

PICC 中国人民保險(香港)有限公司

THE PEOPLE'S INSURANCE COMPANY OF CHINA (HONG KONG), LTD.

香港干諾道中 148 號粵海投資大廈 15 樓 15/F, Guangdong Investment Tower, No.148 Connaught Road Central, Hong Kong.

TEL : (852) 2979 2000, 2517 2332 FAX : (852) 2540 6260

PICC Office Package Insurance

The Office Package Insurance is a specially designed all-in-one insurance product, providing essential covers for offices. It is particularly suitable for SMEs owing to its comprehensive protection, simple to manage, and cost effective feature. In addition to the basic property insurance, free coverage is provided for money, fidelity guarantee, personal accident, public liability and additional expenditure arising from unexpected circumstances. Employees' Compensation Insurance is also available as an optional cover at your request.

Section 1 – Content All Risks (Basic Cover)	Maximum Limit (HK\$)
On Contents	Declared Sum Insured
(a) any one machinery and equipment	100,000 / item
(b) computer systems' records	50,000
(c) deed, document, card, tape, film or transparency	5,000 any one document / article
(d) work of art or curios	10,000 / item 10% of the Sum Insured Not exceeding 100,000 / year
(e) trade samples and goods held in trust	5,000 / item 10% of the Sum Insured Not exceeding 100,000 / year
(f) personal effects of the Insured or any partner or employee of the Insured	5,000 / person
(g) wine/cigar	3,000 / item
* Minimum premium for Section 1: HK\$800	
Free Extensions:	
1. Temporary Removal	5,000 / item 10% of the Sum Insured Not exceeding 10,000 / year
2. Fire Extinguishing Expenses	20,000
3. Damage to Premises following theft	Covered
4. Removal of Debris	10% of the Sum Insured
5. Architects' & Surveyors' fees	5,000
6. Alteration and Repair (Total contract value ≤ HK\$200,000)	Covered
7. Boarding up of broken doors and windows	20,000 for any one claim

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. Accountant's 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 bank's 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 or damage to Safes and Cash Register caused by theft or attempted theft	25,000
Free Extensions:	
1. Loss of money resulting in forced signing of cash cheques by partners, directors or employees following violence or threat	10,000

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. Overseas Visits	Covered
2. Tenant Liability	Covered
3. Social and Sports	Covered
4. First Aid	Covered
5. Food and Drinks Supplied	2,000,000

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
(a) Death within 12 months of the bodily injury	50,000 / person
(b) Loss of one or more limbs	
(c) Loss of sight of one or both eyes within 12 months of the bodily injury	
(d) Permanent total Disablement	

Section 6 – Employees' Compensation Insurance (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	Covered
3. Extraordinary Weather Conditions	Covered

Section 7 – Fidelity Guarantee (Free)	Maximum Limit (HK\$)
Loss of Money due to acts of fraud or dishonesty committed by employee	20,000 / occurrence & in aggregate

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.

Note : This product is not applicable to Home Office

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.

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人保辦公室綜合保險

本公司的「辦公室綜合保險」，是一款將辦公室所需的多種基本保障集於一身的保險產品，為閣下的辦公室提供保障全面、便於管理、成本效益高的辦公室保險。只需購買財物綜合保險（即第一項），便可免費獲得業務中斷、金錢損失、個人意外傷害及公眾責任保障。您亦可根據需要，為員工購買僱員賠償保險。

第一項 - 財物綜合保險 (基本保障)	最高賠償額 (港幣)
辦公室財物	投保金額
(a) 任何機器和器材	每件 100,000
(b) 電腦系統中的存檔檔案	50,000
(c) 契約、文件、資訊卡、磁帶、菲林或幻燈片	每件 5,000
(d) 藝術品或古董	每件 10,000 保險金額的 10%, 每年不超過 100,000
(e) 任何貿易樣品	每件 5,000; 保險金額的 10%, 每年不超過 10,000
(f) 投保人或其僱員之個人財物	每位僱員 5,000
(g) 酒及雪茄	每件 3,000
* 此項保障之最低保費為港幣 800	
免費附加保障：	
1. 辦公室財物暫時遷移費用	每件 5,000; 保險金額的 10%, 每年不超過 10,000
2. 消防滅火費用	20,000
3. 辦公室因遭盜竊而遭受的損失	已保
4. 辦公室受損後的廢物清理費用	保險金額的 10%
5. 支付給建築師及測量師的費用	5,000
6. 辦公室改裝或維修 (每單工程合約費用≤港幣 200,000)	已保
7. 門窗因損毀需要臨時圍封所產生的費用	每宗意外 20,000
第二項 - 業務中斷保險 (免費保障)	最高賠償額 (港幣)
由於第一項所投保的辦公室財物受到損毀而增加的工作成本	1,000,000 索償期為 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辦公室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傷亡而被相關部門關閉業務	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銷費單的損失	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. 因員工受威迫而簽署現金支票所造成的損失	10,000

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. 於海外公幹時引致的法律責任	已保
2. 因租客責任所引致的法律責任	已保
3. 因社交活動和體育運動所引致的法律責任	已保
4. 因急救引致的法律責任	已保
5. 因供應食物和飲料所引致的法律責任	2,000,000

第五項 - 個人意外傷害保險 (免費保障)	最高賠償額 (港幣)
因保場所內的火災、爆炸、偷竊或者企圖偷竊而對被保人或者職員造成的意外死亡或喪失永久工作能力	每年 100,000
(a) 人身受到傷害後的 12 個月內死亡	每位僱員 50,000
(b) 完全或部分喪失四肢肢體	
(c) 人身受到傷害後的 12 個月之內單眼或者雙眼失明	
(d) 喪失永久工作能力	

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時之保障	
2. 出外工幹時之保障	
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行為而造成的現金損失	每宗事故/每年 20,000

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。

註: 本產品不適用於家居辦公室

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。