



# Shop Protection Package 商舖綜合保險

All-round protection for your shop  
為你的商舖提供周全保障



# Shop Protection Package

As a small business owner, your shop is vulnerable to a wide range of risks – from fire to typhoon to theft or even bodily injuries.

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

## Basic Cover

### Section 1. Trade Contents All Risks Protection

	Maximum Sum Insured HK\$
<b>Basic Cover</b>	Your selected Sum Insured, up to \$150,000,000, for the Trade Contents in your shop, including stock and trade samples, fixtures, fittings, machinery and Personal Effects owned by you or for which you are legally responsible.
<b>Additional Benefits</b>	
Seasonal Increase	The Sum Insured on stock will be automatically increased by 20% during the period from 1 November to 1 March every year.
Goods in Transit	\$50,000 for Any One Occurrence of accidental loss of or damage to goods in transit anywhere in Hong Kong, Macau or Guangdong, in the course of collection and delivery by you or any of your Employees
Temporary Removals	15% of the Sum Insured for loss of or damage to Trade Contents whilst temporarily removed for cleaning, renovation, repair, or other similar purposes
Damage to Shop Premises Caused by Burglary	Up to the Sum Insured but not exceeding \$150,000 in Aggregate for the cost of physical damages to your shop premises as a result of theft or attempted theft
Removal of Debris	10% of the Sum Insured for Trade Contents
Personal Effects	\$5,000 Per person but not exceeding 15% of the Sum Insured in Aggregate
Professional Fees	\$5,000
Damage to Property in the Open	5% of the Sum Insured for Trade Contents
Alterations or Repairs	Cover for your Trade Contents damaged during shop alterations or repairs, provided the contract value does not exceed \$100,000
Locks Replacement	\$2,000 for the replacement of damaged door locks due to a theft or burglary
Roller Shutters and Gates	\$20,000 for the cost of replacing the roller shutters and gates at your shop premises as a result of theft or attempted theft
Fire Extinguishing Expenses	\$10,000 for the replacement or refilling costs of fire extinguishers and sprinklers following a fire or an explosion
Computer Equipment:	
i. loss or damage to an item of Computer Equipment;	\$100,000
ii. Computer Equipment interruptions	\$50,000

#### Excess:

- i. 10% of each and every loss due to water damage, subject to a minimum of HK\$3,000.
- ii. The first HK\$1,000 of each and every other loss.

## Section 2. Loss of Income Protection

Maximum Sum Insured HK\$	
<b>Basic Cover</b>	Up to \$500,000 for loss of income during the Indemnity Period which results from: <ol style="list-style-type: none"> <li>1. The loss of or damage to your Trade Contents insured under Section 1; and/or</li> <li>2. The denial of access to your shop 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.</li> </ol> You will also be covered up to \$50,000 for professional accountants' or auditors' fees arising from claims verification.
<b>Indemnity period</b>	12 months

**Excess:**

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

## Section 3. Breakage of Glass Protection

Maximum Sum Insured HK\$	
<b>Basic Cover</b>	\$50,000 or 10% of Trade Contents, whichever is lesser, for the accidental breakage of fixed plain plate and sheet glass in the windows, doors, showcases, counters and shelves
<b>Optional Cover</b>	
<b>Special Glass</b>	\$10,000 for Special Glass which is silvered, embossed, lettered, bent or in any way ornamental

**Excess:**

- i. The first HK\$1,000 of each and every loss caused by typhoon, windstorm, flood, falling tree or malicious act.

## Section 4. Money Protection

Maximum Sum Insured HK\$	
<b>Basic Cover</b>	\$30,000
<b>Loss of Money</b>	
i. Occurred while in transit anywhere in Hong Kong, Macau or Guangdong in the physical custody of you or your authorised employees	\$30,000
ii. Occurred inside the shop during business hours	\$30,000
iii. Occurred inside the shop outside business hours	\$30,000
iv. Occurred in the residence of or that of your directors, partners or employees	\$5,000
<b>Increase Limit for Peak Season</b>	20% of the Sum Insured under this section for Sundays and Hong Kong public holidays (including the following day) to fit business needs during peak sales seasons

**Excess:**

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

## Section 5. Malicious Attack Protection

	Maximum Sum Insured HK\$
<b>Basic Cover</b>	\$1,000,000 Per Period of Insurance
<b>Death within 12 months of Bodily Injury</b>	\$100,000
<b>Loss of Limb or Loss of Sight within 12 months of Bodily Injury</b>	\$100,000
<b>Permanent Occupational Disability</b>	\$100,000
<b>Temporary Occupational Disability (subsisting for a maximum of 100 consecutive weeks after the first occurrence of the Bodily Injury)</b>	\$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 6. Public Liability Protection

	Maximum Sum Insured HK\$
<b>Limit of Liability</b>	\$10,000,000 Per Occurrence
<b>Additional Benefits</b>	Up to the Limit of Liability
i. Overseas commercial visits	
ii. First aid	
iii. Contractor's liability	
iv. Sign board liability	
v. Tenant's liability	
vi. Welfare, social and sports club	

### Excess:

- The first HK\$1,000 for each and every third-party property damage claim.
- 10% of each and every third-party property damage claim due to water damage, subject to a minimum of HK\$3,000.

## Section 7. Optional Cover

	Maximum Sum Insured HK\$
<b>Employees' Compensation</b>	\$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.

## 商舖綜合保險

作為小企業，你的商舖面對著各種風險，例如火災、颱風、盜竊，甚至人身損傷。

**昆士蘭保險香港商舖綜合保險**是為零售業務而設之一站式保障方案，讓你可安心專注拓展業務。此方案為你的店舖、店舖財物、存貨、經營利潤以至法律責任提供保障——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	為你商舖內的財物或你負有法律責任的財物，包括存貨，貨品樣本、裝置、配件、機器及私人物品提供保障，你可選擇保障額高達150,000,000港元
額外保障	
季節性保額調高	於每年11月1日至3月1日期間，存貨保額會自動調高20%
押運途中貨物	提供高達50,000港元的保障，賠償由你或僱員押運的貨物，於香港、澳門或廣東押運途中所蒙受之一次意外損失或損毀
財物暫存	你的商舖內的財物被暫時存放於其他地點，以作清潔、翻新、維修或其他類似目的，期間遭受損失或損毀，最高賠償額為財物投保額的15%
店舖被盜賊毀壞	你的商舖因盜竊或企圖盜竊所引致之損毀成本，最高賠償額以商舖財物投保額為上限，而且合計不超過150,000港元
廢物處理	最高賠償額為商舖財物投保額的10%
私人物品	每人5,000港元，而且合計不超過投保額的15%
專業費用	最高賠償額合計為5,000港元
商舖周邊財物損壞	最高賠償額為商舖財物投保額的5%
維修期間引致損壞	為商舖內的物件在維修期間導致損壞提供保障，唯每宗維修工程之金額不可超過100,000港元
門鎖替換	為商舖遭盜竊或爆竊後需更換損壞的門鎖提供保障為2,000港元
捲門及閘門損毀	因盜竊或企圖盜竊而需更換捲門及閘門之費用成本為20,000港元
滅火設備費用	因火災或爆炸後所重置之滅火器或自動灑水系統的費用成本為10,000港元
電腦設備	
i. 電腦項目的損失或損毀	100,000
ii. 電腦設備中斷	50,000

#### 自負額：

- 每宗由水浸引致的損失之10%，最低不少於3,000港元。
- 每宗其他意外損失的首1,000港元。

## 商舖綜合保險

### 第2部份：營利損失保障

最高保障額（港元）	
基本保障	因下列原因在彌償期間蒙受經營利潤損失，最高賠償額為500,000港元： i. 於第1部份所列之商舖內財物損失或損毀；及/或 ii. 因鄰近建築物受毀壞或公共設施發生故障，而引致進入商舖通道被有關政府部門或大廈管理公司封閉超過連續48小時 由批核索償所產生之專業會計師或核數師費用最高為50,000港元
彌償期	12個月

#### 自負額：

- 兩日內（連續48小時）任何一次意外。

### 第3部份：玻璃損毀保障

最高保障額（港元）	
基本保障	裝置於門窗、櫥窗、櫃位及架上的平面玻璃意外損毀，最高賠償額為50,000港元或商舖內財物的10%（以較低者為準）
自選保障	
特別玻璃	保障鍍金、雕花、刻字、多面或作裝飾用途的特別玻璃，最高賠償額為10,000港元

#### 自負額：

- 每宗由颱風、暴風、水浸、墮下樹枝或惡意破壞所引致的損失之首1,000港元。

### 第4部份：金錢保障

最高保障額（港元）	
基本保障	30,000
現金損失	
i. 於香港、澳門或廣東境內由你或你授權的僱員所押運之現金	30,000
ii. 營業時間內置於商舖內的現金	30,000
iii. 非營業時間內於商舖內的現金	30,000
iv. 存放於投保人家中或公司董事、合夥人或僱員家中而屬於公司之現金	5,000
增加旺季上限	就週日、公眾假期及公眾假期翌日存放在商舖內的現金，將自動調高至此部份投保額的20%，以配合旺季營運需要

#### 自負額：

- 任何一次意外1,000港元。

## 第5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，或永久職業性傷殘可就同一人士支付。
- 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6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. 急救	
iii. 維修工程涉及的責任	
iv. 廣告招牌責任	
v. 租戶責任	
vi. 公司的康樂體育活動	

自負額：

- 每宗第三者財物損毀之首1,000港元。
- 每宗由水浸引致第三者財物損毀的10%，最低不少於3,000港元。

## 第7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於香港分銷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。



**QBE Hongkong & Shanghai Insurance Ltd.**

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