

Business Package Insurance

You can rest assured and develop your business with extra peace of mind

Business Package Insurance is an all-in-one insurance scheme that protects your business against fire, burglary, water damage and many other unexpected incidents. This insurance package also covers legal liability, increase in cost of working, loss of income, personal accident, and employees' compensation. With this all-rounded protection, you can rest assured and develop your business with extra peace of mind.



As a business owner, are you looking for the following?



Access to a cost-effective and total risk solution in one single insurance policy

- Property – five core coverage with 22 extra benefits to meet different needs
- Business interruption (optional) – easy enrollment for loss of income
- Public liability – coverage of nine free extended benefits
- Employees' compensation (optional) – coverage of six free extended benefits



Ensure business continuity by protecting your cash flow

- Cover the accidental loss/ damage to your business properties (e.g. contents, stock, portable equipment, etc.)
- Protect against legal liability (e.g. third party bodily injury at your business premises)
- Cover the consequential loss (e.g. increase in cost of working caused by business interruption)



Extended coverage for wider protection to your business

- Outdoor fixtures coverage
- Computer equipment breakdown coverage
- Enhanced signboards coverage
- Flexibility to increase sum insured for selective coverage (e.g. money protection at your premises or in transit)
- Comprehensive public liability extensions

Table of benefit

Section	Coverage	Maximum amount/Limit of liability (HKD)	
1	Property		
	1.1 Contents	Per sum insured	
	1.2 Stock		
	1.3 Machinery		
	1.4 Portable equipment		
	1.5 Fine art collections		
	Extensions (per any one accident/occurrence)		
	(A) Fixtures and belongings related benefits		
	Fixed glass	20,000	
	Signboards	5,000	
	Doors, gates and locks	5,000	
	Outdoor fixtures	50,000	
	Contents temporarily removed	15% of sum insured under Section 1.1 Contents	
	Personal effects	3,000 per any one person	
	Works of art	20,000	
	(B) Stock related benefits		
	Seasonal increase	Increase 20% on sum insured under Section 1.2 Stock	
	Frozen food	10,000	
	Damage to sample stocks	10% of sum insured under Section 1.2 Stock	
	Goods in transit	50,000	
	(C) Aftermath protection		
	Equipment loss due to failure of computer system	30,000 (5,000 per device)	
	Computer system records	20,000	
	Removal of debris	10% of sum insured under Section 1	
	Fire fighting equipment	5,000	
	(D) Money protection		
	On the premises	30,000 (Increase at option)	
	While in transit within Hong Kong	30,000 (Increase at option)	
	At your home or of that of any authorized employee within Hong Kong	5,000	
	Crossed cheques	500,000	
Loss or damage to cash registers/safe on the premises	5,000		
Fidelity guarantee	30,000		
(E) Personal Accident protection			
Employer(s) or employees sustaining bodily injury or death due to fire, violent attack or robbery on the business premises			
Accidental death, loss of/loss of use of one or more limbs, loss of sight of one/both eyes, permanent total disability to attend to usual occupation	50,000		
Temporary total disability to attend to usual occupation	250 per week (up to 104 weeks)		

Section	Coverage	Maximum amount/Limit of liability (HKD)
2	Business Interruption	
	For any one loss or series of losses arising out of any one event or occurrence	
	2.1 Increase in cost of working	500,000 (Increase at option)
	Professional accountants charges	20,000
	2.2 Loss of income (optional cover)	Daily limit: 10% of sub-section 2.2
	Professional accountants charges	20,000
	Extensions	
	• Public utilities suspension	Full limit of sub-section 2.2
	• Denial of access	Full limit of sub-section 2.2
• Non-material damage denial of access	50,000 (one-time fixed allowance)	
3	Public Liability	
	For any one claim or claims arising from any one occurrence and any one period of insurance	
	3.1 Liability to third parties	
	Per any one occurrence	10,000,000
	Per any one period of insurance	Unlimited
	Extensions	
• Overseas visits • Tenant's liability • Indemnity to director, partner or employee • Food and drink • Fire and explosion	• Fire extinguishment • Loading and unloading • Visitors effects • Strike, riot and civil commotion	As per the limit of section 3.1 or per Schedule
4	Employees' Compensation	
	Per any one accident or disease	
	4.1 Limit of liability	100,000,000

Notes

- Excess(es) or deductible(s) is applied under each section. The exact excess(es) or deductible(s) amount is considered on individual case basis.
- Each section/each policy is subject to a minimum amount of premium payment as determined by Zurich from time to time.
- If you are applying for the employees' compensation optional cover, you are required to complete the employees' compensation enrollment form and furnish relevant supporting documents.

Major exclusions of this policy

Mysterious disappearance, unexplained loss, loss of market, damage caused by wear and tear, gradual deterioration, fines, penalties, war, radioactive contamination, nuclear damage, damage resulted from pressure waves caused by aircraft, loss or damage arising out of or in connection with terrorism (except employees' compensation cover), judgments against the insured which are not in the first instance delivered by a court of competent jurisdiction of Hong Kong. The list of exclusions is non-exhaustive.

For full details of coverage and exclusions, please refer to terms and conditions of policy.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. The English version shall prevail in case of inconsistency between the English and Chinese versions.

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong Community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market*. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depository Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

* Provisional statistics of the Insurance Authority on Hong Kong General Business from January to December 2020, based on gross premium.

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「盈富商舖」保險計劃

令您無後顧之憂，全力拓展業務

「盈富商舖」保險計劃是一個可以為您的業務提供一系列保障的保險計劃，包括火災、盜竊、水浸及其他意外引致的財物損失。此計劃同時可以保障法律責任、額外運作支出、收入損失、人身意外及僱員賠償等。此周詳的保障計劃可令您無後顧之憂，全力拓展業務。



作為僱主，您會否擔憂及關注以下的情況？



一份保單助您管理全方位風險兼具成本效益

- 財物保障 – 五項核心保障，兼 22項免費額外保障以滿足您不同需要
- 業務中斷（自選）– 簡易投保之收入損失保障方案
- 公眾責任 – 九項免費延伸保障
- 僱員賠償保障（自選）– 六項免費延伸保障



保護您的現金流以確保業務持續性

- 保障商業財產的意外損失 / 損壞（例如內置財物，存貨，手提設備等）
- 保障公眾法律責任（例如營業場所的第三者身體損傷）
- 保障事故附帶損失（例如因任何業務中斷導致額外增加的運作支出）



延伸保障項目，為業務提供更全面保障

- 新增室外裝置保障
- 新增電腦設備故障保障
- 優化招牌燈箱保障
- 可靈活為指定保障項目增加保障額（例如：保障在您的場所或運輸途中的現金）
- 優化公眾責任保障

保障表

節數	保障範圍	最高保障額 (港元)	
1	財物保障		
	1.1 內置財物	按投保額而定	
	1.2 存貨		
	1.3 機器設備		
	1.4 手提設備		
	1.5 藝術收藏品		
	額外保障 (每宗事故)		
	(A) 存貨		
	固定玻璃	20,000	
	招牌燈箱	5,000	
	大門、閘及鎖	5,000	
	室外裝置	50,000	
	暫時遷離財物	第1.1節內置財物投保額之15%	
	個人物品	每人 3,000	
	藝術品	20,000	
	(B) 存貨相關保障		
	季節性投保額增幅	提高第1.2節存貨投保額20%	
	冷藏食品	10,000	
	存貨樣本損毀	第1.2節存貨投保額10%	
	運送貨物	50,000	
	(C) 事故後附帶損失保障		
	電腦設備故障	30,000 (5,000 每件裝置)	
	電腦系統紀錄	20,000	
	碎片清理	第1節投保額之10%	
	滅火設備	5,000	
	(D) 金錢保障		
	於場所內損失	30,000 (可增加限額)	
於運送途中損失	30,000 (可增加限額)		
於僱主或指定僱員家中損失	5,000		
劃線支票被竊或被劫後被提取款項	500,000		
收銀機損毀	5,000		
因僱員欺詐舞弊行為而導致的金錢損失	30,000		
(E) 人身意外保障			
僱主或僱員在店舖內因火災、因工遇劫、遇上暴力襲擊而受傷或死亡			
意外死亡、喪失功能或失去一肢或多肢、失去單目或雙目、永久喪失任職或從事現任業務的能力	50,000		
暫時喪失任職或從事現任業務的能力	每星期250 (最長達104星期)		

節數	保障範圍	最高保障額 (港元)
2	業務中斷	
	每宗事故或每宗由多宗關連事故引致之所有損失	
	2.1 額外運作支出	500,000 (可選擇增加)
	專業會計師費用	20,000
	2.2 收入損失保障 (自選保障)	每日限額：第2.2節保障額之10%
	專業會計師費用	20,000
	額外保障	
	• 公共設施中斷 • 出入阻礙 • 未有財物損毀之出入阻礙	第2.2節的保障額之全額 第2.2節的保障額之全額 50,000 (一次性補貼金額)
3	公眾責任	
	每宗索償或由一宗事故在一保險期內引致之所有索償	
	3.1 第三方法律責任	
	每一宗事故	10,000,000
	每一保險期間內	無限制
額外保障		
• 海外公幹 • 租戶責任 • 董事、業務夥伴或僱員責任 • 食物及飲品 • 火警、爆炸	• 滅火 • 裝卸 • 訪客物品 • 罷工、暴動和騷亂	按3.1保障額或列明於保單而定
4	僱員賠償	
	每宗事故或疾病	
4.1 保障額		100,000,000

注意事項

- 每項保障設有自負額，並且會根據個別情況考慮實際的自負額。
- 每節 / 每份保單均設有最低保費。
- 如同時投保僱員賠償保障部份，申請人需要填妥僱員補償保險投保表格並提供相關證明文件。

主要不承保事項

神秘失蹤、無故遺失、喪失市場、磨損、逐漸退化、罰款、懲罰、戰爭、電離子輻射、核能損毀、飛機產生的氣壓所引致的損毀、任何由於恐怖活動引致的損失 (僱員賠償保障除外)。對受保人的判決並非由香港有管轄權的法院一審作出。主要不承保事項並未列明所有不承保事項。

有關承保範圍和不承保事項詳細資料，請參閱保單文件。

本宣傳資料只供參考之用，並不構成保險合約的一部分，有關此項保障計劃的內容細則及不承保事項請參閱保單文件，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。如宣傳資料的中文譯本與英文有異，概以英文文本為準。

關於蘇黎世保險

蘇黎世保險 (香港) 是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供多方面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為五大保險公司之一*。請瀏覽 www.zurich.com.hk 了解有關蘇黎世保險 (香港) 的更多資訊。

蘇黎世保險集團 (蘇黎世) 是一家全球領先的多險種保險公司，為全球及本地市場的客戶提供服務。蘇黎世現有僱員約55,000名，為客戶提供各種財產及意外保險和人壽保險產品及服務。公司客戶包括遍及超過215個國家和地區的個人、大中小型企業及跨國公司。集團總部設立在瑞士蘇黎世，公司成立於1872年。蘇黎世的控股公司蘇黎世保險集團公司 (ZURN) 在瑞士證券交易所 (SIX Swiss Exchange) 上市，具有在OTCQX場外交易的一級美國存託憑證計劃 (ZURVY)。請瀏覽 www.zurich.com 了解有關蘇黎世的更多資訊

* 保險業監管局2020年1月至12月香港一般保險業務的臨時統計數字，以毛保費計算。

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在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。

