or public authority;
3. losses caused directly or indirectly from the cancellation of the Tenancy Agreement by you;
4. consequential loss or damage;
5. your wilful act or omission, and loss or expense arising out of any unlawful or criminal activity by you or the Tenant;
6. loss incurred in connection with your trade, profession or employment;
7. wear and tear of the Property;
8. any fines or penalties;
9. interest payable by the Tenant for the late payment of Rent;
10. dispute arising out of a contract that you have with any person or organization other than the Tenant.

Remarks

1. The term of the lease period under the Tenancy Agreement must be at least 1 year.
2. Must have a duly stamped Tenancy Agreement with the Tenant that complies with all the requirements of Hong Kong legislation and statutory instrument and which must be in writing.
3. Deposit of at least 2 months' Rent has been received.
4. Coverage for the optional section 3 – owners' liability is only applicable to residential building of age less than or equal to 40 years old. For those other than the above, please refer to us for consideration.
5. Only accept one proposal for each Location of Risk.
6. This Coverage Summary provides only a summary of the benefits. Coverage is subject to the full terms and conditions set out in the insurance policy.

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項目

1 法律費用及支出保障

保障您為了追討租客所欠租金或收回出租物業而對租客採取法律行動所付出的實際法律費用。

2 租金保障

若法庭裁決後一個月內租客仍未償還應付的租金，我們會補償您有關的租金 (扣除按金)。

免費保障

若項目2租金保障成功索償，還可保障您因租客惡意破壞出租物業所發生的以下損失：

- (a) 單位被破壞或損毀財物的實際修復費用，以及
- (b) 因修復被破壞或損毀的財物而導致出租物業無法居住期間的租金損失

3 業主法律責任保障 (自選保障項目)

保障您作為出租物業的業主對第三者的身體傷亡或財物損毀而需負上的法律責任，當中包括對第三者的法律責任賠償以及訴訟支出。

保障範圍表

項目	保障範圍	每年最高賠償限額 (港幣\$)
1	法律費用及支出保障 自負金額：每宗個別索償之自負金額為港幣5,000元	\$100,000
2	租金保障 (租客未償還的租金) 免費保障 (a) 單位被破壞或損毀財物的修復費用 (b) 維修期間租金損失津貼(每月租金的50%，最長3個月) 項目2每年最高的總賠償額應為HK\$100,000，已包括租客未償還的租金、單位被破壞或損毀財物的修復費用以及維修期間租金損失津貼 自負金額：每宗個別索償之自負金額為1個月租金	\$100,000或 6個月租金 (以較低者為準)
3	業主法律責任保障 (自選保障項目) 自負金額為零	\$5,000,000

主要不保事項

1. 未經本公司事先同意的法律費用；
2. 因執行政府或當局發出的命令而造成的損失；
3. 因您取消租約而產生的直接或間接損失；
4. 任何後果損失或損毀；
5. 您的蓄意或疏忽行為，以及任何因您或租客的違法或犯罪行為所導致的損失或費用；
6. 與您的行業、職業或工作有關的損失；
7. 財產的自然損耗；
8. 任何罰款或懲罰性賠償；
9. 租客延遲繳租而應支付的利息；
10. 與租客以外的任何人或機構所簽合同引起的爭議。

備註

1. 租約年期最少為一年。
2. 與租客的租約須為書面租約，且須依照香港法律和法規加蓋釐印。
3. 應已收取最少相等於2個月租金的按金。
4. 自選保障項目3 – 業主法律責任保障僅適用於40年及以下樓齡的住宅單位，而其他情況，請先向本公司查詢。
5. 每個投保物業，只限投保一份保單。
6. 本小冊子僅供參考之用，所有有關之保障範圍及條款，概以保單內容為準。

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Rental Protector Proposal Form 安租保投保表格

Please complete in English BLOCK letters 請以英文正楷填寫

Information of the Proposer 投保人資料

Surname姓 _____ Given Name名 _____

HKID Card / Passport No. 香港身份證/護照號碼: _____ ()

Occupation 職業: _____

Email 電郵地址: _____

Home Tel No. 住宅電話號碼: _____

Mobile Phone No. 手提電話號碼: _____

Office Tel. No. 辦公室電話號碼: _____

Proposed Location of Risk 投保物業地址: _____

HK 香港島 KLN 九龍 NT 新界 Outlying Island 離島

Year of Building 樓宇建成年份: _____

Mailing Address (if different from Location of Risk) 通訊地址 (如與投保物業地址不同): _____

HK 香港島 KLN 九龍 NT 新界 Outlying Island 離島

Policy Effective Date 起保日期: _____ MM/月 _____ DD/日 _____ YYYY/年

Date of Lease 起租日期: _____ MM/月 _____ DD/日 _____ YYYY/年

Please answer the following questions 請回答下列問題:

Yes 是 No 否

1. Have you made claims against any insurance policy on proposed risk location during the past three years?
閣下曾在過去三年內, 就投保物業於任何保單提出索償?

2. Have you taken any legal action against tenant to recover rent or regain possession of proposed risk location during the past three years?
閣下曾在過去三年內, 為了收取欠租或收回投保物業而對租客採取法律行動?

(If your answer is "Yes", please give details on separate sheet. 如問題之答案為“是”者, 請另加紙說明。)

Please “✓” the appropriate box 請在適當的方格加上✓號

Coverage 保障範圍	Section 1 & 2 項目1及2	Section 1,2 & 3 項目1,2及3
Annual Premium 全年保費	<input type="checkbox"/> HK\$1,188	<input type="checkbox"/> HK\$1,488

Payment Method 保費付款方法

Please ✓ the appropriate box 請在適當的方格加上✓號

Payment by Cheque 支票付款

Cheque No. 支票號碼: _____

Bank 銀行: _____

Cheque should be crossed and made payable to "AIG Insurance Hong Kong Limited"
劃線支票抬頭請註明「美亞保險香港有限公司」

Payment By Credit Card 信用卡付款

 VISA Card VISA 卡  Master Card 萬事達卡

Card No. 信用卡號碼: _____

Expiry Date 信用卡屆滿日期: _____ (MM/月 / YY 年)

Card Holder's Name 信用卡持有人姓名: _____

Card Holder's Signature 信用卡持有人簽署: _____

Date 日期: _____

I hereby authorize and request AIG Insurance Hong Kong Limited to charge my VISA/MasterCard account for the premium stated on this Proposal Form.
本人茲授權並要求美亞保險香港有限公司從本人之VISA/ MASTER卡戶口內支付本投保表格所註明之保費。

For office use only 公司專用
Producer Name
Producer Code
Producer Contact Tel. No.

PP02RPA-11/15

Declaration 聲明

I/we declare and agree on behalf of myself/ourselves and any person or persons who may have or claim any interest in any insurance on this Proposal Form the followings:
本人/吾等現聲明並謹代表本人/吾等及任何有權或聲稱有權就本投保表格要求保險賠償的人仕同意下列各項:

- The building structure of Location of Risk is of concrete construction.
本人/吾等之投保物業乃石屎建築。
- Occupancy of Location of Risk is solely for private residential purpose and there is no commercial use.
本人/吾等之投保物業純屬私人住宅用途, 並不作任何商業用途。
- In the event of differences between the English and Chinese version of this Proposal Form, the English version shall prevail. It is also understood that the insurance policy relevant to this Proposal Form is issued in English version only and will be binding upon this Proposal being accepted and approved.
本人/吾等同意如本文之譯本於意義上遇到任何爭議時, 一概以英文版本為準; 本人/吾等同時明白保險契約只會以英文發出, 並會於本申請獲接納及核實時生效。
- I/we agree that AIG Insurance Hong Kong Limited (hereinafter called "AIG Hong Kong"), reserves its right to accept or reject my/our application for insurance. If the Proposal Form is accepted and approved by AIG Hong Kong, the policy will become effective.
本人/吾等同意美亞保險香港有限公司(以下簡稱「美亞保險」), 保留一切接納申請與否之權利; 並明白申請一經美亞保險接納及批核後, 保障立即生效。
- I/we agree that this Proposal Form shall be the basis of the insurance contract between me/us and the insurer, AIG Hong Kong. I/we declare that the statements made in this Proposal Form are true, correct and complete to the best of my/our knowledge and belief.
本人/吾等同意此投保表格為本人/吾等與美亞保險香港有限公司訂立保險契約之根據。本人/吾等特此聲明此投保表格內所填報之資料, 據本人/吾等所知並確定全部正確無訛、完整及足夠。
- In relation to the personal data collected in this application form, I/we agree and acknowledge that: 就有關從此表格所收集的個人資料, 本人/吾等同意及確認:
 - (Unless specifically indicated otherwise in this form) the personal data requested in this form is necessary for AIG Insurance Hong Kong Limited ("AIG HK") to process this application and any such data not provided may mean this application cannot be processed.
除非於本表格上另有訂明, 本表格所要求提供的個人資料是供美亞保險香港有限公司(“美亞保險”)處理此申請的所需資料, 若未能提供任何所需資料此申請則可能不被處理;
 - The personal data collected in this form may be used by AIG HK for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation and any related purposes).
美亞保險可按列於其私隱政策的用途使用此表格所收集之個人資料, 其用途包括核保及管理已申請的保單(包括獲取再保險、核保續保之保單、資料配對、處理索賠、調查、付款及行使代位權及任何有關用途);
 - Unless I/we have indicated otherwise by ticking the "Promotion Material Opt-out" box below (of which I/we take note), AIG HK may use my/our contact details (name, address, phone number and e-mail address) to contact me/us about other insurance products provided by the AIG group and that my/our contact details may not be so used without me/us giving this agreement.
除非本人/吾等於以下的「不收取推廣資料」方格填上✓號以作表示(其內容本人/吾等已細閱), 美亞保險亦可向以下類別的人士(不論在香港或海外)轉交該些個人資料, 作上述(b)及(c)項所列明之用途:
 - 提供有關本人/吾等保單管理服務的第三者(包括再保險公司);
 - 財務機構, 作處理此申請及收取保費;
 - 公證人、調查員、第三者管理人、緊急支援服務提供者、法律服務提供者、零售商、醫療提供者、及交通工具機構, 以處理索償事宜;
 - AIG集團授權的市場推廣公司, 以作直銷之用(如上(c)項所述);
 - 其它在任何國家之AIG集團之成員公司, 作上述(b)及(c)項所有列明之用途; 或
 - 其它於美亞保險私隱政策所列明的人士, 作於私隱政策列明之用途。
 - I/we may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), or opt out of my/our personal data being used for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong Limited at GPO Box 456 or cs.hk@aig.com. The full version of AIG HK's Data Privacy Policy can be found at www.aig.com.hk.
本人/吾等可隨時致函到美亞保險香港有限公司之私隱事務主任(地址: 香港郵政總局信箱456號或電郵: cs.hk@aig.com)查閱、或要求修改本人/吾等的個人資料(美亞保險可就查閱及修改要求收取合理費用), 或選擇不將本人/吾等的個人資料用作直銷用途。美亞保險私隱政策的全文載於www.aig.com.hk。
- Promotion Material Opt-out (if you wish to opt-out, please tick)
不收取推廣資料(如閣下不欲收取推廣資料, 請在方格填上✓號)

Signature of Proposer 投保人簽署

Date 日期

POSTAGE
WILL BE
PAID BY
LICENSEE
郵費由持
牌人支付

NO POSTAGE
STAMP
NECESSARY
IF POSTED IN
HONG KONG
如在本港投寄
毋須貼上郵票

BUSINESS REPLY SERVICE LICENCE NO. 4487
商業回郵牌照編號 4487

AIG Insurance Hong Kong Limited
Operations Department
7/F, One Island East,
18 Westlands Road,
Island East, Hong Kong

AIG Insurance Hong Kong Limited is part of the American International Group Inc.

American International Group, Inc. (AIG) is a leading global insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com.hk | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language.

美亞保險香港有限公司為美國國際集團(AIG) 成員。

美國國際集團(AIG)為領導全球的保險公司之一，於逾100個國家及地區為客戶提供服務。AIG旗下公司通過全球最廣泛的產物意外保險業務網絡，為商界、機構及個人客戶提供各項服務。此外，AIG旗下公司在美國為壽險及退休金服務市場之領導品牌。AIG為紐約證券交易所及東京證券交易所之上市公司。

如需更多相關資訊，請瀏覽本公司網站<http://www.aig.com.hk> | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>

AIG為美國國際集團在全球提供產物意外保險、壽險及退休金，和一般保險服務所使用之統一品牌。如需更多相關資訊，請瀏覽集團網站<http://www.aig.com>。所有商品及服務皆由AIG之附屬公司或關聯公司所承保或提供。部分商品或服務不一定在所有國家皆有提供。各項保險商品之承保範圍以實際訂立之保險合約為準。

This insurance plan is underwritten by AIG Insurance Hong Kong Limited
此保險計劃由美亞保險香港有限公司承保

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Bring on tomorrow

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客戶熱線 Hotline : 3666 7033
傳真號碼 Fax : 2832 9514
電郵 Email : cs.hk@aig.com
網站Website : www.aig.com.hk

This brochure provides only a summary of the policy benefits. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of the policy is available from AIG Insurance Hong Kong Limited.
本單張僅提供保單摘要，有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則，歡迎向美亞保險香港有限公司索取。