

# Fire Insurance

Fire is a common hazard that can destroy in just minutes on what has taken years to acquire. While we cannot prevent hazards like fire or natural disasters, we can protect you against the financial losses suffered. Dah Sing Insurance's Fire insurance provides you flexible options with various added perils, and customisable sum insured to cater your insurance needs and protect your property.

## Basic Coverage

The Fire Insurance covers any physical loss of or damage to your property caused by

- Fire
- Lightning
- Explosion of boilers or gas used for domestic purposes only

## Extra Perils

With competitive premium, you can opt for adding extra perils on top of basic coverage

- Aircraft Damage
- Malicious Damage
- Bush Fire
- Water Tanks, Apparatus & Pipes
- Earthquake (Fire Shock & Flood)
- Typhoon, Windstorm (including Flood)
- Sprinkler Leakage
- Explosion
- Vehicle Impact (by Third Party Vehicle or by any Vehicle)
- Riot & Strike (with certain exclusions)
- Spontaneous Combustion
- Landslip & Subsidence
- Rainstorm

## Major Exclusions

- Loss or damage due to wear and tear, depreciation, gradual deterioration
- Theft during or after the occurrence of a fire
- War and terrorism exclusion
- Loss or damage not covered under insured perils
- Sanction exclusion

This is only a product summary and does not constitute any part of the contract. For full terms, conditions and exclusions, please refer to the Policy Wording.

Dah Sing Insurance Company Limited ("Dah Sing Insurance"), a wholly owned subsidiary of Dah Sing Financial Holdings Ltd., has been providing general insurance solutions to our customers and business partners in Hong Kong since 1976. Dah Sing Insurance is authorised and regulated by the Insurance Authority of the Hong Kong, providing a wide range of general insurance products.

Dah Sing Insurance is the insurance underwriter of Fire Insurance, is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrolment of Fire Insurance.

Dah Sing Bank, Limited ("Dah Sing Bank") is the authorised licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. "Fire Insurance" is the product of Dah Sing Insurance but not the product of Dah Sing Bank. In respect of an eligible dispute (as defined in the terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

This service / product is not targeted at customers in the European Union.

Dah Sing Insurance Company Limited

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Together We Progress and Prosper

# 火險

火警是常見的意外，可以瞬間摧毀年月累積的財產。雖然我們無法避免火災或天災的發生，但是我們可以保障其事故帶來的經濟損失。大新保險的火險提供靈活保障選項及多項附加險，以及可度身訂造保障額，保障您的財產及提供你所需要的保險。

## 基本保障

火險保障您的財產因下列風險引致的實質損失或損毀

- 火警
- 閃電
- 家用鍋爐及家用氣體燃料爆炸

## 附加保障

除基本保障外，您亦可以相宜保費，額外自選附加保障

- 飛機墜毀
- 惡意損毀
- 叢林山火
- 水箱、輸水裝置及水管爆裂或滿溢
- 地震（火警、震動及洪水）
- 颱風或暴風（包括引致洪水）
- 消防灑水裝置滲漏
- 爆炸
- 汽車碰撞（由第三者的汽車引致者或由任何汽車引致者）
- 暴動及罷工（包含某些例外情況）
- 自然發熱燃燒
- 山泥崩塌及地陷
- 暴雨

## 主要不保事項

- 磨損及撕裂、折舊、逐漸變壞引致之損失
- 火警發生時或發生後因盜竊而引致之損失
- 戰爭及恐怖主義活動除外條款
- 未涵蓋在承保風險事故的損毀
- 制裁除外條款

此產品概覽並不構成保單的一部分。有關條款細則、保障範圍及不保事項，請參閱保單條款。

大新保險有限公司（「大新保險」）為大新金融集團有限公司之全資附屬機構，由 1976 年起已為客戶及商業夥伴提供一般保險方案。大新保險獲香港保險業監管局授權經營，提供多元化保險產品及方案。

大新保險為火險之承保人，全面負責一切保障及賠償事宜，並保留對火險的最終批核權。

大新銀行有限公司（「大新銀行」）是大新保險之授權持牌保險代理機構及為大新保險分銷保險產品。火險是大新保險而非大新銀行的產品，對於大新銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（「合資格爭議」定義請參看金融糾紛調解計劃的金融糾紛調解的中心《職權範圍》），大新銀行須與客戶進行金融糾紛調解計劃程序。

本服務／產品並不是以歐洲聯盟的人士為目標。

大新保險有限公司

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