



企業/店舖財產險 及 辦公室綜合保險：「新型冠狀病毒」申延保障 常見問題（假設每題涉事店舖均已購買標題保險）

Q1: Given an employee of ABC company has a confirmed COVID-19 case at the insured location, the office is temporarily closed for 14 days, would it be covered?

問 1：ABC 公司受保處所有僱員確診「新型冠狀病毒」需關閉 14 天隔離，受保人獲得保障嗎？

A1: Yes, we shall indemnify the Insured \$3,000 a day for 13 days i.e.: \$39,000 after applying a time excess of 1 day.

答 1：會，在扣除免賠期 1 天後，受保人每天可獲\$3,000、13 天合共\$39,000 的賠償。

Q2: A confirmed COVID-19 foreigner bought groceries from the owner of a retail shop after flying back to HK from Indonesia. However, the retail shop remains open but the owner returns home for quarantine, would it be covered?

問 2：有 1 外籍人士從印尼返港往 1 零售店購物後，該店主確診「新型冠狀病毒」並返家進行隔離，該店仍繼續開門營業，受保人獲得保障嗎？

Q2: No. nil amount shall be made as the Insured has not incurred extra cost of working under the cover of Section 2 of the policy;

答 2：不會，因該店沒因店主確診「新型冠狀病毒」而引致額外開支，故保單第 2 部分不必作出賠償。

Q3: A boutique outlet in the XXX shopping arcade is partially closed for more than 24 hours as a sales assistant suffered from confirmed COVID-19. The outlet is closed for 7 days simultaneously, would it be covered?



問 3：某商場 1 時裝店有 1 名售貨員確診「新型冠狀病毒」而關閉超過 24 小時，該商場同時也關閉了 7 天，受保人獲得保障嗎？

Q3: Yes, we shall pay for 6 days ie: HK\$18,000 (\$3,000/day) after deducting 1 day of time excess;

答 3：會，在扣除免賠期 1 天後，受保人每天可獲\$3,000、合共\$18,000 的賠償。

Q4: A unit at the 17/F of an ABC Industrial Building with 5 people are confirmed COVID-19 . As a result, the stories from 15th to 20th are needed to be closed for 7 days, we have a client situated at a unit on 18/F, would it be covered?

問 4：ABC 工業大廈 17 樓 1 單位 有 5 人確診「新型冠狀病毒」導致 15 至 20 樓各層封閉 7 天，本公司 1 客戶在該廈 18 樓 1 單位營業而遭波及，我司客戶獲得保障嗎？

A4: No. The COVID-19 was not broken out at our client's unit.

答 4：不會 . 因確診疫症非從受保處所爆發.