

boltech

Insurance



® **Sun Flower Insurance Brokers Limited**

Placing through Sun Flower Insurance Agency Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

Business Pack Insurance

辦公室(工商業) 綜合保險



THE POWER OF CONNECTION

boltechinsurance.hk

Business Pack Insurance 辦公室(工商業)綜合保險

Business Pack Insurance is a comprehensive package tailored for your office. Section 1 to 4 are basic covers, Section 5 is optional.

辦公室(工商業)綜合保險是本公司專為投保人之辦公室所設的綜合保險計劃。此計劃包括下列五項，第一項為基本投保項目，第五項為選擇性項目：

Product highlights 產品特點	
1. Contents "All Risks" Insurance 辦公室財物全險	✓
2. Business Interruption Insurance 營業中斷保險	✓
3. Loss of Money Insurance 金錢損失保險	✓
4. Public Liability Insurance 公眾責任保險	✓
5. Employees' Compensation Insurance (Optional Cover) 僱員賠償保險(自選性投保項目)	✓

1. Contents

Contents includes:

- All office contents belonging to the Insured or for which the Insured is responsible.
- Landlord's Fixtures & Fittings for which the Insured is responsible including tenants improvements.
- Personal effects of the Insured's employees or director or partner of the insured
- All fixed glass in windows, doors and partitions.
- Stock used by the Insured for Business purpose.

In the event of accidental loss of or damage to Contents other than Stock, we will settle the claim on replacement value basis, i.e. "New for Old" without deducting depreciation for wear and tear. To keep the cost of this insurance low, a small "deductible" (i.e. first amount that have to be borne by the Insured for each and every claim) of HK\$500 applies.

Within the sum insured selected by you, we automatically provide cover for the following property up to the specified maximum limit:



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Coverage	Maximum Limits
I. Any one item of office equipment or machinery	HK\$500,000 per item
II. Any one deed document, card, tape, film or transparency	HK\$5,000 per document/article HK\$50,000 per year
III. Personal effects of the Insured or any partner, director or employee or the insured	HK\$5,000 per employee HK\$50,000 per year
IV. Trade stock	HK\$15,000 per item up to total sum insured
V. Property temporarily removed or in transit within Hong Kong a. Surveying or photographic equipment (in total) b. Property as described in (a) under CONTENTS	HK\$2,000 10% of Sum Insured for any one event. This heading is further subject to the limits as laid down in (I) & (II) above where applicable
VI. The cost of repair / replacement of the safe or strongroom directly associated with any theft or attempted theft therefrom	HK\$5,000
VII. Works of arts or curios	HK\$10,000 per item subject to a maximum amount of HK\$100,000 or 10% of the total sum insured whichever is the less

2. Business Interruption

We pay up to HK\$750,000 in respect of additional expenditure necessarily and reasonably incurred within 12 months from the date of accident to avoid or reduce interruption to Insured's business as a result of damage to Insured's Contents insured by the policy.

3. Loss Of Money

We cover loss of cash (within Hong Kong) up to HK\$50,000:

- Whilst in transit directly between the business premises and the bank or post offices
- Whilst in business premises during business hours
- Whilst secured in the locked safe or strongroom in the business premises out of business hours
- Whilst in bank night safes
- Following violence or threat of violence to an employee, partner or director of the Insured forcing them to sign a cash cheque whilst occurs in the business premise

Cover up to HK\$5,000 for any one loss of cash whilst secured in the business premises out of business hours under lock and key other than in the Safe or Strongroom and being money other than for the payment of wages salaries and other earnings.

Crossed cheques, crossed money orders and crossed postal orders are also covered as follows:

- Whilst in transit - HK\$500,000
- Whilst in business premises - HK\$25,000

Extension

We also pay for personal assault of employee following theft, attempted theft in the business premises causing death, loss of foot(feet) / hand(s) or loss of sight of eye(s).

- Limit of Liability - HK\$50,000 per employee

4. Public Liability

We indemnify the Insured against their legal liability to pay compensation and legal costs for accidental bodily injury (fatal or not) suffered by or damage to property belonging to, any member of the public (excluding Insured's employees) if such injury or damage is caused by the Insured's (or their employees') negligence up to the Limit of Liability.

- Limit of Liability - HK\$10,000,000 for any one event.

5. Employees' Compensation

We indemnify the Insured against their legal liability to pay compensation and legal costs for accidental bodily injury (fatal or not) suffered by employees of the Insured arising out of and in the course of employment. Limit of Liability - HK\$100,000,000 for any one event.

Premium Table

Cover	Premium
A. Contents	Please check with your insurance consultant. Minimum Premium under this Section: HK\$1,500
B. Business Interruption	Free with (A)
C. Loss of Money	Free with (A)
D. Legal Liability	Free with (A)
E. Employees' Compensation	Quoted on case basis

A is compulsory. E is optional.

Insurance levy is not included in the above premium

Insurance Levy Rate Table

Date of policy inception	Rate	Cap (HK\$)	Date of policy inception	Rate	Cap (HK\$)
From 1 Jan 2018 till 31 Mar 2019	0.040%	2,000	From 1 Apr 2020 till 31 Mar 2021	0.085%	4,250
From 1 Jan 2019 till 31 Mar 2020	0.060%	3,000	From 1 Apr 2021 onwards	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the application rate. For further information, please visit bolttechinsurance.hk or contact (852)3123 3344.

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

1. 辦公室財物全險：保障財物包括

- 所有辦公室內投保人擁有或須負責之設備。
- 投保人須負責之業主裝置及裝備包括租客自置裝修。
- 僱員、董事或合伙人的私人物品。
- 已固定於門窗及室內隔牆的玻璃。
- 投保人業務上之存貨。

本公司就上述所有設備(存貨除外)，如因意外損毀，將提供全新更換保障，即不會扣除折舊及耗損，為著把保費減至最低，投保人須自行承擔每宗索償之首500港元之損失。

本公司為投保人提供下列保障	最高賠償額	
I. 辦公室器材或機器	每件500,000港元	
II. 契約、文件、咭、磁帶或幻燈片	每件5,000 港元，每年50,000港元	
III. 屬於投保人、合伙人、董事 或其僱員之私人物品	每位僱員 5,000港元，每年50,000港元	
IV. 存貨	每件15,000港元至總投保額50,000	
V. 辦公室財物於短暫遷離或運送途中所蒙受之遺失及損毀	i. 測量或攝映之器材(總數) ii. 上述 (a) 項之辦公室財物	i. 2,000港元 ii. 保額之10%。上述(i)及(ii)項的最高賠償則同時適用
VI. 因盜竊或意圖盜竊引致夾萬或保險庫損毀之維修或更換費用	5,000港元	
VII. 藝術品或古董	每件10,000港元但以不超過保額之10%或100,000港元以最低者為準。	

2. 營業中斷保險

若投保人為避免或減少因辦公室財物受損毀，導致業務中止而招致必須及合理之額外開支，本公司將向投保人提供賠償，最高賠償限額為750,000港元。補償期限為意外當日起計算之12個月內。

3. 金錢損失保險

投保人在本港境內發生下列的金錢損失，最高保障額為50,000港元：

- 在辦公室和銀行或郵局運送途中
- 在辦公時間置於辦公室內
- 在非辦公時間置於辦公室內之上鎖夾萬或保險庫內
- 置於銀行夜間保險庫
- 投保人之僱員、合伙人或董事在辦公室內遭受暴力襲擊或恐嚇，被迫簽發之現金支票
- 在非辦公時間置於辦公室內但並不存放在上鎖夾萬之金錢損失，最高保障額為5,000港元。
- 劃線支票、銀行匯票及郵政匯票之最高賠償額為：
 - 運送途中500,000港元
 - 置於辦公室內25,000港元

額外保障

投保人的僱員在辦公室內因遇劫，導致死亡或手足視力傷殘或喪失功能，本公司將支付高達每人 50,000 港元之賠償。

4. 公眾責任保險

保障投保人因業務運作疏忽而導致第三者(僱員除外)受到身體傷害或財物損失的法律責任。每次事故最高賠償額為10,000,000港元。

5. 僱員賠償保險(自選性投保項目)

保障投保人作為僱主在法定的僱員賠償條例對僱員因工受傷所需負之法律責任，而每次意外最高賠償額為100,000,000港元。

保費表

保障範圍	保費
1. 辦公室財物全險	保費以行業釐定，請與閣下之保險顧問查詢，最低保費為1,500港元
2. 營業中斷保險	隨第(1)項免費附送
3. 金錢損失保險	隨第(1)項免費附送
4. 公眾責任保險	隨第(1)項免費附送
5. 僱員賠償保險	保費以該行業為準，請向閣下之保險顧問查詢

第(1)項為基本投保項目，第(5)項為選擇性項目。

以上保費並未包括保費徵費

保費徵費表

保單起保日	徵費率	最高徵費(港幣)	保單起保日	徵費率	最高徵費(港幣)
由2018年1月1日至2019年3月31日	0.040%	2,000	由2020年4月1日至2021年3月31日	0.085%	4,250
由2019年4月1日至2020年3月31日	0.060%	3,000	由2021年4月1日之後	0.100%	5,000

保險業監管局將授權適用之徵費率就相關保單收取徵費。

如有任何查詢，請瀏覽 bolttchinsurance.hk或致電：(852) 3123 3344。



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注意

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。