

business packages

essential for your business success



SmartPlan Office
allows you to concentrate
on your business

NAVIGATOR
Insurance Brokers Ltd.

Unit 8E, Golden Sun Centre, 223 Wing Lok St, Sheung Wan, Hong Kong
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redefining / standards



product features and benefits

1 all risks on office contents and stock

“All Risks” insurance to protect your office contents, including furniture, fixtures and fittings, tenant’s improvements, office equipment and machinery, plus trade samples, etc.

office contents	up to the limit of
Any one item of office equipment or machinery	\$100,000
Any one item of trade samples	\$35,000
Any one item of portable office equipment/computer/personal digital assistant (PDA)/mobile phone/communication device outside your office within Hong Kong	\$10,000 & \$25,000 per year
Any one document, card, tape file or transparency	\$5,000
Any one item of work of art	\$5,000 & \$10,000 per year
Personal effects belonging to any one employee in the office	\$5,000
Any one bottle of wine/spirit	\$1,000 & \$5,000 per year

additional benefits

- alterations or repairs**
We will provide coverage for your Office Contents if they are damaged during alterations or repairs, provided that the contract value does not exceed \$200,000.
- architects’ and surveyors’ fees**
We will pay the fees for hiring professional architects and surveyors for the reinstatement of your office, up to a limit of \$5,000 per year.
- company signage**
We will pay for accidental damage to company signage installed at the lobby of premises, up to a limit of \$2,000 per year.
- damage to premises by theft**
Covers loss of or damage to your office premises caused by theft or attempted theft, up to a limit of \$20,000 per year.
- debris removal**
We will pay for debris removal costs after an insured loss, up to 10% of your Office Contents Sum Insured.
- documents in transit**
Loss of documents in transit anywhere in Hong Kong up to a limit of \$5,000 per year.

- fire extinguishing expenses**
Covers the replacement or refilling costs of fire extinguishers and sprinklers following a fire or an explosion, up to a limit of \$10,000 per year.
- rental relief**
We will pay for rental relief if your office premises is temporarily closed for more than 5 consecutive days due to loss or damage to office contents contained in the office premises, up to a limit of \$1,000 per day and \$5,000 per year.
- roller shutters and gate**
We will pay for accidental damage to roller shutters and gate, up to a limit of \$20,000 per year.
- temporary removal**
This plan covers loss of or damage to your Office Contents (excluding trade samples) temporarily removed from your office for cleaning, repairing and maintenance, up to 10% of the Sum Insured.

optional cover stock

This plan provides protection on damage and loss of stock in the office.

Note: Excess for each and every loss is \$1,000.
Loss due to water damage subject to a minimum excess of \$3,000 or 10% of the loss.
Excess for each and every loss to each portable computer/PDA/mobile phone/communication device is \$2,500.

2 business interruption (free)

This plan indemnifies you up to \$1,000,000 for additional expenditure you may incur after an insured loss and interruption of your business for more than 48 consecutive hours, including the cost of fitting out temporary premises, for a period up to 12 months from the date of the damage.

additional benefits

- denial of access**
Covers you in the event that your office is affected as a result of denial of access for more than 48 consecutive hours due to an emergency or damage to neighbouring property, up to a limit of \$500,000 per year.
- failure of public utilities**
Covers you in the event that your office is affected as a result of failure of public utilities for more than 48 consecutive hours due to damage to property of public supply undertaking caused by insured loss, up to a limit of \$500,000 per year.

- Mandatory Provident Fund (MPF) contribution**
Covers you as an Employer's actual monthly MPF contributions of up to 3 months, if your business is temporarily closed for more than 7 consecutive days due to damage to your insured property caused by fire and/or explosion, up to a limit of \$5,000 per year.
- professional accountants’ fees**
Your accountants’ charges for the purpose of claims verification are also covered up to a limit of \$50,000 per year.

optional cover
loss of gross profit, gross revenue and/or wages
This plan provides optional protection on loss of gross profit, gross revenue and/or wages resulting from business interruption.

Note: Time Excess - 48 Hours

3 electronic equipment insurance for computers (free)

- We will cover your office computer equipment, systems and data media caused by any unforeseen and sudden physical loss or damage from electrical or mechanical breakdown, up to a limit of \$100,000 per year.
- We will also pay for the additional expenditure incurred due to total or partial interruption of operation to your office computer equipment, up to a limit of \$ 50,000 per year.

Note: Excess for each and every loss is \$1,000.
Loss due to water damage subject to a minimum excess of \$3,000 or 10% of the loss.

4 loss of money (free)

Reimburses loss of cash, bank notes, cheques, money orders and postal orders, up to the following limits per year:

Crossed cheques and other non-negotiable items	\$500,000
In transit in Hong Kong in the custody of yourself or your authorized employees	\$50,000
Inside premises during office hours	\$50,000
Inside premises after office hours and in locked safe or strongroom	\$50,000
Inside premises after office hours but not in a safe or strongroom	\$5,000
In a bank night safe	\$30,000

additional benefits

▪ damage to safe and/or strongroom

Covers up to \$10,000 per year for the damaged safe and/or strongroom caused by theft.

▪ infidelity and dishonesty

This plan insures the loss of money due to fraud or dishonesty by employees discovered within 3 days after the occurrence, up to a limit of \$30,000 per year.

5 office assault - personal accident (free)

This plan provides compensation of accidental death or permanent total disablement for you or your employees as a result of a robbery or attempted theft in the premises, up to a maximum limit of \$250,000 per person. We also cover you or your employees suffer from temporary total disablement, up to a limit of \$25,000. It also provides a weekly cash benefit if you or your employees are confined to hospital for treatment of such injury, up to a limit of \$500 per week and \$1,500 in total during any one year.

6 glass breakage (free)

This plan covers accidental breakage of fixed glass or glass window, up to a limit of \$20,000 per year.

Note: Excess for each and every loss is \$1,000.

7 public liability (free)

This plan insures you against legal liability for third party bodily injury and/or property damage arising from your business, up to a limit of \$10,000,000 per occurrence.

additional benefits

- First Aid
- Independent Contractor's Liability
- Overseas Visits
- Social and Sports
- Tenant's Liability

optional cover

8 employees' compensation

This plan insures you as an employer under the Employees' Compensation Ordinance and Common Law for bodily injuries to employees arising out of and in the course of employment, up to a limit of \$100,000,000 per event.

eligibility

This plan is specially designed for small to medium size offices. "Type of Business" within our underwriting acceptance

common exclusions

This plan contains some exclusions such as:

- 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

NB: Please refer to the policy for complete details. A specimen policy can be made available upon request.

office contents sum insured

We use a simple rating method for this particular plan. All we require from you is to declare the Sum Insured of your Office Contents.

Claims for the loss or destruction of contents (other than stock, trade samples and personal effects) will be settled on the basis of replacement as new. Please ensure the Sum Insured you declare is on the same basis.

NB: Minimum premium is \$1,000 for Office Contents and \$500 for Employees' Compensation Section.
All amounts are in Hong Kong Dollars.

AXA: a world leader in financial protection

AXA Group in 2009

- 90 billion euros in consolidated revenues
- 1,014 billion euros in assets under management
- 216,000 employees worldwide working to deliver the right solutions and top quality service to our customers
- 96 million customers across the globe have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Standard & Poor's Rating: AA-

AXA General Insurance Hong Kong Limited

- One of the top general insurers in Hong Kong, leading in motor insurance
- Over 170 years of local experience in Asia
- Over 220 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

motor
property
leisure & travel
healthcare
personal accident
business packages
liability
marine

To apply or for more details, please contact your agent or broker, or you can contact us on

2523 3061

www.axa-insurance.com.hk

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綜合商業系列

成功業務 必備的保障



「卓越」商機保
一套最全面的
商業辦公室保障計劃

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引領 / 新標準



計劃特色及優惠

1 辦公室設備「全險」保障

閣下辦公室內的設備，包括傢俱、裝置、裝修、租客自置裝置、辦公室器材/機器及貨辦等，均會受到「全險」的保障。

辦公室設備	最高賠償額
▪ 任何一件辦公室器材或機器	\$100,000
▪ 任何一件貨辦	\$35,000
▪ 任何一件手提辦公室器材、電腦、電子手帳、手提電話及通訊設備 (在本港範圍以內)	\$10,000 及 每年\$25,000
▪ 任何一份文件、卡、磁帶檔案或幻燈片	\$5,000
▪ 任何一件藝術品	\$5,000 及 每年\$10,000
▪ 屬於辦公室內任何僱員的私人物品	\$5,000
▪ 任何一瓶酒	\$1,000 及 每年\$5,000

額外保障

- **維修期間引致損壞**
保障閣下辦公室物件在維修期間導致的損壞。惟每宗工程的費用不能超過\$200,000。
- **建築師及測量師費用**
在重整辦公室期間若需僱用專業建築師及測量師，其費用將在保障範圍內，每年最高賠償額為\$5,000。
- **公司招牌損毀**
保障因意外引致安裝在辦公室大堂內的公司招牌遭受損毀，每年最高賠償額為\$2,000。
- **盜竊導致辦公室損毀**
賠償閣下的辦公室遭盜竊或企圖盜竊而導致損毀，每年的最高賠償額為\$20,000。
- **廢物處理**
賠償意外發生後，因損毀而需清理廢物的費用，每年最高賠償額為辦公室設備投保額的10%。
- **運送途中的文件**
保障閣下的商業文件在香港境內運送途中遭意外遺失或損毀，每年最高賠償額為\$5,000。

- **滅火設備費用**
保障因火災或爆炸後需重置滅火器或自動灑水系統的費用，每年最高賠償額為\$10,000。
- **租金支付**
若閣下辦公室內的辦公室設備，因損毀而須暫停業務運作連續超過5天，在暫停期間所須支付的租金，可獲得賠償。最高賠償額為每天\$1,000及每年\$5,000。
- **捲門及閘門損毀**
保障因意外引致捲門及閘門損毀，每年最高賠償額為\$20,000。
- **短暫寄存**
保障閣下辦公室的設備 (貨辦除外) 因維修、清潔及保養而需寄存在其他地方，期間因意外引致遺失或損毀，每年最高賠償額為辦公室設備投保額的10%。

自選保障

存貨保障

本計劃提供自選保障予辦公室內存貨的損毀及遺失。

註: 每宗意外或損失的「自負金額」為\$1,000。
因水浸引致損失的「自負金額」為\$3,000或損失的10%，以較高者為準。
每宗每部手提電腦、電子手帳、手提電話及通訊設備意外或損失的「自負金額」為\$2,500。

2 業務中斷保障 (免費)

保障閣下的辦公室因投保的意外發生後及影響正常業務運作連續超過48小時，恢復有關正常運作所需支付的「額外開支」，包括租用臨時辦公室等費用，最高保障期為意外起計的十二個月，每年最高賠償額為\$1,000,000。

額外保障

- **通道封鎖**
若你的辦公室因緊急事故或鄰近地區物業受損毀而導致進入辦公室的通道遭封閉連續超過48小時，業務中斷所導致的損失，亦可得到保障，每年最高賠償額為\$500,000。
- **公用設施停頓**
若你的辦公室因受保的意外引致水、電及氣體供應停頓超過48小時，業務中斷所導致的損失，亦可得到保障，每年最高賠償額為\$500,000。

- **強制性公積金供款**
若閣下的辦公室不幸遇上火災及/或爆炸而引致辦公室設備遭受損毀，並須暫停業務運作連續超過七天，你作為僱主支付強制性供款的僱員供款亦可獲賠償至3個月，每年最高賠償額為\$5,000。
- **專業核數費用**
在計算及進行理賠時，所支付的專業會計及核數等費用，可獲得賠償，每年最高賠償額為\$50,000。

自選保障

盈利、收入及/或薪酬損失

本計劃提供自選保障予因業務中斷而引致盈利、收入及/或薪酬上所蒙受的損失。

註: 免賠期限為48小時

3 電子器材 - 電腦保障 (免費)

- 保障閣下辦公室內的電腦器材、系統以及資料儲存媒體受到任何不可預見及突然的機械損壞，每年最高賠償額為\$100,000。
- 若閣下辦公室電腦器材的運作受到完全或局部干擾，本計劃保障所需支付的「額外開支」，每年最高賠償額為\$50,000。

註: 每宗意外或損失的「自負金額」為\$1,000。
因水浸引致損失的「自負金額」為\$3,000或損失的10%，以較高者為準。

4 金錢保障 (免費)

保障你辦公室的現金、支票、銀行本票及郵政匯票的遺失或被盜竊，每年最高賠償額為：

- 劃線支票及其他不可轉讓的票據 \$500,000
- 於香港境內由你或你授權的僱員押運的金錢 \$50,000
- 辦公時間內置於辦公室內的金錢 \$50,000
- 於非辦公時間內置於辦公室內的夾萬或保險庫內的金錢 \$50,000
- 於非辦公時間內置於辦公室但非在夾萬或保險庫內的金錢 \$5,000
- 存放於銀行夜庫的金錢 \$30,000

額外保障

▪ 夾萬及/或保險庫遭破壞

若夾萬及/或保險庫遭竊賊破壞，每年最高可獲賠償額\$10,000。

▪ 誠信及詐騙

在三天內揭發僱員的詐騙或不誠實行為所導致金錢上的損失，每年可獲賠償\$30,000。

5 辦公室襲擊 - 人身意外保障 (免費)

保障你或你的僱員於辦公室內，因被偷竊或企圖盜竊而不幸導致死亡，或完全性永久傷殘，將可獲得意外賠償。每位受保人最高賠償額為\$250,000。此外，若你或你的僱員因不幸導致暫時性完全傷殘，每位受保人最高賠償額為\$25,000。並且津貼你或你的僱員因此而需入住醫院的損失，每週可獲津貼\$500，每年最高賠償額為\$1,500。

6 玻璃損毀保障 (免費)

保障你辦公室內的固定玻璃裝置或玻璃窗戶，每年最高賠償額為\$20,000。

註：每宗意外或損失的「自負金額」為\$1,000。

7 公眾責任保障 (免費)

保障你於辦公室因疏忽而導致第三者身體受傷或財物受損，所須承擔的法律責任，每宗事件的保障額最高為\$10,000,000。

額外保障

▪ 急救設施保障

▪ 維修工程涉及的責任

▪ 海外公幹責任

▪ 公司的康樂體育活動

▪ 租戶責任

自選保障

8 僱員補償

保障你作為僱主，於「僱員補償條例」規定下，對受聘僱員在其受僱期間因工作意外而受傷或死亡所須承擔的法律責任，每宗事件的保障額最高為\$100,000,000。

申請條件

本計劃是特定為中小型辦公室而設。
辦公室的「業務性質」屬於本公司的受保範圍內

一般不受保項目

本計劃的不受保項目包括：

- 因錯誤或遺漏導致的短缺
- 因戰爭、恐怖分子活動或同類的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。

辦公室設備投保額

本計劃採用簡單的保費計算方法，你只需申報你辦公室設備的總投保額便可。

所有設備（存貨、貨辦及私人物品除外）的損失或損毀將會以「舊換新」的價值賠償，故此閣下必須填報適當的投保額。

註：辦公室設備的最低保費為\$1,000及僱員補償的最低保費為\$500。
所有金額均以港元計算。
本中文簡譯，概以英文為準。

安盛集團：經濟保障 世界翹楚

安盛集團（2009年）

- 全年總收入達900億歐元
- 管理資產總值達10,140億歐元
- 全球聘用216,000名僱員，竭誠為客戶提供所需的方案及最優質的服務
- 獲全球逾96,000,000位客戶信賴
 - 保障他們的財物（汽車、家居、器材）
 - 為他們的家人或僱員提供醫療及個人保險
 - 為他們管理個人或企業的財產
- 標準普爾評級：AA-

安盛保險有限公司

- 全港最大一般保險公司之一，尤以車險具領先地位
- 擁有逾170年亞洲經營經驗
- 聘用超過220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企業提供周全的保障

汽車系列

財物系列

消閒及旅遊系列

醫療系列

個人意外系列

綜合商業系列

責任系列

貨物水險系列

有意投保人士或欲進一步了解本保險計劃的內容，歡迎致電貴保險代理、經紀或致電向本公司查詢。

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