

Office Insurance

辦公室綜合保險



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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。

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 150,000 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 5,000 港元
在上鎖夾萬

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。

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。

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

Please complete in BLOCK LETTERS and tick where appropriate. 請以英文正楷填寫並於適當空格內加上「√」號。

(I) Details of Proposer 投保人資料

Proposer's Name 投保人名稱:	Contact No. 聯絡電話:	Business 業務:
Correspondence Address 通訊地址: Flat _____ 室, _____ Floor樓, Block _____ 座, Building 大廈名稱: _____ Street 街道: _____ District 地區: _____ <input type="checkbox"/> HK 香港 / <input type="checkbox"/> Kowloon 九龍 / <input type="checkbox"/> NT 新界	Email Address 電郵地址:	Period of Insurance Required 要求保單生效日期: From 由 _____ DD日 _____ MM月 _____ YY年 To 至 _____ DD日 _____ MM月 _____ YY年
Address of Office to be Insured (if different from above) 投保辦公室地址 (如與上述不同): Flat _____ 室, _____ Floor樓, Block _____ 座, Building 大廈名稱: _____ Street 街道: _____ District 地區: _____ <input type="checkbox"/> HK 香港 / <input type="checkbox"/> Kowloon 九龍 / <input type="checkbox"/> NT 新界		

(II) Sum to be Insured 投保金額

SECTION 1 - Office Contents "All Risks" Insurance 第一項: 辦公室財物全險

Total Sum Insured
投保總金額 **HK\$** _____

N.B: (The sum insured must represent full cost of replacement of the property with an allowance for inflation and future additions.)

Please list below any item of office machinery included in the sum insured above where the value exceed HK\$200,000.

註: (投保金額應相當於投保財物的全新更換價值, 並包括預計通脹及將會添置之財物。) 如其中投保之辦公室器材價值超過200,000港元, 請列明如下:

Description 項目說明	Value 價值
1.	HK\$
2.	HK\$
3.	HK\$
4.	HK\$

SECTION 3 - Loss of Money Insurance (Free Cover) 第三項: 金錢損失保障 (免費保障)

As stated in this brochure 詳情請參閱本小冊子

SECTION 2 - Business Interruption Insurance 第二項: 營業中斷保險

A. Increased Cost of Working (Free Cover)
額外開支 (免費保障) **HK\$750,000**

B. Loss of Income (Optional Cover)
收入損失 (選擇保障)

If you require cover for Loss of Income, please state:
閣下若需要收入損失保障, 請註明:

1. Your estimated Gross Income for the next 12 months
估計未來12個月可得之收入 **HK\$** _____

2. Maximum indemnity period required
所需最長補償期間 6 18 24 months 月

3. Sum Insured required
所需投保金額 **HK\$** _____

N.B: (If your maximum indemnity period is more than 12 months, your figure for income should be proportionally adjusted upward. e.g. 18 month indemnity period will equal to 1.5 times the annual income.)

註: (所需最長補償期間如超過12個月, 收入額應按比例增加。例如18個月之投保額最少應為每年收入的1.5倍。)

SECTION 4 - Public Liability Insurance (Free Cover) 第四項: 公眾責任保險 (免費保障)

HK\$10,000,000 per event 每次事故最高賠償為10,000,000港元

SECTION 5 - Employees' Compensation (Optional Cover) 第五項: 僱員賠償保險 (選擇保障)

If cover is required, please provide details of ALL employees: 閣下若需要僱員賠償保險, 請提供所有僱員資料:

Occupation 職位	No. of Employees 僱員人數	Est. Annual Earnings 估計全年收入
1. Administrative & Clerical Staff 管理 / 文職人員		
2. Salesman 營業代表		
3. Messenger 信差 / Amah 傭工		
4. Private Car Driver 私家車司機		
5. Others (please describe) 其他 (請說明)		

(III) Insurance History 過往投保資料

1. In respect of the insurance you now propose, have you ever made any claims against any insurer for this or any other premises owned or occupied by you during the past three years?
在過往3年, 閣下曾否因所申請投保之風險引致損失而向保險公司索償? Yes 有 No 沒有
2. Has any company or insurer ever declined to insure you or your property, imposed special terms or cancelled or refused to renew your insurance?
閣下曾否被其他保險公司拒絕受保、附加任何特別條款、取消保單或拒絕續保? Yes 有 No 沒有
- If the answer to any of the above questions is "Yes", please give details: 如上述問題的答案為“有”, 請詳述:

Declaration 聲明

I/W/E HEREBY DECLARE AND AGREE THAT:

1. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between the Company and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
2. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/We have paid the required premium.
3. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the Personal Data (Privacy) Ordinance.
4. I/We have read, understood and accepted the PICS.

The Company intends to send you marketing communications or materials and use your Personal Data in accordance with paragraphs 8 & 9 of the PICS. If you do not agree to receive such marketing communications or the Company's intended use of your Personal Data, please tick below to exercise your right to opt-out.

- Opt-out marketing communications or materials and the Company's intended use of my personal data

Where the Applicant(s) has/have an Insurance Broker:

I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. (If applicable) Where the applicant is a body corporate, I/We am/are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so.

I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人 / 我們，謹此聲明並同意：

1. 於此申請表格內所提供的資料及細節均是準確無誤，真實及為事實之全部，並且是盡本人 / 我們所知及所信而作答的。本人 / 我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為本公司及本人 / 我們之保險合約之承保根據。本人 / 我們在此確認，如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料，將可能導致本公司不能接受或處理此保險申請或令本保單失效。
2. 保障一概必須在本申請獲本公司接納後及本人 / 我們已繳交應付保費後始可生效。
3. (如適用) 本人 / 我們已獲受保人授權提供本申請所需之一切資料，並就本申請之相關事宜，與本公司進行交涉，並向其接收或索取與受保人有關之資料。本人 / 我們並確證受保人已獲明確通知及同意，其個人資料將會轉介予本公司作辦理本申請之用，亦已獲通知其在個人資料 (私隱) 條例下所享有的權利。

4. 本人 / 我們已閱讀、明白及接受收集個人資料聲明。

本公司有意向閣下送交推廣訊息或資料及根據收集個人資料聲明第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，請在以下有關方格內加上劃(√)號。

- 拒絕接收推廣訊息或資料及本公司擬對本人的個人資料的使用

如申請人有保險經紀：

本人 / 我們明白、確知及同意，本公司會就本人 / 我們購買及接受其簽發的保單，於保單有效期內 (包括續保期) 向負責替本人 / 我們安排有關保單的獲授權保險經紀支付佣金。(如適用) 假如申請人為法人團體，本人 / 我們為代表申請人簽署的獲授權人員並向本公司確認本人 / 我們已獲該法人團體授權。

本人 / 我們亦明白本公司必須取得申請人的上述同意，才可以處理其保險申請。

Signature of Applicant / Individual to whom the PICS is given

申請人 / 獲發收集體個人資料聲明人士簽署 _____

Name of Agent / Broker/ Technical Representative

代理人 / 經紀 / 業務代表 _____

Date

日期 _____

Account Code

賬戶號碼 _____

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail. 本申請表格的中文版本如有差異，以英文版本為準。

FWD General Insurance Company Limited 富衛保險有限公司
9/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong
香港中環德輔道中308號富衛金融中心9樓 T 3123 3123 F 2850 3031

FWD in Hong Kong

FWD spans Hong Kong, Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan and Malaysia. In Hong Kong, the FWD life insurance and general insurance businesses have been assigned strong financial strength ratings by international rating agencies, and offer customers life, medical insurance, general insurance, employee benefits, and financial planning.

FWD is focused on creating fresh customer experiences and making the insurance journey simpler, faster and smoother, with innovative propositions, and easy-to-understand and relevant products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer with a vision to change the way people feel about insurance. Established in Asia in 2013 with a trailblazer mentality, FWD is the primary insurance business of investment group, Pacific Century Group.

FWD in Hong Kong offers*

Life Insurance	Products range from individual life insurance, medical and critical illness protection plans, savings plans, educational reserves for children, legacy, retirement plans, investment-linked insurance, and more.
General Insurance	A wide spectrum of insurance solutions for individual and corporate customers, including household, motor, personal accident, individual medical, property, travel, working holiday, overseas study, golf, marine cargo, pet, business pack, office, and more.
Employee Benefits	An array of group life and health insurances are available to protect and retain corporations' invaluable assets – employees. Group life solutions cover members for total and permanent disablement, death, accidental death and dismemberment benefits and more, while group health solutions protect members with medical insurance and long-term disability income etc.
Financial Planning	Professional financial advisers help customers analyse their financial situations and propose tailored plans to build and boost customers' wealth and investment portfolios.

* Life Insurance, employee benefits and financial planning are offered by FWD Life Insurance Company (Bermuda) Limited and General Insurance is offered by FWD General Insurance Company Limited

富衛在香港

富衛業務遍佈香港、澳門、泰國、印尼、菲律賓、新加坡、越南、日本及馬來西亞。在香港，富衛的人壽保險及一般保險業務均獲國際評級機構授予卓越的財務實力評級，並提供人壽及醫療保險、一般保險、僱員福利，及財務策劃服務。

富衛專注為客戶創造嶄新體驗，利用數碼科技，提供簡單、易明和貼心的創新產品，使整個保險體驗更簡便、快捷及順暢。富衛秉持以客為先的服務理念及方針，矢志成為泛亞洲區領先的保險公司，創造保險新體驗。富衛於2013年在亞洲成立，是投資集團「盈科拓展集團」轄下的主要保險業務。

富衛於香港提供*

人壽保險	產品包括個人人壽保險、醫療及危疾保障計劃、儲蓄計劃、子女教育儲備、遺產傳承規劃、退休計劃、投資相連保險等。
一般保險	為個人及企業客戶提供多元化的保險方案，包括家居、汽車、個人意外、個人醫療、財產、旅遊、工作假期、海外升學、高爾夫球、貨運、寵物、辦公室、工商業綜合保險等。
僱員福利	一系列團體人壽及健康保險服務，為企業最寶貴的資產——僱員——提供全面保障。團體人壽方案提供完全及永久傷殘、身故、意外身故及傷殘賠償等；而團體健康方案則包括醫療及長期傷殘保險等。
財務策劃	專業理財顧問協助客戶分析財務狀況，度身制定合適的財富增值及投資方案。

* 富衛人壽保險(百慕達)有限公司提供人壽保險、僱員福利及財務策劃服務；富衛保險有限公司則提供一般保險。