



Falcon

商舖寶

ShopMaster



商舖寶
商舖綜合保障計劃
ShopMaster
Shop Insurance Package

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「商舖寶」是富勤專為零售店舖而設的綜合保險計劃。本小冊子將扼要地介紹這計劃所提供的各項保障。閣下如欲了解更詳盡的保險細則，歡迎隨時向富勤保險(香港)有限公司索取詳細條文。

「商舖寶」提供有關店舖所需的保險。其基本保障包括:

1. 財物綜合保障
2. 營利損失保障
3. 玻璃損毀保障
4. 金錢保障
5. 人身意外保障
6. 公眾責任保障

此外，閣下更可在同一保單內購買僱員賠償保險。



甲部-基本保障

1. 財物綜合保障

本計劃為閣下店舖內的財物，包括存貨、傢俬裝修、機器設置、僱員的私人物品及閣下需負責的業主裝置等，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。

以不超過閣下選定之總投保額為原則，最高賠償額如下：

	最高賠償額(港幣)
i) 每件機器或器材	100,000元
ii) 電腦系統紀錄	50,000元
iii) 每一份契約、文件、卡、磁帶、檔案或幻燈片	5,000元
iv) 每一瓶酒	2,500元
v) 每一件藝術品	5,000元
vi) 除詳細列明外，每一件存貨	20,000元
vii) 每一個僱員的私人物品	3,000元
viii) 運送途中的貨品	50,000元
ix) 暫時存放於其他地點作清潔或維修的店舖財物	投保額之10%
x) 每一事故之所有損失	投保額

此外，本計劃另免費提供下列各項額外保障：

免費額外保障
i) 季節性保額調高 • 每年十一月一日至三月一日期間，存貨保額將自動調高20%。
ii) 清理廢物 • 支付意外後之清理費用，最高可達投保額之10%。
iii) 保障店舖由竊賊引致之損毀

自負額：

- 1) 每宗由水濕引致的損失的10%，最少為港幣3,000元。
- 2) 每宗其他損失的首港幣1,000元。

2. 營利損失保障(免費)

保障閣下因下列原因而蒙受營利損失：

- 1) 受保店舖內的財物、貨品或裝置受損；或
- 2) 因鄰近建築物或公用設施毀壞，引致進入店舖的通道被政府部門或大廈管理封閉超過48小時。

最高可獲港幣500,000元保障，賠償期為十二個月。

此外，閣下亦可獲得因申報索償賬項而需支付的專業會計師費用，最高可達港幣50,000元。

3. 玻璃損毀保障(免費)

保障店舖內所有鑲嵌於門、窗、櫥窗、櫃枱及間隔之固定玻璃片，因意外破碎而引致的損失，最高賠償額可達港幣20,000元。

自負額：

每宗由颱風、暴風、水浸、樹木倒下或惡意破壞所引致的損失的首港幣1,000元。

4. 金錢保障(免費)

保障閣下店舖的金錢損失，保額如下：

	最高賠償額 (港幣)
1. 因下列情況導致的金錢損失	
i) 於香港境內運送與業務有關的現金	30,000元
ii) 營業時間內置於店舖內的現金	30,000元
iii) 非營業時間內置於店舖中上鎖的夾萬、抽屜、或收銀機內的現金	10,000元
iv) 非營業時間內於店舖中，但非置於上鎖的夾萬、抽屜、或收銀機內的現金	3,000元
v) 置於銀行夜庫中的現金	30,000元

	最高賠償額 (港幣)
2. 遺失劃線支票，信用咭收據或其他不可轉讓之票據	500,000元
3. 夾萬或收銀機被竊賊破壞	15,000元

5. 人身意外保障(免費)

若閣下或僱員在店舖內或在香港境內運送貨品或金錢途中被劫匪所傷，引致永久傷殘或死亡，每人可獲港幣100,000元之賠償。全年最高賠償額為港幣500,000元。

6. 公眾責任保障(免費)

保障閣下在香港境內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5,000,000元。

自負額：

每宗第三者財物損失之首港幣1,000元。

乙部 - 附加保障

7. 僱員賠償保險

閣下可選擇於本計劃內，為員工購買僱員賠償保險，保障範圍包括香港的僱員補償條例所訂定及民事法所載定的僱主給予僱員因工傷亡之賠償，最高賠償額為每一事故一億港幣。



Thank you for your interest in the ShopMaster Insurance offered by Falcon, of which you can find a short description hereafter. For full details on terms, conditions, limitations and exclusions, please obtain a standard policy wording from Falcon Insurance Company (Hong Kong) Limited.

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

1. Shop Contents "All Risks" Protection
2. Loss of Income Protection
3. Breakage of Glass Protection
4. Money Protection
5. Personal Assault Protection
6. Third Party Liability Protection



And, you can also get Employees' Compensation Insurance for your staff under the same policy.

PART A - BASIC COVER

1. Shop Contents "All Risks" Protection

This Section offers "All Risks" protection to the contents in your 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:

	Maximum Limit (HK\$)
i) Any one item of machinery or equipment	100,000
ii) Computer systems' records	50,000
iii) Any one deed, document, card, tape, disk file or transparency	5,000
iv) Any one bottle of wine	2,500
v) Any one work of art	5,000
vi) Any one item of stock not otherwise specified	20,000
vii) Personal effects of any one employee	3,000
viii) Goods in transit	50,000
ix) Shop contents temporarily stored in other places within Hong Kong for cleaning or repair purpose	10% of the Sum Insured
x) 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	
i) <u>Seasonal Increase in Sum Insured</u>	<ul style="list-style-type: none"> • The Sum Insured on stock will be increased automatically by 20% between 1st November and 1st March every year
ii) <u>Removal of Debris</u>	<ul style="list-style-type: none"> • Reimburses costs of removing debris following an insured loss, up to 10 % of the Sum Insured
iii) <u>Theft Damage to Premises</u>	<ul style="list-style-type: none"> • Covers 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.

2. Loss of Income Protection (Free)

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

- i) loss of or damage to your shop contents insured under the policy; and/or
- ii) denial of access to your shop premises as ordered by government authorities or building management in excess of 48 hours due to damage to neighbouring 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:

Free Extension
Accountants' Fee
<ul style="list-style-type: none"> • Covers professional accountants' charges incurred for verification of a claim, up to HK\$50,000.

3. 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.

4. Money Protection (Free)

This Section gives protection for:

	Maximum Limit (HK\$)
1. any single incident of loss of Money whilst:	
i) in transit within Hong Kong in connection with your Business	30,000
ii) in the shop premises during business hours	30,000
iii) in the shop premises out of business hours in a locked safe or locked drawer or locked cash register	10,000
iv) in the shop premises out of business hours not in a locked safe or locked drawer or locked cash register	3,000
v) in a bank night safe	30,000

	Maximum Limit (HK\$)
2. loss of crossed cheques, crossed postal orders, crossed money orders, crossed bankers drafts and credit card sales vouchers	500,000
3. damage to safes and cash registers caused by theft	15,000

5. Personal Assault Protection (Free)

This Section compensates you or your employee 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.

6. 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 HK\$1,000 for each and every claim of third party property damage.

PART B - OPTIONAL COVER

7. 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.



商舖寶 - 申請書

APPLICATION for ShopMaster Insurance

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

For Office Use

A/C NO.

POLICY NO.

投保人名稱 Name of Applicant		
通訊地址 Mailing Address		
業務性質 Business Nature		
電話 Tel No.	傳真 Fax No.	電郵地址 Email Address
受保商舖地址 (如與上址不同) Insured Shop Address (if different from the above)		
保險期限 由 Period of Insurance : From		至 to

甲部 基本保障

PART A - BASIC COVER

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

乙部 附加保障

PART B - 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 No. of Employee	估計總年薪 (港幣) Estimated Total Annual Earnings (HK\$)	(For office use only)	
				保率 Rate	保費 Premium
1.					
2.					
3.					
4.					
5.					

最低保費 - 港幣1,000元 (基本保障); 港幣1,500元 + 保險徵費/附加保費 (基本保障及附加保障)
Minimum premium - HK\$1,000 (Basic Cover only); HK\$1,500 + levy/surcharge (Basic Cover plus Optional Cover)

請詳細回答以下問題

Please answer the following questions in details

1. 閣下在受保地址經營業務多久？

How long have your business been in the insured address?

_____ 年
years

2. 受保地址有否防盜警報系統？如有，請詳述警報系統之資料：

Is a burglary alarm system installed in the insured address? If yes, please give details of the alarm :

有 無
Yes No

3. 過去三年有否蒙受任何與現申請保障有關之損失，不論已投保否？如有，請詳述之：

During the past 3 years, have you sustained any losses, whether insured or otherwise, in connection with the covers which insurance has been requested? If yes, please give details :

有 無
Yes No

4. 在過往三年內，閣下的員工曾否申請僱員保險賠償？如有，請詳述工傷性質及賠償資料：

Have there been any accidents to your employees during the past 3 years? If yes, please give details :

有 無
Yes No

5. 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？如有，請詳述之：

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? If yes, please give details :

有 無
Yes No

聲明及簽署 Declaration and Signature

本人/吾等謹此作下列聲明及同意

1. 投保之商舖是以磚塊或三合土建築而成，並有良好保養。
2. 投保之商舖只用作本人/吾等銷售貨品用途，並無進行製造業或有關之程序。
3. 所有資料提供均就本人/吾等所知據實填報。
4. 任何足以影響風險估值的資料均已呈報。
5. 本投保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。
6. 本人/吾等將接受保險單內列明之一般保險條件。
7. 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。

I/We declare and agree that :

1. The shop premises is built of brick or stone with concrete and is in good state of repair.
2. The shop premises is solely occupied by me/us as a shop and no processing and/or manufacturing of any kind is carried on within the premises.
3. The information given is true to the best of my/our knowledge and belief.
4. All particulars affecting the assessment of the risk have been disclosed.
5. This application and declaration shall be the basis of the policy and considered as being incorporated therein.
6. I/We shall accept a policy subject to usual conditions prescribed by the Company therein.
7. 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.

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，請參閱正式之保險單。

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