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**GENERALI**

Assicurazioni Generali S.p.A.

忠利保險有限公司

商店綜合  
保險



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SHOP PACKAGE  
INSURANCE

## 忠利保險集團 實力超越界限

忠利保險於一八三一年在意大利的里雅斯德成立，是世界上最大保險集團之一，擁有一百多間保險公司遍佈於全球各地，職員人數達六萬人，投資總值超過二千三百億歐羅。憑著一百七十多年的經驗及專業知識，處於最前列的忠利保險擅於承保各項先進科技及現代商業運作的風險。\*

忠利保險竭誠為客戶及保險中介人提供最優質的專業服務，並因應個人、家庭及企業的個別需要，致力為客戶設計一系列合適的保險計劃。

### 多種穩健保險計劃

忠利保險備有以下多項保險計劃，迎合個人及公司客戶的需要。

#### 個人保險

- 家庭僱傭保險
- 樓宇結構保險
- 家居綜合保險
- 人身意外保險
- 個人責任保險
- 遊艇保險
- 私家汽車保險
- 旅遊綜合保險

#### 商業保險

- 盜竊保險
- 業務影響保險
- 醫務所綜合保險
- 商用車輛保險
- 僱員補償保險
- 工程保險
- 火災保險
- 團體人壽保險
- 團體醫療保險
- 團體人身意外保險
- 貨物運輸保險
- 船體保險
- 辦公室綜合保險
- 財物綜合保險
- 公眾責任保險
- 商店綜合保險

忠利保險資金雄厚，財政穩健，各種保險計劃可完善地照顧閣下生活及業務上多方面的需要，讓閣下倍感安心。

如有任何查詢，請與閣下的保險顧問或本公司的代表聯絡。

\*所有數字摘自本公司二零零三年年報。

## 為何選購 「商店綜合保險」？

日理萬機的你，每天都忙於管理轄下一間或多間商店的業務。閣下有否考慮過意外可能隨時發生在你的商店、僱員或顧客身上，因而影響到商店的正常運作，損失可能無從估計。

### 全面照顧 保障周全

商店綜合保險不但保費相宜，而且保障全面。除了基本財物保險外，還免費包括業務影響保險、金錢保險及公眾責任保險，使閣下的商店能在意外後迅速回復正常運作。

閣下更能以實惠的價錢選購僱員補償保險，這可保障作為僱主的你，於「僱員補償條例」規定下，對僱員因工作受傷或死亡而需要承擔的法律責任。

商店綜合保險務求為閣下的商店提供全面保障，讓你安心管理其下生意往來及專注發展業務。

有關商店綜合保險的保障詳情，請參閱右表。

### 主要不承保事項

戰爭、核輻射、污染、自然損耗、機械或電機故障、不能解釋的損失、瞞騙、違法建築物、非法貯藏危險物品、商品責任、因專業意見或服務所引致的責任、合約責任、恐怖活動（但香港政府對僱員補償所提供的恐怖活動保障則屬承保範圍）、自僱人仕（僱員補償保險）



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## 商店綜合保險

保險項目	承保範圍	最高補償限額
1. 財物保險	<p>因意外引致財物損失或損毀，類別如下：</p> <p>類別1：裝修及設備 – 固定裝置、傢俬、設備、用具，包括：收銀機、電腦、電話系統、警報系統、夾萬或保險庫、室內裝修、租客的自置裝修、業主的裝置；但不包括貴重或易碎的財物</p> <p>類別2：存貨</p> <p>類別3：樓宇結構</p> <p>額外保障：</p> <p>a) 如室內改裝或裝修工程合約總值不超過 HK\$250,000，財物保障不會受該室內改裝或裝修工程所影響</p> <p>b) 投保金額自動復元</p> <p>c) 運送途中之文件（限額：HK\$10,000）（只適用於類別1）</p> <p>d) 滅火支出（限額：HK\$10,000）</p> <p>e) 固定玻璃裝置（限額：HK\$10,000）（只適用於類別1）</p> <p>f) 其他財物及個人財物（限額：HK\$10,000）（只適用於類別1）</p> <p>g) 因冷凍櫃發生故障而引致冷凍貨品變壞（限額：HK\$10,000）（只適用於類別2）</p> <p>h) 受保的意外發生後之清理費用（限額：財物保險的總投保金額10%或HK\$100,000，以較低者為準）</p> <p>i) 每年11月1日至3月1日期間，存貨的投保金額因季節性改變而自動調高20%（只適用於類別2）</p> <p>j) 運送途中之貨品（限額：存貨的投保金額10%或HK\$100,000，以較低者為準）（只適用於類別2）</p> <p>k) 暫時搬離商店之財物（限額：裝修及設備的投保金額10%或HK\$100,000，以較低者為準）（只適用於類別1）</p> <p>自負金額：- 每次索償自負金額為 HK\$1,000（火災、閃電或爆炸所引致的財物損失或損毀則免除自負金額）            - 因水浸或水漬而引致財物損失或損毀，每次索償自負金額為該損失及損毀的10%或HK\$1,000，以較高者為準</p>	<p>補償上限為閣下所決定的投保金額#</p> <p># 投保金額應相等於更換所有投保財物的價值</p>
2. 業務影響保險	<p>在受保的意外發生後的3個月內，用作恢復正常業務運作的額外支出</p> <p>額外保障：</p> <p>a) 往來商店的通道因意外而被封鎖（自負金額：首48小時的影響）</p> <p>b) 水、電、氣體燃料供應停頓（自負金額：首48小時的影響）</p> <p>c) 聘請專業會計師及核數師所需的費用（限額：HK\$100,000）</p>	HK\$ 500,000
3. 金錢保險	<p>A) 劃線支票及信用咭收據</p> <p>B) 劃線支票及信用咭收據以外之金錢：</p> <p>i) 銀行營業時間內運送之金錢</p> <p>ii) 辦公時間內，置於商店內之金錢</p> <p>iii) 非辦公時間內，置於</p> <ul style="list-style-type: none"> <li>• 上鎖夾萬或上鎖保險庫內之金錢</li> <li>• 上鎖抽屜或上鎖收銀機內之金錢</li> </ul> <p>額外保障：</p> <p>a) 在星期天、公眾假期或假期翌日，上列(A)及(B)所述的最高補償限額會自動調高一倍</p> <p>b) 僱員忠誠保障</p> <p>c) 因商店遭盜竊或意圖盜竊而引致董事、合夥人及僱員死亡或永久性完全傷殘的人身意外保障</p> <p>d) 處於商店內及在暴力或暴力威脅下被強迫簽署的個人現金支票</p> <p>自負金額：每次索償自負金額為 HK\$1,000（人身意外索償則免除自負金額）</p>	<p>HK\$ 500,000</p> <p>HK\$ 50,000</p> <p>HK\$ 50,000</p> <p>HK\$ 50,000</p> <p>HK\$ 5,000</p> <p>HK\$ 10,000</p> <p>HK\$ 100,000</p> <p>HK\$ 5,000</p>
4. 公眾責任保險	<p>因商店業務運作發生意外而引致第三者受到身體傷害、財物損失或損毀的法律責任</p> <p>額外保障：</p> <p>a) 在商店內供應的免費食物及飲品所引致的法律責任（每段保險期內的補償限額為 HK\$2,500,000）</p> <p>b) 海外工幹所引致的法律責任（每段保險期內，法律或訴訟的費用限額為 HK\$2,500,000）</p> <p>c) 作為租戶因樓宇的損毀而需要承擔的法律責任</p> <p>d) 店舖的霓虹光管或廣告牌所引致的法律責任（每段保險期內的補償限額為 HK\$1,000,000）</p> <p>自負金額：- 每次索償自負金額為 HK\$1,000（第三者身體傷害索償則免除自負金額）            - 因水浸或水漬而引致財物損失或損毀，每次索償自負金額為該損失及損毀的10%或HK\$1,000，以較高者為準</p>	<p>每次補償上限為 HK\$10,000,000；</p> <p>每段保險期內索償次數不限</p>
5. 僱員補償保險	根據「僱員補償條例」，僱主對僱員因工作受傷或死亡而需要承擔的法律責任	根據「僱員補償條例」

<p>第1項是商店綜合保險之基本投保項目。</p> <p>第2、3及4項隨着第1項而自動生效，閣下無需繳付額外保費。</p> <p>第5項是一項可供選擇的投保項目，閣下需根據僱員全年所有收入而繳付額外保費。</p>	<p>最低保費：第1項 - HK\$750</p> <p>第5項 - HK\$500 加僱員補償保險徵款及有關增收費用</p> <p>費率：有關各項目或各類別之費率，請諮詢忠利保險</p>
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本小冊子只為一般性簡介，僅供參考之用。有關承保範圍或不承保事項的詳細內容，閣下可向保險顧問或忠利保險的代表索取詳細保險單條款及內容以作參考。（保險單以英文書寫。）



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保險顧問 \_\_\_\_\_

保單編號 \_\_\_\_\_  
 (只供內部使用)

**商店綜合保險投保書**

(請用正楷填寫。)

投保者名稱 \_\_\_\_\_

投保商店地址 \_\_\_\_\_

用途為 \_\_\_\_\_ **商店** \_\_\_\_\_ 行業 \_\_\_\_\_

電話號碼 \_\_\_\_\_ 傳真號碼 \_\_\_\_\_

投保期：由 \_\_\_\_\_ 日 / \_\_\_\_\_ 月 / \_\_\_\_\_ 年 至 \_\_\_\_\_ 日 / \_\_\_\_\_ 月 / \_\_\_\_\_ 年

**保險項目**

- |           |              |                 |
|-----------|--------------|-----------------|
| 1. 財物保險   | 類別 1 - 裝修及設備 | 投保金額 HK\$ _____ |
|           | 類別 2 - 存貨    | 投保金額 HK\$ _____ |
|           | 類別 3 - 樓宇結構  | 投保金額 HK\$ _____ |
| 2. 業務影響保險 | 額外支出         | 如左表所述           |
| 3. 金錢保險   | 補償上限         | 如左表所述           |
| 4. 公眾責任保險 | 補償上限         | 如左表所述           |
| 5. 僱員補償保險 | 補償上限         | 如左表所述           |

(如選擇投保項目 5 - 僱員補償保險，請申報以下資料。)

僱員分類	僱員人數	估計全年所有收入總數*
戶內工作之文職僱員或店員		HK\$
戶外工作之文職僱員或推銷員		HK\$
其他 (請說明)		HK\$

\* 收入包括：所有薪金、花紅、小費、超時工作薪酬、佣金及其他各項津貼。

閣下之僱員是否需要在香港以外地方工作？(如「是」，請列出詳情。)

否  是

**過往保險及意外的資料** (請在適當方格內加上「✓」。如「是」，請列出詳情。)

1. 閣下之商店曾否被任何保險公司拒絕投保申請，取消保單或拒絕續保，或須附加特別條款始能被接納？

否  是

2. 閣下於過往三年內，曾否因商店業務運作發生意外而引致財物損失或損毀、或第三者法律責任？

否  是

3. 閣下之僱員於過往三年內曾否因工作受傷或死亡？

否  是

**聲明**

- 本人/吾等謹此聲明此投保書之資料，均就本人/吾等所知，全部正確無訛，一切影響評核風險之資料，亦已申報。
- 本人/吾等明白此投保書在忠利保險有限公司(以下簡稱「忠利保險」)接納後，保險契約始正式生效。本人/吾等並同意此投保書及聲明為本人/吾等與忠利保險雙方契約之根據。
- 本人/吾等同意將發給所有僱員之全年收入(包括：薪金、雙糧、花紅、佣金及其他收入等)完整記錄及保存下來；更於每段保險期屆滿時，將列明所有僱員全年收入(包括：薪金、雙糧、花紅、佣金及其他收入等)之清單交予忠利保險。如所有僱員全年收入實數多於現時所估計之收入總數，本人/吾等願意繳付額外之保費。

投保者簽署及公司蓋印 \_\_\_\_\_

日期 \_\_\_\_\_

## Generali Group The Insurer Without Frontiers

Founded in Trieste, Italy in 1831, Assicurazioni Generali S.p.A. is now one of the largest insurance group in the world with an investment value exceeding EUR230 billion. Generali has built a sophisticated network around the globe with more than 60,000 workforce in over 100 offices. With over 170 years of experience, Generali is at the forefront of insuring advanced technology industries and complex commercial operations worldwide. \*

At Generali, we are insurance professionals that care and are committed to bringing quality services to our clients and intermediaries. We strive to provide security in the best interests of individual, household and corporate clients.

### Wide Range of Innovative Products

Generali offers a variety of insurance products to individual and corporate clients as follows :

#### Personal Insurance

- domestic helper
- home building
- home package
- personal accident
- personal liability
- pleasure craft
- private motor car
- travel package

#### Commercial Insurance

- burglary
- business interruption
- clinic package
- commercial vehicle
- employees' compensation
- engineering
- fire
- group life
- group medical
- group personal accident
- marine cargo
- marine hull
- office package
- property damage
- public liability
- shop package

With our insurance products, you are rest assured that you and your property are fully protected by Generali with sound financial strength. We can make flexible insurance arrangements to meet both your personal and commercial needs.

For details, please contact your insurance advisers or our Company Representatives.

\* All figures are extracted from our Annual Report 2003.

## Why Shop Package Insurance ?

You are busy in the daily running of one or more shops in your trading business. There are risks that accidents may occur to your shop premises, to shop assistants or even to shoppers which may deter your shop from running. And in extreme cases, leaving you in chaotic situations.

### Comprehensive Coverage for Shop Protection

Generali's Shop Package Insurance offers comprehensive covers for shop premises at a competitive price. It offers free coverage for loss of money, public liability and additional expenditure arising from interruption.

Employees' Compensation Insurance is also at an attractive premium rate. It insures against the Common Law and the Statutory Liabilities in accordance with the Employees' Compensation Ordinance.

With our Shop Package Insurance, your worry is only the trade risk.

Please refer to the table on the right for details of coverage.

### Major Exclusions to Note

war, radioactive contamination, pollution, wear and tear, mechanical or electrical breakdown, unexplained loss, infidelity, illegal structure, unauthorised storage of dangerous materials, product liability, professional liability, contractual liability, terrorism (other than terrorism cover provided by Hong Kong Government for Employees' Compensation Insurance), self-employed person (under Employees' Compensation Insurance)

## Shop Package Insurance

Section	Cover	Maximum Limit of Indemnity
<b>1. Material Damage</b>	<p>Accidental physical loss of or damage to</p> <p>Item 1 : Contents - fixtures, fittings, furniture, equipment, utensils in trade, including cash register, computer, telephone system, alarm system, safe or strong room, interior decorations, tenant's improvements, landlord's fixtures and fittings; but excluding valuable or brittle property</p> <p>Item 2 : Stock in Trade</p> <p>Item 3 : Building</p> <p>Extensions :</p> <p>a) Coverage will not be affected by contracts of Alteration or Repair if the total contract value does not exceed HK\$250,000</p> <p>b) Automatic Reinstatement of Sum Insured</p> <p>c) Document in Transit (sub-limit : HK\$10,000) (applicable to Item 1 only)</p> <p>d) Fire Extinguishing Expenses (sub-limit : HK\$10,000)</p> <p>e) Fixed Glass (sub-limit : HK\$10,000) (applicable to Item 1 only)</p> <p>f) Other Contents or Personal Effects (sub-limit : HK\$10,000) (applicable to Item 1 only)</p> <p>g) Deterioration of Refrigerated Stock due to breakdown of refrigerator (sub-limit : HK\$10,000) (applicable to Item 2 only)</p> <p>h) Removal of Debris (sub-limit : 10% of Total Sum Insured under this Section or HK\$100,000 whichever is the less )</p> <p>i) Sum Insured on Item 2 - Stock in Trade will be increased by 20% from 1st November to 1st March due to Seasonal Variation (applicable to Item 2 only)</p> <p>j) Stock in Transit (sub-limit : 10% of Sum Insured on Item 2 - Stock in Trade or HK\$100,000 whichever is the less) (applicable to Item 2 only)</p> <p>k) Temporary Removal of Contents (sub-limit : 10% of Sum Insured on Item 1 - Contents or HK\$100,000 whichever is the less) (applicable to Item 1 only)</p> <p><i>Excess : - HK\$1,000 of each and every loss or damage unless due to fire, lightning or explosion - HK\$1,000 or 10% of each and every loss or damage whichever is the greater for loss or damage arising from water</i></p>	<p>up to the respective sums# you elected to insure for</p> <p>#These are the respective Sums Insured which should represent the replacement value of each insured Item</p>
<b>2. Business Interruption</b>	<p>Additional Expenditure to restore normal conduct of business incurred within 3 months of the insured accident</p> <p>Extensions :</p> <p>a) Denial of Access (subject to 48 hours time excess)</p> <p>b) Failure of Public Utilities (subject to 48 hours time excess)</p> <p>c) Professional Accountant's Charges (sub-limit: HK\$100,000)</p>	HK\$ 500,000
<b>3. Money</b>	<p>A) Crossed cheques and credit card sales vouchers</p> <p>B) Money other than crossed cheques and credit card sales vouchers :</p> <p>i) in transits during banking hours</p> <p>ii) at premises during business hours</p> <p>iii) at premises out of business hours</p> <ul style="list-style-type: none"> <li>• in locked safes or locked strong rooms</li> <li>• in locked drawers or locked cash registers</li> </ul> <p>Extensions :</p> <p>a) Double Indemnity Limits for Money stated in (A) &amp; (B) above on Sundays, public holidays and the day after such holidays</p> <p>b) Employee's Fidelity Protection</p> <p>c) Personal Accident Protection for directors, partners and employees in respect of death or permanent total disablement due to theft or attempted theft at the Premises</p> <p>d) Personal Cash Cheque signed at the Premises under violence or threat of violence</p> <p><i>Excess : HK\$1,000 of each and every loss or damage (other than Personal Accident claim)</i></p>	<p>HK\$ 500,000</p> <p>HK\$ 50,000</p> <p>HK\$ 50,000</p> <p>HK\$ 50,000</p> <p>HK\$ 5,000</p> <p>HK\$ 10,000</p> <p>HK\$ 100,000</p> <p>HK\$ 5,000</p>
<b>4. Public Liability</b>	<p>Legal liability for accidental bodily injury or property damage to the public in connection with the business</p> <p>Extensions :</p> <p>a) Food and Drink consumed at the Premises free of charge (sub-limit : HK\$2,500,000 any one Period of Insurance)</p> <p>b) Overseas Commercial Visit (sub-limit : HK\$2,500,000 any one Period of Insurance for legal costs &amp; expenses)</p> <p>c) Physical damage to Building at the Premises rented and occupied as a Tenant</p> <p>d) Legal liability caused by your neon sign or signboard (sub-limit : HK\$1,000,000 any one Period of Insurance)</p> <p><i>Excess : - HK\$1,000 of each and every loss of or damage to third party property - HK\$1,000 or 10% of each and every loss or damage whichever is the greater for loss or damage arising from water</i></p>	<p>HK\$ 10,000,000 any one accident and unlimited any one Period of Insurance</p>
<b>5. Employees' Compensation</b>	<p>Liability under the Employees' Compensation Ordinance for bodily injury to employees arising out of and in the course of employment</p>	as required by the Ordinance

Section 1 is the primary cover of the Policy.	Minimum Premiums : Section 1 - HK\$750
Sections 2, 3 and 4 are provided, together with Section 1, at no extra premium.	Section 5 - HK\$500 plus Levy and related charge(s)
Section 5 is an optional cover and only operative on payment of extra premium.	Rates : Please refer to Generali for premium rates of the above Sections or Items

This leaflet serves as a general guideline only. For details of covers, please refer to the exclusions, terms and conditions of Generali's Insurance Policy which can be obtained from your insurance advisers or Generali's representatives. (Insurance Policy is written in English only.)



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**GENERALI**  
 Assicurazioni Generali S.p.A.

忠利保險有限公司

Insurance Adviser \_\_\_\_\_

Policy No. \_\_\_\_\_  
 (For Office Use Only)

**Shop Package Insurance Proposal Form**

(Please use block letters.)

Name of Proposer \_\_\_\_\_

Address of Insured Premises \_\_\_\_\_

Occupied as Shop Business / Trade \_\_\_\_\_

Telephone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

Period of Insurance : From \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
DD MM YY DD MM YY

**Section**

- |                                   |                         |                          |
|-----------------------------------|-------------------------|--------------------------|
| <b>1. Material Damage</b>         | Item 1 - Contents       | Sum Insured HK\$ _____   |
|                                   | Item 2 - Stock in Trade | Sum Insured HK\$ _____   |
|                                   | Item 3 - Building       | Sum Insured HK\$ _____   |
| <b>2. Business Interruption</b>   | Additional Expenditure  | As per Table on the left |
| <b>3. Money</b>                   | Limits of Indemnity     | As per Table on the left |
| <b>4. Public Liability</b>        | Limits of Indemnity     | As per Table on the left |
| <b>5. Employees' Compensation</b> | Limit of Indemnity      | As per Table on the left |

(Please complete the following if you take this Section 5 - Employees' Compensation.)

Occupation of Employees	No. of Employees	Estimated Total Annual Earnings*
Indoor Shop Assistant or Clerical Staff		HK\$ _____
Outdoor Sales or Clerical Staff		HK\$ _____
Others (please specify)		HK\$ _____

\* Earnings include all salaries, wages, bonuses, tips, overtime payments, commissions and other special remuneration or incomes.

Do you have staff or employees who are or will be working outside Hong Kong? (If "yes", please specify.)

No  Yes \_\_\_\_\_

**Past Experience and Insurance History** (Please tick the appropriate boxes. If "yes", please give details.)

- Has any insurance company declined your proposal, cancelled or refused to renew your policy, or imposed special terms and conditions for the insurance?  
 No  Yes \_\_\_\_\_
- Has there been any loss, damage, liability or accident arising from your business operation during the last 3 years?  
 No  Yes \_\_\_\_\_
- Has there been any bodily injury sustained by your staff or employees during the last 3 years?  
 No  Yes \_\_\_\_\_

**Declarations**

- I / We hereby declare that the information given above is true and complete to the best of my / our knowledge and believe that all material factors affecting the assessment of this application have been disclosed.
- I / We understand that this insurance will not become effective until this Proposal Form has been accepted by Assicurazioni Generali S.p.A. thereafter referred to as "Generali" and agree that the Proposal Form and Declarations will be the basis of the contract between me / us and Generali.
- I / We agree to keep a proper book of salaries, wages, commissions or other earnings and to render, at the end of each Period of Insurance, a statement in the form required by Generali of all salaries, wages, commissions or other earnings actually paid and to pay additional premium on any salaries, wages, commissions or other earnings in excess of the amounts estimated herein.

Signature of Proposer \_\_\_\_\_ Date \_\_\_\_\_  
 and Company Chop \_\_\_\_\_