

Office Insurance
辦公室綜合保險

A comprehensive insurance policy especially designed for SMEs

專為中小企而設的
全面保障



PROTECTING
GOALS
POWERING
FUTURES



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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.

A Member of **MS&AD** INSURANCE GROUP

Our Office Insurance plan is a comprehensive policy catering to all sizes of company in Hong Kong, and is especially suitable for SMEs. This all-in-one plan offers flexibility while ensuring your business' most vital insurance needs are covered.

Plan highlights



Protection against loss of or damage to the contents of your office when temporarily removed from the premises



Computers, systems and data are protected against any mechanical and electrical breakdown



Your employees' personal property is protected against any loss due to theft for up to HK\$20,000 per year



Optional coverage for office notebooks taken across international borders (Optional cover)



Covers Public Liability up to HK\$10,000,000 per incident



Protects against a reduction in gross profit resulting from damage to the contents of your office for up to 24 months (Optional cover)



Protects trade samples while in transit in Hong Kong up to a limit of HK\$50,000



Provides coverage for Contents, Sample Stock and Public Liability for participation in exhibition fairs or trade shows in Hong Kong, with a maximum duration of 14 days



Provides additional Eco Support Coverage¹ of up to HK\$5,000 per eligible loss/damaged appliances² by replacing Energy Label Products³ with a minimum Grade 2 recognition under the Mandatory Energy Efficiency Labelling Scheme



Provides Cyber Liability extension⁴ of up to HK\$100,000

NEW



¹ This benefit does not apply if the premises are located in a residential building.

² Eligible appliances means room air conditioners, refrigerators, washing machines, dehumidifiers, televisions, storage type electric water heaters, gas cookers and gas instantaneous water heaters.

³ Energy Label Product means any of the Listed Models of Prescribed Products as defined under the Energy Efficiency (Labelling of Products) Ordinance, Chapter 598 of the Laws of Hong Kong.

⁴ This benefit is applicable to policy with premium exceeding HK\$10,000.

Illustrative example



Mr Lee is the owner of a small trading company specialising in electronic parts for medical instruments. His office is located in Lai Chi Kok. In his showroom, he has set up expensive samples of his advanced equipment.

Due to the high value of both his office equipment and the samples, Mr Lee has taken out Office Insurance with optional cover of worldwide portable equipment to protect them from potential risks.

Scenario 1

Someone breaks into Mr Lee's office after business hours. The locks and roller shutter door are broken, resulting in the theft of 20 equipment samples, 5 laptops and cash stored in the safe. Additionally, 3 members of staff lose their personal belongings during the incident.

How does Office Insurance protect Mr Lee?

-  Replacement of lock – HK\$5,000
-  Replacement of roller shutter door – HK\$20,000
-  Lost samples – HK\$300,000 (HK\$15,000 x 20 pcs)
-  Stolen laptops – HK\$45,000 (HK\$9,000 x 5 pcs)
-  Stolen cash – HK\$50,000
-  Personal effects – HK\$15,000 (HK\$5,000 x 3 persons)

Total compensation: HK\$435,000

Scenario 2

Mr Lee takes part in a 5-day medical instrument trade show in Hong Kong. He brings 10 samples and his laptop computer to the venue. During the show, a water pipe at the venue bursts, resulting in damage to his laptop computer and all of his samples.

How does Office Insurance protect Mr Lee?

-  Damaged laptops
Item Value: HK\$9,000 (after depreciation)
Excess (HK\$1,000 or 10% of loss, whichever is the greater): HK\$1,000

Compensation:
HK\$9,000 – (excess) HK\$1,000 = HK\$8,000
-  Samples at trade show
Item value: HK\$15,000 each, total HK\$150,000

Water damage excess (HK\$3,000 or 10% of loss, whichever is the greater): HK\$150,000 x 10% = HK\$15,000

Compensation: HK\$150,000 – (excess) HK\$15,000 = HK\$135,000

However, the maximum benefit payable for exhibition fair or trade show per occurrence is HK\$100,000.
Total compensation for the lost samples in this case is HK\$100,000.

**Total compensation: Laptop HK\$8,000
+ Sample HK\$100,000 = HK\$108,000**

Benefits at a glance

 Office Contents (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
1. Equipment or machinery (unless specifically mentioned) • Limit per item	Sum Insured 150,000
2. Computer systems' records • Limit per item	150,000 10,000
3. Deeds, documents, cards, tapes, files or transparencies • Limit per item	50,000 5,000
4. Personal effects • Limit per person	20,000 5,000
5. China, porcelain, works of art or curiosity • Limit per item	200,000 or 10% Sum Insured, whichever is lower 1,000
6. All loss or damage	Sum Insured

 Office Contents (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
1. Contents temporarily removed from premises:	
i) Surveying or photographic equipment	5,000
ii) Documents in transit within Hong Kong • Limit per occurrence	10,000
iii) Trade samples in transit within Hong Kong • Limit per occurrence	50,000
iv) All other property	15% of Sum Insured on Contents
2. Replacement of locks	5,000
3. Replacement of roller shutter door	20,000
4. Breakage of fixed glass	Covered
5. Damage to office contents affected by decoration works at the premises • Contract value up to HK\$1,000,000	Covered
6. Damage to office premises in case of theft or attempted theft	Covered
7. Removal of debris	50,000 or 10% of Sum Insured on Contents, whichever is lower
8. Architects', surveyors', consultant engineers' fee	5,000

Benefits at a glance

 Office Contents (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
9. Fire extinguishing expenses <ul style="list-style-type: none"> Limit per occurrence 	50,000
10. Breakdown of computer equipment <ul style="list-style-type: none"> Costs of repair or replacement Additional expenditure incurred for the use of substitute computer equipment 	100,000 50,000
11. Loss of rent	10,000
12. Eco support coverage¹ <ul style="list-style-type: none"> Limit per item 	10,000 5,000 or 10% of Sum Insured, whichever is lower
13. Exhibition fairs or trade shows <ul style="list-style-type: none"> Cover loss of or damage to insured property for participation in exhibition fairs or trade show in Hong Kong, with a maximum duration of 14 days Limit per occurrence 	100,000

¹This benefit does not apply if the premises are located in a residential building.

 Office Contents (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Worldwide portable equipment	Sum Insured

 Business Interruption (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
Additional Expenditure such as the cost incurred for temporary premises and facilities if applicable	1,000,000

 Business Interruption (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
1. Professional accountants' charges	10% of Sum Insured
2. Denial of access for more than 48 hours to your premises due to damage to property in the vicinity of the premises	10% of Sum Insured
3. Failure of public utility supply <ul style="list-style-type: none"> By damage to electricity stations, water works or gas works of public 	500,000 or 10% of Sum Insured, whichever is lower

Benefits at a glance

 Business Interruption (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Loss of gross profit <ul style="list-style-type: none"> • Reduction in turnover • Increase in cost of working 	Sum Insured

 Money (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
1. Loss of money	
i) In your premises during business hours, in transit or in a bank night safe <ul style="list-style-type: none"> • Limit per occurrence 	50,000
ii) In your premises out of business hours and in a locked safe or strongroom <ul style="list-style-type: none"> • Limit per occurrence 	50,000
iii) In your premises out of business hours but secured other than in a locked safe <ul style="list-style-type: none"> • Limit per occurrence 	50,000
iv) In your residence or that of your directors, partners or employees <ul style="list-style-type: none"> • Limit per occurrence 	5,000
2. Crossed cheques and other non-negotiable items <ul style="list-style-type: none"> • Limit per occurrence 	500,000

 Money (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
1. Damage to safes or cases directly associated with theft or attempted theft <ul style="list-style-type: none"> • Limit per occurrence 	30,000
2. Cash cheque signed under violence or threat of violence	10,000
3. Loss of money arising from fraudulent or dishonest act of any of your director(s), partner(s), or employee(s)	50,000
4. Personal assault as a result of attempt of theft during business hours	Covered
i) Accidental death or permanent disablement <ul style="list-style-type: none"> • Limit per person 	250,000
ii) Temporary disablement from usual occupation <ul style="list-style-type: none"> • Limit per week • Maximum no. of weeks 	300 104

Benefits at a glance

 Money (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
iii) Medical expenses	1,500
iv) Hospital cash • Limit per week	1,500 500
v) Personal effects • Limit per person per occurrence	3,000

 Employees' Compensation (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Liability under the Employees' Compensation Ordinance for employees' bodily injury or death arising out of and in the course of employment	As per Employees' Compensation Ordinance

 Public Liability (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
Legal liability to third parties due to bodily injury and/or property damage arising from your business • Limit per occurrence	10,000,000

 Public Liability (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
Cover the legal liability incurred by the insured and arising from:	
1. Interior decoration work performed by independent contractors at the premises • Contact value up to HK\$1,000,000	Covered
2. Provision and management of canteen, social, sports and welfare activities	Covered
3. Damage to rented premises	Covered
4. Overseas visits	Covered
5. First aid facilities/treatments	Covered
6. Food and drink poisoning • Free supply	5,000,000
7. Exhibition fairs or trade shows being held within any premises in Hong Kong, with a maximum period of 14 days • Limit per occurrence and in aggregate	1,000,000

Benefits at a glance

 Cyber Liability Extension (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Cyber liability⁴ <ul style="list-style-type: none"> Limit per occurrence and in aggregate 	100,000 New

⁴ This benefit is applicable to policy with premium exceeding HK\$10,000.

Major excess

Excess for each and every claim (HK\$)	
Office Contents	
Each and every loss of damage (but not apply to fire, lightning or explosion, theft involves forcible entry/exit losses)	500
Water damage	3,000 or 10% of loss, whichever is the greater
Portable equipment	1,000 or 10% of of loss, whichever is the greater
Computer breakdown	1,000 and any additional expenditure incurred during the first 48 consecutive hours
Public Liability	
Damage to rented premises	500
Water damage	3,000 or 10% of loss, whichever is the greater
Other third-party property damage	500
Cyber Liability	5,000



Rest assured about our claims solution

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at [+852 2894 0660](tel:+85228940660) (Mon – Fri, 09:00 – 17:30, except public holidays).

Also, you can submit your claim through our **EASY Claims** online platform anytime, anywhere.

辦公室綜合保險是一個提供全面保障的計劃，適合香港各種規模的公司，尤其適合中小型企業。此計劃提供高度靈活性，涵蓋您的業務所需的主要保險保障，讓您於單一保便能為您的業務提供最大的保障。

計劃特點



保障辦公室內之財物在短暫搬遷期間的遺失及損毀



保障辦公室內之電腦、系統及記錄因機件或電力故障而導致的損毀或遺失



保障僱員之私人物品因公司遇劫而遭受之損失高達港幣20,000元



可選擇享有全球性的手提電腦保障(自選保障)



提供因疏忽而引起之公眾責任保障，每宗事故高達港幣10,000,000元



保障因辦公室設備損毀，而導致毛利減少長達24個月(自選保障)



保障於香港境內運送途中的貨辦高達港幣50,000元



提供於香港參與不超過14天的展覽會或貿易展覽的設備及貨辦和公眾責任保障



每件合資格遺失/受損電器²置換為至少二級「能源效益標籤產品³」可獲額外環保支持保障¹高達港幣5,000元



網絡責任保障⁴高達港幣100,000元

全新

¹ 此保障不適用於位於住宅樓宇之投保辦公室。

² 合資格電器是指室內空調機、家用雪櫃、洗衣機、抽濕機、電視、儲水式電熱水爐、氣體煮食爐及即熱式氣體熱水爐。

³ 能源效益標籤產品是指於《能源效益（產品標籤）條例》（香港法例第598章）所訂明之「表列型號」。

⁴ 此保障適用於保費超過港幣10,000元的保單。

說明例子



李先生是一家小型貿易公司的老闆，專門從事醫療器材的電子零件。他的辦公室位於荔枝角，他在陳列室裡擺放了先進設備的昂貴樣品。

由於他的辦公室設備和零件樣品價值高昂，因此李先生購買了辦公室綜合保險及全球性的手提設備自選保障，以保護他的辦公室和財產免受潛在風險。

例子一

李先生的辦公室在辦公時間外遭到盜竊。鎖和捲閘被破壞，導致20個設備樣品、5部手提電腦及存放在保險箱內的金錢被盜去。此外，3名員工在盜竊中損失了個人物品。

辦公室綜合保險如何為李先生提供保障？

-  更換門鎖 — 港幣5,000元
-  更換捲閘 — 港幣20,000元
-  樣品損失 — 港幣300,000元 (港幣15,000元 x 20件)
-  手提電腦被盜 — 港幣45,000元 (港幣9,000元 x 5部)
-  金錢損失 — 港幣50,000元
-  私人物品 — 港幣15,000元 (港幣5,000元 x 3人)

總賠償額：港幣435,000元

例子二

李先生在香港參加為期5天的醫療器材貿易展覽時，他帶了10件樣品及他的手提電腦到會場。在展覽期間，場地水管意外破裂，導致他的手提電腦和所有樣品完全損毀。

辦公室綜合保險如何為李先生提供保障？

-  手提電腦
價值：港幣9,000元 (折舊之後)
自負金額 (港幣1,000元或損失之10%，以較高者為準)：港幣1,000元
賠償額：
港幣9,000元 — (自負金額) 港幣1,000元 = 港幣8,000元
-  展覽樣品
價值：每件港幣15,000元，共港幣150,000元
水損事故自負金額 (港幣3,000元或損失之10%，以較高者為準)：
港幣150,000元 x 10% = 港幣15,000元
賠償額：
港幣150,000元 — (自負金額) 港幣15,000元 = 港幣135,000元
由於展覽會或貿易展覽之每宗事故最高賠償額為港幣100,000元，所以這例子展覽樣品之賠償額為港幣100,000元。

**總賠償額：手提電腦港幣8,000元
+ 樣品港幣100,000元 = 港幣108,000元**

保障範圍一覽表

 辦公室內設備（基本保障）	每年最高賠償額（港幣/元）
1. 器材或機器（除列明外） • 每件最高賠償額	投保額 150,000
2. 電腦系統記錄 • 每件最高賠償額	150,000 10,000
3. 契約、文件、咭、磁帶、文件夾或幻燈片 • 每件最高賠償額	50,000 5,000
4. 個人財物 • 每件最高賠償額	20,000 5,000
5. 陶瓷、瓷器或工藝品 • 每件最高賠償額	200,000或投保額之10%，以較低者為準 10,000
6. 所有損失或損毀	投保額

 辦公室內設備（額外保障）	每年最高賠償額（港幣/元）
1. 在短暫遷離期間：	
i) 測量或攝影器材	5,000
ii) 於香港境內運送途中的商業文件 • 每宗事故最高賠償額	10,000
iii) 於香港境內運送途中的貨辦 • 每宗事故最高賠償額	50,000
iv) 其他財物	設備投保額之15%
2. 更換門鎖之費用	5,000
3. 更換捲閘之費用	20,000
4. 固定玻璃	受保
5. 辦公室內設備在改裝或維修期間遭受損毀 • 工程費用不得超過港幣1,000,000元	受保
6. 辦公室因盜竊或意圖盜竊而遭損毀	受保
7. 廢物處理費用	50,000 或設備投保額之10%，以較低者為準
8. 建築師、測量師、顧問工程師費用	5,000
9. 滅火設備費用 • 每宗事故最高賠償額	50,000

保障範圍一覽表

 辦公室內設備（額外保障）	每年最高賠償額（港幣/元）
10. 電腦器材故障 <ul style="list-style-type: none"> 維修及更換費用 使用其他電腦器材取代而引致之額外開支 	100,000 50,000
11. 租金損失	10,000
12. 環保支持保障¹ <ul style="list-style-type: none"> 每件最高賠償額 	10,000 5,000 或投保額之10%，以較低者為準
13. 展覽會或貿易展覽 <ul style="list-style-type: none"> 保障於香港參與不超過14天的展覽會或貿易展覽所引致投保財物的損毀或遺失 每宗事故最高賠償額 	100,000

¹ 此保障不適用於位於住宅樓宇之投保辦公室。

 辦公室內設備（自選保障）	每年最高賠償額（港幣/元）
全球性的手提設備保障	投保額

 業務干擾（基本保障）	每年最高賠償額（港幣/元）
額外開支，包括支付臨時辦公室及設施等費用	1,000,000

 業務干擾（額外保障）	每年最高賠償額（港幣/元）
1. 專業會計師費用	投保額之10%
2. 因鄰近地區物業受損毀，以致未能進入辦公室48小時以上	投保額之10%
3. 公用設施供應中斷 <ul style="list-style-type: none"> 公共電力站、水庫或氣體燃料庫受損 	500,000或投保額之10%，以較低者為準

 業務干擾（自選保障）	每年最高賠償額（港幣/元）
經營利潤損失保障，因以下原因導致損失經營利潤： <ul style="list-style-type: none"> 收入減少 增加支出 	投保額

保障範圍一覽表

\$ 金錢損失 (基本保障)	每年最高賠償額 (港幣/元)
1. 金錢損失	
i) 在辦公時間置於投保人辦公室內、運送途中或置於銀行夜間保險庫內之金錢 • 每宗事故最高賠償額	50,000
ii) 在非辦公時間存放在投保人辦公室內的上鎖夾萬或保險庫之金錢 • 每宗事故最高賠償額	50,000
iii) 在非辦公時間置於投保人辦公室內惟並無存放在上鎖夾萬之金錢 • 每宗事故最高賠償額	50,000
iv) 置於投保人住宅或投保人之董事、合夥人或僱員住宅而屬於公司之金錢 • 每宗事故最高賠償額	5,000
2. 劃線支票及其他不可轉讓票據 • 每宗事故最高賠償額	500,000

\$ 金錢損失 (額外保障)	每年最高賠償額 (港幣/元)
1. 夾萬或存放金錢的行李夾因盜竊或意圖盜竊而遭破壞 • 每宗事故最高賠償額	30,000
2. 在暴力威迫下所簽的現金支票	10,000
3. 因董事、合夥人或僱員欺詐或不誠實行為而導致金錢損失	50,000
4. 在辦公時間內因遭盜竊或意圖盜竊而導致身體損傷	受保
i) 身亡或永久傷殘 • 每人最高賠償額	250,000
ii) 暫時無法從事日常工作 • 每星期最高賠償額 • 最多賠償週數	300 104
iii) 醫療費用	1,500
iv) 住院現金 • 每星期最高賠償額	1,500 500
v) 個人財物 • 每人每宗事故最高賠償額	3,000

保障範圍一覽表

 僱員補償保障 (自選保障)	每年最高賠償額 (港幣/元)
根據本港的《僱員補償條例》，保障僱主對僱員因工受傷或死亡須負上之法律責任	根據《僱員補償條例》的要求
 公眾責任保障 (基本保障)	每年最高賠償額 (港幣/元)
因業務原因而引致第三者身體損傷或財物損毀所須負上之法律責任 • 每宗事故最高賠償額	10,000,000
 公眾責任保障 (額外保障)	每年最高賠償額 (港幣/元)
保障下列情況所引起閣下之公眾責任：	
1. 由獨立承辦商於辦公室所進行的室內裝修 • 工程費用不超過港幣1,000,000元	受保
2. 為僱員提供的飯堂、社交、體育及康樂活動	受保
3. 所租用的辦公室遭損毀	受保
4. 海外公幹	受保
5. 急救設施/處理	受保
6. 食物和飲料中毒 • 免費供應	5,000,000
7. 於香港任何處所內參與不超過14天的展覽會或貿易展覽 • 每宗事故及總賠償額	1,000,000
 網絡責任保障 (自選保障)	每年最高賠償額 (港幣/元)
網絡責任 ⁴ • 每宗事故及總賠償額	100,000

⁴ 此保障適用於保費超過港幣10,000元的保單。

主要自負金額

每次索償自負金額 (港幣/元)	
辦公室內設備	
每一次損毀之損失 (但不適用於火災、閃電或爆炸、涉及強行進入/逃走之竊盜損失)	500
水損事故	3,000或損失之10%，以較高者為準
辦公室手提設備	1,000或損失之10%，以較高者為準
電腦故障	1,000及連續中斷的首48小時內發生的任何額外支出
公眾責任	
所租用的辦公室遭損毀	500
水損事故	3,000或損失之10%，以較高者為準
其他第三者財物	500
網絡責任	5,000



貼心的保障及賠償服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由理賠專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。賠償服務熱線：+852 2894 0660 (星期一至五，上午9時至下午5時30分，公眾假期除外)

您亦可隨時隨地，透過 **EASY網上索償系統** 申請索償。

MSIG Insurance (Hong Kong) Limited
9/F 1111 King's Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555 Fax +852 2890 5741

三井住友海上火災保險（香港）有限公司
香港太古城英皇道1111號9樓
電話 +852 2894 0555 傳真 +852 2890 5741

For more information,
please call us at +852 3122 6922
or contact your Insurance Representative at:
詳情請致電 +852 3122 6922
或聯絡您的保險代理 / 經紀：





MSIG Insurance (Hong Kong) Limited
 三井住友海上火災保險（香港）有限公司
 9/F 1111 King's Road, Taikoo Shing, Hong Kong
 Tel +852 2894 0555, Fax +852 2890 5741
msig.com.hk

A Member of **MS&AD** INSURANCE GROUP



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.

Office Insurance Proposal Form 辦公室綜合保險投保書

H741

Please complete this application form in **ENGLISH BLOCK LETTERS**. Tick "✓" the boxes as appropriate.
 請以英文正楷填寫此申請表。在適當的方格內"✓"。

Details of proposer 投保人資料			
Name of company/business entity: 公司/機構名稱：		Description of business : 業務性質：	
Name of contact person : Surname: 聯絡人姓名：		Given name: 名：	
Name of contact person : Surname: 聯絡人姓名：		Given name: 名：	
Email: 電郵：		Contact no.: 聯絡電話：	
Business Registration No. 商業登記證號碼： (Please provide a copy of valid Business Registration Document 請提供有效之商業登記文件之副本)			
Correspondence address 通訊地址：			
Flat/Room 室	Floor 樓	Block 座	
Building/Estate 大廈/屋苑			
Street/Road & district area 街道及地區			<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界
Address of insured premises (If different from the above) 投保樓宇地址（如與上述不同）：			
Flat/Room 室	Floor 樓	Block 座	
Building/Estate 大廈/屋苑			
Street/Road & district area 街道及地區			<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界
How long have you been established at these premises 閣下佔用該樓宇			years 年
Period of insurance: (Please note that the cover is not in force until the application has been accepted by the company) 保障期：（請注意，保險必須待至本公司接受申請後方始生效）			
Commence on 本保單由	(D) (日)	(M) (月)	(Y) for one year (年) 起生效，為期一年

Standard cover 標準保障

Comprising: Office Contents, Additional Expenditure, Money and Public Liability Cover.

包括：樓宇內設備、額外開支、金錢損失及公眾責任保障。

Office contents 樓宇內設備

1. What is the replacement cost as new of all your office contents?

您的辦公室內所有設備之全新更換價值：

HK\$港幣 _____ 元

2. Please list below any one item of office equipment, computer or machine included in the sum insured above where the value exceeds HK\$150,000.

如在投保金額內有任何一件辦公室器材、電腦或機器價值超過港幣150,000元，請註明：

Description 說明	Value (HK\$) 價值 (港幣/元)

Optional extensions 自選額外保障

Loss of gross profit 毛利損失

1. Your estimated gross profit for the next 12 months 您估計未來12個月可得之毛利： HK\$港幣 _____ 元

2. Maximum indemnity period required 所需最長補償期間： 12 18 24 Months 個月

3. Sum insured required 所需投保金額： HK\$港幣 _____ 元

Note: If your maximum indemnity period is more than 12 months, your figure for gross profit should be proportionately increased, e.g. 18 months indemnity will equal at least 1.5 times the annual gross profit.

註：您的最長補償期間如超過12個月，毛利額應按比例增加，例如18個月之投保額最少應為每年毛利額的1.5倍。

Employees' compensation 僱員賠償

If you wish to arrange Employees' Compensation Insurance, please provide the following information.
如您選擇安排僱員賠償保險，請提供以下資料。

Employer's Details 僱主資料

Name of employer in full 僱主全名 (if different from Name of Proposer above 如與上述投保人姓名不同)

Business registration no. 商業登記證號碼：
(Please provide a copy of valid business registration document 請提供有效之商業登記文件之副本)

Place of employment 僱用工作地點 (if different from correspondence address above 如與上述通訊地址不同)
Flat/Room 室 Floor 樓 Block 座

Building/Estate
大廈/屋苑

Street/Road & district area
街道及地區

HK 香港 KLN 九龍 NT 新界

Details of employer's business activities/profession 僱主之業務/行業資料

1. Please provide a general description of the employer's business activities/profession.
請詳細說明僱主之業務活動/職業。

2. How long has the business been established 業務成立年期? _____ Year(s) 年

3. Does any of the work carry out by the employers involve:
僱主所從事的工作是否涉及：

a) any work on ships, chemical works, off-shore structures, oil or gas refineries? Yes 是 No 否
任何於船舶、化學廠、離岸建築物、石油或天然氣精煉廠進行的工作？
If 'yes', please give nature of work and no. of employee(s) involved.
如「是」，請說明有關工作性質和所涉及的員工人數。

b) any work outside Hong Kong? Yes 是 No 否
任何在香港以外的地方工作？
If 'yes', please give nature of work and no. of employee(s) involved.
如「是」，請說明有關工作性質和所涉及的員工人數。

c) work at a height above 10 metres or underground? Yes 是 No 否
在高度10米以上或於地底進行的工作？
If 'yes', please give nature of work and no. of employee(s) involved.
如「是」，請說明有關工作性質和所涉及的員工人數。

d) use, handle, store or transport any hazardous substances such as toxic chemicals, explosive substances, gases, asbestos, radioactive substance Yes 是 No 否
使用、處理、貯存或運送任何危險物質，如有毒化學品、爆炸性物質、氣體、石棉、放射性物質？
If 'yes', please give nature of work and no. of employee(s) involved.
如「是」，請說明有關工作性質和所涉及的員工人數。

4. Does the employer 僱主是否有

- a) hire any self-employed persons for their business? Yes 是 No 否
 為其業務聘用任何自僱人士？
- b) hire any contractor for their business? Yes 是 No 否
 為其業務聘用任何承判商？
- c) hire any part-time employees? Yes 是 No 否
 聘用任何兼職員工？
- d) plan to increase the no. of the employees substantially or add different occupations in a short period of time? Yes 是 No 否
 計劃在短時間內大幅增聘員工或增設不同職務？

Employee's details 僱員資料

1. Please provide a copy of latest wage roll (e.g. latest MPF contribution records, financial statements, tax returns or other relevant documents) of employee(s):
 請提供最近期的僱員薪酬記錄副本（例如：最近期的強積金供款記錄、財務報表、報稅表或其他有關文件）：

Occupation of employee(s) by categories 僱員職務類別	Number of employees 僱員人數	Estimated total annual earnings* 估計全年總收入*	For office use only 只供內部使用			
			Classification no.	Warranty	Rate percent	Premium
Occupation of employee(s) by categories 僱員職務類別	Number of part time employees 兼職僱員人數	Estimated total annual earnings* 估計全年總收入*				
Total 總計：						

2. Please advise the working experience/qualification/certificate that the employer or employee(s) possesses in relation to the business.
 請提供僱主或僱員所擁有的業務相關之工作經驗/認可資格/證書。

* Earnings include salaries, commissions, bonuses, overtime, allowance, etc., in accordance with the Employees' Compensation Ordinance (Chapter 282).
 * 根據《僱員補償條例》（第282章），收入包括：薪金、佣金、花紅、超時工作補薪、津貼等。

Declaration 聲明

I/We, being the owner/authorized person/representative of the proposed business, warrant the above estimated total annual earnings made by me/us or on my/our behalf are true and complete for all employees within the scope of the Employees' Compensation Ordinance (Chapter 282). Failure to disclose all material facts or under declaration on the total annual earnings may invalidate the insurance.

本人（等）作為投保業務的擁有人/獲授權人士/代表，謹此保證本人（等）或代本人（等）對上述全部僱員所申報之估計全年總收入均根據《僱員補償條例》（第282章）並屬真確及完整。倘未披露所有重要事實或少報全年總收入，可能導致保險作廢。

Authorized Signature (with company chop)
 獲授權簽署（連公司圖章）

Name 姓名： _____

Position 職位： _____

Date 日期： _____ (DD日/MM月/YYYY年)

Cyber liability 網絡責任

[Note: This is only applicable to policy with premium exceeding HK\$10,000.] [註：只適用於保費超過港幣10,000元的保單。]

Do you wish to insure against cyber liability? If 'yes', please state:
您是否需要網絡責任保障？如「是」，請註明：

Yes 是 No 否

1. Are the current cybersecurity measures in place, such as firewalls, antivirus software, data encryption, employee security training, and incident response procedures, etc.?

Yes 是 No 否

目前是否已實施網絡安全防護措施，例如：防火牆、防毒軟件、數據加密、員工安全培訓、及事故應對流程等？

Insurance information 投保資料

Have you or any principals in the business:
您或貴公司主要成員曾否：

1. Ever been refused insurance, renewal, increased premium rate or had any special terms or conditions by any insurer?

Yes 是 No 否

被拒絕投保、續保、被任何保險公司提高保費率附加任何特別條款或條件？
If 'yes', please give details 如「是」，請提供詳情：

2. Ever been convicted of or is any prosecution pending for any offence involving dishonesty of any kind (e.g. involving fire, fraud, theft etc)?

Yes 是 No 否

曾被判罪名成立或正等待由任何不誠實行為所引致的起訴之審判（例如涉及火警、詐騙、盜竊等）？
If 'yes', please give details 如「是」，請提供詳情：

3. Have an interest which has been declared bankrupt, been the subject of bankruptcy proceedings or made any arrangement with creditors?

Yes 是 No 否

擁有任何曾宣佈破產、正進行破產程序或與債權人協議任何安排的權益？
If 'yes', please give details 如「是」，請提供詳情：

4. Are you insured at present or have you ever proposed for insurance which provides similar coverage?

Yes 是 No 否

您現時是否已投保或曾否申請投保提供類似保障之保險？
If 'yes', please give details 如「是」，請提供詳情：

Please answer question 5 for Employees' Compensation application.
如申請投保僱員賠償，請作答問題5。

5. Is the employer's at present insured, or has the employer ever proposed for an insurance in respect of employer's liability to its employees?

Yes 是 No 否

僱主目前是否已投保或曾投保對僱員之責任保險？
If 'yes', please state the name of insurance company.
如「是」，請列出保險公司名稱。

Claims and related details 索償及相關資料

(Please note items 2&3 only applicable to Employees' Compensation section. 請注意項目2及3只適用於僱員補償部分。)

1. During the last three years, have you or any principal in the business sustained any loss, whether insured or otherwise, in connection with any of the covers for which Insurance has been requested? Yes 是 No 否
 過去3年，您或貴公司主要成員曾否蒙受任何與現申請投保之保障有關之損失（不論已投保與否）？
 If 'yes', please give details. For Employees' Compensation specific, please complete items 2&3 below.
 如「是」，請詳述，並填寫以下項目2&3有關僱員賠償部分)

2. Please provide the claim history for the past 3 years 請提供過去3年之索償記錄：
 (Note: Employer shall make request on the previous insurers for providing written evidence of such records.)
 (註：僱主需向曾投保的保險公司索取書面形式的索償記錄。)

Year of accident 意外發生年份	Paid claim(s) (including partial claim payment) 已支付索償 (包括部分索償償付)		Outstanding claim(s) 未支付索償		Total of the year 全年總計	
	No. of case 賠案數目	Amount (HK\$) 金額 (港幣)	No. of case 賠案數目	Amount (HK\$) 金額 (港幣)	No. of case 賠案數目	Amount (HK\$) 金額 (港幣)

3. Details of any claim with amount over HK\$50,000. 任何索償金額超過港幣50,000元的個案詳情。

Year of accident 意外發生年份	Brief details of each accident (including cause of loss, degree of injury, current status, etc.) 概述每宗意外的經過 (包括受傷原因、受傷程度、現況等等)	Claim amount (HK\$) 索償金額 (港幣)		
		Paid 已支付	Outstanding 未支付	Variation date 修訂日期

The SME Protection Bundle 中小企精選保障組合

I would like to purchase the following product 本人欲投保以下產品：

- Annual Travel Insurance
 全年旅遊保險

Declaration 聲明

I/We, the undersigned, desire to effect the insurance specified herein and declared that I/We:

- agree that MSIG Insurance (Hong Kong) Limited reserves its right to reject my application.
- warrant that the information given and answers to questions herein are true and correct to the best of my/our knowledge.
- have not withheld facts likely to influence assessment of this application.
- agree that this application, declaration and other information provided shall form the basis of the contract and agree to accept the terms, limitations, exclusions, conditions, clauses and warranties contained in the policy/policies and/or as modified or extended by any endorsements thereon.

本人（等）（下列簽署人）特此聲明：

- 同意三井住友海上火災保險（香港）有限公司保留其不受理本人投保的權利。
- 保證所填報資料及對所載問題的回答，據本人確信，均為正確無訛。
- 並未隱瞞可能影響本投保書評估的事實。
- 同意本投保書、聲明及所提供的其他資料作為合約基礎，並同意接受本保單所載及/或其任何修訂。
- 修訂或擴充的條款、限制、不承保事項、條件、條文及保證。

Declarations applicable to Employees' Compensation Section

適用於僱員補償申請的聲明

I/We, the undersigned, desire to effect the insurance as abovestated in the terms of the Policy to be issued by MSIG Insurance (Hong Kong) Limited ("the Company"). I/We agree to keep a proper salaries and wages actually paid and to pay premium on any salaries and wages paid in excess of the amount estimated above, I/We or mis-stated any material fact, that I/We have fairly estimated my/our total salaries, wages and expenditure, and I/We agree that this declaration shall be the basis of the contract made between me/us and the Company.

本人（等）（下列簽署人）同意向三井住友海上火災保險（香港）有限公司（「MSIG」）根據上述之保險條款投保，本人（等）同意妥善保留有關的薪金及工資記錄並於每個保險期屆滿時遵照貴公司所要求之報表格式並申報實際支付之工資並繳付超過上面所估計之薪金及工資數額之保險費用。本人（等）特此聲明本人（等）已閱讀及審查上列之所有陳述及報表詳情均屬實正確，本人（等）並沒有隱藏、虛報、歪曲任何重要事實，本人（等）亦公平地估計本人（等）之總薪金、工資及支出，並同意以本項聲明作為本人（等）與MSIG訂立之合約基礎。

Disclosure: Any facts known to you which are likely to affect acceptance or assessment of the risks proposed for insurance must be disclosed. Should you have any doubt about what you should disclose, please do not hesitate to tell us or your broker/insurance adviser. We recommend you keeping a record (including copies of letters) for your future reference, of any additional information given. Making sure we are informed is for your own protection, as failure to disclose may mean that your policy will not provide you with the cover you require, or perhaps may invalidate the policy altogether.

資料提供：投保人必須提供可能影響本公司接受或評估與本保險計劃的風險有關之所有事實。閣下倘對應提供甚麼資料存疑，請諮詢本公司或閣下的保險經紀/保險顧問。本公司建議閣下記存所有提供予本公司的額外資料之記錄（包括函件副本），以作參考。為保障閣下，請確保向本公司提供所有有關資料，否則本公司將無法為閣下提供所需保障，或甚至可能導致保單失效。

Important note: Please refer to the Office Insurance Policy (which will be issued to you upon acceptance of your proposal) for the applicable terms, conditions and exclusions.

注意事項：有關條款細則及不承保範圍，請參閱「辦公室綜合保險」保單（於接納您的投保書後奉上）。

Appendix: Notice to customers relating to The Personal Data (Privacy) Ordinance ("the Ordinance")

MSIG Insurance (Hong Kong) Limited ("MSIG", "we" or "us") would ask that you take the time to read this privacy policy carefully. In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.

Privacy Policy

MSIG takes your privacy very seriously. To ensure your personal information is secure, we communicate and enforce our privacy and security guidelines according to the relevant laws and regulations. MSIG takes precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorised access, disclosure, alteration, and destruction. Furthermore, we will not sell your personal information to anyone without your consent. MSIG imposes very strict sanction control and only authorised staff on a need-to-know basis are given access to or will handle your personal data, and we provide regular training to our staff to keep them abreast of any new developments in privacy laws and regulations.

We will only retain your personal data in our business records for as long as it is necessary for business and tax purposes as permitted by the laws. We will require our agents, contractors or third parties who provides administrative or other services on our behalf to protect personal data they may receive in a manner consistent with this policy. We do not allow them to use such information for any other purposes. If you have any questions or inquiries regarding our Privacy Policy, please feel free to contact us.

We may amend this Privacy Policy at any time and for any reason. The updated version will be available by following the 'Privacy Policy' link on our website homepage at msig.com.hk. You should check the Privacy Policy regularly for changes.

Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customer, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products ("the Product") that we provide to you and in order for us to deliver and improve customer service. This includes but not limited to the personal data contained in the proposal form or in any documents in relation to the Product or any claim made under the Product.

If you do not provide us with your personal data, we may not be able to provide the Product you need or process your request.

We may use your personal data for:-

- processing and evaluating your insurance application and any variation or renewal of the Product;
- administration of the services and facilities in relation to the Product provided to you;
- conducting identity and/or credit checks;
- invoicing, processing payment instructions and collecting premiums and outstanding amounts from you;
- assessing and processing claims in relation to the Product;
- conducting statistical or actuarial research and/or analysis by us;
- automated decision-making processes, including profiling, for risk assessment and claims management;
- other ancillary purposes which are directly related to the above purposes;
- conducting matching procedures (as defined under the Ordinance);
- complying with applicable laws, regulations or any industry codes or guidelines; and
- detecting, investigating and preventing fraud and/or other illegal activity (whether or not relating to the Product issued in respect of this application).

In connection with any of the above purposes, the personal data that we have collected might be disclosed or transferred to the following persons and/or entities (who may be located within or outside of Hong Kong, or may process or store your personal data outside of Hong Kong):

- third party agents, contractors, service providers and advisors (including but not limited to debt collection agencies, credit reference bureaus or call centers) who provide administrative, communications, computer, data processing and storage, payment, security, information technology, marketing or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance

- service providers, telemarketers, mailing houses, IT service providers and data processors);
- loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance intermediary;
- our legal and professional advisors;
- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar insurance industry association or federation);
- the Insurance Complaints Bureau and similar industry bodies; and
- government agencies and authorities as required or permitted by law;
- the police and fraud investigation or prevention organizations;
- databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; and
- in the event that we transfer all or a substantial part of our business to another company, the transferee of that business, who may then use your personal data to continue carrying out that business.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

MSIG also intends to use your name, your address, your phone number and email address from time to time to provide marketing materials and conduct direct marketing (including but not limited to promotion, marketing and sales) of the Product.

If you do not wish MSIG to use your personal data for direct marketing as listed above, you should tick the box on the right and send us a copy of this Notice at the address listed below together with the required information which are necessary for us to process your opt-out request. You may also notify us by filling in the "Enquiry form – Opt-out from direct marketing activities" on our website at msig.com.hk. In your notification, you must supply the same required information as listed below.



To enable us to process your opt-out request, please provide us below information and send to: The Data Protection Officer at 9/F, 1111 King's Road, Taikoo Shing, Hong Kong.	
Full name:	
Contact number:	
HKID number:	<i>(for identification purpose)</i>
Policy/Certificate/Acknowledgement number	<i>(if you have one):</i>
Note: This instruction will override all previous instructions relating to direct marketing that have been given to MSIG.	

Under the Ordinance, you have the right to: (a) be informed of the kind of personal data held by us; (b) be informed of the main purposes for which personal data held by us are or are to be used; (c) request access to your personal data held by us; (d) request correction of your personal data held by us; and (e) ascertain our policies and practices in relation to personal data. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F, 1111 King's Road, Taikoo Shing, Hong Kong.

If you have any enquiries or require assistance with this Personal Information Collection Statement, please call us at +852 3122 6922.

Proposer's signature _____

Date _____ (DD/MM/YYYY)

附錄：關於《個人資料（私隱）條例》（「條例」）的客戶通知

三井住友海上火災保險（香港）有限公司（下稱「MSIG」、「我們」或「本公司」）請您仔細閱讀下列條款與條件。如此聲明的英文版本與中文版本內容有歧異，將以英文版本為準。

私隱政策

MSIG極為重視您的私隱。為了保障您的個人資料，我們以有關法例及規例為準則，向公司內部傳達並執行我們定立之私隱及保障指引。MSIG採取切實可行的預防措施以保障您的個人資料免遭受遺失、盜竊、誤用，以及在未經許可之情況下被取用、洩露、更改及破壞。此外，除非得到您的同意，我們均不會出售您的個人資料給任何人。MSIG嚴格執行認可管制，只容許獲授權之職員在必需要的情況下，取用或處理您的個人資料。此外，我們會向職員定期提供培訓，確保他們知悉任何有關私隱法律及規例的新發展。

我們只會在法律容許並必需用於業務及稅務用途之情況下，保留您的個人資料作為我們的業務記錄。我們會向以本公司之名義提供行政或其他服務之代理、承辦商或第三者，要求他們遵循本政策保護有可能收到的個人資料。本公司不會容許他們使用有關資料於任何其他目的。如您對我們的私隱政策有任何疑問，歡迎聯絡我們查詢。

我們可能不時修改此範本。修改後的範本可於本公司網頁 msig.com.hk 下載。您應定期查閱此範本所修改的內容。

個人資料收集聲明

個人資料是可以用作獨立識別或聯絡個別人士之數據。貴為我們的客戶，您須向我們不時供給與我們提供之一般保險服務及保單產品（下稱「保單產品」）相關的個人資料，讓我們可向您提供客戶服務及改善服務質素。當中包括但不限於您在申請表填寫或任何與保單有關之文件上或任何透過保單索償上所載之個人資料。

如您未能向我們提供您的個人資料，我們可能無法提供您所需的產品或處理您的請求。

我們可能將您的個人資料用於以下用途：

- 處理和評估您的保險申請及任何保單產品的變更或續保；
- 管理與保單產品相關的服務和設施；
- 進行身份和/或信用審查；
- 發出賬單、處理付款指示及向您收取保費和未結清款項；
- 評估及處理與產品相關的索償；
- 進行統計或精算研究和/或分析；
- 風險評估和索償管理的自動化決策過程，包括分析；
- 與上述目的直接相關的其他輔助用途；
- 進行配對程序或相關活動（如有關係例中所定義）；
- 遵守適用的法律、法規或任何行業守則或指引；及
- 偵測、調查和防止欺詐及/或其他非法活動（無論是否與本申請下所發出的保單產品有關）。

在以上任何目的下，我們收集的個人資料可能會被披露或轉移至以下人士和/或實體（他們可能位於香港境內或境外，或可能在香港境外處理或儲存您的個人資料）：

- 向我們提供行政、通訊、電腦、數據處理和儲存、支付、保安、資訊科技、營銷或其他協助我們實現上述目的的服務的第三方代理、承包商、服務供應商及顧問（包括但不限於追討欠款機構、信用調查局或呼叫中心，以及醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商）；
- 處理索賠個案的理賠師、理賠調查員及醫療顧問；

- 再保險公司及再保險經紀；
- 您的保險中介人；
- 我們的法律及專業顧問；
- 我們的關連公司（以《公司條例》內的定義為準）；
- 香港保險業聯會（或同類的保險行業協會或聯會）；
- 保險投訴局及同類的保險業機構；
- 法例要求或許可的政府機關；
- 警方及防止或調查欺詐的組織；
- 保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）；及
- 在我們將全部或大部分業務轉讓給其他公司時，該業務的受讓人可繼續使用您的個人資料來執行該業務。

為了確保您的個人資料之準確性，您同意授權本公司查閱並核實任何由保險業界內保險公司聯會所收集有關您的個人資料。

MSIG亦擬不時使用您的姓名、地址、電話號碼及電郵地址提供產品的市場推廣及直接促銷（包括但不限於推廣、營銷及銷售）。

如您不欲MSIG將您的個人資料用作直接促銷用途，您應於右列方格加上剔號並將此通告之副本連同您要求拒絕直接促銷活動所必須提供的資料（詳情如下）郵寄至下列地址。您亦可填妥本公司網頁 msig.com.hk 的「查詢表格—拒絕直銷活動」通知我們。在您的通知中，您必須於提供以下列出的相同所需資料。



為讓我們能夠處理您以上提出的拒絕直接促銷活動之請求，請提供以下資料並寄至：香港太古城英皇道1111號9樓，資料保護主任收。

姓名：

聯絡電話：

香港身份證號碼：
（作識別之用）

保單號碼/證書編號/確認編號（如適用）：

附註：此拒絕直接促銷活動要求將會取代您先前給予MSIG一切關於直接促銷的指示。

根據條例，您有權：(a) 知悉我們所持有的個人資料種類；(b) 知悉我們所持有的個人資料的主要用途；(c) 查閱我們所持有的您的個人資料；(d) 更正我們所持有的您的個人資料；及 (e) 查詢我們有關個人資料的政策和實務。如您希望行使這些權利，請致函香港太古城英皇道1111號9樓，我們的資料保護主任收。

如您對此個人資料收集聲明有任何疑問或須協助，請致電 +852 3122 6922 與我們聯絡。

投保人簽署

日期 _____ (日/月/年)