



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

**商業至尊寶**

**BusinessSafe Insurance**

2024年1月  
With effect from January 2024

# BusinessSafe Insurance

The **BusinessSafe Insurance** is tailored to meet all your insurance needs in running a business. It is an all-in-one insurance plan that covers the loss of business contents in your premises, including equipment, computer, trade samples, etc. With BusinessSafe Insurance, you can focus on running your business without worry.

## Plan Highlights

- Comprehensive Property All Risks Protection covering accidental loss of or damage to business contents and stock (optional).
- 3 additional core benefits at no cost, including Business Interruption Protection (excluding loss of gross profit), Money Protection, and Public Liability.
- Optional Employees' Compensation and free Personal Accident Benefit to provide extra protection for your staff.

Once you have enrolled in Section 1 of the plan, benefits in Sections 2 (excluding loss of gross profit) to 4 will be offered free of charge. Section 5 is an optional benefit with additional premium. If you enrol in both Sections 1 and 5, you can enjoy extra benefits in Section 6 at no cost.

## Schedule of Benefits

### Section 1 – Property All Risks Protection

Benefit Items	Maximum Limit (HK\$)
I. Basic Benefits - Business Contents	
Property All Risks Protection covers business contents, including furniture, fixtures, fittings, plants, equipment, machinery, etc., with a new for old coverage provided that the sum insured represents the full replacement value. Benefits will be provided subject to the following limits:	
a) Equipment or machinery	\$100,000/item
b) Trade samples	\$35,000/item
c) Portable equipment/computer (excluding PDA/mobile phone/communication device) outside insured premises but within Hong Kong	\$10,000/item (\$25,000/period of insurance)
d) Deed, document, card, tape, file or transparency	\$5,000/item
e) Work of art	\$5,000/item (\$10,000/period of insurance)
f) Wine/Spirit	\$1,000/item (\$5,000/period of insurance)
g) Total amount of all loss or damage (inclusive of items (a) to (f) above)	Up to the selected sum insured

Benefit Items	Maximum Limit (HK\$)
Plus FREE Extensions	
1. Loss of or damage to personal effects	\$5,000/employee (\$20,000/period of insurance)
2. Loss of or damage to business contents whilst temporarily removed for cleaning, renovation and repair	15% of sum insured/ period of insurance
3. Removal of debris	10% of sum insured (\$100,000/period of insurance)
4. Cost of reinstating or reproducing any documents, deeds, maps, plans and records due to loss in transit	\$10,000/period of insurance
5. Accidental breakage of fixed glass	10% of sum insured (\$50,000/period of insurance)
6. Loss of or damage to computer system records (for the cost of reproducing the data only)	\$10,000/item (\$50,000/period of insurance)
7. Refilling of fire extinguisher expenses	\$50,000/period of insurance
8. Automatic reinstatement of sum insured	Sum insured of the covered property in this section*
9. Interior alterations, additions and repairs to the insured premises if the value of contract works does not exceed: (i) \$200,000 or (ii) the sum insured (whichever is the lesser)	Covered*
10. Damage within the insured premises due to theft or attempted theft	\$20,000/period of insurance
11. Locks replacement due to theft or attempted theft	\$5,000/period of insurance
12. Damage to company signage	\$2,000/period of insurance
13. Damage to roller shutters and gate	\$20,000/period of insurance
II. Optional Benefits - Stock	
Stock in trade	Up to the selected sum insured
Plus FREE Extensions	
1. Loss of goods in transit	\$50,000/event (\$200,000/period of insurance)
2. Seasonal increase of sum insured during peak sales season	Increase of 20% in sum insured
3. Loss due to shop-lifting	\$3,000/period of insurance

### Section 2 – Business Interruption Protection

I. Benefit Items (Free)	Maximum Limit (HK\$)
Covers additional expenditure incurred in consequence of business interruption due to damage to property insured under Section 1 (e.g. rental for a temporary site).	\$1,000,000 (Max. indemnity period: 12 months)
Plus FREE Extensions	
1. Professional accountants' fees for claims verification	\$50,000/period of insurance
2. Interruption due to denial of access	Covered*
3. Interruption or interference due to failure of public utilities (e.g. electricity, gas or water)	Covered*
II. Optional Benefits (Subject to additional premium)	
Loss of gross profit	Up to the selected sum insured

Section 3 – Money Protection (Free Benefits)

Benefit Items	Maximum Limit (HK\$)
1. Covers the loss of money under the following circumstances (other than crossed cheques, crossed postal orders, crossed money orders and crossed bankers' drafts). Benefits will be provided subject to the following limits: a) Money in transit during business hours b) Money at the insured premises during business hours c) Money at the insured premises out of business hours in locked safe or strongroom d) Money at the insured premises out of business hours not in a locked safe or strongroom e) Money in transit to and from and whilst at the residence of an authorised employee	\$50,000/period of insurance \$50,000/period of insurance \$50,000/period of insurance \$5,000/period of insurance \$2,500/period of insurance
2. Loss of money including crossed cheques, crossed postal orders, crossed money orders and crossed bankers' drafts	\$500,000/period of insurance
3. Loss of or damage to safes or cash register caused by theft or attempted theft	\$25,000/period of insurance

Section 4 – Public Liability (Free Benefits)

Benefit Items	Maximum Limit (HK\$)
Covers the legal liability arising from employer or employees' negligence at the insured premises towards third parties for accidental bodily injury or property damage.	\$10,000,000/event
Plus FREE Extensions	
1. Liability for overseas business visits	Covered*
2. Tenant's liability	Covered*
3. Poisoning of food and/or drinks sold or supplied by the insured	\$3,000,000/period of insurance
4. Neon sign/Signboard liability	\$1,000,000/period of insurance
5. Liability of providing first aid	Covered*
6. Activities organised by the welfare, social and sports clubs	Covered*
7. Independent contractors' liability (Maximum contract value: HK\$200,000)	Covered*

Section 5 – Employees' Compensation (Optional Benefits)

Benefit Items	Maximum Limit (HK\$)
Covers employer's legal liability for bodily injury to employees arising out of and in the course of employment.	As required by the Employees' Compensation Ordinance
Plus FREE Extensions	
1. Employees' inter-sports, social and welfare activities	Covered*
2. Business trips (other than manual work assignments)	
3. Extraordinary weather conditions	
4. Catering facilities	

Remarks:  
\*Subject to payment of additional premium (if required).  
\*Subject to the maximum limits under the corresponding sections.

Section 6 – Personal Accident Benefit (Free Benefits)

Benefit Items	Maximum Limit (HK\$)
Upon the enrolment of Employees' Compensation in Section 5, Personal Accident Benefit will be provided for free. It protects employer and employees in the event of death or bodily injury arising from fire, robbery or attempted theft in the insured premises. Benefits will be provided subject to the following limits:	
1. Accidental death and permanent disablement a) Death b) Permanent and total disablement c) Loss of both limbs d) Loss of sight of both eyes e) Loss of one limb and loss of sight of one eye f) Loss of one limb or loss of sight of one eye	Max. \$50,000/person 100% 100% 100% 100% 100% 50%
2. Temporary total disablement	\$250/week (Max. 104 weeks)

Important Notes

- 1. The minimum annual premium for Sections 1 and 5 are HK\$1,000 and HK\$500 respectively (excluding government levy).
- 2. The benefits payable are subject to the excess applicable to different sections of the Policy.

Major Exclusions

- 1. Loss due to wear and tear, insects, rust, corrosion, the action of light or atmosphere and gradually operating causes.
- 2. Any wilful or deliberate act of the insured, fines, penalties, operational error or omission, infidelity or dishonesty of the insured or its staff and criminal activities.
- 3. War, act of terrorism (except Section 5), nuclear energy risk, radioactive or other pollution and contamination.

Notes:

- This leaflet is for distribution in Hong Kong only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.
- BusinessSafe Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

## 商業至尊寶

「商業至尊寶」為您的業務提供周全的保障，此計劃為受保地點內的財物包括機器、電腦、貨辦等提供一站式的保障，讓您安心地發展業務。

### 計劃特點

- 財物全險保障全面覆蓋因意外遺失或損毀之財物及存貨（自選）。
- 3項免費額外保障包括業務中斷保障（盈利損失除外）、金錢保障及公眾責任。
- 自選僱員補償及免費個人意外保障，為員工提供額外保障。

若您投保此計劃的第一部分，便可免費獲得第二部分（盈利損失除外）至第四部分的保障。第五部分是自選保障，需額外收取保費。若同時投保第一及第五部分，更可額外免費獲得第六部分的保障。

### 保障項目

#### 第一部分 — 財物全險保障

保障項目	最高賠償額 (HK\$)
I. 基本保障 — 財物	
提供財物全險及以新換舊保障，包括傢俬、裝置、裝備、工廠、機器及器材等，唯須以受保財物之全新更換價值投保。最高賠償額如下：	
a) 機器或器材	每件\$100,000
b) 貨辦	每件\$35,000
c) 於受保地點以外及香港以內的手提器材／電腦（不包括電子手帳／手提電話／通訊設備）	每件\$10,000 (每受保期\$25,000)
d) 契約、文件、卡、磁帶、檔案或幻燈片	每件\$5,000
e) 藝術品	每件\$5,000 (每受保期\$10,000)
f) 酒類	每件\$1,000 (每受保期\$5,000)
g) 所有遺失或損毀之總額（包括以上項目(a)至(f)）	按自選投保額而定

保障項目	最高賠償額 (HK\$)
免費伸延保障	
1. 私人物品遺失或損毀	每位僱員\$5,000 (每受保期\$20,000)
2. 財物暫時存放於其他地點作清潔、翻新或維修期間遺失或損毀	每受保期投保額的15%
3. 清理殘骸費用	投保額的10% (每受保期\$100,000)
4. 在運送途中，遺失或損毀文件、契約、地圖、計劃書及記錄之重整費用	每受保期\$10,000
5. 固定玻璃意外破裂	投保額的10% (每受保期\$50,000)
6. 因電腦系統記錄遺失或損毀所引致的重組費用	每件\$10,000 (每受保期\$50,000)
7. 滅火設備重置的費用	每受保期\$50,000
8. 投保額於災後自動恢復	此部分受保財物的投保額 <sup>†</sup>
9. 受保地點之內部改裝、加建及維修，唯工程的合約費用不高於： (i) \$200,000或 (ii) 投保額（以較低者為準）	已保*
10. 因盜竊或企圖盜竊引致投保地點內的損毀	每受保期\$20,000
11. 因盜竊或企圖盜竊而需更換門鎖	每受保期\$5,000
12. 公司招牌損毀	每受保期\$2,000
13. 捲門及閘門損毀	每受保期\$20,000
II. 自選保障 — 存貨	
存貨	按自選投保額而定
免費伸延保障	
1. 存貨於運送途中損失	每宗事故\$50,000 (每受保期\$200,000)
2. 季節性投保額於旺季期間調高	投保額調高20%
3. 因高買引致損失	每受保期\$3,000

#### 第二部分 — 業務中斷保障

I. 保障項目（免費）	最高賠償額 (HK\$)
保障因第一部分受保地點內的設備遭受損毀而須暫停營業所引致的額外開支（如租用臨時場地）。	\$1,000,000 (賠款期為12個月)
免費伸延保障	
1. 聘請專業會計師覆核索償金額所需的費用	每受保期\$50,000
2. 因阻礙到達受保地點引致業務中斷	已保*
3. 因公共設施發生故障（如電力、煤氣或水務）引致業務中斷或受阻	已保*
II. 自選保障（需額外保費）	
盈利損失	按自選投保額而定

第三部分 — 金錢保障（免費保障）

保障項目	最高賠償額 (HK\$)
1. 保障因以下情況引致的金錢損失（劃線支票、劃線郵政匯票、劃線匯票及劃線銀行匯票除外），最高賠償額如下： a) 在業務時間內運送途中 b) 在業務時間內存放於受保地點內之金錢 c) 在非業務時間內存放於受保地點上鎖夾萬或上鎖保險庫內之金錢 d) 在非業務時間內存放於受保地點但並沒有放置於上鎖夾萬或上鎖保險庫內之金錢 e) 於運送來往至授權僱員住所途中之金錢	每受保期\$50,000 每受保期\$50,000 每受保期\$50,000 每受保期\$5,000 每受保期\$2,500
2. 因遺失劃線支票、劃線郵政匯票、劃線匯票及劃線銀行匯票構成的金錢損失	每受保期\$500,000
3. 因盜竊或企圖盜竊所引致的夾萬或收銀機損失或損毀	每受保期\$25,000

第四部分 — 公眾責任（免費保障）

保障項目	最高賠償額 (HK\$)
保障僱主或僱員於受保地點內執行業務時因疏忽引致第三者意外身體受傷或財物損毀所須負上之法律責任。	每宗事故\$10,000,000
免費伸延保障	
1. 海外公幹之法律責任	已保*
2. 租客之法律責任	已保*
3. 提供食品及／或飲品引致他人中毒之法律責任	每受保期\$3,000,000
4. 廣告霓虹燈／招牌法律責任	每受保期\$1,000,000
5. 提供急救之法律責任	已保*
6. 公司安排的康樂體育活動	已保*
7. 維修工程涉及的法律責任 （工程費用最高為HK\$200,000）	已保*

第五部分 — 僱員補償（自選保障）

保障項目	最高賠償額 (HK\$)
保障僱主需對僱員在其受僱期間因工受傷所負上的法律責任。	根據「僱員補償條例」
免費伸延保障	
1. 僱員的體育活動、社交及康樂活動	已保*
2. 海外公幹（體力勞動工作除外）	
3. 在特殊天氣情況下工作	
4. 餐飲設施	

註：  
\*須繳付額外保費（如需要）。  
\*受限於最高賠償額。

第六部分 — 個人意外保障（免費保障）

保障項目	最高賠償額 (HK\$)
投保第五部分僱員補償保障可免費獲得個人意外保障，如僱主或僱員於受保地點因火災、遇劫或被企圖盜竊並引致身故或身體受傷，最高賠償額如下：	
1. 意外身故及永久傷殘 a) 身故 b) 永久完全傷殘 c) 喪失兩肢 d) 喪失雙目視力 e) 喪失單肢及喪失單目視力 f) 喪失單肢或喪失單目視力	每人最高\$50,000 100% 100% 100% 100% 100% 50%
2. 暫時完全傷殘	每週\$250（最多104週）

重要事項

- 1. 第一及第五部分之最低每年保費分別為HK\$1,000及HK\$500（不包括政府徵收稅項）。
- 2. 賠償額將扣除保單內個別部分之自負額。

主要不保事項

- 1. 因損耗、昆蟲、生鏽、侵蝕、陽光照射和運作的逐漸磨損所引致的損失。
- 2. 受保人惡意或故意的行為、罰款、處罰，操作錯誤或遺漏，受保人或其僱員作出欺詐或不忠實行為及犯罪活動。
- 3. 戰爭、恐怖活動（第五部分除外）、核能源風險、輻射污染或其他污染。

註：

- 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。此單張的中英文版本如有差異，以英文版本為準。
- 「商業至尊寶」由香港獲授權之保險商——藍十字（亞太）保險有限公司承保。
- 藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與 Blue Cross and Blue Shield Association 及其任何關聯公司或持牌人並無任何關聯。



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，於香港經營保險業務逾50年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字通過龐大的分銷渠道銷售其產品，包括友邦香港營業團隊、網上平台、直銷渠道、東亞銀行網絡、保險代理和經紀，以及旅行社。

藍十字在2023年獲標普全球評級分別授予財務實力評級A+（展望穩定）及發行人信用評級A+（展望穩定）。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.