

**SUNOFFICE INSURANCE**  
永明辦公室保障計劃

# Ultimate cover for all classes of office's risks 為各式辦公室風險 提供優質保障



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**MSIG**

# SUNOFFICE INSURANCE

## ULTIMATE COVER FOR ALL CLASSES OF RISKS IN THE OFFICE

SunOffice Insurance provides a one-stop solution to meet the insurance needs of most office-based professions. It covers all major types of business exposure and provides an array of additional free extended covers.

### First-class protection for high-risk contents

- Loss like computer breakdown, records and substitute equipments as well as full protection for glass

### Extensive cash flow cover

- Provides fidelity guarantee, covers for cash cheques and damage to safe as well as 24-hour loss of money protection in office and residence

### Free worldwide personal accident cover

- For three designated employees

## Benefits at a Glance

Contents (Basic)	Maximum Benefits Payable (HK\$)
Office equipment or machinery (unless specifically mentioned)	up to Sum Insured \$100,000 per item
Computer systems' records	\$40,000 in aggregate \$10,000 per item
Deeds, documents, cards, tapes, files or transparencies	\$20,000 in aggregate \$5,000 per item
Personal effects	\$5,000 per person
Works of art	\$10,000 per item \$100,000 in aggregate but not exceeding 10% of Sum Insured

Plus Free Extensions	Maximum Benefits Payable (HK\$)
Contents temporarily removed from premises for cleaning, renovation, repair or other similar purpose: <ul style="list-style-type: none"><li>Surveying or photographic equipment</li><li>Documents in transit (within Hong Kong)</li><li>Trade samples in transit (within Hong Kong)</li><li>All other property</li></ul>	\$5,000 in aggregate \$5,000 in aggregate \$50,000 in aggregate  \$12,000 or 5% of Sum Insured (whichever is greater)
Damage to office contents due to decoration works at the premises	Covered; subject to contract value not exceeding \$500,000
Damage to office premises in case of theft or attempted theft	Covered
Removal of debris	5% of Sum Insured
Fire extinguishing expenses	\$10,000 in aggregate
Breakdown of computer equipment: <ul style="list-style-type: none"><li>Costs of repair or replacement of computer equipment</li><li>Additional expenditure incurred for the use of substitute computer equipment</li></ul>	\$100,000 in aggregate \$50,000 in aggregate
Damage to advertising sign, neon sign or signboard	\$30,000 in aggregate

Business Interruption	Maximum Benefits Payable (HK\$)
1. Additional expenditure (Free) Such as the cost incurred for temporary premises and facilities if applicable	\$500,000 per year
2. Loss of gross profit (Optional) Provides you with protection against loss of gross profit incurred following insured damage to your office contents. The minimum Sum Insured is your anticipated gross profit for the next 12 months. The standard interruption period is 12 months and can be extended to 18 or 24 months (with the Sum Insured increased proportionately)	
Plus Free Extensions (Applicable to both items)	Maximum Benefits Payable (HK\$)
Professional accountant fees for the purpose of claim verification	Covered
Denial of access to your office premises due to damage to property in the vicinity of the premises (for more than 48 hours)	Covered

Money (Free)	Maximum Benefits Payable (HK\$)
Loss of money <b>during business hours</b> <ul style="list-style-type: none"> <li>In the premises</li> <li>In transit (within Hong Kong)</li> <li>In a bank night safe</li> </ul>	\$50,000 per event \$50,000 per event \$50,000 per event
Loss of money <b>out of business hours</b> <ul style="list-style-type: none"> <li>In a locked safe or strong room</li> <li>Inside premises but secured other than in a locked safe</li> </ul>	\$20,000 per event \$5,000 per event
Loss of money in the residence of the directors, partners or employees	\$3,000 per event
Crossed cheques and other non-negotiable items	\$500,000 per event
Plus Free Extensions	Maximum Benefits Payable (HK\$)
Fidelity guarantee - loss of money due to employee's dishonesty or fraudulent acts	\$50,000 per year
Sum Insured increase of money on Sundays and public holidays	Automatically extend by 25% of Sum Insured
Counterfeit banknote (HK\$500 or HK\$1,000 banknote only)	\$2,000 per year
Damage to safes or cases directly associated with theft	\$20,000 per event
Cash cheques signed under violence or threat of violence	\$10,000 per event
Personal assault as a result of attempt of theft during business hours	\$30,000 per person
Employees' Compensation (Optional)	Maximum Benefits Payable (HK\$)
Liability under the Employees' Compensation Ordinance for employees' bodily injury or death arising out of and in the course of employment	As per Employees' Compensation Ordinance
Public Liability (Free cover if insured with Contents and Employees' Compensation sections)	Maximum Benefits Payable (HK\$)
Legal liability to third parties due to bodily injury or property damage incurred by you and your employees arising from your business	\$10,000,000 per event
Plus Free Extensions to Cover the Legal Liability Arising from:	Maximum Benefits Payable (HK\$)
Directors and employees during business trips outside Hong Kong	Covered

Interior decoration work performed by independent contractors at the premises (contract value up to \$500,000)	Covered
Provision and management of social, sports and welfare activities	Covered
Damage to rented premises	Covered
Supply of free food and drink	\$2,000,000 per any one Period of Insurance

Personal Accident	Maximum Benefits Payable (HK\$)
Worldwide personal accident protection for three designated employees (Free)	\$100,000 per insured person

Directors, partners, some or all employees can be covered by Optional Personal Accident, providing no one is more than 65 years of age, that they are in good health and the maximum number of units of compensation for each person insured is no more than 20.

Optional	Per Unit Cover (HK\$)
Death, permanent disablement or loss of a limb	\$25,000
Temporary total disablement from attending usual occupation	\$250 per week, up to 104 weeks
Medical expenses incurred within 104 weeks of the happening of the injury	\$2,000 per any one injury

Act now!  
Enjoy the comprehensive cover that SunOffice Insurance provides you!

This insurance is arrnaged by SCF Insurance Management Ltd, and is underwrit-ten by MSIG Insurance (Hong Kong) Limited (hereunder called "MSIG"), the first insurer in Hong Kong to obtain the ISO 9001 quality certification. MSIG is a member of MS&AD Insurance Group. Please feel free to contact SCF Insurance Management Ltd at 3658 8828.

# 永明辦公室綜合保障計劃

## 為各式各樣的辦公室風險提供優質保障

永明辦公室綜合保障計劃配合辦公室營運上的需要，提供一站式的保險方案。保障範圍涵蓋各主要風險外，並提供多項額外但免費的附加保障項目。

### 為辦公室內的高危財物提供星級保障

- 電腦器材故障的維修及重換費用、因電腦器材故障而引致額外開支以購置代替品或玻璃遭損毀等，均可獲得保障

### 周全資金保障

- 如忠誠保證、現金支票、夾萬損毀，以及於辦公室及住宅的24小時金錢損失保障

### 免費全球人身意外保障

- 保障三名指定員工

## 保障範圍

財物保障（基本保障）	最高賠償額（港幣/元）
辦公室設備或機器 (除列明外)	保障額高達每件\$100,000
電腦系統記錄	總額\$40,000 每件\$10,000
契約、文件、咭、磁帶、文件夾或投映膠片	總額\$20,000 每件\$5,000
私人物品	每人\$5,000
工藝品	每件\$10,000 總額不超過\$100,000， 惟不超過投保額10%

附加免費保障	最高賠償額（港幣/元）
因清潔、裝修、維修或其他類似原因而將財物短暫遷離辦公室： <ul style="list-style-type: none"><li>測量及攝影器材</li><li>運送途中的商業文件（香港境內）</li><li>運送途中的貨辦（香港境內）</li><li>其他財物</li></ul>	總額\$5,000 總額\$5,000 總額\$50,000 \$12,000或投保額之5% （以較高者為準）
受保的設備在辦公室改裝或維修期間遭受之損毀	已列入承保範圍， 惟工程費用不得 超出\$500,000
辦公室結構因盜竊或意圖盜竊而遭損毀	已列入承保範圍
廢物清理費用	投保額之5%
滅火設備費用	總額\$10,000
電腦器材的故障 <ul style="list-style-type: none"><li>維修及更換費用</li><li>使用其他電腦器材以作取代而引致之額外開支</li></ul>	總額\$100,000 總額\$50,000
廣告招牌、霓虹燈箱或招牌之損毀	總額\$30,000

業務干擾保障	最高賠償額（港幣/元）
1. 額外開支保障（免費） 業務中斷所引致的額外開支，包括支付臨時辦公室及設施等費用	每年\$500,000
2. 毛利損失保障（自選保障） 賠償因辦公室設備損毀而導致之毛利損失。最低保障額為您預算未來12個月可得之毛利。標準補償期為12個月，更可延長至18或24個月（保障額須按比例提高）	

附加免費保障（適用於以上兩節）	最高賠償額（港幣/元）
因聘請專業會計師以核實索償資料而導致之費用	已列入承保範圍
因鄰近地區物業受損毀，以致進入您辦公室之通道封閉，令業務受阻（48小時以上）	已列入承保範圍

金錢損失保障（免費）	最高賠償額（港幣/元）
<b>辦公時間內</b> 的金錢損失 <ul style="list-style-type: none"> <li>存放在辦公室內</li> <li>運送途中（香港境內）</li> <li>存放在銀行夜間保險庫內</li> </ul>	每宗事故\$50,000 每宗事故\$50,000 每宗事故\$50,000
<b>非辦公時間內</b> 的金錢損失 <ul style="list-style-type: none"> <li>存放在辦公室內的上鎖夾萬或保險庫內</li> <li>存放在辦公室內，但非存放在上鎖夾萬內</li> </ul>	每宗事故\$20,000 每宗事故\$5,000
存放在公司董事、合夥人或僱員家中而屬於公司之金錢	每宗事故\$3,000
劃線支票及其他不可轉讓票據	每宗事故\$500,000
附加免費保障	最高賠償額（港幣/元）
忠誠保證 — 因僱員之不誠實或欺詐行為導致損失金錢	每年\$50,000
保障期內逢星期日及公眾假期，自動提升金錢保額	自動增加投保額25%
偽鈔（只限於面值港幣\$500或港幣\$1,000之紙幣）	每年\$2,000
夾萬或存放金錢的行李箱因盜竊或意圖盜竊而遭到破壞	每宗事故\$20,000
在暴力威迫下所簽署的現金支票	每宗事故\$10,000
在辦公時間內因搶劫或試圖搶劫而引致個人受襲	每人\$30,000

僱員賠償保障（自選保障）	最高賠償額（港幣/元）
根據本港的《僱員補償條例》，保障僱主對僱員因工受傷或死亡須負上之法律責任	根據《僱員補償條例》的要求

公眾責任保障 （如同時投保財物保障及僱員賠償保障，此保障將屬免費）	最高賠償額（港幣/元）
保障您及員工因與業務有關而引致第三者身體損傷或財物損毀所須負上之法律責任	每宗事故\$10,000,000
附加免費保障於下列情況下引起之公眾責任	最高賠償額（港幣/元）
董事和僱員在香港以外地方公幹	已列入承保範圍
獨立供應商提供之室內裝修或維修工程（工程費用不超過\$500,000）	已列入承保範圍
為僱員提供的社交、體育及康樂活動	已列入承保範圍
所租用的辦公室遭損毀	已列入承保範圍
供應免費的飲食	每段保障期\$2,000,000

人身意外	最高賠償額（港幣/元）
三名指定員工之全球人身意外保障（免費）	每人\$100,000

投保人可將年齡65歲或以下並且健康良好之公司董事、合夥人、部份或所有僱員納入人身意外保障範圍內。每位最高可投保20個賠償單位。

自選保障項目	每個賠償單位之保障（港幣/元）
身故、永久傷殘或喪失一肢	\$25,000
暫時完全喪失執行正常職務之能力	每週\$250 賠償期長達104週
於受傷後104星期內所需之醫療費用	每宗受傷\$2,000

請即行動！  
 盡享永明辦公室綜合保障計劃為您帶來的周全保障！

本計劃由錦豐保險管理有限公司安排，並由香港首家榮獲ISO 9001品質檢定證書的保險公司 — 三井住友海上火災保險 (香港) 有限公司 (以下簡稱「三井住友保險」) 承保。三井住友保險為 MS&AD Insurance Group 之成員。如有任何查詢，歡迎致電3658 8828聯絡錦豐保險管理有限公司。