

**SUNSHOP INSURANCE**  
永明店舖綜合保障計劃

# Extended Protection for money and stock 加強金錢及貨物 損失保障

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that sees  
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**MSIG**

# SUNSHOP INSURANCE EXTENDED PROTECTION FOR MONEY AND STOCK

Shop owners are exposed to many different risks and require a comprehensive insurance policy for adequate cover. With SunShop Insurance, you can now rest assured of full protection for your business needs plus total peace of mind.

## Automatic cover increase

- In Sum Insured for money on Sundays and public holidays as well as for stock in December, January and February

## Round-the-clock cover for loss of money

- Offers you innovative counterfeit banknote cover, fidelity guarantee and 24-hour loss-of-money protection both in shop and residence

## Extra cover for damaged property

- Includes unparalleled damage protection covering advertising signage, cash register, safe and stock in transit within Hong Kong

## Free worldwide personal accident cover

- For three designated employees



## Benefits at a Glance

Contents and Stock (Basic)	Maximum Benefits Payable (HK\$)
Equipment or machinery (unless specifically mentioned)	up to Sum Insured
Computer systems' records	\$75,000 per item
Deeds, documents, cards, tapes, files or transparencies	\$35,000 in aggregate \$6,500 per item
Personal effects	\$4,000 per item
Stock items	\$4,000 per person
All loss or damage during the Period of Insurance	\$15,000 per item
Plus Free Extensions	up to Sum Insured
Sum Insured on stock in December, January and February	Maximum Benefits Payable (HK\$) Automatically extend by 25% of Sum Insured
Damage to advertising sign, neon sign or signboard	\$30,000 in aggregate
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>• All other property</li></ul>	\$3,500 in aggregate \$3,500 in aggregate \$12,000 or 5% of Sum Insured (whichever is greater)
Damage to premises in case of theft or attempted theft	Covered
Removal of debris	5% of Sum Insured
Stock in transit (within Hong Kong)	\$50,000 per event

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 trading profit (Optional) Provides you with protection against loss of trading profit incurred following insured damage to your shop contents or stock. The minimum Sum Insured is your anticipated trading profit for the next 12 months.	
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 shop 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 shop</li> <li>In transit (within Hong Kong)</li> <li>In a bank night safe</li> </ul>	\$30,000 per event \$30,000 per event \$30,000 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>In the shop 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\$)
Sum Insured increase of money on Sundays and public holidays	Automatically extend by 25% of Sum Insured
Fidelity guarantee – loss of money due to employee’s dishonesty or fraudulent acts	\$50,000 per year
Counterfeit banknote (HK\$500 or HK\$1,000 banknote only)	\$2,000 per year
Damage to safes, cash registers 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
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 in 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

Glass (Optional)	Maximum Benefits Payable (HK\$)
Cost of repair or replacement of accidental breakage of glass	up to Sum Insured

**Act now!**  
**SunShop Insurance is the easiest and quickest way to custom-build an insurance package that best fits your company!**

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.

# 永明店舖綜合保障計劃

## 為您加強金錢及貨物損失的保障

作為店主的您，每天面對不同的風險，必須一份周全的保障計劃，讓您獲得足夠的保障。永明店舖綜合保障計劃正可全面切合您的業務保障需要，令您安枕無憂。

### 自動提升金錢與存貨保額

- 自動提升保障期內逢星期日及公眾假期之金錢損失保額，以及12月、1月及2月之存貨保額

### 24小時金錢損失保障

- 包括嶄新的偽鈔保障、忠誠保證及對店舖及住宅的24小時金錢損失保障

### 額外財物損毀保障

- 完善的財物損毀保障包括廣告招牌、收銀機、夾萬及於香港境內運送途中的貨物損毀

### 免費全球人身意外保障

- 保障三名指定員工



## 保障範圍

財物及存貨保障（基本保障）	最高賠償額（港幣/元）
任何器材或機器（除列明外）	最高為投保額 每件\$75,000
電腦系統記錄	總額\$35,000 每件\$6,500
契約、文件、咭、磁帶、文件夾或投映膠片	每件\$4,000
私人物品	每人\$4,000
任何存貨	每件\$15,000
保障期內之所有損失或損壞	最高為投保額
附加免費保障	最高賠償額（港幣/元）
保障期內的12月、1月及2月消費高峰期間之貨物保障	自動增加投保額 25%
廣告招牌、霓虹燈箱或招牌之損毀	總額\$30,000
因清潔、裝修、維修或其他類似原因而將財物短暫遷離店舖： <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>其他財物</li></ul>	總額\$3,500 總額\$3,500 \$12,000或投保額之5%（以較高者為準）
店舖結構因盜竊或意圖盜竊遭損毀	已列入承保範圍
廢物清理費用	投保額之5%
運送途中的貨物（香港境內）	每宗事故\$50,000
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，包括支付臨時店舖及設施等費用	每年\$500,000
2. 經營利潤損失保障（自選保障） 賠償因店舖設備或貨物損毀而導致之經營利潤損失。 最低保障額為您預算未來12個月可得之經營利潤。	
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，以致進入您店舖之通道封閉，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>存放在店舖內</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\$30,000 每宗事故\$30,000 每宗事故\$30,000
<b>非辦公時間內</b> 的金錢損失 <ul style="list-style-type: none"> <li>存放在店舖內的上鎖夾萬或保險庫內</li> <li>存放在店舖內，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店舖之金錢	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）
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%
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
偽鈔（只限於面值港幣\$500或港幣\$1,000之紙幣）	每年\$2,000
夾萬、收銀機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
所租用的店舖遭損毀	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

玻璃（自選保障）	最高賠償額（港幣/元）
保障玻璃因意外損毀之維修或更換費用	最高為投保額

請即行動！  
 永明店舖綜合保障計劃一份為您度身訂造、申請簡易而快捷的保障，是您絕對稱心的選擇！

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。