

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



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

Office Insurance

Office Insurance is a comprehensive insurance policy specifically designed for companies in Hong Kong, 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 Hong Kong are protected up to a limit of HK\$50,000

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	\$50,000
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 - Employees' Compensation

Benefits	Maximum Benefits Payable (HK\$)
Employees' Compensation (Optional)	
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

Section Five - 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 msig.com.hk.

The SME Protection Bundle

The SME Protection Bundle offers comprehensive protection for offices in Hong Kong and travel protection for both employers and employees.

It is the ideal insurance choice for SMEs which are frequently engaged in China and overseas trade.



*Annual TravelSurance 3.0 (Optional)

Annual TravelSurance 3.0 provides a convenient, cost-saving and comprehensive worldwide cover for you and your staff as frequent travellers.

Remarkable Features*

- Natural disaster cover
- Terrorism cover
- Extra benefits provided for Black Alert under the Outbound Travel Alert System
- Full year protection with unlimited trips
- Medical expenses with hospital cash
- Trip Rearrangement
- 24-hour worldwide travel assistance services
- Travel delay coverage
- Loss of baggage and personal money
- No benefit deductible
- Extensive protection against personal accident and personal liability

* For more product details, please refer to the respective product brochures.

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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，專為香港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

- 保障辦公室內的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	\$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—僱員賠償保障

保障範圍	最高賠償額 (港幣 / 元)
僱員賠償保障 (自選保障項目)	
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

第五部份—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。

中小企精選保障組合

中小企精選保障組合，為辦公室提供完善保障，並為其僱主及僱員提供旅遊保障，是香港公司最理想的保險選擇，特別適合從事中國和海外貿易的中小企。

投保中小企精選保障組合

全年旅遊保險3.0

可享九五折優惠

*全年旅遊保險3.0 (自選)

全年旅遊保險3.0提供方便、經濟及全面的世界性旅遊保障予需經常出外公幹的僱主及僱員。

產品優勢*

- 自然災害保障
- 恐怖活動保障
- 黑色外遊警示制度下提供額外保障
- 全年旅遊保障，次數不限
- 全面醫療住院保障
- 行程更改保障
- 24小時全球旅遊支援服務
- 行程延誤保障
- 遺失行李或個人財物保障
- 各項保障不設自負金額
- 全面人身意外及個人責任保障

* 詳細的保障內容，請參閱產品小冊子。