























Benefits at a glance


 Contents and Stock (Basic cover)	Maximum Benefits Payable Per Year (HK\$)	
1. Equipment or machinery (unless specifically mentioned) • Limit per item	Sum Insured 150,000	 Upgraded
2. Computer systems' records • Limit per item	150,000 10,000	 Upgraded
3. Deeds, documents, cards, tapes or transparencies • Limit per item	50,000 5,000	 Upgraded
4. China, porcelain, works of art or curiosity • Limit per item	200,000 or 10% of Sum Insured, whichever is less 10,000	 Upgraded
5. Personal effects • Limit per person	50,000 5,000	 Upgraded
6. Fixed glass or mirror • Limit per occurrence	20,000 10,000	 Upgraded
7. Any stock • Limit per item	35,000	 Upgraded
8. All loss or damage	Sum Insured	

 Contents and Stock (Extra cover)	Maximum Benefits Payable Per Year (HK\$)	
1. Contents temporarily removed from premises:		
i) Surveying or photographic equipment	5,000	
ii) Documents in transit within Hong Kong • Limit per occurrence	10,000	 Upgraded
iii) Stock in transit within Hong Kong • Limit per occurrence	50,000	
iv) All other property	15% of Sum Insured on Contents	 Upgraded
2. Damaged frozen food/refrigerated stock • Limit per occurrence	10,000	 New
3. Damage to property in the open area by fire, lightning, explosion or vehicle impact	25,000 or 5% of Sum Insured, whichever is lower	 New
4. Replacement of locks	10,000	 Upgraded
5. Replacement of roller shutter door • Limit per occurrence	50,000 25,000	 Upgraded
6. Damage to contents affected by decoration works at the premises • Contract value up to HK\$500,000	Covered	 Upgraded
7. Damage to premises in case of theft or attempted theft	Sum Insured on Contents and Stock	

Benefits at a glance

 Contents and Stock (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
8. Removal of debris	10% of Sum Insured
9. Architects', surveyors', consultant engineers' fee	10,000
10. Advertising signs, neon signs and signboard • Limit per occurrence	50,000 25,000 
11. Fire extinguishing expenses • Limit per occurrence	50,000 
12. Seasonal increase of Sum Insured of stock	Increased by 20% up to HK\$1,000,000 in January, February, November and December 
13. Eco support coverage ¹ • Limit per item	10,000 5,000 or 10% of Sum Insured, whichever is lower 
14. Exhibition fairs or trade shows • Cover loss of or damage to insured property for participation in exhibition fairs or trade show in Hong Kong, with a maximum duration of 14 days • Limit per occurrence	100,000 


 Business Interruption (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
Additional Expenditure such as the cost incurred for temporary premises and facilities if applicable	750,000






 Business Interruption (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
1. Professional accountants' fees	10% of Sum Insured
2. Denial of access for more than 48 hours to your shop due to damage to property in the vicinity of the premises	Covered
3. Interruption of or interference with business due to the failure of public utility supply for more than 48 hours	500,000 or 10% of Sum Insured, whichever is lower

 Business Interruption (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Loss of trading profit due to: • Reduction in takings • Increase in cost of working	Sum Insured

¹ This benefit does not apply if the premises are located in a residential building.

Benefits at a glance




 Money (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
1. Loss of money	
i) In your shop during business hours, in transit or in a bank night safe <ul style="list-style-type: none"> Limit per occurrence 	30,000
ii) In your shop out of business hours and in a locked safe or strongroom <ul style="list-style-type: none"> Limit per occurrence 	20,000
iii) In your shop out of business hours but not in a locked safe or strongroom <ul style="list-style-type: none"> Limit per occurrence 	5,000
iv) In your residence or that of your directors, partners or employees <ul style="list-style-type: none"> Limit per occurrence 	3,000
2. Crossed cheques or other non-negotiable items <ul style="list-style-type: none"> Limit per occurrence 	500,000

 Money (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
1. Damage to safes or cases directly associated with theft or attempted theft <ul style="list-style-type: none"> Limit per occurrence 	50,000 
2. Cash cheque signed under violence or threat of violence	10,000
3. Loss of money arising from fraudulent or dishonest act of any of your director(s), partner(s) or employee(s) <ul style="list-style-type: none"> Limit per occurrence 	100,000  50,000
4. Extra cover on Sundays and Public Holidays	Limit of loss of money increased by 25%
5. Personal assault as a result of attempt of theft during business hours	Covered
i) Accidental death, permanent disablement, or loss of a limb <ul style="list-style-type: none"> Limit per person 	100,000 
ii) Total disablement from usual occupation <ul style="list-style-type: none"> Limit per week Maximum no. of weeks 	300 104
iii) Medical expenses	2,000 
iv) Personal effects <ul style="list-style-type: none"> Limit per person per occurrence 	1,500




Benefits at a glance

 Employees' Compensation (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Liability under the Employees' Compensation Ordinance for employees' bodily injury or death arising out of and in the course of employment	As per Employees' Compensation Ordinance

 Public Liability (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
Legal liability to third parties due to bodily injury and/or property damage arising from your business <ul style="list-style-type: none"> Limit per occurrence 	10,000,000

 Public Liability (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
Cover the legal liability incurred by the insured and arising from:	
1. Interior decoration work performed by independent contractors at the premises <ul style="list-style-type: none"> Contract value up to HK\$500,000 	Covered
2. Provision and management of canteen, social, sports and welfare activities	Covered
3. Damage to rented premises	Covered
4. Overseas visits	Covered
5. Internal first aid services under business	Covered
6. Food and drink poisoning <ul style="list-style-type: none"> Free supply 	5,000,000 
7. Signboard	1,000,000
8. Exhibition fairs or trade shows being held within any premises in Hong Kong, with a maximum duration of 14 days <ul style="list-style-type: none"> Limit per occurrence and in aggregate 	1,000,000 

Benefits at a glance

 Personal Accident (Optional cover)	Maximum Benefits Payable Per Year (HK\$)	
1. Accidental death, permanent disablement, or loss of a limb <ul style="list-style-type: none">• Limit per person	100,000	
2. Temporary total disablement from attending usual occupation <ul style="list-style-type: none">• Limit per week• Maximum no. of weeks	250 104	
3. Temporary partial disablement from attending to usual occupation <ul style="list-style-type: none">• Limit per week• Maximum no. of weeks	65 104	
4. Medical expenses	2,000	
5. Personal effects <ul style="list-style-type: none">• Limit per person per occurrence	1,500	

Major excess

Contents and Stock	Excess for each and every claim (HK\$)
Each and every loss of damage (but not apply to fire, lightning or explosion, theft involves forcible entry/exit losses)	1,250
Water damage	3,000 or 10% of loss, whichever is the greater



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保障範圍一覽表

店舖內設備及存貨 (基本保障)	每年最高賠償額 (港幣/元)
1. 器材或機器 • 每件最高賠償額	投保額 150,000 升級
2. 電腦系統記錄 • 每件最高賠償額	150,000 10,000 升級
3. 契約、文件、咭、磁帶或幻燈片 • 每件最高賠償額	50,000 5,000 升級
4. 陶瓷、瓷器或工藝品 • 每件最高賠償額	200,000或投保額之10%，以較低者為準 10,000 升級
5. 個人財物 • 每人最高賠償額	50,000 5,000 升級
6. 固定玻璃或鏡子 • 每宗事故最高賠償額	20,000 10,000 升級
7. 任何存貨 • 每件最高賠償額	35,000 升級
8. 所有損失或損毀	投保額


店舖內設備及存貨 (額外保障)	每年最高賠償額 (港幣/元)
1. 在短暫遷離期間：	
i). 測量或攝影器材	5,000
ii) 於香港境內運送途中的商業文件 • 每宗事故最高賠償額	10,000 升級
iii) 於香港境內運送途中的貨物 • 每宗事故最高賠償額	50,000 升級
iv) 其他財物	店舖設備投保額之15% 升級
2. 冷藏食品及冷藏存貨變壞 • 每宗事故最高賠償額	10,000 全新
3. 店舖戶外位置因火災、閃電、爆炸、或車輛撞擊造成的財物損失	25,000或投保額之5%，以較低者為準 全新
4. 更換門鎖之費用	10,000 升級
5. 更換捲閘之費用 • 每宗事故最高賠償額	50,000 25,000 升級
6. 店舖內設備在改裝或維修期間遭受損毀 • 工程費用不得超過港幣500,000元	受保
7. 店舖因盜竊或意圖盜竊而遭損毀	店舖內設備及存貨的投保額
8. 廢物處理費用	投保額之10%

保障範圍一覽表

 店舖內設備及存貨 (額外保障)	每年最高賠償額 (港幣/元)	
9. 建築師、測量師、顧問工程師費用	10,000	
10. 廣告標誌、霓虹招牌及招牌 • 每宗事故最高賠償額	50,000 25,000	 升級
11. 滅火設備費用 • 每宗事故最高賠償額	50,000	 升級
12. 季節性調高存貨的保額	於一月、二月、十一月和十二月 提升20%，最高為港幣1,000,000元	 升級
13. 環保支持保障 ¹ • 每件最高賠償額	10,000 5,000或投保額之10%，以較低者為準	 全新
14. 展覽會或貿易展覽 • 保障於香港舉辦不超過14天的展覽會或貿易展覽所引致投保財物的損毀或遺失 • 每宗事故最高賠償額	100,000	 全新

 業務干擾 (基本保障)	每年最高賠償額 (港幣/元)	
額外開支，包括支付臨時店舖及設施的費用	750,000	

 業務干擾 (額外保障)	每年最高賠償額 (港幣/元)	
1. 專業會計師費用	投保額之10%	
2. 因鄰近地區物業受損毀，以致未能進入店舖48小時以上	受保	
3. 公共設施故障令業務受阻48小時以上	500,000或投保額之10%，以較低者為準	

 業務干擾 (自選保障)	每年最高賠償額 (港幣/元)	
經營利潤損失保障，因以下原因導致損失經營利潤： • 收入減少 • 增加支出	投保額	

¹ 此保障不適用於位於住宅樓宇之投保店舖。

保障範圍一覽表

 金錢損失 (基本保障)	每年最高賠償額 (港幣/元)
1. 金錢損失	
i) 在營業時間置於投保人店舖內、運輸途中或置於銀行夜間保險庫內之金錢 • 每宗事故最高賠償額	30,000
ii) 在非營業時間置於投保人店舖內的上鎖夾萬或保險庫之金錢 • 每宗事故最高賠償額	20,000
iii) 在非營業時間置於投保人店舖內惟並無存放在上鎖夾萬或保險庫之金錢 • 每宗事故最高賠償額	5,000
iv) 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 • 每宗事故最高賠償額	3,000
2. 劃線支票及其他不可轉讓票據 • 每宗事故最高賠償額	500,000

 金錢損失 (額外保障)	每年最高賠償額 (港幣/元)
1. 夾萬或存放金錢的行李夾因盜竊或意圖盜竊而遭破壞 • 每宗事故最高賠償額	50,000 
2. 在暴力威迫下所簽發的現金支票	10,000
3. 因董事、合夥人或僱員欺詐或不誠實行為而導致金錢損失 • 每宗事故最高賠償額	100,000  50,000
4. 星期日及公眾假期額外保障	金錢損失保障增加25%
5. 在辦公時間內因遭盜竊或意圖盜竊而導致身體損傷	受保
i) 身亡、永久傷殘或喪失一肢 • 每人最高賠償額	100,000 
ii) 完全喪失執行正常職務之能力 • 每星期最高賠償額 • 最多賠償週數	300 104
iii) 醫療費用	2,000 
iv) 個人財物 • 每人每宗事故最高賠償額	1,500

保障範圍一覽表

 僱員補償保障（自選保障）	每年最高賠償額（港幣/元）
根據本港的《僱員補償條例》，保障僱主對僱員因工受傷或死亡須負上之法律責任	根據《僱員補償條例》的要求

 公眾責任保障（基本保障）	每年最高賠償額（港幣/元）
因業務原因而引致第三者身體損傷或財物損毀所須負上之法律責任 • 每宗事故最高賠償額	10,000,000

 公眾責任保障（額外保障）	每年最高賠償額（港幣/元）
保障下列情況所引起閣下之公眾責任：	
1. 由獨立承辦商於店舖所進行的室內裝修 • 工程費用不超過港幣500,000元	受保
2. 為僱員提供的飯堂、社交、體育及康樂活動	受保
3. 所租用的店舖遭損毀	受保
4. 海外公幹	受保
5. 急救設施及處理	受保
6. 食物和飲料中毒 • 免費供應	5,000,000 
7. 招牌	1,000,000
8. 於香港任何處所內參與不超過14天的展覽會或貿易展覽 • 每宗事故及總賠償額	1,000,000 

保障範圍一覽表

 人身意外 (自選保障)	每年最高賠償額 (港幣/元)
1. 身亡、永久傷殘或喪失一肢 • 每人最高賠償額	100,000 
2. 暫時完全喪失執行正常職務之能力 • 每星期最高賠償額 • 最多賠償週數	250 104
3. 暫時喪失部份執行重要及基本正常職務之能力 • 每星期最高賠償額 • 最多賠償週數	65 104
4. 醫療費用	2,000
5. 個人財物 • 每人每宗事故最高賠償額	1,500 

主要自負金額

店舖內設備及存貨	每次索償自負金額 (港幣/元)
每一次損毀之損失 (但不適用於火災、閃電或爆炸、涉及強行進入/逃走之竊盜損失)	1,250
水損事故	3,000或損失之10%，以較高者為準



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我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由理賠專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。賠償服務熱線：+852 2894 0660 (星期一至五，上午9時至下午5時30分，公眾假期除外)

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