

Applicable Office Pack Insurance / BCI Business Combined Policy

Closure clause - Coronavirus disease (COVID-19)

It is hereby agreed that Section 2 of the Policy is extended to pay for the Increase in Cost of Working or rental cost as a result of a confirmed COVID-19 case at the insured premises, leading to closure of the whole or part of the Business Premises for more than 24 hours duration, the Company will subject to the terms, the exclusions and the conditions, pay a daily limit of HK\$3,000 [excluding the first twenty-four (24) hours of closures per event] up to HK\$45,000 for any one Period of Insurance.

Whether the Business Premises or property of the Insured therein shall be damaged or not, shall be deemed to be loss resulting from damage to the property used by the Insured at the premises.