



® Sun Flower Insurance Brokers Limited

Placing through Sun Flower Insurance Agency Limited

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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.

360° BUSINESS PROTECTION 商業全面保

SHOP
店舖

A red rectangular sign with white text that reads 'OPEN -24 Hours-'. The sign is hanging from a chain, and the background is a blurred outdoor scene.

OPEN
-24 Hours-

360° BUSINESS PROTECTION KEEPS YOUR BUSINESS RUNNING SMOOTHLY

360° Business Protection is designed to cover all your insurance needs in running your business. At Allied World, we have built our shop insurance package policy to offer entrepreneurs the best protection at the best rates. Additional cover and enhancements are available within the package at no additional premium. The coverage is designed for a broad range of trades and businesses, whether you have single or multiple locations. We are here to help entrepreneurs flourish.

Section 1 : Property All Risks (Basic Cover)

Cover	Maximum Limits (HK\$)
Cover accidental loss or damage to your shop contents including interior decoration, tenants' improvement, landlord fixtures and fittings	Up to Sum Insured you decide
Free Benefits	
1. Temporary Removal Loss of or damage to Contents whilst temporarily removed for cleaning, renovating or repair within Hong Kong	10% of Sum Insured
2. 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 jewelry, mobile phone, digital equipment and electronic components)	50,000
3. Documents in Premises Loss of or damage to document, manuscript, pattern, model, business book or computer records at your shop	40,000
4. Document in Transit Loss of or damage to document whilst in transit	20,000
5. Work of Art Loss of or damage to any curiosity or works of art at your shop	5,000
6. Personal Effects Loss of or damage to clothing and personal effects of your employees	3,000
7. 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 the lesser
8. Shop Front Breakage of shop front and the reasonable cost of any temporary boarding-up rendered necessary	5,000
9. 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 shop	50,000
10. Alterations or Repairs Loss of or damage to the property by any alternation, repair, decoration or maintenance work performed at your shop	Contract value of the work up to 200,000
11. Locks Replacement Replacement of damaged door locks due to theft or burglary to your shop involving forcible and violent means of entry into or exit from your shop	2,000
12. Refrigerated Stock Damage to stock caused by change of temperature resulting from total or partial destruction or disablement of the refrigerator	10,000
13. Seasonal Increase of Stock Automatically increase of sum insured of stock in trade during peak season	25% increase for peak season from November to March
14. Roller Shutters and Gate Damage to roller shutters and gate involving forcible and violent means of entry into or exit from your shop	20,000

Cover	Maximum Limits (HK\$)
Free Benefits	
15. Fire Extinguishing Expenses Covers the cost of refilling the fire extinguishers and replacing sprinkler heads following fire or explosion	3,000
16. Removal of Debris Covers the cost of removing debris or dismantling, demolishing and shoring up	50,000 or 10% of Sum Insured whichever is the lesser
17. Architects & Surveyor's Fee Fees charged by architect, surveyor, consultant engineer for reinstatement of your shop following accidental loss or damage	5,000

Section 2 : Additional Expenditure (Free Cover)

Cover	Maximum Limits (HK\$)
Additional expenditure incurred within 12 months after an insured loss in order to restore normal conduct of business	1,000,000
Free Benefits	
1. Denial of Access Interruption of your business caused by the hindrance of access to your shop for more than 48 hours by accident insured	
2. 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	
3. Professional Accountant's Charges Professional accountant's charges reasonably incurred for claims verification	50,000

Section 3 : Money & Personal Assault (Free Cover)

Cover	Maximum Limits (HK\$)
Covers the loss of cash, bankers' drafts, cheques and stamps in Hong Kong	
1. Crossed Cheques	500,000
2. a) In transit	30,000
b) In shop during business hours	30,000
c) In shop 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
Free Benefits	
1. Seasonal Increase - Money in shop after business hours in a locked safe - Money in shop after business hours in a locked drawer or cabinet During Sundays, Public holidays and until noon of the following day	60,000 6,000
2. 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
3. Forced Signing of Cash Cheque Cash cheque signed under violence or threat of violence	25,000
4. Safe or Strongroom Damage to safe or strongroom caused by theft or attempted theft	20,000

Free Benefits	
5. Money in Residence Loss of money in the residence of an authorised employee caused by theft, attempted theft	3,000
6. 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

Section 4 : Public Liability (Free Cover)

Cover	Maximum Limits (HK\$)
Cover legal liability for physical bodily injury and/ or property damage to the public arising out of your business within the territory of Hong Kong * Limit up to \$20,000,000 per accident at an additional premium of \$750 and up to \$30,000,000 per accident at an additional premium of \$1,250	10,000,000 per accident Free of charge
Free Benefits	
1. Overseas Commercial Visits Legal liability of directors and your employees arising from business trips	
2. 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	
3. First Aid Legal liability in respect of first aid treatment given by your employees in the course of employment	
4. Food and Drink Poisoning Poisoning by food or drinks supplied by you of up to HK\$2,000,000 within any one period of insurance	
5. Welfare, Social and Sports Clubs Social, Sports or Welfare activities organised by you	
6. Tenant's Liability Non-contractual legal liability as tenants for damage to the premises leased and occupied by you	
7. Independent Contractor's Liability Interior decoration work performed by independent contractors at your shop for contract value up to \$200,000	

Section 5 : Employees' Compensation (Optional)

Cover	Maximum Limits (HK\$)
Cover your liability as an employer under the law for bodily injury to employees arising out of and in the course of employment	100,000,000 per event
Free Benefits	
1. 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	
2. Emergency Transportation Emergency transportation cost required to convey the injured employee to any registered clinic or hospital immediately after an accident up to HK\$10,000 within any one period of insurance	
3. Extraordinary Weather Cover your employee's bodily injury at place of employment or when proceeding directly to his placement or returning therefrom directly to his home, whilst typhoon signal no. 8 or above or a rainstorm warning (red or black signal) is hoisted	

Section 6 : Director and Employment Practices Liability

Cover	Maximum Limits (HK\$)
Cover your persona liability as a director in respect of the management risk associated with your day to day business	1,000,000
Free Benefits	
1. Employment Practices Liability Cover your personal liability as a director in respect of any employment related allegation against you with sub-limit of HK\$200,000	
2. Defence Costs Cover any reasonable or necessary costs and expenses incurred to investigate, settle, defend or appeal a Director Claim or Employment Practices Claim	
3. Nil Deductible for Director Claim No deductible shall apply for any Director Claim	

Section 7 : Data Protection

Cover	Maximum Limits (HK\$)
Cover your liability for any unintentional and non-fraudulent breach of confidential information associated with your business; or breach of Personal Data (Privacy) Ordinance in Hong Kong	1,000,000
Free Benefits	
1. Defence Costs Cover 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	
1. Nil Deductible for any Claim No deductible shall apply for any Claim	

Excess (HK\$)	
(Applicable to Section 1 and Section 4)	
Building age of insured premise: 1 - 30 years	
Section 1 : Property All Risks	
Water Damage claim	5,000 or 10% of adjusted loss, whichever is the greater
Each and every other claim except fire, lightning or explosion	1,000
Section 4 : Public Liability	
Third Party Property Damage caused by water damage claim	5,000 or 10% of adjusted loss, whichever is the greater
Third Party Property Damage caused by other claim	1,000
Building age of insured premises: 31 - 40 years	
Section 1 : Property All Risks	
Water Damage claim	5,000 or 15% of adjusted loss, whichever is the greater
Each and every other claim except fire, lightning or explosion	5,000
Section 4 : Public Liability	
Third Party Property Damage caused by water damage claim	5,000 or 15% of adjusted loss, whichever is the greater
Third Party Property Damage caused by other claim	5,000
Major Exclusions	
War, wear and tear, mechanical and electrical breakdown, infidelity, liability arising from products, professional advice and treatment and contractual liability	

「商業全面保」助您保持業務運作暢順

「商業全面保」特意為您的業務而設，務求為您提供周全的保障。店鋪綜合保險以最優惠的價格，為企業家提供最完善的業務防禦。我們不但提高了現有保障額，更增設了多項度身訂造的附加保障，不另收費，以迎合您的各種需要。計劃亦適用於擁有一間或多間店鋪、從事各種零售業務，助您推動業務蒸蒸日上。

第一部份：綜合財物（基本保障）

保障	最高賠償額（港幣）
賠償因意外遺失或損毀店鋪設備包括室內裝修、租戶改善工程、業主固定裝置及設備的重置費用	自選投保額
免費保障	
1. 暫時搬離經營場址 暫時搬離店鋪的設備，在香港境內進行清洗、翻新或維修期間意外遭遺失或損毀	投保額10%
2. 運送途中的貨物 運送途中的貨物在您或任何僱員收貨及送貨期間意外遭遺失或損毀（不包括珠寶、手提電話、數碼設備及電子零件）	50,000元
3. 店鋪內存放的文件 文件、手稿、圖案、模型、商業賬簿或電腦系統紀錄在店鋪內意外遭遺失或損毀	40,000元
4. 運送途中的文件 文件在運送途中遭遺失或損毀	20,000元
5. 藝術品 珍品或藝術品在店鋪內意外遭遺失或損毀	5,000元
6. 個人物品 僱員的衣物及私人物品中在店鋪內意外遭遺失或損毀	3,000元
7. 固定玻璃 窗戶、門、飾櫃及廚窗玻璃的破損和任何所需臨時封閉工作的合理成本	50,000元或投保額10% （以較低者為準）
8. 櫥窗玻璃 店鋪櫥窗玻璃破損和任何所需臨時封閉工作的合理成本	5,000元
9. 店鋪損毀 因涉及強行和使用暴力進出店鋪的盜竊或企圖盜竊而引致店鋪的樓宇結構破壞或損毀	50,000元
10. 店鋪改動或維修 受保財物在店鋪內進行任何改動、維修、裝修或保養工程期間遭遺失或損毀	工程合約價值高達 200,000元
11. 更換門鎖 更換因涉及強行和使用暴力進出店鋪的盜竊或爆竊而導致損毀的門鎖	2,000元
12. 冷藏貨物 因冰箱完全或部份破壞或故障令溫度轉變而引致的貨物損毀	10,000元
13. 季節性存貨保額調高 旺季存貨投保額自動調升	於每年十一月至三月， 存貨投保額調升25%
14. 捲門及閘門損毀 涉及強行和使用暴力進出店鋪引致捲門及閘門的損毀	20,000元

免費保障	
15. 重置滅火設備費用 在火災或爆炸後重置滅火器液體及更換自動灑水噴頭所引致的費用	3,000元
16. 廢物清理費用 賠償意外發生後清理瓦礫碎片泥頭或拆卸、清卸、支撐所需的費用	50,000元或投保額10% （以較低者為準）
17. 建築師及測量師費用 支付建築師、測量師、顧問工程師因意外損毀而重整店鋪所收取的費用	5,000元

第二部份：業務影響（免費保障）

保障	最高賠償額（港幣）
免費保障您因承保之意外發生後12個月內為恢復正常業務經營的額外支出	1,000,000元
免費保障	
1. 通道封閉 受承保意外導致進入店鋪的通道封閉超過48小時而引致的業務中斷	
2. 水、電及氣體供應停頓 因公共供電站、地面公共供氣場所及水務設施或抽水站損毀令水、電及氣體供應停頓超過48小時而引致的業務中斷	
3. 專業會計師費用 申報索償時所需的專業會計師費用	50,000元

第三部份：金錢及人身意外（免費保障）

保障	最高賠償額（港幣）
賠償在香港境內現金、銀行本票、支票、流通郵票等的金錢損失	
1. 劃線支票	500,000元
2. a. 運送途中	30,000元
b. 營業時間內存放於店鋪內	30,000元
c. 營業時間後存放於店鋪內	
(i) 存放於上了鎖的夾萬或保險庫內	30,000元
(ii) 存放於上了鎖的抽屜或儲存櫃內	5,000元
(iii) 未妥善存放於夾萬／儲物櫃內	5,000元
d. 存放於銀行夜庫內	50,000元
免費保障	
1. 季節性增加 星期日、公眾假期直至翌日中午	
i. 自動增加營業時間後存放於店鋪上鎖夾萬內的金錢賠償額	60,000元
ii. 自動增加營業時間後存放於店鋪上鎖抽屜或儲存櫃內的金錢賠償額	6,000元
2. 僱員不誠實行為 因僱員欺詐或不誠實行為而引致的金錢損失（在發生日期後3日內發現）	25,000元
3. 被迫簽署現金支票 在暴力威脅下被迫簽署的現金支票	25,000元
4. 夾萬或保險庫 夾萬或保險庫因盜竊或企圖盜竊而引致的損毀	20,000元

免費保障	
5. 存放於家中的金錢 存放於獲授權僱員家中的金錢因盜竊、企圖盜竊而引致的損失	3,000元
6. 人身意外 董事或僱員於執行職務期間因盜竊、企圖盜竊或武力脅持而意外死亡或永久完全傷殘	100,000元

第四部份：公眾責任（免費保障）

保障	最高賠償額（港幣）
保障您因在香港境內經營業務運作疏忽而導致他人身體受傷及／或財物損毀的法律責任 *如加額外保費750元， 每宗事故賠償額將為20,000,000元 如加額外保費1,250元， 每宗事故賠償額將為30,000,000元	每宗事故 10,000,000元 免保費
免費保障	
1. 海外公幹 董事及僱員在外出公幹期間所引致的法律責任	
2. 賠償予遺產代理人、董事、業務夥伴及僱員 合法遺產代理人的法律責任（如身故）；董事、業務夥伴或僱員以其身分承擔的法律責任（如無其他保險保障有關法律責任）	
3. 急救 僱員在工作期間替他人進行急救所引致的法律責任	
4. 食物及飲品中毒 店舖提供的食物或飲品導致他人中毒所引致的法律責任，賠償額以港幣2,000,000元為上限	
5. 公司安排的康樂體育活動 安排社交、運動或福利活動所引致的法律責任	
6. 租戶責任 租用並佔用店舖因損毀而承擔的非合約性質法律責任	
7. 工程承建公司的法律責任 工程承建公司在店舖進行室內裝修工程所引致的法律責任，合約價值以港幣200,000元為上限	

第五部份：僱員補償（自選保障）

保障	最高賠償額（港幣）
保障您身為僱主對僱員因工受傷所需負上的法律責任	每宗事故 1,000,000元
免費保障	
1. 海外公幹保障 賠償僱員前往香港境外公幹期間受傷而負上的法律責任（體力勞動工作除外）	已包括於 基本保障內
2. 緊急運輸 在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，賠償限額為港幣10,000元	
3. 反常天氣 賠償僱員在八號或以上颱風警告信號或暴雨警告（紅色或黑色信號）懸掛期間出勤及直接前往工作地點或從工作地點直接回家途中受傷所需的費用	

第六部份：董事及聘僱行為賠償責任

保障	最高賠償額（港幣）
保障公司董事於執行職務時所引致的個人責任	1,000,000元
免費保障	
1. 聘僱行為賠償責任 為公司董事被指控任何違反僱傭相關條例的個人責任提供保障，賠償限額為港幣200,000元	
2. 抗辯費用 支付一切有關董事責任索償或聘僱索償調查、和解、抗辯或上訴所引致的合理或必須費用。	
3. 董事索償享有零自負額 任何董事責任索償均享有零自負額	

第七部份：資料保障

保障	最高賠償額（港幣）
保障公司或個人因非故意及非詐騙情況下洩露與其業務有關的機密資料；或違反香港的《個人資料（私穩）條例》	1,000,000元
免費保障	
1. 抗辯費用 支付一切因違反專業保密責任或資料保障索償之調查、和解、抗辯或上訴有關的合理或必須費用。	
2. 所有索償享有零自負額 任何索償均享有零自負額	

自負金額（適用於第一及第四部份）（港幣）	
承保經營場址的樓齡：1 - 30年	
第一部份：店舖設備	
水浸引致的損失	5,000元或損失總額10% （以較高者為準）
其他每宗損失（火災、閃電或爆炸引致的損失除外）	1,000元
第四部份：公眾責任	
第三者財物因水浸引致的損毀	5,000元或損失總額10% （以較高者為準）
第三者財物因其他損失引致的損毀	1,000元
承保經營場址的樓齡：31 - 40年	
第一部份：店舖設備	
水浸引致的損失	5,000元或損失總額15% （以較高者為準）
其他每宗損失（火災、閃電或爆炸引致的損失除外）	5,000元
第四部份：公眾責任	
第三者財物因水浸引致的損毀	5,000元或損失總額15% （以較高者為準）
第三者財物因其他損失引致的損毀	5,000元
主要不保項目	
戰爭、損耗、機械及電力故障、瞞騙、因產品、專業意見及服務和合約條款所引致的責任	

註：本小冊子只為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。如中文譯本與英文有異，以英文文本為準。

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