



Office Protection Package 辦公室綜合保險

All-round protection for your office
為你的辦公室提供周全保障



Office Protection Package

QBE Hong Kong's Office Protection Package is an all-in-one solution designed for your small business, giving you peace of mind so you can focus on growing your business. It offers protection for your business premises, office contents and stock as well as income and legal liabilities – all brought together under a single insurance policy for your convenience.

Basic Cover

Section 1. Office Contents All Risks Protection

| | Maximum Sum Insured HK\$ |
|--|--|
| Basic Cover | Your selected Sum Insured, up to \$150,000,000 for the Office Contents in your business premises, including office appliances and equipment, trade samples and stock, landlord's fixtures and fittings owned by you or for which you are legally responsible |
| Additional Benefits | |
| Accidental Breakage of Glass | \$20,000 for Any One Occurrence |
| Temporary Removals | 15% of the Sum Insured |
| Documents in Transit | \$5,000 Per Occurrence |
| Damage to Business Premises | Up to the Sum Insured but not exceeding \$200,000 in Aggregate |
| Removal of Debris | 10% of the Sum Insured |
| Personal Effects | \$5,000 Per person or 15% of the Sum Insured in Aggregate |
| Loss of or damage to Portable Office Equipment (excluding mobile phones) | \$25,000 |
| Professional Fees | \$5,000 |
| Business Sign Board | \$2,000 |
| Roller Shutters and Gates | \$20,000 |
| Fire Extinguishing Expenses | \$10,000 |
| Rental Relief | \$1,000 per day or Up to \$10,000 |
| Computer Equipment: i. loss or damage to an item of Computer Equipment; | \$100,000 |
| ii. Computer Equipment interruptions | \$50,000 |
| Alterations or Repairs | Cover for your Office Contents damaged during alterations or repairs, provided the contract value does not exceed \$200,000 |

Excess:

- The first HK\$1,000 of each and every other loss.
- The first HK\$2,500 of portable office equipment loss.

Section 2. Business Interruption Protection

| Maximum Sum Insured HK\$ | |
|--|--|
| Basic Cover | Up to \$1,000,000 for loss of income during the Indemnity Period which results from: <ol style="list-style-type: none"> 1. The loss of or damage to your Trade Contents insured under Section 1; and/or 2. The denial of access to your office as ordered by government authorities or building management in excess of 48 consecutive hours because of damage to neighbouring property or failure of public utilities/supplies. |
| Basis of cover | Increased Cost of Working |
| Indemnity period | 6 months |
| 12-month Increased Cost of Working Value | \$1,000,000 |
| Additional Benefits | |
| Accountants' Fees | \$50,000 |
| MPF Contributions | \$5,000 |

Excess:

- i. 2 days (48 consecutive hours) for Any One Occurrence.

Section 3. Money Protection

| Maximum Sum Insured HK\$ | |
|--|----------|
| Basic Cover | \$50,000 |
| Loss of Money | |
| i. Occurred while in transit anywhere in Hong Kong, Macau or Guangdong in the physical custody of you or your authorised employees | \$50,000 |
| ii. Occurred inside the business premises during business hours | \$50,000 |
| iii. Occurred inside the business premises outside business hours | \$50,000 |
| iv. Occurred in the residence of or that of your directors, partners or employees | \$5,000 |

Excess:

- i. HK\$1,000 for Any One Occurrence.

Section 4. Malicious Attack Protection

| | Maximum Sum Insured HK\$ |
|---|---|
| Basic Cover | \$1,000,000 for Any One Period of Insurance |
| Death within 12 months of Bodily Injury | \$100,000 |
| Loss of Limb or Loss of Sight within 12 months of Bodily Injury | \$100,000 |
| Permanent Occupational Disability | \$100,000 |
| Temporary Occupational Disability (subsisting for a maximum of 100 consecutive weeks after the first occurrence of the Bodily Injury) | \$250 per week |

Note:

- Only one of the Benefits: Death, Loss of Limb or Loss of Sight, or Permanent Occupational Disability, is payable in respect of the same person.
- Once one of the Benefits above has been paid in respect of a person for a Bodily Injury, none of those Benefits is payable in respect of that person for any subsequent Bodily Injury to that person.

Section 5. Public Liability Protection

| | Maximum Sum Insured HK\$ |
|-------------------------------------|--------------------------------|
| Limit of Liability | \$10,000,000 Per Occurrence |
| Additional Benefits | |
| i. Overseas Commercial Visits | Up to the Limit of Liability |
| ii. Food and Drink Poisoning | Up to \$2,000,000 in Aggregate |
| iii. First Aid | Up to the Limit of Liability |
| iv. Contractor's Liability | Up to the Limit of Liability |
| v. Tenant's Liability | Up to the Limit of Liability |
| vi. Welfare, Social and Sports Club | Up to the Limit of Liability |

Excess:

- The first HK\$1,000 for each and every third-party property damage claim.

Section 6. Optional Cover

| | Maximum Sum Insured HK\$ |
|--------------------------------|------------------------------|
| Employees' Compensation | \$200,000,000 Per Occurrence |



How do I apply?

Please contact Manulife to understand the details of this insurance coverage and the application procedure.

IA Levy

With effect from 1.1.2018, Insurance Authority Levy ("IA Levy") will be imposed on all insurance policies under specified levy rates except for certain exempted insurance classes. Unless otherwise specified, policy premium in all QBE Hong Kong marketing materials are exclusive of IA levy. IA levy, if applicable to a policy, can be found in policy schedule, debit note or renewal notice.

Remark: This brochure is only a summary. Please refer to the Policy for full terms and conditions.

辦公室綜合保險

昆士蘭保險香港的辦公室綜合保險是專為小型業務而設的一站式保障方案，讓你可安心專注拓展業務。此方案為你的辦公室、辦公室財物及存貨、收入及法律責任提供保障——全面保障盡在一份保單，增添便利。

基本保障

第1部份：財物綜合保障

| | 最高保障額（港元） |
|------------------------------|--|
| 基本保障 | 為你業務處所內的辦公室財物，包括辦公室器材及設備、貨辦及存貨、業主裝置，以及閣下所擁有或閣下負有法律責任的裝修提供保障，最高保額為150,000,000 |
| 額外保障 | |
| 玻璃意外損壞 | 每宗意外20,000 |
| 財物暫存他處 | 保額的15% |
| 運送途中的文件 | 每宗意外5,000 |
| 業務處所損毀 | 以保額為上限，但合計不超過200,000 |
| 廢物處理 | 保額的10% |
| 個人財物 | 任何一人5,000 最高合計為保額的15% |
| 流動辦公室設備的 損失或損毀 (不包括手機) | 25,000 |
| 專業費用 | 5,000 |
| 商業招牌 | 2,000 |
| 捲門和閘門 | 20,000 |
| 滅火設備費用 | 10,000 |
| 租金援助 | 每日1,000 最高賠償額合計為10,000 |
| 電腦設備 | |
| i. 電腦設備項目的 損失或損毀 | 100,000 |
| ii. 電腦設備功能中斷 | 50,000 |
| 改動或維修 | 為辦公室財物在辦公室改動或維修期間遭受損毀提供保障， 唯合約金額不可超過200,000 |

自負額：

- 每宗意外損失的首1,000港元。
- 流動辦公室設備損失的首2,500港元。

辦公室綜合保險

第2部份：業務中斷保障

| 最高保障額（港元） | |
|--------------|---|
| 基本保障 | 因下列原因在彌償期間蒙受收入損失，最高賠償額為1,000,000港元： i. 於第1部份所列的業務財物損失或損毀；及/或 ii. 因鄰近建築物受毀壞或公共設施發生故障，而引致進入辦公室通道被政府部門或大廈管理公司封閉連續超過48小時。 |
| 保障基礎 | 工作成本增加 |
| 彌償期間 | 6個月 |
| 12個月工作成本價值增加 | 1,000,000 |
| 額外保障 | |
| 會計師收費 | 50,000 |
| 強積金供款 | 5,000 |

自負額：

- i. 任何一次意外的兩日（連續48小時）。

第3部份：金錢保障

| 最高保障額（港元） | |
|---|--------|
| 基本保障 | 50,000 |
| 現金損失 | |
| i. 於香港、澳門或廣東內任何地方在運送途中由閣下或閣下授權的僱員所保管的現金 | 50,000 |
| ii. 營業時間內置於辦公室內的現金 | 50,000 |
| iii. 非營業時間置於辦公室內的現金 | 50,000 |
| iv. 存放於投保人住所中或公司董事、合夥人或僱員住所中而屬於公司的現金 | 5,000 |

自負額：

- i. 任何一次意外1,000港元。

第4部份：惡意襲擊保障

| | 最高保障額 (港元) |
|--------------------------------|-------------------------|
| 基本保障 | 任何一個受保期之最高賠償額為1,000,000 |
| 人身損傷後12個月內死亡 | 100,000 |
| 人身損傷後12個月內喪失肢體或視力 | 100,000 |
| 永久職業性傷殘 | 100,000 |
| 臨時職業性傷殘 (首次人身損傷後維持連續最多100週) | 每週250 |

註：

- 僅限其中一項保障：死亡、喪失肢體或視力，或永久職業性傷殘就同一人士支付。
- 如已就上述任何一項保障項目支付賠償，該同一人士其後之人身損傷，將不會獲得賠償。

第5部份：公眾責任保障

| | 最高保障額 (港元) |
|---------------|-------------------|
| 責任保障 | 任何一次意外10,000,000 |
| 額外保障 | |
| i. 海外公幹責任 | 根據責任保障最高賠償額 |
| ii. 食物及飲品中毒 | 最高賠償額合計為2,000,000 |
| iii. 急救 | 根據責任保障最高賠償額 |
| iv. 維修工程涉及的責任 | 根據責任保障最高賠償額 |
| v. 租戶責任 | 根據責任保障最高賠償額 |
| vi. 公司的康樂體育活動 | 根據責任保障最高賠償額 |

自負額：

- 每宗第三者財物損毀之首1,000港元。

第6部份：自選保障

| | 最高保障額 (港元) |
|------|---------------|
| 僱員補償 | 每宗200,000,000 |



我可以如何投保？

請聯絡宏利了解保險計劃的保障詳情及投保方法。

保監局徵費

自2018年1月1日起，除若干獲豁免保險類別外，保險業監管局（「保監局」）將按特定徵費率對所有保險保單實施保險業監管局徵費（「保監局徵費」）。除特別註明外，所有昆士蘭聯保香港推廣文件內的保費並不包含保監局徵費。保險單內如含保監局徵費，會列明於保單承保表、繳款通知及續保通知書內。

注意：此產品冊子只供作參考之用，所有條款及細則概以保單為準。

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited. QBE Hong Kong offers a comprehensive range of non-life insurance solutions for both corporate and personal customers. QBE Hong Kong is part of the QBE Insurance Group.

QBE Insurance Group is a general insurance and reinsurance company, with operations in key insurance markets. Listed on the Australian Securities Exchange, QBE Insurance Group is headquartered in Sydney and employs more than 12,000 people in 31 countries and territories.

China Construction Bank (Asia) Corporation Limited is the retail and commercial business platform of China Construction Bank Corporation in Hong Kong, and offers a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services and cross-border financial services, etc.

Manulife (International) Limited (Manulife) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of QBE Hong Kong for distribution of general insurance products in Hong Kong. Manulife and QBE Hong Kong have entered into an Exclusive Distribution Agreement by which Manulife shall be engaged in marketing and promotion of QBE Hong Kong general insurance products, while appropriate Manulife's agents shall be appointed as QBE Hong Kong insurance agents to distribute QBE Hong Kong general insurance products. This product brochure has been prepared by and the product(s) described in this product brochure is(are) underwritten by QBE Hong Kong solely but not Manulife.

昆士蘭聯保險有限公司 (昆士蘭保險香港) 為昆士蘭保險集團與中國建設銀行 (亞洲) 股份有限公司之聯營機構。昆士蘭保險香港為企業及個人客戶提供全面的非人壽保險方案。

昆士蘭保險集團 為一般保險及再保險公司，業務遍及主要保險市場。昆士蘭保險集團於澳洲證券交易所上市，其總部位於悉尼，在31個國家及地區有超過12,000名員工。

中國建設銀行 (亞洲) 股份有限公司 為中國建設銀行股份有限公司於香港地區的零售及商業服務平台，並提供多元化的銀行產品和服務，包括零售銀行服務、商業銀行服務、企業銀行服務、私人銀行服務和跨境金融服務等。

宏利人壽保險 (國際) 有限公司 (宏利) 乃根據保險業條例 (香港法例第 41 章)

註冊為昆士蘭聯保險香港一般保險產品之授權保險代理商。宏利與昆士蘭保險香港達成獨家分銷協議，宏利將為昆士蘭保險香港的一般保險產品進行營銷和推廣工作；適合的宏利保險代理將被指派為昆士蘭保險香港的保險代理，以分銷昆士蘭保險香港的一般保險產品。此產品小冊子由昆士蘭保險香港編製，小冊子內所述的產品由昆士蘭保險香港獨家承保，而非宏利。



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