

boltech

Insurance



® Sun Flower Insurance Brokers Limited

Placing through Sun Flower Insurance Agency Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

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.

Office Insurance

辦公室
綜合保險



THE POWER OF CONNECTION

boltechinsurance.hk

Office Insurance 辦公室綜合保險

Essential Business Insurances are combined into a convenient and low cost package specially tailored for your office.

辦公室綜合保險是本公司專為閣下辦公室而設的綜合保險計劃。

Product Highlights 產品特點	
1. Office Contents "All Risks" Insurance 辦公室財物全險	✓
2. Business Interruption Insurance A) Increased Cost of Working B) Loss of Income 營業中斷保險 A) 額外開支 B) 收入損失	✓
3. Loss of Money Insurance 金錢損失保險	✓
4. Public Liability Insurance 公眾責任保險	✓
5. Employees' Compensation Insurance 僱員賠償保險	✓

When you purchase cover for Section 1, Section 2A, 3 and 4 are automatically given free of charge. Section 2B and 5 are optional on payment of additional premium.

只要投保第1部份，閣下可同時免費獲得第2A)-3及4項之保障。閣下可隨意選擇投保第2B)及5項。



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1. Office Contents "All Risks" Insurance (Basic Cover)

This insurance covers all contents in the office including landlord's fixtures and fittings for which you are responsible, tenants' improvement, employees' personal effects, sanitary ware, fixed glass in windows.

In the event of accidental loss of or damage to your Office Contents, we will settle the claim on replacement value basis i.e. "New for Old" without deducting depreciation for wear and tear. To keep the cost of this insurance low, a small "deductible" (i.e. first amount you must bear yourself in case of a claim) of HK\$500 applies.

Within the total sum insured selected by you, we automatically provide cover for the following property up to the specified maximum limit:

Coverage	Maximum Limits
a. Office equipment or machinery	HK\$200,000 per item
b. Computer systems' records	HK\$50,000
c. Deed, document, card, tape or transparency	HK\$5,000 per document / article HK\$50,000 per year
d. Personal effects of the Insured or any partner, director or employee of the Insured	HK\$5,000 per employee HK\$50,000 per year
e. Trade sample or stock	10% of Sum Insured subject to a maximum of HK\$100,000
f. Cost of removing debris	10% of Sum Insured
g. Property temporarily removed or in transit within Hong Kong	10% of Sum Insured
h. Works of Arts or Curios	HK\$10,000 per item subject to a maximum amount of HK\$100,000 or 10% of the total Sum Insured whichever is the less

2. Business Interruption Insurance

A. Increased Cost of Working (Free Cover)

We pay up to HK\$750,000 in respect of additional expenditure necessarily and reasonably incurred to avoid or reduce interruption to your business as a result of damage insured by the Policy to your Office Contents within 12 months from the date of the accident.

B. Loss of Income (Optional Cover)

We may extend the cover to include protection against loss of income following insured damage to your Office Contents at terms to be agreed.

Additional Benefits

We cover professional accountants' charges payable to substantiate & certify your claim. Cover under A) & B) also apply if your premises are affected by fire damage occurring at your neighbour's premises resulting from which you are prevented from gaining access to your office.

3. Loss of Money Insurance (Free Cover)

We cover loss of money (within Hong Kong) whilst:

- in transit up to HK\$50,000
- in bank night safes up to HK\$25,000
- in your office during business hours up to HK\$50,000
- in your office locked safe out of business hours up to HK\$25,000
- in your office outside business hours under lock and key but not in safe up to HK\$5,000

This section includes cover for loss of crossed cheque up to HK\$500,000, and loss resulting from forced signing of cash cheque up to HK\$25,000.

Additional Benefits

- We cover loss or damage to safe or strongroom in your office following theft up to HK\$50,000.
- Compensation up to HK\$50,000 for any one person if your employees are killed or disabled following assault in connection with a robbery in Hong Kong.

4. Public Liability Insurance (Free Cover)

We indemnify you against your legal liability to pay compensation and legal costs for accidental bodily injury (fatal or not) suffered by or damage to property belonging to any member of the public (excluding your employees) if such injury or damage is caused by your (or your employees') negligence up to HK\$10,000,000 in any one event.

Additional Benefits

Cover is extended to include legal liability arising from:

- Occasional visits outside Hong Kong by your partners, directors or employees
- Food or drink supplied by you to your guest in your office
- Accidental Damage to the office premises hired or rented to you, but excluding contractual liability

5. Employees' Compensation (Optional Cover)

We indemnify you against your legal liability to pay compensation and legal costs for accidental bodily injury (fatal or not) suffered by your employees arising out of and in the course of employment as required by the Employees' Compensation Ordinance of Hong Kong.

Cover is available for employees' overseas business trips, please contact our servicing staff or your insurance consultant.

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

1. 辦公室財物全險 (基本保險)

所有辦公室內的設備,包括閣下須負責之業主裝置及裝備,租客自置裝修,僱員私人物品,已固定於門窗、室內隔牆的玻璃、潔具,已裝置的玻璃及鏡都在保障範圍內。本公司就上述所有設備提供全新更換保障。(為把保費減至最低,於部份賠償情況下,投保人須自行承擔首 500 港元之損失。)

本部份已包括下列保障:

保障項目	最高賠償額
a. 辦公室器材或機器	每件200,000 港元
b. 電腦系統記錄	50,000 港元
c. 契約、文件、咭、磁帶或幻燈片	每件5,000 港元 每年50,000 港元
d. 屬於投保人、董事、合伙人或其僱員之私人物品	每位僱員5,000 港元 每年50,000 港元
e. 貨辦及存貨	投保額之10% 但以不超過100,000 港元為限
f. 意外發生後需搬走瓦礫碎片之費用	投保額之10%
g. 辦公室財物於短暫遷離或運送途中所蒙受之遺失及損毀	投保額之10%
h. 藝術品或古董	每件10,000 港元, 但以不超過投保額之10% 或 100,000 港元為限,以最低者為準

2. 營業中斷保險

A. 額外開支 (免費保障)

為避免或減少閣下因辦公室財物受損毀,導致業務中止而招致必須及合理之額外開支,本公司將向閣下提供賠償,最高賠償限額為750,000 港元,補償期限為意外當日起之12個月內。

B. 收入損失 (選擇性額外保障)

保障受保範圍內之辦公室財物有所損毀而導致之收入損失。

免費額外保障

A) 及 B) 項保障範圍包括支付專業會計師就本公司要求編裝索償資料所收取之費用,以及因意外導致通往辦公室的通道受阻而不能進行正常業務所招致之損失。

3. 金錢損失保險 (免費保障)

保障閣下在本港境內的金錢損失,最高保障額如下:

- 運送途中 50,000 港元
- 置於銀行夜間保險庫 25,000 港元
- 在辦公時間置於辦公室內 50,000 港元
- 在非辦公時間置於辦公室內之上鎖夾萬 25,000 港元
- 在非辦公時間置於辦公室內但並不存放在上鎖夾萬 5,000 港元

本部份亦包括劃線支票的損失,保障額高達500,000港元。此外,閣下或僱員因遇劫而被迫簽發現金支票,最高保障額為 25,000港元。

免費額外保障

- 辦公室內夾萬因盜竊而損毀,賠償額高達50,000港元。
- 閣下或僱員在辦公室或在本港運送公款途中遇劫,導致死亡或傷殘,本公司將支付高達每人50,000港元之賠償。

4. 公眾責任保險 (免費保障)

保障因閣下業務運作疏忽而導致第三者(僱員除外)受到身體傷害或財物損失的法律責任。每次意外最高賠償額為10,000,000 港元。

免費額外保障

- 公司合伙人、董事或僱員因外出公幹而引起的法律責任。
- 因辦公室內供應的食物或飲品所引起的法律責任。
- 閣下作為辦公室租戶所承擔之非合約性的法律責任。

5. 僱員賠償保險(選擇性額外保障)

保障閣下作為僱主在法定的僱員補償條例僱員因工受傷所需負之法律責任。若需保障僱員往外地公幹,請向本公司職員或閣下的保險顧問查詢。



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注意

本小冊子乃保障條款及規定之摘要,僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本,請向本公司索取。