

AsiaSuccess Insurance

亞洲殷盛保



**Comprehensive all-in-one insurance plan
to suit your business needs**

**周全綜合保障計劃
配合您的業務需要**



亞洲保險
Asia Insurance



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AsiaSuccess Insurance plan is an all-in-one insurance plan designed for a broad range of trades. It offers a comprehensive insurance protection to cover all your insurance need in running your business. With AsiaSuccess Insurance, you can develop your business without worry.

Section 1 : Property All Risks

Cover	Maximum Limits (HK\$)
Covers accidental loss or damage to your Contents including interior decoration, furniture, fixtures & fitting, machinery and equipment, etc.	Up to Sum Insured selected
- Equipment or Machinery - Computer systems' records - Document, card, tape file or transparency	\$200,000 per item \$50,000 per year \$5,000 per item/ \$50,000 per year
Covers accidental loss or damage to Stock-in-trade contained in your premises.	Up to Sum Insured selected

Section 1 - Free Additional Benefits

1. Alterations or Repairs Loss of or damage to your property caused by interior alteration, repair, decoration or maintenance work performed inside your premises.	Contract value of the work not exceeding \$250,000
2. Removal of Debris Covers the cost of removing debris following accidental damage to property insured in your premises.	10% of Sum Insured
3. Temporary Removal Loss of or damage to Contents whilst temporarily removed from your premises for cleaning, renovation or repair within Hong Kong.	10% of Contents Sum Insured
4. Document in Transit Loss of or damage to document whilst in transit (within Hong Kong)	\$5,000 per event
5. Works of Art Loss of or damage to any curiosity or works of art at your premises.	\$10,000 per item/ \$50,000 per year
6. Personal Effects of Employee Loss of or damage to clothing and personal effects (except money, mobile phones, watches, jewellery or computer tablets) of your employees at your premises.	\$5,000 per employee/ \$30,000 per year
7. Trade Sample Loss of or damage to trade sample at your premises.	10% of Contents Sum Insured per year
8. Damage to Premises by Theft Covers damage to the building structure of your premises caused by theft or attempted theft involving forcible and violent means of entry into or exit from your premises.	\$50,000 per year
9. Accidental Breakage of Fixed Glass Covers accidental damage to fixed glass in windows, doors, showcases and shelves and the reasonable cost of any temporary boarding-up rendered necessary.	\$30,000 per year
10. Shop Front Signboard Covers accidental damage to shop front signboards of your premises.	\$5,000 per event/ \$20,000 per year

11. Replacement of Locks Replacement of damaged door locks due to theft or attempted theft at your premises involving forcible and violent means of entry into or exit from your premises.	\$5,000 per year
12. Fire Extinguishing Expenses Covers the cost of refilling the fire extinguishers and replacing sprinkler heads following fire or explosion.	\$20,000 per year
13. Seasonal Increase in Stock Automatically increase in sum insured of stock-in-trade during peak season from 1November to 1March next year without additional charge.	Sum Insured of Stock increased by 25%
14. Stocks & Sample in Transit Loss of or damage to stocks & sample in transit in the course of collection and delivery by your employees within Hong Kong (excluding jewellery, mobile phones, digital equipment and electronic components).	\$50,000 per year
15. Architects' & Surveyors' Fee Reasonable fees charged by architects, surveyors, consultant engineers for reinstatement of your premises following accidental loss or damage.	10% of Contents Sum Insured
16. Damage to Property in the open Covers loss of or damage to Contents including canopy which is left in the open caused by fire, lightning, explosion or vehicle impact.	\$5,000 per year
17. Temporary Protection Covers the cost of temporary protection for the safety of your property after accidental loss or damage.	\$20,000 per year
18. Automatic Reinstatement of Sum Insured The sum insured shall be automatically restored in full from the date of the loss or damage, subject to an additional premium.	

Section 2 : Business Interruption

Cover	Maximum Limits (HK\$)
Additional Expenditure In consequence of business interruption caused by an insured loss, pays for the additional expenditures incurred by you in order to restore normal conduct of your business upto maximum 6 months.	\$1,000,000 per year
Section 2 - Free Additional Benefits	
1. Denial of Access In the event of interruption of your business caused by the hindrance of access to your premises caused by an insured loss.	\$500,000 per year
2. Failure of Public Utilities In the event of interruption of your business resulting from failure of public utility supply (electricity, gas or water) caused by an insured loss.	\$500,000 per year
3. Professional Accountant's Charges Covers your professional accountant's charges reasonably incurred for claims verification	\$50,000 per year
Loss of Gross Profit (Optional) Loss of gross profit resulting from business interruption following damage to property insured under Section 1 by insured event.	Up to Sum Insured and Indemnity Period selected
Rental Payable (Optional) Covers the rental of your premises after an insured loss and interruption of your business.	Up to Sum Insured and Indemnity Period selected

Note: Time Excess - The first 48 hours

Section 3: Money

Cover	Maximum Limits (HK\$)
Covers the loss of Money caused by theft or attempted theft accompanied by use of violence under the following circumstances:	
1. Crossed Cheques	\$500,000
2. In transit in the custody of your authorized employees within Hong Kong.	\$50,000
3. In your premises during business hours.	\$50,000
4. In your premises after business hours in a locked safe or strongroom.	\$30,000
5. In your premises after business hours but not secured in a locked safe or strongroom.	\$5,000
6. In bank night safe.	\$50,000

Section 3 - Free Additional Benefits

1. Increased Limit for Sunday and Public Holidays The limit (excl. bank night safe) will be automatically increased during Sundays and Hong Kong public holidays and until the noon of the following day.	increased by 50%
2. Damage to Safe or Strongroom Damage to safe or strongroom caused by theft or attempted theft.	\$20,000 per year
3. Counterfeit Currency Reimburses your loss resulting from counterfeit currency. (Note: for Hong Kong currency note only)	\$1,000 per year
4. Money in Residence Loss of money in the residence of your authorized employees caused by theft or attempted theft.	\$5,000 per event
5. Damage to Cash Register Damage to cash register caused by theft or attempted theft.	\$3,000 per year

Section 4 : Fidelity Guarantee

Cover	Maximum Limits (HK\$)
Indemnifies you against any pecuniary loss sustained in connection with your business directly arising from fraud or dishonest act of your employees.	\$30,000 per year (Excess: The first HK\$1,000 per event.)

Section 5: Personal Accident Assault

Cover	Maximum Limits (HK\$)
Provides compensation for accidental death, loss of one or more limbs, loss of sight of one/ both eyes or permanent total disablement for directors or employees as a result of theft, attempted theft or hold-up in your premises whilst engaged in your business.	\$50,000 per person

Section 6 : Public Liability

Cover	Maximum Limits (HK\$)
Covers legal liability for third party bodily injury and/or accidental damage to tangible property of third party arising from your business.	\$10,000,000 per event
Section 6 - Free Additional Benefits	
1. Contract Work by Independent Contractor Interior decoration work performed by independent contractors inside your premises for contract value not exceeding \$250,000.	

2. Tenant's Liability Non-contractual legal liability as tenant for damage to the premises leased and occupied by you.	
3. Overseas Business Visits Covers legal liability caused by negligence of your directors, partners or employees arising out of overseas business visits. (For travelling in U.S.A. and Canada, covered up to HK\$3 Million per year.)	
4. First Aid Legal Liability in respect of first aid treatment given by your employees at your premises.	
5. Social, Sports and Welfare Activities Social, Sports and Welfare activities organized by the Insured within Hong Kong.	
6. Food and Drink Poisoning Poisoning by food or drinks supplied at your premises free of charge by you in connection with your business.	\$3,000,000 per year
7. Shop Front Signboard Liability Legal Liability arising from the shop front signboard located at your premises.	\$3,000,000 per year

Section 7 : Employees' Compensation

Cover	Maximum Limits (HK\$)
Covers your legal liability as an employer under the Employees' Compensation Ordinance for employees' bodily injury or death arising out of and in the course of employment.	\$100,000,000 per event
Section 7 - Free Additional Benefits	
1. Worldwide Cover for Commercial Visits Covers your employees' bodily injury whilst temporarily working outside Hong Kong (other than manual works assignments).	
2. Extraordinary Weather Covers your employees' bodily injury sustained whilst proceeding directly to his place of employment or returning therefrom to his place of residence whose attendance at his place of employment is required by you during extra-ordinary weather conditions.	
3. Emergency Transportation Emergency transportation cost required to convey the injured employee to any registered clinic or hospital immediately after an accident within Hong Kong.	\$10,000 per year

Important Notice :

This leaflet is only a brief description of product features and does not constitute any part of the insurance contract. Please refer to the policy document for details of insurance terms, conditions and exceptions which shall prevail in case of inconsistency. We reserve the right of final approval and decision.
(If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.)

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亞洲保險
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亞洲殷盛保

亞洲殷盛保乃專為從事各種行業的公司客戶而設的綜合保險計劃。此計劃提供一系列全面保險保障以配合客戶的需要，使您後顧無憂，全力推動業務發展。

第一部份：綜合財物保障

保障範圍	最高賠償額 (港幣)
賠償閣下的設備包括室內裝修、傢俱、裝置、器材和機器等因意外遺失或損毀後所需的重新裝置費用。	自選投保額
• 器材或機器 • 電腦系統記錄 • 文件、卡、磁帶檔案或幻燈片	每件200,000元 每年50,000元 每件5,000元 / 每年50,000元
賠償受保地點內的存貨因意外而引致遺失或損毀。	自選投保額
第一部份 - 免費額外保障	
1. 改動或維修 在受保地點內進行任何室內裝修改動或維修保養工程，而引致受保財物遺失或損毀。	每宗工程費用不能超過250,000元
2. 廢物清理費用 受保財物遭意外損毀而需清理廢物的費用。	投保額10%
3. 暫時搬離經營場址 暫時搬離受保地點的設備，在香港境內地點進行清洗、翻新或維修期間意外遭遺失或損毀。	設備的投保額10%
4. 運送途中的文件 商業文件在運送途中遭遺失或損毀 (在香港境內)。	每宗事故5,000元
5. 藝術品 珍品或藝術品在受保地點內意外遭遺失或損毀。	每件10,000元/ 每年50,000元
6. 僱員之個人物品 閣下僱員的衣物及私人物品在受保地點內意外遭遺失或損毀（現金、手提電話、手錶、珠寶手飾及平版電腦除外）。	每位僱員5,000元/ 每年30,000元
7. 貨辦保障 貨辦在受保地點內意外遭遺失或損毀。	設備的投保額10%/每年
8. 盜竊導致經營場址損毀 因涉及強行和使用暴力進出受保地點的盜竊或企圖盜竊而引致的樓宇結構破壞或損毀。	每年50,000元
9. 固定玻璃意外損毀 賠償受保地點內固定窗戶、門、飾櫃及櫥窗玻璃因意外遭損毀包括所需臨時封閉門窗的合理費用。	每年30,000元
10. 鋪面招牌 鋪面招牌遭意外損毀所需的重新裝置費用。	每宗事故5,000元/ 每年20,000元

11. 更換門鎖 更換因涉及強行和使用暴力進出受保地點的盜竊或企圖盜竊而導致損毀的門鎖。	每年5,000元
12. 重置滅火設備費用 賠償因火災或爆炸後需重置滅火器及更換自動灑水噴頭所引致的費用。	每年20,000元
13. 季節性存貨保額調高 閣下的存貨投保額於每年十一月一日至明年三月一日期間的銷售高峰期自動調升，以保障存貨增加的風險。此項優惠，並不收取額外保費。	免費提高存貨的保額25%
14. 運送途中的貨物和貨辦 在香港境內，由閣下的僱員收貨及送貨運送途中的貨物和貨辦意外遭遺失或損毀（不包括珠寶、手提電話、數碼設備及電子零件）。	每年50,000元
15. 建築師及測量師費用 因意外損毀而重整受保地點所需支付建築師、測量師、顧問工程師的合理費用。	設備的投保額10%
16. 周邊財物損毀 賠償置於受保地點周邊的戶外財物包括帳篷，因火災、雷擊、爆炸或車輛撞毀而導致的損毀。	每年5,000元
17. 暫時防護費用 因意外後，防止受保財物進一步損毀，而提供暫時性防護措施所支出的合理費用。	每年20,000元
18. 承保額自動復原 本保單之承保額於事故發生後將自動復原，惟閣下須承擔支付該復原所需之額外保費。	

第二部份：業務中斷保障

保障範圍	最高賠償額 (港幣)
額外支出保障 因承保意外發生而影響正常業務運作，賠償閣下在六個月內為恢復正常業務運作而使用的額外支出。	每年1,000,000元
第二部份 - 免費額外保障	
1. 通道封鎖 因承保意外導致進入受保地點的通道封閉，而影響正常業務運作。	每年500,000元
2. 公共設施切斷 因承保意外引致公共資源（電力、煤氣、或食水）供應中斷，而影響正常業務運作。	每年500,000元
3. 專業會計師費用 申報索償時所需的專業會計師費用。	每年50,000元
毛利損失保障 (自選保障) 賠償因受保財物和設備損毀而導致業務中斷所引致之毛利損失。	自選投保額及受損保障期限
租金支出 (自選保障) 賠償因承保意外而導致業務中斷後受保地點的租金支出。	自選投保額及保障租金期限

註：免賠時限 - 為首48小時

第三部份：現金保障

保障範圍	最高賠償額 (港幣)
在下列情況下，賠償因盜竊或企圖盜竊之金錢損失：	
1. 劃線支票被竊或被劫後被提取款項	500,000元
2. 於香港境內由閣下授權的僱員押運的金錢於運送途中損失	50,000元
3. 營業時間內存放於受保地點內的損失	50,000元
4. 非營業時間內存放於受保地點內上了鎖的夾萬或保險庫的損失	30,000元
5. 非營業時間內存放於受保地點內，但非存放在上了鎖的夾萬或保險庫的損失	5,000元
6. 存放於銀行夜庫內的損失	50,000元
第三部份 - 免費額外保障	
1. 週日及公眾假期保額調高 於週日、公眾假期直到翌日中午，儲存於受保地點內的金錢的賠償額自動調高。	增加50%
2. 夾萬或保險庫遭破壞 夾萬或保險庫因盜竊或企圖盜竊而引致的損毀。	每年20,000元
3. 誤收偽鈔 因誤收偽鈔的損失。 (註：只適用於港幣)	每年1,000元
4. 存放於僱員家中的金錢 存放於獲授權僱員家中的業務金錢因盜竊或企圖盜竊而引致的損失。	每宗事故5,000元
5. 收銀機遭破壞 收銀機因盜竊或企圖盜竊而引致的損毀。	每年3,000元

第四部份：僱員忠誠保障

保障範圍	最高賠償額 (港幣)
閣下因僱員的欺詐或不誠實行為而引致的業務金錢損失。	每年30,000元 (自負額：每宗事故首1,000元)

第五部份：人身意外保障

保障範圍	最高賠償額 (港幣)
董事或僱員於受保地點內執行職務期間，因盜竊、企圖盜竊或武力脅持而不幸導致意外死亡、失去一肢或多肢、失去單目或雙目視力、永久完全傷殘，將可獲得意外賠償。	每人50,000元

第六部份：公眾責任保障

保障範圍	最高賠償額 (港幣)
保障閣下因經營業務運作疏忽造成意外而導致他人身體受傷及/ 或財物損毀所須承擔的法律責任。	每宗事故10,000,000元

第六部份 - 免費額外保障

1. 室內裝修工程 在受保地點內獲授權承判商進行室內裝修工程所引致的法律責任，合約價值不超過港幣250,000元。
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2. 租戶責任 租賃並佔用受保地點因受保事故造成意外損毀而須承擔之非合約性質的法律責任。	
3. 海外公幹 董事、業務夥伴或僱員因業務前往香港以外地方公幹，因疏忽所引致意外的法律責任。 (於美國及加拿大公幹，最高賠償額為每年港幣三百萬元)	
4. 急救 僱員在受保地點內替他人進行急救所引致意外的法律責任。	
5. 公司安排的康樂體育活動 公司安排於香港境內的康樂活動所引致意外的法律責任。	
6. 食物及飲品中毒 因業務需要於受保地點內免費供應的食物及飲品而導致他人中毒所引致的法律責任。	每年3,000,000元
7. 鋪面招牌 因受保地點之鋪面招牌所引致意外的法律責任。	每年3,000,000元

第七部份：僱員補償保障

保障範圍	最高賠償額 (港幣)
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。	每宗事故100,000,000元
第七部份 - 免費額外保障	
1. 海外公幹保障 僱員前往香港境外公幹期間受傷而須承擔的法律責任（體力勞動工作除外）。	
2. 反常天氣 賠償僱員在反常天氣期間因出勤而須直接前往工作地點或從工作地點直接回家途中受傷而須承擔的法律責任。	
3. 緊急運輸 在香港境內，意外發生後立即護送受傷僱員到任何註冊診所或醫院就醫的緊急運輸費用。	每年10,000元

重要事項：

本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份，有關此項保障計畫的詳細內容、條款和細則及不承保範圍，請參閱正式保單，如有任何差異，均以保單內的條款細則為準，我們保留最終批核和決定權。
(本小冊子的中文內容力求符合英文原意，若有任何爭議，概以英文版本為準。)



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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.

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