



Shop Protector

Operate your shop with peace of mind



Safeguard your business and store

Owning a store is a dream to many people. Once that dream comes true, challenges will gradually surface. No matter you are facing uncertainties from the economy, operation or your own staff, Shop Protector will be there with you and handle those risks diligently.

Benefits at a glance



Damage to stock in a conveying vehicle



Cover for loss of money



Independent contractor's liability

Summary of Benefits

Section 1 - "Property All Risks" cover

This section offers protection to the stock and contents of your business (e.g. equipment, furniture, fixtures and fittings, tenant's improvements and employees' personal effects). In case the stock and contents are stolen or damaged by typhoon, fire, flood or any other mishap, they will all be replaced by new, provided the sum insured represents the full replacement value.

1. This section also provides the following special extensions at no extra costs:
 - Seasonal increase
The sum insured will be automatically increased by 50% free of charge for the months of November, December, January, and February
 - Temporary removal
Up to 15% of sum insured under this section for loss of or damage to contents whilst temporarily removed from the business premises
 - Damage to advertising signs
Up to HK\$25,000 per occurrence and HK\$50,000 in aggregate per policy period
 - Accidental breakage to fixed glass doors or windows
Up to HK\$100,000 per occurrence and in aggregate per policy period
 - Damage to shop premises caused by theft or attempted theft
Up to 10% of the Sum Insured under section 1 per occurrence
 - Damage to Stock in a conveying vehicle
Up to HK\$75,000 per occurrence and in aggregate per policy period
2. Deductibles
 - 10% of each and every loss due to water damage, subject to a minimum of HK\$3,000
 - HK\$2,000 due to damage to neon signs and/or roller shutter doors
 - HK\$1,000 in respect of each and every other loss, other than fire, lightning, and explosions

Section 2 - Increased Cost of Working

This section gives you free protection for the additional cost of carrying on your business after a loss payable under "Property All Risks" cover for a period of up to 12 months. The sum insured automatically provided is HK\$1,000,000.

1. This section also provides the following special extensions at no extra costs:
 - Accountants' fees
Up to HK\$100,000 per occurrence necessarily and reasonably incurred for producing information required by Liberty
 - Denial of access to or use of your shop for a continuous period of more than 48 hours in consequences of the loss of or damage to the neighbouring property caused by any peril insured under Section 1
 - Failure of public utilities for a continuous period of more than 48 hours

Summary of Benefits

Section 3 - Money and Assault

This section gives you free protection against loss of cash, checks, postal or money order, stored-value cards, and postage stamps, and provides compensation for the injury sustained by any employee as a result of actual or attempted robbery or hold up.

Maximum Limit per occurrence (HK\$)	
a) Loss of money	
i. In transit during business hours	HK\$100,000 ¹
ii. at business premises during business hours	HK\$100,000 ¹
iii. at business premises out of business hours in a locked safe or cash register	HK\$100,000 ¹
iv. at business premises out of business hours not in a locked safe or cash register	HK\$10,000 ¹
v. in transit to and from and whilst at the residence of an authorised employee	HK\$5,000 ¹
b) Loss of crossed cheques, crossed postal orders, crossed money orders, crossed bankers draft	HK\$500,000 ¹
c) Damage to safes caused by theft	HK\$25,000
d) Fidelity Guarantee	HK\$50,000/occurrence HK\$100,000/year
Maximum Limit per person (HK\$)	
e) Personal assault	
i. Death	HK\$100,000
ii. Permanent and Total Disablement	HK\$100,000
iii. Loss of both limbs	HK\$100,000
iv. Loss of sight of both eyes	HK\$100,000
v. Loss of 1 limb and sight of 1 eye	HK\$100,000
vi. Loss of 1 limb or sight of 1 eye	HK\$100,000

¹ The limits per occurrence will be increased by 50% for the months of November, December, January, and February

Summary of Benefits

Section 4 - Public Liability

This section covers your legal liability in respect of compensation for third party bodily injury and/or property damage arising in connection with the business operation. The limit of liability provided is HK\$10,000,000.

1. Free cover extensions

- Food and/or drinks poisoning
HK\$3,000,000 for any one accident/any one period of insurance
- Independent contractor's liability
If the contract value does not exceed HK\$200,000
- Overseas visits
- Signboard liability
- Tenant's liability

2. Deductibles

- HK\$5,000 or 10% of the adjusted loss in respect of each and every loss or damage to the third-party property caused
- HK\$3,000 in respect of each and every other third-party property damage

Optional Cover: Section 5 - Employees' Compensation

This section covers employers' 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.

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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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店鋪綜合保險

安心營運



守護您的業務和店舖

對於許多人來說，擁有自己的商店是一個夢想。當夢想成真，挑戰便會陸續出現。無論您面對經濟、營運或您自己的員工帶來的不確定性，店鋪綜合保險會與您並肩，竭力應對這些風險。

保障特點



押運途中的
貨物損毀



保障現金遺失



保障維修工程
涉及的責任

保障福利表

第一部份 - 財物全保

本計劃為閣下店鋪內的存貨及財物（譬如設備、傢俬、固定裝置、裝修、僱員財物）提供保障，一旦存貨及財物被竊，或因颱風、火災、水災及其他不幸事故造成的損毀，無論是設備、傢俬、固定裝置，均可為您全新更換，惟投保人以上述財物之全新更換價值投保。

1. 除以上保障外，另備有下列各項免費特別保障:

- 季節性保額調高
投保額將於十一月、十二月、一月和二月免費自動調高50%
- 財物暫時存放
店鋪內的財物暫時存放於其他地點期間遭受損毀，最高賠償額為財物投保額的15%
- 廣告招牌的損毀
最高賠償額為每次二萬五千港元，全年五萬港元
- 玻璃門窗的損毀
最高賠償額為每次/全年十萬港元
- 由盜竊導致的店鋪損毀
每宗理賠的最高賠償額為財物投保額的10%
- 押運途中的貨物損毀
最高賠償額為每次/全年七萬五千港元

2. 自付額

- 每宗由水浸引致的損失的10%，最低不少於三千港元
- 霓虹招牌和旋轉門的損毀，每宗二千港元
- 除火災、閃電、爆炸和上述損失之外的其他損失，每宗一千港元

第二部份 - 運作成本增加

在“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，最高賠償額每次高達一百萬港元。

1. 本計劃另備有下列各項免費特別保障:

- 會計師費用
應利寶要求產生的合理會計師費用，最高賠償額為每次十萬港元
- 因鄰近建築物有損毀而導致進入投保人店鋪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毀在“財物全保”保障範圍內
- 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，本計劃提供保障

保障福利表

第三部份 - 金錢及個人意外

本計畫免費保障貴店舖遺失的所有現金、支票、郵政匯票或其它匯票、儲值卡及郵票等。若閣下或僱員被竊賊或劫匪傷害，本計畫亦免費提供保障。

每次最高賠償額 (港元)	
a) 現金遺失	
i. 營業時間內押運途中之現金	十萬港元 ¹
ii. 營業時間內置於店內的現金	十萬港元 ¹
iii. 非營業時間內置於店中上鎖的夾萬或收銀機內的現金	十萬港元 ¹
iv. 非營業時間內置於店中但非放置在上鎖的夾萬或收銀機內的現金	一萬港元 ¹
v. 在僱員住所內或往返店舖途中遺失的現金	五千港元 ¹
b) 遺失的劃線支票、郵政及銀行匯票	五十萬港元 ¹
c) 夾萬遭遇竊賊破壞	二萬五千港元
d) 忠實保證保險	每次五萬港元/每年十萬港元
每次最高賠償額 (港元)	
e) 人身意外	
i. 死亡	十萬港元
ii. 全部及永久性傷殘	十萬港元
iii. 失去雙肢	十萬港元
iv. 失去雙目視力	十萬港元
v. 失去單肢及單目視力	十萬港元
vi. 失去單肢或單目視力	十萬港元

¹ 投保額將於十一月、十二月、一月和二月自動調高50%

保障福利表

第四部份 - 公眾責任

免費保障閣下於店鋪營運中引致他人身體或財物受損壞所需承擔之法律賠償責任，最高賠償額為一千萬港元。

1. 免費特別保障

- 食物及飲料中毒
最高賠償額為每次/每年三百萬港元
- 維修工程涉及的責任
只限於工程合約費用為二十萬港元以下
- 海外公幹責任
- 霓虹燈或招牌責任
- 租戶責任

2. 自付額

- 每宗由水浸引致第三者財物經評估後的損毀價值之10%，最低不少於五千港元
- 每宗第三者財物損失之首三千港元

附加保障：第五部份 - 勞工保險

本計劃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。

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