

SHOP INSURANCE
店舖綜合保險計劃

Cost - effective way to insure your shop

富經濟效益的店舖 投保之道



A Member of MS&AD INSURANCE GROUP

Cost effective way to insure your shop

Your shop is the retail centre of your business. If it were out of action, the consequences could be serious. Apart from the expense of repairing damage to the premises and replacing the contents and stock, your sales and income would also be disrupted. Valuable customers may be lost and no doubt other unplanned costs would also arise. Why should you take the risk? With Shop Insurance Policy you no longer have to worry.

Shop Insurance Policy is a convenient and low cost package which combines the most vital insurance covers needed by most shops into one policy.

At the same time it offers you the flexibility to extend the basic package to include other covers if you wish.

The savings made by combining these risks into one single policy make it a cost effective way to insure your shop.

What Does Standard Cover Include?

Shop Insurance Policy covers the following:

Contents and Stock

All contents and stock, including landlord's fixtures and fittings for which you are responsible, tenants' improvements, employees' personal effects, sanitary ware, fixed glass and mirrors.

Providing you are insured for the full replacement value, all contents could be replaced as new. Cover is "All Risks" but to keep the premium as low as possible, we do ask you to bear the first HK\$1,250 of most claims. In the event of a loss, your sum insured will be automatically reinstated at no extra cost.

Within the total Sum Insured selected by you, we will also provide cover for the following:

Coverage	Maximum Benefits Payable (HK\$)
• Equipment or machinery (unless specifically mentioned)	\$100,000 per item
• Computer systems' records	\$6,500 per item, \$35,000 in aggregate
• Deed, document, card, tape or transparency	\$4,000
• China, porcelain, work of art or curiosity	\$10,000 per article; \$100,000 in aggregate or 10% of the Sum Insured on Contents whichever is the less
• Personal effects	\$5,000 per person; \$20,000 in aggregate
• Fixed glass or mirror	\$10,000 in aggregate
• Any stock	\$15,000 per article
• All loss or damage	Sum Insured
Plus free extensions:	
• Contents temporarily removed from premises:	
a. Surveying or photographic equipment	\$5,000 in aggregate
b. Documents in transit	\$5,000 per loss
c. All other property - other than deeds, non-negotiable documents, personal effects, sanitaryware, fixed glass and mirrors	10% of Sum Insured on Contents
• Damage to contents affected by decoration works at the Premises	Covered, subject to contract value not exceeding \$500,000
• Damage to premises in case of theft or attempted theft	Covered
• Removal of debris	10% of the Sum Insured
• Stock in transit	\$50,000 per loss
• Fire extinguishing expenses	\$10,000
• Advertising signs, neon signs and signboard	\$30,000
• Seasonal increase of Sum Insured of stock	Increased by 20% up to \$1,000,000 in January, February and December
• Replacement of locks & roller shutter door	\$5,000 for locks; \$20,000 for roller shutter doors
• Architects', surveyors', consultant engineers' fee	\$10,000

Business Interruption

We cover additional expenditure and trading profit* up to the following amount:

Coverage	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
Plus free extensions:	
• Professional Accountants' Charges	10% of the total Sum Insured
• Denial of access for more than 48 hours to your shop due to damage to property in the vicinity of the Premises	Covered
• Interruption of or interference with business due to the failure of public utility supply for more than 48 hours	\$500,000 or 10% of the total Sum Insured

* It is an optional cover. Please refer to the Policy document for details of cover.

Loss Of Money

We cover loss of money up to the following amounts:

Coverage	Maximum Benefits Payable (HK\$)
• In your shop during business hours, in transit or in a bank night safe	\$30,000
• In your shop out of business hours and in a locked safe or strongroom	\$20,000
• In your shop out of business hours but not in a locked safe or strongroom	\$5,000
• In your residence or that of your directors, partners or employees	\$3,000
• For crossed cheques and other non-negotiable items	\$500,000
Plus free extensions:	
• Damage to safes or cases directly associated with theft or attempted theft	\$20,000 per loss
• Cash cheque signed under violence or threat of violence	\$10,000 in aggregate
• Personal assault as a result of attempted theft during business hours	\$30,000
• Loss of money arising from fraudulent or dishonest act of any of your director(s), partner(s) or employee(s)	\$50,000
• Extra cover on Sundays and Public Holidays	Limit of loss of money increased by 25%

Public Liability

Coverage	Maximum Benefits Payable (HK\$)
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) • Internal first aid services under business • Provision and management of canteen, social, sports and welfare activities • Damage to rented premises • Overseas visits • Supply of free food and drink: \$2,000,000 per period of insurance • Signboard: \$1,000,000 per period of insurance 	

What Covers Are Optional?

If you wish you can extend the basic policy to include any of the following covers:

Loss Of Trading Profit

This provides protection for loss of trading profit incurred in the 12 months following insured damage to your Shop Contents or Stock. Your Sum Insured should not be less than your anticipated trading profit for the next 12 months.

Employees' Compensation

This covers your legal liability to pay compensation to: Employees - for bodily injury, illness or disease arising out of and in the course of their employment with you according to Employees' Compensation Ordinance.

Personal Accident

This Section helps you settle that moral dilemma - what if an employee is killed or seriously hurt in an accident? If killed, should you pay anything to dependents? If injured, what about wages to help tide him/her over? Not always easy if you have to take on a replacement. Or, if you were hurt, could you pay your living expenses and someone to take over while you're out of action?

This low cost cover pays you and / or employees cash compensation and / or a regular income for up to two years for death or disablement caused by and occurring within two years of an accident. Cover operates 24 hours a day, 365 days a year, anywhere in the world.

You can cover directors, partners, some or all employees, providing no-one is more than 65 years of age and that they are in good health and the maximum number of units of compensation for each person insured is no more than 20.

The benefits provided by one unit of compensation are:

Coverage	Maximum Benefits Payable (HK\$)
• Death, permanent disablement or loss of a limb	\$25,000
• Temporary total disablement from attending usual occupation	\$250 per week (up to 104 weeks)
• Temporary partial disablement from attending to a substantial and essential part of usual occupation	\$65 per week (up to 104 weeks)
• Medical expenses	\$2,000

Glass

We can also cover glass, for example in windows and display cases, against accidental breakage for its replacement cost.

How To Obtain Your Insurance

Simply complete the application form and send it to us or your usual insurance adviser. This will give us the information we need to quickly provide you with a quotation, entirely without obligation, and to issue your policy without delay.

Naturally, you expect us to back up our promises. So, we undertake to completely refund your premium if you are not entirely satisfied with the extent of cover provided by your policy, providing you return it to us within 14 days of issue and have not made a claim in the meantime.

If You Need To Make A Claim

In the event of any loss, damage, injury or accident occurring that may result in a claim under your Policy, you should notify us or your insurance adviser as soon as possible.

You may file a claim online on MSIG EASY Claims system, for details, please visit our website at <https://www.msig.com.hk>.

Remarks: The description of the available cover is only a brief summary for quick and easy reference. The precise terms and conditions that apply are given in the Shop Insurance Policy document.

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富經濟效益的店舖投保之道

閣下的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。閣下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；寶貴的顧客可能會流失，其他意料之外的額外開支卻又接踵而來。您為何要承擔這種風險？投保店舖綜合保險，您大可安枕無憂。

店舖綜合保險投保手續簡便，費用廉宜，集合一般店舖所需的主要保險，同時提供靈活性，讓閣下可以擴大基本保險範圍，加入其他保障。集合多種風險保障於一份保單，可有效地節省開支，是最富經濟效益的店舖投保之道。

標準保障範圍包括那些保障？

店舖綜合保險之保障範圍如下：

店舖內設備及存貨

所有店舖內設備及存貨，包括閣下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。本公司就上述所有物品提供全新更換保障，惟投保人必須以上述物品之全新更換價值投保。本保單之保障乃「全保」，然而為著把保費減至最低，於大部份賠償情況下，本公司要求投保人自行承擔首港幣1,250元之損失。在任何損失發生後，本公司將自動把閣下的投保額調整至損失發生前的數值，不另收費。

以不超過投保人所選之總投保額為原則，本公司將提供以下保障：

保障範圍	最高賠償額 (港幣 / 元)
• 器材或機器 (除列明外)	每件\$100,000
• 電腦系統記錄	每項\$6,500 ; 總額為\$35,000
• 每份契約、文件、卡、磁帶或幻燈片	\$4,000
• 陶瓷、瓷器或工藝品	每件\$10,000 總額為\$100,000 或 店舖設備投保額的10% , 以較低者為準
• 個人財物	每人\$5,000 ; 總額為\$20,000

保障範圍	最高賠償額 (港幣 / 元)
• 固定玻璃或鏡子	總額為\$10,000
• 任何存貨	每件\$15,000
• 所有損失或損毀	總投保額
附加免費保障：	
• 在短暫遷離期間： a. 測量或攝影器材 b. 運送途中的商業文件 c. 其他財物 - 除契約、不可轉讓的文件、個人物品、潔具、固定玻璃及鏡子	總額為\$5,000 每次損失\$5,000 店舖設備 投保額的10%
• 店舖內設備在改裝或維修期間遭受損毀	承保，但工程費用不得超過\$500,000
• 店舖因盜竊或意圖盜竊而遭損毀	承保
• 廢物處理費用	投保額的10%
• 運送途中之貨物	每次損失\$50,000
• 滅火設備費用	\$10,000
• 廣告標誌、霓虹招牌及招牌	\$30,000
• 季節性調高存貨的保額	於一月、二月和十二月 提升20%，最高為 \$1,000,000
• 更換門鎖及捲閘之費用	門鎖：\$5,000 捲閘：\$20,000
• 建築師、測量師及顧問工程師之費用	\$10,000

業務干擾

我們保障以下額外開支及營利*：

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，包括支付臨時店舖及設施的費用	每年\$750,000
附加免費保障：	
• 專業會計師費用	保障額的10%
• 因鄰近地區物業受損毀，以致進入店舖的之通道封閉，令業務受阻48小時以上	承保
• 公共設施故障令業務受阻48小時以上	\$500,000或 保障額的10%

*此乃附加保障，請參閱保單文件以了解詳細的保障內容。

金錢損失

金錢損失最高保障額如下：

保障範圍	最高賠償額 (港幣 / 元)
• 在辦公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	\$30,000
• 在非辦公時間置於投保人店舖內的上鎖夾萬或保險庫之金錢	\$20,000
• 在非辦公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	\$5,000
• 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	\$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破壞	每次損失\$20,000
• 在暴力威迫下所簽發的現金支票	總額為\$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
• 因董事、合夥人或僱員欺詐或不誠實行為而導致金錢損失	總額為\$50,000
• 星期日及公眾假期額外保障	金錢損失保障增加25%

公眾責任保障

保障範圍	最高賠償額 (港幣 / 元)
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：	
• 因裝修或維修所引致之第三者責任 (工程費用不超過\$500,000)	
• 業務內部的急救服務	
• 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：每保險期為\$2,000,000	
• 招牌：每保險期為\$1,000,000	

提供什麼自選保障？

閣下可選擇擴大標準保障，以加入以下保障：

經營利潤損失

保障投保人於12個月內，因店舖設備或存貨損毀而導致之經營利潤損失。本項投保金額不可低於貴店未來12個月估計可得之經營利潤。

僱員補償

本項乃法律責任保障，賠償規定如下：
僱員一根據香港的《僱員補償條例》，保障僱員在受僱於投保人期間因職務招致身體損傷、患上病症或疾病。

人身意外

此保障可協助閣下解決道義難題 - 假如僱員因意外死亡或嚴重受傷，應如何處理？假如僱員身故，閣下是否應向其遺屬支付任何賠償？如僱員受傷，是否應繼續支薪以助其度過困境？假如閣下需因此另聘人手，上述問題便更難以抉擇。另一方面，假如閣下受傷，您是否有能力應付生活開支，同時僱用另一人暫代閣下職務？

本項保障費用低廉，倘閣下及 / 或僱員因任何意外發生後兩年內不幸身故或傷殘，本公司將賠償現金及 / 或定期收入，最高賠償付款期為兩年。本項保障於全球任何地點任何時間均有效。

投保人可將公司董事、合夥人、部份或全部僱員加入保障範圍，惟概不可年逾65歲，並且必須健康良好。上述每位人士投保之最高賠償單位為20個，每個賠償單位所提供之保障如下：

保障範圍	最高賠償額 (港幣 / 元)
• 身亡、永久傷殘或喪失一肢	\$25,000
• 暫時完全喪失執行正常職務之能力	每週\$250 (最長賠償期104週)
• 暫時喪失部份執行重要及基本正常職務之能力	每週\$65 (最長賠償期104週)
• 醫療費用	\$2,000

玻璃

投保人可將例如窗門及陳列櫥窗之玻璃加入投保範圍，以保障其因意外損毀之更換費用。

如何投保

閣下只需填妥投保書，並交回本公司或閣下之保險顧問，本公司當按所提供的資料，盡速向閣下報價。倘您接納報價，本公司將盡快簽發保單予閣下。

為保障投保人的利益，本公司保證，如閣下對保單所提供之保障程度有任何不滿，可於保單發出14天內退回本公司，如閣下於該期限內並無提出任何索償，則全部保費將原銀奉還。

索償

如有任何索償，投保人應盡快通知本公司或閣下之保險顧問。您亦可透過「EASY網上索償系統」提交索償，如欲了解詳情，請瀏覽我們的網頁：<https://www.msig.com.hk>

備註：以上保障範圍之說明純屬摘要簡介，以供簡易參考之用。準確之適用條款與條件請見店舖綜合保險保單。