

Surgery Insurance
診所綜合保險

Safeguarding Your Practice and Peace of Mind

守護您的診所業務 讓您倍添安心



PROTECTING
GOALS
POWERING
FUTURES

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

診所是您提供專業醫療服務的核心。診所綜合保險為您的診所提供全面保障，助您應對突如其來的事件及其可能帶來的財務損失，讓您安心專注照顧病人，持續提供專業醫療服務。

計劃重點

1.

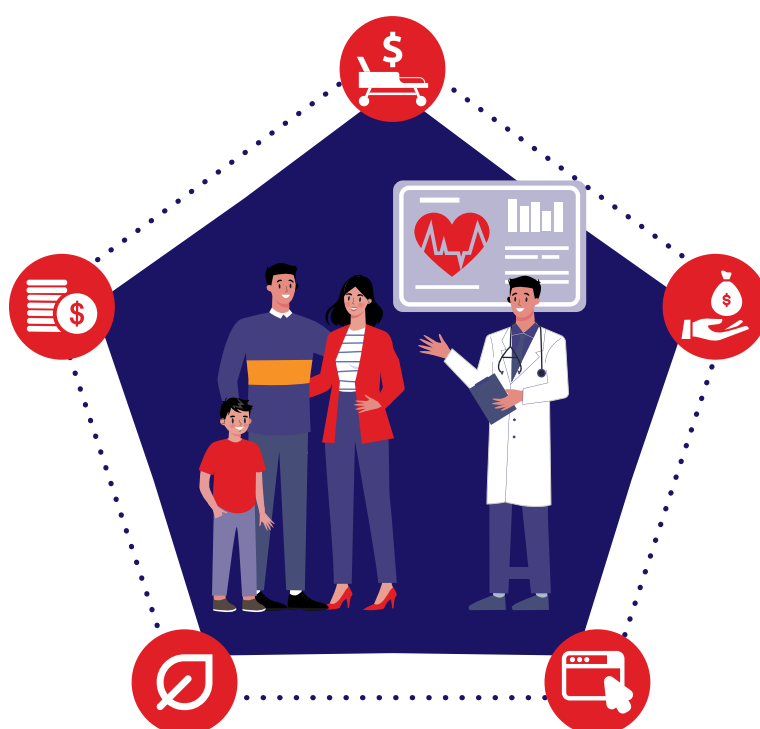
保障所有診所內設備及存貨，包括醫療設備、辦公室器材、醫療或牙科用貴金屬或合金、手術燈、招牌及名牌，以及窗戶的固定玻璃等

2.

保障因業務干擾而引致的額外開支，例如支付臨時診所及設施的費用

3.

提供公眾責任保障，每宗事故的保障額高達港幣10,000,000元



4.

每件合資格遺失/受損電器¹
置換為至少二級「能源效益標籤產品²」，
可獲額外環保支持保障³
高達港幣5,000元

5.

網絡責任保障⁴
高達港幣100,000元



¹ 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。

² 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」。

³ 此保障不適用於位於住宅樓宇之投保診所。

⁴ 此保障適用於保費超過港幣10,000元的保單。

例子一

陳醫生擁有並經營一間專科診所。為保障診所的日常營運，她為診所投保了診所綜合保險。某天晚上，診所遭賊人爆竊，正門被強行撬開，多件主要手術設備及手提電腦被盜。診所亦需要進行維修，完成後才能恢復正常營運。

診所綜合保險如何保障陳醫生？



設備損失：港幣66,000元

- 手術顯微鏡：港幣50,000元
- 手提電腦：港幣16,000元（港幣8,000元 x 2部）



診所損毀：港幣10,000元

- 更換損毀的大門：港幣6,000元
- 更換門鎖及保安裝置：港幣4,000元



廢物處理費用：港幣3,000元



總賠償額：港幣79,000元

例子二

李醫生經營一間日間手術中心，並已為診所投保診所綜合保險。診所天花的水管突然爆裂，導致診所行政範圍內多部電腦、螢幕及打印機受損。為盡量減低對日常營運的影響，診所在等候更換受損設備期間，租用臨時電腦設備維持運作。

診所綜合保險如何保障李醫生？



更換受損辦公室設備：港幣60,000元

- 電腦、螢幕及打印機：港幣55,000元
- 運送及安裝費用：港幣5,000元



租用臨時電腦設備：港幣5,000元



自負額：水浸引致的受保物品損毀 – 港幣500元



總賠償額：港幣64,500元

保障範圍一覽表

 診所內設備及存貨（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 100,000
2. 電腦系統記錄 每件最高賠償額	50,000 10,000
3. 契約、文件、咭、磁帶、文件夾或幻燈片	5,000
4. 個人財物 每人最高賠償額	4,000
5. 醫療或牙醫用貴金屬或合金	5,000
6. 診所燈、招牌及名牌	2,000
7. 窗戶的固定玻璃	受保
8. 任何存貨 每件最高賠償額	2,000
9. 所有損失或損壞	投保額

 診所內設備及存貨（額外保障）	每年最高賠償額（港幣/元）
1. 在短暫遷離期間：	
i) 任何診症箱內的物品，包括藥物	5,000
ii) 於香港境內運送途中的文件 每宗事故最高賠償額	3,500
iii) 其他財物	12,000或設備投保額之5%，以較高者為準
2. 盜竊或企圖盜竊引致的診所損毀	設備及存貨之投保額
3. 廢物處理費用	投保額之5%
4. 環保支持保障³ 每件最高賠償額	10,000 5,000或投保額之10%，以較低者為準

³ 此保障不適用於位於住宅樓宇之投保診所。

保障範圍一覽表

 業務干擾（基本保障）	每年最高賠償額（港幣/元）
額外開支，包括支付臨時診所及設施的費用	500,000

 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. 因鄰近地區樓宇受損毀，以致未能進入診所48小時以上	受保

 業務干擾（自選保障）	每年最高賠償額（港幣/元）
經營利潤損失 受保損毀導致的業務中斷或干擾	投保額

 金錢（基本保障）	每年最高賠償額（港幣/元）
1. 金錢損失	
i) 在服務時間置於投保人診所內、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	25,000
ii) 在非服務時間置於投保人診所內的上鎖夾萬或保險庫之金錢 每宗事故最高賠償額	15,000
iii) 在非服務時間置於投保人診所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	5,000
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	250,000

保障範圍一覽表

 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	20,000
2. 在暴力威迫下所簽發的現金支票	10,000
3. 在服務時間內因遭盜竊或意圖盜竊而導致身體損傷	
i) 身亡、永久傷殘或喪失一肢 • 每人最高賠償額	30,000
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	300 104
iii) 醫療費用	1,500
iv) 個人財物 • 每人每宗事故最高賠償額	1,500

 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

 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. 為僱員提供的飯堂、社交、體育及康樂活動	受保
2. 所租用的診所遭損毀	受保
3. 海外公幹	受保
4. 食物和飲料中毒	2,000,000

保障範圍一覽表

 人身意外（自選保障）	每年最高賠償額（港幣/元）
1. 意外身亡、永久傷殘或喪失一肢 • 每人最高賠償額	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

 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 

⁴ 只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）	
設備與存貨	
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
公眾責任	
租用診所被破壞	500
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](tel:+85228940660)（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 clinic is at the heart of the services you provide. Surgery Insurance helps protect your practice from unforeseen events and their financial impact, helping you continue caring for patients with confidence.

Plan highlights

1.

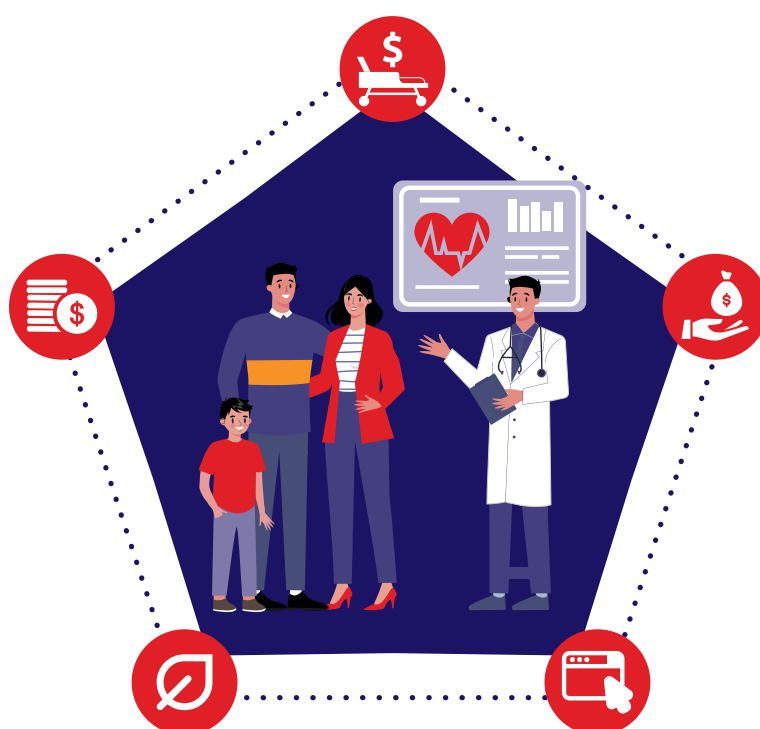
Cover all contents and stock, including surgery equipment, office machinery, precious metals or alloys used for medical or dental purposes, surgery lamps, signs and name plates, and fixed glass in windows

2.

Covers additional expenditure, such as the cost of temporary premises and facilities due to business interruption

3.

Covers Public Liability of up to HK\$10,000,000 per incident



4.

Provides additional Eco Support Coverage³ of up to HK\$5,000 per eligible loss/damaged appliances¹ by replacing Energy Label Products² with a minimum Grade 2 recognition under the Mandatory Energy Efficiency Labelling Scheme

5.

Provides Cyber Liability extension⁴ of up to HK\$100,000



¹ Eligible appliances mean room air conditioners, refrigerators, washing machines, dehumidifiers, televisions, storage type electric water heaters, gas cookers and gas instantaneous water heaters.

² 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.

³ This benefit does not apply if the premises are located in a residential building.

⁴ Only applicable to policy with premium exceeding HK\$10,000.

Illustrative example



Scenario 1

Dr. Chan owns and operates a specialist clinic. To safeguard her business operations, she has taken out Surgery Insurance for her clinic. One night, the clinic is broken into. The main door is forced open, several key pieces of surgical equipment and laptop computers are stolen, and repair work are needed before normal operations can resume.

How Surgery Insurance covers Dr. Chan?



Equipment loss: HK\$ 66,000

- Surgical microscope: HK\$50,000
- Laptop computers: HK\$16,000 (HK\$8,000 x 2 units)



Damage to premises: HK\$10,000

- Replacement of damaged entrance door: HK\$6,000
- Replacement of locks and security fittings: HK\$4,000



Debris removal: HK\$3,000



Total compensation: HK\$79,000



Scenario 2

Dr. Lee operates a day surgery centre and has taken out Surgery Insurance for his practice. A burst water pipe in the ceiling damages several computers, monitors and printers in the clinic's administration area. To minimise disruption, the clinic rents temporary IT equipment while waiting for replacements.

How Surgery Insurance covers Dr. Lee?



Replacement of damaged office equipment: HK\$60,000

- Computers, monitors and printers: HK\$55,000
- Delivery and setup fees: HK\$5,000



Rental of temporary computer equipment: HK\$5,000



Excess: Water damaged content – HK\$500



Total compensation: HK\$64,500

Benefits at a glance

 Contents and stock (Basic cover)	Maximum benefits payable per year (HK\$)
1. Equipment or machinery (unless specially mentioned) • Limit per item	Sum Insured 100,000
2. Computer systems' records • Limit per item	50,000 10,000
3. Deeds, documents, cards, tapes or transparencies	5,000
4. Personal effects • Limit per person	4,000
5. Precious metals or alloys used for medical or dental purposes	5,000
6. Surgery lamps and signs and name plates	2,000
7. Fixed glass in windows	Covered
8. Any stock • Limit per item	2,000
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) Contents of any visiting bag or case, including drugs	5,000
ii) Documents in transit within Hong Kong • Limit per occurrence	3,500
iii) All other property	HK\$12,000 or 5% of the Sum Insured on Contents, whichever is greater
2. Damage to premises in case of theft or attempted theft	Sum insured on Contents and Stock
3. Removal of debris	5% of Sum Insured
4. Eco support coverage³ • Limit per item	10,000 5,000 or 10% of Sum Insured, whichever is lower

³ This benefit does not apply if the premises are located in a residential building.

Benefits at a glance

 Business interruption (Basic cover)	Maximum benefits payable per year (HK\$)
Additional expenditure such as the cost incurred for temporary premises and facilities if applicable	500,000

 Business interruption (Extra cover)	Maximum benefits payable per year (HK\$)
1. Professional accountants' fees	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

 Business interruption (Optional cover)	Maximum benefits payable per year (HK\$)
Loss of gross fees due to: Interruption or interference of the business following insured damage	Sum Insured

 Money (Basic cover)	Maximum benefits payable per year (HK\$)
1. Loss of money	
i) In your premises during practice hours, in transit or in a bank night safe Limit per occurrence	25,000
ii) In your premises out of practice hours and in a locked safe or strongroom Limit per occurrence	15,000
iii) In your premises of practice hours but not in a locked safe or strongroom Limit per occurrence	5,000
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	250,000

Benefits at a glance

 Money (Extra cover)	Maximum benefits payable per year (HK\$)
1. Damage to safes or cases directly associated with theft or attempted theft Limit per occurrence	20,000
2. Cash cheque signed under violence or threat of violence	10,000
3. Personal assault as a result of attempt of theft during practice hours	
i) Accidental death or permanent disablement Limit per person	30,000
ii) Total disablement from usual occupation - Limit per week - Maximum no. of weeks	300 104
iii) Medical expenses	1,500
iv) Personal effects Limit per person per occurrence	1,500

 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 cover)	Maximum benefits payable per year (HK\$)
Cover the legal liability incurred by the insured and arising from:	
1. Provision and management of canteen, social, sports and welfare activities	Covered
2. Damage to rented premises	Covered
3. Overseas visits	Covered
4. Food and drink poisoning	2,000,000

Benefits at a glance

 Personal accident (Optional cover)	Maximum benefits payable per year (HK\$)
1. Accidental death, permanent disablement or loss of a limb • Limit per person	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 of usual occupation • Limit per week • Maximum no. of weeks	65 104
4. Medical expenses	2,000

 Cyber liability extension (Optional cover)	Maximum benefits payable per year (HK\$)
Cyber liability⁴ • Limit per occurrence and in aggregate	100,000 

⁴ Only applicable to policy with premium exceeding HK\$ 10,000.

Major excess

Excess for each and every claim (HK\$)	
Contents and stock	
Each and every loss of damage (but not apply to fire, lightning or explosion, theft involves forcible entry/exit losses)	500
Public liability	
Damage to rented premises	500
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](tel:+85228940660) (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 this brochure, the English version shall prevail.

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

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

For more information,
please call us at +852 3122 6988
or contact your Insurance Representative at:
詳情請致電 +852 3122 6988
或聯絡您的保險代理 / 經紀：