

SUNBUSINESS INSURANCE
永明工商綜合保障計劃

Simple application with all round insurance protection

申請簡易並提供一站式保障



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SUN936(CP/12-19/12-19/OK)



Insurance
that sees
the heart
in everything

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MSIG

SUNBUSINESS INSURANCE

Simple application with all round insurance protection

SunBusiness Insurance provides an all-in-one insurance package to meet different needs of different business sectors.

Extra cover for loss of money

- Provides fidelity guarantee and increase in Sum Insured on Sundays and public holidays

Highly competitive contents cover

- Such as all your machinery and equipment, computer records, deeds, documents and transparencies as well as advertising signs

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 \$750,000 per item
Computer systems' records	\$50,000 in aggregate \$10,000 per item
Deeds, documents, cards, tapes, files or transparencies	\$5,000 per item
Personal effects	\$4,000 per person
Stock items	\$15,000 per item
All loss or damage during the Period of Insurance	up to Sum Insured
Plus Free Extensions	Maximum Benefits Payable (HK\$)
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">• Surveying or photographic equipment• Documents in transit (within Hong Kong)• All other property	\$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	\$750,000 per year
2. Loss of gross profit (Optional) Provides you with protection against loss of gross profit incurred following insured damage to your business contents or stock. 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 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 during business hours <ul style="list-style-type: none"> • In the shop • In transit (within Hong Kong) • In a bank night safe 	\$75,000 per event \$75,000 per event \$75,000 per event
Loss of money out of business hours <ul style="list-style-type: none"> • In a locked safe or strong room • Inside premises but secured other than in a locked safe 	\$50,000 per event \$5,000 per event
Loss of money in the residence of the directors, partners or employees	\$5,000 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	\$50,000 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	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\$)
Damage to rented premises	Covered
Directors and employees during business trips outside Hong Kong	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!
 Enjoy your business life with all hassle free through the extensive cover that SunBusiness Insurance provides to 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.

永明工商綜合保障計劃

申請簡易並提供一站式保障

永明工商綜合保障計劃為您提供包羅萬有的保障，配合不同行業的各種需要。

加倍金錢損失保障

- 如忠誠保證以及自動提升逢星期日及公眾假期之金錢損失保額

更高的財物保障

- 如器材或機器、電腦系統記錄、契約、文件、投映膠片及廣告招牌亦提供保障

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\$750,000
電腦系統記錄	總額\$50,000 每件\$10,000
契約、文件、咭、磁帶、文件夾或投映膠片	每件\$5,000
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）
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樓宇： <ul style="list-style-type: none">測量及攝影器材運送途中的商業文件（香港境內）其他財物	總額\$3,500 總額\$3,500 \$12,000或投保額之5%（以較高者為準）
樓宇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%
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，包括支付臨時樓宇及設施等費用	每年\$750,000
2. 毛利損失保障（自選保障） 賠償因營業設備或貨物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（保障額將按比例提高）	

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，以致進入您樓宇之通道封閉，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）
辦公時間內 的金錢損失 <ul style="list-style-type: none"> 存放在樓宇內 運送途中（香港境內） 存放在銀行夜間保險庫內 	每宗事故\$75,000 每宗事故\$75,000 每宗事故\$75,000
非辦公時間內 的金錢損失 <ul style="list-style-type: none"> 存放在樓宇內的上鎖夾萬或保險庫內 存放在樓宇內，但非存放在上鎖夾萬內 	每宗事故\$50,000 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\$5,000
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\$50,000

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	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	
所租用的樓宇遭損毀	已列入承保範圍
董事和僱員在香港以外地方公幹	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！
 永明工商綜合保障計劃的周全保障讓您倍感安心，令您的業務發展更添信心！

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。