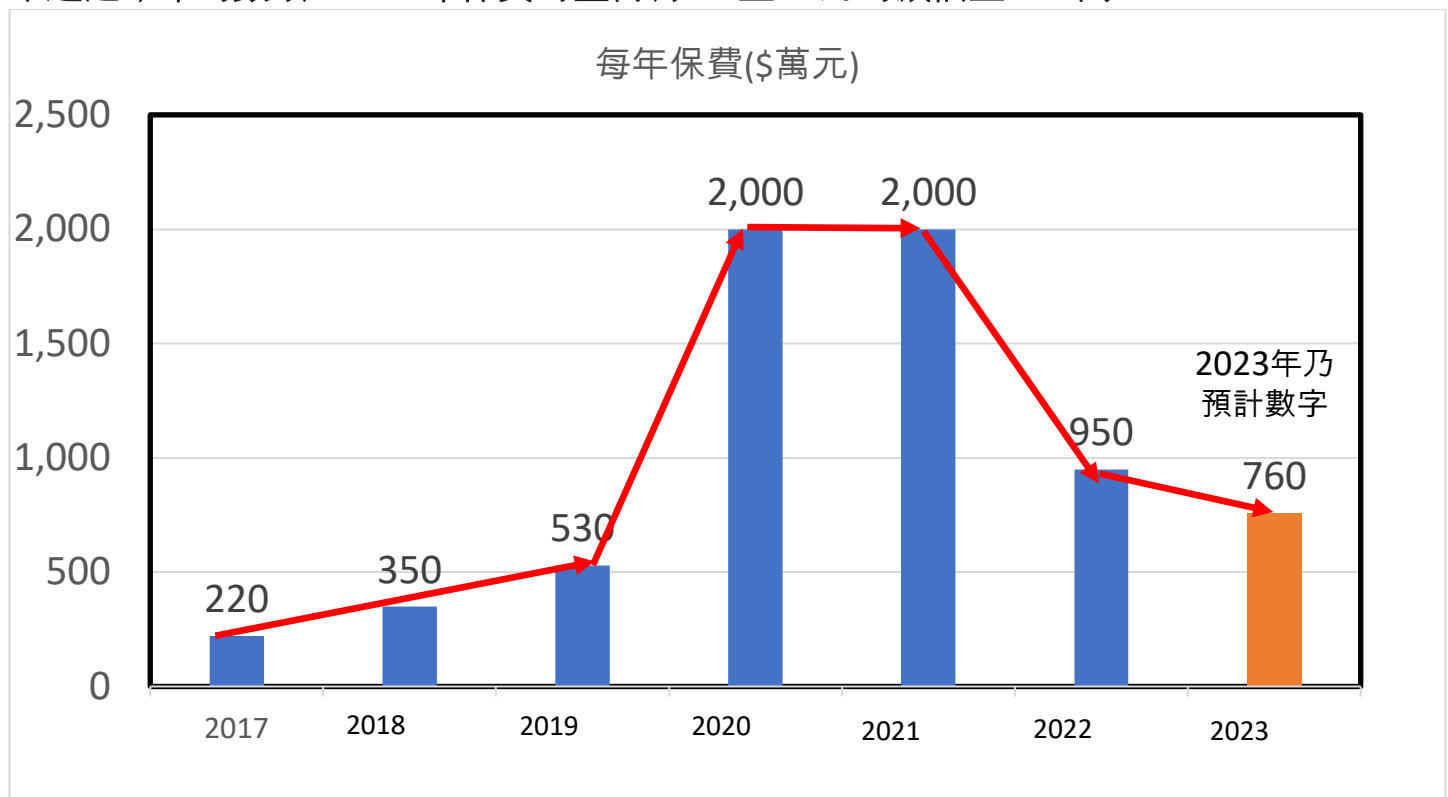




杏花邨新一年 (2022 年) 的屋苑財產保險費減幅超過一半

在上星期三(11月17日)的[杏花邨業主委員會]與[杏花邨物業管理處(住宅)]每月的例會上，管理處確認**2022年杏花邨住宅財產保險費約為950萬元**，比較2021年的保險費，明年開始的新兩年保險費首年有超過一半的減幅，及如果2022年保險索償額不超過今年的數額，2023年保費可望再有15至20%的減幅至760萬。



經過[杏花邨專業監察團隊]的業委會與[杏花邨物業管理處(住宅)]這兩年多努力之下，我們制定了有效的防風/防洪措施，以及清除了下邨擋水閘涉嫌違規建築的問題，加強本邨的防風/防洪能力，令本邨每年的保險費用減少1,000多萬元。過去兩年，因為飆升的保險費，蠶食了杏花邨約2,000多萬元的儲備，致使我們的儲備減少至今年年底約\$1,900萬元。我們會繼續監督管理處的防風/防洪工作，希望在2024年開始的新保險合約能再有大幅度的下降，使保險費用逐步回復2017年以前的水平。

杏花邨業主委員會 (住宅)

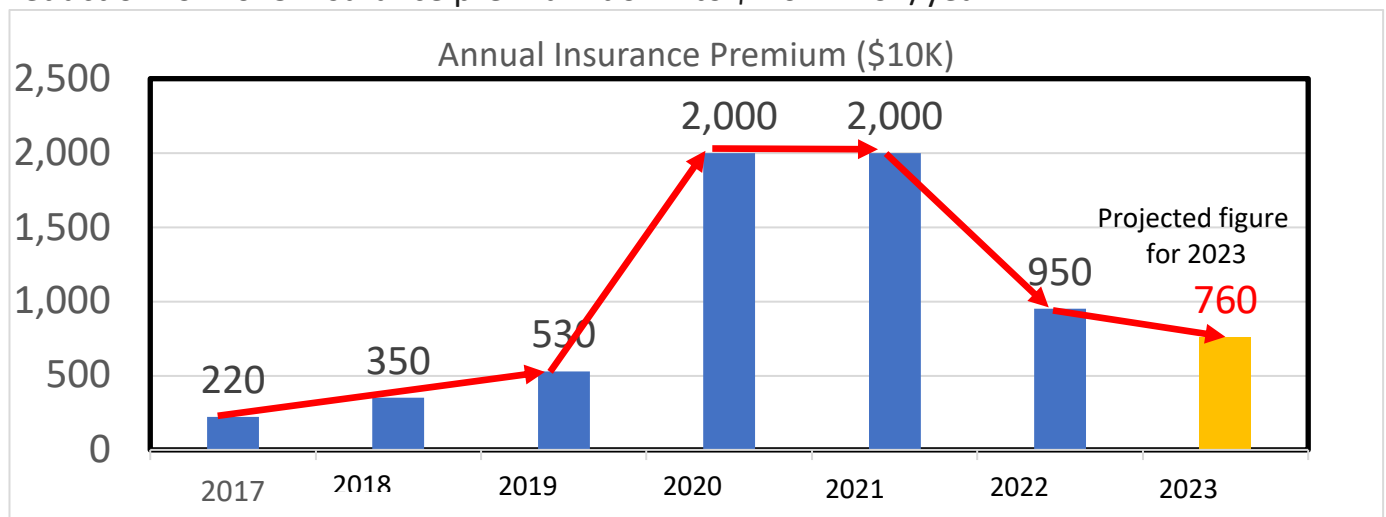
2021年11月24日





Estate Property Insurance Premium for 2022 reduced by more than 50%

At the monthly meeting of the HFC Owners' Committee (Residential) and the Property Management Office (Residential) last Wednesday (Nov 17th), the Management Office confirmed that **the Estate Property Insurance Premium for residential areas in 2022 will be about \$9.5 million**. Compared to the 2021 premium, it is more than half of the reduction in the first year of the new two-year contract starting next year. And if the insurance claim in 2022 does not exceed the amount this year (2021), there will be a further 15 to 20% reduction for 2023 insurance premium down to \$7.6 million/year.



After more than two years of efforts by the Owners' Committee (The PMG Team) and the Property Management Office (Residential), we have formulated effective Typhoon/Flood control measures for our Estate. In addition, the problem of illegal construction of Flood Gates in Lower HFC has been settled, and thus further strengthened the Typhoon/Flood control capacity of the building. This enables HFC to bargain for a bigger reduction on the annual insurance premium by at least \$10 million. The amount of the Residential Reserve Fund has been reduced by about \$20 millions due to the soaring increased in Estate Insurance Premium since 2020, with projected \$19 millions remained by end of 2021. We will continue to monitor and oversee the Typhoon/Flood Control work of the Management Office and hope that the premium of the new insurance contracts starting in 2024 will see a significant reduction and gradually down to pre-2017 levels.

HFC Owners' Committee (Residential)

Nov 24th, 2021

