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B 商業綜合保險 Business Comprehensive Insurance





全方位的辦公室及商舖綜合保障

在業務拓展上，選擇一份合適的保障是商業策劃中尤其重要。中銀集團保險深明客戶的需要，誠意獻上一應俱全適合辦公室及商舖的「商業綜合保險」，透過一張保單集合商戶所需的各種保障，且保費相宜及能提供承保範圍最為全面的「全險」保障。

基本保障

項目	承保範圍	最高賠償額 (HK\$)
1. 財物及設備²		按自選投保金額
1. 傢俱、固定裝置及用具、設備、電器、機器		(每項\$100,000)
2. 存貨及一般商業樣本 ³ (若認為此項提供的保額不足，可於自選保障內自訂存貨保額)		每年按財物及設備自選保額的10% (每項\$10,000)
3. 電腦系統紀錄 ⁴		每年/每宗事故\$100,000 (每項\$5,000)
4. 任何文件、地圖、契據、影音帶、檔案等 ⁴		每宗事故\$25,000 (每項\$5,000)
5. 保戶、董事、合夥人或僱員的個人物品及貴重物品		每宗事故\$5,000
6. 藝術品		每年\$20,000 (每項\$5,000)
7. 由11月1日至3月1日，存貨保額季節性地自動免費提高		提升保額20%
額外保障		
1. 樓宇的損毀		每年\$20,000
2. 臨時搬遷		每宗事故按財物及設備自選保額的10%
3. 固定鏡子或玻璃的損毀		每宗事故\$10,000
4. 殘餘物的清除		每年按財物及設備自選保額的10%
5. 滅火開支		每年/每宗事故\$20,000
6. 建築師、測量師及顧問工程師費用		每年/每宗事故\$5,000
7. 合法改建、裝修或維修 (有關工程每張合約的總金額不可超過HK\$200,000)		每年按財物及設備自選保額
2. 業務中斷		每年\$500,000
財物損毀而導致業務中斷，將支付恢復有關正常業務運作所需的額外經營費用 (賠款期最高為12個月)		
額外保障		
1. 專業會計師費用 (最高賠償額每年HK\$50,000)		
2. 通道受阻 (連續超過48小時)		
3. 公共設施故障 (連續超過48小時)		
3. 金錢損失		
1. 意外遺失劃線支票、劃線郵政匯票、劃線銀行匯票及信用卡銷售存根		每宗事故\$500,000
2. 除上項3.1以外，提供下列金錢損失保障：		
(1) 於營業時間內，存放在辦公室或商舖內因意外造成的金錢損失		每宗事故\$50,000
(2) 在香港特別行政區內由保戶或授權僱員押運而在運送途中因意外造成的金錢損失		每宗事故\$50,000

項目	承保範圍	最高賠償額 (HK\$)
	(3) 存放在銀行夜庫中因意外造成的金錢損失	每宗事故\$50,000
	(4) 於非營業時間，存放在辦公室或商舖內上鎖的夾萬或保險庫中因意外造成的金錢損失	每宗事故\$50,000
	(5) 於非營業時間，存放在辦公室或商舖內但未有存放在上鎖的夾萬或保險庫中因意外造成的金錢損失	每宗事故\$5,000
	(6) 存放在董事、合夥人或授權僱員住所中因意外造成的金錢損失	每宗事故\$2,500
	額外保障	
	1. 盜竊或意圖盜竊導致夾萬或保險庫之損毀	每年\$20,000
4. 人身意外		每宗事故\$200,000 (每人\$100,000)
	董事或合夥人或僱員因遭盜竊或意圖盜竊導致死亡或永久完全傷殘 (保障年齡為18至65歲之間)	
5. 公眾責任⁵		每年/每宗事故\$10,000,000
	保障僱主及/或僱員在辦公室或商舖內因疏忽而導致第三者傷亡或財物損毀	
	額外保障	
	1. 海外商務訪問	每宗事故\$10,000,000
	2. 食物及飲品	每宗事故\$2,000,000
	3. 租客責任	每年\$500,000
	4. 獨立承包商的責任 (有關工程每張合約的總金額不可超過HK\$200,000)	每宗事故\$10,000,000
	5. 社交、體育及福利活動	每宗事故\$10,000,000
6. 僱員忠誠		每年\$20,000
	賠償因僱員欺詐或不誠實行為直接導致保戶金錢損失	

註：1. 商舖指一般零售商店，如：

- 個人及商業服務：髮型屋及美容院、補習社及培訓中心、地產代理、裁縫舖、影印舖、乾洗店、沖曬店；
- 服裝、鞋類、服飾配件零售：時裝店(包括男、女、童裝及內衣店)、手袋、旅行袋、皮革用品零售、嬰兒用品店、孕婦服裝店、鞋舖；
- 食品零售(無熟食)：士多、辦館(包括煙、酒)、雪糕店、糖果/零食店、生果店；
- 電腦及影碟舖：電腦店(必須安裝防盜設施)、唱片、影碟租售；
- 藥品及化妝品零售：化妝用品店、健康用品、西藥房/中醫(不包括蔘茸、海味)；
- 其他零售：體育用品零售(包括高爾夫球用品)、布匹、刺繡及縫紉相關物品、五金、雜貨、書報/文具零售、精品/禮品店、寵物店(不包括寵物)、玩具模型店、眼鏡店、花店。

2. 財物及設備：最高賠償總額不超過自選投保金額。自負額為

- 每宗索償首HK\$1,000 (因水浸或盜竊造成的損失除外)。
- 因水浸或盜竊造成，每宗索償則為首HK\$3,000或損失總額的10% (以較高者為準)。

3. 存貨及一般商業樣本：不包高價值貨品如流動電話、電子產品、視聽及攝影設備、貴重金屬及寶石、珠寶及手錶、皮草、食用燕窩、人參及類似物品等。

4. 電腦系統紀錄、任何文件、地圖、契據、影音帶、檔案等：保障範圍僅限於抄寫及重新製作每項受損物件之原料、工資及時間涉及的費用。

5. 公眾責任：最高賠償總額不超過HK\$10,000,000。自負額為

- 每宗索償首HK\$5,000。
- 因水浸造成，每宗索償為首HK\$10,000或損失總額的10% (以較高者為準)。



自選保障

項目	承保範圍	最高賠償額 (HK\$)
1. 僱員補償		每宗事故\$100,000,000
	<p>根據僱員補償條例及普通法規定下，保障身為僱主對其受聘僱員在受僱期間因工作意外受傷或死亡須承擔的法律責任</p> <p>額外保障</p> <p>1.1. 文職及銷售僱員因業務所需，前往海外進行商務活動而發生意外；</p> <p>1.2. 僱員因參加僱主贊助的社交、體育及福利活動而發生意外。</p>	
2. 樓宇 (火險)		按自選投保金額
	<p>保障投保辦公室及/或商舖所在的樓宇因火警、閃電、地震、車輛碰撞、颱風、風暴或洪水、水箱或水管爆裂、家用鍋爐或家用氣體燃料爆炸等意外導致的損失。</p> <p>自負額：因地震、車輛碰撞及水災導致每宗索償的首HK\$3,000</p>	
3. 存貨		按自選投保金額
	<p>可自選增加基本保障的存貨保障金額，以確保擺放於辦公室或商舖內的存貨的損失或損毀可獲充足保障</p>	

主要不承保事項 (如需查詢詳情及其它不保項目，請參閱保單)

凡由於下列原因直接或間接引致的損毀或傷亡，均屬不保範圍：
 戰爭或恐怖主義活動、被政府充公、強迫徵用或收回、核武或核輻射、任何類別的後果損失或毀壞

備註：

- 最低保費：基本保障為HK\$1,000，如同時投保僱員補償自選保障則為HK\$1,500（並未包括政府徵款、恐怖活動保障費用及保險公司(僱員補償)無力償債管理局供款，3項徵費由2010年7月1日起，分別為保費之5.8%、3%及2%，並將不時作出修訂）。
- 受保地點必須為一等建築及在香港特別行政區內。
- 以上簡介僅供參考之用，各項細則以保險公司簽發的正式保單為準。
- 中銀集團保險有限公司保留隨時修訂或取消各項條款及細則的酌情權，毋須事先通知。

根據個人資料(私隱)條例，您可隨時選擇不再收取本公司或本公司的代理為您寄上之直銷單張；如有需要，請致函本公司。

上述保險計劃乃由中銀集團保險有限公司承保。
 地址：香港中環德輔道中71號永安集團大廈9樓

傳真：3906 9909 查詢熱線：3187 5100



All Dimension Insurance Cover for Your Office and Shop

Choosing a desirable insurance package is critical for your business planning. BOCG Insurance truly understands your need and is pleased to present our all-in-one "Business Comprehensive Insurance" package that suits both Office and Shop¹ and protects your business against "All Risks" at a competitive cost.

Basic Coverage

Item	Scope of Coverage	Maximum Limit of Indemnity (HK\$)
1.	Contents and Equipment²	selected sum insured
	1. Furniture, fixture, fittings and utensil, equipment, electrical appliance or machinery	(\$100,000/item)
	2. Stock and samples of general merchandise ³ (can determine own sum insured for stock in Optional Coverage if the limit herein provided is insufficient)	10% of selected sum insured for Contents and Equipment/year (\$10,000/item)
	3. Computer systems' records ⁴	\$100,000/year/event (\$5,000/item)
	4. Any one document, map, deed, tape, file, etc. ⁴	\$25,000/event (\$5,000/item)
	5. Personal effects and valuables of Insured, directors, partners or employees	\$5,000/event
	6. Works of arts	\$20,000/year (\$5,000/item)
	7. Seasonal increase in sum insured for stock from 1 November to 1 March	sum insured increased by 20%
	Extension	
	1. Damage to premises	\$20,000/year
	2. Temporary removal	10% of selected sum insured for Contents and Equipment/event
	3. Damage to fixed mirror or glass	\$10,000/event
	4. Removal of debris	10% of selected sum insured for Contents and Equipment/year
	5. Fire extinguishing expenses	\$20,000/year/event
	6. Architects', surveyors' and consulting engineers' fees	\$5,000/year/event
	7. Lawful alterations, decoration or repair clause (value of contractor works not to exceed the total of HK\$200,000 each contract)	selected sum insured for Contents and Equipment/year
2.	Business Interruption	\$500,000/year
	Cover the additional expenses incurred to reinstate the normal conduct of business in consequence of damage to property (maximum indemnity period: 12 months)	
	Extension	
	1. Professional accountants' charges (maximum HK\$50,000/year)	
	2. Denial of access (more than 48 consecutive hours)	
	3. Failure of public utilities (more than 48 consecutive hours)	
3.	Loss of Money	
	1. Accidental loss of crossed cheques, crossed postal orders, crossed bankers' drafts and credit card sales vouchers	\$500,000/event
	2. Other than item 3.1 above, provide loss of money protection as below:	
	(1) Accidental loss of money at the office or shop during business hours	\$50,000/event
	(2) Accidental loss of money whilst in transit anywhere in HKSAR in the custody of the Insured or authorized employees	\$50,000/event



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Item	Scope of Coverage	Maximum Limit of Indemnity (HK\$)
	(3) Accidental loss of money in a bank night safe	\$50,000/event
	(4) Accidental loss of money at the office or shop after business hours which is kept in a locked safe or strongroom	\$50,000/event
	(5) Accidental loss of money at the office or shop after business hours which is not kept in a locked safe or strongroom	\$5,000/event
	(6) Accidental loss of money whilst at the residence of directors, partners or authorized employees	\$2,500/event
	Extension	
	1. Damage to safes or strongroom caused by theft or attempted theft	\$20,000/year
4.	Personal Accident	\$200,000/event (\$100,000/person)
	Accidental death or permanent total disablement of directors, partners or employees as a result of theft or attempted theft (cover for aged from 18 to 65 years old only)	
5.	Public Liability⁶	\$10,000,000/year/event
	Protect the employers and/or the employees against the legal liability in respect of third party bodily injury or property damage due to negligence occurring in the office or shop	
	Extension	
	1. Overseas commercial visits	\$10,000,000/event
	2. Food and drink	\$2,000,000/event
	3. Tenants liability	\$500,000/year
	4. Independent contractor's liability (value of contractor works not to exceed the total of HK\$200,000 each contract)	\$10,000,000/event
	5. Social, sports and welfare activities	\$10,000,000/event
6.	Fidelity Guarantee	\$20,000/year
	Indemnify the insured against loss of money directly arising from any fraud or dishonest act of the insured's employees	

Notes:

1. Shops means retail shop in general, such as:

- (1) Personal & commercial service: hairdressing and beauty shop, tutorial and training center, estate agents, tailor shop, photo-copying shop, laundry shop, photo-finishing shop;
- (2) Fashion, shoes and related retail accessories: Fashion (including male, female, child and underwear), handbags, traveler's bag, retail in leather made goods, babies product, pregnant women fashion shop, shoes shop;
- (3) Food retail (exclude with cooking): store, grocery store (including cigarette, wine), ice-cream shop, candies shop/snack shop, fruit shop;
- (4) Computer and video shop: computer shop (burglary alarm system should be installed), disk, videodisc rental;
- (5) Medicine and retail of make-up product: make-up product shop, healthy goods product, western medicine shop/chinese medicine (not including ginseng, dry sea-food);
- (6) Other retails: retail in sports product (including golfers product), yard goods, embdy sewing and related product, ironware, grocery, magazines/stationary retail, gift shop, pet shop (pet is not included), model hobbies shop, spectacle shop, flower shop.

2. Contents and Equipment: Total maximum amount payable shall not exceed the selected sum insured. Excess for

- (1) each claim is the first HK\$1,000 (except loss results from water damage or theft).
- (2) loss results from water damage or theft is the first HK\$3,000 or 10% of loss (whichever is higher).

3. Stock and samples of general merchandise: exclude high-value goods including but not limited to mobile phone, electronic goods, video, audio and photographic equipment, precious metals & gems, jewelry & watch, fur, edible bird's nest, ginseng and the like.

4. Computer systems' records; Any one document, map, deed, tape, file etc.: coverage is limited to material, labour and time costs expanded in writing up or reproducing the lost or damaged items.

5. Public Liability: Total maximum amount payable shall not exceed HK\$10,000,000. Excess for

- (1) each claim is the first HK\$5,000.
- (2) loss results from water damage is the first HK\$10,000 or 10% of loss (whichever is higher).

Optional Coverage

Item	Scope of Coverage	Maximum Limit of Indemnity (HK\$)
1.	Employees' Compensation	\$100,000,000/event
	Cover your legal liability as an employer under the Employees' Compensation Ordinance or Common Law for the bodily injury or death of your employees arising out of and in the course of the employment. Extension 1.1. Accidental bodily injury sustained whilst the clerical and sales employees travel overseas for business purpose. 1.2. Accidental bodily injury sustained whilst the employee is participating in social, sports and welfare activities provided by the employer.	
2.	Buildings (Fire Insurance)	selected sum insured
	Cover buildings of insured office or shop at which it is situated against accidental physical loss of or damage due to fire, lightning, earthquake, vehicle impact, typhoon, windstorm & flood, water tanks, apparatus & pipes, explosion of boilers and gas used for domestic purposes, etc. Excess: The first HK\$3,000 of each and every claim due to earthquake, vehicle impact and water damage.	
3.	Stock	selected sum insured
	Increase the "Stock" coverage under Basic Coverage to ensure adequate protection against loss of or damage to stock in the office or shop.	

Major Exclusion (For more details, please refer to the policy)

This insurance does not cover any loss, damage, bodily injury or death directly or indirectly caused by or resulting from:

War or act of terrorism; confiscation, commandeering or requisition of the Government; nuclear power and nuclear radiations; consequential loss or damage of any kind.

Remarks:

1. Minimum Premium: HK\$1,000 for Basic Coverage, HK\$1,500 (Government Levy, Government Terrorism Facility Charge and Employees' Compensation Insurer Insolvency Bureau Contribution not yet included, as from 1 July 2010 the 3 levies are quoted at 5.8%, 3% and 2% of the respective premium and is subject to change from time to time) if Optional Coverage for Employees' Compensation is also insured.
2. Insured Premises should be Class 1 construction and located within HKSAR.
3. This leaflet is for reference only. Details of coverage are subject to the terms and conditions stipulated in the policy.
4. Bank of China Group Insurance Company Limited reserves the right to amend or withhold any terms and conditions without prior notice.

According to the Personal Data (Privacy) Ordinance, you may, at any time choose not to receive promotional materials from us or from our appointed agents. Please write to us in case of such a request.

The above insurance plan is underwritten by Bank of China Group Insurance Company Limited. Address: 9/F., Wing On House, 71 Des Voeux Road Central, Hong Kong.

Fax: 3906 9909 Enquiry Hotline : 3187 5100

