



## 辦公室萬全保

「辦公室萬全保」是將辦公室所需的多種基本保障集於一身的保險產品。此產品費用相宜，保障全面，而且手續簡便。閣下只需購買辦公室財物保障（即項目一），便可免費獲得業務中斷保障、金錢損失保障、公眾責任保障及人身襲擊保障。您亦可在「可選保障」項目下，購買僱員補償保險。

保障	項目	保費
基本	(一) 辦公室財物	按投保額
	(二) 業務中斷	免費
	(三) 金錢損失	免費
	(四) 公眾責任	免費
	(五) 人身襲擊	免費
可選	(六) 僱員補償	按申報工資

### 最低保費

「基本保障」HK\$1,000

「可選保障」HK\$500（不包括政府徵費）

### 自負額

項目一：每宗由水濕造成的損毀之首 HK\$1,000 或 10%，手提電腦為損毀之首 HK\$2,000 或 10%，以較高者為準；其它損毀為每宗意外的首 HK\$1,000

項目二：首 48 小時之業務中斷

項目四：每宗導致第三者財物損毀的意外之首 HK\$500 或 10%，以較高者為準。

## Office Protection

Office Protection is a specially designed package product, providing several essential insurance coverages in one policy. It is easy to insure, simple to administer, and yet comprehensive and inexpensive. You only need to insure Office Contents, and free cover will be provided for Business Interruption, Loss of Money, Public Liability and Personal Assault. You also may insure with us your Employees' Compensation insurance.

Cover	Section	Premium
Basic	1) Office Contents	Based on Sum Insured
	2) Business Interruption	Free
	3) Loss of Money	Free
	4) Public Liability	Free
	5) Personal Assault	Free
Optional	6) Employees' Compensation	Based on declared wages

### Minimum Premium

Basic Cover : HK\$1,000

Optional Cover : HK\$500 (excluding levy)

### Excess

Section 1: HK\$1,000 or 10% whichever is the greater of each and every loss caused by water damage; HK\$2,000 or 10% whichever is the greater of each and every loss to notebook computer, HK\$1,000 for other losses

Section 2: the first 48 hours of business interruption

Section 4: HK\$500 or 10% for each and every loss to third party property, whichever is the greater

## Protection Outline

Coverage / Section	Limit of Indemnity (HK\$)		
Basic Cover	<b>1) Office Contents</b> This section offers "All Risks" protection to Office Contents including furniture, fixtures & fittings, computer equipment, electrical appliance, trade sample, stock, stationery, documents. (i) Any one office equipment or machinery (ii) Computer equipment  (iii) Computer data records (iv) Any one item of ornamental glass, china, porcelain or work of art (v) Any one deed, document, tapes, file or transparency (vi) Sample or Stock  (vii) Wines and Cigars (viii) Any other item  Extra Benefits • Removal of Debris following damage to Contents Sample or Stock • Cost of boarding up broken doors and windows pending replacement • Coverage shall not be prejudiced by decoration works with total contract value less than HK\$100,000	100,000 20,000 max. per item (20% of Sum Insured in aggregate) 20,000 5,000 3,000 20,000 or 10% of Sum Insured whichever is the greater 3,000 50,000  10% of Sum Insured 20,000	
	<b>2) Business Interruption</b> Additional expenditure incurred for the sole purpose of minimising the reduction of Gross Profit (Indemnity period for the additional expenditure is twelve months)  Extra Benefits • Professional accountant charges for verification of claims • Additional business interruption expenditure incurred as a result of the damage to property in the vicinity which prevents the use of premises or accidental failure of public utilities supply (electricity, gas, water)	500,000  30,000	
	<b>3) Loss of Money</b> (i) Loss of Non-negotiable money including crossed cheques, crossed postal money and money orders, crossed bankers' drafts and credit sales vouchers (ii) Cash in premises outside office hours (a) in locked safe / strongroom (b) in locked drawer (iii) Cash in Transit in Hong Kong SAR or Cash in premises during office hours or in bank night safe  Extra Benefits • Loss or damage to safe/strongroom due to theft or attempted theft • Loss of money following violence or threat to partners, directors or employees resulting in the forced signing of cash cheque • Loss of money due to theft or fraud or dishonesty of the partners directors or employees	500,000  50,000 3,000 50,000  20,000 10,000 5,000	
	<b>4) Public Liability</b> Legal liability in respect of accidental bodily injury or property damage to third party in connection with the insured's business  Extra Benefits • Legal liability of partners, directors or senior executive in connection with business whilst travelling overseas • Legal liability for damage to buildings rented and occupied by the insured as tenant • Legal liability arising out of any food / drink supplied to guest within the premises not for remuneration	7,500,000  1,000,000 2,000,000	
	<b>5) Personal Assault</b> Employees sustain accidental death injury or total permanent disablement as a result of robbery or theft at insured premises or in the course of transiting company's money within Hong Kong SAR	50,000 per person 200,000 any one period	
	Optional	<b>6) Employees' Compensation</b> • Liability under the Employees' Compensation Ordinance for death of or bodily injury to employees arising out of and in the course of employment  Extra Benefits • Worldwide cover for commercial visits by non-manual employees	100,000,000

## 公司簡介

### Company Profile

中國人民保險(香港)有限公司「人保(香港)」是香港保險業監理處授權承保一般保險業務的保險公司。

人保(香港)於2002年11月27日正式開業，是中國人保控股公司「人保控股」的第一間海外子公司。人保控股屬下的中國人民財產保險股份有限公司是中國最大的非人壽保險公司，該公司於2003年11月在香港上市。

我們將秉承“誠信、服務、效率、創新”的宗旨，竭誠為客戶服務。

The people's Insurance Company of China (Hong Kong), Ltd. (PICC (HK)) is a general insurance company authorized by the Insurance Commissioner of HKSAR.

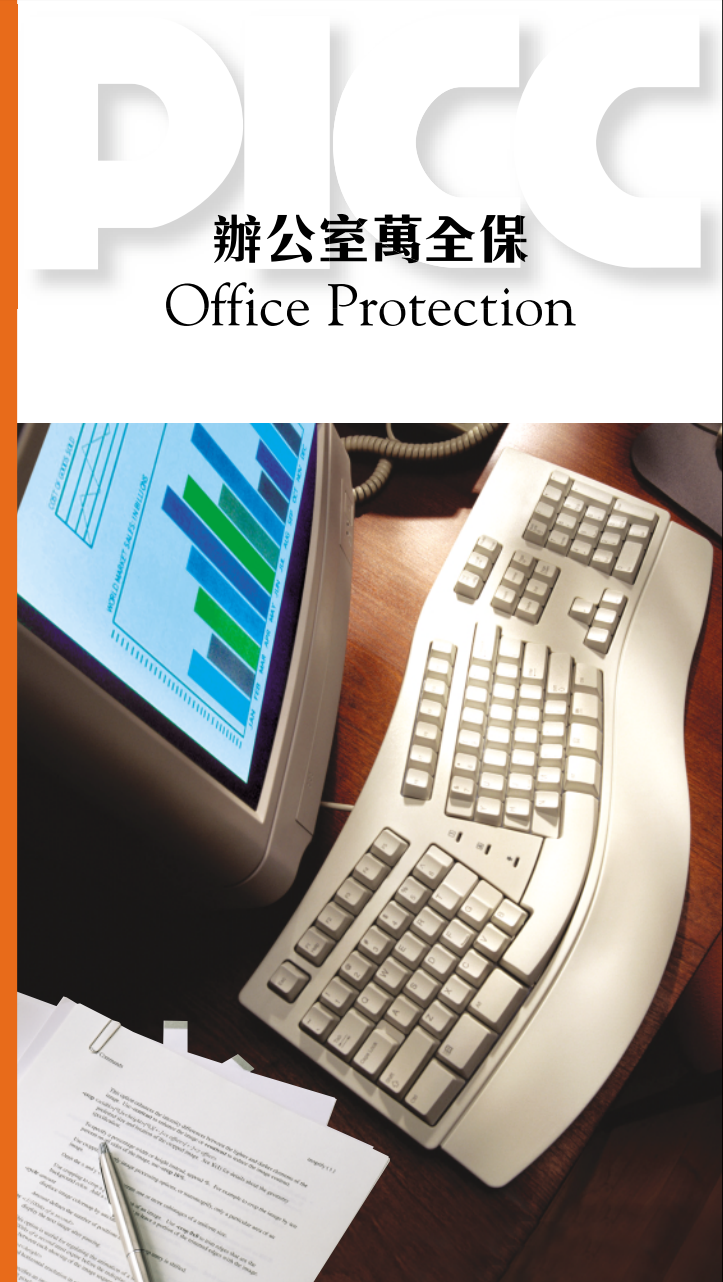
PICC (HK) was inaugurated on 27<sup>th</sup> November 2003, which is the first overseas subsidiary of PICC Holding Company (PICC Holding). PICC Holding is a controlling shareholder of PICC Property and Casualty Company Limited that is the largest non-life insurer in China and was listed on the Hong Kong Stock Exchange in November 2003.

We will commit ourselves to "Reliability, Service, Efficiency and Innovation" and provide our best service to our esteemed customers.

**PICC 中國人民保險(香港)有限公司**  
The People's Insurance Company of China (Hong Kong), Ltd.

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