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**Business Packages
SmartPlan Office**

**Essential for your
business success**



Product brochure

Product features and benefits

1. All risks on office contents and stock



“All Risks” insurance to protect your office contents, including furniture, fixtures and fittings, tenant’s improvements, office equipment and machinery, plus trade samples, etc.

Office contents	Up to the limit of
Any one item of office equipment or machinery	HKD100,000
Any one item of trade samples	HKD35,000
Any one item of portable office equipment/computer/ personal digital assistant (PDA)/mobile phone/ communication device outside your office within Hong Kong	HKD10,000 & HKD25,000 per year
Any one document, card, tape file or transparency	HKD5,000
Any one item of work of art	HKD5,000 & HKD10,000 per year
Personal effects belonging to any one employee in the office	HKD5,000
Any one bottle of wine/spirit	HKD1,000 & HKD5,000 per year
Additional benefits	
Alterations or repairs	Provides coverage for your Office Contents if they are damaged during alterations or repairs, provided the contract value does not exceed HKD200,000
Architects’ and surveyors’ fees	Covers the fees for hiring professional architects and surveyors for the reinstatement of your office, up to a limit of HKD5,000 per year
Company signage	Covers for accidental damage to company signage installed at the lobby of premises, up to a limit of HKD2,000 per year
Damage to premises by theft	Covers loss of or damage to your office premises caused by theft or attempted theft, up to a limit of HKD20,000 per year
Debris removal	Covers for debris removal costs after an insured loss, up to 10% of your Office Contents Sum Insured
Documents in transit	Loss of documents in transit anywhere in Hong Kong up to a limit of HKD5,000 per year
Fire extinguishing expenses	Covers the replacement or refilling costs of fire extinguishers and sprinklers following a fire or an explosion, up to a limit of HKD10,000 per year

Rental relief	We will pay for rental relief if your office premises is temporarily closed for more than 5 consecutive days due to loss or damage to office contents contained in the office premises, up to a limit of HKD1,000 per day and HKD5,000 per year
Roller shutters and gate	Covers for accidental damage to roller shutters and gate, up to a limit of HKD20,000 per year
Temporary removal	Covers loss of or damage to your Office Contents (excluding trade samples) temporarily removed from your office for cleaning, repairing and maintenance, up to 10% of the Sum Insured
Optional cover	
Stock	Provides protection on damage and loss of stock in the office

Note:

1. Excess for each and every loss is HKD1,000.
2. Loss due to water damage subject to a minimum excess of HKD3,000 or 10% of the loss.
3. Excess for each and every loss to each portable computer/PDA/mobile phone/communication device is HKD2,500.

2. Business interruption (free)



Indemnifies you up to HKD1,000,000 for additional expenditure you may incur after an insured loss and interruption of your business for more than 48 consecutive hours, including the cost of fitting out temporary premises, for a period up to 12 months from the date of the damage.

Additional benefits	
Denial of access	Covers you in the event that your office is affected as a result of denial of access for more than 48 consecutive hours due to an emergency or damage to neighboring property, up to a limit of HKD500,000 per year
Failure of public utilities	Covers you in the event that your office is affected as a result of failure of public utilities for more than 48 consecutive hours due to damage to property of public supply undertaking caused by insured loss, up to a limit of HKD500,000 per year
Mandatory Provident Fund (MPF) contribution	Covers you as an Employer's actual monthly MPF contributions of up to 3 months, if your business is temporarily closed for more than 7 consecutive days due to damage to your insured property caused by fire and/or explosion, up to a limit of HKD5,000 per year
Professional accountants' fees	Your accountants' charges for the purpose of claims verification are also covered up to a limit of HKD50,000 per year
Optional cover	
Loss of gross profit, gross revenue and/or wages	Provides optional protection on loss of gross profit, gross revenue and/or wages resulting from business interruption

Note: Time Excess – 48 hours

3. Electronic equipment insurance for computers (free)



- Covers your office computer equipment, systems and data media caused by any unforeseen and sudden physical loss or damage from electrical or mechanical breakdown, up to a limit of HKD100,000 per year.
- We will also pay for the additional expenditure incurred due to total or partial interruption of operation to your office computer equipment, up to a limit of HKD 50,000 per year.

Note:

1. Excess for each and every loss is HKD1,000.
2. Loss due to water damage subject to a minimum excess of HKD\$3,000 or 10% of the loss.

4. Loss of money (free)



Reimburses loss of cash, bank notes, cheques, money orders and postal orders, up to the following limits per year:

Crossed cheques and other non-negotiable items	HKD500,000
In transit in Hong Kong in the custody of yourself or your authorized employees	HKD50,000
Inside premises during office hours	HKD50,000
Inside premises after office hours and in locked safe or strongroom	HKD50,000
Inside premises after office hours but not in a safe or strongroom	HKD5,000
In a bank night safe	HKD30,000
Additional benefits	
Damage to safe and/or strongroom	Covers up to HKD10,000 per year for the damaged safe and/or strongroom caused by theft
Infidelity and dishonesty	Insures the loss of money due to fraud or dishonesty by employees discovered within 3 days after the occurrence, up to a limit of HKD30,000 per year

5. Office assault - personal accident (free)



Provides compensation of accidental death or permanent total disablement for you or your employees as a result of a robbery or attempted theft in the premises, up to a maximum limit of HKD250,000 per person. We also cover you or your employees suffer from temporary total disablement, up to a limit of HKD25,000. It also provides a weekly cash benefit if you or your employees are confined to hospital for treatment of such injury, up to a limit of HKD500 per week and HKD1,500 in total during any one year.

6. Glass breakage (free)



Covers accidental breakage of fixed glass or glass window, up to a limit of HKD20,000 per year.

Note: Excess for each and every loss is HKD1,000

7. Public liability (free)



Insures you against legal liability for third party bodily injury, and/or property damage arising from your business, up to a limit of HKD10,000,000 per occurrence.

Additional benefits

First Aid	Social and Sports
Independent Contractor's Liability	Tenant's Liability
Overseas Visits	

Optional cover

8. Employees' compensation



Insures you as an employer under the Employees' Compensation Ordinance and Common Law for bodily injuries to employees arising out of and in the course of employment, up to a limit of HKD100,000,000 per event.

Eligibility

This plan is specially designed for small to medium size offices.
"Type of Business" within our underwriting acceptance.

Common exclusions

This plan contains some exclusions such as:

- 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

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

Office contents sum insured

We use a simple rating method for this particular plan. All we require from you is to declare the Sum Insured of your Office Contents.

Claims for the loss or destruction of contents (other than stock, trade samples and personal effects) will be settled on the basis of replacement as new. Please ensure the Sum Insured you declare is on the same basis.

NB:

1. Minimum premium is HKD1,000 for Office Contents and HKD500 for Employees' Compensation Section.
2. All amounts are in Hong Kong Dollars.

Levy on insurance premium

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



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December 2022

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