



安盛

Business Packages
SmartPlan Office

Essential for your business success



®

Sun Flower Insurance Brokers 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.

Product brochure

Product features and benefits

1. All risks on office contents and stock



“All Risks” insurance to protect your office contents, including furniture, fixtures and fittings, tenant’s improvements, office equipment and machinery, plus trade samples, etc.

Office contents		Up to the limit of
Any one item of office equipment or machinery		HKD100,000
Any one item of trade samples		HKD35,000
Any one item of portable office equipment/computer/ personal digital assistant (PDA)/mobile phone/ communication device outside your office within Hong Kong		HKD10,000 & HKD25,000 per year
Any one document, card, tape file or transparency		HKD5,000
Any one item of work of art		HKD5,000 & HKD10,000 per year
Personal effects belonging to any one employee in the office		HKD5,000
Any one bottle of wine/spirit		HKD1,000 & HKD5,000 per year
Additional benefits		
Alterations or repairs	Provides coverage for your Office Contents if they are damaged during alterations or repairs, provided the contract value does not exceed HKD200,000	
Architects’ and surveyors’ fees	Covers the fees for hiring professional architects and surveyors for the reinstatement of your office, up to a limit of HKD5,000 per year	
Company signage	Covers for accidental damage to company signage installed at the lobby of premises, up to a limit of HKD2,000 per year	
Damage to premises by theft	Covers loss of or damage to your office premises caused by theft or attempted theft, up to a limit of HKD20,000 per year	
Debris removal	Covers for debris removal costs after an insured loss, up to 10% of your Office Contents Sum Insured	
Documents in transit	Loss of documents in transit anywhere in Hong Kong up to a limit of HKD5,000 per year	
Fire extinguishing expenses	Covers the replacement or refilling costs of fire extinguishers and sprinklers following a fire or an explosion, up to a limit of HKD10,000 per year	

Rental relief	We will pay for rental relief if your office premises is temporarily closed for more than 5 consecutive days due to loss or damage to office contents contained in the office premises, up to a limit of HKD1,000 per day and HKD5,000 per year
Roller shutters and gate	Covers for accidental damage to roller shutters and gate, up to a limit of HKD20,000 per year
Temporary removal	Covers loss of or damage to your Office Contents (excluding trade samples) temporarily removed from your office for cleaning, repairing and maintenance, up to 10% of the Sum Insured
Optional cover	
Stock	Provides protection on damage and loss of stock in the office

Note:

1. Excess for each and every loss is HKD1,000.
2. Loss due to water damage subject to a minimum excess of HKD3,000 or 10% of the loss.
3. Excess for each and every loss to each portable computer/PDA/mobile phone/communication device is HKD2,500.

2. Business interruption (free)



Indemnifies you up to HKD1,000,000 for additional expenditure you may incur after an insured loss and interruption of your business for more than 48 consecutive hours, including the cost of fitting out temporary premises, for a period up to 12 months from the date of the damage.

Additional benefits	
Denial of access	Covers you in the event that your office is affected as a result of denial of access for more than 48 consecutive hours due to an emergency or damage to neighboring property, up to a limit of HKD500,000 per year
Failure of public utilities	Covers you in the event that your office is affected as a result of failure of public utilities for more than 48 consecutive hours due to damage to property of public supply undertaking caused by insured loss, up to a limit of HKD500,000 per year
Mandatory Provident Fund (MPF) contribution	Covers you as an Employer's actual monthly MPF contributions of up to 3 months, if your business is temporarily closed for more than 7 consecutive days due to damage to your insured property caused by fire and/or explosion, up to a limit of HKD5,000 per year
Professional accountants' fees	Your accountants' charges for the purpose of claims verification are also covered up to a limit of HKD50,000 per year
Optional cover	
Loss of gross profit, gross revenue and/or wages	Provides optional protection on loss of gross profit, gross revenue and/or wages resulting from business interruption

Note: Time Excess – 48 hours

3. Electronic equipment insurance for computers (free)



- Covers your office computer equipment, systems and data media caused by any unforeseen and sudden physical loss or damage from electrical or mechanical breakdown, up to a limit of HKD100,000 per year.
- We will also pay for the additional expenditure incurred due to total or partial interruption of operation to your office computer equipment, up to a limit of HKD 50,000 per year.

Note:

1. Excess for each and every loss is HKD1,000.
2. Loss due to water damage subject to a minimum excess of HKD\$3,000 or 10% of the loss.

4. Loss of money (free)



Reimburses loss of cash, bank notes, cheques, money orders and postal orders, up to the following limits per year:

Crossed cheques and other non-negotiable items	HKD500,000
In transit in Hong Kong in the custody of yourself or your authorized employees	HKD50,000
Inside premises during office hours	HKD50,000
Inside premises after office hours and in locked safe or strongroom	HKD50,000
Inside premises after office hours but not in a safe or strongroom	HKD5,000
In a bank night safe	HKD30,000
Additional benefits	
Damage to safe and/or strongroom	Covers up to HKD10,000 per year for the damaged safe and/or strongroom caused by theft
Infidelity and dishonesty	Insures the loss of money due to fraud or dishonesty by employees discovered within 3 days after the occurrence, up to a limit of HKD30,000 per year

5. Office assault - personal accident (free)



Provides compensation of accidental death or permanent total disablement for you or your employees as a result of a robbery or attempted theft in the premises, up to a maximum limit of HKD250,000 per person. We also cover you or your employees suffer from temporary total disablement, up to a limit of HKD25,000. It also provides a weekly cash benefit if you or your employees are confined to hospital for treatment of such injury, up to a limit of HKD500 per week and HKD1,500 in total during any one year.

6. Glass breakage (free)



Covers accidental breakage of fixed glass or glass window, up to a limit of HKD20,000 per year.

Note: Excess for each and every loss is HKD1,000

7. Public liability (free)



Insures you against legal liability for third party bodily injury, and/or property damage arising from your business, up to a limit of HKD10,000,000 per occurrence.

Additional benefits

First Aid

Social and Sports

Independent Contractor's Liability

Tenant's Liability

Overseas Visits

Optional cover

8. Employees' compensation



Insures you as an employer under the Employees' Compensation Ordinance and Common Law for bodily injuries to employees arising out of and in the course of employment, up to a limit of HKD100,000,000 per event.

Eligibility

This plan is specially designed for small to medium size offices.
"Type of Business" within our underwriting acceptance.

Common exclusions

This plan contains some exclusions such as:

- Shortage due to errors or omissions
- Loss or damage due to war, terrorism and kindred risks and government acts
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk

NB: Please refer to the policy for complete details. A specimen policy can be made available upon request.

Office contents sum insured

We use a simple rating method for this particular plan. All we require from you is to declare the Sum Insured of your Office Contents.

Claims for the loss or destruction of contents (other than stock, trade samples and personal effects) will be settled on the basis of replacement as new. Please ensure the Sum Insured you declare is on the same basis.

NB:

1. Minimum premium is HKD1,000 for Office Contents and HKD500 for Employees' Compensation Section.
2. All amounts are in Hong Kong Dollars.

Levy on insurance premium

Levy collected by Insurance Authority has been imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.



**SmartPlan Office
Product brochure**

December 2022

Tel: (852) 2523 3061
www.axa.com.hk

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We value your feedback which will help us serve you better. You may reach us at:

Email: feedback@axa.com.hk

Mail: 5/F, AXA Southside, 38 Wong Chuk Hang Road,
Wong Chuk Hang, Hong Kong

Phone: (852) 2523 3061 (9:00am to 5:30pm Monday to
Friday, except public holidays)



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綜合商業系列
「卓越」商機保

成功業務 必備的保障



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產品說明書

計劃特色及優惠

1. 辦公室設備「全險」保障



辦公室內的設備，包括傢俱、裝置、裝修、租客自置裝置、辦公室器材/機器及貨辦等，均會受到「全險」的保障。

辦公室設備		最高賠償額
任何一件辦公室器材或機器		100,000港元
任何一件貨辦		35,000港元
任何一件手提辦公室器材、電腦、電子手帳、手提電話及通訊設備(在本港範圍以內)		10,000港元及 每年25,000港元
任何一份文件、卡、磁帶檔案或幻燈片		5,000港元
任何一件藝術品		5,000港元及 每年10,000港元
屬於辦公室內任何僱員的私人物品		5,000港元
任何一瓶酒		1,000港元及 每年5,000港元
額外保障		
維修期間 引致損壞	保障閣下辦公室物件在維修期間導致的損壞。惟每宗工程的費用不能超過200,000港元	
建築師及 測量師費用	在重整辦公室期間若需僱用專業建築師及測量師，其費用將在保障範圍內，每年最高賠償額為5,000港元	
公司招牌損毀	保障因意外引致安裝在辦公室大堂內的公司招牌遭受損毀，每年最高賠償額為2,000港元	
盜竊導致 辦公室損毀	賠償閣下的辦公室遭盜竊或企圖盜竊而導致損毀，每年的最高賠償額為20,000港元	
廢物處理	賠償意外發生後，因損毀而需清理廢物的費用，每年最高賠償額為辦公室設備投保額的10%	
運送途中的 文件	保障閣下的商業文件在香港境內運送途中遭意外遺失或損毀，每年最高賠償額為5,000港元	
滅火設備費用	保障因火災或爆炸後需重置滅火器或自動灑水系統的費用，每年最高賠償額為10,000港元	

租金支付	若辦公室內的辦公室設備，因損毀而須暫停業務運作連續超過5天，在暫停期間所須支付的租金，可獲得賠償。最高賠償額為每天1,000港元及每年5,000港元
捲門及閘門損毀	保障因意外引致捲門及閘門損毀，每年最高賠償額為20,000港元
短暫寄存	保障辦公室的設備（貨辦除外）因維修、清潔及保養而需寄存在其他地方，期間因意外引致遺失或損毀，每年最高賠償額為辦公室設備投保額的10%
自選保障	
存貨保障	提供自選保障予辦公室內存貨的損毀及遺失

註：

1. 每宗意外或損失的「自負金額」為1,000港元。
2. 因水浸引致損失的「自負金額」為3,000港元或損失的10%，以較高者為準。
3. 每宗每部手提電腦、電子手帳、手提電話及通訊設備意外或損失的「自負金額」為2,500港元。

2. 業務中斷保障 (免費)



保障辦公室因投保的意外發生後及影響正常業務運作連續超過48小時，恢復有關正常運作所需支付的「額外開支」，包括租用臨時辦公室等費用，最高保障期為意外起計的十二個月，每年最高賠償額為1,000,000港元。

額外保障	
通道封鎖	若辦公室因緊急事故或鄰近地區物業受損毀而導致進入辦公室的通道遭封閉連續超過48小時，業務中斷所導致的損失，亦可得到保障，每年最高賠償額為500,000港元
公用設施停頓	若辦公室因受保的意外引致水、電及氣體供應停頓超過48小時，業務中斷所導致的損失，亦可得到保障，每年最高賠償額為500,000港元
強制性公積金供款	若辦公室不幸遇上火災及/或爆炸而引致辦公室設備遭受損毀，並須暫停業務運作連續超過七天，你作為僱主支付強制性供款的僱員供款亦可獲賠償至3個月，每年最高賠償額為5,000港元
專業核數費用	在計算及進行理賠時，所支付的專業會計及核數等費用，可獲得賠償，每年最高賠償額為50,000港元
自選保障	
盈利、收入及/或薪酬損失	提供自選保障予因業務中斷而引致盈利、收入及/或薪酬上所蒙受的損失

註：免賠期限為48小時

3. 電子器材 - 電腦保障 (免費)



- 保障辦公室內的電腦器材、系統以及資料儲存媒體受到任何不可預見及突然的機械損壞，每年最高賠償額為100,000港元。
- 若辦公室電腦器材的運作受到完全或局部干擾，本計劃保障所需支付的「額外開支」，每年最高賠償額為50,000港元。

註：

- 每宗意外或損失的「自負金額」為1,000港元。
- 因水浸引致損失的「自負金額」為3,000港元或損失的10%，以較高者為準。

4. 金錢保障 (免費)



保障辦公室的現金、支票、銀行本票及郵政匯票的遺失或被盜竊，每年最高賠償額為：

劃線支票及其他不可轉讓的票據	500,000港元
於香港境內由你或你授權的僱員押運的金錢	50,000港元
辦公時間內置於辦公室內的金錢	50,000港元
於非辦公時間內置於辦公室內的夾萬或保險庫內的金錢	50,000港元
於非辦公時間內置於辦公室但非在夾萬或保險庫內的金錢	5,000港元
存放於銀行夜庫的金錢	30,000港元
額外保障	
夾萬及/或保險庫遭破壞	若夾萬及/或保險庫遭竊賊破壞，每年最高可獲賠償額10,000港元
誠信及詐騙	在三天內揭發僱員的詐騙或不誠實行為所導致金錢上的損失，每年可獲賠償30,000港元

5. 辦公室襲擊 - 人身意外保障 (免費)



保障你或你的僱員於辦公室內，因被偷竊或企圖盜竊而不幸導致死亡，或完全性永久傷殘，將可獲得意外賠償。每位受保人最高賠償額為250,000港元。此外，若你或你的僱員因不幸導致暫時性完全傷殘，每位受保人最高賠償額為25,000港元。並且津貼你或你的僱員因此而需入住醫院的損失，每週可獲津貼500港元，每年最高賠償額為1,500港元。

6. 玻璃損毀保障 (免費)



保障辦公室內的固定玻璃裝置或玻璃窗戶，每年最高賠償額為20,000港元。

註：每宗意外或損失的「自負金額」為1,000港元

7. 公眾責任保障 (免費)



保障於辦公室因疏忽而導致第三者身體受傷或財物受損，所須承擔的法律責任，每宗事件的保障額最高為10,000,000港元。

額外保障

急救設施保障

公司的康樂體育活動

維修工程涉及的責任

租戶責任

海外公幹責任

自選保障

8. 僱員補償



保障你作為僱主，於「僱員補償條例」規定下，對受聘僱員在其受僱期間因工作意外而受傷或死亡所須承擔的法律責任，每宗事件的保障額最高為100,000,000港元。

申請條件

本計劃是特定為中小型辦公室而設。

辦公室的「業務性質」屬於本公司的受保範圍內

一般不受保項目

本計劃的不受保項目包括：

- 因錯誤或遺漏導致的短缺
- 因戰爭、恐怖分子活動或同類的行動及政府法令而導致的損失或破壞
- 因污染而導致的損失或破壞
- 因資訊科技風險而導致的損失或破壞

註：一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。

辦公室設備投保額

本計劃採用簡單的保費計算方法，你只需申報你辦公室設備的總投保額便可。

所有設備（存貨、貨辦及私人物品除外）的損失或損毀將會以「舊換新」的價值賠償，故此閣下必須填報適當的投保額。

註：

1. 辦公室設備的最低保費為1,000港元及僱員補償的最低保費為500港元。
2. 所有金額均以港元計算。
3. 本中文簡譯，概以英文為準。

保費徵費

保費已按適用之徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽www.axa.com.hk/ia-levy或致電AXA安盛(852) 2523 3061。



「卓越」商機保 產品說明書

2022年12月

電話：(852) 2523 3061
www.axa.com.hk

如您不願意接收AXA安盛的宣傳或直接促銷材料，敬請聯絡香港黃竹坑黃竹坑道38號安盛匯5樓安盛保險有限公司個人資料保護主任。AXA安盛會在不收取任何費用的情況下確保不會將您納入日後的直接促銷活動中。

(只適合於香港特別行政區使用)

此中文譯本只供參考之用，如有歧異，概以英文版本為準。

您的寶貴意見能讓我們日後提供更優質的服務。
您可通過以下方式聯繫我們：

電郵：feedback@axa.com.hk

郵寄：香港黃竹坑黃竹坑道 38 號安盛匯 5 樓

電話：(852) 2523 3061 (星期一至星期五上午九時正
至下午五時半，公眾假期除外)