

企業綜合保險

東京海上火災保險（香港）有限公司
- 服務香港超過60年

東京海上火災保險(香港)有限公司乃Tokio Marine集團全資附屬公司，為全球最實力雄厚的保險集團其中之一。成立於1879年，日本東京海上日動火災保險株式會社為Tokio Marine集團旗下之旗艦公司並獲國際著名評級機構標準普爾 (Standard & Poor's) 評定公司財政評級為“A+”。

本集團在全球近40個國家擁有卓越的國際網絡，僱用員工超過38,800名；強大的商業網絡更伸延至亞洲各地包括中國和香港。

東京海上火災保險(香港)有限公司的發展歷史可追溯至1953年。時至今日，我們已成為本港最大貨運保險公司之一，並獲標準普爾 (Standard & Poor's) 評級為“A”。

* 截至2017年1月19日

產品特點

東京海上火災保險(香港)有限公司的企業綜合保險以優惠的價格為閣下的企業提供全面的綜合保障。

第1項 — 財物綜合保險（基本保障）	最高賠償額(HK\$)
1. 財物保障	請列明投保金額
(a) 任何機器和器材	\$100,000 / 件
(b) 電腦系統中的記錄檔案	\$50,000
(c) 契約、文件、資料卡、磁帶、膠卷或幻燈片	\$5,000 / 件
(d) 商店門面財物，包括捲簾門、門、玻璃、霓虹燈看板或者表示看板	\$20,000 / 年
(e) 藝術品或古董	投保金額的10%， 不超過\$100,000 / 年
- 每件最高賠償額	\$10,000
(f) 投保人或其僱員之個人財物	\$5,000 / 人
2. 貨物保障	請列明投保金額
- 每件最高賠償額	\$5,000 / 件
* 第1項保障之最低保費為港幣一千元	

第1項的免費附加保障	
1. 存貨價值的季節增長 (從11月份至2月份的存貨價值將會自動增加)	投保金額的120%
2. 財物運送	投保金額的10%， 不超過\$50,000 / 年
3. 暫時遷移費用	投保金額的10%， 不超過\$10,000
- 每件最高賠償額	\$5,000 / 件
4. 消防滅火費用	\$20,000 / 年
5. 因盜竊而遭受的財物損失	已保
6. 廢物清理費用	投保金額的10%
7. 支付給建築師及測量師的費用	\$5,000

第2項 — 業務中斷保險（免費保障）	最高賠償額(HK\$)
由於第一項中投保的財物受到損害而導致工作成本的額外開支	\$1,000,000，賠償期為12個月
第2項的免費附加保障	
1. 強制性公積金(MPF)	\$5,000 / 年
2. 因申報索償帳項時所需支付給專業會計師的費用	\$50,000 / 年
3. 因鄰近建築物或地區受損以致無法進入被保場所時要維持業務所需的額外開支	\$1,000,000 / 年
4. 由於謀殺、自殺、食物或飲料中毒、害蟲或者有害動植物引致他人傷亡而被相關部門關閉	\$1,000,000 / 年
5. 因公共電力煤氣水力供應中斷時要維持業務所需的額外開支	\$1,000,000 / 年

第3項 — 現金保險（免費保障）	最高賠償額(HK\$)
1. 現金損失 (不包括劃線支票、劃線郵政匯款單、劃線本票、劃線銀行匯票和信用卡銷費單)	
(a) 運送中的現金	\$50,000
(b) 營業時間內在被保場所內損失的現金	\$50,000
(c) 非營業時間鎖在被保場所的保險箱或者儲存室的現金	\$50,000
(d) 非營業時間鎖在被保場所的抽屜或者收銀機的現金	\$5,000
(e) 存放在銀行夜庫的現金，直至風險由銀行承擔	\$50,000
2. 劃線支票、劃線郵政匯款單、劃線本票、劃線銀行匯票和信用卡銷費單的損失	\$500,000
3. 保險箱和收銀機被盜竊或蓄意盜竊而造成的損失	\$25,000

第3項附加保障	
1. 週末和公眾假期保險金額將會自動增加	投保金額的120%

第4項 — 員工忠誠保險（免費保障）	最高賠償額(HK\$)
因員工的欺騙或不誠實而造成的現金損失	\$20,000 / 年

第5項 — 個人意外傷害保險	最高賠償額(HK\$)
因被保場所內的火災、爆炸、偷竊或者蓄意偷竊而對投保人或者職員造成的意外死亡或喪失永久工作能力	
(a) 人身受到傷害後12個月內死亡	\$100,000 / 人
(b) 喪失完全或部分四肢	\$100,000 / 人
(c) 人身受到傷害後12個月之內單眼或者雙眼失明	\$100,000 / 人

第6項 — 公共責任保險（免費保障）	最高賠償額(HK\$)
第三者在被保場所內受到身體損傷或財物損失而引致的法律責任	\$10,000,000 / 次
第6項的免費附加保障	
1. 於海外公幹時引致的法律責任	已保
2. 因租客責任所引致的法律責任	已保
3. 因公司所舉辦的社交活動和體育運動所引致的法律責任	已保
4. 因急救時引致的法律責任	已保
5. 在投保地點因供給的食物和飲品所引致的法律責任	\$2,000,000 / 年

第7項 — 僱員賠償保險(自選投保項)	最高賠償額(HK\$)
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制定及民事法所裁定的僱主給予僱員因工傷亡之賠償	每次事件最高法定賠償額為\$100,000,000
* 第7項保障之最低保費為港幣一千元（另加政府徵費）	

第7項的免費附加保障	
1. 僱員參與公司所舉辦之體育運動、社會活動和福利活動	
2. 海外公幹	
3. 惡劣天氣狀況下工作	

保險徵費通知		
由2018年1月1日起，投保人須根據“保險業條例”(第41章) 第134條支付保險徵費。本公司將根據以下之徵費率代表保險業監管局收取該徵費。詳情請瀏覽 www.tokiomarine.com.hk/alevy 或聯絡我們 (852) 2529 4401 或您的保險中介機構（如有）。		
保單生效日期(包括首末兩日)	徵費率(於保費)	徵費上限(港幣)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 - 或以後	0.1%	5,000
備註：本單張之標準保費並不包括此保險徵費在內。		

如本單張內之中文內容與英文有異，一切內容將以英文為準。
本保險之保障詳情，請參閱保單內之條款。



TMHK/B/BI201712
© TMF(HK) All rights reserved

Business Package Insurance 企業綜合保險

NAVIGATOR
Insurance Brokers Ltd.

Tel (852) 2530 2530 Unit 8E Golden Sun Centre
Fax (852) 2530 2535 59-67 Bonham Strand West
crew@navigator-insurance.com Sheung Wan, Hong Kong
www.navigator-insurance.com



東京海上火災保險(香港)有限公司
The Tokio Marine and Fire Insurance Co. (HK) Ltd.
27A, United Centre, 95 Queensway, Hong Kong 香港金鐘道九十五號統一中心27A
Tel:電話: (852) 2529 4401 Fax:傳真: (852) 3405 9837 <http://www.tokiomarine.com.hk>

Business Package Insurance

Tokio Marine Hong Kong

- serving Hong Kong for more than 60 years

The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("the Company") is a wholly-owned subsidiary of Tokio Marine Group, one of the largest international insurance groups in the world. The flagship company of Tokio Marine Group is Tokio Marine & Nichido Fire Insurance Co. Ltd. founded in 1879 with credit rating of "A+" (S&P)*. The Group has more than 38,800 employees all over the world and a prominent global network in near 40 countries and also a strong network in Asia including China and Hong Kong.

Tokio Marine's history in Hong Kong can be dated back to 1953. The business has been growing together with the economy of Hong Kong since then. The Company is now one of the top Marine Cargo Insurance Companies in Hong Kong with credit rating of "A" (S&P)*.

*: as of 19 Jan 2017

Product Features

Tokio Marine's Business Package Insurance is specially designed to protect your business with a broader coverage at a competitive cost.

Section 1 - Content All Risks Cover (Basic Cover) Maximum Limit (HK\$)

1. On Contents	Declared Sum Insured
(a) any one machinery and equipment	\$100,000 / item
(b) computer systems' records	\$50,000
(c) deed, document, card, tape, film or transparency	\$5,000 / item
(d) shop-front fixtures consisting of roller shutter door, door, fixed glass panel, neon sign or sign signboard	\$20,000 / year
(e) work of art or curios	10% of the Sum Insured not exceeding \$100,000/ year
- maximum limit per item	\$10,000
(f) personal effects of the Insured or employee of the Insured	\$5,000 / person

2. On Stocks in Trade	Declared Sum Insured
- maximum limit per item	\$5,000 / item

*Minimum premium for section 1: HK\$ 1,000

Free Extension under Section 1

1. Seasonal Increase to Stocks (automatic increase from November to February)	120% of the Sum Insured
2. Stock in Transit	10% of the Sum Insured not exceeding \$50,000 / year
3. Temporarily Removal	10% of the Sum Insured not exceeding \$10,000
- maximum limit per item	\$5,000 / item

4. Fire Extinguishing Expenses	\$20,000 / year
5. Damage to Premises following theft	Covered
6. Removal of Debris	10% of the Sum Insured
7. Architects' & Surveyors' fees	\$5,000

Section 2 - Business Interruption (Free) Maximum Limit (HK\$)

Increased Cost of Working incurred in consequence of damage to property insured under Section 1	\$1,000,000 with 12 months indemnity period
---	---

Free Extension under Section 2

1. Mandatory Provident Fund (MPF) Contribution	\$5,000 / year
2. Professional Accountants' Fees	\$50,000 / year
3. Denial of Access	\$1,000,000 / year
4. Closure due to Murder, Suicide, Food & Drink Poisoning, Vermin or Pests by competent authority	\$1,000,000 / year
5. Failure of Public Utilities	\$1,000,000 / year

Section 3 - Money (Free) Maximum Limit (HK\$)

1. Loss of Money (other than crossed cheques, crossed postal orders, crossed money orders, crossed bankers' drafts and credit card sales vouchers)	
(a) Money in Transit	\$50,000
(b) Money on the premises during business hours	\$50,000
(c) Money on the premises out of business hours in a locked safe or locked strong room	\$50,000
(d) Money on the premises out of business hours in a locked drawer or locked cash register	\$5,000
(e) Money in bank night safes and thereafter within bank premises until at banks' risk	\$50,000
2. Loss of crossed cheques, crossed postal orders, crossed money orders, crossed bankers' drafts and credit sales vouchers	\$500,000
3. Loss of or damage to Safes and Cash Register caused by theft or attempted theft	\$25,000

Free Extension under Section 3

1. Automatic Increase in Sum Insured on Weekend and Public Holiday	120% of the Sum Insured
--	-------------------------

Section 4 - Fidelity Guarantee (Free) Maximum Limit (HK\$)

Loss of Money due to acts of fraud or dishonesty committed by employee	\$20,000 / year
--	-----------------

Section 5 - Personal Assault Maximum Limit (HK\$)

Cover accidental death or permanent total disablement of the Insured or employees as a result of fire, explosion, theft or attempted theft at the Premises

(a) Death within 12 months of the bodily injury	\$100,000 / person
(b) Loss of one or more limbs	\$100,000 / person
(c) Loss of sight of one or both eyes within 12 months of the bodily injury	\$100,000 / person

Section 6 - Public Liability (Free) Maximum Limit (HK\$)

Insure against legal liability for third parties bodily injury or property damage \$10,000,000 /occurrence

Free Extension under Section 6

1. Oversea Visits	Covered
2. Tenant Liability	Covered
3. Social and Sports	Covered
4. First Aid	Covered
5. Food and Drinks Supplied	\$2,000,000 / year

Section 7 - Employees' Compensation (Optional Cover) Maximum Limit (HK\$)

Insure against employer's liability to employees \$100,000,000 or up to under the Employees' Compensation Ordinance the statutory limit / event and Common Law

*Minimum premium for section 7: HK\$ 1,000 + Government Surcharge

Free Extension under Section 7

1. Employees Inter-Sports Social & Welfare Activities
2. Business Trip
3. Extraordinary Weather Conditions

PREMIUM LEVY NOTICE

With effect from 1st January 2018, Levy will be payable by Policyholders under Section 134 of the Insurance Ordinance (Cap.41). Insurance Company will collect the Premium Levy on behalf of Insurance Authority according to below Levy Table. For further information, please visit www.tokiomarine.com.hk/ialevy or contact us at (852) 2529 4401 or your intermediary, if any.

Policy Inception Date (both dates inclusive)	Levy Rate (of Premium)	Maximum Levy (HK\$)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 - onwards	0.1%	5,000

Remark: The standard Premium shown in this Brochure does not include the Premium Levy charge.

Should there be any discrepancies between the Chinese & English versions, English version shall prevail. Please refer to the policy for complete details. A specimen policy can be made available on request.