



# Business Advantage

## Make your right choice of cover to suit your business needs & budget

**Business Advantage** provides flexible and optional covers in one affordable and easily arranged package for mid-commercial businesses.

### Compulsory Cover

#### (1) All Risks

This plan insures your physical assets, including buildings, furniture, fixtures & fittings, tenant's improvements, decorations, machinery and equipment, trade samples or stock-in-trade, on "All Risks" basis.

OR

#### (2) Fire & Extra Perils

This plan insures your physical assets, including buildings, furniture, fixtures & fittings, tenant's improvements, decorations, machinery and equipment, trade samples or stock-in-trade, in the event of fire and other extra perils such as typhoons, earthquakes, damage by aircraft, storm and flood.

### Free Additional Benefit

- Fire Extinguishing Expenses
- Landslip and Subsidence

### Optional Cover

#### (1) Employees' Compensation

This plan insures you as an employer under the Employees' Compensation Ordinance and Common Law for bodily injuries to your employees arising out of and in the course of employment.

#### (2) Public Liability

This plan insures you against legal liability for third party bodily injury, and/or property damage arising from your business.

### Free Additional Benefits

- Fire Brigade & Water Damage Liability
- First Aid
- Overseas Visits
- Social & Sport Activities
- Tenant's Liability

#### (3) Business Interruption

This plan indemnifies you on loss of gross profits, gross revenue, wages &/or increased cost of working you may incur if your business is interrupted because of loss, destruction or damage by an insured event.

#### (4) Loss of Money

This plan reimburses you any loss of money, such as:

- Inside the premises and locked in safe or strong room during office/business hours
- In transit anywhere within Hong Kong
- In a bank night safe

### Free Additional Benefit

- Office Assault – Personal Accident
- Damage to Safe or Strongroom

#### (5) Glass Breakage & Neon Sign

This plan covers accidental breakage of fixed glass or neon sign.

#### (6) Fidelity Guarantee

This plan insures you against the loss of money or other property due to fraud or dishonesty by your employees.

#### (7) Electronic Equipment

This plan covers your electronic equipment, namely computers, systems and data media, on "All Risks" basis including any unforeseen and sudden physical loss or damage. Additional expenditure incurred due to total or partial interruption of operation to your electronic equipment is also covered.

#### (8) Burglary (Only applicable if select "Fire & Extra Perils" in the Compulsory Cover Section)

This plan indemnifies you against loss of property caused by burglary and theft involving forcible and violent entry to your business premises (including attempted theft). It also provides you indemnity for damage to your premises, if you are responsible for making good such damage.

### Free Additional Benefit

- Armed Robbery/Hold-Up

### Eligibility

This plan is specially designed for mid-commercial businesses.

### "Type of Business" within our underwriting acceptance

Business such as hotel, serviced apartment, school, light industry, general products manufacturer, manufacturing support industry, non-hazardous & non-flammable goods distributor and trading company are examples that fit into this plan.

### Common Exclusions

This Plan contains some exclusions such as:

- Loss due to shoplifting or mysterious disappearance
- Shortage due to errors or omissions
- Loss or damage due to war, terrorism and kindred risks and government acts
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk

- N.B.
- Please refer to the policy for complete details. A specimen policy can be made available upon request.
  - Minimum premium per policy is \$5,000.

## AXA: A World Leader in Financial Protection

### AXA Group in 2002

- Euro 75 billion in consolidated revenues
- Euro 742 billion in assets under management
- 130,000 employees and exclusive sales associates worldwide, dedicated to delivering the right solutions and top quality services
- 50 million individuals and businesses have placed their trust in AXA
  - To insure their property (vehicles, housing, equipment)
  - To provide health and personal protection coverage for their family and employees
  - To manage their personal or corporate assets

### AXA General Insurance Hong Kong Limited

- One of the top general insurers in Hong Kong
- Over 170 years of local experience in Asia
- 200 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

[www.axa-insurance.com.hk](http://www.axa-insurance.com.hk)

# Business Advantage

## The commercial insurance that provides financial protection for your business



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SMG-B-0204

## 安盛集團：經濟保障 世界翹楚

### 安盛集團（2002年）

- 全年總收入達 750 億歐元
- 管理資產總值達 7,420 億歐元
- 全球聘用 130,000 名僱員及分銷商，竭誠為客戶提供所需的方案及最優質的服務
- 獲逾 50,000,000 個人及企業客戶信賴
  - 保障他們的財物（汽車、住宅、器材）
  - 為他們的家人或僱員提供醫療及個人保險
  - 為他們管理個人或公司的財產

### 安盛保險有限公司

- 全港最大一般保險公司之一
- 擁有逾 170 年亞洲經營經驗
- 聘用 200 名專業及訓練有素的僱員，竭誠為客戶提供所需的方案及最優質的服務
- 「卓越」保險系列專為個人及中小型企業提供周全的保障

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## 駿業保

為您的業務提供全面經濟保障的商業保險



### 安盛保險有限公司

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## 駿業保

度身訂做一份真正切合您所需的商業綜合保險

駿業保特別為中型商業機構而設計，提供多項自選保障，讓您可配合業務發展及財政計劃需要，自行選擇最佳的保障組合。

### 基本保障

#### (1) 「全險」保障

本計劃提供全面的「全險」保障，包括樓宇結構、業務設備或財物，如傢具、裝置、裝修、器材／機器及貨辦／存貨等的損失或損毀均可獲得賠償。

或

#### (2) 財物火險及其他風險

財物火險保障您的樓宇結構、業務設備或財物，如傢具、裝置、裝修、器材／機器及貨辦／存貨等因火災及其他風險如颱風、地震、飛機、風雨、洪水等引致的損失或損毀。

### 免費額外保障

- 滅火裝置費用
- 山泥傾瀉及地陷

### 自選保障

#### (1) 僱員補償

保障作為僱主的您於「僱員補償法例」規定下，對受聘僱員在受僱期間因工作意外而受傷或死亡所需承擔的法律責任。

#### (2) 公眾責任保障

保障您於業務上因疏忽而導致第三者身體受傷或財物受損，所需承擔的法律責任。

### 免費額外保障

- 因救火導致水浸的損毀賠償責任
- 急救設備保障
- 海外公幹責任
- 公司的康樂體育活動
- 租戶責任

#### (3) 業務中斷保障

因投保的意外發生後令業務中斷所引致盈利、收入或薪酬上所蒙受的損失將可獲得賠償。

#### (4) 金錢保障

保障現金的遺失或被盜竊的損失，包括：

- 辦公時間內存放於投保地點、夾萬或保險庫內的金錢
- 於香港境內押運的金錢
- 存放於銀行夜庫的金錢

### 免費額外保障

- 辦公室襲擊 — 人身意外保障
- 夾萬或保險庫損壞

#### (5) 玻璃及霓虹燈損毀保障

保障投保地點內的固定玻璃裝置及霓虹燈因意外造成的損毀。

#### (6) 誠信及詐騙保障

保障您因僱員不誠實及欺詐行為所導致的金錢或其他財物的損失。

#### (7) 電子器材保障

為投保的電子器材，如電腦、系統以及資料儲存媒體提供全面的「全險」保障，包括任何突然的損失或意外等。若投保的電子器材的運作受到完全或局部干擾後，所需支付的「額外開支」亦可獲得賠償。

#### (8) 盜竊保障（只適用於投保「財物火險及其他風險」為基本保障的保單）

本計劃保障您因盜竊或偷竊（包括企圖偷竊）引致的財物損失。投保地點範圍內所造成的損毀，亦可得到賠償。

### 免費額外保障

- 持械盜竊

### 申請條件

本計劃是特定為一般中型商業機構而設。

### 「業務性質」屬於本公司的受保範圍內

業務性質如酒店、服務式住宅、學校、輕工業、一般產品製造商、製造業配套工業、非危險性及非易燃性產品之經銷商或貿易公司均符合本公司的受保範圍內。

### 一般不受保項目

此計劃的不受保項目包括：

- 因高買或神秘失蹤招致的損失
- 因錯誤或遺漏導致的短缺
- 因戰爭、恐怖份子活動或同類之行動及政府法令而導致的損失或破壞
- 因污染而導致的損失或破壞
- 因資訊科技風險而導致的損失或破壞

註：■ 一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。

- 每份保單最低保費為 \$5,000。
- 本中文簡譯，概以英文原文為準。