

盡握商機

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Opportunity



辦工室（工商業）綜合保險
Business Pack Insurance

敢 至係人生

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24小時服務熱線 3123 3123

FWD
富衛



Business Pack Insurance 辦工室(工商業)綜合保險

Business Pack Insurance is a comprehensive package tailored for your office. Section 1 to 4 are basic covers, Section 5 is optional.

辦公室(工商業)綜合保險是本公司專為投保人之辦公室所設的綜合保險計劃。此計劃包括下列五項，第一項為基本投保項目，第五項為選擇性項目：

PRODUCT HIGHLIGHTS 產品特點	
1. Contents "All Risks" Insurance 辦公室財物全險	✓
2. Business Interruption Insurance 營業中斷保險	✓
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 (Optional Cover) 僱員賠償保險(自選性投保項目)	✓

1. Contents

Contents includes:

- All office contents belonging to the Insured or for which the Insured is responsible.
- Landlord's Fixtures & Fittings for which the Insured is responsible including tenants improvements.
- Personal effects of the Insured's employees or director or partner of the Insured.
- All fixed glass in windows, doors and partitions.
- Stock used by the Insured for Business purpose.

In the event of accidental loss of or damage to Contents other than Stock, 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 that have to be borne by the Insured for each and every claim) of HK\$500 applies.

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

Coverage	Maximum Limits
I. Any one item of office equipment or machinery	HK\$500,000 per item
II. Any one deed document, card, tape, film or transparency	HK\$5,000 per document/article HK\$50,000 per year
III. Personal effects of the Insured or any partner, director or employee of the Insured	HK\$5,000 per employee HK\$50,000 per year
IV. Trade stock	HK\$15,000 per item up to total sum insured
V. Property temporarily removed or in transit within Hong Kong a) Surveying or photographic equipment (in total) b) Property as described in (a) under CONTENTS	HK\$2,000 10% of Sum Insured for any one event. This heading is further subject to the limits as laid down in (I) & (II) above where applicable
VI. The cost of repair / replacement of the safe or strongroom directly associated with any theft or attempted theft therefrom	HK\$5,000
VII. 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

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

3. Loss Of Money

We cover loss of cash (within Hong Kong) up to HK\$50,000:

- Whilst in transit directly between the business premises and the bank or post offices
- Whilst in business premises during business hours
- Whilst secured in the locked safe or strongroom in the business premises out of business hours
- Whilst in bank night safes
- Following violence or threat of violence to an employee, partner or director of the Insured forcing them to sign a cash cheque whilst occurs in the business premise

Cover up to HK\$5,000 for any one loss of cash whilst secured in the business premises out of business hours under lock and key other than in the Safe or Strongroom and being money other than for the payment of wages salaries and other earnings.

Crossed cheques, crossed money orders and crossed postal orders are also covered as follows:

- Whilst in transit - HK\$50,000
- Whilst in business premises - HK\$25,000

Extension

We also pay for personal assault of employee following theft, attempted theft in the business premises causing death, loss of foot(feet) / hand(s) or loss of sight of eye(s).

- Limit of Liability - HK\$50,000 per employee

4. Public Liability

We indemnify the Insured against their 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 Insured's employees) if such injury or damage is caused by the Insured's (or their employees) negligence up to the Limit of Liability.

- Limit of Liability - HK\$10,000,000 for any one event.

5. Employees' Compensation

We indemnify the Insured against their legal liability to pay compensation and legal costs for accidental bodily injury (fatal or not) suffered by employees of the Insured arising out of and in the course of employment. Limit of Liability - HK\$100,000,000 for any one event.

Premium Table

Cover	Premium
A. Contents	Please check with your insurance consultant. Minimum Premium under this Section: HK\$1,500
B. Business Interruption	Free with (A)
C. Loss of Money	Free with (A)
D. Legal Liability	Free with (A)
E. Employees' Compensation	Quoted on case basis

A is compulsory. E is optional.

Insurance levy is not included in the above premium

Insurance Levy Rate Table

Date of Policy Inception	Rate	Cap (HK\$)	Date of Policy Inception	Rate	Cap (HK\$)
From 1 Jan 2018 till 31 Mar 2019	0.040%	2,000	From 1 Apr 2020 till 31 Mar 2021	0.085%	4,250
From 1 Apr 2019 till 31 Mar 2020	0.060%	3,000	From 1 Apr 2021 onwards	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit www.fwd.com.hk or contact: (852) 3123 3123.

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：保障財物包括

- 所有辦公室內投保人擁有或須負責之設備。
- 投保人須負責之業主裝置及裝備包括租客自置裝修。
- 僱員、董事或合伙人的私人物品。
- 已固定於門窗及室內隔牆的玻璃。
- 投保人業務上之存貨。

本公司就上述所有設備(存貨除外)，如因意外損毀，將提供全新更換保障，即不會扣除折舊及耗損，為著把保費減至最低，投保人須自行承擔每宗索償之首500港元之損失。

本公司為投保人提供下列保障	最高賠償額
I. 辦公室器材或機器	每件500,000港元
II. 契約、文件、咭、磁帶或幻燈片	每件5,000港元， 每年50,000港元
III. 屬於投保人、合伙人、董事或其僱員之私人物品	每位僱員5,000港元 每年50,000港元
IV. 存貨	每件15,000港元至 總投保額50,000
V. 辦公室財物於短暫遷離或運送途中所蒙受之遺失及損毀 i) 測量或攝映之器材(總數) ii) 上述(a)項之辦公室財物	i) 2,000港元 ii) 保額之10%。上述(I)及(II)項的最高賠償則同時適用
VI. 因盜竊或意圖盜竊引致夾萬或保險庫損毀之維修或更換費用	5,000港元
VII. 藝術品或古董	每件10,000港元但以不超過保額之10%或100,000港元以最低者為準。

2. 營業中斷保險

若投保人為避免或減少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，本公司將向投保人提供賠償，最高賠償限額為750,000港元。補償期限為意外當日起計算之12個月內。

3. 金錢損失保險

投保人在本港境內發生下列的金錢損失，最高保障額為50,000港元：

- 在辦公室和銀行或郵局運送途中
- 在辦公時間置於辦公室內
- 在非辦公時間置於辦公室內之上鎖夾萬或保險庫內
- 置於銀行夜間保險庫
- 投保人之僱員、合伙人或董事在辦公室內遭受暴力襲擊或恐嚇，被迫簽發之現金支票
- 在非辦公室時間置於辦公室內但並不存放在上鎖夾萬之金錢損失，最高保障額為5,000港元。

- 劃線支票、銀行匯票及郵政匯票之最高賠償額為：
- 運送途中500,000港元
- 置於辦公室內25,000港元

額外保障

投保人的僱員在辦公室內因遇劫，導致死亡或手足視力傷殘或喪失功能，本公司將支付高達每人50,000港元之賠償。

4. 公眾責任保險

保障投保人因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。每次事故最高賠償額為10,000,000港元。

5. 僱員賠償保險(自選性投保項目)

保障投保人作為僱主在法定的僱員賠償條例對僱員因工受傷所需負之法律責任，而每次意外最高賠償額為100,000,000港元。

保費表

保障範圍	保費
1. 辦公室財物全險	保費以行業釐定，請與閣下之保險顧問查詢，最低保費為1,500港元
2. 營業中斷保險	隨第(1)項免費附送
3. 金錢損失保險	隨第(1)項免費附送
4. 公眾責任保險	隨第(1)項免費附送
5. 僱員賠償保險	保費以該行業為準，請向閣下之保險顧問查詢

第(1)項為基本投保項目，第(5)項為選擇性項目。

以上保費並未包括保費徵費

保費徵費表

保單起保日	徵費率	最高徵費(港幣)	保單起保日	徵費率	最高徵費(港幣)
由2018年1月1日至2019年3月31日	0.040%	2,000	由2020年4月1日至2021年3月31日	0.085%	4,250
由2019年4月1日至2020年3月31日	0.060%	3,000	由2021年4月1日之後	0.100%	5,000

保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，請瀏覽 www.fwd.com.hk 或致電：(852) 3123 3123。

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。

Business Pack Insurance Application Form 辦公室(工商業) 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：
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	From 由 _____ DD日 _____ MM月 _____ YY年 To 至 _____ DD日 _____ MM月 _____ YY年	

(II) Sum to be Insured 投保金額

SECTION 1 - Contents "All Risks" Insurance

第一項：辦公室財物全險

Total Sum Insured 投保總金額 **HK\$**

(excluding insurance levy) (不包括保費徵費)

N.B: (The sum insured must represent the 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 exceeds HK\$500,000.

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500,000港元，請列明如下：

SECTION 2 - Business Interruption (Free Cover)

第二項：營業中斷保險(免費)

As stated in the Summary of Cover 請參閱簡介內容

SECTION 3 - Loss of Money (Free Cover)

第三項：金錢損失保險(免費)

As stated in the Summary of Cover 請參閱簡介內容

SECTION 4 - Public Liability (Free Cover)

第四項：公眾責任保險(免費)

As stated in the Summary of Cover 請參閱簡介內容

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

SECTION 5 - Employees' Compensation (Optional Cover)

If cover is required, please provide details of ALL employees:

第五項：僱員賠償保險(自選性投保項目)

閣下若需要僱員賠償保險，請提供所有僱員資料：

Occupation 職業	No. of Employees 僱員人數	Est. Annual Earnings* 估計全年收入*
1. Administrative & Clerical Staff 管理及文職人員		
2.		
3.		
4.		
5.		

* Deposit Premium will be charged based on the Estimated Annual Earnings. Upon expiry or termination of the policy, proposer has to submit a full declaration of actual earnings of all employees during the Period of Insurance for the purpose of calculating actual premium payable. Premium adjustment, if any, will then be computed.

* 預繳保費將會從估計全年總收入中計算，至保險期限滿，投保人須申報該保險期限內之所有僱員總收入，以便計算實際應付保費，並對保費差額作出適當調整。

(III) Insurance History 過往投保資料

- 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年內，閣下曾否因上述保障範圍內之業務經營或在其它地點經營時，曾經向任何保險公司索償？ Yes 有 No 沒有
 - 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/WE HEREBY DECLARE AND AGREE THAT:

- 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.
- 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.
- (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.

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：

- 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。
- 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。
- (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 / 我們並確認受保人已獲明確通知及同意，其個人資料將會轉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。

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. 本申請表格的中英文版本如有差異，以英文版本為準。

FWD Hong Kong - Corporate Overview

FWD Group spans Hong Kong, Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam & Japan. In Hong Kong, FWD offers life and medical insurance, general insurance, employee benefits, pensions and financial planning services. The life insurance and general insurance operating entities have been assigned strong financial strength ratings by international rating agencies. FWD is focused on creating fresh customer experiences, with easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer that changes the way people feel about insurance. Established in Asia in 2013, FWD is the insurance business of investment group, Pacific Century Group.

Our Solutions

A quality suite of savings, protection and investment solutions are offered to meet customers' evolving needs in different life stages. We continuously enhance our products and services to empower people to live life to the fullest with optimism and confidence.

Life and Medical Insurance	Products range from individual life insurance, medical and critical illness protection plans, savings plans, educational reserves for children, 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, property, travel, working holiday, overseas study, golf, marine cargo, pet, business pack, office, and more.
Employee Benefits	An array of insurance to protect and retain corporations' invaluable assets - employees. Products include group life (total and permanent disablement, accidental death and dismemberment benefits), group medical and group long-term disability income insurance.
Pensions	Customers of Mandatory Provident Fund (MPF) and Occupational Retirement Schemes have the access to a wide range of retirement savings and investment options, and enjoy personalised services of FWD's tied agents.
Financial Planning	Independent financial advisers help customers analyse their financial situations and propose tailored plans to build and boost customers' wealth and investment portfolios.

FWD has been providing customised services to 534,000 customers with over 730 staff in Hong Kong and Macau (as of 30 June 2017).

富衛香港 - 企業概覽

富衛集團業務遍佈香港、澳門、泰國、印尼、菲律賓、新加坡、越南及日本。在香港，富衛提供人壽及醫療保險、一般保險、僱員福利、退休金及財務策劃服務。人壽保險及一般保險營運機構均獲國際評級機構授予卓越的財務實力評級。富衛專注為客戶創造嶄新體驗，利用數碼科技，提供簡單易明的產品。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」的保險業務公司。

我們的保險服務

一系列儲蓄、保障及投資的保險方案照顧客戶於不同人生階段的需要。我們不斷優化產品組合及服務，希望賦予大眾盡情現在，投入精彩生活，展現樂觀與自信的正能量。

人壽及醫療保險	產品包括個人人壽保險、醫療及危疾保障、儲蓄計劃、子女教育儲備、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、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	一系列保險服務為企業最寶貴的資產——僱員提供全面保障。產品包括個人及團體人壽（完全及永久傷殘保險、意外身故及傷殘賠償）、團體醫療及團體長期傷殘保險。
退休金	為退休金（強積金及公積金）客戶提供一系列退休儲蓄和投資選擇，以及由富衛專屬代理人提供的貼心個人化服務。
財務策劃	獨立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。

於香港及澳門，富衛超過 730 名員工為 534,000 名客戶提供貼心服務（截至2017年6月30日）。

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