



安盛

Business Packages  
SmartPlan Shop

# Essential for your business success



**Sun Flower Insurance Brokers Limited**

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong  
Tel: 2521 1881 Fax: 2521 1919 Email: [vip@sunflowergroup.com.hk](mailto:vip@sunflowergroup.com.hk) [www.sunflowerVIP.com](http://www.sunflowerVIP.com)

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.

Product brochure

# Product features and benefits

## 1. All risks on shop contents and stock



Your shop contents including furniture, fixtures and fittings, decorations, machinery and equipment, and stock-in-trade for which you are responsible are covered on “All Risks” basis.

| Shop contents  |  | Up to the limit of |
|--|--|--------------------|
| Any one item of shop machinery or equipment                |  | HKD100,000         |
| Computer systems' records                                  |  | HKD35,000          |
| Any one document, card, tape file or transparency          |  | HKD5,000           |
| Personal effects belonging to any one employee in the shop |  | HKD5,000           |
| Additional benefits  |  |                    |
| Alterations or repairs                                     | Provides coverage for your Shop Contents if they are damaged during alterations or repairs, provided the contract value does not exceed HKD100,000                                   |                    |
| Architects' and surveyors' fees                            | Covers the fees for hiring professional architects and surveyors for the reinstatement of your shop, up to a limit of HKD5,000 per year  |                    |
| Damage to premises by theft                                | Covers loss of or damage to your shop premises caused by theft or attempted theft, up to the limit of HKD20,000 per year   |                    |
| Damage to property in the open                             | Covers loss of or damage to your shop contents including canopy which is left in the open caused by fire, lightning, explosion or vehicle impact, up to a limit of 5% of Sum Insured |                    |
| Debris removal   | Covers for debris removal costs after an insured loss, up to 10% of your Shop Contents Sum Insured   |                    |
| Fire extinguishing expenses                                | Covers the replacement or refilling costs of fire extinguishers and sprinklers following a fire or an explosion, up to a limit of HKD10,000 per year                                 |                    |
| Locks replacement  | This reimburses the cost of replacing damaged door locks due to theft or burglary to your shop, up to a limit of HKD2,000 per year   |                    |
| Roller shutters and gate                                   | Covers for accidental damage to roller shutters and gate, up to a limit of HKD20,000 per year  |                    |
| Temporary removal  | Covers loss of or damage to your Shop Contents (excluding stock) temporarily removed from your shop for cleaning, repairing and maintenance, up to 10% of Sum Insured                |                    |
|  | Stock  | Up to the limit of |
|  | Any one item of trade samples  | HKD35,000          |
|  | Any one item of stock-in-trade   | HKD35,000          |
|  | Any one item of stock-in-trust   | HKD35,000          |

| Additional benefits |  |
|---------------------|--|
| Seasonal increase   | Your Sum Insured on stock will be automatically increased by 20% during the peak sales season from November to March with no additional charge |
| Stock in transit    | Covers loss of or damage to your stock whilst in transit within Hong Kong, up to HKD50,000 per year  |

Note:

1. Excess for each and every loss is HKD1,000.
2. Loss due to water damage subject to a minimum excess of HKD3,000 or 10% of the loss.

## 2. Business interruption (free)



Indemnifies you up to HKD500,000 for additional expenditure you may incur after an insured loss and interruption of your business for more than 48 consecutive hours, including the cost of fitting out temporary premises, for a period up to 12 months from the date of damage.

| Additional benefits                              |   |
|--|---|
| Denial of access                                 | Covers you in the event that your shop is affected as a result of denial of access for more than 48 consecutive hours due to an emergency or damage to neighboring property, up to a limit of HKD500,000 per year |
| Professional accountants' fees                   | Your accountants' charges for the purpose of claims verification are also covered up to a limit of HKD50,000 per year   |
| Optional cover                                   |   |
| Loss of gross profit, gross revenue and/or wages | Provides optional protection on loss of gross profit, gross revenue and/or wages resulting from business interruption   |

Note: Time Excess – 48 hours

## 3. Loss of money (free)



Reimburses loss of cash, bank notes, cheques, money orders and postal orders, up to the following limits per year:

|   |            |
|---|------------|
| Crossed cheques and other non-negotiable items                                  | HKD300,000 |
| In transit in Hong Kong in the custody of yourself or your authorized employees | HKD30,000  |
| Inside premises during business hours   | HKD30,000  |
| Inside premises after business hours and in locked safe or strongroom           | HKD20,000  |
| Inside premises after business hours but not in a safe or strongroom            | HKD5,000   |
| In a bank night safe  | HKD30,000  |

| Additional benefits                         |  |
|---|--|
| Counterfeit currency                        | Covers up to HKD1,000 per year for counterfeit currency<br>Note: Excluding renminbi and all foreign currency   |
| Damage to safe, strongroom or cash register | Covers up to HKD10,000 per year for the damaged safe, strongroom or cash register caused by theft  |
| Sundays and public holidays                 | Provides you extra protection on Sundays and Hong Kong public holidays (including the following day) when you are likely to have a larger amount of money in the shop. As such, the limit will be automatically increased by 20% |

#### 4. Shop assault - personal accident (free)



Provides compensation for accidental death or permanent total disablement for you or your employees as a result of a robbery or attempted theft in the premises, up to maximum limit of HKD75,000 per person. We also cover you or your employees suffer from temporary total disablement, up to a limit of HKD25,000.

#### 5. Glass breakage and neon sign (free)



Covers accidental breakage of fixed glass, neon signs, signboard and banner, up to a limit of HKD20,000 per year. Neon signs, signboard and banner installed should not exceed 5 meters from your shop premises or concession.

Note: Excess for each and every loss is HKD1,000

#### 6. Public liability (free)



Insures you against legal liability for third party bodily injury, and/or property damage arising from your business, up to a limit of HKD10,000,000 per year.

| Additional benefits                |                     |
|------------------------------------|---------------------|
| First Aid                          | Signboard Liability |
| Food and/or Drinks Poisoning       | Social and Sports   |
| Independent Contractor's Liability | Tenant's Liability  |
| Overseas Visits                    |                     |

Note:

1. Third party property damage excess for each and every loss is HKD1,000.
2. Loss due to water damage to third party property subject to a minimum excess of HKD3,000 or 10% of the loss.

## Optional cover

### 7. Employees' compensation



Insures you as an employer under the Employees' Compensation Ordinance and Common Law for bodily injuries to employees arising out of and in the course of employment, up to a limit of HKD100,000,000 per event.

#### Eligibility

This plan is specially designed for retail shop owners.

"Type of Business" within our underwriting acceptance.

(business such as restaurant and jewellery shop are typical examples that do not fit into the plan.)

#### Common Exclusions

This plan contains some exclusions such as:

- Loss or damage to portable computer/personal digital assistant (PDA)/mobile phone/communication device
- Losses due to shoplifting or mysterious disappearance
- Losses due to the fraud or dishonesty of any employee
- Shortage due to errors or omissions
- Loss or damage due to war, terrorism and kindred risks and government acts
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk

NB: Please refer to the policy for complete details. A specimen policy can be made available upon request.

#### Shop contents sum insured

We use a simple rating method for this particular plan. All we require from you is to declare the Sum Insured of all your Shop Contents and Stock.

Claims for the loss of destruction of contents (other than stock and personal effects) will be settled on the basis of replacement as new. Please ensure the Sum Insured you declare is on the same basis.

NB:

1. Minimum premium is HKD1,000 for Shop Contents and Stock and HKD500 for Employees' Compensation Section.
2. All amounts are in Hong Kong Dollars.

#### Levy on insurance premium

Levy collected by Insurance Authority has been imposed on this policy at the applicable rate. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2523 3061.



**SmartPlan Shop  
Product brochure**

December 2022

**Tel: (852) 2523 3061**  
**[www.axa.com.hk](http://www.axa.com.hk)**

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We value your feedback which will help us serve you better. You may reach us at:

Email: [feedback@axa.com.hk](mailto:feedback@axa.com.hk)

Mail: 5/F, AXA Southside, 38 Wong Chuk Hang Road,  
Wong Chuk Hang, Hong Kong

Phone: (852) 2523 3061 (9:00am to 5:30pm Monday to  
Friday, except public holidays)



安盛

綜合商業系列  
「卓越」鴻圖保

# 成功業務 必備的保障



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產品說明書

# 計劃特色及優惠

## 1. 商舖財物及貨品「全險」保障



商舖內的財物，包括傢俱、裝置、裝修、器材、機器及存貨等生財用具，如因意外遺失或損毀，均會受到「全險」的保障。

| 商舖財物              |   | 最高賠償額     |
|-------------------|---|-----------|
| 任何一件商舖器材或機器       |   | 100,000港元 |
| 電腦系統記錄            |   | 35,000港元  |
| 任何一份文件、卡、磁帶檔案或幻燈片 |   | 5,000港元   |
| 屬於商舖內任何僱員的私人物品    |   | 5,000港元   |
| 額外保障              |   |           |
| 維修期間引致損壞          | 保障商舖物件在維修期間所導致的損壞。惟每宗工程的費用不能超過100,000港元                           |           |
| 建築師及測量師費用         | 在重整商舖期間若需僱用專業建築師及測量師，其費用將在保障範圍內，每年最高賠償額為5,000港元                   |           |
| 盜竊導致商舖損毀          | 賠償商舖遭盜竊或企圖盜竊而導致的損毀，每年的最高賠償額為20,000港元                              |           |
| 商舖周邊財物損毀          | 賠償置於商舖周邊的財物包括帳篷，因火災、雷擊、爆炸或車輛撞毀而導致損毀，每年最高賠償額為商舖財物投保額的5%            |           |
| 廢物處理              | 賠償意外發生後，因損毀而需清理廢物的費用，每年最高賠償額為商舖財物投保額的10%                          |           |
| 滅火設備費用            | 保障因火災或爆炸後需重置滅火器或自動灑水系統的費用，每年最高賠償額為10,000港元                        |           |
| 門鎖替換              | 賠償閣下商舖遭盜竊或爆竊後，而需更換已損壞的門鎖，每年最高賠償為2,000港元                           |           |
| 捲門及閘門損毀           | 保障因意外引致捲門及閘門損毀，每年最高賠償額為20,000港元                                   |           |
| 短暫寄存              | 保障商舖的財物(存貨除外)因維修、清潔及保養而需寄存在其他地方，期間因意外引致的遺失或損毀，每年最高賠償額為商舖財物投保額的10% |           |
|                   | 貨品  | 最高賠償額     |
|                   | 任何一件貨辦  | 35,000港元  |
|                   | 任何一件存貨  | 35,000港元  |
|                   | 任何一件寄存貨品  | 35,000港元  |



## 額外保障

|         |   |
|---------|---|
| 旺季的保額調升 | 商舖存貨投保額，於每年十一月至三月期間的銷售高峰期，將獲自動調高20%以保障存貨增加的風險。此項優惠，並不收取額外保費 |
| 運送途中的存貨 | 保障存貨在香港境內運送途中遭意外遺失或損毀，每年最高賠償額為50,000港元                      |

註：

1. 每宗意外或損失的「自負金額」為1,000港元。
2. 因水浸引致損失的「自負金額」為3,000港元或損失的10%，以較高者為準。

## 2. 業務中斷保障 (免費)



保障商舖因投保的意外發生後及影響正常業務運作連續超過48小時，恢復有關正常運作所需支付的「額外開支」，包括租用臨時商舖等費用，最高保障期為意外起計的十二個月，每年最高賠償額為500,000港元。

### 額外保障

|        |   |
|--------|---|
| 通道封鎖   | 若商舖因緊急事故或鄰近地區物業受損毀而導致進入商舖的通道遭封閉連續超過48小時，業務中斷所導致的損失，亦可得到保障，每年最高賠償額為500,000港元 |
| 專業核數費用 | 在計算及進行理賠時，所支付的專業會計及核數等費用，可獲得賠償，每年最高賠償額為50,000港元                             |

### 自選保障

|              |                                  |
|--------------|----------------------------------|
| 盈利、收入及/或薪酬損失 | 提供自選保障予因業務中斷而引致盈利、收入及/或薪酬上所蒙受的損失 |
|--------------|----------------------------------|

註：免賠期限為48小時

## 3. 金錢保障 (免費)



保障商舖的現金、支票、銀行本票及郵政匯票的遺失或被盜竊，每年最高賠償額為：

|                          |           |
|--------------------------|-----------|
| 劃線支票及其他不可轉讓的票據           | 300,000港元 |
| 於香港境內由你或你授權的僱員押運的金錢      | 30,000港元  |
| 營業時間內置於商舖內的金錢            | 30,000港元  |
| 於非營業時間內置於商舖內的夾萬或保險庫內的金錢  | 20,000港元  |
| 於非營業時間內置於商舖但非在夾萬或保險庫內的金錢 | 5,000港元   |
| 存放於銀行夜庫的金錢               | 30,000港元  |

| 額外保障          |   |
|---------------|---|
| 誤收偽鈔          | 保障因誤收偽鈔引致的損失，每年最高賠償額為1,000港元<br>註：不適用於人民幣及外國貨幣            |
| 夾萬、保險庫或收銀機遭破壞 | 若夾萬、保險庫或收銀機遭竊賊破壞，可獲得賠償，每年最高賠償額為10,000港元                   |
| 週日及公眾假期       | 於週日、公眾假期及公眾假期翌日，儲存在商舖內的金錢可能會比平日為多，本計劃將自動調高賠償額20%以保障所增加的風險 |

#### 4. 商舖襲擊 - 人身意外保障 (免費)



保障你或你的僱員於商舖內，因被偷竊或企圖盜竊而不幸導致死亡，或完全性永久傷殘，將可獲得意外賠償。每位受保人最高賠償額為75,000港元。此外，若你或你的僱員因不幸導致暫時性完全傷殘，每位受保人最高賠償額為25,000港元。

#### 5. 玻璃及霓虹燈損毀保障 (免費)



保障商舖內的固定玻璃裝置、霓虹燈、招牌及橫幅的意外損毀，每年最高賠償額為20,000港元。霓虹燈、招牌及橫幅的裝置必須於商舖5米範圍以內。

註：每宗意外或損失的「自負金額」為1,000港元

#### 6. 公眾責任保障 (免費)



保障商舖於營業期間，因疏忽而導致第三者身體受傷或財物受損所須承擔的法律責任，每年最高賠償額為10,000,000港元。

| 額外保障         |            |
|--------------|------------|
| 急救設施保障       | 廣告招牌或霓虹燈責任 |
| 食物及/或飲品中毒的責任 | 公司的康樂體育活動  |
| 維修工程涉及的責任    | 租戶責任       |
| 海外公幹責任       |            |

註：

1. 每宗意外或損失的「自負金額」為1,000港元。
2. 因水浸引致第三者財物損失的「自負金額」為3,000 港元或損失的10%，以較高者為準。

## 自選保障

### 7. 僱員補償



保障你作為僱主，於「僱員補償條例」規定下，對受聘僱員在其受僱期間因工作意外而受傷或死亡所須承擔的法律責任。每宗事件的保障額最高為100,000,000港元。

#### 申請條件

本計劃是特定為商舖東主而設。

商舖的「業務性質」屬於本公司的受保範圍內

(業務性質如酒樓及珠寶店乃一般不符合本計劃的例子)

#### 一般不受保項目

本計劃的不受保項目包括：

- 手提電腦、電子手帳、手提電話及通訊設備的損失或破壞
- 因高買或神秘失蹤招致的損失
- 任何僱員的欺詐或不誠信所引致的損失
- 因錯誤或遺漏導致的短缺
- 因戰爭、恐怖分子活動或同類的行動及政府法令而導致的損失或破壞
- 因污染而導致的損失或破壞
- 因資訊科技風險而導致的損失或破壞

註：一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。

#### 商舖財物投保額

本計劃採用簡單的保費計算方法，你只需申報你的商舖所有財物及存貨的總投保額便可。

所有設備（存貨及私人物品除外）的損失或損毀將會以「舊換新」的價值賠償，故此閣下必須填報適當的投保額。

註：

1. 商舖財物及貨品保障的最低保費為\$1,000及僱員補償的最低保費為\$500。
2. 所有金額均以港元計算。
3. 本中文簡譯，概以英文為準。

#### 保費徵費

保費已按適用之徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽[www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy)或致電AXA安盛(852) 2523 3061。



## 「卓越」鴻圖保 產品說明書

2022年12月

**電話：(852) 2523 3061**  
**[www.axa.com.hk](http://www.axa.com.hk)**

如您不願意接收AXA安盛的宣傳或直接促銷材料，敬請聯絡香港黃竹坑黃竹坑道38號安盛匯5樓安盛保險有限公司個人資料保護主任。AXA安盛會在不收取任何費用的情況下確保不會將您納入日後的直接促銷活動中。

(只適合於香港特別行政區使用)

此中文譯本只供參考之用，如有歧異，概以英文版本為準。

您的寶貴意見能讓我們日後提供更優質的服務。  
您可通過以下方式聯繫我們：

電郵：[feedback@axa.com.hk](mailto:feedback@axa.com.hk)

郵寄：香港黃竹坑黃竹坑道 38 號安盛匯 5 樓

電話：(852) 2523 3061 ( 星期一至星期五上午九時正  
至下午五時半，公眾假期除外)