

xiv. Computer Equipment and Data Media

Protect office computer equipment, systems and data media against any unforeseen and sudden physical loss or damage due to electrical or mechanical breakdown caused by fire or explosion, up to HK\$100,000. We will pay for the additional expenditure incurred due to total or partial interruption of operation to the office computer equipment, up to HK\$50,000.

DEDUCTIBLES:

1. The first HK\$1,000 of each and every loss.
2. The first HK\$2,500 of Portable Office Equipment loss.

2. Business Interruption Protection

This section gives you free protection for increase in cost of working for a period up to twelve months resulting from:

- i. the loss of or damage to your Office Contents insured under the policy; and / or
- ii. the denial of access to your business premises 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.

The sum insured automatically provided is HK\$1,000,000. You will also be covered up to HK\$50,000 for the professional accountants' or auditors' charges arising from claims verification.

Additional Benefits

Mandatory Provident Fund (MPF) Contribution

Cover the employer's actual monthly MPF contributions up to 3 months, if the business is temporarily closed for more than 7 consecutive days due to damage to the insured property caused by fire and / or explosion, up to HK\$5,000.

3. Money Protection

This section offers protection for:

	HK\$
(a) Loss of cash	
i. Occurred while in transit anywhere in Hong Kong, Macau and / or Guangdong Province 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 whilst the cash are secured in locked safe	50,000
iv. Occurred inside the business premises outside business hours whilst the cash are secured in locked drawer	20,000
v. Occurred inside the business premises outside business hours whilst the cash are not secured in locked safe / drawer	5,000
vi. In bank night safe	50,000
vii. Occurred in the residence of or that of your directors, partners or employees.	5,000

	HK\$
(b) Loss of crossed cheques, crossed postal orders, crossed money orders, crossed bankers drafts	500,000
(c) Damage to safe caused by theft	30,000
(d) Loss of money due to fraud or dishonest act of employees (discovered within 3 days after the date of occurrence)	30,000

4. Malicious Attack Protection

If you or your employees working at the business premises are injured as a result of malicious attack by any person stealing or attempting to steal, we will provide each injured person up to HK\$100,000 compensation in the event of death or permanent disablement.

5. Public Liability Protection

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

Further Cover Extension

- Overseas Commercial Visits
- Food and Drinks Poisoning
- First Aid
- Contractor's Liability
- Tenant's Liability
- Welfare, Social and Sports Club

DEDUCTIBLES:

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

OPTIONAL COVER

Employees' Compensation

This section covers employers' liability to employees in accordance with the Employees' Compensation Ordinance and Common Law, for injuries or death arising out of employment up to HK\$200 million per event.

Office Protection Package

辦公室綜合保險



QBE Hongkong & Shanghai Insurance Ltd.
昆士蘭聯保保險有限公司

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

COMPANY PROFILE 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The **QBE Insurance Group** first established local representation in 1920. Today, QBE Insurance Group is one of the top 25 insurers and reinsurers worldwide. A public listed company, listed on the Australian Stock Exchange, QBE has consistently maintained a high Standard & Poor's A+ Financial Strength Rating. It operates in all key insurance markets and is active in more than 40 countries; so QBE is backed by the strength and security of a truly global organization. Yet, it prides itself on challenging expectations with fresh ideas. It means it can provide specialist insurance solutions innovatively tailored to suit customers' needs.

China Construction Bank (Asia) Corporation Limited, formerly known as Bank of America (Asia) Limited, offers a wide array of consumer and commercial banking services for customers. It is a wholly owned subsidiary of China Construction Bank Corporation, a leading bank in China possessing extensive strength in corporate and consumer banking, and treasury operations.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual clients. Apart from the conventional commercial insurance products such as fire, business interruption, burglary, public liability, property all risk, marine cargo, employees' compensation and motor, it also provides engineering insurance like electronic equipment and contractors' all risks, as well as specialist insurance solutions like trade credit, protection and indemnity, freight forwarders' liability, directors and officers' liability, medical malpractice liability, products liability and professional indemnity insurances. Its personal insurance products include household, personal accident, medical, golf, travel and pleasure craft insurances.

The development of the QBE Insurance Group in this market symbolizes its commitment to providing quality services to the insuring public in Hong Kong.

昆士蘭聯保險有限公司 (昆士蘭聯保) 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。

昆士蘭保險集團於一九二零年在香港設立業務代表,開始提供本地保險服務。昆士蘭保險集團現時在全球一般保險及再保險集團之排名中,名列二十五名內。集團為澳洲之上市公司,持續獲得標準普爾A+財務實力評級。其業務遍及所有主要保險市場,並活躍於超過四十個國家,表現真正環球企業的實力與可靠。同時,集團對本身一直能以革新意念迎接挑戰引以自豪,這象徵集團能提供度身訂造的創新專業保險解決方案,以滿足客戶的需求。

中國建設銀行(亞洲)股份有限公司前身為美國銀行(亞洲)有限公司,為客戶提供一系列個人及商業銀行產品及服務。該行是中國建設銀行之全資附屬機構,母公司在中國銀行業居於市場領先地位,並在商業及個人銀行和資金業務等方面具有雄厚實力。

昆士蘭聯保是香港歷史最悠久的保險公司之一,不斷提供優質而全面的保險服務,以切合各界的需求。其傳統工商業保險產品包括火災、營業中斷、盜竊、公眾責任、財產保險、船運保、僱員賠償及汽車等;而因應不同範疇的風險處理需要,「昆士蘭聯保」亦提供一些工程保險,如電子儀器及工程綜合保險等;及專業的保險產品,例如貿易信貸、船舶責任、董事及行政人員責任、產品責任和專業責任保險等。「昆士蘭聯保」提供的個人保障產品包括家居、人身意外、醫療、高爾夫球、旅遊、遊艇等保險產品。

昆士蘭保險集團在香港之積極發展,顯示集團對香港的服務承諾。

Underwritten by 承保機構



QBE Hongkong & Shanghai Insurance Ltd.
昆士蘭聯保保險有限公司
A member of the worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員

17/F, Warwick House, West Wing, Taikoo Place,
979 King's Road, Quarry Bay, Hong Kong
香港鰂魚涌英皇道979號太古坊和域大廈西翼17樓
Tel 電話: 2877 8488 Fax 傳真: 3607 0300
Website 網址: www.qbe.com.hk

OFFICE PROTECTION PACKAGE

QBE Hongkong & Shanghai Insurance Ltd. Office Protection Package gives you comprehensive insurance cover in a very reasonably priced policy. Its benefit package include:

1. Office Contents "All Risks" Protection
2. Business Interruption Protection
3. Money Protection
4. Malicious Attack Protection
5. Public Liability Protection

In addition, you can also get employees' compensation insurance for your staff.

BASIC COVER

1. Office Contents "All Risks" Protection

This section offers "All Risks" protection to the Office Contents in your business premises, including office appliances and equipment, trade samples and stock, landlord's fixtures and fittings for which you are responsible, tenant's improvements and employees' personal effects, with a new for old cover provided that the sum insured represents the full replacement value.

Within the sum insured selected by you, insurance cover will be provided subject to the following limit:

	HK\$
• Any one machinery or equipment	200,000
• Computer systems' records	10% of sum insured
• Any one deed, document, card, tapes, file or transparency (total payable under this policy shall not exceed HK\$20,000 in annual aggregate)	5,000
• Any one bottle of wine / spirit (total payable under this policy shall not exceed HK\$5,000 in annual aggregate)	1,000
• Any one set of work of art (total payable under this policy shall not exceed HK\$50,000 in annual aggregate)	10,000
• Any one item of trade samples & stock (total payable under this policy shall not exceed 10% of the Sum Insured against this section)	15,000
• All other loss or damage in any one event	Up to the selected Sum Insured

Besides, this section also provides the following special extensions at no extra cost:

- Accidental Breakage of Glass**
Up to HK\$20,000 protection for accidental breakage of fixed glass panes at the Business Premises.
- Temporary Removal**
Up to 15% of sum insured under this section for loss of or damage to contents whilst temporarily removed for cleaning, renovation, repair or other similar purposes.
- Documents in Transit**
Up to HK\$5,000 protection for loss of or damage to document whilst in transit.
- Office Alterations or Repairs**
Damage to your Office Contents whilst it is under alteration or repair, provided that the value of each contract work shall not exceed HK\$200,000.
- Damage to Office Premises Caused by Burglary**
This section will also be extended to cover the damages to your business premises caused by a burglar, subject to the maximum limit of the declared Office Contents value but shall not exceed HK\$200,000.
- Removal of Debris**
The cost of debris removal following damage to Office Contents up to the amount of 10% of the sum insured.
- Personal Effects**
Cover damage to employee's personal effects, up to HK\$5,000 per person with aggregate of 15% of the Office Contents insured.
- Portable Office Equipment**
Cover loss of or damage to portable office equipment with per article limit of HK\$10,000 for laptop and HK\$5,000 for others occurring outside your office in Hong Kong, up to a limit of HK\$25,000.
- Architects' & Surveyors' Fee**
Cover the fees charged by architect, surveyor, consultant engineer for the reinstatement of your office, up to HK\$5,000.
- Business Sign Board**
Pay for accidental damage to business sign board installed at the lobby of premises, up to a limit HK\$2,000.
- Roller Shutters and Gate**
Pay for accidental damage to roller shutters and gate, up to a limit of HK\$20,000.
- Fire Extinguishing Expenses**
Cover the replacement or refilling costs of fire extinguishers and sprinklers following a fire or an explosion, up to a limit of HK\$10,000.
- Rental Relief**
Pay for rental relief if your office premise is temporarily closed for more than 5 consecutive days due to loss of or damage to Office Contents inside premises, up to a limit of HK\$1,000 per day and HK\$5,000 in annual aggregate.

「辦公室綜合保險」

昆士蘭聯保保險有限公司的「辦公室綜合保險」全面保障你有關辦公室所需的保險。基本保障包括：

1. 財物綜合保障
2. 業務中斷保障
3. 金錢保障
4. 惡意襲擊保障
5. 公眾責任保障

如有需要，你更可为員工購買僱員賠償保險。

基本保障

1. 財物綜合保障

本計劃為你辦公室內的財物，包括設備、貨版與存貨，你須負責之業主裝置及裝備、租客自置裝修及僱員之私人物品等，提供全險及全新更換保障，惟投保人必須以上述財物之全新更換價值投保。

以不超過你投購之總投保額為原則，最高賠償額將作如下計算：

	港元
• 每件器材或機器	200,000
• 電腦系統紀錄	投保額10%
• 任何一份契約、文件、卡、磁帶、檔案或幻燈片 (此項之所有損失賠償額以20,000港元為上限)	5,000
• 每一瓶酒 (此項之所有損失賠償額以5,000港元為上限)	1,000
• 每一件藝術品 (此項之所有損失賠償額以50,000港元為上限)	10,000
• 每一件貨版與存貨 (此項之所有損失以投保額的10%為上限)	15,000
• 每一事故之所有損失及損毀	投保總額

除以上保障外，另備有下列各項免費特別保障：

i. 固定玻璃的意外損毀

為你的固定玻璃因意外而損毀，提供高達20,000港元保障。

ii. 財物暫存

辦公室財物暫時存放於其他地點作清潔或維修，期間遭受損失或毀壞，最高賠償額為財物投保額的百分之十五。

iii. 運送途中之文件

你的文件於運送途中損毀，可獲高達5,000港元保障。

iv. 辦公室改裝或維修

辦公室內的財物如於辦公室維修期間遭受損毀，可獲保障。但每次工程合約價值不超過200,000港元。

v. 辦公室被盜賊毀壞

本計劃亦承保辦公室因盜賊所引致之損毀，此項最高賠償額以公司財物投保額為上限，且不超過200,000港元。

vi. 廢物清理費用

辦公室的財物受損毀後的廢物清理費用，最高可達投保額的百分之十。

vii. 私人物品損失

保障僱員之私人物品的損失，每位僱員最高賠償額為5,000港元及以公司財物投保額的15%為上限。

viii. 手提電子儀器損毀

保障在辦公室外因意外引致手提電子儀器損毀(包括手提電腦每件10,000港元及其他每件5,000港元)，最高賠償額為25,000港元。(只適用於香港境內)

ix. 建築師及測量師費用

在重整公司期間，因僱用專業建築師及測量師所需的費用將可獲賠償，最高賠償額為5,000港元。

x. 公司招牌損毀

保障因意外引致安裝在辦公室大堂內的公司招牌遭受損毀，最高賠償額為2,000港元。

xi. 捲門及閘門損毀

保障因意外引致捲門及閘門損毀，最高賠償額為20,000港元。

xii. 滅火設備費用

保障因火災或爆炸後，需重置滅火器或自動灑水系統的費用，最高賠償額為10,000港元。

xiii. 租金支付

若閣下辦公室內的辦公室設備，因損毀而須暫停業務運作連續超過5天，在暫停期間所須支付的租金，可獲得賠償。最高賠償額為每天1,000港元及保單有效期內5,000港元。

xiv. 電子器材保障

辦公室內的電腦器材、系統以及資料儲存媒體因火災或爆炸所引致受到不可預見及突然的機械損壞，最高賠償額為100,000港元。辦公室內電腦器材的運作受到完全或局部干擾，所需支付的「額外開支」可獲得賠償，保單有效期內之最高賠償額為50,000港元。

自負額：

1. 每宗意外損失的首1,000港元。
2. 每宗手提電子儀器損毀的首2,500港元。

2. 業務中斷保障

免費提供如因維持業務而蒙受經營成本增加的損失保障，最高賠償期為十二個月：

- i. 如因辦公室內的貨品、裝置受損；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有關政府部門或大廈管理封閉超過48小時。

賠償額最高可獲1,000,000港元。你亦可獲得因申報賠償賬項所需支付的專業會計師費用賠償，最高可達50,000港元。

額外保障：

強制性公積金供款

辦公室遇上火災及/或爆炸而引致設備遭受損毀，並須暫停業務運作連續超過七天，作為僱主支付強制性供款的僱員供款亦可獲多至3個月的賠償，最高賠償額為5,000港元。

3. 金錢保障

保障你辦公室的金錢損失，保額如下：

	港元
(a) 現金損失	
i. 於香港、澳門及廣東省的範圍內由你或僱員押運之現金	50,000
ii. 營業時間內置於辦公室內的現金	50,000
iii. 非營業時間內置於辦公室內上鎖的夾萬的現金	50,000
iv. 非營業時間內置於辦公室內上鎖的抽屜的現金	20,000
v. 非營業時間內置於辦公室中但非置於上鎖的夾萬或抽屜內的現金	5,000
vi. 於銀行夜庫中	50,000
vii. 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金錢	5,000
(b) 劃線支票及其他不可轉讓之票據	500,000
(c) 夾萬遭遇竊賊破壞	30,000
(d) 因僱員不誠實或欺詐行為所導致的金錢損失 (必須於事發後的三天內被揭發)	30,000

4. 惡意襲擊保障

若你或僱員於辦公室內被偷竊或企圖偷竊人仕蓄意傷害身體，引致死亡或永久傷殘，每位受傷人仕最高可獲100,000港元之賠償。

5. 公眾責任保障

保障你於業務營運中引致他人身體或財物受損所須承擔之法律賠償責任，最高賠償額為1千萬港元。

額外保障：

- 海外公幹責任
- 食物及/或飲品中毒的責任
- 急救設施保障
- 維修工程涉及的責任
- 租戶責任
- 公司的康樂體育活動

自負額：每宗第三者財物損失之首1,000港元。

自選保障

僱員賠償保險

你可選擇於本計劃內，為員工購買僱員賠償保險，保障範圍包括香港的僱員賠償條例所訂定及民事法所裁定的僱主給予僱員因工傷亡之賠償，最高賠償額為每一事故2億港元。

注意：此小冊子只供作參考之用，所有條款及細則概以保險單為準。

OFFICE PROTECTION PACKAGE PROPOSAL FORM

「辦公室綜合保險」投保書

For Office Use 公司專用
A/C No. 賬戶號碼
Policy No. 保單號碼

Name of Applicant 投保人名稱 _____

Postal Address 通訊地址 _____

Telephone No. 電話號碼 _____

Fax No. 傳真號碼 _____

Insured Business Premises 受保辦公室地址 _____

Business Nature 業務性質 _____

Period of Insurance 承保期 From 由 _____ To 至 _____
(D日/M月/Y年) (D日/M月/Y年)

Please provide the following information for calculation of premium:
請提供以下資料，以便計算保費：

BASIC COVER 基本保障		
	Sum Insured 投保額 (HK\$ 港元)	(For Office Use 公司專用) Premium 保費 (HK\$ 港元)
1. OFFICE CONTENTS “ALL RISKS PROTECTION” 財物綜合保障		
Trade Sample & Stock shall not exceed 10% of Sum Insured 貨版與存貨之最高賠償額為此項之百分之十	\$	\$
2. BUSINESS INTERRUPTION 業務中斷	\$1,000,000	Free 免費
3. MONEY 金錢保障	As per Standard Stipulation 參照既定限額	Free 免費
4. MALICIOUS ATTACK 惡意襲擊	\$100,000	Free 免費
5. PUBLIC LIABILITY 公眾責任	\$10,000,000	Free 免費

OPTIONAL COVER 自選保障		
Employees' Compensation Insurance 僱員賠償保險		
Types of Employees 僱員類別	No. of Employee 僱員人數	Total Annual Earnings (HK\$) 全年總收入 (港元)
Indoor employees 戶內僱員 managerial, administrative and clerical staff 管理及文職人員		
Outdoor employees 戶外僱員 Salesman, private car driver, messenger, merchandiser 推銷員、私家車司機、信差、辦貨		
Goods vehicle driver, deliverer, outdoor engineer and installation worker 貨車司機、送貨工人、戶外技工、裝嵌工人		
Other employees (please specify) 其他僱員 (請詳述)		

Note: Minimum premium – HK\$1,000 (Basic Cover only); HK\$1,500 (Basic Cover plus Optional Cover, with Basic Cover per policy not less than HK\$1,000)

備註：最低保費 – 1,000 港元 (基本保障); 1,500 港元 (基本及自選保障，惟基本保障保費不能少於 1,000 港元)

INSURANCE HISTORY 投保歷史

Any question not answered shall be taken as negative.

所有不作答的問題均視為否定回答。

1. Have you had any losses during the last 3 years from any of the risks now proposed for insurance? If “Yes”, please give details: 過去三年，你有否任何與是次投保申請有關的損失？若「是」，請詳述之。	Yes 是	No 否
_____	<input type="checkbox"/>	<input type="checkbox"/>
2. Have there been any accidents to your employees during the last 3 years? If “Yes”, please give details: 你的僱員於過去三年內有否遭遇任何意外？若「是」，請詳述之。	Yes 是	No 否
_____	<input type="checkbox"/>	<input type="checkbox"/>
3. Has any insurance company ever at any time declined your proposal, cancelled your policy, refused to renew a policy, required an increased rate or imposed special conditions? If “Yes”, please give details: 你曾否被其他保險公司拒絕受保、取消保單、不允續保、要求增加保費或註明特別條件？若「是」，請詳述之。	Yes 是	No 否
_____	<input type="checkbox"/>	<input type="checkbox"/>

DECLARATION & SIGNATURE 聲明及簽署

I / We declared and agreed that:

本人 / 吾等謹此作下列聲明及同意：

- The premises are solely occupied by me / us as an office and no processing and / or manufacturing of any kind is carried on within the office;
本人 / 吾等投保之辦公室只供作辦公用途，並無進行製造業或有關之程序；
- The information given is true to the best of my / our knowledge and belief; 所有資料提供，均就本人 / 吾等所知，據實呈報；
- All particulars affecting the assessment of the risk have been disclosed; 任何足以影響風險估值的資料，均已呈報；
- This application shall be the basis of the insurance contract between me / us and QBE Hongkong & Shanghai Insurance Ltd.
本投保申請書將會作為本人 / 吾等與昆士蘭聯保保險有限公司訂立保險契約之根據。

(本投保書及章程中的中文內容力求符合英文原義，惟有關條文解釋及引用，則以英文為準。)

Signature of Applicant 投保人簽署
(with Company Chop 公司印鑑)

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 carry on insurance business and may be used for the purpose of any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service; any claim or investigation or analysis of such claim; and exercising any right of subrogation, and may be transferred to 1) 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; 2) 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 3) any members of the Federation by the Federation for any of the above or related purposes.

Moreover, we are 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. You have the right to obtain access to and to correct correction of any personal information concerning yourself held by us. Requests for such access can be made in writing to the Personal Data Privacy Officer, QBE Hongkong & Shanghai Insurance Limited, 17/F, Warwick House, West Wing, Taikoo Place, 979 King’s Road, Quarry Bay, Hong Kong (Telephone: 2877 8488, Fax: 3607 0300)

閣下提供的資料，為本公司提供保險業務所需，並可能使用於：任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消、或續期；或任何索償、或該等索償的調查或分析；或行使任何代位權之用。以上資料，及可能轉移予：1) 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；2) 現存或不時成立的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，或以便聯會執行其監管職能，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，及 3) 或透過聯會轉移予任何聯會的會員，以達到任何上述或有關目的。此外，本公司亦備此獲授權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。閣下有權查閱及要求更正由本公司持有有關閣下的個人資料。如有需要查閱，可用書面寄香港鰂魚涌英皇道979號太古坊和域大廈西翼17樓（電話：2877 8488，圖文傳真：3607 0300）向本公司個人資料私隱主任提出。