

Business Advantage

Business Advantage provides flexible and optional covers in one affordable and easily arranged package for mid-commercial businesses.

Compulsory Cover

1) All Risks

Insures your physical assets, including: buildings, furniture, fixtures & fittings, tenant's improvements, decorations, machinery and equipment, trade samples or stock-in-trade, on "All Risks" basis.

OR

2) Fire & Extra Perils

Insures your physical assets, including: buildings, furniture, fixtures & fittings, tenant's improvements, decorations, machinery and equipment, trade samples or stock-in-trade, in the event of fire and other extra perils such as typhoon, earthquake, damage by aircraft, storm and flood.

Free Additional Benefits

- Fire Extinguishing Expenses
- Landslip and Subsidence

Optional Cover

1) Employees' Compensation

Insures you as an employer under the Employees' Compensation Ordinance and Common Law for bodily injuries to your employees arising out of and in the course of employment.

2) Public Liability

Insures you against legal liability for third party bodily injury, and/or property damage arising from your business.

Free Additional Benefits

- Fire Brigade & Water Damage Liability
- First Aid
- Overseas Visits
- Social & Sport Activities
- Tenant's Liability

3) Business Interruption

Indemnifies you on loss of gross profits, gross revenue, wages &/or increased cost of working you may incur if your business is interrupted because of loss, destruction or damage by an insured event.

4) Loss of Money

Reimburses you any loss of money, such as:

- Inside the premises and locked in safe or strong room during office/business hours
- In transit anywhere within Hong Kong
- In a bank night safe

Free Additional Benefits

- Office Assault - Personal Accident
- Damage to Safe or Strongroom

5) Glass Breakage & Neon Sign

Covers accidental breakage of fixed glass or neon sign.

6) Fidelity Guarantee

Insures you against the loss of money or other property due to fraud or dishonesty by your employees.

7) Electronic Equipment

Covers your electronic equipment, namely:

- computers,
- systems and
- data media,

on "All Risks" basis including any unforeseen and sudden physical loss or damage.

Additional expenditure incurred due to total or partial interruption of operation to your electronic equipment is also covered.

8) Burglary

(Only applicable if select "Fire & Extra Perils" in the Compulsory Cover Section)

- Indemnifies you against loss or property caused by burglary and theft involving forcible and violent entry to your business premises (including attempted theft).
- Provides you indemnity for damage to your premises, if you are responsible for making good such damage.

Free Additional Benefit

Armed Robbery/Hold-up

Eligibility

This plan is specially designed for mid-commercial businesses.

Type of Business within our underwriting acceptance

Business such as hotel, serviced apartment, school, light industry, general products manufacturer, manufacturing support industry, non-hazardous & non-flammable goods distributor and trading company are examples that fit into this plan.

Common Exclusions

This Plan contains some exclusions such as :

- Loss due to shoplifting or mysterious disappearance
- Shortage due to errors or omissions
- Loss or damage due to war, terrorism and kindred risks and government acts
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk

Remarks:

Please refer to the policy for complete details. A specimen policy can be made available upon request.

Minimum premium per Policy is HK\$5,000.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform Data Privacy Officer, AXA General Insurance Hong Kong Limited, 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia or contact AXA at (852) 2523 3061.

駿業保

駿業保特別為中型商業機構而設計，提供多項自選保障，讓你可配合業務

發展及財政計劃需要，自行選擇最佳的保障組合。

基本保障

1) 「全險」保障

提供全面的「全險」保障，包括：

樓宇結構、業務設備或財物，如傢具、裝置、裝修、器材／機器及貨辦／存貨等的損失或損毀均可獲得賠償。

或

2) 財物火險及其他風險

財物火險保障你的：

樓宇結構、業務設備或財物，如傢具、裝置、裝修、器材／機器及貨辦／存貨等因火災及其他風險如颱風、地震、飛機、風雨、洪水等引致的損失或損毀。

免費額外保障

- 滅火裝置費用
- 山泥傾瀉及地陷

自選保障

1) 僱員補償

保障作為僱主的你於「僱員補償法例」規定下，對受聘僱員在受僱期間因工作意外而受傷或死亡所需承擔的法律責任。

2) 公眾責任保障

保障你於業務上因疏忽而導致第三者身體受傷或財物受損，所需承擔的法律責任。

免費額外保障

- 因救火導致水浸的損毀賠償責任
- 急救設備保障
- 海外公幹責任
- 公司的康樂體育活動
- 租戶責任

3) 業務中斷保障

因投保的意外發生後令業務中斷所引致盈利、收入或薪酬上所蒙受的損失將可獲得賠償。

4) 金錢保障

保障現金的遺失或被盜竊的損失，包括：

- 辦公時間內存放於投保地點、夾萬或保險庫內的金錢
- 於香港境內押運的金錢
- 存放於銀行夜庫的金錢

免費額外保障

- 辦公室襲擊 - 人身意外保障
- 夾萬或保險庫損壞

5) 玻璃及霓虹燈損毀保障

保障投保地點內的固定玻璃裝置及霓虹燈因意外造成的損毀。

6) 誠信及詐騙保障

保障你因僱員不誠實及欺詐行為所導致的金錢或其他財物的損失。

7) 電子器材保障

為投保的電子器材，如

- 電腦
- 系統以及
- 資料儲存媒體

提供全面的「全險」保障，包括任何突然的損失或意外等。

若投保的電子器材的運作受到完全或局部干擾後，所需支付的「額外開支」亦可獲得賠償。

8) 盜竊保障

(只適用於投保「財物火險及其他風險」為基本保障的保單)

- 保障你因盜竊或偷竊（包括企圖偷竊）引致的財物損失。
- 投保地點範圍內所造成的損毀，亦可得到賠償。

免費額外保障

持械盜竊

申請條件

本計劃是特定為一般中型商業機構而設。

「業務性質」屬於本公司的受保範圍內

業務性質如酒店、服務式住宅、學校、輕工業、一般產品製造商、製造業配套工業、非危險性及非易燃性產品之經銷商或貿易公司均符合本公司的受保範圍內。

一般不受保項目

此計劃的不受保項目包括：

- 因高買或神秘失蹤招致的損失
- 因錯誤或遺漏導致的短缺
- 因戰爭、恐怖份子活動或同類之行動及政府法令而導致的損失或破壞
- 因污染而導致的損失或破壞
- 因資訊科技風險而導致的損失或破壞

備註：

- 一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。
- 每份保單最低保費為港幣5,000。
- 中英文本如有歧異，概以英文版本為準。

如閣下不願意接收AXA安盛的宣傳或直接促銷材料，敬請聯絡香港黃竹坑黃竹坑道38號安盛匯5樓，安盛保險有限公司，個人資料保護主任。AXA安盛會在收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

保單已按適用之徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽 www.axa.com.hk/ia-levy 或致電AXA安盛(852) 2523 3061。

安盛保險有限公司

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