



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 www.sunflowerMPF.com



Shop Comprehensive Insurance Plan

富舖 保險計劃





Shop Comprehensive Insurance Plan

Take the worry out of protecting your business

Shop Comprehensive Insurance Plan is an all-in-one insurance scheme that protects your business against all risks such as fire, burglary, water damage, etc. As well as trade contents, Shop Comprehensive Insurance Plan also covers for personal accident, increase in cost of working, legal liability, loss of income and employees' compensation. With this comprehensive protection, you can rest assured and develop your business without the slightest worry.

Protection table

Trade contents protection

Coverage	Maximum benefits (HK\$)
Covers accidental loss or damage to shop contents including interior decoration, telephones, computers, etc.	Selected sum insured
Damage to fixed glass in windows, doors, showcases, counters, shelves and shop front sign-boards	20,000/ year (5,000/ event)
Damage to contents temporarily removed for the purpose of cleaning, renovation or repair within Hong Kong * Damage to stock and samples temporarily removed for cleaning, renovation or repair is not covered	15% of sum insured/ event
Damage to clothing or personal effects (except money and mobile phones) of employer(s) and employees arising from an insured event on the premises or as a result of malicious attack or robbery whilst in charge of money outside the premises	3,000/ staff/ event
Removal of debris following damage to contents	10% of sum insured/ event
Free of charge for seasonal increase in sum insured for stock from 1 November to 1 March	Sum insured increased by 20%
Damage to or loss of goods in transit within Hong Kong * Damage to or loss of goods in an unattended vehicle whilst in transit is not covered	50,000/ event

Coverage	Maximum benefits (HK\$)
Damage to frozen food in frozen food cabinet, deep freezer, cold room or cold storage caused by a change in temperature resulting from mechanical or electrical breakdown or accidental failure of public electricity supply	10,000/ event

* The excess for each and every loss or damage to trade contents and stock by water whatsoever caused other than those resulting from fire, lightning or explosion is the first HK\$1,000 or 10% of the adjusted loss (whichever is the greater).

* The excess for each and every loss or damage to trade contents and stock by other incidents except fire, lightning or explosion is the first HK\$1,000.

Money protection

Covers the loss of cash, bankers' drafts, cheques, stamps under the following circumstances:

Coverage	Maximum benefits (HK\$)
Loss in transit	30,000/ event
Loss on premises	30,000/ event
Loss at home of employer(s) or authorized employee(s)	5,000/ event
Loss of crossed cheques	500,000/ event
Damage to cash register	3,000/ event
Loss of money arising from any fraudulent or dishonest acts of employees	30,000/ year

Personal accident protection

Employer(s) or employees sustaining bodily injury or death due to fire, violent attack or robbery on the business premises.

Coverage	Maximum benefits (HK\$)
Accidental death, loss of/ loss of use of one or more limbs, loss of sight of one/ both eyes, permanent total disability to attend to usual occupation	50,000/ event
Temporary total disability to attend to usual occupation	250/ week up to 104 weeks

Increase in cost of working

Coverage	Maximum benefits (HK\$)
Extra expenses incurred within 3 months after the accident to restore normal conduct of business following damage by an insured event, e.g. rental fees of temporary site	Max. aggregate limit per year is 200% of sum insured of trade contents or 500,000, whichever is the lesser
Professional accountant charges for verification of any claims	20,000/ event

Legal liability protection

Coverage	Maximum benefits (HK\$)
Public liability Covers legal liability for third party bodily injury or damage to third party property occurring on the business premises in Hong Kong	10,000,000/ event
Legal liability for overseas business visit Covers legal liability of partners, directors or specified employees for third party bodily injury or damage to third party property occurring in connection with business whilst travelling overseas	5,000,000/ event
Food & drink liability Covers legal liability for third party bodily injury or illness caused by food or drink supplied free of charge by the insured	5,000,000/ event
Tenant's liability Covers legal liability as tenant for damage to building caused by the insured event	5,000,000/ event

* The excess for each and every loss or damage to third party property under legal liability is HK\$1,000.

* The excess for each and every loss or damage to third party property caused by water under legal liability is the first HK\$1,000 or 10% of the adjusted loss, whichever is the greater.

Optional protection

You can choose to insure for the following optional coverage:

Option	Coverage
Loss of income	<ul style="list-style-type: none"> Loss of income resulting from business interruption following damage to contents by insured event Additional expenses incurred for the sole purpose of minimizing the interruption to or interference in business Professional accountant charges for verification of any claims up to HK\$20,000
Employees' compensation	<ul style="list-style-type: none"> Liability under the Employees' Compensation Ordinance for bodily injury to employees Maximum cover is HK\$100,000,000 per event
Stock cover	<ul style="list-style-type: none"> Accidental loss or damage to stock contained in the business premises

Notes:

- The excess for each and every loss or damage to trade contents and stock by water whatsoever caused other than those resulting from fire, lightning or explosion is the first HK\$1,000 or 10% of the adjusted loss (whichever is the greater).
- The excess for each and every loss or damage to trade contents and stock by other incidents except fire, lightning or explosion is the first HK\$1,000.
- The excess for each and every loss or damage to third party property under legal liability is HK\$1,000.
- The excess for each and every loss or damage to third party property caused by water under legal liability is the first HK\$1,000 or 10% of the adjusted loss, whichever is the greater.
- Damage to stocks and samples temporarily removed for cleaning, renovation or repair is not covered.
- Damage to or loss of goods in an unattended vehicle whilst in transit is not covered.
- The minimum premium for trade contents protection per policy is HK\$1,000. If employees' compensation is included in the package, the minimum premium per policy is HK\$1,500 (The premium for trade contents protection per policy is not less than HK\$1,000).

Major exclusions of this policy:

Mysterious disappearance, unexplained loss, loss of market, damage caused by wear or tear, gradual deterioration, fines, penalties, war, radioactive contamination, nuclear damage, damage resulted from pressure waves caused by aircraft, loss or damage arising out of or in connection with terrorism (except employees' compensation cover).

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exceptions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.



About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 500 company². The Group achieved business operating profit of over HK\$40 billion in 2008³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2009

² In terms of revenue, source: Fortune Global 500, July 2008

³ Zurich Annual Report 2008

⁴ As of 29th June 2009



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RTP/001/09/2009





「富舖」保險計劃

安享保障永無憂 業務更上一層樓

業務的拓展，除了精明策略及周詳計劃外，同樣重要的是讓員工及店內的財物安享全面保障。「富舖」保險計劃正好為您這種需要而設。此計劃承保的風險範圍最為廣泛，例如火災、盜竊、水浸等。除店鋪財物外，更保障人身意外、額外支出、法律責任、收入損失及僱員賠償等，保證令您後顧無憂，自可全力創造更佳業績。

保障範圍一覽表

店鋪財物保障

保障範圍	最高保障額 (港幣/元)
店鋪財物包括室內裝修、電話、電腦等設備因意外遺失或損毀後所需的重新裝置費用	按自選保額而定
窗戶、門、飾櫃、櫥窗的玻璃、舖面招牌燈箱等遭意外損毀所需的重新裝置費用	每年 20,000 (每宗事故 5,000)
在香港境內，店鋪財物因清潔、維修、翻新等情況暫時搬離店舖，期間意外損毀 * 存貨及樣本因清潔、維修、翻新而搬離店舖所引致的損失，不在承保之列	每宗事故為保障額的 15%
僱主及僱員之衣物或個人隨身財物(現金及手提電話除外)在店舖內因受保事故意外損毀、或於運送金錢途中遭人惡意襲擊或遇搶劫而導致損毀	每人每宗事故 3,000
店鋪財物受損毀後的碎片清理費用	每宗事故為保障額的 10%
零售業旺季，即由 11 月 1 日至 3 月 1 日共 4 個月期間，免費將存貨的保障額提高	免費提高保額 20%
貨物在香港境內於運送途中受損毀或損失 * 在運送途中，貨物在沒有人看守的車輛內遺失，不在承保之列	每宗事故 50,000
因機械故障或停電引致急凍箱、冰箱、冷藏庫的溫度變化而使內裡的急凍食物受損壞	每宗事故 10,000

* 店鋪財物及存貨因任何原因導致之水災所引致的損失或損毀，其自負費用為每宗損失或損毀賠償之首港幣 1,000 元或其最終賠償金額之百分之十，以較高者為準，但由於火災、閃電或爆炸引致上述之水災除外。

* 店鋪財物及存貨因其他意外(火災、閃電或爆炸除外)而導致的損失或損毀，其自負費用為每宗損失或損毀賠償之首港幣 1,000 元。

金錢保障

現金、銀行本票、支票、流通郵票等在下列情況下的損失：

保障範圍	最高保障額 (港幣/元)
於運送途中損失	每宗事故 30,000
於店舖內損失	每宗事故 30,000
於僱主或指定僱員家中損失	每宗事故 5,000
劃線支票被竊或被劫後被提取款項	每宗事故 500,000
收銀機損毀	每宗事故 3,000
因僱員欺詐舞弊行為而導致的金錢損失	每年 30,000

人身意外保障

僱主或僱員在店舖內因火災、因工遇劫、遇上暴力襲擊而受傷或死亡，均可獲得賠償。

保障範圍	最高保障額 (港幣/元)
意外死亡、喪失功能或失去一肢或多肢、失去單目或雙目、永久喪失任職或從事現任業務的能力	每宗事故 50,000
暫時喪失任職或從事現任業務的能力	每星期 250， 最長達 104 星期

額外支出保障

保障範圍	最高保障額 (港幣/元)
因受保事故導致店舖損毀，在意外發生後 3 個月內，為恢復業務運作而引起的額外開支，如租用其他地方等費用	每年最高總額為店舖財物投保額的 200% 或 500,000，以較低者為準
申報索償時所需的專業會計師費用	每宗事故 20,000

法律責任保障

保障範圍	最高保障額 (港幣/元)
公眾法律責任 在店舖因公司業務而導致他人身體受傷或財物損毀的法律責任	每宗事故 10,000,000
海外工作法律責任 生意夥伴、董事或指定僱員前往香港以外地方工作，因業務關係導致他人身體受傷或財物損毀的法律責任	每宗事故 5,000,000
食物及飲品法律責任 因業務需要而免費供應之食物及飲品，被證實直接引致他人身體受傷或患病的法律責任	每宗事故 5,000,000
租客法律責任 投保人身為租客，因受保事故對樓宇造成損毀的法律責任	每宗事故 5,000,000

* 公眾法律責任之每宗第三者財物損毀的自負額為港幣 1,000 元。

* 公眾法律責任之每宗第三者財物因水災引致財物損毀，其自負費用為每宗賠償之首港幣 1,000 元或其最終賠償金額之百分之十，以較高者為準。

額外保障項目

閣下可選擇投保以下額外保障：

保障項目	保障範圍
收入損失保障	<ul style="list-style-type: none">財物因受保事故而導致意外損毀，由於上述事故影響而業務中斷所引致的收入損失為減低店舖業務受阻而引致的額外支出每宗申報索償時所需的專業會計師費用，最高賠償為港幣 20,000 元
僱員賠償保障	<ul style="list-style-type: none">根據僱員補償條例，如僱員因工作導致身體受傷，僱主須為僱員承擔之法律責任每宗事故的最高賠償額為港幣 100,000,000 元
存貨保障	<ul style="list-style-type: none">店舖內的存貨因意外遺失或損毀

注意事項：

- 店舖財物及存貨因任何原因導致之水災所引致的損失或損毀，其自負費用為每宗損失或損毀賠償之首港幣 1,000 元或其最終賠償金額之百分之十，以較高者為準，但由於火災、閃電或爆炸引致上述之水災除外。
- 店舖財物及存貨因其他意外（火災、閃電或爆炸除外）而導致的損失或損毀，其自負費用為每宗損失或損毀賠償之首港幣 1,000 元。
- 公眾法律責任之每宗第三者財物損毀的自負額為港幣 1,000 元。
- 公眾法律責任之每宗第三者財物因水災引致財物損毀，其自負費用為每宗賠償之首港幣 1,000 元或其最終賠償金額之百分之十，以較高者為準。
- 存貨及樣本因清潔、維修、翻新而搬離店舖所引致的損失，不在承保之列。
- 在運送途中，貨物在沒有人看守的車輛內遺失，不在承保之列。
- 店舖財物保障最低保費為每份港幣 1,000 元，如同時投保僱員賠償保障，每份保單的最低保費為港幣 1,500 元（店舖財物保障每份保費不能少於港幣 1,000 元）。

主要不承保事項：

神秘失蹤、無故遺失、喪失市場、磨損、逐漸退化、罰款、懲罰、戰爭、電離子輻射、核能損毀、飛機產生的氣壓所引致的損毀、任何由於恐怖活動引致的損失（僱員賠償保障除外）。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項詳列於保單之內，蘇黎世保險有限公司保留最終此核權。

關於 蘇黎世

蘇黎世保險集團（香港）是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險金融服務集團¹及財富雜誌《Fortune》全球 500 大企業²。2008 年業務經營盈利超過 400 億港元³。集團的財務實力建基於穩健及專注的業務發展策略，財務實力更獲標準普爾給予“AA-”評級⁴。蘇黎世保險集團（香港）致力為個人及各大公司團體客戶提供全面一般保險方案。

¹ 以銷售額、盈利、資產及市值聯合計算。資料來源：2009 年 4 月福布斯雜誌《Forbes》全球 2000 大企業排行榜

² 以收益計算。資料來源：2008 年 7 月財富雜誌全球 500 大企業排行榜

³ 2008 年度蘇黎世年報

⁴ 截至 2009 年 6 月 29 日



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蘇黎世保險有限公司

(於瑞士註冊成立之公司)

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「富舖」保險計劃投保表格

查詢電話 Enquiry no.: (852) 2903 9391 傳真 Fax: (852) 2968 0639

請以英文正楷大寫填寫 Please complete in BLOCK LETTERS.

請✓適用方格及✗刪去不用者 Please tick the appropriate box and * delete whichever is inappropriate.

業務資料 Business information

公司名稱
Name of company

通訊地址
Correspondence address

大廈
Building

街名及門牌/地段*
No. & street name/lot no.*

地區
District

受保店舖地址 (若與上址不符)
Risk address (if different from the above)

大廈
Building

街名及門牌/地段*
No. & street name/lot no.*

地區
District

店舖電話號碼
Shop tel. no.

傳真號碼
Fax no.

電郵地址
E-mail address

業務性質
Nature of business

投保額 Sum insured

1. 店舖內所有財物保障, 包括裝修、受託保管之財物
保障
For all trade contents including tenant's improvement and interior decoration and items held in trust

港幣/元
HK\$

2. 存貨保障
For stock

港幣/元
HK\$

包含甚麼?
What do these comprise?

3. 收入損失保障
For loss of income

估計未來十二個月的總收入
Estimated gross income for the next 12 months

港幣/元
HK\$

收入損失所需保障期
Indemnity period required for loss of income

3個月 6個月 12個月
3 months 6 months 12 months

其他 (請註明)
other (please specify)

4. 僱員賠償保障 Employees' compensation

僱員類別 Type of employees	僱員人數 No. of employees	總年薪 (港幣/元) Total annual wages (HK\$)
戶內僱員 Indoor employees		
戶外推銷員、信差、辦貨、私家車司機 Outdoor salesman, messenger, merchandiser, private car driver		
貨車司機、送貨工人、戶外技工、安裝工人 Goods vehicle driver, deliverer, outdoor engineer and installation worker		
其他僱員 (請詳述) Other employees (Please specify)		

如有需要, 請另附紙張說明。Please attach supplementary sheets if necessary.

保障生效日期
Effective date of insurance

Shop Comprehensive Insurance Plan Enrolment Form

保險資料 Insurance history

	是 Yes	否 No
1. 閣下的店舖是否用磚、石或石屎建成, 並蓋有石屎屋頂? Is your premises built of bricks, stone or concrete and roofed with concrete?	<input type="radio"/>	<input type="radio"/>
2. 受保的店舖是否閣下獨佔的產業? Is your premises solely occupied by you?	<input type="radio"/>	<input type="radio"/>

若於第1至第2題任何一項「否」者, 請詳細說明於下*:
If you have answered "No" to any questions from 1 to 2, please give details below*:

	是 Yes	否 No
3. 閣下於過往三年內是否曾遭受此計劃承保範圍內的保障招致有關的損失或損毀? Have you suffered any loss or damage covered by this plan during the past 3 years?	<input type="radio"/>	<input type="radio"/>
4. 閣下於過往三年內是否曾申請僱員保險賠償? Have you made any employees' compensation claims within the past 3 years?	<input type="radio"/>	<input type="radio"/>
5. 其他承保公司是否曾 Has any insurer • 拒絕閣下的投保申請? declined your enrolment? • 拒絕為閣下的保單續保? refused to renew your policy? • 取消閣下的保單? cancelled your policy?	<input type="radio"/>	<input type="radio"/>
6. 受保的店舖是否裝有防盜警報系統? (如有, 請詳述警報系統的資料) Is a burglary alarm installed in your premises? (if yes, please give details of the alarm)	<input type="radio"/>	<input type="radio"/>

若於第3至第6題任何一項「是」者, 請詳細說明於下*:
If you have answered "Yes" to any questions from 3 to 6, please give details below*:

*如空間不敷填寫, 請另加紙詳述。
If the above space insufficient, please attach a separate sheet.

聲明 Declaration

- 本人/吾等*現投保蘇黎世「富舖」保險計劃, 謹此聲明本投保表格所列全部資料乃就本人/吾等*所知一切據實填報。本人/吾等*明白本投保表格及聲明將構成本人/吾等*與蘇黎世保險有限公司(「貴公司」)之間的合約依據。
- 本人/吾等*明白貴公司收集或持有的個人資料, 不論以任何方式獲取, 均可供貴公司使用或向在香港境內或境外之任何人或機構披露作以下用途: (1) 評估此項申請; (2) 提供貴公司及關連機構的推廣資料; (3) 處理保險的索償或有關之分析。
- 本人/吾等*明白本人/吾等*可向貴公司之個人資料私隱主任要求查閱及/或更改由貴公司持有有關本人/吾等*的任何個人資料, 地址為香港灣仔東華路18號匯豐中心24-27樓。
- IWe* hereby apply for Zurich Shop Comprehensive Insurance Plan and declare that to the best of my/our* knowledge and belief the information given on this enrolment form is true and complete in every respect. IWe* agree that this enrolment form and declaration shall form the basis of the contract between me/us* and Zurich Insurance Company Limited ("the Company").
- IWe* understand that all the personal information collected or held by the Company, howsoever obtained, may be used by or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (1) to assess and service this application, (2) to provide marketing material of the Company or its associated companies, and (3) to conduct insurance claims or analysis.
- IWe* understand that IWe* may contact the Company's Personal Data Privacy Officer at 24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong for any request to access to and/or correct my/our* personal information held by the Company.

此保險申請須待貴公司覆核, 接納投保書及繳訖保費後才能生效。
This insurance application will not be in force until it has been accepted by the Company and the premium has been paid.

授權簽署 Authorized signature 公司印鑑 Company chop



日期 Date

