



360° BUSINESS
PROTECTION
商業全面保



商業全面保

「**商業全面保**」是特意为各種商務及店舖而設，務求為您提供一份最周全的保障。當您購買此完善的保障計劃，即可免費享有因意外而引致的額外開支、金錢損失及公眾責任之保障。「**商業全面保**」亦可讓您自行選擇經營業務所不可或缺的勞工賠償保障。

迎合16種不同業務需要

為了迎合各類業務的不同需要，「**商業全面保**」特意設計了一系列附加保障給16種不同業務的公司。

- 專業服務公司
- 花店
- (律師行、會計師行等)
- 地產代理
- 貿易公司
- 美容 / 理髮店
- 一般辦公室
- 餅店
- 心意 / 玩具店
- 電腦店
- 藥房
- 家居電器店
- 書店
- 影音店
- 時裝店
- 乾洗店
- (衣服、鞋及運動用品)
- 一般零售店

度身訂造 切合閣下要求

「**商業全面保**」是一份靈活的保障計劃。如您有任何個別需要，我們定會為您設計一份符合閣下要求的保障計劃。

您至可信賴的保險夥伴

皇家太陽聯合保險開業至今近300年，現為全球領先的跨國上市保險集團之一。集團的承保業務遍佈逾130個國家，主要位於英國、北歐、加拿大、愛爾蘭、亞洲、中東及拉丁美洲。

皇家太陽聯合保險有限公司是集團的全資附屬公司，於香港經營保險業務已有30多年，為客戶提供一系列按需訂制及配套的商業及個人保險產品和服務。貴為我們的客戶，您不但享有領先全球的保險公司所提供的周全保障，還可以完全信賴我們快捷公正的索償服務，以及優質的客戶服務。

作為「您至可信賴的專業保險公司」，我們定必貫徹履行承諾，竭誠為客戶提供方便可靠而又合適的保險方案。

主要保障	額外保障
I 綜合財物（基本保障） 保障因意外遺失或損毀財物、貨物、手提器材及櫥窗等之重置費用。您可因應需要自行選擇合適的投保金額。	<ul style="list-style-type: none">• 因盜竊或企圖盜竊而引致的經營場址損毀。• 經營場址內之受保財物於改裝或維修期間所遭損毀。• 暫時搬離經營場址之受保財物所遭遺失或損毀，每次最高賠償額為財物投保金額之10%。• 意外發生後需搬走瓦礫碎片之費用，每次最高賠償額為綜合財物投保金額之5%但不多於港幣50,000元。• 固定玻璃遭意外損毀，每次最高賠償額為財物投保金額之10%但不多於港幣50,000元。• 文件及電腦系統紀錄等遺失或損毀，投保期內賠償總額為港幣3,000元。• 僱員之私人物品遺失或損毀，投保期內每人賠償總額為港幣3,000元。• 撲救火災所需之費用，每次最高賠償額為港幣3,000元。• 在支付任何賠款後，自動還原財物投保金額保障。
II 業務影響 免費保障客戶因恢復承保之意外所引致阻礙業務經營的額外支出。您亦可選擇投保收入或毛利損失之保障。	<ul style="list-style-type: none">• 額外支出保障之每次最高賠償額為港幣500,000元。• 因承保之意外引致水、電及氣體供應停頓超過48小時所帶來的業務影響。• 因承保之意外引致經營場址之通道封閉超過48小時所帶來的業務影響。• 聘請專業會計師覆核索償金額所需的費用，每次最高賠償額為港幣50,000元。
III 金錢及人身意外（免費保障） 保障在香港境內的金錢損失 <ul style="list-style-type: none">• 劃線支票每次最高賠償額為港幣500,000元。• 每次金錢損失：<ul style="list-style-type: none">• 在運送途中，最高賠償額為港幣30,000元。• 在營業時間中的經營場址內，最高賠償額為港幣30,000元。• 在營業時間以外的經營場址內：<ul style="list-style-type: none">• 上了鎖的夾萬或保險庫內，最高賠償額為港幣30,000元。• 上了鎖的抽屜或儲存櫃內，最高賠償額為港幣3,000元。	<ul style="list-style-type: none">• 存放於指定僱員家中的金錢因盜竊、企圖盜竊或武力脅持而引致之損失，投保期內賠償總額為港幣3,000元。• 夾萬或保險庫因盜竊或企圖盜竊而引致之損毀，每次最高賠償額為港幣20,000元。• 您、董事或僱員於執行職務期間因盜竊、企圖盜竊或武力脅持而不幸導致死亡或完全永久傷殘，每人最高賠償額為港幣100,000元。
IV 公眾責任（免費保障） 保障您因業務運作疏忽而導致他人身體受傷及 / 或財物損失的法律責任。每次最高賠償額為港幣10,000,000元。	<ul style="list-style-type: none">• 董事或僱員在出外公幹期間所引致的法律責任。• 租用經營場址之損毀而非因租務合約責任所引致的法律責任。• 為僱員安排的社交、運動及福利活動所引致的法律責任。• 僱員替他人進行急救所引致的法律責任。
V 勞工保險（選擇性投保項目） 保障您身為僱主對僱員因工受傷所需負上之法律責任。	<ul style="list-style-type: none">• 僱員因出外公幹所引致之受傷。

自負金額(只適用於綜合財物保障)：

每宗因水浸引致的損失為港幣5,000元或損失總額之10%，以較高者為準(只適用於地舖或地庫)。其他每宗損失為港幣1,000元(火災、閃電或爆炸所引致的損失除外)。

主要不保項目：

涉及「恐怖主義活動」、有關千年蟲所引致之損失、戰爭、損耗、機械及電力故障、瞞騙、因產品、專業意見或服務所引致之責任或合約責任。

額外優惠 更多保障

專業服務公司

電腦系統紀錄損毀

投保期內賠償總額為港幣50,000元

運送途中的文件損失

每次最高賠償額為港幣20,000元

貨物樣本損毀

每次最高賠償額為財物投保金額之10%。

食物及飲品供應責任

投保期內賠償總額為港幣2,000,000元

貿易公司

貨物樣本損毀

每次最高賠償額為財物投保金額之10%

旺季存貨保額調升

於投保期內之十一月至二月，存貨投保金額自動調升25%。

運送途中的貨物損失

每次最高賠償額為港幣50,000元

冷藏貨物變壞

投保期內賠償總額為港幣10,000元

食物及飲品供應責任

投保期內賠償總額為港幣2,000,000元

業務受供應商影響

供應商場址所發生意外令貨物來源受阻之損失，每次最高賠償額為港幣50,000元

業務受單據毀壞影響

營業單據毀壞不能收回貨款之損失，每次最高賠償額為港幣10,000元

一般辦公室

電腦系統紀錄損毀

投保期內賠償總額為港幣20,000元

運送途中的文件損失

每次最高賠償額為港幣5,000元

貨物樣本損毀

每次最高賠償額為財物投保金額之10%

食物及飲品供應責任

投保期內賠償總額為港幣2,000,000元

心意 / 玩具店 / 藥房 / 書店 / 時裝店

旺季存貨保額調升

於投保期內之十一月至二月，存貨投保金額自動調升25%

運送途中的貨物損失

每次最高賠償額為港幣50,000元

雙倍金錢保障

營業時間以外經營場址內之金錢損失，在公眾假期將獲雙倍保障

業務受供應商影響

供應商場址所發生意外令貨物來源受阻之損失，每次最高賠償額為港幣50,000元

業務受單據毀壞影響

營業單據毀壞不能收回貨款之損失，每次最高賠償額為港幣10,000元

花店

旺季存貨保額調升

於投保期內之二月、四月、五月至十二月，存貨投保金額自動調升25%

運送途中的貨物損失

每次最高賠償額為港幣50,000元

冷藏貨物變壞

投保期內賠償總額為港幣10,000元

雙倍金錢保障

營業時間以外經營場址內之金錢損失，在公眾假期將獲雙倍保障

業務受供應商影響

供應商場址所發生意外令貨物來源受阻之損失，每次最高賠償額為港幣50,000元

業務受單據毀壞影響

營業單據毀壞不能收回貨款之損失，每次最高賠償額為港幣10,000元

地產代理

電腦系統紀錄損毀

投保期內賠償總額為港幣20,000元

運送途中的文件損失

每次最高賠償額為港幣5,000元

雙倍金錢保障

營業時間以外經營場址內之金錢損失，在公眾假期將獲雙倍保障

美容 / 理髮店

旺季存貨保額調升

於投保期內之十一月至二月，存貨投保金額自動調升25%

雙倍金錢保障

營業時間以外經營場址內之金錢損失，在公眾假期將獲雙倍保障

業務受供應商影響

供應商場址所發生意外令貨物來源受阻之損失，每次最高賠償額為港幣50,000元

餅店

旺季存貨保額調升

於投保期內之十一月至二月，存貨投保金額自動調升25%

運送途中的貨物損失

每次最高賠償額為港幣50,000元

冷藏貨物變壞

投保期內賠償總額為港幣10,000元

雙倍金錢保障

營業時間以外經營場址內之金錢損失，在公眾假期將獲雙倍保障

業務受供應商影響

供應商場址所發生意外令貨物來源受阻之損失，每次最高賠償額為港幣50,000元

業務受單據毀壞影響

營業單據毀壞不能收回貨款之損失，每次最高賠償額為港幣10,000元

電腦店 / 家居電器店 / 影音店

旺季存貨保額調升

於投保期內之十一月至二月，存貨投保金額自動調升25%

運送途中的貨物損失

每次最高賠償額為港幣50,000元

雙倍金錢保障

營業時間以外經營場址內之金錢損失，在公眾假期將獲雙倍保障

業務受供應商影響

供應商場址所發生意外令貨物來源受阻之損失，每次最高賠償額為港幣50,000元

業務受單據毀壞影響

營業單據毀壞不能收回貨款之損失，每次最高賠償額為港幣10,000元

乾洗店

旺季存貨保額調升

於投保期內之四月、五月、十月及十一月，存貨投保金額自動調升25%

運送途中的貨物損失

每次最高賠償額為港幣50,000元

雙倍金錢保障

營業時間以外經營場址內之金錢損失，在公眾假期將獲雙倍保障

一般零售店

旺季存貨保額調升

於投保期內之十一月至二月，存貨投保金額自動調升25%

運送途中的貨物損失

每次最高賠償額為港幣50,000元

冷藏貨物變壞

投保期內賠償總額為港幣10,000元

雙倍金錢保障

營業時間以外經營場址內之金錢損失，在公眾假期將獲雙倍保障

業務受供應商影響

供應商場址所發生意外令貨物來源受阻之損失，每次最高賠償額為港幣50,000元

業務受單據毀壞影響

營業單據毀壞不能收回貨款之損失，每次最高賠償額為港幣10,000元

360° business protection

360° Business Protection is designed to cover all your insurance needs in running your business. At RSA, we provide you with a full range of covers and extensions in just one simple policy. When you purchase this plan, you are automatically entitled to the benefits under Additional Expenditure, Loss of Money and Public Liability at No Extra Cost. This comprehensive business package also provides optional cover of Employees' Compensation, an essential protection to run your business.

Insurance solution for 16 different business sectors

Companies with different business nature have different insurance needs. **360° Business Protection Insurance** is specially designed for 16 different business sectors including:

- Professional Office (Law Firm, Accounting Firm, etc.)
- Trading Office
- General Office
- Gift/Toy Shop
- Pharmacy
- Book Shop
- Fashion Shop (Clothing, Footwear, Sportswear)
- Florist
- Real Estate Agency
- Beauty/Hair Salon
- Bakery
- Computer Shop
- Home Appliance Shop
- Audio & Video Shop
- Dry Cleaners
- General Retail Shop

Tailor made to meet your needs

360° Business Protection Insurance is a flexible package. If you have a UNIQUE requirement, we can develop for you a most suitable insurance plan of your own.

Your trustworthy insurance partner

With an almost 300 year heritage, RSA is one of the world's leading multinational quoted insurance groups. It has the capability to write business in over 130 countries and with major operations in the UK, Scandinavia, Canada, Ireland, Asia and the Middle East and Latin America.

A wholly-owned subsidiary of the RSA Group and traded in the name of Royal & Sun Alliance Insurance plc, we have run insurance business in Hong Kong for more than 30 years. We offer a comprehensive range of customised and packaged commercial and personal insurance products and services. Apart from enjoying the security provided by one of the world's leading insurers, you can trust our efficient and fair claims service and quality customer care.

At RSA, we are committed to providing our customers with convenient, appropriate and secure insurance solutions and consistently fulfilling what we promise. We are "The professional insurer you can always rely on".

Key Cover	Extended Benefits
<p>I Property All Risks (Basic) Cover accidental loss or damage to your contents, stock in trade, portable equipment and shop front. You can decide the Sum Insured to suit your business needs.</p>	<ul style="list-style-type: none"> • Damage to your premises arising out of theft or attempted theft. • Damage to your property insured during the period of alterations or repairs. • Loss or damage to contents temporarily removed up to 10% of your Contents Sum Insured for each accident. • Cost of debris removal after happening of an insured accident up to 5% of the Sum Insured or HK\$50,000 whichever is the lesser. • Accidental breakage of fixed glass up to 10% of your Contents Sum Insured or HK\$50,000 whichever is the lesser for each accident. • Loss or damage to documents, computer system records and other contents up to HK\$3,000 for each insurance period. • Loss or damage to employees' personal effects up to HK\$3,000 per person for each insurance period. • Cost of extinguishing a fire up to HK\$3,000 for each accident. • Automatic reinstatement of Sum Insured.
<p>II Business Interruption Provide free additional expenditure that may incur after an insured loss in order to restore normal conduct of business. Optional cover of Loss of Gross Income or Profit is also available for you to protect your income or profit loss.</p>	<ul style="list-style-type: none"> • Additional expenditure up to HK\$500,000 for each accident. • Business interruption resulting from failure of public utilities after 48 hours. • Business interruption resulting from denial of access after 48 hours. • Professional accountants' charges for claims verification up to HK\$50,000 for each accident.
<p>III Money & Personal Assault (Free) Cover the loss of money in Hong Kong.</p> <ul style="list-style-type: none"> • Crossed Cheques up to HK\$500,000 for each accident. • Loss of Money for each accident: <ul style="list-style-type: none"> • In transit up to HK\$30,000. • In premises during business hours up to HK\$30,000. • In premises after business hours <ul style="list-style-type: none"> • In a locked safe or strongroom up to HK\$30,000. • In a locked drawer or cabinet up to HK\$3,000. 	<ul style="list-style-type: none"> • Loss of money in the residence of an authorised employee caused by theft, attempted theft or hold-up up to HK\$3,000 for each insurance period. • Damage to safe or strongroom caused by theft or attempted theft up to HK\$20,000 for each accident. • Accidental death or permanent total disablement to you, directors or employees caused by theft, attempted theft or hold-up in the course of duty up to HK\$100,000 per person.
<p>IV Public Liability (Free) Cover your legal liability for physical bodily injury and/or property damage to the public arising out of your business up to HK\$10,000,000 for each accident.</p>	<ul style="list-style-type: none"> • Legal liability of directors and your employees arising from business trips. • Non-contractual liability as tenants towards damage to the premises hired or rented. • Legal liability arising from Social, Sports or Welfare activities organised by you. • Legal liability arising from first aid service exercised by your employees.
<p>V Employees' Compensation (Optional) Cover your liability as an employer under the law for bodily injury to employees arising out of and in the course of employment.</p>	<ul style="list-style-type: none"> • Worldwide cover for commercial visits.

Excess (Applicable to Section I only):

Each water damage claim occurring on or below ground level is HK\$5,000 or 10% of adjusted loss whichever is the greater.

Each and every other claim is HK\$1,000 (except fire, lightning or explosion).

Major Exclusions:

Terrorism, Year 2000 related losses, war, wear and tear, mechanical and electrical breakdown, infidelity, liability arising from products, professional advice & treatment and contractual liability.

Extra benefits More protections

Professional Office

Computer system records

up to HK\$50,000 for each insurance period

Document in transit

up to HK\$20,000 for each accident

Trade samples

up to 10% of your Contents Sum Insured for each accident

Food and drink liability

up to HK\$2,000,000 for each insurance period

Trading Office

Trade samples

up to 10% of your Contents Sum Insured for each accident

Seasonal increase of Stock

increase of stock in trade by 25% from November to February

Stock in transit

up to HK\$50,000 for each accident

Refrigerated stock

up to HK\$10,000 for each insurance period

Food and drink liability

up to HK\$2,000,000 for each insurance period

Business interruption from suppliers

up to HK\$50,000 for the loss resulting from accident occurred in supplier premises

Business interruption from book debts

up to HK\$10,000 for the loss resulting from damage to your books of accounts for each accident

General Office

Computer system records

up to HK\$20,000 for each insurance period

Document in transit

up to HK\$5,000 for each accident

Trade samples

up to 10% of your Contents Sum Insured for each accident

Food and drink liability

up to HK\$2,000,000 for each insurance period

Gift/Toy Shop/Pharmacy/Book Shop/Fashion Shop

Seasonal increase of Stock

increase of stock in trade by 25% from November to February

Stock in transit

up to HK\$50,000 for each accident

Money

double the limits for the loss in premises after business hours on Public Holidays

Business interruption from suppliers

up to HK\$50,000 for the loss resulting from accident occurred in supplier premises

Business interruption from book debts

up to HK\$10,000 for the loss resulting from damage to your books of accounts for each accident

Florist

Seasonal increase of Stock

increase of stock in trade by 25% for the months of February, April, May and December

Stock in transit

up to HK\$50,000 for each accident

Refrigerated stock

up to HK\$10,000 for each insurance period

Money

double the limits for the loss in premises after business hours on Public Holidays

Business interruption from suppliers

up to HK\$50,000 for the loss resulting from accident occurred in supplier premises

Business interruption from book debts

up to HK\$10,000 for the loss resulting from damage to your books of accounts for each accident

Real Estate Agency

Computer system records

up to HK\$20,000 for each insurance period

Document in transit

up to HK\$5,000 for each accident

Money

double the limits for the loss in premises after business hours on Public Holidays

Beauty/Hair Salon

Seasonal increase of Stock

increase of stock in trade by 25% from November to February

Money

double the limits for the loss in premises after business hours on Public Holidays

Business interruption from suppliers

up to HK\$50,000 for the loss resulting from accident occurred in supplier premises

Bakery

Seasonal increase of Stock

increase of stock in trade by 25% from November to February

Stock in transit

up to HK\$50,000 for each accident

Refrigerated stock

up to HK\$10,000 for each insurance period

Money

double the limits for the loss in premises after business hours on Public Holidays

Business interruption from suppliers

up to HK\$50,000 for the loss resulting from accident occurred in supplier premises

Business interruption from book debts

up to HK\$10,000 for the loss resulting from damage to your books of accounts for each accident

Computer Shop/Home Appliance Shop/Audio & Video Shop

Seasonal increase of Stock

increase of stock in trade by 25% from November to February

Stock in transit

up to HK\$50,000 for each accident

Money

double the limits for the loss in premises after business hours on Public Holidays

Business interruption from suppliers

up to HK\$50,000 for the loss resulting from accident occurred in supplier premises

Business interruption from book debts

up to HK\$10,000 for the loss resulting from damage to your books of accounts for each accident

Dry Cleaner

Seasonal increase of Stock

increase of stock in trade by 25% for the months of April, May, October and November

Stock in transit

up to HK\$50,000 for each accident

Money

double the limits for the loss in premises after business hours on Public Holidays

General Retail Shop

Seasonal increase of Stock

increase of stock in trade by 25% from November to February

Stock in transit

up to HK\$50,000 for each accident

Refrigerated stock

up to HK\$10,000 for each insurance period

Money

double the limits for the loss in premises after business hours on Public Holidays

Business interruption from suppliers

up to HK\$50,000 for the loss resulting from accident occurred in supplier premises

Business interruption from book debts

up to HK\$10,000 for the loss resulting from damage to your books of accounts for each accident

Royal & Sun Alliance Insurance plc

(incorporated in the United Kingdom with limited liability)

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如有任何查詢，請聯絡您的保險代理或本公司。

Note: This leaflet serves as a general guideline. Please refer to the exclusions, terms and conditions of the Policy for details of cover.

註： 本小冊子只為一般性簡介，僅供參考之用。
有關承保範圍，不保項目之詳細條款及內容，請參閱保單。
(如中文譯本與英文有異，以英文文本為準。)