

## 富勤保險簡介 About Falcon Insurance

富勤保險(香港)有限公司是Fairfax Financial Holdings Limited的全資附屬機構，總部位於加拿大多倫多。

富勤保險致力為個人及商業客戶提供多元化的產品系列。富勤保險發展至今已成為香港強大及優越的一般保險公司之一。富勤保險並已獲標準普爾高度評級為A-(強)。

### 富勤保險(香港)有限公司

香港鯉魚涌華蘭路二十五號大昌行商業中心六樓

電話：(852) 2232 2888

傳真：(852) 2232 2899

網址：<http://www.falconins.com.hk>

Falcon Insurance Company (Hong Kong) Limited is a wholly owned subsidiary of Fairfax Financial Holdings Limited, a financial services company with its corporate headquarters in Toronto Canada. Falcon offers an extensive range of general insurance products for individuals as well as small companies and large corporations. Today Falcon is amongst the territory's top general insurers. Falcon is rated A- (Strong) by Standard & Poor's.

### Falcon Insurance Company (Hong Kong) Limited

6/F DCH Commercial Centre

No.25 Westlands Road

Quarry Bay

Hong Kong

Tel: (852) 2232 2888

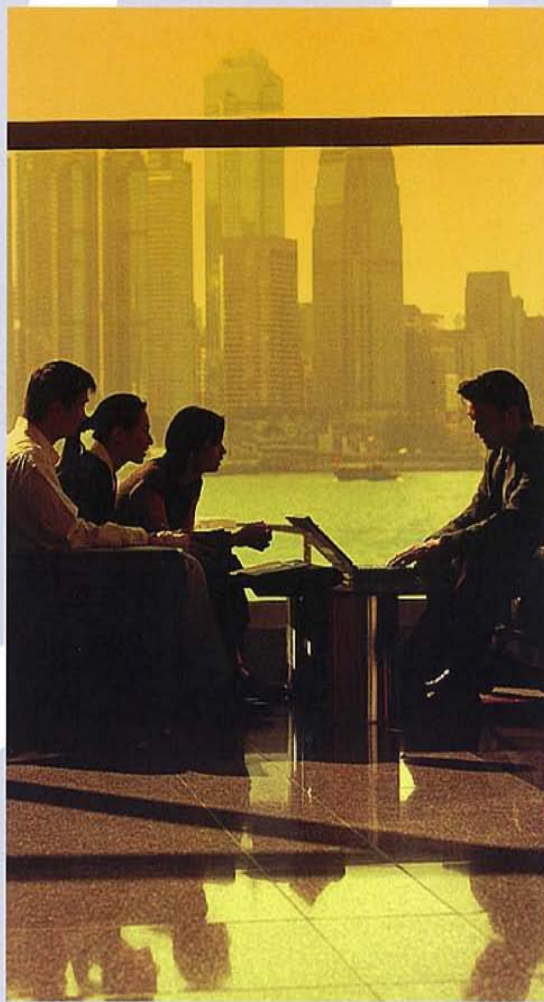
Fax: (852) 2232 2899

<http://www.falconins.com.hk>

代理或經紀名稱及地址

Producer name and address:

# OfficeProtect Insurance Plan



辦  
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富勤保險(香港)有限公司  
Falcon Insurance Company (Hong Kong) Limited

# OfficeProtect – Comprehensive Office Insurance Package

## Worrying about your business is our duty, not yours

Being a premier insurance company in Hong Kong, Falcon Insurance knows just how important financial stability is to the success of a company, which is why we offer you OfficeProtect - an all-in-one insurance plan, specially designed to ensure smooth running of your office, worry free. Our comprehensive product, coupled with our professional and efficient staff aims to provide you high quality service so that even in the event of an accident, you'd be well protected and in good hands. So apply now and focus on your business hassle free!

## Protection Table

### Section 1 – Office Contents ‘All Risks’ Protection

This All Risks Section offers protection to the office contents at your premises, including appliances and equipment, trade samples and stock, furniture, interior decoration, fixed glass, fixture and fittings, your property and property for which you are responsible, all replaced by new provided the sum insured represents the full replacement value.

Coverage	Maximum Limit (HK\$)
Trade samples and/or stock	10% of the Sum Insured
All loss or damage in any one event	Up to the Sum Insured

**Deductible:** The first HK\$1,000 of each and every loss of this Section and its Extensions

### Special Free Extension

Coverage	Maximum Limit (HK\$)
1. Accidental breakage of fixed glass in the office	50,000
2. Loss or damage of temporarily removed office contents from the office	15% of the Sum Insured
3. Loss or damage to personal effects of employees	50,000 or 15% of the Sum Insured (maximum 5,000 per employee)
4. Removal of debris following an accident resulting in loss or damage to office contents	10% of the Sum Insured
5. Loss or damage of documents in transit in Hong Kong	5,000
6. Loss or damage to office contents whilst the office is under alteration or repair, provided that the value of each Contract does not exceed HK\$500,000	Up to the Sum Insured
7. Costs incurred by professional architects, surveyors or other such professionals for the reinstatement of your office upon loss or damage	10,000
8. Costs of fire extinguishment	10,000
9. Costs of compiling records for claims verification	5,000

### Section 2 – Business Interruption Protection

This gives you free protection for increase in cost of working for up to twelve months resulting from loss or damage to your office contents. The maximum limit here is HK\$500,000 for an indemnity period of 12 months.

### Free Extensions for this Section include:

Coverage	Maximum Limit (HK\$)
1. Costs of professional accountants for claims verification	50,000
2. Increase in cost of carrying on your business resulted from being denied access to your business premises	500,000
3. Increase in cost of carrying on your business necessitated by the failure of public utilities	500,000

### Section 3 – Money Protection

#### This gives you free protection for:

Coverage	Maximum Limit (HK\$)
1. Loss of Money in transit between the office and any bank or post office	50,000
2. On the premises during business hours	50,000
3. On the premises out of business hours in a locked safe or strongroom	50,000
4. On the premises out of business hours not in a locked safe or strongroom	5,000
5. In a bank night safe	50,000
6. Loss of crossed cheques and/or postal orders, crossed money orders and crossed bankers drafts	500,000
7. Damage to safes and strongrooms caused by theft	25,000
8. Loss due to fraud or dishonesty by your Employee	50,000
9. Compensate you and your employees following accidental death, loss of both limbs, loss of sight of both eyes, permanent total disability to attend any occupation because of robbery or hold up	Up to 200,000 (maximum 100,000 per insured person)

### Section 4 – Public Liability Protection

This gives you free cover for your legal liability in respect of compensation for third party bodily injury and/or property damage arising in connection with your business. The limit of liability provided is HK\$10,000,000.

#### More Free Extensions for this Section:

Coverage	Maximum Limit (HK\$)
1. Legal liability of directors, partners and employees of your company arising from occasional visits outside Hong Kong	10,000,000
2. Legal liability as tenant for damage caused to the office premises	10,000,000
3. Legal liability caused by alteration of your office premises provided that the contract value of such alteration does not exceed HK\$500,000	10,000,000
4. Legal liability arising whilst undertaking activities on behalf of welfare social and/or sporting clubs	10,000,000
5. Legal liability of you and any member of your contracted first aid organization	10,000,000

**Deductible:** The first HK\$1,000 of each and every loss of third party property damage of this Section and its Extensions with the exception of third party bodily injury.

### Section 5 (Optional Cover) – Employees’ Compensation

This covers employers’ liability to employees in accordance with the Employees’ Compensation Ordinance and Common Law up to HK\$100,000,000 per accident, 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 to the policy.

# 商貿寶—辦公室綜合保障計劃

## 富勤樂意為您分憂

作為香港強大及優越的一般保險公司之一，富勤保險明瞭穩健之財務對於閣下業務發展的重要性，我們現誠意推薦為閣下而設的商貿寶保險計劃，令您安心地拓展業務，免除後顧之憂。本公司擁有專業保險專才，並誠意為閣下提供周全及高質素保障計劃，致令閣下除去憂慮。請即申請，全力發展您的業務，更創佳績。

## 保障範圍

### 第一部份 - 財物綜合保障

本計劃為閣下辦公室內的財物，包括設備、貨版及存貨、傢俬裝修、固定玻璃、設置、閣下及閣下所須負責之財物等，提供全險及全新更換保障，惟閣下必須以上述財物之全新更換價值投保。

保障範圍	最高賠償額 (港幣)
貨版及存貨	投保額之10%
每一事故之所有損失及損毀	投保額

自負額：每宗意外損失(包括免費保障)之首港幣1,000元

### 特別免費保障

保障範圍	最高賠償額 (港幣)
1. 辦公室內固定玻璃裝置之意外損毀	50,000元
2. 辦公室內之財物暫時存放於其他地點	投保額之15%
3. 閣下僱員於辦公室內之個人隨身財物	50,000元或投保額之15% (每名僱員最高賠償額：5,000元)
4. 辦公室受損後的廢物清理費用	投保額之10%
5. 閣下的文件於本港運送途中意外遺失或損毀	5,000元
6. 辦公室內之財物如於辦公室維修期間遭受損毀，可獲保障。只限每工程額不多於港幣500,000元	投保額
7. 於意外損毀後，為恢復辦公室原狀所需的建築師檢驗師及其他工程諮詢專業人員的費用	10,000元
8. 撲救火災之費用	10,000元
9. 為作實索償而需搜集記錄須支付之費用	5,000元

### 第二部份 - 營業中斷保障

如閣下辦公室內之財物裝置受損而須增加營運成本以維持業務，均可獲得免費保障。此部份之最高保障額(包括所有的免費保障)為港幣500,000元，最高賠償期為12個月。

可享有的免費保障如下：

保障範圍	最高賠償額 (港幣)
1. 保障因申報索償賬項時所需支付的專業會計師費用	50,000元
2. 保障閣下因鄰近建築物或地區受損以致閣下無法進入辦公室而需維持業務所支付的額外開支	500,000元
3. 保障閣下因公共電力煤氣水力供應中斷而需維持業務所支付的額外開支	500,000元

### 第三部份 - 金錢保障

此部份免費保障如下：

保障範圍	最高賠償額 (港幣)
1. 在押運往來辦公室與銀行或郵局途中的現金	50,000元
2. 營業時間內置於辦公室內的現金	50,000元
3. 在非營業時間內置於辦公室中上鎖的夾萬或保險庫內的現金	50,000元
4. 在非營業時間內於辦公室中，但非置於上鎖的夾萬或保險庫內的現金	5,000元
5. 存放於銀行夜庫的現金	50,000元
6. 遺失劃線支票、信用咭收據或其他不可轉讓之票據	500,000元
7. 夾萬或保險庫被竊賊破壞	25,000元
8. 因僱員不誠實或欺詐舞弊行為而引致的金錢損失	50,000元
9. 賠償僱主或僱員因工遇劫或企圖行劫而意外受傷或死亡、喪失功能或失去多肢、雙目、永久喪失工作能力	達至200,000元(每名受保人最高賠償額：100,000元)

### 第四部份 - 公眾責任保障

保障閣下於業務營運中引致他人身體或財物受損所須承擔之法律賠償責任，最高賠償額為每宗事故港幣10,000,000元。

此部份另免費提供下列保障：

保障範圍	最高賠償額 (港幣)
1. 包括公司合夥人，董事或僱員因海外公幹而引起的法律責任	10,000,000元
2. 包括閣下作為租戶因樓宇損毀而需要承擔的法律責任	10,000,000元
3. 包括閣下因進行維修工程而需負上的法律責任。每工程額不多於港幣500,000元為限	10,000,000元
4. 包括閣下因參與社交活動或運動會時引起的法律責任	10,000,000元
5. 包括閣下及閣下僱用的急救人員因急救失誤而需要承擔的法律責任	10,000,000元

自負額：每宗第三者財物損失(包括免費保障)之首港幣1,000元

### 第五部份 (附加保障) - 僱員賠償保險

閣下可選擇於本計劃內為僱員購買僱員賠償保險，保障範圍包括香港的僱員補償條例所訂定及民事法所裁定的僱主給予僱員因工傷亡之賠償，每一事故之最高賠償額為港幣100,000,000元。

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。

# 商貿寶 — 申請書

## APPLICATION for OfficeProtect

為方便電腦存檔，請以英文正楷填寫，並於適當位置填上✓號  
Please complete in BLOCK LETTERS and tick the appropriate box

### 公司資料 Business Details

投保人名稱  
Name of Applicant

通訊地址  
Mailing Address

受保地址 (如與上列不同)  
Insured Address (If different from the above)

電話  
Tel No

傳真  
Fax No

電郵地址  
E-mail address  @

業務性質  
Business Nature

保險期限  
Period of Insurance 由  From 至  To

### 基本保障 Basic Cover

保障項目 Insured Items	投保額 (港幣) Sum Insured (HK\$)
1. 財物綜合保障 Office Contents "All Risks" Protection a) 室內財物 Contents b) 貨品 Stock (Total not exceeding 10% of Sum Insured) 請註明貨品性質 Please state nature of stock	a) b)
2. 營業中斷保障 Business Interruption Protection	HK\$500,000
3. 金錢保障 Money Protection	參照概定保障 As per Standard cover
4. 公眾責任保障 Public Liability Protection	HK\$10,000,000

### 附加保障 Optional Cover

#### 僱員賠償保險 Employees' Compensation Insurance

項目 Item No	僱員工作類別 Occupation of Employees	僱員人數 Number of Employees	估計總年薪(港幣) Estimated Total Annual Earnings (HK\$)
1.			
2.			
3.			
4.			

### 保險資料 Insurance History

1. 所投保辦公室是否用磚、石或石屎建造，並蓋有石屎屋頂？ Is the insured premises built of brick, stone or concrete and roofed?	是 Yes	否 No
2. 所投保辦公室有否裝置防盜警報系統？ Is a burglary alarm system installed in the insured premises?	有 Yes	無 No
3. 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？ During the past 3 years, have you sustained any losses, whether insured or otherwise, in connection with the covers which insurance has been requested?	有 Yes	無 No
4. 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？ 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?	有 Yes	無 No
5. 如選擇於此保單內購買僱員賠償保險，請回答以下問題 在過往三年內，閣下的僱員曾否申請僱員保險賠償？ Please answer the following question if you choose to purchase Employees Compensation cover with this policy Has any accident occurred to your employees during the past 3 years?	有 Yes	無 No
若問題2至5的答案為“有”，請詳加說明： If you have answered "Yes" to question 2 to 5, please give details:		

### 聲明及簽署 Declaration and Signature

本人/吾等謹此作下列聲明及同意 I/We declare and agree that:

1. 本人/吾等投保之地址只供作辦公室用途，並無進行製造業或有關之程序；  
The insured premises is solely occupied by me/us as an office and no processing and/or manufacturing of any kind is carried on within the office.

2. 所有未作答的問題均視為否定回答。  
Any question not answered shall be taken in the negative.

3. 本申請書內所有答題及述詞均為全部真實及正確，並無隱瞞有可能影響有關接納投保與否之決定。  
All answers and statements made in the application are accurate in every respect and no information has been withheld which is likely to affect acceptance of this application.

4. 本申請書及聲明將會作為保險單之基本依據，並視作保單之一部份。  
This application and declaration shall be the basis of the policy and considered as being incorporated therein.

5. 本人/吾等接受保險單內列明之一般保險條件。  
I/We shall accept a policy subject to the usual conditions prescribed by the Company therein.

6. 此保障計劃需在富勤保險(香港)有限公司審核，接納申請並已繳費後，方才生效。  
The insurance will not be in force until this application has been accepted by Falcon Insurance Company (Hong Kong) Limited and the premium has been paid.

7. 本人/吾等同意並授權富勤保險(香港)有限公司(貴公司)保留，使用或透露公司所收集或保留本人/吾等之任何個人資料，給予有關人士或機構用作處理與本保險有關的申請，及提供其相關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詢及改正本人/吾等之所有個人資料。  
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.

授權簽署及公司印鑑  
Authorized Signature and Company Chop

日期  
Date