



QBE

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

| Sum Insured HK\$ | |
|--|--|
| Basic Cover | Your selected Sum Insured, up to a maximum of \$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. |
| Additional Benefits | |
| 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 | Up to \$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 | Up to 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 | Up to 10% of the Sum Insured for Trade Contents |
| Personal Effects | \$5,000 for any one person but not exceeding 15% of the Sum Insured in Aggregate |
| Professional Fees | Up to \$5,000 in Aggregate |
| Damage to Property in the Open | Up to 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 | Up to \$2,000 in Aggregate for the replacement of damaged door locks due to a theft or burglary |
| Roller Shutters and Gates | Up to \$20,000 in Aggregate 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 | Up to \$10,000 in Aggregate for the replacement or refilling costs of fire extinguishers and sprinklers following a fire or an explosion |
| Computer Equipment | Up to \$100,000 in Aggregate for loss or damage to an item of Computer Equipment; Up to \$50,000 in Aggregate for Computer Equipment interruptions |

Excess:

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

Section 2. Loss of Income Protection

| | Sum Insured HK\$ |
|-------------------------|--|
| Basic Cover | Up to \$500,000 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 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. You will also be covered up to \$50,000 for professional accountants' or auditors' fees arising from claims verification. |
| Indemnity period | 12 months |

Excess:

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

Section 3. Breakage of Glass Protection

| | Sum Insured HK\$ |
|-----------------------|---|
| Basic Cover | Up to \$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 |
| Optional Cover | |
| Special Glass | Up to \$10,000 for Special Glass which is silvered, embossed, lettered, bent or in any way ornamental by paying an additional premium |

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

| | Sum Insured HK\$ |
|--|---|
| Basic Cover | \$30,000 |
| 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 | \$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 |
| Increase Limit for Peak Season | 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

| | 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:

- i. 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.
- ii. 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

| | Sum Insured HK\$ |
|-------------------------------------|--|
| Limit of Liability | \$10,000,000 for Any One Occurrence |
| Additional Benefits | 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:

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

| | Sum Insured HK\$ |
|--------------------------------|--|
| Employees' Compensation | \$200,000,000 for Any One Occurrence in accordance with the Employees' Compensation Ordinance and Common Law for injuries or death arising out of employment |

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

| 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 | 最高賠償額為一人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 | 為商舖遭盜竊或爆炸後需更換損壞的門鎖提供保障，最高賠償額合計為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，最高賠償額合計為20,000港元。 |
| 滅火設備費用 | 保障因火災或爆炸後，所重置之滅火器或自動灑水系統的費用成本，最高賠償額合計為10,000港元。 |
| 電腦設備 | 電腦項目的損失或損毀，最高賠償額合計為100,000港元；電腦設備中斷，最高賠償額合計為50,000港元。 |

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。

第2部份：營利損失保障

| 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：

- i. 兩日內（連續48小時）任何一次意外。

第3部份：玻璃損毀保障

| 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 | 只需支付額外保費，便可保障鍍金、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：

- i. 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

| 保障額（港元） | |
|------------------------------------|--|
| 基本保障 | 30,000港元 |
| 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港元 |
| ii. 營業時間內置於商舖內的現金 | 30,000港元 |
| iii. 非營業時間內於商舖內的現金 | 30,000港元 |
| 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港元 |
| 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：

- i. 任何一次意外1,000港元。

第5部份：惡意襲擊保障

| | 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港元 |
| 人身損傷後12個月內死亡 | 100,000港元 |
| 人身損傷後12個月內喪失肢體或視力 | 100,000港元 |
| 永久職業性傷殘 | 100,000港元 |
| 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港元 |

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

| | 保障額（港元） |
|----------------|--------------------|
| 責任保障 | 任何一次意外10,000,000港元 |
| 額外保障 | 根據責任保障最高賠償額 |
| i. 海外公幹責任 | |
| 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

| | 保障額（港元） |
|------|---|
| 僱員補償 | 根據香港僱員補償條例及民事法所訂定因工傷亡，最高賠償額為一次200,000,000港元 |

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) 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.

昆士蘭聯保險有限公司（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，屬昆士蘭保險集團之成員公司。

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。



QBE Hongkong & Shanghai Insurance Ltd.

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