

OFFICE INSURANCE
辦公室綜合保險

The comprehensive insurance policy specially for SMEs 專為中小企而設的全面保障



Office Insurance

Office Insurance is a comprehensive insurance policy specifically designed for companies in Macau, particularly suitable for SMEs. It offers the greatest flexibility while ensuring the most vital insurance covers in an all-in-one policy.

Highlighted Features

- Digital cameras, DV and other surveying equipment are protected against loss or damage when temporarily removed from premises
- Your fixed computers, systems and data are protected against any mechanical or electrical breakdown
- Office notebooks are optionally covered across borders
- The personal property of your employees is protected against any loss caused by theft with coverage up to HK\$20,000 per year
- Provide cover on Public Liability up to HK\$10,000,000 per event
- You are protected against any loss of gross profit incurred following insured damage to your office contents up to 24 months (Optional Cover)
- Trade samples in transit in Macau are protected up to a limit of HK\$50,000



Insurance
that sees
the heart
in everything

A Member of

MS&AD

INSURANCE GROUP

Section One - Office Contents

Benefits	Maximum Benefits Payable (HK\$)
Office Contents (Basic)	
Office equipment or machinery (unless specifically mentioned)	\$100,000 per item; up to the selected Sum Insured
Computer systems' records	\$10,000 per item; \$50,000 in aggregate
Deeds, documents, cards, tapes, files or transparencies	\$5,000 per item; \$20,000 in aggregate
Personal effects	\$5,000 per employee; \$20,000 per year
Works of art	\$10,000 per item; \$100,000 in aggregate but not exceeding 10% of Sum Insured
Plus Free Extensions:	
Contents temporarily removed from premises:	
i) Surveying or photographic equipment	\$5,000 in aggregate
ii) Documents in transit within Hong Kong	\$5,000 per loss
iii) Trade samples in transit within Hong Kong	\$50,000 per loss
iv) All other property	10% of Sum Insured
Damage to office contents affected by decoration works at the Premises	Covered; subject to contract value not exceeding \$500,000
Damage to office premises in case of theft or attempted theft	Covered
Removal of debris	5% of Sum Insured
Fire extinguishing expenses	\$10,000
Breakdown of computer equipment:	
i) Costs of repair or replacement	\$100,000 in aggregate
ii) Additional expenditure incurred for the use of substitute computer equipment	\$50,000 in aggregate
Replacement of locks & roller shutter door	\$5,000 in aggregate
Loss of rent	\$10,000 in aggregate

Section Two - Business Interruption

Benefits	Maximum Benefits Payable (HK\$)
Item 1 : Additional Expenditure	
Additional expenditure such as the cost incurred for temporary premises and facilities if applicable	\$750,000 per year
Item 2 : Loss of Gross Profit (Optional)	
Loss of gross profit incurred following insured damage to your office contents	Up to selected Sum Insured
Plus Free Extensions (Applicable to both items):	
Professional accountants' fees for the purpose of claim verification	10% of Sum Insured
Denial of access to your office premises due to damage to property in the vicinity of the Premises	10% of Sum Insured

Section Three - Money

Benefits	Maximum Benefits Payable (HK\$)
Money	
Inside premises during business hours, in transit or in a bank night safe	\$50,000
Inside premises out of business hours and in a locked safe or strongroom	\$20,000
Inside premises out of business hours but secured other than in a locked safe	\$5,000
In your residence or that of your directors, partners or employees	\$3,000
Crossed cheques and other non-negotiable items	\$500,000
Plus Free Extensions:	
Damage to safes or cases directly associated with theft or attempted theft	\$30,000
Cash cheque signed under violence or threat of violence	\$10,000
Personal assault as a result of attempt of theft during Business Hours	\$30,000

Section Four - Public Liability

Benefits	Maximum Benefits Payable (HK\$)
Public Liability (Basic)	
Legal liability to third parties due to bodily injury and/or property damage arising from your business	\$10,000,000 per event
Plus Free Extensions to Cover the Legal Liability Incurred by the Insured and Arising from:	
<ul style="list-style-type: none"> Interior decoration work performed by independent contractors at the premises (contract value up to \$500,000) Provision and management of canteen, social, sports and welfare activities Damage to rented premises Overseas visits Supply of free food and drink 	

* This brochure is only a summary of product features and does not constitute any part of the policy itself. Full details of the policy cover, exclusions and excess imposed for each section can be found in a copy of the Office Insurance policy. Ask your insurance advisor for details or visit msg.com.hk.

Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products ("the Product") that we provide to you and in order for us to deliver and improve the customer service. This includes but not limited to the personal data contained in the proposal form or in any document in relation to the Product or any claim made under the Product.

Your personal data may be used for the purpose of:

- our daily operation and administration of the services and facilities in relation to the Product provided to you;
- any sales, marketing, promotion of other general insurance services and products provided by us;
- variation, cancellation or renewal of the Product;
- assessing and processing claims in relation to the Product and any subsequent legal proceedings; or
- exercising any right of subrogation by us.

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- our related, subsidiary or affiliated companies within the MSIG Group or MS&AD Insurance Group in or out of Hong Kong;

個人資料收集聲明

個人資料是可以用作獨立識別或聯絡個別人士之數據。貴為我們的客戶，您須向我們不時供給與我們提供之一般保險服務及產品（下稱「產品」）相關的個人資料，讓我們可向您提供客戶服務及改善服務質素。當中包括但不限於您在申請表填寫或任何與產品有關之文件上或任何透過產品索償上所載之個人資料。

您的個人資料可被用於以下用途：

- 向您提供與產品及設施相關之日常運作及行政用途；
 - 任何我們提供的其他一般保險服務及產品之銷售、市場營銷及推廣用途；
 - 產品變動、取消或更新用途；
 - 評估及處理透過產品索償及任何繼後法律訴訟之用途；或
 - 由本公司行使代位權利之用途。
- 就任何上述的用途，我們所收集的個人資料可能會被轉移至：
- 在三井住友保險集團或 MS&AD 保險集團內，在本港或海外與本公司有關之機構、子公司或附屬公司；
 - 任何其他在本港或海外經營有關保險或再保險業務之公司；

- any other company carrying out insurance or reinsurance related business in or out of Hong Kong;
- any association or federation of insurance companies that exists or is formed from time to time; or
- any agent, contractor or third party who provides administrative, claims handling or other services relating to the Product to MSIG or any member of the MSIG Group or MS&AD Insurance Group.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us, and to request to opt out from receiving any direct marketing communication from us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F 1111 King's Road, Taikoo Shing, Hong Kong (for Hong Kong customers) or at Avenida Da Praia Grande No. 693, Edif Tai Wah 13 Andar A&B, Macau (for Macau customers). Nothing in this statement shall limit your rights under the relevant laws and regulations.

- 任何現存或不時成立的協會或保險公司聯會；或
- 任何提供行政服務、索償處理或其他與三井住友保險集團或 MS&AD 保險集團成員相關產品服務之代理、承辦商或第三者。

為了確保您的個人資料之準確性，您同意授權本公司查閱並核實任何由保險業界內保險公司聯會所收集有關您的個人資料。

根據相關法例及規例，您有權查閱及更正本公司所持的任何載有您的個人資料之記錄，以及要求選擇拒收任何本公司的直銷通訊。如您欲行使以上權利，可以書面形式投寄至香港太古城英皇道 1111 號9樓三井住友海上火災保險（香港）有限公司（適用於香港客戶）；或澳門南灣大馬路 693 號大華大廈 13 樓A、B 座三井住友海上火災保險（香港）有限公司澳門分公司（適用於澳門客戶），通知本公司的資料保護主任。

此聲明所述之條文並不限制您就相關法例及規例可行使之權利。

MSIG Insurance (Hong Kong) Limited
9/F 1111 King's Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555 Fax +852 2890 5741

Macau Branch
Avenida Da Praia Grande No. 693,
Edif Tai Wah 13 Andar A & B, Macau
Tel +853 2892 3329 Fax +853 2892 3349

三井住友海上火災保險（香港）有限公司
香港太古城英皇道1111號9樓
電話 (852) 2894 0555 傳真 (852) 2890 5741

澳門分公司
澳門南灣大馬路693號
大華大廈13樓A-B座
電話 (853) 2892 3329 傳真 (853) 2892 3349

For more information,
please call us at
+852 3122 6922 (Hong Kong) /
+853 2892 3329 (Macau) or contact
your Insurance Representative at:
詳情請致電 (852) 3122 6922 (香港) /
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀:



辦公室綜合保險

辦公室綜合保險是一份提供全面保障的保單，專為澳門中小企僱主而設。此計劃提供最大的靈活程度，並集合多種風險保障於一份保單中，可使閣下安枕無憂。

保障重點

- 保障辦公室內之攝影器材如數碼相機，及測量儀器在短暫搬遷期間的遺失及損毀
- 辦公室內機件或電力引起之電腦故障、系統及記錄的損毀或遺失，均可獲全面保障
- 可選擇享有全球性的手提電腦保障
- 保障閣下僱員之私人物品因公司遇劫而遭受之損失，每年保障高達港幣20,000元
- 提供閣下或閣下僱員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
- 因辦公室設備損毀，而導致毛利損失的補償期，可長達兩年 (自選保障項目)
- 境內運送途中的貨辦保障可高達港幣50,000元

第一部份—辦公室內設備保障

保障範圍	最高賠償額 (港幣 / 元)
辦公室內設備保障 (基本保障)	
辦公室器材或機器 (除列明外)	每件\$100,000；上限按自選投保額而定
電腦系統記錄	每件\$10,000；總額不超過\$50,000
契約、文件、咭、磁帶、文件夾或幻燈片	每件\$5,000；總額不超過\$20,000
私人物品	每位僱員\$5,000；每年\$20,000
工藝品	每件\$10,000；總額為\$100,000但不超過投保額之10%
附加免費保障：	
在短暫遷離期間：	
i) 測量或攝影器材	總額為\$5,000
ii) 運送途中的商業文件 (香港境內)	每次損失\$5,000
iii) 運送途中的貨辦 (香港境內)	每次損失\$50,000
iv) 其他財物	投保額之10%
辦公室的設備在改裝或維修期間遭受損毀	已列入承保範圍，但工程費用不得超過\$500,000
辦公室因盜竊或意圖盜竊而遭損毀	已列入承保範圍
廢物處理費用	投保額之5%
滅火設備費用	\$10,000
電腦器材的故障	
i) 維修及更換費用	總額為\$100,000
ii) 使用其他電腦器材取代而引致之額外開支	總額為\$50,000
更換門鎖及捲閘之費用	總額為\$5,000
租金損失	總額為\$10,000

第二部份—業務干擾保障

保障範圍	最高賠償額 (港幣 / 元)
第一節：額外開支保障	
業務中斷所引致的額外開支，包括支付臨時辦公室及設施等費用	每年\$750,000
第二節：毛利損失保障 (自選保障項目)	
賠償因辦公室設備損毀而導致之毛利損失	上限按自選投保額而定
附加免費保障 (適用於以上兩節)：	
聘請專業會計師編製索償資料所需費用	投保額之10%
因鄰近地區物業受損毀，以致進入辦公室之通道封閉，令業務受阻	投保額之10%

第三部份—金錢損失保障

保障範圍	最高賠償額 (港幣 / 元)
金錢損失	
辦公時間存放在投保人寫字樓內、運送途中或存放在銀行夜間保險庫內之金錢	\$50,000
在非辦公時間存放在投保人寫字樓內的上鎖夾萬或保險庫之金錢	\$20,000
在非辦公時間存放在投保人寫字樓內，但並非存放在上鎖夾萬之金錢	\$5,000
存放在投保人家中或公司董事、合夥人或僱員家中而屬於公司之金錢	\$3,000
劃線支票及其他不可轉讓票據	\$500,000
附加免費保障：	
夾萬或存放金錢的行李夾因盜竊或意圖盜竊而遭到破壞	\$30,000
在暴力威迫下所簽的現金支票	\$10,000
在辦公時間內因遭盜竊或意圖盜竊而導致身體損傷	\$30,000

第四部份—公眾責任保障

保障範圍	最高賠償額 (港幣 / 元)
公眾責任保障 (基本保障)	
保障閣下或閣下的僱員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	每宗事故 \$10,000,000
附加免費保障予下列情況所引起閣下之公眾責任：	
<ul style="list-style-type: none">因裝修或維修所引致之第三者責任 (工程費用不超過\$500,000)為僱員提供的飯堂、體育、社交及康樂活動所租用的辦公室遭損毀海外公幹供應免費的飲食	

* 此小冊子概述的保障只供參考之用，並不構成保單的一部份。關於「辦公室綜合保險」的詳細保障內容、不受保項目以及自負金額等等資料，可參閱保單副本。請向閣下的保險顧問查詢，或瀏覽 msig.com.hk。

Please complete the following sections in ENGLISH using block letters and tick✓ the box(es) as appropriate. 請以英文正楷填寫下列部份，並於適當的空格內加上✓ 號。

Details of Proposer 投保人資料 (*Please delete if not appropriate. *請刪除不適用項目)

Name of Company / Business Entity:

公司 / 機構名稱: _____

Name of Contact Person (Mr./Mrs./Ms.):*

聯絡人姓名 (先生 / 太太 / 女士)*: Surname 姓 _____ Given Name 名 _____

Tel No.: Office 電話號碼: _____ Mobile 手提 _____ Description of Business: 業務性質: _____

Correspondence Address: 通訊地址: Flat/Room* 室 / 單位 * _____ Floor 樓 _____ Block 座 _____ Building 大廈 _____

No. & Street Name/Lot. No.* 街名及門牌 / 地段 * _____ District 地區 _____ Taipa/Macau* 氹仔 / 澳門 *

Address of Premises to be insured (if different from the above): 投保樓宇地址 (如與上述地址不同): Flat/Room* 室 / 單位 * _____ Floor 樓 _____ Block 座 _____ Building 大廈 _____

No. & Street Name/Lot. No.* 街名及門牌 / 地段 * _____ District 地區 _____ Taipa/Macau* 氹仔 / 澳門 *

How long have you been established at these premises? 閣下佔用該樓宇 _____ years 年

Period of insurance required: (Please note that the cover is not in force until the application has been accepted by the Company) 閣下希望保險生效之日期: (請注意，保險必須待至本公司接受申請後方始生效):

From : (D) (M) (Y) 由 : _____ 日 _____ 月 _____ 年
To : (D) (M) (Y) 至 : _____ 日 _____ 月 _____ 年

Standard Cover 標準保障

Comprising: Office Contents, Additional Expenditure, Money and Public Liability Cover

包括：樓宇內設備、額外開支、金錢損失及公眾責任保障

☒ Office Contents 樓宇內設備：

What is the replacement cost as new of all your office contents? 閣下寫字樓內所有設備之全新更換價值： HK\$ _____ 港幣 _____ 元

Please list below any one item of office equipment, computer or machine included in the Sum Insured above where the value exceeds HK\$100,000.

如在投保金額內有任何一件辦公室器材、電腦或機器價值超過港幣100,000元，請註明：

Description 說明	Value (HK\$) 價值 (港幣/元)
1.	
2.	
3.	
4.	
5.	

Optional Extensions 自選保障

☐ Loss of Gross Profit 毛利損失：

- Your anticipated gross profit for the next 12 months: 閣下估計未來12個月可得之毛利： HK\$ 港幣 _____ 元
- Maximum indemnity period required: 所需最長補償期： 12/18/24* months 個月
- Sum Insured required: 所需投保金額： HK\$ 港幣 _____ 元

Note: If your maximum indemnity period is more than 12 months, your figure for gross profit should be proportionately increased, e.g. 18 months indemnity will equal to at least 1.5 times of the annual gross profit.

註：閣下之最長補償期如超過12個月，毛利額應按比例增加，例如18個月之投保額最少應為每年毛利額的1.5倍。

* Please delete if not appropriate.
* 請刪除不適用項目。

- The premium could be optional dealt with Patacas, the exchange rate is HK\$1.00 equivalent to MOP1.03.
- 保費可選擇以澳門幣結算，兌換率為港幣1元相等於澳門幣1.03元。

Insurance History 投保紀錄

Have you or any principal in the business 閣下或貴公司主要成員曾否：

Ever been refused insurance or had any special terms or conditions imposed by any insurer? 被拒絕投保或被任何保險公司附加任何特別條款或條件？ ☐ Yes 有 ☐ No 否

During the last three years sustained any loss, whether insured or otherwise, in connection with any of the covers for which insurance has been requested? 過去三年曾蒙受任何與現申請投保之保障有關之損失，不論已投保與否？ ☐ Yes 有 ☐ No 否

Ever been convicted of or is any prosecution pending for any offence involving dishonesty of any kind (e.g. involving fire, fraud, theft)? 曾被判罪名成立或正等待由任何不誠實行為所引致的起訴之審判 (例如涉及火警、詐騙、盜竊)？ ☐ Yes 有 ☐ No 否

If any of the above answers is "Yes", please give details in a separate sheet 如上述任何一項回答為「是」，請另行詳細說明

Payment Instruction 付款說明

I shall arrange the payment with 本人將安排保費

- ☐ my insurance agent / broker 支付予本人的保險代理 / 經紀 ☐ MSIG Insurance (Hong Kong) Limited directly 直接支付予三井住友海上火災保險 (香港)有限公司

Please make your cheque payable to "MSIG Insurance (Hong Kong) Limited" 支票抬頭請填寫「三井住友海上火災保險(香港)有限公司」

Declaration:

I/We desire to effect insurance specified herein and declared that I/We:
- agree that MSIG Insurance (Hong Kong) Limited reserves its right to reject my application
- warrant that the information given and answers to questions herein are true and correct to the best of my/our knowledge
- have not withheld facts likely to influence assessment of this application
- agree that this application, declaration and other information provided shall form the basis of the contract and agree to accept the terms, limitations, exclusions, conditions, clauses and warranties contained in the policy/policies and/or as modified or extended by any endorsements thereon

聲明：

本人特此聲明：

- 同意三井住友海上火災保險 (香港) 有限公司保留其不受理本人投保的權利
- 保證所填報資料及對所載問題的回應，據本人確信，均為正確無訛
- 並未隱瞞可能影響本投保書評估的事實
- 同意本投保書、聲明及所提供的其他資料作為合約基礎，並同意接受本保單所載及 / 或其任何修訂或擴充的條款、限制、不承保事項、條件、條文及保證

Proposer's Signature 投保人簽署
Date 日期 (D) 日 (M) 月 (Y) 年

This form is not a policy of insurance. Please refer to the policy terms and conditions which will be issued to you upon acceptance of your proposal.
本表格並非保單。有關保單將於接納您的投保申請後奉上，屆時請參閱保單中的條款及條件。