

Shop Insurance
店舖綜合保險

A cost-effective way to insure your retails business

以經濟有效的方式去保障您的店舖



PROTECTING
GOALS
POWERING
FUTURES

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

Your shop is the beating heart of your business. If it had to close due to unforeseen incident, the consequences could be serious. Aside from the expense of repairing damage to the premises and replacing both the contents and stock, your sales and income could also be disrupted. You could lose valuable customers, which is bad enough, but other, unplanned costs might also arise. So why should you take the risk?

With MSIG's Shop Insurance plan, you can put your worries aside. Our Shop Insurance plan is a convenient, low-cost package that combines the most vital insurance cover required by most shops – all in one policy.

Plan highlights



Covers all contents and stock at your shop, including the landlord's fixtures and fittings for which you are responsible, tenants' improvements, employees' personal effects, sanitary ware, fixed glass and mirrors



Covers additional expenditure, such as the cost of temporary premises and facilities due to business interruption



Covers loss of cash



Covers legal liability to third parties due to bodily injury and/or property damage arising from your business activities



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



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

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











Ms Wong has a passion for baking. Following her dream, she opened her own cakeshop on a bustling street in Causeway Bay. To protect her shop from unforeseen risks, she takes out MSIG's Shop Insurance plan.

She also opts for optional coverage of loss of trading profit to minimise the impact on her income and operating capital.

Scenario 1

A severe typhoon bears down on Hong Kong. Strong winds and rain obliterate the windows of Ms Wong's cake shop, flooding the entire shop with water. The floor, refrigerator, oven and furniture, including 2 tables and 4 chairs, were all damaged. The shop needs to close for 5 days for repairs, causing a significant interruption to Ms Wong's business.

How does Shop Insurance protect Ms Wong?




-  Equipment or machinery – HK\$200,000 (refrigerator HK\$80,000 and oven HK\$120,000)
-  Furniture – HK\$100,000
-  Destroyed frozen food and refrigerated stock – HK\$10,000
-  Broken fixed glass (by typhoon damage) – HK\$10,000
-  Profit losses (optional cover) – HK\$25,000
-  Excess: Contents and Stock (broken fixed glass) HK\$1,250
-  Excess: Water damage – HK\$31,000 (HK\$3,000 or 10% of loss, whichever is greater)
-  Eco support coverage – HK\$5,000 (refrigerator has replaced with Grade 1 Energy Label Product)

Total compensation – HK\$317,750

Scenario 2


The neon sign hanging inside Ms Wong's cake shop falls down and injures a customer queuing at the cashier. The customer's left leg is broken and she has to be admitted to the hospital.


How does Shop Insurance protect Ms Wong?

-  Neon sign – HK\$25,000
-  Public liability to third party – HK\$100,000
-  Excess: Contents and Stock - HK\$1,250


Total compensation - HK\$123,750

Benefits at a glance

 Contents and Stock (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 or transparencies • Limit per item	50,000 5,000
4. China, porcelain, works of art or curiosity • Limit per item	200,000 or 10% of Sum Insured, whichever is less 10,000
5. Personal effects • Limit per person	50,000 5,000
6. Fixed glass or mirror • Limit per occurrence	20,000 10,000
7. Any stock • Limit per item	35,000
8. All loss or damage	Sum Insured


 Contents and Stock (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) Stock in transit within Hong Kong • Limit per occurrence	50,000
iv) All other property	15% of Sum Insured on Contents
2. Damaged frozen food/refrigerated stock • Limit per occurrence	10,000
3. Damage to property in the open area by fire, lightning, explosion or vehicle impact	25,000 or 5% of Sum Insured, whichever is lower
4. Replacement of locks	10,000
5. Replacement of roller shutter door • Limit per occurrence	50,000 25,000
6. Damage to contents affected by decoration works at the premises • Contract value up to HK\$500,000	Covered
7. Damage to premises in case of theft or attempted theft	Sum Insured on Contents and Stock

Benefits at a glance

 Contents and Stock (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
8. Removal of debris	10% of Sum Insured
9. Architects', surveyors', consultant engineers' fee	10,000
10. Advertising signs, neon signs and signboard • Limit per occurrence	50,000 25,000
11. Fire extinguishing expenses • Limit per occurrence	50,000
12. Seasonal increase of Sum Insured of stock	Increased by 20% up to HK\$1,000,000 in January, February, November and December
13. Eco support coverage ¹ • Limit per item	10,000 5,000 or 10% of Sum Insured, whichever is lower
14. Exhibition fairs or trade shows • 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


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


 Business Interruption (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
Additional Expenditure such as the cost incurred for temporary premises and facilities if applicable	750,000

 Business Interruption (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
1. Professional accountants' fees	10% of Sum Insured
2. Denial of access for more than 48 hours to your shop due to damage to property in the vicinity of the premises	Covered
3. Interruption of or interference with business due to the failure of public utility supply for more than 48 hours	500,000 or 10% of Sum Insured, whichever is lower

 Business Interruption (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Loss of trading profit due to: • Reduction in takings • Increase in cost of working	Sum Insured

Benefits at a glance


 Money (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
1. Loss of money	
i) In your shop during business hours, in transit or in a bank night safe <ul style="list-style-type: none"> Limit per occurrence 	30,000
ii) In your shop out of business hours and in a locked safe or strongroom <ul style="list-style-type: none"> Limit per occurrence 	20,000
iii) In your shop out of business hours but not in a locked safe or strongroom <ul style="list-style-type: none"> Limit per occurrence 	5,000
iv) In your residence or that of your directors, partners or employees <ul style="list-style-type: none"> Limit per occurrence 	3,000
2. Crossed cheques or 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 	50,000
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) <ul style="list-style-type: none"> Limit per occurrence 	100,000 50,000
4. Extra cover on Sundays and Public Holidays	Limit of loss of money increased by 25%
5. 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 	100,000
ii) Total disablement from usual occupation <ul style="list-style-type: none"> Limit per week Maximum no. of weeks 	300 104
iii) Medical expenses	2,000
iv) Personal effects <ul style="list-style-type: none"> Limit per person per occurrence 	1,500


Benefits at a glance



 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 <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • Contract value up to HK\$500,000 	Covered
2. Provision and management of canteen, social, sports and welfare activities	Covered
3. Damage to rented premises	Covered
4. Overseas visits	Covered
5. Internal first aid services under business	Covered
6. Food and drink poisoning <ul style="list-style-type: none"> • Free supply 	5,000,000
7. Signboard	1,000,000
8. Exhibition fairs or trade shows being held within any premises in Hong Kong, with a maximum duration of 14 days <ul style="list-style-type: none"> • Limit per occurrence and in aggregate 	1,000,000

Benefits at a glance

 Personal Accident (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
1. Accidental death, permanent disablement, or loss of a limb • Limit per person	100,000
2. Temporary total disablement from attending usual occupation • Limit per week • Maximum no. of weeks	250 104
3. Temporary partial disablement from attending to a substantial and essential part of usual occupation • Limit per week • Maximum no. of weeks	65 104
4. Medical expenses	2,000
5. Personal effects • Limit per person per occurrence	1,500

 Cyber Liability Extension (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Cyber liability⁴ • Limit per occurrence and in aggregate	100,000 

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

Major excess

Contents and Stock	Excess for each and every claim (HK\$)
Each and every loss of damage (but not apply to fire, lightning or explosion, theft involves forcible entry/exit losses)	1,250
Water damage	3,000 or 10% of loss, whichever is the greater
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.

店舖是您的業務核心，一旦因意外而中止營業，後果將不堪設想。除了要面對維修店舖、更換設備和存貨的開支外，營業額和收入亦會遭受嚴重影響；您可能會流失寶貴的顧客，還不特止，其他意料之外的額外開支亦接踵而來。您為何要承擔這種風險？

投保MSIG店舖綜合保險，您便可以安枕無憂。店舖綜合保險是一個方便、成本低的計劃，涵蓋一般店舖所需的主要保險保障，讓您於單一保單便能為您的店舖提供最大的保障。

計劃特點



保障所有店舖內設備及存貨，包括您須負責之業主裝置及裝備、租客自置裝修、僱員私人物品、固定玻璃及鏡子



保障因業務干擾所引致的額外開支，包括支付臨時店舖及設施的費用



保障金錢損失



保障因疏忽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



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存貨和公眾責任保障



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店舖。

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



黃小姐熱愛烘焙，為了實現自己的夢想，在銅鑼灣的一條繁華街道上開設了自己的蛋糕店。為了保護她的店鋪免受不可預見的風險，她投保了店鋪綜合保險。

她同時選擇了經營利潤損失的自選保障，以減少對她收入及營運資金的影響。

例子一

強颱風吹襲香港，強風和暴雨導致黃小姐蛋糕店的陳列玻璃爆裂，整間店鋪水浸。地板、雪櫃、焗爐、傢俬（包括2張桌子和4張椅子）損毀。店鋪需要關閉5天進行維修，對黃小姐的生意造成嚴重中斷。

店鋪綜合保險如何為黃小姐提供保障？



器材及機器 — 港幣200,000元
(雪櫃港幣80,000元及焗爐港幣120,000元)



傢俬 — 港幣100,000元



變壞的冷藏食品及雪櫃存貨 — 港幣10,000元



固定玻璃破損(由颱風破壞) — 港幣10,000元



經營利潤損失(自選保障) — 港幣25,000元



自負金額：設備及存貨（固定玻璃破損）
— 港幣1,250元



自負金額：水損 — 港幣31,000元（港幣3,000元或損失之10%，以較高者為準）



環保支持保障 — 港幣5,000元（雪櫃置換為一級「能源效益標籤產品」）

總賠償額 — 港幣317,750元

例子二

黃小姐蛋糕店內的霓虹招牌墜下，砸傷了店內正排隊付款的顧客。該顧客在事件中左腿骨折，需入院接受治療。

店鋪綜合保險如何為黃小姐提供保障？



霓虹招牌 — 港幣25,000元



第三者公眾責任 — 港幣100,000元



自負金額：設備及存貨 — 港幣1,250元


總賠償額 — 港幣123,750元

保障範圍一覽表


 店舖內設備及存貨 (基本保障)	每年最高賠償額 (港幣/元)
1. 器材或機器 • 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、磁帶或幻燈片 • 每件最高賠償額	50,000 5,000
4. 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
5. 個人財物 • 每人最高賠償額	50,000 5,000
6. 固定玻璃或鏡子 • 每宗事故最高賠償額	20,000 10,000
7. 任何存貨 • 每件最高賠償額	35,000
8. 所有損失或損毀	投保額

 店舖內設備及存貨 (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物 • 每宗事故最高賠償額	50,000
iv) 其他財物	店舖設備投保額之15%
2. 冷藏食品及冷藏存貨變壞 • 每宗事故最高賠償額	10,000
3. 店舖戶外位置因火災、閃電、爆炸、或車輛撞擊造成的財物損失	25,000或投保額之5%，以較低者為準
4. 更換門鎖之費用	10,000
5. 更換捲閘之費用 • 每宗事故最高賠償額	50,000 25,000
6. 店舖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500,000元	受保
7. 店舖因盜竊或意圖盜竊而遭損毀	店舖內設備及存貨的投保額
8. 廢物處理費用	投保額之10%


保障範圍一覽表

 店舖內設備及存貨 (額外保障)	每年最高賠償額 (港幣/元)
9. 建築師、測量師、顧問工程師費用	10,000
10. 廣告標誌、霓虹招牌及招牌 • 每宗事故最高賠償額	50,000 25,000
11. 滅火設備費用 • 每宗事故最高賠償額	50,000
12. 季節性調高存貨的保額	於一月、二月、十一月和十二月 提升20%，最高為港幣1,000,000元
13. 環保支持保障 ¹ • 每件最高賠償額	10,000 5,000或投保額之10%，以較低者為準
14. 展覽會或貿易展覽 • 保障於香港舉辦不超過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店舖。

 業務干擾 (基本保障)	每年最高賠償額 (港幣/元)
額外開支，包括支付臨時店舖及設施的費用	750,000

 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，以致未能進入店舖48小時以上	受保
3. 公共設施故障令業務受阻48小時以上	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： • 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) 在營業時間置於投保人店舖內、運輸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	30,000
ii) 在非營業時間置於投保人店舖內的上鎖夾萬或保險庫之金錢 • 每宗事故最高賠償額	20,000
iii) 在非營業時間置於投保人店舖內惟並無存放在上鎖夾萬或保險庫之金錢 • 每宗事故最高賠償額	5,000
iv) 置於投保人住宅或投保人之董事、合夥人或僱員住宅之金錢 • 每宗事故最高賠償額	3,000
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	50,000
2. 在暴力威迫下所簽發的現金支票	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 • 每宗事故最高賠償額	100,000 50,000
4. 星期日及公眾假期額外保障	金錢損失保障增加25%
5. 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	100,000
ii) 完全喪失執行正常職務之能力 • 每星期最高賠償額 • 最多賠償週數	300 104
iii) 醫療費用	2,000
iv) 個人財物 • 每人每宗事故最高賠償額	1,500

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. 由獨立承辦商於店舖所進行的室內裝修 • 工程費用不超過港幣500,000元	受保
2. 為僱員提供的飯堂、社交、體育及康樂活動	受保
3. 所租用的店舖遭損毀	受保
4. 海外公幹	受保
5. 急救設施及處理	受保
6. 食物和飲料中毒 • 免費供應	5,000,000
7. 招牌	1,000,000
8. 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

保障範圍一覽表

 人身意外 (自選保障)	每年最高賠償額 (港幣/元)
1. 身亡、永久傷殘或喪失一肢 • 每人最高賠償額	100,000
2. 暫時完全喪失執行正常職務之能力 • 每星期最高賠償額 • 最多賠償週數	250 104
3. 暫時喪失部份執行重要及基本正常職務之能力 • 每星期最高賠償額 • 最多賠償週數	65 104
4. 醫療費用	2,000
5. 個人財物 • 每人每宗事故最高賠償額	1,500

 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

全新

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

店舖內設備及存貨	每次索償自負金額 (港幣/元)
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)	1,250
水損事故	3,000或損失之10%，以較高者為準
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。

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