



Beauty Salon Protector

美麗保



Liberty
International™

Member of Liberty Mutual Group

利寶國際保險有限公司

Liberty's Beauty Salon Protector is a all-in-one packaged policy specially designed to meet the comprehensive needs of today's wellness business especially for beauty & hair salons.

利寶的“**美麗保**”是特別為現今服務市場上的美容院及髮形屋而設計，一個一站式的全面保險單。

This insurance offers protection for your shop's trade contents and stocks as well as money and legal liabilities. Additionally, the following value-added covers are provided:

此保單所受保障的包括閣下之商舖裝修、財物及存貨，亦保障現金遺失及公眾責任。除此之外，下列所附加保障亦會提供：

Deterioration of Stock 存貨變壞保障

Consequential Loss following infectious diseases such as SARS 因爆發傳染病(例如沙士)而引致相關的業務損失

Rental Expenses for Alternative Premises 替代單位之租金保障

Fidelity Guarantee 僱員忠誠保險

Errors, Omissions or Negligence resulting from services rendered 服務失當保障 (因錯誤及疏忽引致)

Chain-store Discounts 連鎖店折扣優惠

Basic Cover 基本保障

Section 1 - "Property All Risks" Cover 財物全保

This section offers protection to the stock and contents of your business (e.g. equipment, furniture, fixtures and fittings, tenant's improvements and employees' personal effects). In case the stock and contents are stolen or damaged by typhoon, fire, flood or any other mishap, they will all be replaced by new, provided the sum insured represents the full replacement value.

財物全保：本計畫為閣下店舖內的存貨及財物(譬如設備、傢俬、固定裝置、裝修、僱員財物)提供保障，一旦存貨及財物被竊，或因颱風、火災、水災及其它不幸事故造成的損毀，無論是設備、傢俬、固定裝置，均可為您全新更換。

(A) This section also provides the following special extensions at no extra costs:

除以上保障外，另備有下列各項免費特別保障：

- i) Seasonal increase – The sum insured on Trade Stocks will be automatically increased by 25% free of charge for the months of December, January, and February. 季節性保額調高 – 存貨投保額將於十二月、一月和二月免費自動調高25%。
- ii) Damage to advertising signs – Up to HK\$25,000 per occurrence and HK\$50,000 in aggregate per policy period. 廣告招牌的損毀 – 最高賠償額為每次HK\$25,000，全年HK\$50,000。
- iii) Accidental breakage of fixed glass doors or windows – Up to HK\$100,000 per occurrence and in aggregate per policy period. 玻璃門窗的損毀 – 最高賠償額為每次/全年HK\$100,000。
- iv) Damage to Stock in a conveying vehicle – Up to HK\$100,000 or 20% of Trade Stocks' total value, whichever is the lesser, on a per occurrence basis and in aggregate per policy period. 押運途中的貨物損毀 – 最高賠償額為每次/全年HK\$100,000 或存貨投保額的20%，以最小之金額為準。
- v) Deterioration of Stock 存貨之變壞
Loss of or damage or deterioration of refrigerated or frozen Trade Stocks in refrigeration units of up to HK\$50,000 any one occurrence and in aggregate any one Period of Insurance caused by:
冷藏庫內之存貨因以下情況而損毀或變壞，最高賠償額為每次/全年HK\$50,000。
 - a) The accidental damage / breakdown to refrigerating equipment or freezer which is less than 5 years old; or
因意外而損毀 / 故障之冷藏庫須少於五年機齡，或
 - b) Failure of public electricity supply for a period exceeding six consecutive hours.
公共電力連續超過六小時停止供應

(B) Deductibles 自付額

- 10% of each and every loss due to water damage, subject to a minimum of HK\$3,000.
每宗由水浸引致的損失的10%，最低不少於 HK\$3,000。
- HK\$2,000 on damage to neon signs and/or roller shutter doors.
霓虹招牌和旋轉門的損毀，每宗HK\$2,000。
- HK\$1,000 in respect to each and every other loss, other than fire, lightning and explosion.
除火災、閃電、爆炸和上述損失之外的其它損失，每宗HK\$1,000。
- HK\$3,000 or 10% of loss, whichever is the greater, in respect of theft loss.
每宗因盜竊引致的損失的10%，最低不少於 HK\$3,000。

Section 2 - Consequential Loss 引致的業務損失

This section gives you free protection for:-

本計畫為閣下提供免費的保障包括

(A) Additional cost of carrying on your business for a period of up to 12 months after a loss is payable under the "Property All Risks" cover, subject to limit of indemnity HK\$750,000. This limit includes paying for the accountants' fees of up to HK\$100,000 per occurrence. The limit also includes paying for the rental allowance of up to HK\$250,000 per occurrence / in aggregate required for alternative premises. 運作成本增加 – 在“財物全保”保障範圍內的損失引致額外運作成本，本計畫提供免費保障，最高賠償額每次高達 HK\$750,000，包括會計師費用，最高賠償額為每次HK\$100,000。賠償額亦包括替代單位之租金 – 最高每次/全年HK\$250,000。

(B) Liberty will compensate you HK\$500 per day for a maximum of 30 days or for such shorter period actually taken to restore your business to the pre-loss operational level in the event of:

閣下之店舖因為下列之情況引致業務中斷而蒙受的業務損失，利寶國際保險將會賠償閣下每天HK\$500，最多為期30天，或在最短之時間內令店舖恢復業務，以最短之期限為準。

i) Closure of whole or part of premises resulting in interruption to or interference with the Business at the insured premises and which is caused solely by: 關閉整個或部份店舖

- insured perils in Section 1; or 因“財物全保”保障範圍內的損失，或

- denial of access; or 因鄰近建築物有“財物全保”保障範圍內的損毀而導致進入店舖的通道被關閉，或

- order of a Public Authority as a result of infectious disease, murder, suicide etc.

因為傳染性的疾病、謀殺案、自殺案等，而政府發佈命令封鎖

ii) Failure of public utilities.

水、電、氣體燃料供應中止。

Subject to a time excess of 48 hours.

本公司將不會負責閣下首48小時之損失。

Section 3 - Money and Assault 金錢及個人意外

This section gives you free protection against loss of cash, checks, postal or money order, stored-value cards and postage stamps, and provides compensation for injury sustained by any employee as a result of actual or attempted robbery or hold up.

本計畫免費保障貴店舖遺失的所有現金、支票、郵政匯票或其它匯票、儲值卡及郵票等。若閣下或僱員被竊賊或劫匪傷害，本計畫亦免費提供保障。

Maximum Limit per occurrence 每次最高賠償額	
a) Loss of money 現金遺失	
i. in transit during Business hours 營業時間內押運途中之現金	HK\$75,000*
ii. at Business Premises during Business Hours 營業時間內置於店內的現金	HK\$75,000*
iii. at Business Premises out of Business Hours in a locked safe or cash register 非營業時間內置於店中上鎖的夾萬或收銀機內的現金	HK\$75,000*
iv. at Business Premises out of Business Hours not in a locked safe or cash register 非營業時間內置於店中但非放置在上鎖的夾萬或收銀機內的現金	HK\$ 10,000*
v. in transit to and from and whilst at the residence of an authorized Employee 在僱員住所內或往返店舖途中遺失的現金	HK\$ 5,000
b) Loss of crossed checks, crossed postal orders, crossed money orders, crossed bankers drafts 遺失的劃線支票、郵政及銀行匯票	HK\$ 500,000
c) Damage to safes caused by theft 夾萬遭遇竊賊破壞	HK\$ 25,000
Maximum Limit per person 每人最高賠償額	
d) Personal assault 人身意外	
i. Death 死亡	HK\$ 100,000
ii. Permanent and Total Disablement 全部及永久性傷殘	HK\$ 100,000
iii. Loss of both limbs 失去雙肢	HK\$ 100,000
iv. Loss of sight of both eyes 失去雙目視力	HK\$ 100,000
v. Loss of 1 limb and sight of 1 eye 失去單肢及單目視力	HK\$ 100,000
vi. Loss of 1 limb or sight of 1 eye 失去單肢或單目視力	HK\$ 100,000

* The limits of liability will be increased by 25% for the months of December, January, and February.

* 投保額將於十二月、一月和二月自動調高25%。

This section also provides the following special extension at no extra cost: 除以上保障外，另備有下列免費特別保障：

Fidelity Guarantee – Liberty will compensate you for direct pecuniary loss arising from any act of fraud or dishonesty committed by your employees (Limit: HK\$5,000 any one occurrence and in the aggregate up to HK\$15,000).

僱員之忠誠保險 – 利寶國際保險將會賠償閣下因僱員的不誠實或詐騙而引致的現金損失 (最高賠償額為每次HK\$5,000，全年HK\$15,000)。

Section 4 - Public Liability 公眾責任

This section covers your legal liability in respect of compensation for third party bodily injury and/or property damage arising in connection with the business operation. The limit of liability provided is HK\$10,000,000.

公眾責任 – 免費保障閣下於店舖營運中引致他人身體或財物受損壞所需承擔之法律賠償責任，最高賠償額為HK\$10,000,000。

Deductibles 自付額

- 10% of each and every loss due to water damage to third party property, subject to a minimum of HK\$5,000.

每宗由水浸引致的第三者財物損失的10%，最低不少於 HK\$5,000。

- HK\$3,000 in respect to each and every other third party property damage. 其它的第三者財物損失，每宗HK\$3,000。

This section also provides the following special extension at no extra cost: 除以上保障外，另備有下列免費特別保障：

Errors, Omissions or Negligence – Liberty will indemnify you up to HK\$15,000 per occurrence / HK\$50,000 in aggregate for which you shall become legally liable to pay for Medical Expenses; resulting from bodily injury to third party claims first made against you and reported to us during the Period of Insurance, for error, omission or negligence arising from the services rendered by you or your employees. (Deductible is not applied).

Treatment by a registered Chinese bonesetter or herbalist will also be covered.

給予客戶服務上之失當（因錯誤及疏忽），而導致第三者身體受傷的醫療費用，最高賠償額為每次HK\$15,000，全年HK\$50,000。此類索償必須在承保期內發生及提交。（不設自付額）。

保障亦包括中醫師或跌打醫師所作出診斷的醫療費用。

Optional Cover 附加保障

Section 5 - Employees' Compensation 勞工保險

This section covers employers' liability to employees in accordance with the Employee's Compensation Ordinance and Common Law of up to HK\$100 million per event for injuries or death arising out of employment.

本計劃的保障範圍包括香港的僱員賠償條例所制定及民事法所裁定的僱主給予僱員因工傷亡之賠償。

最高賠償額為每宗事故一億港元。

Note: this leaflet serves as a general guideline. Please refer to the Policy and Schedule for details of cover.

註：本手冊僅為一般性簡介，僅供參考之用。有關承保之具體內容，以保單所載為準。如中文譯本與英文有異，以英文文本為準。

Liberty International Insurance Ltd is a 100% owned subsidiary company of Liberty Mutual Group. Boston-based Liberty Mutual Group is the 6th-largest property and casualty insurer in the United States. In 2006, The Company ranks 95th on the Fortune 500 list of largest corporations in the United States. With financial strength ratings of "Excellent" (A) from the A.M. Best Company and "Strong" (A) from Standard and Poor's, Liberty Mutual Group has the financial strength to provide a wide array of products and services.

利寶國際保險有限公司為美國利寶互助(Liberty Mutual)集團的全資子公司。總公司設於美國波士頓的利寶互助集團是全美第六大財產及意外保險公司。以2006年的保費收入計算，公司名列美國財富雜誌全美企業伍佰強之95位。今天，利寶互助集團是一家多元化的國際保險集團公司，被保險金融評級機構 A.M. Best 評為 "Excellent" (A) 及標準普爾評為 "Strong" (A) 級，擁有極雄厚之財政實力，能為客戶提供廣泛的保險服務。

Underwritten by Liberty International Insurance Ltd. 由利寶國際保險有限公司承保

Phone: 2892-6980 Fax: 2577-9578

www.libertyinternational.com.hk

Application Form for Beauty Salon Protector 投保表

Office Use Producer Code: _____

Applicant's Name 投保人名稱 _____

Postal Address 通訊地址 _____

Shop Address 店鋪地址 _____ Telephone 電話 _____

Floor Area 店鋪面積 _____ sq. ft. 平方呎 Business Hour 營業時間: From 由 _____ To 至 _____

Seating Capacity 客人坐位數目 _____ Business Nature 業務性質 _____

Period of Insurance 承保期: From 由 _____ To 至 _____

Basic Cover 基本保障

	Sum Insured 投保額 (HK\$)	Premium 保費 (office use)
1. Trade Contents 店鋪財物		
2. Trade Stocks 店鋪存貨		
3. Consequential Loss 後果損失	Per Standard Stipulation 參照既定限額	Free 免費
4. Money & Assault 現金及個人意外	Per Standard Stipulation 參照既定限額	Free 免費
5. Public Liability including Errors, Omissions or Negligence 公眾責任包括服務上之錯誤及疏忽	Per Standard Stipulation 參照既定限額	Free 免費

Optional Cover (Employees' Compensation Insurance) 附加保障 (勞工保險)

Type of Employees 僱員類別	Number of Employees 僱員人數	Total Annual Income 全年收入 (HK\$)
Beautician / Hair Stylist 美容師 / 髮形師		
Indoor employees 戶內僱員		
Other employees (please specify) 其他僱員 (請詳述)		

Note: Minimum premium (Levy not included) - HK\$1,000 (Basic Cover only); HK\$1,500 (Basic Cover plus Optional Cover)
註: 最低保費(不包括保險徵款) - HK\$1,000 (基本保障); HK\$1,500 (基本及附加保費)

- | | | |
|---|--------------------------------------|-------------------------------------|
| <p>1. Have you had any losses during the past 3 years from any of the risks now applied for insurance? If "Yes", please provide details.
過去三年中，閣下是否有任何與這次投保申請有關的損失？如果“是”，請詳述之。</p> <hr/> | <input type="checkbox"/>
Yes
是 | <input type="checkbox"/>
No
否 |
| <p>2. Have there been any accidents to your employees during the past 3 years? If "Yes", please provide details.
過去三年中，閣下的僱員有否遭遇任何意外？如果“是”，請詳述之。</p> <hr/> | <input type="checkbox"/>
Yes
是 | <input type="checkbox"/>
No
否 |
| <p>3. Has any insurance company ever at any time declined your application, cancelled your policy, refused to renew a policy, required an increased rate or imposed special terms? If "Yes", please provide details.
閣下是否曾被其他保險公司拒保、取消保單、不允續保、要求增加保費或註明特別條款？如果“是”，請詳述之。</p> <hr/> | <input type="checkbox"/>
Yes
是 | <input type="checkbox"/>
No
否 |
| <p>4. Does your shop provide SPA and/or bath facilities? If "yes", please provide details.
閣下的店舖內是否設有浸浴及/或沐浴設備？如果“是”，請詳述之。</p> <hr/> | <input type="checkbox"/>
Yes
是 | <input type="checkbox"/>
No
否 |
| <p>5. Do you have any advertising signs attached to the business premises? If "Yes", please provide details.
閣下的店舖是否有廣告招牌？如果“是”，請詳述之。</p> <hr/> | <input type="checkbox"/>
Yes
是 | <input type="checkbox"/>
No
否 |

Declaration 聲明

I/We declared and agreed that 我(們)謹此聲明及同意：

- The premises are solely occupied by me/us as a shop for business purpose and no manufacturing of any kind is carried on within the shop, and not for dwelling purpose; 我(們)的投保店舖只作商業用途，並無製造工作。同時亦不用作住宅用途；
- All the information affecting the assessment of the risk has been disclosed, and is true to the best of my/our knowledge and belief; 任何足以影響風險估值的資料，均基於誠信原則據實呈報；
- This application shall be the basis of the insurance contract between me/us and Liberty International Insurance Ltd. I/We further agree to accept Liberty's Policy terms and conditions, exclusions and conditions to be expressed therein, endorsed thereon or attached thereto. 本投保申請書將會作為我(們)與利寶國際保險有限公司訂立保險契約之依據。我(們)同意接受利寶保單的條款及所附之除外責任和背書

Signature of Applicant (with company chop) 投保人簽名(公司印章)

Date 日期

Personal Information Collection Statement 收集個人資料聲明

The Information you provide to us is collected to enable us to administer any insurance product or service applied for, or any alternations, variations, cancellation or renewal of such product or service; any claim or investigation or analysis of such claim; and exercising right of subrogation.

The said information may be transferred to

- any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes,
- any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation, and
- any members of the "Federation" by the "Federation" for any of the above or related purposes.

Moreover, Liberty International Insurance Ltd. is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.

閣下提供的資料，為本公司提供保險產品/服務之行政業務所需，或該類產品或服務的任何更改、變更、取消、或續期；任何索償、或該類索償的調查或分析；行使任何代位權。以上資料，可移轉於

- 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司、或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；
- 現存或不時成立之任何保險公司協會或聯會或類同組織[聯會]，以達到任何上述或有關目的，或以使[聯會]執行其監管功能，或其他基於保險業或任何[聯會]會員的利益而不時在合理要求下賦予[聯會]的職能；
- 或透過[聯會]移轉與任何[聯會]的會員，以達到任何上述或有關目的。

此外，在此授權利寶國際保險有限公司由[聯會]從保險業內收集的資料中查閱及/或核對閣下任何資料。