

ASIASUCCESS
INSURANCE

亞洲殷盛保



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AsiaSuccess Insurance

AsiaSuccess Insurance plan is an all-in-one insurance plan designed for a broad range of trades. It offers a comprehensive insurance protection to cover all your insurance needs in running your business. With **AsiaSuccess Insurance**, you can develop your business without worry.

SUMMARY OF BENEFITS

Cover	Maximum Limits (HK\$)
Section 1 – Property All Risks	
A. Offers “All Risks” protection to your Contents including interior decoration, furniture, fixtures & fittings, machinery and equipment, etc. with a new for old cover provided that the sum insured represents the full replacement value. Within the Sum Insured selected by you, insurance cover will be provided subject to the following limit: <ul style="list-style-type: none"> All loss or damage during the Period of Insurance Equipment or Machinery Computer systems’ records Documents, cards, tapes, files or transparencies 	Up to Sum Insured selected \$200,000 per item \$50,000 per year \$5,000 per item/ \$50,000 per year
B. Covers accidental loss or damage to Stock-in-Trade contained in your premises.	Up to Sum Insured selected
Section 1 – Free Additional Benefits	
1. Alterations or Repairs Loss of or damage to your property caused by interior alteration, repair, decoration or maintenance work performed inside your premises.	Covered (Contract value of the work not exceeding HK\$250,000)
2. Removal of Debris Covers the cost of removing debris following accidental damage to property insured in your premises.	10% of Sum Insured
3. Temporary Removal Loss of or damage to Contents whilst temporarily removed from your premises for cleaning, renovation or repair within Hong Kong.	10% of Contents Sum Insured
4. Documents in Transit Loss of or damage to documents whilst in transit (within Hong Kong).	\$5,000 per event

5. Works of Art Loss of or damage to any curiosity or works of art at your premises.	\$10,000 per item/ \$50,000 per year
6. Personal Effects of Employee Loss of or damage to clothing and personal effects (except money, mobile phones, watches, jewellery or computer tablets) of your employees at your premises.	\$5,000 per employee/ \$30,000 per year
7. Trade Sample Loss of or damage to trade samples at your premises.	10% of Contents Sum Insured per year
8. Damage to Premises by Theft Covers damage to the building structure of your premises caused by theft or attempted theft involving forcible and violent means of entry into or exit from your premises.	\$50,000 per year
9. Accidental Breakage of Fixed Glass Covers accidental damage to fixed glass in windows, doors, showcases and shelves and the reasonable cost of any temporary boarding-up rendered necessary.	\$30,000 per year
10. Shop Front Signboard Covers accidental damage to shop front signboards of your premises.	\$5,000 per event/ \$20,000 per year
11. Replacement of Locks Replacement of damaged door locks due to theft or attempted theft at your premises involving forcible and violent means of entry into or exit from your premises.	\$5,000 per year
12. Fire Extinguishing Expenses Covers the cost of refilling the fire extinguishers and replacing sprinkler heads following fire or explosion.	\$20,000 per year
13. Seasonal Increase in Stock Automatically increase in sum insured of Stock-in-Trade during peak season from 1 November to 1 March next year without additional charge.	Sum Insured of Stock increased by 25%
14. Stocks & Samples in Transit Loss of or damage to Stocks & samples in transit in the course of collection and delivery by your employees within Hong Kong (excluding jewellery, mobile phones, digital equipment and electronic components).	\$50,000 per year
15. Architects’ & Surveyors’ Fee Reasonable fees charged by architects, surveyors, consultant engineers for reinstatement of your premises following accidental loss or damage.	10% of Contents Sum Insured

16. Damage to Property in the Open Covers loss of or damage to Contents including canopy which is left in the open caused by fire, lightning, explosion or vehicle impact.	\$5,000 per year
17. Temporary Protection Covers the cost of temporary protection for the safety of your property after accidental loss or damage.	\$20,000 per year
18. Automatic Reinstatement of Sum Insured The sum insured shall be automatically restored in full from the date of the notification of a claim, subject to an additional premium.	Covered
Section 2 – Business Interruption *	
A. Additional Expenditure In consequence of business interruption caused by an insured loss, pays for the additional expenditures incurred by you in order to restore normal conduct of your business.	\$1,000,000 per year (Up to maximum 6 months)
B. Loss of Gross Profit (Optional Cover) Loss of gross profit resulting from business interruption following damage to property insured under Section 1 by insured event.	Up to Sum Insured and Indemnity Period selected
C. Rental Payable (Optional Cover) Covers the rental of your premises after an insured loss and interruption of your business.	Up to Sum Insured and Indemnity Period selected
Section 2 – Free Additional Benefits	
1. Denial of Access In the event of interruption of your business caused by the hindrance of access to your premises caused by an insured loss.	\$500,000 per year
2. Failure of Public Utilities In the event of interruption of your business resulting from failure of public utility supply (electricity, gas or water) caused by an insured loss.	\$500,000 per year
3. Professional Accountant’s Charges Covers your professional accountant’s charges reasonably incurred for claims verification.	\$50,000 per year
* Time Excess – The first 48 hours	
Section 3 – Money	
Covers the loss of Money caused by theft or attempted theft accompanied by the use of violence under the following circumstances: <ul style="list-style-type: none"> Crossed Cheques In transit in the custody of your authorized employees within Hong Kong 	\$500,000 per event \$50,000 per event

<ul style="list-style-type: none"> In your premises during business hours In your premises after business hours in a locked safe or strongroom In your premises after business hours but not secured in a locked safe or strongroom In bank night safe 	<p>\$50,000 per event</p> <p>\$30,000 per event</p> <p>\$5,000 per event</p> <p>\$50,000 per event</p>
Section 3 – Free Additional Benefits	
<p>1. Increased Limit for Sunday and Public Holiday</p> <p>The limit (excl. bank night safe) will be automatically increased during Sundays and Hong Kong public holidays and until the noon of the following day.</p>	Increased by 50%
<p>2. Damage to Safe or Strongroom</p> <p>Damage to safe or strongroom caused by theft or attempted theft.</p>	\$20,000 per year
<p>3. Counterfeit Currency*</p> <p>Reimburses your loss resulting from counterfeit currency.</p> <p>* for Hong Kong currency note only</p>	\$1,000 per year
<p>4. Money in Residence</p> <p>Loss of Money in the residence of your authorized employees caused by theft or attempted theft.</p>	\$5,000 per event
<p>5. Damage to Cash Register</p> <p>Damage to cash register caused by theft or attempted theft.</p>	\$3,000 per year
Section 4 – Fidelity Guarantee*	
<p>Indemnifies you against any pecuniary loss sustained in connection with your business directly arising from fraud or dishonest act of your employees.</p> <p>* Excess: The first \$1,000 per event</p>	\$30,000 per year
Section 5 – Personal Accident Assault	
<p>Provides compensation for accidental death, loss of one or more limbs, loss of sight of one/both eyes or permanent total disablement for directors or employees as a result of theft, attempted theft or hold-up in your premises whilst engaged in your business.</p>	\$50,000 per person
Section 6 – Public Liability	
<p>Covers legal liability for third party bodily injury and/or accidental damage to tangible property of third party arising from your business.</p>	\$10,000,000 per event

Section 6 – Free Additional Benefits	
<p>1. Contract Work by Independent Contractor</p> <p>Interior decoration work performed by independent contractors inside your premises for contract value not exceeding HK\$250,000.</p>	Covered
<p>2. Tenant's Liability</p> <p>Non-contractual legal liability as tenant for damage to the premises leased and occupied by you.</p>	Covered
<p>3. Overseas Business Visits</p> <p>Covers legal liability caused by negligence of your directors, partners or employees arising out of overseas business visits.</p> <p>(For travelling in U.S.A. and Canada, covered up to HK\$3 Million per year.)</p>	Covered
<p>4. First Aid</p> <p>Legal liability in respect of first aid treatment given by your employees at your premises.</p>	Covered
<p>5. Sports Social and Welfare Activities</p> <p>Sports, social and welfare activities organized by you within Hong Kong.</p>	Covered
<p>6. Food and Drink Poisoning</p> <p>Poisoning by food and/or drinks supplied at your premises free of charge by you in connection with your business.</p>	\$3,000,000 per year
<p>7. Shop Front Signboard Liability</p> <p>Legal liability arising from the shop front signboard located at your premises.</p>	\$3,000,000 per year
Section 7 – Employees' Compensation	
<p>Covers your legal liability as an employer under the Employees' Compensation Ordinance and at Common Law for employees' bodily injury or death arising out of and in the course of employment.</p>	\$100,000,000 per event
Section 7 – Free Additional Benefits	
<p>1. Worldwide Cover for Commercial Visits</p> <p>Covers your employees' bodily injury whilst temporarily working outside Hong Kong (other than manual works assignments).</p>	Covered
<p>2. Extra-ordinary Weather Conditions</p> <p>Covers your employees' bodily injury sustained whilst proceeding directly to his place of employment or returning therefrom to his place of residence whose attendance at his place of employment is required by you during extra-ordinary weather conditions.</p>	Covered

<p>3. Emergency Transportation</p> <p>Emergency transportation cost required to convey the injured employee to any registered clinic or hospital immediately after an accident within Hong Kong.</p>	\$10,000 per year
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MAJOR EXCLUSIONS

The following is a highlight of some key exclusions to **AsiaSuccess Insurance**. Please refer to policy documents for complete details.

- War, civil commotion, terrorism (except Section 7), radioactive contamination and nuclear hazard.
- Communicable Disease including any mutation or variation thereof.
- Property Cyber And Data Exclusion (except Sections 5 and 7).
- Loss or damage due to wear and tear, insects, scratching, rust, corrosion, the action of light or atmosphere and gradual operating causes.
- Loss caused by or resulting from unexplained reasons, electrical derangement or mechanical breakdown of equipment.
- Any willful or deliberate act of the Insured, fines and penalties.

IMPORTANT NOTES:

This leaflet is only a brief description of product features and does not constitute any part of the insurance contract. Please refer to the policy document for details of insurance terms, conditions and exceptions which shall prevail in case of inconsistency. We reserve the right of final approval and decision.

(If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.)

To apply or for more details, please contact your insurance agent or broker, or feel free to contact us directly.

亞洲殷盛保

亞洲殷盛保乃專為從事各種行業的公司客戶而設的綜合保險計劃。此計劃提供一系列全面保險保障以配合客戶的需要，使您後顧無憂，全力推動業務發展。

保障範圍

保障	最高賠償限額 (港幣)
第一部份 – 綜合財物保障	
A. 為閣下的設備包括室內裝修、傢俱、裝置、器材和機器等，提供全險及全新更換保障，惟必須以上述之全新更換價值作為投保額。 以不超過閣下所選之投保額為原則，最高賠償額將作如下計算： • 保險期內之所有損失或損毀 • 器材或機器 • 電腦系統記錄 • 文件、卡、磁帶、檔案或幻燈片	自選之投保額 每件200,000元 每年50,000元 每件5,000元/ 每年50,000元
B. 賠償受保地點內的存貨因意外而引致損失或損毀。	自選之投保額
第一部份 – 免費額外保障	
1. 改動或維修 在受保地點內進行任何室內裝修改動或維修保養工程，而引致受保財物損失或損毀。	受保障（每宗工程費用不超過港幣250,000元）
2. 廢物清理費用 受保財物遭意外損毀而需清理廢物的費用。	投保額的10%
3. 暫時搬離經營場址 在香港境內，設備因進行清洗、翻新或維修而需暫時搬離受保地點，期間因意外遺失或損毀。	設備投保額的10%
4. 運送途中的文件 商業文件在運送途中遺失或損毀（在香港境內）。	每宗事故5,000元
5. 藝術品 珍品或藝術品在受保地點內因意外而損失或損毀。	每件10,000元/ 每年50,000元
6. 僱員個人物品 閣下僱員的衣物及私人物品在受保地點內意外損失或損毀（現金、手提電話、手錶、珠寶首飾或平板電腦除外）。	每位僱員5,000元/ 每年30,000元
7. 貨辦保障 貨辦在受保地點內意外損失或損毀。	每年為設備投保額的10%
8. 盜竊導致經營場址損毀 因涉及強行和使用暴力進入受保地點的盜竊或企圖盜竊而引致樓宇結構被破壞或損毀。	每年50,000元
9. 玻璃意外損毀 賠償受保地點內固定窗戶、門、飾櫃及櫥窗玻璃因意外遭損毀，包括臨時封閉門窗所需的合理費用。	每年30,000元

10. 舖面招牌 舖面招牌遭意外損毀所需的重新裝置費用。	每宗事故5,000元/ 每年20,000元
11. 門鎖更換 更換因涉及強行和使用暴力進入受保地點的盜竊或企圖盜竊而損毀的門鎖。	每年5,000元
12. 重置滅火設備費用 賠償因火災或爆炸後需重置滅火器液體及更換自動灑水噴頭所引致的費用。	每年20,000元
13. 存貨保額季節性調高 由每年十一月一日至翌年三月一日期間的銷售高峰期，自動調升閣下的存貨投保額，以保障存貨增加的風險。此項優惠，並不收取額外保費。	免費提高存貨投保額的25%
14. 運送途中的貨物及貨辦 在香港境內，由閣下的僱員運送的貨物及貨辦在運送途中因意外而遺失或損毀（不包括珠寶、手提電話、數碼設備及電子零件）。	每年50,000元
15. 建築師及測量師費用 因意外損毀而重整受保地點，需支付予建築師、測量師、顧問工程師的合理費用。	設備投保額的10%
16. 周邊財物損毀 賠償置於受保地點周邊的戶外財物包括帳篷，因火災、雷擊、爆炸或遭車輛碰撞而導致的損毀。	每年5,000元
17. 臨時防護費用 意外後，因防止受保財物進一步損毀，而提供暫時性防護措施所支出的合理費用。	每年20,000元
18. 投保額自動復原 本保單之投保額於事故發生後將自動復原，惟閣下須支付該復原所需之額外保費。	受保障
第二部份 – 業務中斷保障*	
A. 額外支出保障 受保財物因承保意外而損毀並影響業務正常運作，賠償閣下為恢復業務運作而使用的額外支出。	每年1,000,000元 (賠償期限為6個月)
B. 毛利損失保障（自選保障） 賠償因受保財物損毀而導致業務中斷所引致之毛利損失。	自選投保額及 受損保障期限
C. 租金支出（自選保障） 賠償因承保意外而導致業務中斷後受保地點的租金支出。	自選投保額及 保障租金期限
第二部份 – 免費額外保障	
1. 通道封鎖 因承保意外導致進入受保地點的通道封閉，而影響正常業務運作。	每年500,000元
2. 公共設施中斷 因承保意外引致公共資源（電力、煤氣或食水）供應中斷，而影響正常業務運作。	每年500,000元
3. 專業會計師費用 申報索償時所需的專業會計師費用。	每年50,000元

* 免賠時限 – 首48小時

第三部份 – 現金保障	
賠償在以下情況，因盜竊或企圖盜竊引致之金錢損失：	
• 損失劃線支票構成之金錢損失	每宗事故500,000元
• 於香港境內由閣下授權的僱員押運的金錢於運送途中的損失	每宗事故50,000元
• 營業時間內存放於受保地點內的損失	每宗事故50,000元
• 非營業時間內存放於受保地點內上了鎖的夾萬或保險庫中的損失	每宗事故30,000元
• 非營業時間內存放於受保地點內，但非存放在上了鎖的夾萬或保險庫中的損失	每宗事故5,000元
• 存放於銀行夜庫內的損失	每宗事故50,000元

第三部份 – 免費額外保障	
1. 調高週日及公眾假期賠償額 於週日及公眾假期至翌日中午，存放於受保地點內的金錢的賠償限額獲自動調高。	增加50%
2. 夾萬或保險庫遭破壞 夾萬或保險庫因盜竊或企圖盜竊而引致的損毀。	每年20,000元
3. 誤收偽鈔* 因誤收偽鈔的損失。 * 只適用於港幣	每年1,000元
4. 存放於僱員住所中的金錢 存放在獲授權僱員住所中的業務金錢因盜竊或企圖盜竊而造成的損失。	每宗事故5,000元
5. 收銀機遭破壞 收銀機因盜竊或企圖盜竊而引致的損毀。	每年3,000元

第四部份 – 僱員忠誠保障*	
賠償閣下因僱員的欺詐或不誠實行為而引致的業務金錢損失。 * 自負額：每宗事故首1,000元	每年30,000元

第五部份 – 人身意外保障	
董事或僱員於受保地點內執行職務期間，因盜竊、企圖盜竊或被武力脅持而不幸導致意外死亡、失去一肢或多肢、失去單目或雙目視力、永久完全傷殘，將可獲得賠償。	每人50,000元

第六部份 – 公眾責任保障	
保障閣下因經營業務運作疏忽造成意外而導致他人身體受傷及/或財物損毀所須承擔的法律責任。	每宗事故 10,000,000元

第六部份 – 免費額外保障	
1. 室內裝修工程 獲授權承判商在受保地點內進行的室內裝修工程所引致的法律責任，惟每宗工程費用不超過港幣250,000元。	受保障
2. 租戶責任 租賃並佔用的受保地點因受保事故造成意外損毀而須承擔之非合約性質的法律責任。	受保障
3. 海外公幹 董事、業務夥伴或僱員因業務需要前往香港以外地方公幹，期間因疏忽所引致意外的法律責任。 (於美國及加拿大公幹，最高賠償額為每年港幣三百萬元。)	受保障

4. 急救 僱員在受保地點內替他人進行急救引致的法律責任。	受保障
5. 公司安排的康樂體育活動 公司安排於香港境內的體育、社交及康樂活動引致的法律責任。	受保障
6. 食物及飲品中毒 因業務需要於受保地點內免費供應的食物及/或飲品導致他人中毒的法律責任。	每年3,000,000元
7. 鋪面招牌責任 因受保地點之鋪面招牌引致的法律責任。	每年3,000,000元

第七部份 – 僱員補償保障	
保障閣下作為僱主，於《僱員補償條例》及《普通法》下，對受聘僱員在其受僱期間因工作意外而受傷或死亡所須承擔的法律責任。	每宗事故 100,000,000元

第七部份 – 免費額外保障	
1. 海外公幹保障 僱員前往香港境外公幹期間受傷而須承擔的法律責任（體力勞動工作除外）。	受保障
2. 反常天氣 賠償僱員在反常天氣期間因出勤而須直接前往工作地點或從工作地點直接回家途中受傷而須承擔的法律責任。	受保障
3. 緊急運送 在香港境內發生意外後，立即護送受傷僱員到任何註冊診所或醫院就醫的緊急運送費用。	每年10,000元

主要不保事項

下列為亞洲殷盛保不承保事項的部份概略，請參閱保單內所列明的詳細內容：

- 戰爭、民亂、恐怖活動（第七部份除外）、輻射污染及核能風險。
- 傳染病包括其任何突變或變異。
- 財產網絡及數據不承保條款（第五及第七部份除外）。
- 因自然損耗、昆蟲、刮擦、生鏽、侵蝕、陽光照射或空氣的逐漸磨損所引致的損毀。
- 原因不明的損失、機件或電子失靈或故障。
- 受保人的惡意或故意的行為、罰款及處罰。

重要事項：

本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的詳細內容、條款和細則及不承保範圍，請參閱正式保單。如有任何差異，均以保單內的條款細則為準，本公司保留最終批核和決定權。

(本小冊子的中文內容力求符合英文原意，若有任何爭議，概以英文版本為準。)

**如有意投保或欲進一步了解本保險計劃的內容，
歡迎致電 貴保險代理、經紀或向本公司查詢。**