Business Insurance
工商綜合保險計劃

Expertise that protects your business

以專業之道來守護您的業務



MSIG

PROTECTING
GOALS
POWERING
FUTURES

A Member of MS&AD INSURANCE GROUP

我們知道您的業務是您重要的資產，而保障其安全至關重要。面對突如其來的挑戰，我們的工商綜合保險為您提供全方位保障。

此計劃不僅能減輕意外損失的負擔，更能紓緩突發財務壓力。我們致力協助您與客戶維持良好關係，把營運中斷與額外開支降至最低，讓您能安心專注於業務發展，無後顧之憂。

計劃特點

- 保障樓宇內所有設備及存貨，包括文件和電腦系統記錄、手提辦公室器材、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
- 保障辦公室或店舖內之財物在短暫搬遷期間的遺失及損毀



- 公眾責任保障，每宗事故高達港幣10,000,000元
- 電腦器材故障保障賠償額高達港幣100,000元 **全新**
- 保障僱員之私人物品因公司遇劫而遭受之損失高達港幣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存貨和公眾責任保障 **全新**
- 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 **全新**
- 網絡責任保障[4]高達港幣100,000元 **全新**

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[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



陳先生於香港經營多間玩具及布偶專門店，並設有後勤辦公室。為全面保障其業務免受潛在風險影響，陳先生投保了工商綜合保險計劃，並附加了業務中斷導致利潤損失的自選保障。

例子一

在非營業時間，陳先生位於銅鑼灣的分店遭賊人強行闖入，導致保安系統受損及2部LED電視、5個展示櫥窗及大門門鎖損毀。賊人同時盜取30件限量版布偶及2部手提電腦。此事件導致陳先生的店舖需要暫停營業5天，以便進行維修及恢復營運。

工商綜合保險計劃如何為李先生提供保障？

受損設備—**港幣94,000元**
- LED電視—港幣14,000元（港幣7,000元 x 2部）
- 展示櫥窗—港幣50,000元（港幣10,000元 x 5個）
- 保安系統—港幣30,000元

被盜竊物品—**港幣198,000元**
- 限量版布偶—港幣180,000元（港幣6,000元 x 30件）
- 手提電腦—港幣18,000元（港幣9,000元 x 2部）

更換門鎖：**港幣5,000元**

收入損失（業務中斷）—**港幣100,000元**
(港幣20,000元 x 5日)

環保支持保障—**港幣1,400元**
[(港幣7,000元 x 2部) x 10%]
(LED電視置換為一級「能源效益標籤產品」)

總計 — 港幣398,400元

自負額 — 手提電腦（手提器材）—**港幣1,800元**
(港幣18,000元 x 10%)

總賠償額—港幣396,600元

例子二

陳先生位於尖沙咀的分店有一扇玻璃門突然破碎，導致一名顧客受傷。該顧客在事件中左腿骨折，需入院接受治療。

工商綜合保險計劃如何為陳先生提供保障？

更換玻璃門—**港幣10,000元**

第三者公眾責任—**港幣100,000元**

自負金額—設備：**港幣1,250元**

總賠償額—港幣108,750元

免責聲明：以上例子僅供參考，實際賠償金額將根據個別情況而有所調整。

保障範圍一覽表

樓宇內設備及存貨（基本保障）	每年最高賠償額（港幣/元）
1. 器材或機器（除列明外） • 每件最高賠償額	投保額 750,000
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 • 每人最高賠償額	50,000 5,000
5. 陶瓷、瓷器或工藝品 • 每件最高賠償額	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 全新
7. 手提辦公室器材 • 每件最高賠償額	20,000 5,000 全新
8. 任何存貨 • 每件最高賠償額	15,000
9. 所有損失或損毀	投保額

樓宇內設備及存貨（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	75,000
iv) 其他財物	12,000 或投保額之5%， 以較高者為準
2. 更換門鎖之費用	10,000 全新
3. 更換捲閘之費用 • 每宗事故最高賠償額	50,000 25,000 全新
4. 樓宇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 全新
5. 樓宇因盜竊或意圖盜竊而遭損毀	受保
6. 樓宇戶外地方因火災、閃電、爆炸、或車輛撞擊造成的財物損失	25,000 或投保額之5%， 以較高者為準 全新
7. 冷藏食品及冷藏存貨變壞 • 每宗事故最高賠償額	10,000 全新
8. 廢物處理費用	設備投保額之10%
9. 建築師、測量師、顧問工程師費用	10,000 全新

保障範圍一覽表

樓宇內設備及存貨（額外保障）	每年最高賠償額（港幣/元）
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 全新
11. 滅火設備費用 • 每宗事故最高賠償額	50,000 全新
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 全新
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	全新 100,000
15. 電腦器材故障 • 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 全新 50,000
16. 租金損失	10,000 全新

[1] 此保障不適用於位於住宅樓宇之投保物店舖。

業務干擾（基本保障）	每年最高賠償額（港幣/元）
額外開支，包括支付臨時物業及設施等費用	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	業務干擾之投保額
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	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 全新

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 (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樓宇內、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	100,000
ii) 在非營業時間置於投保人樓宇內的上鎖夾萬或保險庫之金錢 • 每宗事故最高賠償額	100,000
iii) 在非營業時間置於投保人樓宇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	10,000
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	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 (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 全新 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、永久傷殘或喪失一肢 • 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	500 104
iii) 醫療費用	5,000
v) 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. 由獨立承辦商於辦公室所進行的室內裝修 • 工程費用不超過港幣500,000元	受保 全新
2. 為僱員提供的飯堂、社交、體育及康樂活動	受保
3. 所租用的樓宇遭損毀	受保
4. 海外公幹	受保
5. 食物和飲料中毒 • 免費供應	 5,000,000
6. 招牌	1,000,000 全新
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 全新

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	25,000
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

保障範圍一覽表

玻璃（自選保障）	每年最高賠償額（港幣/元）
保障如窗戶及陳列櫥窗之玻璃因意外損毀之更換費用	投保額

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

	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）	1,250
電腦系統故障	1,000 及任何在事故發生後連續48小時內衍生的額外支出
手提辦公室器材	1,000或損失之10%，以較高者為準
水損事故	3,000或損失之10%，以較高者為準
公眾責任	
租用樓宇被破壞	1,250
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。

有關保障範圍及承保條款，請參閱保單。 如果本小冊子的中、英文版本有任何衝突或者不符，應以英文版本為準。

Your business is your greatest asset, and we understand the importance of protecting it. When faced with unexpected challenges, our Business Insurance offers the comprehensive coverage you need.

This solution not only alleviates the burden of unforeseen losses but also helps ease financial pressure. We are dedicated to assisting you in maintaining customer relationships while minimising operational disruptions and unexpected expenses, allowing you to focus on growth with peace of mind.

Plan highlights

- Covers all Contents and Stock at your premises, including documents and computer systems' records, portable office equipment, employees' personal effects, fixed glass and mirrors
- Covers Additional Expenditure such as the cost incurred for temporary premises and facilities due to business interruption
- Protection against loss of or damage to the contents of your office or shop when temporarily removed from the premises
- Covers Public Liability up to HK$10,000,000 per incident
- Provides coverage for Breakdown of Computers Equipment of up to HK$100,000 NEW
- Your employees' personal property is protected against any loss due to theft for up to HK$50,000 per year
- 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 NEW
- Provides additional Eco Support Coverage[1] of up to HK$5,000 per eligible loss/damaged appliances[2] by replacing Energy Label Products[3] with a minimum Grade 2 recognition under the Mandatory Energy Efficiency Labelling Scheme NEW
- Provides Cyber Liability extension[4] 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. Chan operates several toys and dolls shops, along with back office, in Hong Kong. To protect his business from unforeseen risks, he takes out Business Insurance, including optional coverage of loss of gross profit under business interruption.

Scenario 1

After business hours, someone breaks into one of Mr. Chan's shops in Causeway Bay, damaging the security system and breaking 2 display LED TVs, 5 display cases, and the main door lock. The thieves also steal 30 limited edition dolls and 2 laptop computers, forcing Mr. Chan to close the shop for 5 days to make repairs and recover the business.

How does Business Insurance protect Mr. Chan?

Equipment damage – **HK$94,000**
- LED TV – HK$14,000 (HK$7,000 x 2 pcs)
- Display case – HK$50,000 (HK$10,000 x 5 pcs)
- Security system: HK$30,000

Stolen items – **HK$198,000**
- Limited edition dolls – HK$180,000 (HK$6,000 x 30 pcs)
- Laptop computers – HK$18,000 (HK$9,000 x 2 pcs)

Replacement of door lock: **HK$5,000**

Lost income (Business interruption) – **HK$100,000** (HK$20,000 x 5 days)

Eco support coverage – **HK$1,400**
[(HK$7,000 x 2 units) x 10%]
(LED TVs replaced with Grade 1 Energy Label Product)

Subtotal – HK$398,400

Excess – Laptop computers (portable equipment): HK$18,000 x 10% = **HK$1,800**

Total compensation: HK$396,600

Scenario 2

One of the glass doors at Mr. Chan's shops in Tsim Sha Tsui suddenly breaks and injures a customer. The customer's left leg is broken, and she has to be admitted to the hospital.

How does Business Insurance protect Mr. Chan?

Replacement of glass door – **HK$10,000**

Public liability to third party – **HK$100,000**

Excess – Contents: **HK$1,250**

Total compensation: HK$108,750

Disclaimer: The above is an illustrative example. Actual payable expenses may vary based on individual circumstances.

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 750,000
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	50,000 5,000
5. China, porcelain, works of art or curiosity • Limit per item	50,000 5,000
6. Fixed glass or mirror • Limit per occurrence	20,000 10,000 New
7. Portable office equipment • Limit per item	20,000 5,000 New
8. Any stock • Limit per item	15,000
9. 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	75,000
iv) All other property	12,000 or 5% of Sum Insured on Contents, whichever is greater New
2. Replacement of locks	10,000 New
3. Replacement of roller shutter door • Limit per occurrence	50,000 25,000 New
4. Damage to contents affected by decoration works at the premises (Contract value up to HK$1,000,000)	Covered New
5. Damage to premises in case of theft or attempted theft	Covered
6. Damage to property in the open area by fire, lightning, explosion or vehicle impact	25,000 or 5% of Sum Insured, whichever is lower New
7. Damaged frozen food/refrigerated stock • Limit per occurrence	10,000 New

Benefits at a glance

Contents and Stock (Extra cover)	Maximum Benefits Payable Per Year (HK$)
8. Removal of debris	10% of Sum Insured on Contents
9. Architects', surveyors', consultant engineers' fee	10,000 New
10. Advertising signs, neon signs and signboard • Limit per occurrence	50,000 25,000 New
11. Fire extinguishing expenses • Limit per occurrence	 50,000 New
12. Seasonal increase of Sum Insured of stock	Increased by 20%, up to 1,000,000 in January, February, November and December New
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 New
15. Breakdown of computer equipment • Costs of repair or replacement • Additional expenditure incurred for the use of substitute computer equipment	100,000 50,000 New
16. Loss of rent	10,000 New

[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$)
1. Additional Expenditure such as the cost incurred for temporary premises and facilities if applicable	1,000,000

Business Interruption (Extra benefit)	Maximum Benefits Payable Per Year (HK$)
1. Professional accountants' charges	Sum Insured on Business Interruption
2. Denial of access for more than 48 hours to your premises 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 New

Benefits at a glance

Business Interruption (Optional cover)	Maximum Benefits Payable Per Year (HK$)
Loss of gross profit • 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 • Limit per occurrence	100,000
ii) In your premises out of business hours and in a locked safe or strongroom • Limit per occurrence	100,000
iii) In your premises out of business hours but not secured in a locked safe • Limit per occurrence	10,000
iv) In your residence or that of your directors, partners or employees • Limit per occurrence	5,000
2. Crossed cheques and other non-negotiable items • Limit per occurrence	500,000

Money (Extra benefit)	Maximum Benefits Payable Per Year (HK$)
1. Damage to safes or cases directly associated with theft or attempted theft • 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) • Limit per occurrence	100,000 New 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 • Limit per person	100,000
ii) Temporary disablement from usual occupation • Limit per week • Maximum no. of weeks	500 104
iii) Medical expenses	5,000
iv) Personal effects • 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 • Limit per occurrence	 10,000,000

Public Liability (Extra benefit)	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 • Contract value up to HK$500,000	Covered New
2. Provision and management of canteen, social, sports and welfare activities	Covered
3. Damage to rented premises	Covered
4. Overseas visits	Covered
5. Food and drink poisoning • Free supply	 5,000,000
6. Signboard	1,000,000 New
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	 New 1,000,000

Personal Accident (Optional cover)	Maximum Benefits Payable Per Year (HK$)
1. Death, permanent disablement, or loss of a limb	25,000
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

Benefits at a glance

Glass (Optional cover)	Maximum Benefits Payable Per Year (HK$)
Additional covers on glass, for example in windows and display cases, against accidental breakage for its replacement cost	Sum Insured

Cyber Liability Extension (Optional cover)	Maximum Benefits Payable Per Year (HK$)
Cyber liability[4] • 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)	1,250
Computer breakdown	1,000 and any additional expenditure incurred during the first 48 consecutive hours
Portable equipment	1,000 or 10% of of loss, whichever is the greater
Water damage	3,000 or 10% of loss, whichever is the greater
Public Liability	
Damage to rented premises	1,250
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 (Mon – Fri, 09:00 – 17:30, except public holidays).

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

For details of coverage, terms, conditions, and exclusions, please refer to the policy wording. In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail.

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