

BUSINESS INSURANCE
工商綜合保險計劃

Cost effective way to insure your business

富經濟效益的 業務投保之道



Cost effective way to insure your business

Presumably your business is something very important to you. If it were out of action, the consequences could be serious. Apart from the expense of repairing damage to the premises and replacing the contents and stock, your sales and income would also be disrupted. Valuable customers may be lost and no doubt other unplanned costs would also arise. With Business Insurance Policy you no longer have to worry.

Business Insurance Policy is one of the most up-to-date and competitive policies of its kind in the market today. It is the result of many years of experience in helping thousands of business-owners protect their businesses world-wide. Its convenient package format enables you to combine the most vital insurance cover into one policy whilst at the same time giving you the flexibility to extend the basic package to include other covers if you wish. The savings made by combining these risks into one single policy make it a cost-effective way to insure your business assets.

What Does Standard Cover Include?

Business Insurance Policy covers the following:

Contents and Stock

All contents and stock, including landlord's fixtures and fittings for which you are responsible.

Providing you are insured for the full replacement value, all contents could be replaced as new. Cover is "All Risks" but to keep the premium as low as possible, we do ask you to bear the first HK\$1,250 of most claims. In the event of a loss, your Sum Insured will be automatically reinstated at no extra cost.



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Within the total Sum Insured selected by you, we will also provide cover for the following:

Coverage	Maximum Benefits Payable (HK\$)
• Any one item of equipment or machinery (unless specifically mentioned)	750,000
• Computer systems' records	50,000
• Any one deed, document, card, tape or transparency	5,000
• Personal effects belonging to any one person	4,000
• Any one item of stock	15,000
• All loss or damage during the Period of Insurance	up to the Sum Insured selected by you

The Standard Cover also extends to include cover for Stock in Transit within Hong Kong for up to HK\$50,000.

Business Interruption

Our Standard Cover indemnifies you for up to HK\$750,000 in respect of additional expenditure necessarily and reasonably incurred to avoid or minimise interruption to your business as a result of damage to your Business Contents or Stock. It can repay the cost of fitting out temporary premises, removal costs and expenses, increased rent, rates and so on. Cover applies for twelve months from the date of the damage.

This Section also covers professional accountants' charges paid for producing any details we need in connection with a claim, and loss of income caused by denial of access to your business premises due to an emergency, such as a gas leak or bomb hoax, or damage to surrounding property caused by an insured event.

Loss Of Money

We cover loss of money up to the following amounts:

Coverage	Maximum Benefits Payable (HK\$)
• In your premises during business hours, in transit or in a bank night safe	75,000
• In your premises out of business hours and in a locked safe or strongroom	50,000
• In your premises out of business hours but not in a safe, or in your residence or that of your directors, partners or employees	5,000
• For crossed cheques and other non-negotiable items	500,000

We also pay compensation of up to HK\$50,000 if employees are killed or disabled following an assault in connection with a robbery at your business premises.

What Cover Is Optional?

If you wish you can extend the basic policy to include any of the following covers:

Stock In Transit

This enables you to increase the free cover of HK\$50,000 already insured under the Standard Cover, for stock being transported within Hong Kong.

Glass

We can also cover Glass, for example in windows and display cases, against accidental breakage for its replacement cost.

Liabilities

This covers your legal liability to pay compensation to:

- 1 Employees - for bodily injury, illness or disease arising out of and in the course of their employment with you, for an unlimited amount.
- 2 Members of the public - for bodily injury, illness or disease, or loss of, or damage to property, which arises in connection with your business, up to a limit of HK\$10,000,000.

All litigation costs and expenses will be paid when incurred with our agreement.

Loss Of Gross Profit

This provides protection for loss of Gross Profit incurred following insured damage to your Business Contents or Stock. Your Sum Insured should not be less than your anticipated Gross Profit during the forthcoming 12 months. The standard interruption period is 12 months, but it may be increased to 18 or 24 months if you wish.

Personal Accident

This section helps you settle that moral dilemma - what if an employee is killed or seriously hurt in an accident? If killed, should you pay anything to dependents? If injured, what about wages to help tide him/her over? Not always easy if you have to take on a replacement. Or, if you were hurt, could you pay your own living expenses and someone to take over while you're out of action?

This low cost cover pays you and/or employees cash compensation and/or a regular income for up to two years for death or disablement caused by and occurring within two years of an accident. Cover operates 24 hours a day, 365 days a year, anywhere in the world.

You can cover directors, partners and some or all employees, providing no-one is more than 65 years of age and that they are in good health and the maximum number of units of compensation for each person insured is no more than 20. The benefits provided by one unit of compensation are:

Benefits	Maximum Benefits Payable (HK\$)
• Death, permanent disablement or loss of a limb	25,000
• Temporary total disablement from attending usual occupation	250 per week (up to 104 weeks)
• Temporary partial disablement from attending to a substantial and essential part of usual occupation	65 per week (up to 104 weeks)
• Medical expenses	2,000

How To Obtain Your Insurance

Simply complete the application form and send it to us or your usual insurance adviser. This will give us the information we need to quickly provide you with a quotation, entirely without obligation, and to issue your policy without delay.

Naturally, you expect us to back up our promises. So, we undertake to completely refund your premium if you are not entirely satisfied with the extent of cover provided by your policy, providing that you return it to us within 14 days of issue and have not made a claim in the meantime.

If You Need To Make A Claim

In the event of any loss, damage, injury or accident occurring that may result in a claim under your Policy, you should notify us or your insurance adviser as soon as possible. Further details regarding claims procedures are contained within the Policy document

Remarks: The description of the available cover is only a brief summary for quick and easy reference. The precise terms and conditions that apply are given in the Business Insurance Policy document.

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H711(CP/03-21/03-21/0K)

富經濟效益的業務投保之道

您的業務對您舉足輕重，一旦因意外而中止營業，後果將不堪設想。閣下除了要面對維修損毀樓宇、更換設備和存貨的開支外，營業額和收入亦會遭受嚴重影響；寶貴的顧客可能會流失、其他意料之外的額外開支卻又接踵而來。投保工商綜合保險，您大可安枕無憂。

本公司多年來在全球各地為無數經商客戶提供保險服務。憑著這豐富的經驗而設計的工商綜合保險，是現今市面最新和最全面的保險計劃之一。這項保險採用組合形式，閣下除可享有多種基本保障外，同時更可靈活地選擇其他不同類型的保障，以迎合閣下的需求。集合多種風險保障於一份保單，可有效地節省開支，是最富經濟效益的業務資產保障之道。

標準保障範圍

工商綜合保險之保障範圍如下：

樓宇內設備及存貨

所有樓宇內設備及存貨，包括閣下須負責之業主裝置及裝備。

本公司就上述所有設備提供全新更換保障，惟投保人必須以上述設備之全新更換價值投保。本保單之保障乃「全保」，然而為著把保費減至最低，於大部份賠償情況下，本公司要求投保人自行承擔首港幣1,250元之損失。在任何損失發生後，本公司將自動把閣下的投保額調整至損失發生前的數值，不另收費。

以不超過投保人所選之總投保額為原則，本公司將提供以下保障：

保障範圍	最高賠償額 (港幣 / 元)
• 任何一件器材或機器 (除列明外)	750,000
• 電腦系統記錄	50,000
• 任何一份契約、文件、卡、磁帶或幻燈片	5,000
• 屬於任何人之私人物品	4,000
• 任何一件存貨	15,000
• 保險期內之所有損失或損壞	投保人所選之總投保額

標準保障範圍並包括於香港境內運輸中的貨物，最高的賠償金額為港幣50,000元。

業務干擾

倘閣下為避免或減少因營業設備或存貨蒙受損毀，導致業務干擾而招致必須及合理之額外開支，本公司之標準保障將向閣下提供賠償，最高賠償限額為港幣750,000元。賠償金可作為償付臨時樓宇裝修費用、搬遷費用及有關之額外開支、租金和差餉等。補償期間為招致損毀當日起計十二個月。

本部份保障範圍並包括支付專業會計師就本公司要求，編製索償資料所收取之費用。同時，本部份亦保障閣下因以下情況，導致通往投保樓宇的通道受阻，影響業務操作所引致之經營利潤損失：

1. 緊急事故，例如洩漏煤氣或虛報炸彈事故等；
2. 受保樓宇附近的樓宇因受保之風險而損毀。

金錢損失

金錢損失最高保障額如下：

保障範圍	最高賠償額 (港幣 / 元)
• 在辦公時間置於投保人樓宇內、運輸途中或置於銀行夜間保險庫內之金錢	75,000
• 在非辦公時間置於投保人樓宇內的上鎖夾萬或保險庫之金錢	50,000
• 在非辦公時間置於投保人樓宇內惟並無存放在上鎖夾萬，或置於投保人住宅或投保人之董事、合夥人或僱員住宅之金錢	5,000
• 劃線支票及其他不可轉讓票據	500,000

此外，投保人之僱員倘因受保樓宇內發生劫案而被攻擊，導致身亡或傷殘，則本公司將支付最高金額為港幣50,000元之賠償。

有什麼自選保障？

閣下可選擇擴大標準保障，以加入以下保障：

貨物運輸

本部份保障在香港境內運輸中的貨物，投保人除了享有標準保障之港幣50,000元免費保障外，可應其需求增加保障金額。

玻璃

投保人可將例如窗門及陳列櫥窗之玻璃加入投保範圍，以保障其因意外損毀之更換費用。

責任

本項乃法律責任保障，賠償規定如下：

1. 僱員 — 在受僱於投保人期間因職務招致身體損傷、患上病症或疾病，賠償額不限。
2. 公眾 — 因投保人業務有關之原因而引致他人身體損傷、患病，或蒙受財物損失或損毀。最高賠償額為港幣10,000,000元。

本項保障並包括所有本公司同意的訴訟費用及開支。

毛利損失

本部份保障投保人因營業設備或存貨損毀，令正常業務受干擾，而引致之毛利損失。本項投保金額不可低於估計未來12個月可得之毛利。標準補償期間為12個月，惟可延長至18或24個月。

人身意外

此保障可協助閣下解決道義難題 — 假如僱員因意外死亡或嚴重受傷，應如何處理？假如僱員身故，閣下是否應向其遺屬支付任何賠償？如僱員受傷，是否應繼續支薪以助其度過困境？假如閣下需因此另聘人手，上述問題便更難以抉擇。另一方面，假如閣下受傷，您是否有能力應付生活開支，同時僱用另一人暫代職務？

本項保障費用低廉，倘閣下及 / 或僱員因任何意外發生後兩年內不幸身故或傷殘，本公司將賠償現金及 / 或定期收入，最高賠償付款期為兩年。本項保障於全球任何地點任何時間均有效。

投保人可將公司董事、合夥人、部份或全部僱員加入保障範圍，惟概不可年逾六十五歲，並且必須健康良好。上述每位人士投保之最高賠償單位為20個，每個賠償單位所提供之保障如下：

保障範圍	每單位最高賠償額 (港幣/元)
• 身亡、永久傷殘或喪失一肢	25,000
• 暫時完全喪失執行正常職務之能力	每週250 (最長賠償期104週)
• 暫時喪失部份執行重要及基本正常職務之能力	每週65 (最長賠償期104週)
• 醫療費用	2,000

如何投保

閣下只需填妥申請書，並寄回本公司或閣下之保險顧問，本公司當按所提供的資料，盡速向閣下報價。倘您接納報價，本公司將盡快簽發保單予閣下。

為保障投保人的利益，本公司保證，如閣下對保單所提供之保障程度有任何不滿，可於保單發出14天內退回本公司，如閣下於該期限內並無提出任何索償，則全部保費將原銀奉還。

索償

如有任何索償，投保人應盡快通知本公司或閣下之保險顧問。欲悉有關索償程序詳情，請參閱保單。

備註：以上保障範圍之說明純屬摘要簡介，以供簡易參考之用。準確之適用條款與條件請見工商綜合保險保單。