



美容護理商業保險

由昆士蘭聯保保險有限公司承保
Underwritten by QBE Hongkong & Shanghai Insurance Ltd

產品特點 Product Features *



免費療程責任保障
保障上限港幣50,000元
Free treatment liability coverage
up to HK\$50,000



可攜設備於店外使用
保障上限港幣30,000元
Portable equipment covered while
outside your premises up to HK\$30,000



店外廣告招牌
保障上限港幣50,000元
Enhanced protection for outside
signboards up to HK\$50,000



衣帽間責任 (顧客寄存衣物)
保障上限港幣50,000元
Cloakroom liability (Guests' effects)
up to HK\$50,000

* 受保單條款細則及不保事項所限 * Subject to policy terms, conditions and exclusions.

保障範圍 Coverage

基本保障 Basic Cover

財物綜合保障 Property All Risks

- 包括店外的可攜式設備/電腦及廣告招牌
- 免費附加基本現金、忠誠及員工人身意外保障
- Including portable equipment /computer outside premises, and advertising signs
- Complementary basic money, fidelity guarantee and employees' personal accident cover

業務中斷保障 Business Interruption

因處所受損影響營運引起之額外工作成本
Increase in cost of working due to interruption of operation at the Premises following insured Damage

公眾責任保障 Public Liability

責任保障包括療程責任及衣帽間責任
Legal liability including treatment liability and cloakroom liability

自選額外保障 Optional Extra Cover

金錢損失保障 Money Protection

現金、支票、信用卡存根等損失
Loss of cash, cheques, credit card vouchers etc.

忠誠保障 Fidelity Guarantee

因僱員不誠實行為引起的損失
Loss due to infidelity or dishonest acts of employees

僱員補償保障 Employees' Compensation

保戶就僱員因工傷亡的法定補償及法律責任
Insured's liability to pay statutory compensation and common law damages due to work injuries

目標行業 Target Businesses

美容	面部護理、按摩
SPA	身體按摩、香薰療法、水療
髮型屋	洗髮、剪髮、染髮、造型、剃鬚、頭髮護理、電髮、直髮
美甲	修甲、塗甲油

請參閱保單內的所有條款及細則。有關詳情，請聯絡昆士蘭保險的業務代表。

Please refer to the policy for full terms and conditions. For further information, please contact your QBE Representative.