


















Benefits at a glance

 Office Contents (Basic cover)	Maximum Benefits Payable Per Year (HK\$)	
1. Equipment or machinery (unless specifically mentioned) • Limit per item	Sum Insured 150,000	
2. Computer systems' records • Limit per item	150,000 10,000	
3. Deeds, documents, cards, tapes, files or transparencies • Limit per item	50,000 5,000	
4. Personal effects • Limit per person	50,000 5,000	
5. China, porcelain, works of art or curiosity • Limit per item	200,000 or 10% of Sum Insured, whichever is lower 10,000	
6. All loss or damage	Sum Insured	



 Office Contents (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	
iii) Trade samples in transit within Hong Kong • Limit per occurrence	50,000	
iv) All other property	15% of Sum Insured on Contents	
2. Replacement of locks	5,000	
3. Replacement of roller shutter door	20,000	
4. Breakage of fixed glass	Covered	
5. Damage to office contents affected by decoration works at the premises • Contract value up to HK\$1,000,000	Covered	
6. Damage to office premises in case of theft or attempted theft	Covered	
7. Removal of debris	50,000 or 10% of Sum Insured on Contents, whichever is lower	
8. Architects', surveyors', consultant engineers' fee	5,000	

Benefits at a glance

 Office Contents (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
9. Fire extinguishing expenses <ul style="list-style-type: none"> Limit per occurrence 	50,000 
10. Breakdown of computer equipment <ul style="list-style-type: none"> Costs of repair or replacement Additional expenditure incurred for the use of substitute computer equipment 	100,000 50,000
11. Loss of rent	10,000
12. Eco support coverage¹ <ul style="list-style-type: none"> Limit per item 	10,000 5,000 or 10% of Sum Insured, whichever is lower 
13. Exhibition fairs or trade shows <ul style="list-style-type: none"> 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 

 Office Contents (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Worldwide portable equipment	Sum Insured



 Business Interruption (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
Additional Expenditure such as the cost incurred for temporary premises and facilities if applicable	1,000,000 



 Business Interruption (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
1. Professional accountants' charges	10% of Sum Insured
2. Denial of access for more than 48 hours to your premises due to damage to property in the vicinity of the premises	10% of Sum Insured
3. Failure of public utility supply <ul style="list-style-type: none"> By damage to electricity stations, water works or gas works of public 	500,000 or 10% of Sum Insured, whichever is lower 

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




Benefits at a glance

 Business Interruption (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Loss of gross profit <ul style="list-style-type: none"> • Reduction in turnover • Increase in cost of working 	Sum Insured

 Money (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
1. Loss of money	
i) In your premises during business hours, in transit or in a bank night safe <ul style="list-style-type: none"> • Limit per occurrence 	50,000
ii) In your premises out of business hours and in a locked safe or strongroom <ul style="list-style-type: none"> • Limit per occurrence 	50,000 
iii) In your premises out of business hours but secured other than in a locked safe <ul style="list-style-type: none"> • Limit per occurrence 	50,000 
iv) In your residence or that of your directors, partners or employees <ul style="list-style-type: none"> • Limit per occurrence 	5,000 
2. Crossed cheques and 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 	30,000
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)	50,000
4. 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 	250,000 
ii) Temporary disablement from usual occupation <ul style="list-style-type: none"> • Limit per week • Maximum no. of weeks 	300 104

Benefits at a glance

 Money (Extra cover)	Maximum Benefits Payable Per Year (HK\$)	
iii) Medical expenses	1,500	
iv) Hospital cash • Limit per week	1,500 500	
v) Personal effects • Limit per person per occurrence	3,000	

 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 • 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">Contact value up to HK\$1,000,000	Covered	
2. Provision and management of canteen, social, sports and welfare activities	Covered	
3. Damage to rented premises	Covered	
4. Overseas visits	Covered	
5. First aid facilities/treatments	Covered	
6. Food and drink poisoning <ul style="list-style-type: none">Free supply	5,000,000	
7. Exhibition fairs or trade shows being held within any premises in Hong Kong, with a maximum period of 14 days <ul style="list-style-type: none">Limit per occurrence and in aggregate	1,000,000	

Major excess

Excess for each and every claim (HK\$)	
Office Contents	
Each and every loss of damage (but not apply to fire, lightning or explosion, theft involves forcible entry/exit losses)	500
Water damage	3,000 or 10% of loss, whichever is the greater
Worldwide portable equipment (optional)	1,000 or 10% of loss, whichever is the greater
Computer breakdown	1,000 and any additional expenditure incurred during the first 48 consecutive hours
Public Liability	
Damage to rented premises	500
Water damage	3,000 or 10% of loss, whichever is the greater
Other third-party property damage	500



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保障範圍一覽表

 辦公室內設備（基本保障）	每年最高賠償額（港幣/元）
1. 器材或機器（除列明外） • 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、文件夾或幻燈片 • 每件最高賠償額	50,000 5,000  升級
4. 個人財物 • 每件最高賠償額	50,000 5,000  升級
5. 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
6. 所有損失或損毀	投保額

 辦公室內設備（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
iv) 其他財物	設備投保額之15%  升級
2. 更換門鎖之費用	5,000
3. 更換捲閘之費用	20,000  升級
4. 固定玻璃	受保
5. 辦公室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1,000,000元	受保  升級
6. 辦公室因盜竊或意圖盜竊而遭損毀	受保
7. 廢物處理費用	50,000 或設備投保額之10%，以較低者為準  升級
8. 建築師、測量師、顧問工程師費用	5,000  全新
9. 滅火設備費用 • 每宗事故最高賠償額	50,000  升級

保障範圍一覽表

 辦公室內設備（額外保障）	每年最高賠償額（港幣/元）
10. 電腦器材故障 <ul style="list-style-type: none"> 維修及更換費用 使用其他電腦器材取代而引致之額外開支 	100,000 50,000
11. 租金損失	10,000
12. 環保支持保障¹ <ul style="list-style-type: none"> 每件最高賠償額 	10,000 5,000 或投保額之10%，以較低者為準 
13. 展覽會或貿易展覽 <ul style="list-style-type: none"> 保障於香港參與不超過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 

 辦公室內設備（自選保障）	每年最高賠償額（港幣/元）
全球性的手提設備保障	投保額

 業務干擾（基本保障）	每年最高賠償額（港幣/元）
額外開支，包括支付臨時辦公室及設施等費用	1,000,000 

 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，以致未能進入辦公室48小時以上	投保額之10%
3. 公用設施供應中斷 <ul style="list-style-type: none"> 公共電力站、水庫或氣體燃料庫受損 	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： <ul style="list-style-type: none"> 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辦公室。


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) 在辦公時間置於投保人辦公室內、運送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	50,000	
ii) 在非辦公時間存放在投保人辦公室內的上鎖夾萬或保險庫之金錢 • 每宗事故最高賠償額	50,000	 升級
iii) 在非辦公時間置於投保人辦公室內惟並無存放在上鎖夾萬之金錢 • 每宗事故最高賠償額	50,000	 升級
iv) 置於投保人住宅或投保人之董事、合夥人或僱員住宅而屬於公司之金錢 • 每宗事故最高賠償額	5,000	 升級
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	30,000	
2. 在暴力威迫下所簽的現金支票	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	50,000	
4. 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	250,000	 升級
ii) 暫時無法從事日常工作 • 每星期最高賠償額 • 最多賠償週數	300 104	
iii) 醫療費用	1,500	
iv) 住院現金 • 每星期最高賠償額	1,500 500	 全新
v) 個人財物 • 每人每宗事故最高賠償額	3,000	 升級

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. 由獨立承辦商於辦公室所進行的室內裝修 • 工程費用不超過港幣1,000,000元	受保 
2. 為僱員提供的飯堂、社交、體育及康樂活動	受保
3. 所租用的辦公室遭損毀	受保
4. 海外公幹	受保
5. 急救設施/處理	受保 
6. 食物和飲料中毒 • 免費供應	5,000,000 
7. 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 

主要自負金額

每次索償自負金額（港幣/元）	
辦公室內設備	
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）	500
水損事故	3,000或損失之10%，以較高者為準
全球手提設備（自選）	1,000或損失之10%，以較高者為準
電腦故障	1,000及連續中斷的首48小時內發生的任何額外支出
公眾責任	
所租用的辦公室遭損毀	500
水損事故	3,000或損失之10%，以較高者為準
其他第三者財物	500



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