

PICC Business Package Insurance

Business Package Insurance is specially designed to protect your business with a broader coverage at a competitive cost.

Section 1 – Content All Risks Cover (Basic Cover)	Maximum Limit (HK\$)
1. On Contents	Declared Sum Insured
2. On Stocks in Trade	Declared Sum Insured 5,000 / item
* Minimum premium for Section 1: HK\$800	
Free Extensions:	
1. Alternation or Repairs (Total contract value ≤ HK\$200,000)	Covered
2. Architects' & Surveyors' fees	25,000
3. Computer System Records	50,000
4. Deed, document, card, tape, film or transparency	5,000 / item 50,000 in aggregate
5. Fire Extinguishing Expenses	20,000
6. Equipment or Office Machinery	100,000 / item
7. Personal effects of the Insured or any partner, director or employee of the Insured	5,000 / person
8. Removal of Debris	10% of the Sum Insured
9. Shop-front fixture consisting - Advertising Signage, Neon Signboard - Roller shutters and gates - Fixed Glass Panel	20,000
10. Seasonal Increase to Stocks (automatic increase from November to February)	+ 20% of the Sum Insured
11. Stock deterioration due to breakdown of refrigerator	5,000
12. Stock in Transit	10% of the Sum Insured Not exceeding 50,000 / year
13. Temporary Removal	5,000 / item 10,000 or 10% of the Sum Insured whichever is the less
14. Damage to Premises following theft	Covered
15. Work of art or curios	10,000 / item 100,000 or 10% of the Sum Insured

Section 2 – Business Interruption (Free)	Maximum Limit (HK\$)
Increased Cost of Working incurred in consequence of damage to property insured under Section 1	1,000,000 With 12 months indemnity period
Free Extensions:	
1. Mandatory Provident Fund (MPF) Contribution	5,000
2. Accountants' Fees	50,000
3. Denial of Access	1,000,000
4. Closure due to Murder, Suicide, Food & Drink Poisoning, Vermin or Pests by competent authority	1,000,000
5. Failure of Public Utilities	1,000,000

Section 3 – Loss of Money (Free)	Maximum Limit (HK\$)
1. Loss of Money (other than crossed cheques, crossed postal orders, crossed money orders, crossed bankers' drafts and credit card sales vouchers)	
(a) Money in Transit	50,000
(b) Money on the premises during business hours	50,000

(c) Money on the premises out of business hours in a locked safe or locked strong room.	50,000
(d) Money on the premises out of business hours in a locked drawer or locked cash register	5,000
(e) Money in bank night safes and thereafter within bank premises until at banks' risk	50,000
2. Loss of crossed cheques, crossed postal orders, crossed money orders, crossed bankers' drafts and credit sales vouchers	500,000
3. Loss of / Damage to Safes and Cash Register caused by theft or attempted theft	25,000
Free Extensions:	
1. Automatic Increase in Sum Insured on Weekend and Public Holidays	+ 20% of the Sum Insured
2. Personal Cash Cheque signed by an employee, partner or director of the Insured at the premises under violence or threat of violence	5,000

Section 4 – Public Liability (Free)	Maximum Limit (HK\$)
Insure against legal liability for third parties bodily injury or property damage	10,000,000 / any one accident Unlimited / any one period
Free Extensions:	
1. Advertising Signboard Liability	1,000,000
2. Food and Drinks Supplied	2,000,000
3. Contract's Liability (Total Contract Value ≤ HK\$200,000)	Covered
4. First Aid	
5. Overseas Visits	
6. Tenant Liability	
7. Welfare, Social and Sports Clubs	

Section 5 – Personal Assault (Free)	Maximum Limit (HK\$)
Cover accidental death or permanent total disablement of the Insured or employees as a result of fire, explosion, theft or attempted theft at the Premises	100,000 any one period
1. Death within 12 months of the bodily injury	50,000 / person
2. Loss of one or more limbs	
3. Loss of sight of one or both eyes within 12 months of the bodily injury	
4. Permanent Occupational Disability	

Section 6 – Employees' Compensation (Optional Cover)	Maximum Limit (HK\$)
Insure against employer's liability to employees under the EC Ordinance and Common Law	100,000,000 Or up to the statutory limit / event
* Minimum premium for Section 6: HK\$500 + 10.8% ECI Levy	
Free Extensions:	
1. Employees Inter-Sports Social & Welfare Activities	Covered
2. Business Trip	
3. Extraordinary Weather Conditions	

Section 7 – Fidelity Guarantee (Free)	Maximum Limit (HK\$)
Loss of Money due to acts of fraud or dishonesty committed by employee	25,000 / occurrence 50,000 / year

Excess – the first amount of loss to be borne by the Insured	
For building age ≤ 45:	
Section 1:	(a) HK\$3,000 or 10% of each and every loss whichever is the greater for loss or damage arising from water damage, typhoon, windstorm and flood. (b) HK\$1,000 for each and every other loss.
Section 2:	24 hrs
Section 4:	(a) HK\$3,000 or 10% of each and every loss whichever is the greater in respect of Third Party Property Damage caused by water. (b) HK\$1,000 for each and every other loss.

Should there be any discrepancies between the Chinese & English versions, English version shall prevail.

The information contained in this leaflet is a general summary only. All the terms and conditions are set out in the policy.

In the event that of any discrepancy or inconsistency between the information contained in this leaflet and the terms and conditions set out in the policy, the policy terms shall prevail. The People's Insurance Company of China (Hong Kong), Ltd. reserves the right of final approval and decisions.

Please refer to the policy for details. A specimen policy can be made available on request.

人保商業綜合保險

本公司的「商業綜合保險」以優惠的價格為閣下的企業提供全面的綜合保障。

第一項 – 財物綜合保險 (基本保障)	最高賠償額 (港幣)
1. 財物保障	請列明投保金額
2. 貨物保障	請列明投保金額 每件 5,000
* 此項保障之最低保費為港幣 800	
免費附加保障：	
1. 室內改裝或裝修工程引致損壞 (每單工程合約費用≤港幣 200,000)	已保
2. 支付給建築師及測量師的費用	25,000
3. 電腦系統中的記錄檔案	50,000
4. 契約、文件、資料卡、磁帶、膠卷或幻燈片	每件 5,000 每年不超過 50,000
5. 消防滅火費用	20,000
6. 任何機器和器材	每件 100,000
7. 投保人、合伙人、董事或其僱員之私人物	每位僱員 5,000
8. 廢物清理費用	投保金額的 10%
9. 商店門面財物，包括 - 霓虹燈看板或者表示看板 - 簾門、門 - 門窗、櫥窗、櫃位及架上的平面玻璃	20,000
10. 存貨價值的季節增長 (從11月份至2月份的存貨價值將會自動增加)	+ 20% 投保金額
11. 因冷凍櫃發生故障而引致冷凍貨品變壞	5,000
12. 財物運送	投保金額的 10% 每年不超過 50,000
13. 暫時遷移費用	每件 5,000 投保金額的 10% 每年不超過 10,000
14. 因盜竊而遭受的財物損失	已保
15. 藝術品或古董	每件 10,000 投保金額的 10% 每年不超過 100,000

第二項 – 業務中斷保險 (免費保障)	最高賠償額 (港幣)
由於第一項中投保的財物受到損害而導致工作成本的額外開支	1,000,000 賠償期為 12 個月
免費附加保障：	
1. 強制性公積金 (MPF)	5,000
2. 因申報索償帳項時所需支付給專業會計師的費用	50,000
3. 因鄰近建築物或地區受損以致無法進入被保場所時要維持業務所需的額外開支	1,000,000
4. 由於謀殺、自殺、食物或飲料中毒、害蟲或者有害動植物引致他人傷亡而被相關部門關閉	1,000,000
5. 因公共電力煤氣水力供應中斷時要維持業務所需的額外開支	1,000,000

第三項 – 現金保險 (免費保障)	最高賠償額 (港幣)
1. 現金損失 (不包括劃線支票、劃線郵政匯款單、劃線本票、劃線銀行匯票和信用卡銷費單)	
(a) 運送中的現金	50,000
(b) 營業時間內在保場所內損失的現金	50,000

(c) 非營業時間鎖在被保場所的保險箱或者儲存室的現金	50,000
(d) 非營業時間鎖在被保場所的抽屜或者收銀機的現金	5,000
(e) 存放在銀行夜庫的現金，直至風險由銀行承擔	50,000
2. 劃線支票、劃線郵政匯款單、劃線本票、劃線銀行匯票和信用卡消費單的損失	500,000
3. 保險箱和收銀機被盜竊或蓄意盜竊而造成的損失	25,000
免費附加保障：	
1. 週末和公眾假期保險金額將會自動增加	+ 20% 投保金額
2. 處於商店內及在暴力或暴力威脅下被強迫簽署的個人現金支票	5,000

第四項 – 公共責任保險 (免費保障)	最高賠償額 (港幣)
第三者在被保場所內受到身體損傷或財物損失而引致的法律責任	每宗事故: 10,000,000 每年: 沒有限制
免費附加保障：	
1. 霓虹燈或招牌責任	1,000,000
2. 在投保地點因供給的食物和飲品所引致的法律責任	2,000,000
3. 維修工程涉及的責任 (只適用工程合約費用 ≤ 港幣 200,000)	已保
4. 因急救時引致的法律責任	
5. 於海外公幹時引致的法律責任	
6. 因租客責任所引致的法律責任	
7. 因公司所舉辦的社交活動和體育運動所引致的法律責任	

第五項 – 個人意外傷害保險 (免費保障)	最高賠償額 (港幣)
因被保場所內的火災、爆炸、偷竊或者蓄意偷竊而對投保人或者職員造成的意外死亡或喪失永久工作能力	100,000 每年
1. 人身受到傷害後 12 個月內死亡	每人 50,000
2. 喪失完全或部分四肢	
3. 人身受到傷害後 12 個月之內單眼或者雙眼失明	
4. 永久職業性傷殘	

第六項 – 僱員賠償保險 (自選投保項)	最高賠償額 (港幣)
閣下可選擇於本計劃內為僱員購買僱員賠償保險 保障範圍包括香港的僱員補償條例所制定及民事法所裁定的僱主給予僱員因工傷亡之賠償	每次事件最高法定賠償額為 100,000,000
* 此項保障之最低保費為港幣 500 + 10.8% 勞工保險徵費	
免費附加保障：	
1. 僱員參與公司所舉辦之體育運動、社會活動和福利活動	已保
2. 海外公幹	
3. 惡劣天氣狀況下之保障	

第七項 – 員工忠誠保險 (免費保障)	最高賠償額 (港幣)
因員工的欺騙或不誠實而造成的現金損失	每次 25,000 每年不超過 50,000

自負金額 – 投保人所需承擔的	
樓宇年齡 ≤ 45：	
第一項	因水浸、水漬或颱風而引致財務損失或損毀，每次索償自負金額為損失及損毀的 10% 或 HK\$3,000，以較高者為準。其他損毀每次索償自負金額為 HK\$1,000。
第二項	首 24 小時
第四項	每宗因水漬導致第三者財產損毀的意外，每次索償自負金額為損失及損毀的 10% 或 HK\$3,000，以較高者為準。其他損毀每次索償自負金額為 HK\$1,000。

如本單張內之中文內容與英文有異，一切內容將以英文為準。

本單張只供參考之用，並不構成保險合約的一部分。本保險之保障詳情，請參閱保單內之條款。有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，中國人民保險(香港)有限公司保留最終批核及決定權。