Financial Lines Sales Highlights

MSIG
PROTECTING GOALS POWERING FUTURES
A Member of MS&AD INSURANCE GROUP

Turn every client conversation into a Financial Lines opportunity. Product highlights, client talking points and ready-to-use sales tools for Cyber Insurance, Professional Indemnity, Director & Officers Liability and Association Liability.

DIGITAL & PROFESSIONAL RISKS

Protect how they work

CYBER 2.0

Cyber Insurance

Comprehensive protection against cyber attacks, data breaches and system outages — covering financial loss, liability and 24/7 expert incident response when businesses need it most.

365-day indemnity period
Provides up to 12 months of income protection while businesses recover from a cyber incident.

Systems failure cover
Covers accidental system failures and outages that result in business interruption loss.

Enhanced cybercrime cover
Social engineering scams, invoice manipulation, service fraud and ransomware — today's real loss patterns.

Outage protection — contingent BI
Protecting clients against supply-chain disruption from key cloud and service providers.

Get Cyber materials →

SME FOCUS

Professional Indemnity

Protection against claims arising from professional mistakes, negligence, errors or omissions in the services provided to clients.

Broad appetite, bespoke terms
SME-focused across accountants, engineers, consultants, designers and other miscellaneous risks — with capacity up to HK$100m.

Costs in addition to limit
Defence and investigation costs, with insured costs advanced before a claim is resolved.

Tech E&O specialised product
A specialised Technology Errors & Omissions product for providers of technology services and products, including IP and privacy exposures.

Get Professional Indemnity materials →

MANAGEMENT & GOVERNNACE RISKS

Protect who leads

BOARDROOM

Directors & Officers Liability

Protects the personal assets of directors, officers and managers against claims of wrongful acts committed in their management roles — giving boards the confidence to lead and helping companies attract and retain quality directors.

Full side A / B / C + EPL
Personal-asset protection, company reimbursement, securities cover and employment practices liability in one policy.

Comprehensive extensions
Advancement of costs, civil fines & penalties, extradition costs, outside directorships, PR expenses and reinstatement of limit.

Run-off Cover for Retired D&Os
Retired insured persons remain protected against claims arising from acts performed during their tenure.

Get D&O materials →

NGOs

Association Liability

A focused solution for clubs, societies, charities, and non-profit organisations — protecting committee members who volunteer their time and expertise.

Five covers in one
Directors & Officers, Professional Indemnity, Entity Liability, Employment Practices Liability, and Trustee Liability under a single policy.

Personal asset protection
Legal defence costs, settlements and judgments for committee members facing breach-of-duty or mismanagement allegations.

Crime extensions
Covers direct financial loss from employee fraud or dishonesty.

Get Association Liability materials →

金融保險
銷售重點

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為網絡保險、專業責任保險、董事及行政人員責任保險，以及社團責任保險提供清晰的產品銷售建議，把每次客戶對話轉化為商機。

數碼及專業風險
保障客戶營運

網絡2.0

網絡保險
全面保障讓企業免受網絡攻擊、資料外洩及系統中斷等影響，涵蓋財務損失、法律責任保障，以及24小時全天侯專業事故應對支援，在企業最需要的時刻提供及時協助。

365天賠償期
在企業從網路事件復原期間，為客戶提供更充裕，長達12個月的收入損失保障。

系統故障保障
保障因意外系統故障而導致的業務中斷損失。

加強網絡犯罪保障
涵蓋社交工程詐騙、發票篡改、服務欺詐及勒索軟件等常見損失。

業務中斷保障
保障客戶因主要雲端服務或服務供應商的供應鏈中斷影響。

網絡保險資料 →

專注服務中小企

專業責任保險
為專業人士提供保障，涵蓋因失誤、疏忽、錯誤或遺漏而引致的索償。

承保範圍廣泛，條款靈活配合
專注服務中小企業，涵蓋會計師、工程師、顧問、設計師及其他專業服務風險，承保額高達港幣1億元。

抗辯費用額外計算
涵蓋抗辯及調查相關費用，讓客戶可於索償個案尚未裁決前預先支付受保費用。

科技錯誤及遺漏責任保障
適用於科技服務及產品供應商，涵蓋知識產權及私隱相關風險。

專業責任保險資料 →

管理及管治風險
保障企業領導者

董事保障

董事及行政人員責任保險
保障董事、行政人員及管理層因履行職務時所作出的不當行為而面對的個人法律責任及財務風險，讓董事會成員安心履職，助企業吸引及挽留優秀人才。

全面保障及僱傭行為責任保障
於同一保單內提供個人資產保障、公司報報銷補償銷保障、證券索償保障及僱傭行為責任保障。

伸延保障
涵蓋預支費用、民事罰款及處罰、引渡費用、外部董事職務責任、公關費用及保額恢復保障。

卸任董事保障
受保人卸任後，其任內行為引致的後續索償，仍持續獲得保障。

董事及行政人員責任保險資料 →

非牟利機構

社團責任保險
專為會所、協會、慈善團體及非牟利機構而設，為義務貢獻時間及專業知識的保障委員會成員提供全面保障。

一份保單，五大保障
涵蓋董事及行政人員責任保險、專業責任保險、機構責任、僱傭行為責任及受託人責任。

個人資產保障
為面對違反職責或管理失誤指控的委員會成員，提供法律抗辯費用、和解及判決賠償保障。

犯罪延伸保障
涵蓋因僱員欺詐或不誠實行為而引致的直接財務損失。

社團責任保險資料 →

僅供中介人參考。以上內容只作一般指引。每份保單均有其獨特條款，任何保障均須受完整保單條款、細則及不保事項約束。