

## OfficeProtect Insurance Plan 商貿寶 辦公室綜合保障計劃

### **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 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 Limited (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 Limited (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 Extension for the Section 2 includes:

Coverage	Maximum Limited (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 Limited (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 Section 4:

Coverage	Maximum Limited (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.

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

**OfficeProtect Insurance Proposal Form 商貿寶保險投保書**

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√

<b>Business Detail 公司資料:</b>			
Name of Applicant 投保人名稱 _____			
Mailing Address 通訊地址 _____			
Insured Address (If different from the above) 受保地址 (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 _____
<b>Basic Cover 基本保障:</b>			
Insured Items 保障項目		Sum Insured (HK\$) 投保額 (港幣)	
1. Office Contents "All Risks" Protection 財物綜合保障 a. Contents 室內財物 b. Stock (Total not exceeding 10% of Sum Insured) 貨品 Please state nature of stock 請註明貨品性質		a) b) _____	
2. Business Interruption Protection 營業中斷保障		HK\$500,000	
3. Money Protection 金錢保障		As per standard cover 參照概定保障	
4. Public Liability Protection 公眾責任保障		HK\$10,000,000	
<b>Optional Cover 附加保障:</b>			
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.			
<b>Insurance History 保險資料:</b>			
1.	Is the insured address premises built of brick, stone or concrete and roofed 投保之辦公室是否用磚、石或石屎建造，並蓋有石屎屋頂?	Yes 有 <input type="checkbox"/>	No 無 <input type="checkbox"/>
2.	Is a burglary alarm system installed in the insured premises 投保之辦公室是否裝有防盜警報系統?	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?	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

1. 本人/吾等下列署名人欲向富勤保險(香港)有限公司(「本公司」)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”)
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
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
4. 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 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
5. 本人/吾等確認，本人/吾等已獲提供一份由富勤保險(香港)有限公司(「本公司」)發出的個人資料收集聲明(「該聲明」)。本人/吾等確認已經閱讀並且明白該聲明。本人/吾等同意本公司可依照該聲明的條款收集、使用、轉移、保存、透露及以其他方式處理本人/吾等的個人資料。  
I/We acknowledge that I/we have been provided with a copy of the Personal Information Collection Statement (the “Statement”) issued by Falcon Insurance Company (Hong Kong) Limited (the “Company”). I/We confirm that I/we have read and understood the Statement. I/We hereby give my/our consent and authorise that the Company may collect, use, transfer, store, disclose and otherwise process my/our personal data in accordance with the Terms of the Statement.
6. 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

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。

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

## Personal Information Collection Statement (the “Statement”)

In compliance with the Personal Data (Privacy) Ordinance (Cap. 486) (the “Ordinance”), Falcon Insurance Company (Hong Kong) Limited (the “Company”) would like to inform you of the following:

- (1) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company’s business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

### **(2) PURPOSES FOR COLLECTING PERSONAL DATA**

Personal data relating to you held or collected by the Company (including but not limited to credit information and claims history) may be used for the following purposes:

- (i) processing applications for insurance products and services;
- (ii) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- (iii) processing, adjudicating, settling and defending insurance claims as well as conducting any incidental investigation, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
- (iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- (v) exercising the Company’s rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- (vi) designing insurance products and services with a view to improving the Company’s service;
- (vii) preparing statistics and conducting research;
- (viii) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company or that it is expected to comply according to:
  - (a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region (“Hong Kong”) existing currently and in the future;
  - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future; or
  - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
- (ix) complying with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (x) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
- (xi) any other purposes relating to the purposes listed above.

### **(3) TRANSFER OF PERSONAL DATA**

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:-

- (i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as insurance adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);

為從個人資料(私隱)條例(「條例」), 富勤保險(香港)有限公司(「本公司」)特此通知閣下以下事項:

- (ii) reinsurance companies with whom the Company has or proposes to have dealings;
- (iii) any person or entity to whom the Company is under an obligation or otherwise required to make disclosure under the requirements of any law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or with which the Company is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
- (iv) any actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business; and
- (v) the following persons who carry out any of the purposes described in paragraphs (2)(i)-(2)(iii) of this Statement: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.

Such information may be transferred to a place outside Hong Kong.

### **(4) DATA ACCESS AND CORRECTION RIGHT**

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data and to correct the data which is inaccurate. Such requests can be made in writing to the Data Protection Officer of the Company at the following address, email or fax number:

Data Protection Officer  
Falcon Insurance Company (Hong Kong) Limited  
Suites 6-11, 10/F,  
No.12 Taikoo Wan Road,  
Taikoo Shing,  
Hong Kong  
Email: [info@falconinsurance.com.hk](mailto:info@falconinsurance.com.hk)  
Fax: (852) 2232 2899

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- (5) You also have the right, by writing to the Company’s Data Protection Officer at the address, email or fax number provided in paragraph (4) of this Statement, to request for the Company’s policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- (6) The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- (7) Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at (852) 2232 2888.
- (8) Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (9) The Company retains the right to change this Statement.

(1) 在申請及接受保險產品及服務時，及當本公司提供與保險產品及服務相關之其他服務時，閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資料，可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務及／或其他相關服務。本公司亦可能會在日常業務運作的過程中向閣下收集資料，例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書面形式與本公司溝通。

### (2) 個人資料收集目的

本公司所存下或收集的關於閣下的個人資料（包括但不限於信用資料和以往申索紀錄）可能會用作下列用途：

- (i) 處理保險產品及服務的申請；
- (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求，包括但不限於要求增加、更改或刪除保障項目或受保成員，訂立直接付款安排及保單取消、更新或復效申請；
- (iii) 處理、判定、結清保險索償及就索償抗辯，包括進行任何附帶調查，偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）；
- (iv) 執行與所提供的保險產品及服務相關的功能及活動，如核實身份、資料核對及再保險之安排；
- (v) 行使本公司因不時向閣下提供保險產品及服務而享有的權利，例如向閣下追討欠款；
- (vi) 設計保險產品及服務以提升本公司的服務質素；
- (vii) 製作數據及進行研究；
- (viii) 履行根據下列對本公司具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定及／或安排：
  - (a) 不論於香港特別行政區（「香港」）境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律；或
  - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出的任何指引或指導；或
  - (c) 本公司因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (ix) 符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動；
- (x) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人，就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估；及
- (xi) 與上述有關的其他用途。

### (3) 個人資料的轉移

存於本公司的個人資料將會保密，但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途：

- (i) 任何代理人、承包商或就本公司之業務運作，包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務，或就與保險產品及服務相關之其他服務，向本公司提供服務的第三方服務供應者（如保險理算人、理賠調查員、收數公司、資料處理公司及專業顧問）；
- (ii) 與本公司有或將有商業往來的再保險公司；
- (iii) 本公司為遵守任何法律規定，或根據法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司具有約束力或適用或期望其遵守的規則、規例、實務守則、指引或指導，或根據本公司向本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其作出披露的任何人士或機構；
- (iv) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；及

(v) 為履行任何本聲明第(2)(i)-(2)(iii)段所列明的用途的以下人士：保險理算人、代理和經紀；僱主；醫護專業人士；醫院；會計師；財務顧問；律師；整合保險業申索和承保資料的組織；防欺詐組織；其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；警察；和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）。

該等資料可能被轉移至香港境外。

### (4) 查閱及改正資料權利

根據條例規定，閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本（查閱資料要求），並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利，請以書面經以下聯絡方法向本公司的資料保護主任提出：

資料保護主任  
富勤保險（香港）有限公司  
香港太古城  
太古灣道12號  
10樓6-11室  
電郵：[info@falconinsurance.com.hk](mailto:info@falconinsurance.com.hk)  
傳真：(852) 2232 2899

根據條例，本公司有權就辦理任何查閱資料要求收取合理費用。

- (5) 閣下亦有權根據本聲明第(4)段所提供的聯絡方法向本公司的資料保護主任索取本公司有關個人資料私隱的政策及實務，並獲告知本公司持有的個人資料的種類。
- (6) 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存閣下的個人資料。
- (7) 如閣下對本聲明有任何疑問，請致電本公司的客戶服務熱線(852) 2232 2888。
- (8) 本聲明不會限制客戶在條例下所享有的權利。
- (9) 本公司保留修改本聲明的權利。