



360° BUSINESS PROTECTION INSURANCE

Office



**All-round customisable protection
designed for your success**

Free benefits plus optional cover to choose from



Property & Money



Public & Director/
Employment Practices
Liability



Employees'
Compensation



Data Protection

ONE-STOP SOLUTION THAT LETS SMES GROW WITH CONFIDENCE

Comprehensive protection designed for a broad range of industries, for single or multiple locations



BASIC COVER

Essential property protection in case of unforeseen events

- Items or fixtures in your office are stolen or damaged, including personal belongings
- Your delivery goes wrong, resulting in loss of or damage to stock or documents
- Contents damaged while at offsite location for temporary repairs or cleaning
- Replacing broken glass in windows and doors, or repairing damaged signboards
- Damage to your office's locks from intruder's forced entry or exit
- Refilling or replacing used fire safety equipment after a fire or explosion on the premise



FREE COVER

Embedded in your plan for enhanced support

Business Interruption

Additional expenses to return business to normal operations after property damage

Money & Personal Assault

Money lost inside or outside your office, or employees assaulted by robbers while working

Public Liability

Defense cost and damages incurred when found legally responsible for third party's bodily injury or property damage in the course of conducting business



OPTIONAL COVER

Add on extra protection according to your needs

Employees' Compensation

Compensation under the law to employees for bodily injury sustained from work in Hong Kong or overseas

Director & Employment Practices Liability

Defense cost and damages from allegations of mismanagement by directors taken on behalf of the company as well as employment











Data Protection

Defense cost and compensation for breach of confidentiality of data made against the company

Please see the Table of Benefits for full range of coverage.

Important Note: Subject to the terms and conditions of the Policy





1. PROPERTY ALL RISKS (BASIC COVER)

Summary of benefits	Maximum benefits (HK\$)
<i>Covers accidental loss or damage to your office contents including interior decoration, tenants' improvement, landlord fixtures and fittings</i>	<i>Your choice of sum insured</i>
FREE BENEFITS	
Temporary Removal	
Loss of or damage to contents whilst temporarily removed for cleaning, renovating or repair within Hong Kong	10% of sum insured
Stocks in Transit	
Loss of or damage to stocks in transit in the course of collection and delivery by you or any of your employees (excluding jewellery, mobile phone, digital equipment and electronic components)	50,000
 Documents in Premises	
Loss of or damage to document, manuscript, pattern, model, business book or computer records at your office	50,000
 Document in Transit	
Loss of or damage to document whilst in transit	20,000
 Work of Art	
Loss of or damage to any curiosity or works of art at your office	10,000
 Personal Effects	
Loss of or damage to clothing and personal effects of your employees at your office	3,000
 Fixed Glass	
Breakage of fixed glass in windows, doors, showcases and shelves and the reasonable cost of any temporary boarding-up rendered necessary	50,000 or 10% of sum insured, whichever is less
 Damage to Premises	
Destruction or damage to the building structure of the premises caused by theft or attempted theft involving forcible and violent entry into or exit from your office	50,000
Alterations or Repairs	
Loss of or damage to the property by any alteration, repair, decoration or maintenance work performed at your office	Work contract value up to 200,000
 Locks Replacement	
Replacement of damaged door locks due to theft or burglary to your office involving forcible and violent entry into or exit from your office	2,000
 Business Sign Board	
Damage to business sign board installed outside of the office	2,000
Fire Extinguishing Expenses	
Cost of refilling the fire extinguishers and replacing sprinkler heads following fire or explosion	3,000
 Removal of Debris	
Cost of removing debris or dismantling, demolishing and shoring up	50,000 or 10% of sum insured, whichever is less
 Architects & Surveyor's Fee	
Fees charged by architect, surveyor or consultant engineer for reinstatement of your office following accidental loss or damage	5,000


2. BUSINESS INTERRUPTION (FREE COVER)

Summary of benefits	Maximum benefits (HK\$)
<i>Covers additional expenditure incurred within 12 months after an insured loss in order to restore normal conduct of business</i>	1,000,000
INCLUDED BENEFITS	
Denial of Access	
Interruption of your business caused by the hindrance of access to your office for more than 48 hours by accident insured	
Failure of Public Utilities	
Interruption of your business resulting from failure of public utilities for more than 48 hours caused by damage to stations of public electricity supply, land-based premises of public gas supply and water works or pumping station	
Professional Accountant's Charges	
Professional accountant's charges reasonably incurred for claims verification	50,000



3. MONEY & PERSONAL ASSAULT (FREE COVER)

Summary of benefits	Maximum benefits (HK\$)
<i>Covers the loss of cash, bankers' drafts, cheques and stamps in Hong Kong</i>	
1. Crossed Cheques	500,000
2. a. In transit	30,000
b. In office during business hours	30,000
c. In office after business hours	
(i) In a locked safe or strongroom	30,000
(ii) In a locked drawer or cabinet	5,000
(iii) Not secured in a locked safe and/or strongroom and/or locked drawer	5,000
d. In bank night safe	50,000
INCLUDED BENEFITS	
Seasonal Increase	
During Sundays, public holidays and until noon of the following day	
1. Money in office after business hours in a locked safe	60,000
2. Money in office after business hours in a locked drawer or cabinet	6,000
 Dishonest Act of Employees	
Loss of money due to fraud or dishonest act of employees (discovered within 3 days after the date of occurrence)	25,000
 Forced Signing of Cash Cheque	
Cash cheque signed under violence or threat of violence	25,000
Safe or Strongroom	
Damage to safe or strongroom caused by theft or attempted theft	20,000
 Money in Residence	
Loss of money in the residence of an authorised employee caused by theft, attempted theft or hold-up	3,000
 Personal Assault	
Accidental death or permanent total disablement to directors or employees caused by theft, attempted theft or hold-up in the course of duty	100,000

4. PUBLIC LIABILITY (FREE COVER)

Summary of benefits	Maximum benefits (HK\$)
<i>Covers legal liability for physical bodily injury and/or property damage to the public arising out of your business within the territory of Hong Kong</i>	10,000,000
<i>* Limit up to \$20,000,000 per accident at an additional premium of \$500 and up to \$30,000,000 per accident at an additional premium of \$1,000</i>	per accident
INCLUDED BENEFITS	
Overseas Commercial Visits	
Legal liability of directors and your employees arising from business trips	
Indemnity to Personal Representative, Directors, Partners and Employees	
Legal liability of your legal personal representative, in the event of your death; legal liability of your directors, partners or employees in their capacity, in the event of no other insurance covering the same liability	
First Aid	
Legal liability in respect of first aid treatment given by your employees in the course of employment	
 Food and Drink Poisoning	
Poisoning by food or drinks supplied by you in your office of up to HK\$2,000,000 within any one period of insurance	
Welfare, Social and Sports Clubs	
Social, Sports or Welfare activities organised by you	
Tenant's Liability	
Non-contractual legal liability as tenants for damage to the premises leased and occupied by you	
Independent Contractor's Liability	
Interior decoration work performed by independent contractors at the office for a contract value of up to \$200,000	


5. EMPLOYEES' COMPENSATION (OPTIONAL COVER)

Summary of benefits	Maximum benefits (HK\$)
 <i>Covers your liability as an employer under the law for bodily injury to employees arising out of and in the course of employment</i>	100,000,000 per event
FREE BENEFITS	
Worldwide Cover for Overseas Visits	
Employee's bodily injury arising out of and in the course of employment involving a commercial visit other than manual work assignments outside of Hong Kong	
 Emergency Transportation	
Emergency transportation cost required to convey the injured employee to any registered clinic or hospital immediately after an accident for up to HK\$10,000 within any one period of insurance	
Extraordinary Weather	
Employee's bodily injury at their place of employment or when proceeding directly to their placement or returning therefrom directly to their home, whilst typhoon signal no. 8 or above or a rainstorm warning (red or black signal) is hoisted	

6. DIRECTOR AND EMPLOYMENT PRACTICES LIABILITY (OPTIONAL COVER)

Summary of benefits

Maximum benefits (HK\$)

 Covers your personal liability as a director in respect of the management risk associated with your day-to-day business 1,000,000

FREE BENEFITS

Employment Practices Liability

Your personal liability as a director in respect of any employment-related allegation against you with a sub-limit of HK\$200,000

Defence Costs

Any reasonable or necessary costs and expenses incurred to investigate, settle, defend or appeal a Director Claim or Employment Practices Claim


Nil Deductible for Director Claim

No deductible shall apply for any Director Claim

7. DATA PROTECTION (OPTIONAL COVER)

Summary of benefits

Maximum benefits (HK\$)

 Covers your liability for any unintentional and non-fraudulent breach of confidential information associated with your business; or breach of the Personal Data (Privacy) Ordinance in Hong Kong 1,000,000

FREE BENEFITS

Defence Costs

Any reasonable or necessary costs and expenses incurred to investigate, settle, defend or appeal any Claim arising from Breach of Confidentiality or Data Protection Breach

Nil Deductible for any Claim

No deductible shall apply for any data protection Claim

EXCESS (APPLICABLE TO PROPERTY ALL RISKS AND PUBLIC LIABILITY)

HK\$

COMMERCIAL BUILDING

1. Property All Risks

Water damage claim	5,000 or 10% of adjusted loss, whichever is greater
Each and every other claim except fire, lightning or explosion	1,000

2. Public Liability

Third Party Property Damage caused by water damage claim	5,000 or 10% of adjusted loss, whichever is greater
Third Party Property Damage caused by other claim	1,000

INDUSTRIAL BUILDING

1. Property All Risks

Water damage claim	5,000 or 15% of adjusted loss, whichever is greater
Each and every other claim except fire, lightning or explosion	3,000

2. Public Liability

Third Party Property Damage caused by water damage claim	5,000 or 15% of adjusted loss, whichever is greater
Third Party Property Damage caused by other claim	3,000



ELIGIBILITY

- Insured premises aged 1-40 years



MAJOR EXCLUSIONS

- War
- Wear and tear
- Mechanical and electrical breakdown
- Infidelity / Fraud / Intentional Acts
- Liability arising from products, professional advice and treatment
- Contractual liability
- HIV and AIDS

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