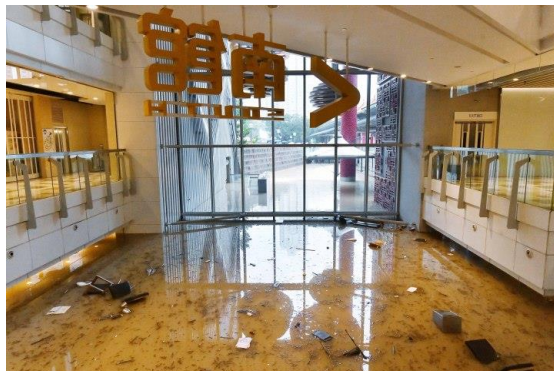


# 「500年一遇」大水浸, QBE 家居/車險/商舖/辦公室 保險可以點樣幫您?

最近香港多區經歷了罕見的「500年一遇」大水浸，全港更記錄了超過90宗山泥傾瀉事故，且持續的降雨，香港多處嚴重水浸，大量汽車在停車場及馬路中浸沒，不少民居、商舖、辦公室受影響，財產嚴重受損。

QBE 提供「[家居保險](#)」、「[住宅火險](#)」、「[汽車超級保險](#)」、「[辦公室綜合保險](#)」、「[商舖綜合保險](#)」可以保障受保人因極端天氣情況引致之損失。下列有關保險產品的保障範圍，助您和客人應對是次突發情況。



## 保障範圍

### QBE家居保險

家居財物	保障受保單位內「家居財物」的損毀，包括水浸引致的損毀如：傢俬、家居用品、電器等。
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### QBE住宅火險

室內裝修	保障受保單位內包括樓宇結構和開發商提供的原裝飾物品。例如，開發商所提供的原裝牆身、原裝天花板和原裝地板等。
樓宇結構	QBE住宅火險提供樓宇結構保障，如受保單位的樓宇因水浸或山泥崩塌等天災造成樓宇結構損壞需要重建樓宇，此也在保障範圍內。

### QBE汽車超級保險

綜合保險	若客戶投保汽車超級保險的綜合保險（又稱為「全保」），可就受保汽車因水浸之損失獲得保障。例如：黑雨引致多架汽車在停車場浸沒，引致全毀，受保車輛可獲「舊換新賠償*」。
第三者責任保險	如客戶只購買第三者責任保險，保單保障只包括因車禍涉及第三者人身傷亡及財產損毀的法律責任，並未能因是次暴雨事件就投保汽車的損毀作出索償。

### QBE辦公室綜合保險

保障客戶受保業務處所內的辦公室財物，包括辦公室器材及設備、存貨等保障，保障額最高達150,000,000港元。

### QBE商舖綜合保險

保障客戶商舖內的財物或客戶負有法律責任的財物，包括存貨，貨品樣本等提供保障，保障額最高達150,000,000港元。

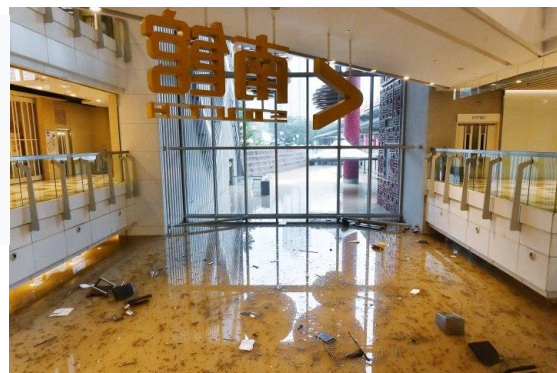
\*意外在受保車輛首次註冊12個月內發生，而首次註冊是在車輛製造日起12個月內完成。

# “Once-in-500-years” Severe Flooding

## How can QBE Home / Motor / Shop / Office Insurance to help you?

Recently, multiple areas in Hong Kong have experienced a rare “Once-in-500-year” severe flooding event. Over 90 cases of landslides have been recorded in Hong Kong, coupled with continuous rainfall. Numerous areas in Hong Kong have been severely flooded, with a significant number of vehicles submerged in parking lots and on the roads. Many residential buildings, shops, and offices have been affected, resulting in substantial property damage.

QBE Hong Kong provides "Home Insurance", "Residential Fire Insurance", "Motor Supersurance", "Office Protection Package Insurance", and "Shop Protection Package Insurance" can provide coverage for losses incurred by the insured due to extreme weather conditions. The following coverage of relevant insurance products can assist you and your clients cope with this emergency.



### Coverage

#### QBE Home Insurance

##### Home Contents

Covers damage to “Home Contents” in the insured unit, including damage caused by water damage such as furniture, household items, electrical appliances, etc.

#### QBE Residential Fire Insurance

##### Interior Renovation

The building structure of insured unit and the original decorative items provided by the developer are protected.  
For example, the original walls, original ceilings and original floors provided by the developer.

##### Building Structure

QBE Hong Kong residential fire Insurance provides coverage for building structures, such as the reconstruction of insured units due to structural damage caused by natural disasters like flooding or landslides. This falls within the scope of coverage.

#### QBE Motor Supersurance

##### Comprehensive

If customer have purchase Motor Supersurance Comprehensive Insurance for their car, they can obtain coverage for against damage caused by flooding to the insured vehicle.

For example: If multiple cars are submerged sustains a total loss in a parking lot due to a black rainstorm, the insured vehicles would be entitled to "New for old replacement\*".

##### Third-party Legal Liabilities

If customer only purchases Third-party Legal Liabilities Insurance, the policy coverage will only include covers legal liabilities related to personal injury or property damage to third parties in car accidents. It does not provide compensation for damages to the insured vehicle caused by this particular rainstorm event.

#### QBE Office Protection Package Insurance

To protect customer, QBE provide coverage for office property within the insured premises. This includes office equipment, facilities, and inventory, with a maximum coverage limit of HKD 150,000,000.

#### QBE Shop Protection Package Insurance

QBE provide coverage for the property in the customer’s shop or property for which the customer are legally liable. This includes inventory, merchandise samples, with a maximum coverage limit of HKD 150,000,000.

\*Accidents occurring within the first 12 months of the insured vehicle's initial registration, which is completed within 12 months from the vehicle's manufacturing date.