

OfficeProtect Insurance Plan 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險計劃，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，提供全險及全新更換保障，惟閣下必須為以上所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

自負額頭：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. 辦公室內的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為 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. 為作實索償而搜集記錄需支付之費用	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，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. 在非營業時間內置於辦公室中, 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為 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. 包括公司合伙人、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

自負額頭：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載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

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[✓]

Business Detail 公司資料：

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 _____

Basic Cover 基本保障：

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

Optional Cover 附加保障：

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.			

Insurance History 保險資料：

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(“貴公司”)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);
- (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, employees, 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 7-11, 3/F,
No.12 Taikoo Wan Road,
Taikoo Shing,
Hong Kong
Email: 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.

個人資料(私隱)條例—個人資料收集聲明(「本聲明」)

為依從個人資料(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：

(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
3樓7-11室
電郵：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。