



Sun Flower Insurance Brokers Limited

Room 1108, Hing Yip Commercial Centre

282 Des Voeux Road Central, Hong Kong

Tel: (852) 2521-1881 Fax: (852) 2521-1919

Web: [www.sunflowerVIP.com](http://www.sunflowerVIP.com) [www.sunflowerMPF.com](http://www.sunflowerMPF.com)



# Shop Protector

## 店鋪綜合保險



Liberty  
International

Member of Liberty Mutual Group

利寶國際保險有限公司

## Basic cover 基本保障

### "Property All Risks" cover 財物全保

This section offers protection to the stock and contents of your business (e.g. equipment, furniture, fixtures and fittings, tenant's improvements and employees' personal effects). In case the stock and contents are stolen or damaged by typhoon, fire, flood or any other mishap, they will all be replaced by new provided the sum insured represents the full replacement value.

本計劃為閣下店舖內的存貨及財物(譬如設備、傢俬、固定裝置、裝修、僱員財物)提供保障，一旦存貨及財物被竊，或因颱風、火災、水災及其它不幸事故造成的損毀，無論是設備、傢俬、固定裝置，均可為您全新更換，惟投保人以上述財物之全新更換價值投保。

a) This section also provides the following special extensions at no extra costs:

除以上保障外，另備有下列各項免費特別保障：

i) Seasonal increase 季節性保額調高

The sum insured will be automatically increased by 50% free of charge for the months of November, December, January, and February.

投保額將於十一月、十二月、一月和二月免費自動調高50%。

ii) Temporary removal 財物暫時存放

Up to 15% of sum insured under this Section for loss of or damage to contents whilst temporarily removed from the Business Premises.

店舖內的財物暫時存放於其它地點期間遭受損毀，最高賠償額為財物投保額的15%。

iii) Damage to advertising signs 廣告招牌的損毀

Up to HK\$25,000 per occurrence and HK\$50,000 in aggregate per policy period.

最高賠償額為每次HK\$25,000，全年HK\$50,000。

iv) Accidental breakage to fixed glass doors or windows 玻璃門窗的損毀

Up to HK\$100,000 per occurrence and in aggregate per policy period.

最高賠償額為每次/全年HK\$100,000。

v) Damage to shop premises caused by theft or attempted theft 由盜竊導致的店舖損毀

Up to 10% of the Sum Insured under Section 1 per occurrence.

每宗理賠的最高賠償額為財物投保額的10%。

vi) Damage to Stock in a conveying vehicle 押運途中的貨物損毀

Up to HK\$75,000 per occurrence and in aggregate per policy period.

最高賠償額為每次/全年 HK\$75,000。

b) Deductibles 自付額

i) 10% of each and every loss due to water damage, subject to a minimum of HK\$3,000.

每宗由水浸引致的損失的10%，最低不少於 HK\$3,000。

ii) HK\$2,000 due to damage to neon signs and/or roller shutter doors.

霓虹招牌和旋轉門的損毀，每宗HK\$2,000。

iii) HK\$1,000 in respect of each and every other loss, other than fire, lightning and explosions.

除火災、閃電、爆炸和上述損失之外的其它損失，每宗HK\$1,000。

### Increased Cost of Working 運作成本增加

This section gives you free protection for additional cost of carrying on your business after a loss payable under "Property All Risks" cover for a period up to 12 months. The sum insured automatically provided is HK\$1,000,000.

在“財物全保”保障範圍內的損失引致額外運作成本，本計劃提供免費保障，最高賠償額每次高達 HK\$1,000,000。

a) This section also provides the following special extensions at no extra costs:

本計劃另備有下列各項免費特別保障：

i) Accountants' fees - Up to HK\$100,000 per occurrence necessarily and reasonably incurred for producing information required by Liberty.

會計師費用 — 應利寶要求產生的合理會計師費用，最高賠償額為每次HK\$100,000。

ii) Denial of access to or use of your shop for a continuous period of more than 48 hours in consequences of the loss of or damage to the neighboring property caused by any peril insured under Section 1.

因鄰近建築物有損毀而導致進入投保人店舖的通道被關閉連續超過48小時，令閣下承受額外運作成本，本計劃為此提供保障，惟鄰近建築物之損毀在“財物全保”保障範圍內。

iii) Failure of public utilities for a continuous period of more than 48 hours.

水、電、氣體燃料供應連續中止超過48小時，由此產生的額外運作成本，本計劃提供保障。

## Money and Assault 金錢及個人意外

This section gives you free protection against loss of cash, checks, postal or money order, stored-value cards and postage stamps, and provides compensation for injury sustained by any employee as a result of actual or attempted robbery or hold up.

本計劃免費保障貴店鋪遺失的所有現金、支票、郵政匯票或其它匯票、儲值卡及郵票等。若閣下或僱員被竊賊或劫匪傷害，本計劃亦免費提供保障。

	Limit per occurrence 每次最高賠償額
a) Loss of money 現金遺失	
i) in transit during Business Hours 營業時間內押運途中之現金	HK\$ 100,000*
ii) at Business Premises during Business Hours 營業時間內置於店內的現金	HK\$ 100,000*
iii) at Business Premises out of Business Hours in a locked safe or cash register 非營業時間內置於店中上鎖的夾萬或收銀機內的現金	HK\$ 100,000*
iv) at Business Premises out of Business Hours not in a locked safe or cash register 非營業時間內於店中但非置於上鎖的夾萬或收銀機內的現金	HK\$ 10,000*
v) in transit to and from and whilst at the residence of an authorized employee 在僱員住所內或往返店鋪途中遺失的現金	HK\$ 5,000*
b) Loss of crossed checks, crossed postal orders, crossed money orders, crossed bankers drafts 遺失的劃線支票、郵政及銀行匯票	HK\$ 500,000*
c) Damage to safes caused by theft 夾萬遭遇竊賊破壞	HK\$ 25,000*
d) Personal assault 人身意外	Compensation 賠償金額
i) Death 死亡	HK\$ 100,000
ii) Permanent and Total Disablement 全部及永久性傷殘	HK\$ 100,000
iii) Loss of both limbs 失去雙肢	HK\$ 100,000
iv) Loss of sight of both eyes 失去雙目視力	HK\$ 100,000
v) Loss of 1 limb and sight of 1 eye 失去單肢及單目視力	HK\$ 100,000
vi) Loss of 1 limb or sight of 1 eye 失去單肢或單目視力	HK\$ 100,000

\* The limit per occurrence will be automatically increased by 50% for the months of November, December, January, and February. 投保額將於十一月、十二月、一月和二月自動調高50%。

## Public Liability 公眾責任

This section covers your legal liability in respect of compensation for third party bodily injury and/or property damage arising in connection with the business operation. The limit of liability provided is HK\$10,000,000.

免費保障閣下於店鋪營運中引致他人身體或財物受損壞所承擔之法律賠償責任，最高賠償額為HK\$10,000,000。

## Optional Cover 附加保障

### Employees' Compensation 勞工保險

This section covers employers' liability to employees in accordance with the Employees' Compensation Ordinance and Common Law, for injuries or death arising out of employment up to HK\$100 million per event.

本計劃的保障範圍包括香港的僱員賠償條例所制定及民事法所裁定的僱主給予僱員因工傷亡之賠償。最高之賠償額為每宗事故一億港元。

Note: This leaflet serves as a general guideline. Please refer to the Policy and Schedule for details of cover.

註：本手冊僅為一般性簡介，僅供參考之用。有關承保之具體內容，以保單所載為準。如中文譯本與英文有異，以英文文本為準。

Liberty's Shop Protector is a simple all-in-one insurance solution exclusively designed to meet the needs of Hong Kong's dynamic retailing environment. This insurance solution offers protection for your shop, trade contents, stocks as well as increased cost of working and legal liabilities, all in a very reasonably priced policy.

利寶的“店鋪綜合保險”保障範圍廣泛，為香港多元化的零售業市場度身裁製。此保險產品以合理的保費，保障閣下店鋪的設備、存貨、運作成本增加及法律責任等。

Liberty International Insurance Ltd is a 100% owned subsidiary company of Liberty Mutual Group. Boston-based Liberty Mutual Group is the 5th-largest property and casualty insurer in the United States and the 2nd-largest U.S.-based international property and casualty insurer. In 2003, the Company ranks 116th on the Fortune 500 list of largest corporations in the United States. With financial strength ratings of "Excellent" (A) from the A.M. Best Company and "Strong" (A) from Standard and Poor's, Liberty Mutual Group has the financial strength to provide a wide array of products and services.

利寶國際保險有限公司為美國利寶互助 (Liberty Mutual) 集團的全資子公司。總公司設於美國波士頓的利寶互助集團是全美第五大財產及意外保險公司，亦是全美第二大國際財產及意外保險公司。以2003年的保費收入計算，公司名列美國財富雜誌全美企業伍佰強之116位。今天，利寶互助集團是一家多元化的國際保險集團公司，被保險金融評級機構 A.M. Best 評為 "Excellent" (A) 及標準普爾評為 "Strong" (A) 級，擁有極雄厚之財政實力，能為客戶提供廣泛的保險服務。



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**Underwritten by Liberty International Insurance Ltd. 由利寶國際保險有限公司承保**

# Application Form for Shop Protector 投保表

SUN FLOWER INSURANCE BROKERS LTD

Office Use Producer Code: \_\_\_\_\_

Applicant's Name 投保人名稱 \_\_\_\_\_

Postal Address 通訊地址 \_\_\_\_\_

Shop Address 店鋪地址 \_\_\_\_\_

Telephone 電話 \_\_\_\_\_ Period of Insurance 承保期: From 由 \_\_\_\_\_ To 至 \_\_\_\_\_

Business Nature 業務性質 \_\_\_\_\_

## Basic Cover 基本保障

	Sum Insured 投保額 (HK\$)	Premium 保費 (office use)
1. Trade Contents & Stocks 店鋪財物及存貨		
2. Increased Cost of Working 運作成本增加	HK\$1,000,000	Free 免費
3. Money & Assault 現金及個人意外	Per Standard Stipulation 參照既定限額	Free 免費
4. Public Liability 公眾責任	HK\$10,000,000	Free 免費

## Optional 附加保障

Type of Employees 僱員類別	Number of Employees 僱員人數	Total Annual Income 全年收入 (HK\$)
Indoor employees 戶內僱員		
Outdoor salesman, messenger, merchandiser 戶外推銷員、信差、辦貨員		
Private car driver 私家車司機		
Goods vehicle driver, deliverer, outdoor engineer and installation 貨車司機、送貨工人、戶外技工		
Other employees (please specify) 其他僱員(請詳述)		

Note: Minimum premium - HK\$1,000 (Basic Cover only); HK\$2,000 (Basic Cover plus Optional Cover)

註：最低保費 - HK\$1,000 (基本保障)；HK\$2,000 (基本及附加保費)

1. Have you had any losses during the past 3 years from any of the risks now applied for insurance? If "Yes", please provide details.

Yes  
是

No  
否

過去三年中，閣下是否有任何與這次投保申請有關的損失？如果是，請詳述之。

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2. Have there been any accidents to your employees during the past 3 years? If "Yes", please provide details.

Yes  
是

No  
否

過去三年中，閣下的僱員有否遭遇任何意外？如果是，請詳述之。

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3. Has any insurance company ever at any time declined your application, cancelled your policy, refused to renew a policy, required an increased rate or imposed special terms? If "Yes", please provide details.

Yes  
是

No  
否

閣下是否曾被其它保險公司拒保、取消保單、不允續保、要求增加保費或註明特別條款？如果是，請詳述之。

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## Declaration 聲明

I/We declared and agreed that:

我(們)謹此聲明及同意：

1. The premises are solely occupied by me/us as a shop and no manufacturing of any kind is carried on within the shop;  
我(們)的投保店舖只作銷售貨物用途，並無製造工作；
2. All the information affecting the assessment of the risk has been disclosed, and is true to the best of my/our knowledge and belief;  
任何足以影響風險估值的資料，均基於誠信原則據實呈報；
3. This application shall be the basis of the insurance contract between me/us and Liberty International Insurance Ltd.  
本投保申請書將會作為我(們)與利寶國際保險有限公司訂立保險契約之依據。

Signature of Applicant (with company chop)  
投保人簽名(公司印章)

Date  
日期