



Office Plus Insurance

Peace of mind at the workplace



Safeguard your workplace

As an international trading hub, Hong Kong is known for her productive workforce and stable economy. Although our offices are safe in general, accidents can still happen at any time. Loss of or damage to your property, death/injury to employees, claims from external parties may disrupt operations and cause severe financial losses to your business.

Benefits at a glance



Cover for loss of or damage to stock or document in transit



Alterations and additions



Cover for loss of crossed cheques, crossed postal orders, crossed bank drafts

Summary of Benefits

Description of Benefits	Maximum Limit per occurrence (HK\$)
All Risks¹	
Machinery or equipment	HK\$200,000 per item
Portable office equipment outside your premises (within HKSAR)	HK\$10,000/item HK\$30,000 any one period
Fixed glass/mirror	HK\$50,000 or 10% of sum insured, whichever is lesser
Deed, document, card, tape, file or transparency	HK\$10,000 per document or item HK\$30,000 any one period
Trade sample/stock	HK\$15,000 per item/set/pair (HK\$2,000,000 or 65% of the sum insured against this section, whichever is lesser, per policy)
Personal effects of employees	HK\$5,000 per employee HK\$10,000 per occurrence
Contents temporarily removed from premises	15% of sum insured per occurrence
Damage to Contents during office removal within HKSAR by professional removers	HK\$100,000 any one occurrence with limit HK\$20,000 per item
Removal of debris from business premises following loss of or damage to the contents	HK\$50,000 or 10% of sum insured per occurrence, whichever is lesser
Loss of or damage to stock or document in transit	HK\$50,000 in aggregate for stock HK\$5,000 in aggregate for document
Loss of or damage to computer systems and records	HK\$10,000 per item HK\$100,000 per occurrence
Cost of extinguishing fire	HK\$50,000 per occurrence
Damage to premises caused by theft or attempted theft	10% of sum insured per occurrence
Stock and contents held in trust	HK\$15,000 per item/set/pair HK\$100,000 per occurrence
Loss of or damage to works of art	HK\$5,000 per occurrence
Alterations and Additions	Below HK\$300,000 contract value

Summary of Benefits

Description of Benefits	Maximum Limit per occurrence (HK\$)
Free Special Extensions²	
Accountant's fees clause - necessarily and reasonably incurred for producing information required by Liberty	HK\$50,000/occurrence
Denial of access to or use of your office for a continuous period of more than 48 hours in consequences of the loss of or damage to the neighboring property caused by any peril insured under Section 1	HK\$250,000/policy
Failure of public utilities for a continuous period of more than 48 hours	HK\$250,000/policy
Loss of Money³	
1. In transit during office hours	HK\$50,000
2. At Business Premises during Office Hours	HK\$50,000
3. At Business Premises out of Office Hours in a locked safe or strongroom	HK\$50,000
4. At Business Premises out of Office Hours not in a locked safe or strongroom	HK\$5,000
5. In transit to and from and whilst at the residence of an authorised employee	HK\$2,500
6. In a bank night safe	HK\$30,000
7. Loss of crossed cheques, crossed postal orders, crossed bank drafts etc	HK\$500,000
8. Damage to safes by theft or attempted theft	HK\$35,000

¹ "All Risks" protection to the office contents of your business, including landlord's fixtures and fittings for which you are responsible, tenant's improvements, trade samples and stock, furniture, office equipment, employees' personal effects, etc

Within the sum insured selected by you, the company provides insurance cover subject to the following limits for any one occurrence.

Minimum Deductibles

- 10% of each and every loss due to water damage, subject to a minimum of HK\$1,000
- The first HK\$1,000 of each and every other loss
- Portable office equipment outside your premises (within HKSAR): The first HK\$2,500 of each and every loss

Summary of Benefits

² Increased Cost of Working

This section gives you protection for additional cost of carrying on your business after a loss payable under "Office Contents All risks" cover for a period up to 12 months. The sum insured automatically provided is HK\$1,000,000 per occurrence/any one period of insurance. Time excess is 48 consecutive hours.

³ Money and Assault

This section gives you protection against loss of Money (cash, cheques, crossed cheques, money orders etc) at Business Premises or in transit anywhere in the Hong Kong Special Administrative Region. The policy also covers loss of money in a bank night safe and damage to safes by theft or attempted theft.

Special extensions at no extra cost:

1. Fidelity Guarantee
Liberty will compensate you for direct pecuniary loss arising from any act of fraud or dishonesty committed by your employees (Limit: HK\$10,000 any one occurrence and in the aggregate up to HK\$50,000)
2. Personal Assault
HK\$100,000 per person, HK\$1,000,000 any one period of insurance

Public Liability

Covers your legal liability in respect of compensation for third-party bodily injury and or property damage arising in connection with the business operation and occurred within the Hong Kong Special Administrative Region. The limit of liability shall include all costs and expenses recovered by any claimant from the Insured and all costs and expenses incurred by the Insured with the written consent of the Company. Maximum limit is HK\$10,000,000 per occurrence and unlimited any one period of insurance and with the following extensions:

It also provides the following special extensions at no extra cost:

1. Independent contractor's liability
2. Overseas visits clause
3. Tenant's liability clause
4. Food and/or drinks poisoning clause
5. First aid clause
6. Welfare, social and sports club clause

Minimum Deductible:

1. 10% of each and every property loss due to water damage, subject to a minimum of HK\$1,000
2. The first HK\$1,000 of each and every other property loss

Optional Cover

Employees' Compensation covers your liability to employees in accordance with the Employees' Compensation Ordinance and Common Law, for injuries or death arising out of employment, up to HK\$100 million per event and with the following special extensions at no extra cost:

1. Meal and lunch time clause
2. Emergency transportation clause
3. Extraordinary weather conditions clause

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The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.



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辦公室綜合保險星級版

建立安心的工作環境



守護您的工作環境

作為國際貿易樞紐，香港以其高效的生產力和穩定的經濟而聞名。雖然一般來說辦公室是安全的工作環境，但是隨時仍然可能發生事故。財物損失或損壞、員工的傷亡、第三方索償可能會影響您的業務，並造成嚴重的財務損失。辦公室綜合保險星級版是一款特別設計的保險產品，結合全面且可負擔的保障範圍，保護您的辦公室和業務。

保障特點



保障運輸途中受損的貨物或文件



建造物改變條款



保障遺失的劃線支票、郵政及銀行匯票

保障福利表

保障範圍	每次意外最高賠償額 (港元)
辦公室財物全保¹	
器材或機器	每件二十萬港元
手提式公司器材用於辦公室以外 (香港境內)	每件一萬港元 每年三萬港元為限
玻璃門窗	每次意外以五萬港元或財物投保額的 10% · 以較低者為準
契約、文件、卡、磁帶、檔案或幻燈片	每件以一萬港元為限 每年三萬港元為限
貨版與存貨	每件/套/對一萬五千港元 (此項之所有損失不超過二百萬港元或財物 投保額的65% · 以較低者為準)
私人物品	每名僱員五千萬港元 每次意外一萬港元
辦公室內的財物暫時存放於其它地點	每次意外限於財物投保額的15%
僱用專業搬運工人搬遷時受損的辦公室設備	每次搬遷賠償額以十萬港元為限 每件物件以二萬港元為限
辦公室受損後的廢物清理費用	每次意外以五萬港元或財物投保額的10% · 以較低者為準
運輸途中受損的貨物或文件	貨物每年五萬港元為限 文件每年五千港元為限
電腦系統及紀錄	每件一萬港元 每次意外十萬港元
撲救火災之費用	每次意外五萬港元
辦公室被盜賊毀壞	每次意外限於財物投保額的10%
受人托管之存貨及財物	每件/套/對一萬五千港元 每次意外十萬港元
藝術品	每次意外五千港元
建造物改變條款	工程合約限額為三十萬港元或以下

保障福利表

保障範圍	每次意外最高賠償額 (港元)
免費特別保障²	
會計師費用 - 應利寶國際保險要求產生的合理會計師費用	每次意外五萬港元
因鄰近建築物有損而導致進入投保人辦公室的通道被關閉連續超過48小時，令閣下承受額外運作成本，本計劃為此提供保障，惟鄰近建築物之損原因必需在“辦公室財物全保”保障範圍內	全年最高賠償額二十五萬港元
水、電、氣體燃料供應連續中止超過48小時，由此產生的額外運作成本	全年最高賠償額二十五萬港元
現金遺失³	
1. 營業時間內押運途中之現金	五萬港元
2. 營業時間內置於辦公室內的現金	五萬港元
3. 非營業時間內置於店中上鎖的夾萬內的現金	五萬港元
4. 非營業時間內於店中但非置於上鎖的夾萬內的現金	五千港元
5. 在僱員住所內或往返辦公室途中遺失的現金	二千五百港元
6. 置於銀行夜間保險箱內的現金	三萬港元
7. 遺失的劃線支票、郵政及銀行匯票	五十萬港元
8. 夾萬遭遇竊賊破壞	三萬五千港元

¹辦公室財物全保計劃為閣下辦公室內的財物（包括需負責之業主裝置及設備、租客自置裝修、貨版與存貨、傢俬、辦公設備、僱員之私人物品），提供全險及全新更換保障，惟投保人以上述財物之全新更換價值投保。

於受保金額範圍內，利寶按該意外的最高賠償額提供保障。

自付額

1. 每宗由水浸引致的損失的10%，最低不少於一千港元
2. 每宗其它意外損失的首一千港元
3. 手提式公司器材用於辦公室以外（香港境內）：每宗意外損失的首二千五百港元

保障福利表

²運作成本增加

在“辦公室財物全保”保障範圍內的損失引致額外運作成本，本計劃提供免費保障，最高賠償額每次/全年高達一百萬港元。免賠期限為48小時。

³金錢及個人意外

本計劃保障閣下辦公室或押運途中意外損失的所有現金、支票、郵政匯票或其他匯票等。若閣下或僱員被竊賊或劫匪傷害，本計劃亦免費提供保障。

免費特別保障：

1. 僱員之忠誠保險
利寶國際保險將會賠償閣下因僱員的不誠實或詐騙而引致的現金損失（最高賠償額為每次一萬港元，全年五萬港元）
2. 人身意外
每人最高賠償額為十萬港元，全年一百萬港元

公眾責任

保障閣下於辦公室營運中引致他人身體或財物受損 所需承擔之法律賠償責任，每次事故最高賠償額為一千萬港元，全年無限。

除以上保障外，另備有下列免費特別保障：

1. 獨立承辦商責任
2. 海外公幹責任
3. 租戶責任
4. 食物及飲料中毒
5. 急救設備保障
6. 公司的康樂體育活動

自付額:

1. 每宗由水浸引致的財產損失的10%，最低不少於一千港元
2. 每宗其它意外財產損失的首一千港元

附加保障

勞工保險的保障範圍包括香港的僱員賠償條例所制定及民事法所裁定的僱主給予僱員因工傷亡之賠償，最高賠償額為每宗事故一億港元，另備有下列免費特別保障：

1. 餐飲及午膳時段保障
2. 緊急交通運輸費用津貼
3. 惡劣天氣工傷保障

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