

SECTION OF BENEFIT	MAXIMUM LIMIT
1. Contents and Stock All Risks (Basic Cover) Within the sum insured selected by the Insured, this section offers "All Risks" protection to the Trade Contents in the Salesshop Premises including stocks, landlord's fixtures & fittings. This section will provide cover for the following: (a) Any one machinery or equipment (b) Computer systems' records (c) Any one deed, document, card, tape, file or transparency (d) Any one bottle of wine / spirit (e) Any one set of Work of Art (f) Any one item of stock (g) All loss or damage in any one event	HK\$100,000 HK\$40,000 HK\$5,000 HK\$1,000 HK\$5,000 HK\$15,000 Up to selected Sum Insured
Extensions (no extra costs) (i) Seasonal Increase (Stock only) Period from 1 st November to 1 st March (ii) Goods in Transit (iii) Temporary Removals (iv) Damage to shop premises	20% increase HK\$50,000 10% of Sum Insured Sum Insured
Deductibles (i) 10% of each & every loss due to Water Damage, subject to minimum of HK\$3,000 (ii) The first HK\$1,000 of each & every loss	
2. Business Interruption Protection (Free Cover) (a) It provides protection against Increase in Cost of Working resulting from interruption in	

保障範圍	最高賠償額
1. 店舖設備及存貨全險(基本保障) 以不超過投保人所選之總投保額為原則，本項將提供店舖內的財物、設備、存貨、業主裝置及設備及租客自置裝修的全險保障。本項之保障如下： (a) 每件器材或機器 (b) 電腦系統紀錄 (c) 任何一份契約、文件、卡、磁帶、檔案或幻燈片 (d) 每一瓶酒 (e) 每一件藝術品 (f) 每一件存貨 (g) 每一意外事故之所有損失或毀壞	港幣 100,000 元 港幣 40,000 元 港幣 5,000 元 港幣 1,000 元 港幣 5,000 元 港幣 15,000 元 投保總額
附加保障(免費附送) (i) 季節性存貨保額自動提高 由 11 月 1 日至 3 月 1 日止 (ii) 押運途中貨物 (iii) 暫時搬離之財物 (iv) 店舖因盜賊所引致之損毀	提高 20% 港幣 50,000 元 投保額之百分之十 投保總額
自負額 (i) 每宗由水濕引致的損失的百分之十，但最低不少於 HK\$3,000 (ii) 每宗其他意外損失的首 HK\$1,000	

SECTION OF BENEFIT	MAXIMUM LIMIT
business occurring immediately after and in consequence of material damage to property insured under Section 1 and/or Denial of Access (time excess exceeding 48 consecutive hours); and (b) Professional fees	HK\$500,000 HK\$50,000
3. Breakage of Glass (Free Cover) (a) Accidental breakage of fixed plain plate & sheet glass in the windows, doors, showcases, counters & shelves (b) Cost of boarding-up pending replacement (c) Damage to insured property as the direct result of breakage of glass in the shop front	HK\$10,000
Deductibles Each & every loss caused by Typhoon, Windstorm, Flood, Falling Tree or Malicious Act	HK\$1,000
4. Money (Free Cover) (a) Loss of Cash (i) Whilst in transit within Hong Kong (ii) In the insured premises during business hour (iii) In the insured premises after business hour in a locked safe or locked drawer or locked cash register (iv) In the insured premises after business hour in a unlocked safe or unlocked drawer or unlocked cash register (v) In bank night safes	HK\$30,000 HK\$30,000 HK\$10,000 HK\$3,000 HK\$30,000

保障範圍	最高賠償額
2. 業務中斷保障(免費附送) (a) 因第一項保障之財物損毀或因政府部門或大廈管理處封閉辦公室超過 48 小時引致店舖為維持業務運行而產生經營成本增加的損失及 (b) 專業會計師費用	港幣 500,000 元 港幣 50,000 元
3. 玻璃損毀(免費附送) (a) 裝置於門窗、櫥窗櫃位及貨架上的平面玻璃意外損毀 (b) 圍欄費用 (c) 由於門前被玻璃損毀而破壞之財物	港幣 10,000 元
自負額 每宗由颶風、暴風、水浸、墮下樹木或惡意破壞所引致的損失	港幣 1,000 元
4. 金錢保障(免費附送) (a) 現金損失 (i) 香港境內押運之現金 (ii) 營業時間內置於店中的現金 (iii) 非營業時間內置於店中上鎖的夾萬、抽屜或收銀機內的現金 (iv) 非營業時間內於店中但非置於上鎖的夾萬、抽屜或收銀機內的現金 (v) 銀行夜庫中	港幣 30,000 元 港幣 30,000 元 港幣 10,000 元 港幣 3,000 元 港幣 30,000 元

SECTION OF BENEFIT	MAXIMUM LIMIT
(b) Loss of crossed cheques, crossed postal orders, crossed money orders, crossed bankers drafts & credit card sales vouchers (c) Damage to safe or cash register caused by theft	HK\$500,000 HK\$15,000
5. Malicious Attack (Free Cover) Employee whilst engaged in the Insured's business sustaining bodily injury by violent external means from malicious attack. (a) Death within twelve months (b) Loss of one or more limbs & / or loss of sight of one or both eyes within twelve months (c) Permanent total disability Note: Maximum payment under Malicious Attack is HK\$100,000 per person.	HK\$100,000 HK\$100,000 HK\$100,000
6. Public Liability (Free Cover) Legal liability in respect of compensation of third party bodily injury & / or property damage arising in connection with the insured operation	HK\$5,000,000
Deductibles Any claim for loss of or damage to property	HK\$1,000
Optional Cover 7. Employees' Compensation Optional cover for employers' liability to employees in accordance with the Employees' Compensation Ordinance & Common Law	HK\$100,000,000 per event

保障範圍	最高賠償額
(b) 損失劃線支票、信用咭收據及其他不可轉讓之票據 (c) 夾萬或收銀機因遇竊遭受破壞	港幣 500,000 元 港幣 15,000 元
5. 惡意襲擊(免費附送) 僱員於店舖內被偷竊或企圖偷竊人仕蓄意傷害身體，引致死亡或永久傷殘。 (a) 死亡 (b) 損失肢體或眼 (c) 永久傷殘 注：每人最高賠償額 HK\$100,000。	港幣 100,000 元 港幣 100,000 元 港幣 100,000 元
6. 公眾及產品責任(免費附送) 於店舖營運中引致他人身體或財物受損所須承擔之法律賠償責任 自負額 每次第三者財物之損失	港幣 5,000,000 元 港幣 1,000 元
可供選擇保障 7. 僱員賠償保險 可選擇附加保障於本計劃內，為員工購買僱員賠償保險，保障範圍包括香港的僱員賠償條例所訂定及民法所裁定的僱主給予僱員因工傷之賠償	每一事故 港幣 100,000,000 元

PREVIOUS INSURANCE PARTICULARS

過往保險資料

(a) Have you ever made any claim in the past 3 years in respect of any of the risk, whether insured or otherwise? If Yes, please state the causes, date and loss amount. Yes No
是 否

閣下/貴公司在過去三年內，是否有申請任何財物損失之賠償，不論已投保與否？如是，請詳述原因、日子及賠償額。

(b) Have you been declined or cancelled or refused to renew the insurance or imposed additional conditions regarding any of the risk, whether insured or otherwise? □ □

閣下/貴公司曾否在申請投保項目時（不論已投保與否），遭受保險公司拒絕、中斷或附加任何特別條款？

(c) Have you ever been convicted of or is any prosecution pending for any offence involving dishonesty of any kind (eg. involving fire, fraud or theft etc.)? □ □

閣下/貴公司曾否被判罪名成立或正等待由任何不誠實行為所引致的起訴之審判（例如涉及火警、詐騙或盜竊等）？

(d) Is the insured Premises installed with any burglary or anti-theft alarm system? If Yes, please state (i) the model and the company for installation and maintenance, and (ii) if there is a direct link to security system inside the system. □ □

上述投保地址是否裝有防盜系統設備？如是，請詳述 (i) 其型號、安裝及維修公司名稱，及 (ii) 該系統是否直接轉駁到其保安中心。

If Yes, please provide full details. 如是，請詳述。

DECLARATION 聲明

I/We declare and agree

- i) that to the best of my/our knowledge and belief the information and answers given on this form are true and complete in every respect;
- ii) that the information and answers given on this form are filled in by me/us or by any other person under my/our full instructions;
- iii) that this Proposal and Declaration shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between me/us and Wing Lung Insurance Co. Ltd.

本人/本公司謹聲明及同意

- i) 上述填寫之資料及答案均為真實及事實之全部；
- ii) 上述之資料及答案均屬本人/本公司填寫或經本人/本公司授意下填寫；
- iii) 本投保書為本人/本公司與永隆保險有限公司訂立此保險契約及以後續約之根據。

Date 日期

Proposer's Signature 投保人簽署

Minimum Policy Premium: HK\$1,250 (Basic cover only) or HK\$1,750 (Basic cover plus optional cover)
本保單最低保費為港幣1,250元(基本保障)或港幣1,750元(基本保障及附加保障)

This brochure is intended only as a general summary. Please refer to the actual policy for exact terms and conditions.
此小冊子只供參考之用，詳情請參閱保險合約之條款及細則。

本投保書及章程中文內容力求符合英文原意，惟有關條文解釋及引用，則以英文為準。

MAJOR INSURANCE PRODUCTS 主要保險項目

A. 商業保險類 Commercial Insurance:

貨運保險	Marine Cargo
僱員賠償保險	Employees' Compensation
汽車保險	Motor Vehicles
火險	Fire and Allied Perils
工商全險	Commercial / Industrial All Risks
盜竊保險	Burglary
交收保險	Money in Transit
公眾責任保險	Public Liability
專業責任保險	Professional Indemnity
建築商全險	Contractor's All Risks
綜合保險	Business Package Policy

B. 個人保險類 Personal Insurance:

家居保險	Family Package
火險	Fire and Allied Perils
人身意外保險	Personal Accident
家傭保險	Domestic Helper Package
醫療保險	Medical
私人物品全險	All Risks - Personal Belongings
汽車保險	Motor Vehicles
遊艇保險	Pleasure Craft
旅遊保險	Travel

永隆保險有限公司

(永隆銀行全資附屬機構)

WING LUNG INSURANCE CO. LTD.

(wholly owned subsidiary of WING LUNG BANK LTD.)

香港德輔道中45號

45 DES VOEUX ROAD CENTRAL, HONG KONG.

電話 TEL : (852) 2169 8900

傳真 FAX : (852) 2891 8182

代理 Agent:

**PERSONAL INFORMATION COLLECTION
STATEMENT 收集個人資料聲明**

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of:

- any insurance or any related product or service or any alterations, variations, cancellation or renewal of them;
- any claim or analysis of it; and

may be transferred to:

- any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business or any association or federation of insurance companies that exists or is formed from time to time;
- any person/organization to fulfil any of the above purposes and/or for the purpose of data verification within the insurance industry.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by Wing Lung Insurance Co. Ltd. Requests for such access can be made to The General Administration Officer of Wing Lung Insurance Co. Ltd.

閣下/貴公司提供的資料，為本公司提供保險業務所需，並可能使用於下列目的：

- 任何與保險或有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；
- 任何索償或索償分析；及

可能移轉予：

- 現存或不時成立的任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，或任何保險公司的協會或聯會；
- 任何人仕/機構，用以達致上述之目的，或用以在保險業內作資料核實之用途。

閣下/貴公司有權查閱及要求更正由永隆保險有限公司持有有關閣下/貴公司的個人資料。如有此項要求，可向永隆保險有限公司行政事務主任提出。

永隆保險有限公司 WING LUNG INSURANCE CO. LTD.

Shop Comprehensive Package Insurance Proposal Form 店舖綜合保險投保書

N.B.: This Proposal Form forms the basis of the Policy. Please give a full answer to each question. A negative answer shall be deemed to be given if any question on this proposal is not answered.

注意：請詳答每一問題。如以下問題未有填寫者則作「否」定論。

Please fill in English 請以英文填寫

THE PROPOSER 投保人

Name of Company
公司名稱

Business Nature
行業性質

Tel No.
電話號碼

Situation of Risk
投保地址

Period of Insurance From To
投保期限 由 至

Basic Cover 基本項目

SECTION 1 - CONTENTS AND STOCK

第一項 - 店舖設備及存貨保障

Interest Insured 投保財物	Sum Insured (HK\$) 投保額 (港幣)	Premium (HK\$) 保費 (港幣)
Contents 店舖設備		
Stock 存貨		

Premium : HK\$
保費 : 港幣

OFFICE USE

A/C Name

A/C No.

Policy No.

Optional Cover 可供選擇

SECTION 7 - EMPLOYEES' COMPENSATION

第七項 - 僱員賠償保障

Occupation 職業	No. of Employee 僱員人數	Est Annual Payroll (HK\$) 估計每年薪酬 (港幣)

Minimum Premium for this section: HK\$500 (excl. Levy)
本項最低保費為港幣 500 元 (不包括政府徵款)

Premium : HK\$ [] + 11.3% Levy HK\$ [] = HK\$ []
 保費 : 港幣 [] + 11.3% 政府徵款 港幣 [] = 港幣 []

Premium : HK\$
保費 : 港幣

Total Premium (1+7) 總保費 (1+7)	: HK\$	(incl. Levy) (包括政府徵款)
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