

## ShopMaster 商舖寶

## Shop Insurance Package

**ShopMaster Insurance gives you and your shop a comprehensive protection. Its basic cover includes:-**

-  **Shop Contents "All Risks" Protection**
-  **Loss of Income Protection**
-  **Breakage of Glass Protection**
-  **Money Protection**
-  **Personal Assault Protection**
-  **Third Party Liability Protection**
-  **And, you can also get Employees' Compensation Insurance for your staff under the same policy**



### PART A – BASIC COVER

#### **Shop Contents "All Risks" Protection**

This All Risks Section offers protection to the office contents in you shop premises, including stock in trade, furnishings, decorations, trade machinery and equipment, employees' personal effects and landlord's fixtures and fittings for which you are responsible. All shop contents are replaced as new, provided 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:

Coverage	Maximum Limited (HK\$)
1. Any one item of machinery or equipment	100,000
2. Computer systems' records	50,000
3. Any one deed, document, card, tape, disk file or transparency	5,000
4. Any one bottle of wine	2,500
5. Any one work of art	5,000
6. Any one item of stock not otherwise specified	20,000
7. Personal effects of any one employee	3,000
8. Goods in transit	50,000
9. Shop contents temporarily stored in other places within Hong Kong for cleaning or repair purpose	10% of the Sum Insured
10. All loss or damage due to one event	The Sum Insured

Besides, this Section also provides the following special extension at no extra costs:

Free Extensions
1. Seasonal Increase in Sum Insured The Sum Insured on stock will be increased automatically by 20% between 1 <sup>st</sup> November and 1 <sup>st</sup> March every year
2. Removal of Debris Reimburses costs of removing debris following an insured loss, up to 10% of the Sum Insured
3. Theft Damage to Premises Cover damages to your shop premises caused by a burglar

Deductibles:

- 1) 10% of each and every loss due to water damage, subject to a minimum of HK\$3,000
- 2) The first HK\$1,000 of each and every other loss

#### **Loss of Income Protection (Free)**

This Section gives you free protection for loss of income resulting from:

1. Loss of or damage to your shop contents insured under the policy;
2. Denial of access to your shop premises as ordered by government authorities or building management in excess of 48 hours due to damage to neighboring property or failure of public utilities

The Sum Insured automatically provided is HK\$500,000.

The maximum indemnity period is 12 months.

Besides, this Section also provides the following extension at no extra costs

Accountant's Fee Covers professional accountants' charges incurred for verification of a claim, up to HK\$50,000
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#### **Breakage of Glass Protection (Free)**

This Section protects you against accidental breakage of fixed glass in windows, doors, showcases, counters and shelves. The Sum Insured automatically provided is HK\$20,000.

Deductibles: The first HK\$1,000 of each and every loss caused by typhoon, windstorm, flood, falling tree or malicious act.

#### **Money Protection (Free)**

This Section gives protection for:

Coverage	Maximum Limited (HK\$)
1. Any single incident of loss of Money whilst: i. In transit within Hong Kong in connection with your Business ii. In the shop premises during business hours iii. In the shop premises out of business hours in a locked safe or locked drawer or locked cash register iv. In the shop premises out of business hours not in a locked safe or locked drawer or locked cash register v. in a bank night safe	30,000 30,000 10,000 3,000 30,000
2. Loss of crossed cheques, crossed postal orders, crossed money order, crossed bankers drafts and credit card sales vouchers	500,000
3. Damage to safes and cash registers caused by theft	15,000



#### **Personal Assault Protection (Free)**

This Section compensates you and your employees for accidental death or permanent total disablement as a result of robbery or attempted theft at the shop premises or whilst carrying Money or goods in connection with your business within Hong Kong.

The compensation provided for each injured person is HK\$100,000, up to a limit of HK\$500,000 in aggregate for any one period of insurance.

#### **Third Party Liability Protection (Free)**

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 within the geographical limit of Hong Kong. The Limit of Liability provided is HK\$5,000,000 per event.

Deductible: The first 1,000 for each and every claim of third party property damage.

## **PART B – OPTIONAL COVER**

#### **Employees' Compensation**

This Section covers employers' liability to employees in accordance with the Employees' Compensation Ordinance and Common Law, up to HK\$100,000,000 per event, for injuries or death of your employees arising out of and in the course of employment.

**Note: This brochure provides the summary for reference only. For full terms and conditions, please refer the policy.**

## ShopMaster Insurance Proposal Form 商舖寶投保書

Please Complete in BLOCK LETTERS and tick the appropriate box. 請以英文大楷填寫並在適當空格加上[✓]

Particulars of Proposer 投保人資料			
Name of Applicant 投保人名稱	_____		
Mailing Address 通訊地址	_____		
Insured Shop Address (If different from the above) 受保商舖地址 (如與上列不同)	_____		
Telephone 電話	(Home 住宅)	(Mobile 手提)	Fax No 傳真 :
Business Nature 業務性質	_____		E-Mail Address 電郵
Period of Insurance 保險日期	From 由 _____	To 至 _____	

Basic Cover 基本保障 :	
Insured Items 保障項目	Sum Insured (HK\$) 投保額 (港幣)
1. Shop Contents "All Risks" Protection 財物綜合保障 a. Shop fixtures, fittings, machinery and other contents 店舖傢俬、裝置、機器及其他財物 b. Stock in trade and goods in trust 存貨	a) b)
2. Loss of Income Protection 營利損失 (Premium Free 保費免費)	HK\$500,000
3. Breakage of Glass Protection 玻璃損毀 (Premium Free 保費免費)	HK\$20,000
4. Money Protection 金錢保障 (Premium Free 保費免費)	As per standard cover 參照概定保障
5. Personal Assault Protection 人身意外保障 (Premium Free 保費免費)	As per standard cover 參照概定保障
6. Public Liability Protection 公眾責任保障 (Premium Free 保費免費)	HK\$5,000,000

Optional Cover 附加保障 :			
Employees' Compensation Insurance 僱員賠償保險			
項目 Item No.	僱員工作類別 Occupation of Employees	僱員人數 No. of Employee	估計總年薪 (港幣) Estimated Total Annual Earnings (HK\$)
1.			
2.			
3.			
4.			
5.			
6.			

Minimum premium - (Basic Cover Only) HK\$1,000; (Basic Cover plus Optional Cover) HK\$1,500 + levy/surcharge

最低保費 - (基本保障) 港幣 1,000 元港幣 ; (基本保障及附加保障) 1,500 元 + 保險徵費 / 附加費

Insurance History 保險資料:		
1.	How long have your business been in the insured address? 閣下在投保之商舖經營業務多久?	_____ Year(s) 年
2.	Is a burglary alarm system installed in the insured premises? If yes, please give details in the following box. 投保之店舖是否裝有防盜警報系統? 如有, 請在下方格內詳述警報系統之資料	Yes 有 <input type="checkbox"/> No 無 <input type="checkbox"/>
3.	During the past 3 years, have you sustained any losses, whether insured or otherwise, in connection with the covers which insurance has been requested 在過去三年內閣下有否蒙受任何與現申請保障項目有關之損失, 不論已投保否?	Yes 有 <input type="checkbox"/> No 無 <input type="checkbox"/>
4.	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 閣下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?	Yes 有 <input type="checkbox"/> No 無 <input type="checkbox"/>
5.	Please answer the following question if you choose to purchase Employees Compensation cover with this Policy. 如選擇於此保單內購買僱員賠償保險, 請回答以下問題 Has there been any accident occurred to your employees during the past 3 years 在過往三年內, 閣下的僱員曾否申請僱員保險賠償? 如有, 請在下方格內詳述工傷性質賠償資料	Yes 有 <input type="checkbox"/> No 無 <input type="checkbox"/>
If you have answered "YES" to question 2 to 5, please give details 若以上問題 2 至 5 的答案為“有”, 請詳細說明:		
Declaration and Signature 聲明及簽署		
<p>1. 本人/吾等下列署名人欲向富勤保險(香港)有限公司(“貴公司”)依據保單條款申請投保。 I/We the undersigned desire to effect an insurance as above stated in terms of the Policy to be issued by Falcon Insurance Company (Hong Kong) Limited (“the Company”)</p> <p>2. 本人/吾等聲明申請書內所述資料就本人/吾等所知均為事實之全部, 並無隱瞞任何足以影響風險估值的資料。 I/We do hereby declare that the particulars given in this application are true and complete to the best of my/our knowledge and belief and nothing materially affecting the insurance risk has been concealed by me/us</p> <p>3. 本人/吾等明白並同意本申請書及聲明將會作為保險單之根本依據, 並視作保單之一部份。 I/We understand and agree that this application and declaration shall be the basis of the policy and considered as being incorporated therein</p> <p>4. 本人/吾等投保之商舖只供作辦公室用途, 並無進行製造業或有關之程序。 The insured address is solely occupied by me/us as an office and no processing and/or manufacturing of any kind is carried on within the office</p> <p>5. 本人/吾等投保之商舖是以磚塊或三合土建築而成, 並有良好保養。 The shop premises is built of brick or stone with concrete and is good state of repair</p> <p>6. 本人/吾等現同意並授權富勤保險(香港)有限公司(貴公司)保留、使用或透露貴公司所收集或保留本人/吾等之任何個人資料, 給予有關人仕或機構用作處理與本保險有關的申請, 及提供其相關及稍後的服務和推廣資料等用途, 及因此等用途與本人/吾等聯絡, 直至本人/吾等另作書面通知為止。本人/吾等明白本人/吾等有權以書面聯絡貴公司之保障資料主任查閱及改正本人/吾等之所有個人資料。本人/吾等同時明白貴公司可就有關要求酌量收費。 I/We hereby give my/our consent and authorize that any of my/our personal information collected or held by Falcon Insurance Company (Hong Kong) Limited (the Company) may be used and disclosed by the Company to any individuals/organizations for the purpose of processing this insurance, providing related and subsequent services and marketing materials and to make all form of contacts with me/us for such purposes until I/we give any written instructions to the contrary I/We understand I/we have the right to obtain access to and request correction of any personal information held by the Company by mailing a written request to the Company’s Data Protection Officer. I/We further understand that a reasonable fee may be charged for such request.</p> <p>7. 本人/吾等明白此申請書需在貴公司審核接納及繳付有關保費後才正式生效。 I/We understand that the insurance will not be in force until this application has been accepted by the Company and the premium has been paid</p>		
授權簽署及公司印鑑 Authorized Signature and Company Chop		日期 Date :

註：此單張提供之簡介只可用作參考之用, 有關保險之全部條款及細節, 請查閱正式之保險單。  
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