

苏黎世全方位居家生活综合保险条款简介

一、适合人群：

房屋所有人、房屋承租人

二、保险责任说明：

(一) 基本保障

1. 家居财物保险

1) 保险责任：对因以下原因导致住所内的家居财物发生损失，承担赔偿责任。

- 火灾、爆炸、烟熏、水暖管爆裂
- 雷击、洪水、暴雨、冰雹、雪灾、冰凌、台风、暴风、龙卷风、气旋、泥石流、土崩、石崩、崖崩、地面突然下陷、突发性滑坡
- 飞机、其他飞行装置和从其中坠落的物品，公路车辆与被保险人的住所发生碰撞
- 盗抢

还可扩展水渍责任，承保因邻居家漏水造成的住所内家居财物损失。

2) 免赔额：每次损失的免赔额为 500 元；对于贵重物品每件/每次事故赔偿限额为 5000/20000 元。

3) 家用电器环保特别补偿金：

当发生以上保险责任内的损失，导致我们所承保的家用电冰箱、房间空调机（包括分体式和立式）、电动洗衣机、燃气热水器、燃气采暖炉（壁挂式采暖炉）、节能灯直接毁损或灭失，并无法修复时，若被保险人重新购置一级能效等级的家用电器，我们额外补偿该家用电器重置价值的 10%。若您主动与我们指定的有资质的家用电器残骸处理公司联系残骸回收处理。我们将给予被保险人 300 元的津贴，每次保险事故给付以一次为限。

2. 住所第三者责任保险：住所范围内的意外事故并且造成第三者的人身伤亡或财产损失，依法应由被保险人或其家庭成员承担的赔偿责任。每次损失的免赔额为 500 元。

(二) 选择保障

1. 额外列明贵重物品保险：对于住所内自有的部分贵重物品，可经投保人和保险公司协商约定赔偿限额。如因保险责任导致损失，保险公司在赔偿限额内承担赔偿责任。每次损失的免赔额为损失金额的 10%。

2. 家庭房屋保险：因下列原因致保险合同所列明地址的房屋及附属设备发生损失，保险公司承担赔偿责任。承保房屋建筑及其附属设备的保险金额以重置价格为基础计算。每次损失的免赔额为 500 元。

- 火灾、爆炸、雷击、烟熏。
- 洪水、暴雨、冰雹、雪灾、冰凌、台风、暴风、龙卷风、气旋、泥石流、土崩、石崩、崖崩、地面突然下陷、突发性滑坡。
- 飞机、其他飞行装置和从其中坠落的物品，公路车辆与被保险人的住所发生碰撞

3. 地震保险：对因地震震动及地震引起的火灾、爆炸、地层下陷、滑动、开裂、决口导致的损失，承担赔偿责任。分家庭房屋、家居财物及额外列明贵重物品三种责任。三种责任的保险金额分别为家庭房屋保险/家居财物保险/额外列明贵重品投保金额的 80%，每次损失免赔额分别为 500 元。

4. 承租人赔偿责任保险：对被保险人承租作为居住使用的房屋及其附属设备与相关家居财物，在保险合同中列明的地址因发生意外事故而遭受的直接损失，依法应由被保险人承担的经济赔偿责任，保险公司在合同列明的赔偿限额内负责赔偿。每次损失的免赔额为 500 元。

5. 宠物保险（仅承保犬类）

(1) 宠物意外伤害保险：包括宠物意外伤害医疗保险金和丧葬费用保险金两部分。意外伤害医疗每次损失的免赔额为医疗费用的 20%；丧葬费用无免赔额。

(2) 宠物第三者责任保险：对被保险宠物在北京市范围内导致第三者的人身伤亡，依法应由被保险人或其家庭成员承担的赔偿责任，由保险公司负责赔偿。每次损失的免赔额为 200 元。

(三) 附加保障

1. 清理残骸费用：损失后，因拆除或清理残余物所发生的必要费用，每次事故最高赔偿金额不超过家居财物保险及家庭房屋保险保额的 5%。

2. 临时生活津贴：当发生损失导致房屋无法居住，保险公司将按照约定的金额标准给付临时生活津贴，直到被保险人的房屋恢复至适合居住的状态为止，但每次事故最高赔偿天数为 30 天。

3. 证件重置费用：损失后，赔偿对于护照、签证、银行卡、户口本、身份证、驾驶证及行驶证的合理重置费用。

4. 门锁与窗户重置费用（适用于盗抢损失）：当发生盗抢事故后，重新配置门锁及修复窗户的实际支出费用。

5. 搬迁补偿费用：损失后，房屋无法居住而需临时搬迁，保险公司将给付必须搬迁的实际支出费用。

6. 建筑师或室内设计师费用：损失后，保险公司将赔偿被保险人聘请建筑师或室内设计师重新画图的实际支出费用。

7. 暂时迁移损失补偿：对家居财物需暂时迁移并置存于本保险合同所载明的住所以外的可关闭场所内产生的损失给予赔偿，每次事故赔偿限额为家居财物保险金额的5%。
 8. 搬家损失补偿：当发生损失后，致使被保险人的房屋无法居住而需临时搬迁，保险公司将给付搬迁过程中由于保险责任导致的损失。
 9. 个人随身物品全球保障：保险公司负责赔偿被保险人及被保险人的家庭成员的个人随身物品在国内及世界各地因保险责任导致的损失。每次损失的免赔额为损失金额的 30%，每件物品及赔偿限额以约定金额为限。
- 三、保险期间 保险期间为一年，合同生效日载明与保单上。

上述资料仅为简单介绍，详细内容以保险合同为准；如果您有任何问题欢迎您随时致电客服电话：400 615 5156。

Summary of Zurich Comprehensive Home Insurance

I. Target customers

Homeowners and tenants.

II. Overview of insurance coverage

A. Basic coverage

1. Home contents coverage

1) Benefit: The insurer shall be liable for loss of or damage to home contents due to the following reasons.

- fire, explosion, smoke, bursting of water and heating pipes;
- lightning and thunder strike, flood, rainstorm, hail, heavy snow, ice flood, typhoon, windstorm, tornado, cyclone, mud-rock flow, soil/rock/cliff collapse, sudden ground subsidence, sudden landslide;
- collision of the residence of the insured with any aircrafts, or any other aerial devices, or articles dropped therefrom, or any road vehicles;
- theft and robbery.

Extended Water Leakage benefit, covering losses incurred to household property due to leakage of the neighbor

2) Deductible: The deductible of any one accident is RMB 500 Yuan. For valuables, the limit of indemnity for each item/each loss is RMB 5,000/20,000 Yuan respectively.

3) Special Environment-Friendly Benefit for Electronic Appliances

In case of losses within the above coverage, causing unrepairable direct damages or total loss of the covered refrigerators, air conditioners (including split and vertical), electronic washing machines, gas water heaters, gas heating stove (wall-mounted heating stove), and energy-saving lamps, if the insured decides to purchase electronic appliances of level one energy efficiency, we shall make an additional payment valued at 10% of the said appliances. If you take the initiative to contact our authorized vendors for recycling of the appliances, we shall reimburse the insured 300 yuan, limited to one payment per insured accident.

2. Premise third party liability coverage: The insurer shall indemnify the insured against the legal liability of the insured and/or his or her family member(s) to pay compensation in respect of death of or bodily injury to and/or material loss or damage of any third party that is caused by an accident occurred within the residence premise. The deductible of any one accident is RMB 500 Yuan.

B. Optional coverage

1. Additional coverage for specified valuables: The applicant and the insurer may agree upon a limit of indemnity for own valuables contained in the residence. In the event an insured peril causes loss of or damage to the insured valuables, the insurer shall, within the limit of indemnity, be liable to indemnify the insured. The deductible of any one accident is 10% of the loss amount.

2. Home building coverage: The insurer shall be liable for loss of or damage to home building and its auxiliary facilities at the location specified in the policy caused by or resulting from the following reasons. The sum insured of the building and its auxiliary facilities shall be calculated on the basis of reinstatement value. The deductible of any one accident is RMB 500 Yuan.

- fire, explosion, lightning and thunder strike, smoke;
- flood, rainstorm, hail, heavy snow, ice flood, typhoon, windstorm, tornado, cyclone, mud-rock flow, soil/rock/cliff collapse, sudden ground subsidence, sudden landslide;
- collision of the residence of the insured with any aircrafts, or any other aerial devices, or articles dropped therefrom, or any road vehicles.

3. Earthquake coverage: The insurer shall be liable for claims caused by or resulting from earthquake shake or fire or explosion or subsidence/gliding/crazing/bursting of terrain or dam-break caused by earthquake. It covers home building and/or home contents and/or additional coverage for specified valuables up to 80% of the sum insured of home building and/or home contents and/or additional coverage for specified valuables. The deductible of any one accident is RMB 500 Yuan.

4. Tenant liability coverage: In the event the building and/or its auxiliary facilities and/or its contents rented and occupied by the insured for residential purposes are lost or damaged directly at the location specified in the policy, the insurer shall indemnify the insured for his or her legal liability therefore to compensate such loss or damage, up to the limit of liability specified in the policy.

The deductible of any one accident is RMB 500 Yuan.

5. Pet coverage(dogs only)

- (1) Pet accident coverage: It covers the medical and funeral expenses following a pet's accidental injury. Under medical expenses coverage, the deductible of any one accident is 20% the sum of medical expenses. No excess applies to funeral expenses.
- (2) Pet third party liability coverage: The insurer shall indemnify the insured against the legal liability of the insured and/or his or her family member(s) to pay compensation in respect of death of or bodily injury to any third party that is caused by the insured pet within the territory of Beijing municipality. The deductible of any one accident is RMB 200 Yuan.

C. Supplemental riders

1. Debris removal: In the event of a loss, the insurer covers the necessary costs of removing or cleaning debris, up to 5% of the sum insured of home contents and building coverage.
2. Temporary cash allowance: If the lost or damaged home becomes unavailable for living, the insurer shall pay temporary cash allowance of an agreed value until the insured's home is restored to a condition suitable for living. The maximum number of days of indemnity for any one claim is 30 days.
3. ID replacement: In the event of a loss, the insurer covers reasonable costs of replacing passport, visas, bank cards, household registration book, ID card, driver's license and motor vehicle's registration certificate.
4. Lock and window replacement (for theft and burglary): In the event of theft and burglary, the insurer covers the actual costs of replacing the locks to the home or reinstating the windows.
5. Home relocation cash: In the event of a loss, if the lost or damaged home become unavailable for living, the insurer pays reasonable actual costs for the temporary relocation necessitated thereby.
6. Architect or interior designer costs: In the event of a loss, the insurer shall indemnify the insured for necessary and reasonable actual costs of engaging architect(s) or interior designer(s).
7. Temporary removal: If the contents are lost or damaged in the transit of temporary removal and whilst contained in a closed premise other than the home specified in the policy, the insurer shall be liable for any loss or damage up to 5% of the sum insured of home contents coverage.
8. Home removal : In the event of a loss, if a temporary removal is necessitated by the unavailability of the insured's home for living, the insurer shall be liable for loss of or damage to the content due to an insured peril occurred in the course of removal.
9. Worldwide coverage of personal belongings: The insurer covers loss of or damage to personal belongings of the insured and/or his or her family member(s) due to an insured peril in China and around the world. The deductible of any one accident is 30% of the loss amount. Items covered and limit of indemnity for each item shall be agreed and specified in the policy.

III. Insurance period.

The insurance period is one year, starting from the inception date as specified on the policy.

This document is for description purpose only. Please refer to the insurance contract for details. For information and enquiries, you are cordially welcome to call us at our customer service number: 400 615 5156