

Office Insurance

辦公室綜合保險

A comprehensive insurance policy especially designed for SMEs

專為中小企而設的
全面保障



PROTECTING
GOALS
POWERING
FUTURES

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

(For Macau only)
(只適用於澳門)

Our Office Insurance plan is a comprehensive policy catering to all sizes of company in Macau, and is especially suitable for SMEs. This all-in-one plan offers flexibility while ensuring your business' most vital insurance needs are covered.

Plan highlights



- Protection against loss of or damage to the contents of your office when temporarily removed from the premises**
- Your employees' personal property is protected against any loss due to theft for up to HK\$50,000 per year**
- Covers Public Liability up to HK\$10,000,000 per incident**
- Protects against a reduction in gross profit resulting from damage to the contents of your office for up to 24 months (Optional cover)**
- Protects trade samples while in transit in Macau up to a limit of HK\$50,000**
- 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**
- Computers, systems and data are protected against any mechanical and electrical breakdown**
- Optional coverage for office notebooks taken across international borders (Optional cover)**
- Provides coverage for Contents, Sample Stock and Public Liability for participation in exhibition fairs or trade shows in Macau, 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.

Illustrative example



Mr Lee is the owner of a small trading company specialising in electronic parts for medical instruments. In his showroom, he has set up expensive samples of his advanced equipment.

Due to the high value of both his office equipment and the samples, Mr Lee has taken out Office Insurance with optional cover of worldwide portable equipment to protect them from potential risks.

Scenario 1

Someone breaks into Mr Lee's office after business hours. The locks and roller shutter door are broken, resulting in the theft of 20 equipment samples, 5 laptops and cash stored in the safe. Additionally, 3 members of staff lose their personal belongings during the incident.

How does Office Insurance protect Mr Lee?

- Replacement of lock – HK\$5,000
- Replacement of roller shutter door – HK\$20,000
- Lost samples – HK\$300,000 (HK\$15,000 x 20 pcs)
- Stolen laptops – HK\$45,000 (HK\$9,000 x 5 pcs)
- Stolen cash – HK\$50,000
- Personal effects – HK\$15,000 (HK\$5,000 x 3 persons)

Total compensation: HK\$435,000

Scenario 2

Mr Lee takes part in a 5-day medical instrument trade show in Macau. He brings 10 samples and his laptop computer to the venue. During the show, a water pipe at the venue bursts, resulting in damage to his laptop computer and all of his samples.

How does Office Insurance protect Mr Lee?

Damaged laptops
Item Value: HK\$9,000 (after depreciation)
Excess (HK\$1,000 or 10% of loss, whichever is the greater): HK\$1,000

Compensation:
HK\$9,000 – (excess) HK\$1,000 = HK\$8,000

Samples at trade show
Item value: HK\$15,000 each, total HK\$150,000

Water damage excess (HK\$3,000 or 10% of loss, whichever is the greater): HK\$150,000 x 10% = HK\$15,000

Compensation: HK\$150,000 – (excess) HK\$15,000 = HK\$135,000

However, the maximum benefit payable for exhibition fair or trade show per occurrence is HK\$100,000.
Total compensation for the lost samples in this case is HK\$100,000.

**Total compensation: Laptop HK\$8,000
+ Sample HK\$100,000 = HK\$108,000**

Benefits at a glance

Office Contents (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, 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	200,000 or 10% of Sum Insured, whichever is lower 10,000 
6. All loss or damage	Sum Insured

Office Contents (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 Macau • Limit per occurrence	10,000 
iii) Trade samples in transit within Macau • Limit per occurrence	50,000
iv) All other property	15% of Sum Insured on Contents 
2. Replacement of locks	5,000
3. Replacement of roller shutter door	20,000 
4. Breakage of fixed glass	Covered
5. Damage to office contents affected by decoration works at the premises • Contract value up to HK\$1,000,000	Covered 
6. Damage to office premises in case of theft or attempted theft	Covered
7. Removal of debris	50,000 or 10% of Sum Insured on Contents, whichever is lower 
8. Architects', surveyors', consultant engineers' fee	5,000 

Benefits at a glance

 Office Contents (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
9. Fire extinguishing expenses <ul style="list-style-type: none"> Limit per occurrence 	50,000 
10. Breakdown of computer equipment <ul style="list-style-type: none"> Costs of repair or replacement Additional expenditure incurred for the use of substitute computer equipment 	100,000 50,000
11. Loss of rent	10,000
12. Eco support coverage¹ <ul style="list-style-type: none"> Limit per item 	10,000 5,000 or 10% of Sum Insured, whichever is lower 
13. Exhibition fairs or trade shows <ul style="list-style-type: none"> Cover loss of or damage to insured property for participation in exhibition fairs or trade show in Macau, with a maximum duration of 14 days Limit per occurrence 	100,000 

 Office Contents (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Worldwide portable equipment	Sum Insured

 Business Interruption (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
Additional Expenditure such as the cost incurred for temporary premises and facilities if applicable	1,000,000 

 Business Interruption (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
1. Professional accountants' charges	10% of Sum Insured
2. Denial of access for more than 48 hours to your premises due to damage to property in the vicinity of the premises	10% of Sum Insured
3. Failure of public utility supply <ul style="list-style-type: none"> By damage to electricity stations, water works or gas works of public 	500,000 or 10% of Sum Insured, whichever is lower 

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

Benefits at a glance

 Business Interruption (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Loss of gross profit <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • Limit per occurrence 	50,000
ii) In your premises out of business hours and in a locked safe or strongroom <ul style="list-style-type: none"> • Limit per occurrence 	50,000 
iii) In your premises out of business hours but secured other than in a locked safe <ul style="list-style-type: none"> • Limit per occurrence 	50,000 
iv) In your residence or that of your directors, partners or employees <ul style="list-style-type: none"> • Limit per occurrence 	5,000 
2. Crossed cheques and other non-negotiable items	500,000
<ul style="list-style-type: none"> • Limit per occurrence 	

 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 	30,000
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)	50,000
4. Personal assault as a result of attempt of theft during business hours	Covered
i) Accidental death, permanent disablement, or loss of a limb <ul style="list-style-type: none"> • Limit per person 	250,000 
ii) Temporary disablement from usual occupation <ul style="list-style-type: none"> • Limit per week • Maximum no. of weeks 	300 104

Benefits at a glance

 Money (Extra cover)	Maximum Benefits Payable Per Year (HK\$)
iii) Medical expenses	1,500
iv) Hospital cash <ul style="list-style-type: none"> • Limit per week 	1,500 500
v) Personal effects <ul style="list-style-type: none"> • Limit per person per occurrence 	3,000

 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: <ol style="list-style-type: none"> 1. Interior decoration work performed by independent contractors at the premises <ul style="list-style-type: none"> • Contact value up to HK\$1,000,000 	Covered
2. Provision and management of canteen, social, sports and welfare activities	Covered
3. Damage to rented premises	Covered
4. Overseas visits	Covered
5. First aid facilities/treatments	Covered
6. Food and drink poisoning <ul style="list-style-type: none"> • Free supply 	5,000,000
7. Exhibition fairs or trade shows being held within any premises in Macau, with a maximum period of 14 days <ul style="list-style-type: none"> • Limit per occurrence and in aggregate 	1,000,000

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)	500
Water damage	3,000 or 10% of loss, whichever is the greater
Worldwide portable equipment (optional)	1,000 or 10% of loss, whichever is the greater
Computer breakdown	1,000 and any additional expenditure incurred during the first 48 consecutive hours
Public Liability	
Damage to rented premises	500
Water damage	3,000 or 10% of loss, whichever is the greater
Other third-party property damage	500



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 +853 2849 2849 (Mon – Fri, 9:00 - 12:45, 14:00 - 17:45, except public holidays)

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

辦公室綜合保險是一個提供全面保障的計劃，適合澳門各種規模的公司，尤其適合中小型企業。此計劃提供高度靈活性，涵蓋您的業務所需的主要保險保障，讓您於單一保便能為您的業務提供最大的保障。

計劃特點



保障辦公室內之財物在短暫搬遷期間的遺失及損毀



保障辦公室內之電腦、系統及記錄因機件或電力故障而導致的損毀或遺失



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



可選擇享有全球性的手提電腦保障(自選保障)



提供因疏忽而引起之公眾責任保障，每宗事故高達港幣10,000,000元



保障因辦公室設備損毀，而導致毛利減少長達24個月(自選保障)



提供於澳門參與不超過14天的展覽會或貿易展覽的設備及貨辦和公眾責任保障



保障於澳門境內運送途中的貨辦高達港幣50,000元



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

¹ 此保障不適用於位於住宅樓宇之投保辦公室。

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」。

全新

說明例子



李先生是一家小型貿易公司的老闆，專門從事醫療器材的電子零件。他在陳列室裡擺放了先進設備的昂貴樣品。

由於他的辦公室設備和零件樣品價值高昂，因此李先生購買了辦公室綜合保險及全球性的手提設備自選保障，以保護他的辦公室和財產免受潛在風險。

例子一

李先生的辦公室在辦公時間外遭到盜竊。鎖和捲閘被破壞，導致20個設備樣品、5部手提電腦及存放在保險箱內的金錢被盜去。此外，3名員工在盜竊中損失了個人物品。

辦公室綜合保險如何為李先生提供保障？

- 更換門鎖 — 港幣5,000元
- 更換捲閘 — 港幣20,000元
- 樣品損失 — 港幣300,000元 (港幣15,000元 x 20件)
- 手提電腦被盜 — 港幣45,000元 (港幣9,000元 x 5部)
- 金錢損失 — 港幣50,000元
- 私人物品 — 港幣15,000元 (港幣5,000元 x 3人)

總賠償額：港幣435,000元

例子二

李先生在澳門參加為期5天的醫療器材貿易展覽時，他帶了10件樣品及他的手提電腦到會場。在展覽期間，場地水管意外破裂，導致他的手提電腦和所有樣品完全損毀。

辦公室綜合保險如何為李先生提供保障？

手提電腦
價值：港幣9,000元 (折舊之後)
自負金額 (港幣1,000元或損失之10%，以較高者為準)：港幣1,000元
賠償額：
港幣9,000元 — (自負金額) 港幣1,000元 = 港幣8,000元

展覽樣品
價值：每件港幣15,000元，共港幣150,000元
水損事故自負金額 (港幣3,000元或損失之10%，以較高者為準)：
港幣150,000元 x10% = 港幣15,000元
賠償額：
港幣150,000元 — (自負金額) 港幣 15,000元 = 港幣135,000元
由於展覽會或貿易展覽之每宗事故最高賠償額為港幣100,000元，所以這例子展覽樣品之賠償額為港幣100,000元。

**總賠償額：手提電腦港幣8,000元
+ 樣品港幣100,000元 = 港幣108,000元**

保障範圍一覽表

 辦公室內設備（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 150,000	 升級
2. 電腦系統記錄 • 每件最高賠償額	150,000 10,000	 升級
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	 升級
4. 個人財物 • 每件最高賠償額	50,000 5,000	 升級
5. 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	 升級
6. 所有損失或損毀	投保額	

 辦公室內設備（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) 於澳門境內運送途中的商業文件 • 每宗事故最高賠償額	10,000	 升級
iii) 於澳門境內運送途中的貨辦 • 每宗事故最高賠償額	50,000	
iv) 其他財物	設備投保額之15%	 升級
2. 更換門鎖之費用	5,000	
3. 更換捲閘之費用	20,000	 升級
4. 固定玻璃	受保	
5. 辦公室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	 升級
6. 辦公室因盜竊或意圖盜竊而遭損毀	受保	
7. 廢物處理費用	50,000 或設備投保額之10%， 以較低者為準	 升級
8. 建築師、測量師、顧問工程師費用	5,000	 全新
9. 滅火設備費用 • 每宗事故最高賠償額	50,000	 升級

保障範圍一覽表

 辦公室內設備（額外保障）	每年最高賠償額（港幣/元）
10. 電腦器材故障 <ul style="list-style-type: none"> 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 50,000
11. 租金損失	10,000
12. 環保支持保障¹ <ul style="list-style-type: none"> 每件最高賠償額 	10,000 5,000 或投保額之10%，以較低者為準
13. 展覽會或貿易展覽 <ul style="list-style-type: none"> 保障於澳門參與不超過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

 辦公室內設備（自選保障）	每年最高賠償額（港幣/元）
全球性的手提設備保障	投保額

 業務干擾（基本保障）	每年最高賠償額（港幣/元）
額外開支，包括支付臨時辦公室及設施等費用	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	投保額之10%
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	投保額之10%
3. 公用設施供應中斷 <ul style="list-style-type: none"> 公共電力站、水庫或氣體燃料庫受損 	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： <ul style="list-style-type: none"> 收入減少 增加支出 	投保額

¹此保障不適用於位於住宅樓宇之投保辦公室。

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) 在辦公時間置於投保人辦公室內、運送途中或置於銀行夜間保險庫內之金錢 <ul style="list-style-type: none"> 每宗事故最高賠償額 	50,000
ii) 在非辦公時間存放在投保人辦公室內的上鎖夾萬或保險庫之金錢 <ul style="list-style-type: none"> 每宗事故最高賠償額 	50,000 
iii) 在非辦公時間置於投保人辦公室內惟並無存放在上鎖夾萬之金錢 <ul style="list-style-type: none"> 每宗事故最高賠償額 	50,000 
iv) 置於投保人住宅或投保人之董事、合夥人或僱員住宅而屬於公司之金錢 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 每宗事故最高賠償額 	30,000
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	50,000
4. 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 <ul style="list-style-type: none"> 每人最高賠償額 	250,000 
ii) 暫時無法從事日常工作 <ul style="list-style-type: none"> 每星期最高賠償額 最多賠償週數 	300 104
iii) 醫療費用	1,500
iv) 住院現金 <ul style="list-style-type: none"> 每星期最高賠償額 	1,500 500 
v) 個人財物 <ul style="list-style-type: none"> 每人每宗事故最高賠償額 	3,000 

保障範圍一覽表

公眾責任保障（基本保障）	每年最高賠償額（港幣/元）
<p>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</p> <ul style="list-style-type: none"> 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	受保
• 工程費用不超過港幣1,000,000元	 升級
2. 為僱員提供的飯堂、社交、體育及康樂活動	受保
3. 所租用的辦公室遭損毀	受保
4. 海外公幹	受保
5. 急救設施/處理	受保
6. 食物和飲料中毒	受保
• 免費供應	 升級
7. 於澳門任何處所內參與不超過14天的展覽會或貿易展覽	5,000,000
• 每宗事故及總賠償額	 全新
	1,000,000

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）	500
水損事故	3,000或損失之10%，以較高者為準
全球手提設備（自選）	1,000或損失之10%，以較高者為準
電腦故障	1,000及連續中斷的首48小時內發生的任何額外支出
公眾責任	
所租用的辦公室遭損毀	500
水損事故	3,000或損失之10%，以較高者為準
其他第三者財物	500



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：+853 2849 2849 (星期一至五，上午9時至下午12時45分及下午2時至下午5時45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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