

DECORATION INSURANCE

Decoration Insurance provides two types of cover for customer to choose and the maximum construction period is 3 months and with a free extension of 3 months maintenance period to be granted starting from the completion date of the contract works.

I) Contractors All Risks

Section I – Material Damage

This Section covers the unforeseen and sudden physical loss of or damage to the property insured which includes materials and works in progress at the location of contract works

Section II – Third Party Liability

This Section covers the Insured's legal liability in respect of bodily injury and/or property damage/ loss to third parties arising out of the performance of the contract works

II) Employees' Compensation Insurance

This Insurance covers the 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.

| Premium Table | | | | | | | | | | |
|---|-----------------------------------|-------|--------------------|-------|--|-------|--------------------|-------|--------------------|-------|
| Contract Value and Liability Limit (HK\$) | 100,000 | | 300,000 | | 400,000 | | 500,000 | | 1,000,000 | |
| | I & II | II | I & II | II | I & II | II | I & II | II | I & II | II |
| Interior Decoration with no Outbuilding high attitude works | | | | | | | | | | |
| 5,000,000 | 1,500 | 1,000 | 2,000 | 1,500 | 2,250 | 1,750 | 2,500 | 2,000 | 3,500 | 2,750 |
| 10,000,000 | 1,750 | 1,500 | 2,250 | 1,750 | 2,500 | 2,000 | 2,750 | 2,250 | 4,000 | 3,000 |
| Employees' Compensation | 2,216 (Incl. levy) | | 2,493 (Incl. levy) | | 3,324 (incl. levy) | | 4,155 (incl. levy) | | 7,202 (incl. levy) | |
| Decoration with Outbuilding high attitude works less than 20% | | | | | | | | | | |
| 5,000,000 | 1,750 | 1,500 | 2,250 | 1,750 | 2,500 | 2,000 | 2,750 | 2,250 | 4,000 | 3,250 |
| 10,000,000 | 2,000 | 1,750 | 2,500 | 2,000 | 2,750 | 2,250 | 3,000 | 2,500 | 4,500 | 3,500 |
| Employees' Compensation | 2,770 (Incl. levy) | | 2,937 (incl. levy) | | 3,878 (incl. levy) | | 4,432 (incl. Levy) | | 8,310 (Incl. levy) | |
| Contractors' All Risks Excess Terms | | | | | | | | | | |
| Section I | Material Damage | | | | a) HK\$10,000 for Contract value equal to or below HK\$500,000 b) HK\$20,000 for Contract value above HK\$500,000 | | | | | |
| | Water Damage | | | | HK\$20,000 or 20% of the adjusted loss (whichever is the greater) | | | | | |
| Section II | Third Party Property Damage/ Loss | | | | HK\$10,000 | | | | | |
| | Third Party Bodily Injury | | | | HK\$10,000 | | | | | |
| | Third Party Water damage | | | | HK\$20,000 or 20% of the adjusted loss (whichever is the greater) | | | | | |
| | Principal Property/ Vibration | | | | HK\$20,000 or 20% of the adjusted loss (whichever is the greater) | | | | | |
| Standard Clauses/ Exclusions | | | | | | | | | | |
| Contractors' All Risks | | | | | | | | | | |
| <ul style="list-style-type: none"> ● Fault, Defect, error or omission in or failure of any design, plan or specification ● Defect in material or workmanship ● Loss of use, liquidated damages, penalties, performance guarantees or other consequential loss ● Products and Completed Operation Exclusion Clause ● Jurisdiction Clause ● Erection and Dismantling of Scaffolding Works Exclusion Clause ● Burning and Welding Clause ● Non-contribution Clause | | | | | | | | | | |
| Employees' Compensation | | | | | | | | | | |
| <ul style="list-style-type: none"> ● Sub-contractor Extension ● Self-employed Person, Partner or Sole proprietor Exclusion ● Nominated &/or Specialist Sub-contractor Exclusion ● Exclude scaffolders ● Works not exceeding 30 feet in height (apply to works with no outbuilding high attitude works) ● Safety Belt Warranty (apply to works with outbuilding high attitude works) | | | | | | | | | | |

This is only a summary and does not constitute any part of the contract. For full terms and conditions, please refer to the policy document. Dah Sing Insurance Company (1976) Limited reserves the right of final approval.

裝修工程保險

裝修工程保險提供兩種保障供客戶選擇，工程期最長為三個月及免費伸延工程完工後三個月的保養期保障：

I) 建築工程保險

第一部份 - 工程物料損毀

這部份保障受保處所包括位處工程地點的工程物料及進行中的工程在工程進行期間發生不能預見及突如其來的財物損失及損毀。

第二部份 - 第三者責任

這部份保障投保人在工程進行期間因意外導致第三者身體損傷及 / 或財物損毀/損失的法律責任。

II) 僱員補償保險

這部份保障僱主根據僱員補償條例所訂定及普通法下所裁定對僱員因工傷亡的賠償，每一事故最高賠償額為港幣二億。

| 保險費表 | | | | | | | | | | |
|--|---------------|-------|--------------|-------|---|-------|--------------|-------|--------------|-------|
| 工程費用及責任限額 (港幣) | 100,000 | | 300,000 | | 400,000 | | 500,000 | | 1,000,000 | |
| | I & II | II | I & II | II | I & II | II | I & II | II | I & II | II |
| 室內裝修及沒有外牆高空工序 | | | | | | | | | | |
| 5,000,000 | 1,500 | 1,000 | 2,000 | 1,500 | 2,250 | 1,750 | 2,500 | 2,000 | 3,500 | 2,750 |
| 10,000,000 | 1,750 | 1,500 | 2,250 | 1,750 | 2,500 | 2,000 | 2,750 | 2,250 | 4,000 | 3,000 |
| 僱員補償 | 2,216 (包括徵費) | | 2,493 (包括徵費) | | 3,324 (包括徵費) | | 4,155 (包括徵費) | | 7,202 (包括徵費) | |
| 裝修及有不多於百分之二十的外牆高空工序 | | | | | | | | | | |
| 5,000,000 | 1,750 | 1,500 | 2,250 | 1,750 | 2,500 | 2,000 | 2,750 | 2,250 | 4,000 | 3,250 |
| 10,000,000 | 2,000 | 1,750 | 2,500 | 2,000 | 2,750 | 2,250 | 3,000 | 2,500 | 4,500 | 3,500 |
| 僱員補償 | 2,770 (包括徵費) | | 2,937 (包括徵費) | | 3,878 (包括徵費) | | 4,432 (包括徵費) | | 8,310 (包括徵費) | |
| 建築工程自負額 | | | | | | | | | | |
| 第一部份 | 物料損毀 | | | | a) 工程費用等如或少於港幣 500,000 為港幣 10,000 b) 工程費用多於港幣 500,000 為港幣 20,000 | | | | | |
| | 因水引致的財物損毀 | | | | 港幣 20,000 或賠償額的 20% (以較高者為準) | | | | | |
| 第二部份 | 第三者財物損毀/ 損失 | | | | 港幣 10,000 | | | | | |
| | 第三者身體損傷 | | | | 港幣 10,000 | | | | | |
| | 因水引致的第三者財物損毀 | | | | 港幣 20,000 或賠償額的 20% (以較高者為準) | | | | | |
| | 委託人財物損毀/ 震盪損毀 | | | | 港幣 20,000 或賠償額的 20% (以較高者為準) | | | | | |
| 一般條款/不保事項 | | | | | | | | | | |
| 建築工程保險 | | | | | | | | | | |
| <ul style="list-style-type: none"> ● 故障、缺陷、錯誤或忽略或任何設計、計劃或規格失誤。 ● 物料或工序缺失。 ● 失去使用工能、違約賠償金、罰款、履行保證或其他後果損失。 ● 產品及工程完成後不保條款。 ● 管轄權條款。 ● 搭建及拆除棚架不保條款。 ● 燃燒及焊接條款。 ● 無分攤條款。 | | | | | | | | | | |
| 僱員補償保險 | | | | | | | | | | |
| <ul style="list-style-type: none"> ● 分判承建商伸延保障。 ● 自僱人士、夥伴或獨資經營者不保條款。 ● 任命及/或專業承建商不保條款。 ● 不包括搭棚工人。 ● 工作不超過三十呎高 (應用於沒有外牆高空工作)。 ● 安全帶保證(應用於有外牆高空工作)。 | | | | | | | | | | |

以上資料只供參考，並不構成保險合約的一部份。有關保障計劃的內容及細則將詳列於保單內，大新保險(1976)有限公司保留最終批核權。

DECORATION INSURANCE - APPLICATION FORM**裝修工程保險 - 投保書****(Please complete in BLOCK Letters 請以英文正楷填寫)**

| 1. Information of Principal and/or Contractor 委託人及/或承建商資料 | | |
|--|--|--------------------|
| Proposer 投保人 <input type="checkbox"/> Principal 委託人 <input type="checkbox"/> Contractor 承建商 | Contact No. 聯絡電話號碼 | Email Address 電郵地址 |
| Correspondence Address 通訊地址 | | |
| Name of Principal 委託人名稱 | HKID No. # 香港身份證號碼# / BR No. # 商業登記號碼# | |
| Name of Contractor 承建商名稱 | BR No. # 商業登記號碼# | |

#Delete where appropriate 請刪去不適用者

| 2. Information of Decoration Works 裝修工程資料 | |
|---|----------------------------------|
| Location of Contract Works 工程地點 | |
| Name of Contractors &/or sub-contractors 承建商及/或分判承建商名稱 | Business Registration No. 商業登記號碼 |
| Period of Insurance 保單有效日期 : From 由 dd 日/ mm 月/ yy 年 to 至 dd 日/ mm 月/ yy 年 (Maximum Period is 3 months 最長期限為三個月) | |
| 3-month maintenance period as the free extension will be granted starting from completion date of the contract works 免費附送由裝修工程完成日起計三個月內提供保養期保障 | |
| Description of Contract Works 工程內容 | |
| Contract Value 工程費用* | |
| Total Sum 工程總額 | HK\$ _____ |
| Outbuilding high attitude Works (if any) 外牆高空工程的費用 (如有) | HK\$ _____ |

*Please submit a copy of contract quotation, including separate items and amounts 請提供報價單副本，包括個別項目及其金額

| 3. Cover Selected*保障選項* | |
|---|--|
| ITEM OF COVER 保障項目 | MAXIMUM INDEMNITY 最高賠償額 / SUM INSURED 投保額 |
| CONTRACTORS' ALL-RISKS COVER* 建築工程保障* | |
| <input type="checkbox"/> Liability to Third Party 第三者責任保障 | <input type="checkbox"/> HK\$ 5,000,000 <input type="checkbox"/> HK\$ 10,000,000 Other (please specify)其他 (請註明) HK\$ _____ |
| <input type="checkbox"/> Material Damage 工程物料損毀 | As per the Total Contract Value stated above 根據上列工程總額計算 |
| EMPLOYEES' COMPENSATION COVER 僱員補償保障 | |
| <input type="checkbox"/> Employees' Compensation**僱員補償** | As per Employees' Compensation Ordinance Cap 282 根據僱員補償條例 (香港法例第 282 章) |

*Cover the use of scaffolding but excluding the erection and dismantling of scaffolding 只保障外牆棚架之使用但不包括其搭建及拆卸工序

**Exclude scaffolders 不包括搭棚工人

4. Personal Information Collection Statement (“PICS”) 個人資料收集聲明

- a. Purpose: Among the personal data collected from you to Dah Sing Insurance Company (1976) Limited (“Company”), it is collected for the purpose of: 目的：大新保險(1976)有限公司就閣下收集之個人資料(「個人資料」)乃為以下目的使用：
- (i) processing, administering, implementing and effecting the requests indicated in this document or any documents that you may submit to the Company from time to time; 處理、管理、落實及實行閣下提交予本公司的本文件或不時提交的任何其他文件中所表明的申請；
 - (ii) providing all services related to this document and the Policy, including promoting or improving such services or related services by the Company or its subsidiaries and affiliates; 提供與本文件和本保單相關的一切服務，包括推廣或改善本公司或其關聯公司提供的有關本次申請的服務或相關服務；
 - (iii) communicating with you in relation to the administrative purposes; 就行政目的與閣下聯絡；
 - (iv) investigating, processing and paying claims made under your insurance policy; 調查、處理及繳付閣下保單的理賠申請；
 - (v) co-operating with any investigation and meeting any disclosure requirements imposed by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies within or outside Hong Kong Special Administrative Region (“HKSAR”); 依照在香港特別行政區境內或境外任何法律、監管、政府、稅務、執法或其他機關，或自律監管機構或行業組織的要求，配合調查及作出披露；
 - (vi) transferring your Personal Data to any federation or similar organization of insurance companies (“Federation”) and any members of the Federation to carry out its regulatory functions and/or in the interest of insurance industry or any members; 將閣下的個人資料發送給任何保險公司聯會或類似組織(「聯會」)以及聯會的任何成員，以供其履行其監管職能及/或為保險行業或聯會的任何成員的合理利益所需的其他職能；
 - (vii) statistical or actuarial research; 統計或精算研究；
 - (viii) other ancillary purposes which are directly related to the purposes set above. 其他直接與以上目的相關的目的。

For using the personal data provided by you for promotional / marketing purposes, please refer to the section titled “Use of Personal Data in Direct Marketing”.

The failure of providing the Personal Data by you may result in the Company being unable to provide products and services, assess your policy application, process claims under insurance policies issued by the Company, or process any other requests, enquiries, or complaints from you. 就本公司使用閣下提供的個人資料作宣傳或市場推廣用途，請參閱「使用個人資料作直接促銷用途」一節。未能提供所需的個人資料可能導致本公司無法為閣下提供產品及服務、評估閣下的保單申請、處理保單索償、或處理任何閣下提出的要求、查詢或投訴。

- b. Transfer: Personal data provided by you to the Company will be kept in confidential but it may be transferred to parties mentioned below for purposes set above: 轉移：閣下提供的個人資料將保密處理，惟會因以上所述之目的將此等資料轉移給以下各方：
- (i) any related company(ies), including subsidiaries or affiliates of the Company; 本公司的任何成員公司，包括附屬公司及聯屬公司；
 - (ii) any other unrelated company carrying on insurance, financial services intermediaries or reinsurance related business; 任何其他從事保險、金融服務中介團體或再保險相關業務的非本公司成員公司；
 - (iii) financial services intermediaries that are authorized by the Company for the distribution of products and services provided by the Company; 獲本公司授權以分銷本公司所提供之產品及服務的金融服務中介團體；
 - (iv) a claims, investigation or other services provider providing services relevant to your insurance policies; 提供與閣下的保單有關的索償、調查或其他服務的提供者；
 - (v) relevant industry association and federation that exists or is formed from time to time; 現有或不時成立的相關行業協會及聯會；
 - (vi) any person (including agents, contractors or third party service providers) who provides administrative, telecommunications, computer, payment, data processing or other services in connection with the operation of the Company's business and provision of products and services to you; 向閣下提供與本公司產品及服務有關的行政、電訊、電腦、付款、數據處理或其他服務的任何人士(包括代理商、承包商或第三方服務提供者)；
 - (vii) any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies within or outside HKSAR; 於香港境內或境外任何法律、監管、政府、稅務、執法或其他機關，或自律監管機構或行業組織；
 - (viii) any third party in connection with a transfer or potential transfer of all or part of the business of the Company that some of the transferees may be located within or outside of HKSAR. 與本公司業務的轉讓或擬議轉讓有關的任何第三方，當中部分受讓方或位於香港境內或境外；
 - (ix) Your insurance agents, intermediaries or referrer. 閣下的保險代理人或中介人或介紹人。
- c. Access: You have the right to ascertain what type of personal data the Company holds, whether the Company holds your personal data and, if so, the right to request access to and to request correction of any personal data concerning you held by the Company. Such request can be made to the Data Protection Officer of the Company at 20/F, Island Place Tower, 510 King's Road, North Point, Hong Kong. The Company has the right to charge a reasonable fee for processing a request to access your personal data access request. 查閱：閣下有權查明本公司持有個人資料的類別、本公司是否持有閣下的個人資料，如持有，閣下有權要求查閱本公司持有涉及閣下的個人資料以及要求對該等資料作出更正。閣下可向本公司的資料保障主任提出要求，地址為香港北角英皇道510號港運大廈20樓。本公司有權為處理閣下的個人資料查閱要求而收取合理費用。

Use of Personal Data in Direct Marketing 使用個人資料作直接促銷用途

Apart from the aforementioned purposes, the Company may use your personal data including name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data for direct marketing by mail, fax, email, telephone or SMS that may include the following classes of services, products and subjects: (a) insurance, financial and related services and products; (b) reward, loyalty or privileges programmes and related services and products; and (c) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) and/or advertising leaflet(s)/poster(s) for the relevant services and products, as the case may be). Your personal data may also be provided to third party providers of financial, insurance, medical/health, call centre, marketing or research services, rewards, loyalty or privileges program services and/or related services for their use in direct marketing. 除了以上所述的用途，本公司擬把閣下的個人資料包括姓名、聯絡資料、產品及服務組合資料、交易模式及行爲、財務背景及人口統計數據透過郵寄、傳真、電郵、電話及短訊形式用於直接促銷，當中包括以下的服務、產品和類別：(a) 保險、財務及相關服務及產品；(b) 獎賞、年資獎勵或優惠計劃及相關服務和產品；(c) 本公司的聯名合作夥伴提供之服務和產品(有關服務和產品的申請表/宣傳單張/海報上會提供聯名合作夥伴的名稱，視屬何情況而定)；閣下的個人資料可提供予第三方金融機構、保險公司、醫療機構、電話服務公司、市場營銷或研究服務、獎賞、年資獎勵及優惠計劃服務及/或相關服務作直接促銷。

- (1) If you do not want to receive marketing communications from the Company, please this box
 如閣下不願收取本公司的市場推廣資訊，請在方格內劃上「√」
- (2) If you do not want to receive marketing communications from any related company(ies) of the Company (including subsidiaries or affiliates), please this box
 如閣下不願收取本公司的任何成員公司(包括附屬公司及聯屬公司)的市場推廣資訊，請在方格內劃上「√」

You may, in future, withdraw your consent to the use of your personal data by the Company and any third parties on direct marketing purposes. Such request can be made to the Data Protection Officer of the Company at 20/F, Island Place Tower, 510 King's Road, North Point, Hong Kong and the Company shall cease to use your personal data for direct marketing purposes. 閣下將來可以撤回閣下對個人資料作本公司及第三方直接促銷用途的同意書。這項要求可向本公司的資料保障主任提出，地址為香港北角英皇道510號港運大廈20樓。此後，本公司須停止使用閣下的個人資料作直接促銷之用。

Amendment to the PICS 個人資料收集聲明的修訂

The Company reserves the right at anytime, with or without notice, amends this PICS which will be found in our website or in writing to notify you how the Company will collect, use and transfers your personal data. Should there be any amendment to this PICS in the future, such amendment will become effective with immediate effect. 本公司保留權利可隨時且在無須通知的情況下，修訂本個人資料收集聲明，本公司亦可在本公司的網

站或以書面形式知會閣下，閣下因而能得悉本公司如何收集閣下的個人資料、如何使用該資料及轉移該資料的情況。任何有關修訂將在刊登後即時生效。

5. Declaration 聲明

I hereby declare my presence in Hong Kong at the time of application. In the case that I have applied the insurance on behalf of the person other than myself, I have been duly authorised by the person covered under this application mentioned in this Proposal Form (the "Insured Person") to apply for this insurance and to make the following declarations for and on his/her behalf. I also hereby declare that the Insured Person has agreed to the information under this Proposal Form including these Declarations, and that it is a condition precedent to obtain coverage for the Insured Person that such Insured Person has agreed to all such information. I further declare that I have obtained the full and complete authority from the Insured Person to disclose any personal information for this insurance application and subsequent amendment. I, and on behalf of the Insured Person, declare that: 本人聲明，本人申請此保險時身處香港。如本人亦代表其他人申請本保險，本人已獲列於本投保書上受保人授權代他/她申請此保險及作出以下聲明。本人亦聲明受保人已同意在本投保書上(包括各項聲明)所列的內容，並因此成為該受保人獲得保障的先決條件。本人並且聲明已獲得受保人授權透露所需個人資料作本保險申請及其後更改保單資料的用途。本人，並代表受保人，聲明：

1. the information given above is true and correct to the best of my/our 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 this Proposal Form has been accepted by Dah Sing Insurance Company (1976) Limited ("the Company") and agree that this Proposal Form should be the basis of the contract between me/us and the Company. 在本投保書內所填報的資料均盡本人/吾等所知為屬實及正確，並確信已披露所有足以影響評估本申請的重要事項。本人/吾等明白本投保書被大新保險(1976)有限公司(以下簡稱「貴公司」或「本公司」) 接納後，本申請方始生效並同意本投保書作為本人/吾等與貴公司之間的合約基礎。
2. I/we understand I/we shall refer to the policy document of this Plan for details of the insurance coverage, exclusion clauses and terms and conditions, and I/we have read the related policy document. 本人/吾等明白所有保障項目、不承保事項、條款及細則概以此計劃保單為準，並聲明已細閱有關保單文件。
3. I/we agree that all personal data about me/us collected by the Company may be held and disclosed within or outside Hong Kong. 本人/吾等同意所有貴公司所收集有關本人/吾等的個人資料可在香港或香港以外地區持有及披露。
4. I/we understand that providing the personal data requested on this form is mandatory, and failure to provide all the requested data may mean the Company is unable to process my/our application. 本人/吾等明白提供本投保書上要求的個人資料是必需的，未能提供所需資料可導致貴公司不能處理本人/吾等的申請。
5. I/we understand, acknowledge and agree that, as a result of the purchasing and taking up the policy to be issued by the Company, the Company will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where I/we am/are a body corporate, the authorised person who signs on behalf of me/us further confirms to the Company that he or she is authorised to do so. 本人/吾等明白、確知及同意，貴公司會就本人/吾等購買及接受本人/吾等簽發的保單，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如本人/吾等為法人團體，代表本人/吾等簽署的獲授權人員須向貴公司確認他/她已獲該法人團體授權。
6. I/we further understand that the above agreement is necessary for the Company to proceed with the application. 本人/吾等亦明白貴公司必須取得本人/吾等以上的同意，才可以處理本人/吾等保險申請。

In the event of any discrepancy between the Chinese and English versions, the English version shall prevail. 如中文及英文版之間有任何差異，一概以英文版為準。

Signature of Proposer with Company Chop (If Applicable)
投保人簽署及公司蓋印 (如適用者)

Date
日期