

承保範圍 Coverage	最高保障額 (港幣) Maximum Limit of Indemnity (HK\$)
1. 財物保險 Material Damage	
<p>因意外引致財物損失或損毀，類別如下 Accidental physical loss of or damage to</p> <p>類別一 Item 1：裝修及設備 – 固定裝置、傢俬、設備、用具，包括：收銀機、電腦、電話系統、警報系統、夾萬或保險庫、室內裝修、租客的自置裝修、業主的裝置；但不包括貴重或易碎的財物 Contents - fixtures, fittings, furniture, equipment, utensils in trade, including cash register, computer, telephone system, alarm system, safe or strong room, interior decorations, tenant's improvements, landlord's fixtures and fittings; but excluding valuable or brittle property</p> <p>類別二 Item 2：存貨 Stock in Trade</p> <p>類別三 Item 3：樓宇結構 Building</p>	<p>補償上限 為閣下所決定的投保金額[#] up to the respective sums[#] you elected to insure for</p> <p>[#]投保金額應相等於更換 所有投保財物的價值 [#]These are the respective Sums Insured which should represent the replacement value of each insured item</p>
<p>額外保障 Extensions：</p> <p>a) 如室內改裝或裝修工程合約總值不超過HK\$250,000，財物保障不會受該室內改裝或裝修工程所影響 Coverage will not be affected by contracts of Alteration or Repair if the total contract value does not exceed HK\$250,000</p> <p>b) 投保金額自動復原 Automatic Reinstatement of Sum Insured</p> <p>c) 運送途中之文件（限額：HK\$10,000）（只適用於類別1） Document in Transit (sub-limit：HK\$10,000) (applicable to Item 1 only)</p> <p>d) 滅火支出（限額：HK\$10,000）Fire Extinguishing Expenses (sub-limit：HK\$10,000)</p> <p>e) 固定玻璃裝置（限額：HK\$10,000）（只適用於類別1）Fixed Glass (sub-limit：HK\$10,000) (applicable to Item 1 only)</p> <p>f) 其他財物及個人財物（限額：HK\$10,000）（只適用於類別1） Other Contents or Personal Effects (sub-limit：HK\$10,000) (applicable to Item 1 only)</p> <p>g) 因冷凍櫃發生故障而引致冷凍貨品變壞（限額：HK\$10,000）（只適用於類別2） Deterioration of Refrigerated Stock due to breakdown of refrigerator (sub-limit：HK\$10,000) (applicable to Item 2 only)</p> <p>h) 受保的意外發生後之清理費用（限額：財物保險的總投保金額10%或HK\$100,000，以較低者為準） Removal of Debris (sub-limit：10% of Total Sum Insured under this Section or HK\$100,000 whichever is the less)</p> <p>i) 每年11月1日至3月1日期間，存貨的投保金額因季節性改變而自動調高20%（只適用於類別2） Sum Insured on Item 2 - Stock in Trade will be increased by 20% from 1st November to 1st March due to Seasonal Variation (applicable to Item 2 only)</p> <p>j) 運送途中之貨品（限額：存貨的投保金額10%或HK\$100,000，以較低者為準）（只適用於類別2） Stock in Transit (sub-limit：10% of Sum Insured on Item 2 - Stock in Trade or HK\$100,000 whichever is the less) (applicable to Item 2 only)</p> <p>k) 暫時搬離商店之財物（限額：裝修及設備的投保金額10%或HK\$100,000，以較低者為準）（只適用於類別1） Temporary Removal of Contents (sub-limit：10% of Sum Insured on Item 1 - Contents or HK\$100,000 whichever is the less) (applicable to Item 1 only)</p>	
<p>自負金額 Excess：</p> <ul style="list-style-type: none"> - 每次索償自負金額為HK\$1,000（火災、閃電或爆炸所引致的財物損失或損毀則免除自負金額） HK\$1,000 of each and every claim other than loss or damage due to fire, lightning or explosion - 因水浸或水漬而引致財物損失或損毀，每次索償自負金額為損失及損毀的10%或HK\$1,000，以較高者為準 HK\$1,000 or 10% of each and every claim whichever is the greater for loss or damage arising from water 	
2. 業務影響保險 Business Interruption	
<p>在受保的意外發生後的3個月內，用作恢復正常業務運作的額外支出 Additional Expenditure to restore normal conduct of business incurred within 3 months of the insured accident</p>	HK\$ 500,000
<p>額外保障 Extensions：</p> <p>a) 往來商店的通道因意外而被封鎖（自負金額：首48小時的影響）Denial of Access (subject to 48 hours time excess)</p> <p>b) 水、電、氣體燃料供應停頓（自負金額：首48小時的影響）Failure of Public Utilities (subject to 48 hours time excess)</p> <p>c) 聘請專業會計師及核數師所需的費用（限額：HK\$100,000）Professional Accountant's Charges (sub-limit：HK\$100,000)</p>	

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承保範圍 Coverage	最高保障額 (港幣) Maximum Limit of Indemnity (HK\$)
3. 金錢保險 Money	
<p>A) 劃線支票及信用咭收據 Crossed cheques and credit card sales vouchers</p> <p>B) 劃線支票及信用咭收據以外之金錢 Money other than crossed cheques and credit card sales vouchers：</p> <p>i) 銀行營業時間內運送之金錢 in transits during banking hours</p> <p>ii) 辦公時間內，置於商店內之金錢 at premises during business hours</p> <p>iii) 非辦公時間內，置於商店 at premises out of business hours</p> <ul style="list-style-type: none"> - 上鎖夾萬或上鎖保險庫內之金錢 in locked safes or locked strong rooms - 上鎖抽屜或上鎖收銀機內之金錢 in locked drawers or locked cash registers 	<p>HK\$ 500,000</p> <p>HK\$ 50,000 HK\$ 50,000</p> <p>HK\$ 50,000 HK\$ 5,000</p>
<p>額外保障 Extensions：</p> <p>a) 在星期天、公眾假期或假期翌日，上列（A）及（B）所述的最高補償限額會自動調高一倍 Double Indemnity Limits for Money stated in (A) & (B) above on Sundays, public holidays and the day after such holidays</p> <p>b) 僱員忠誠保障 Employee's Fidelity Protection</p> <p>c) 因商店遭盜竊或意圖盜竊而引致董事、合夥人及僱員死亡或永久性完全傷殘的人身意外保障 Personal Accident Protection for directors, partners and employees in respect of death or permanent total disablement due to theft or attempted theft at the premises</p> <p>d) 處於商店內及在暴力或暴力威脅下被強迫簽署的個人現金支票 Personal Cash Cheque signed at the premises under violence or threat of violence</p>	<p>HK\$ 10,000 HK\$ 100,000</p> <p>HK\$ 5,000</p>
<p>自負金額：每次索償自負金額為HK\$1,000（人身意外索償則免除自負金額） Excess：HK\$1,000 of each and every claim (other than Personal Accident claim)</p>	
4. 公眾責任保險 Public Liability	
<p>因商店業務運作發生意外而引致第三者受到身體傷害、財物損失或損毀的法律責任 Legal liability for accidental bodily injury or property damage to the public in connection with the business</p>	<p>每次補償上限為 HK\$ 10,000,000 每段保險期內索償次數不限 HK\$ 10,000,000 any one accident and unlimited any one Period of Insurance</p>
<p>額外保障 Extensions：</p> <p>a) 在商店內供應的免費食物或飲品所引致的法律責任（每段保險期內的補償限額為 HK\$2,500,000） Food and Drink consumed at the Premises free of charge (sub-limit：HK\$2,500,000 any one Period of Insurance)</p> <p>b) 海外工幹所引致的法律責任（每段保險期內，法律或訴訟的費用限額為 HK\$2,500,000） Overseas Commercial Visit (sub-limit：HK\$2,500,000 any one Period of Insurance for legal costs & expenses)</p> <p>c) 作為租戶因樓宇的損毀而需要承擔的法律責任 Physical damage to Building at the Premises rented and occupied as a Tenant</p> <p>d) 店舖的霓虹光管或廣告牌所引致的法律責任（每段保險期內的補償限額為 HK\$1,000,000） Legal liability caused by your neon sign or signboard (sub-limit：HK\$1,000,000 any one Period of Insurance)</p>	
<p>自負金額 Excess：</p> <ul style="list-style-type: none"> - 每次索償自負金額為 HK\$1,000（第三者身體傷害索償則免除自負金額） HK\$1,000 of each and every claim for loss of or damage to third party property - 因水浸或水漬而引致財物損失或損毀，每次索償自負金額為該損失及損毀的10%或HK\$1,000，以較高者為準 HK\$1,000 or 10% of each and every loss or damage whichever is the greater for loss or damage arising from water 	
5. 僱員補償保險 Employees' Compensation	
<p>根據「僱員補償條例」，僱主對僱員因工作受傷或死亡而需要承擔的法律責任 Liability under the Employees' Compensation Ordinance for bodily injury to employees arising out of and in the course of employment</p>	<p>根據「僱員補償條例」 as required by the Ordinance</p>
<p>第1項是商店綜合保險之基本投保項目。Section 1 is the primary cover of the Policy. 第2、3及4項隨着第1項而自動生效，閣下無需繳付額外保費。Sections 2, 3 and 4 are provided, together with Section 1, at no extra premium. 第5項是一項可供選擇的投保項目，閣下需根據僱員全年所有收入而繳付額外保費。Section 5 is an optional cover and only operative on payment of extra premium.</p>	
<p>最低保費 Minimum Premiums: 第1項 Section 1 - HK\$750；第5項 Section 5 - HK\$750 加僱員補償保險徵款及有關增收費用 HK\$750 plus Levy and related charge(s) 費率：有關各項目或各類別之費率，請諮詢忠意保險 Rates：Please refer to Generali for premium rates of the above Sections or Items</p>	

商店綜合保險 Shop Package Insurance



多種穩健保險計劃

忠意保險資金雄厚，財政穩健，各種保險計劃可完善地照顧閣下生活及業務上多方面的需要，讓閣下倍感安心。

忠意保險提供以下多項保險計劃，迎合個人及公司客戶的需要。

個人保險計劃

- 中國醫療保證
- 家庭僱傭
- 樓宇結構
- 家居綜合
- 個人醫療
- 人身意外
- 個人責任
- 遊艇
- 私家汽車
- 旅遊綜合

商業保險計劃

- 盜竊
- 業務影響
- 醫務所綜合
- 商用車輛
- 僱員補償
- 工程
- 火災
- 團體人壽
- 團體醫療
- 團體人身意外
- 貨物運輸
- 船體
- 金錢
- 辦公室綜合
- 產品責任
- 財物綜合
- 公眾責任
- 商店綜合

如有任何查詢，請與閣下的保險顧問或本公司的代表聯絡。

Comprehensive Insurance Plans

With the solid financial stability of Generali Group, we are well positioned to provide insurance protection to meet your personal and commercial needs for your peace of mind.

Generali offers a wide range of insurance solutions tailored for individual and corporate clients as follows :

Personal Insurance Plan

- China medical guarantee card
- domestic helper
- home building
- home package
- individual medical
- personal accident
- personal liability
- pleasure craft
- private motor car
- travel package

Commercial Insurance Plan

- burglary
- business interruption
- clinic package
- commercial vehicle
- employees' compensation
- engineering
- fire
- group life
- group medical
- group personal accident
- marine cargo
- marine hull
- money
- office package
- product liability
- property damage
- public liability
- shop package

For details about our products and services, please contact your Generali insurance adviser or customer service representatives.

為何選購「商店綜合保險」？

日理萬機的你，每天都忙於管理轄下一間或多間商店的業務。閣下有否考慮過意外可能隨時發生在你的商店、僱員或顧客身上，因而影響到商店的正常運作，損失可能無從估計。

Why Shop Package Insurance ?

We understand the challenges you may face when managing one or more shops at the same time. Various kind of accidents could occur inevitably to your shop premises, employees or even shoppers. Shop package insurance protects you in these situations that cause disruption to your normal business operations.

全面照顧 保障周全

商店綜合保險不但保費相宜，而且保障全面。除了基本財物保險外，還免費包括業務影響保險、金錢保險及公眾責任保險，使閣下的商店能在意外後迅速回復正常運作。

閣下更能以實惠的價錢選購僱員補償保險，這可保障作為僱主的你，於「僱員補償條例」規定下，對僱員因工作受傷或死亡而需要承擔的法律責任。

商店綜合保險務求為閣下的商店提供全面保障，讓你安心管理旗下生意往來及專注發展業務。

有關保障詳情，請參閱背頁。

Comprehensive Coverage for Shop Protection

Generali's Shop Package Insurance offers comprehensive protection for shop premises at a competitive price. In addition to the basic property insurance, we offer free coverage for loss of money, public liability and additional expenditure arising from unexpected circumstances.

Generali also offers Employees' Compensation Insurance at an attractive premium rate to protect you against the Common Law and the Statutory Liabilities in accordance with the Employees' Compensation Ordinance.

With our Shop Package Insurance, enjoy peace of mind and keep focused on the development and management of your business.

Please refer to the coverage table on the back for further details.

主要不承保事項

戰爭、核輻射、污染、自然損耗、機械或電機故障、不能解釋的損失、瞞騙、違法建築物、非法貯藏危險物品、商品責任、因專業意見或服務所引致的責任、合約責任、恐怖活動（但香港政府對僱員補償所提供的恐怖活動保障則屬承保範圍）、自僱人仕（僱員補償保險）

Major Exclusions to Note

War, radioactive contamination, pollution, wear and tear, mechanical or electrical breakdown, unexplained loss, infidelity, illegal structure, unauthorised storage of dangerous materials, product liability, professional liability, contractual liability, terrorism (other than terrorism cover provided by Hong Kong Government for Employees' Compensation Insurance), self-employed person (under Employees' Compensation Insurance)

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本小冊子只為一般性簡介，僅供參考之用。有關承保範圍或不承保事項的詳細內容，閣下可向保險顧問或忠意保險的代表索取詳細保險單條款及內容以作參考。（保險單以英文書寫。）

This leaflet serves as a general guideline only. For details of covers, please refer to the exclusions, terms and conditions of Generali's Insurance Policy which can be obtained from your insurance advisers or Generali's representatives. (Insurance Policy is written in English only.)

有關忠意集團

自1970年代起，忠意集團旗下的公司在香港一直為個人及企業提供全面的保險及投資保障服務。多年以來，我們了解到客戶不同的個別需求，並不斷隨時代改進去迎合客戶的真正所需。

忠意是世界最大的保險集團之一，並擁有超過180年歷史。2015年，集團總保費收入超過740億歐羅，成功並列《財富》世界50強。現有超過7萬6千員工遍佈全球超過60多個國家，為7千2百萬客戶提供優質專業服務。集團在西歐市場佔有領先地位，業務更擴展至中東歐及亞洲等地。

忠意集團獲惠譽國際授予保險公司財務實力評級「A-」[^]。憑著集團雄厚的財政實力，屢獲獨立評級公司的高度評價。

2015年，忠意集團榮登《麻省理工學院科技評論雜誌》全球最聰明公司50強，而且是榜上唯一的保險公司。

公司資料截至2016年3月

[^]惠譽確認評級截至2016年1月

About Generali

Our Generali entities in Hong Kong have been providing comprehensive insurance and investment protection to individuals and organizations since the 1970s. Over the years, we have come to understand the individual requirements of our clients, and are continuously adapting and innovating to meet their changing needs.

The Generali Group is one of the largest global insurance providers. We pride ourselves for our history of over 180 years and we are listed amongst the Fortune Global Top 50 companies with 2015 total premium income of more than € 74 billion. With above 76,000 employees worldwide serving 72 million insured persons in more than 60 countries, the Group occupies a leadership position in Western European markets and an increasingly important place in Asia and Central and Eastern Europe.

Generali and its core subsidiaries have been affirmed "A-"/"A" Insurer Financial Strength ("IFS") Rating by Fitch Ratings. For our Group's financial strength, we have consistently received high ratings by independent agencies.

Generali is also ranked among the world's 50 smartest companies in 2015 according to the MIT Technology Review and we are the only insurer on the list.

Company information as at March 2016

[^]Rating affirmed by Fitch as at January 2016

忠意保險有限公司

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