

「升級尊尚家居」保險計劃



有關保險業監管局收取保費徵費之新規定

保險業監管局(保監局)已於《保險業條例》(第41章)下的保險業(徵費)規例、保險業(徵費)令中公佈有關收取保費徵費的新規定，並於2018年1月1日正式生效。透過保險公司向保單持有人收取保費同時一起收取徵費，保監局會以循序漸進的方式引入徵費如下：

階段	期間	徵費率	一般保險最高保費徵費
第一階段	由2018年1月1日至2019年3月31日(包括首尾兩日)	0.04%	港幣\$2,000
第二階段	由2019年4月1日至2020年3月31日(包括首尾兩日)	0.06%	港幣\$3,000
第三階段	由2020年4月1日至2021年3月31日(包括首尾兩日)	0.085%	港幣\$4,250
第四階段	由2021年4月1日起(包括該日)	0.1%	港幣\$5,000

保單應付之保費徵費的計算方法將會以保費乘以保費徵費率，同時保費徵費是設有上限。

以下保費表已附有徵費供閣下參閱：

基本家居保障

建築面積(平方呎)	實用面積(平方呎)	基本保費(港幣)	保費徵費(港幣)	總保費(已包括徵費)(港幣)
≤500	≤420	899.10	0.90	900
501-700	421-580	1,248.75	1.25	1,250
701-1,000	581-830	1,648.35	1.65	1,650
1,001-1,500	831-1,250	2,047.95	2.05	2,050
1,501-2,000	1,251-1,650	2,597.40	2.60	2,600
2,001-2,500	1,651-2,050	2,797.20	2.80	2,800
2,501-3,000	2,051-2,500	3,346.65	3.35	3,350

自選建築物保障

建築面積(平方呎)	實用面積(平方呎)	基本保費(港幣)	保費徵費(港幣)	總保費(已包括徵費)(港幣)
≤500	≤420	499.50	0.50	500
501-700	421-580	629.37	0.63	630
701-1,000	581-830	1,018.98	1.02	1,020
1,001-1,500	831-1,250	1,528.47	1.53	1,530
1,501-2,000	1,251-1,650	2,037.96	2.04	2,040
2,001-2,500	1,651-2,050	2,597.40	2.60	2,600
2,501-3,000	2,051-2,500	3,146.85	3.15	3,150

自選兼職家傭保障(港幣)

每位基本保費	僱員補償保險徵	恐怖主義活動而引致的索償("財務安排")費	保險公司(僱員補償)無力償債管理局徵款	保費徵費	總保費(已包括徵費)
180.37	10.46	5.41	3.61	0.18	200

車位的第三者法律責任保障 附加保費(港幣)

天台的第三者法律責任保障 附加保費(港幣)

基本保費	保費徵費	總保費(已包括徵費)	基本保費	保費徵費	總保費(已包括徵費)
199.80	0.20	200	299.70	0.30	300

根據徵費規例 第3(4) 條，如保單持有人未能繳付訂明徵費，保監局可向該保單持有人施加不超過港幣5,000元的罰款。

保費徵費金額將列明於閣下的付款通知書及/或保單附表內。如閣下對本函有任何查詢，歡迎聯絡您的保險中介人。

如欲了解更多保費徵費詳情，請瀏覽：

- https://www.ia.org.hk/tc/infocenter/press_releases/collection_of_premium_levy_to_take_effect_on_1_January_2018.html
- https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html
- <https://www.libertyinsurance.com.hk/zh/premium-levy>

Notice of Collection of Insurance Premium Levy by Insurance Authority

Insurance Authority (IA) has announced the collection of levy on insurance premiums under the Insurance (Levy) Regulation ("Levy Regulation") and Insurance (Levy) Order ("Levy Order") of "Insurance Ordinance (Cap. 41)", which is to be effective on 1st January 2018, from policyholders through insurance companies each time when a premium is paid. An incremental approach will be adopted for the collection of levy:

Phase	Period	Levy Rate	Levy Cap on General Insurance
Phase 1	From 1 Jan 2018 to 31 March 2019 (both dates inclusive)	0.04%	HK\$2,000
Phase 2	From 1 Apr 2019 to 31 March 2020 (both dates inclusive)	0.06%	HK\$3,000
Phase 3	From 1 Apr 2020 to 31 March 2021 (both dates inclusive)	0.085%	HK\$4,250
Phase 4	From 1 Apr 2021 onwards (inclusive of that date)	0.1%	HK\$5,000

The amount of levy payable for each premium payment under an insurance policy will be the amount of premium multiplied by a levy rate and a cap will apply on the levy.

Below is the premium table with levy for your reference:

Basic Benefits				
Gross Floor Area (sq. ft.)	Net Floor Area (sq. ft.)	Basic Premium (HK\$)	Premium Levy (HK\$)	Total Premium with Levy(ies) (HK\$)
≤500	≤420	899.10	0.90	900
501-700	421-580	1,248.75	1.25	1,250
701-1,000	581-830	1,648.35	1.65	1,650
1,001-1,500	831-1,250	2,047.95	2.05	2,050
1,501-2,000	1,251-1,650	2,597.40	2.60	2,600
2,001-2,500	1,651-2,050	2,797.20	2.80	2,800
2,501-3,000	2,051-2,500	3,346.65	3.35	3,350

Optional Benefits for Building Cover				
Gross Floor Area (sq. ft.)	Net Floor Area (sq. ft.)	Basic Premium (HK\$)	Premium Levy (HK\$)	Total Premium with Levy(ies) (HK\$)
≤500	≤420	499.50	0.50	500
501-700	421-580	629.37	0.63	630
701-1,000	581-830	1,018.98	1.02	1,020
1,001-1,500	831-1,250	1,528.47	1.53	1,530
1,501-2,000	1,251-1,650	2,037.96	2.04	2,040
2,001-2,500	1,651-2,050	2,597.40	2.60	2,600
2,501-3,000	2,051-2,500	3,146.85	3.15	3,150

Optional Benefits for Part-time Domestic Helper (HK\$)					
Basic Premium per Helper	Employees' Compensation Insurance Levy	Government Terrorism Facility Charge	Employees' Compensation Insolvency Bureau Contribution	Premium Levy	Total Premium with Levy(ies)
180.37	10.46	5.41	3.61	0.18	200
Additional Premium for Extension – Legal Liability for Car Park (HK\$)			Additional Premium for Extension – Legal Liability for Flat Roof (HK\$)		
Basic Premium	Premium Levy	Total Premium with Levy(ies)	Basic Premium	Premium Levy	Total Premium with Levy(ies)
199.80	0.20	200	299.70	0.30	300

It is important to note if a policyholder fails to pay the prescribed levy, the IA may under Section 3(4) of Levy Regulation impose on the policyholder a pecuniary penalty of up to \$HK\$5,000.

The amount of levy applied to your policy will be shown on the Payment Advice and/or Policy Schedule. If you have any questions about this notice, please feel free to call your insurance intermediary for assistance.

To find out more about the collection of Premium Levy, please visit:

- https://www.ia.org.hk/tc/infocenter/press_releases/collection_of_premium_levy_to_take_effect_on_1_January_2018.html
- https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html
- <https://www.libertyinsurance.com.hk/zh/premium-levy>