

## 商舖保險 Shop Insurance



投保及查詢

Application and Enquiry

立橋保險有限公司

**Well Link General Insurance Company Limited**

Units 16-18, 11/F., China Merchants Tower, Shun Tak Centre,  
168-200 Connaught Road Central, Shueng Wan, Hong Kong  
香港上環干諾道中168-200號信德中心招商局大廈11樓1116-1118室



立橋保險集團控股有限公司成員 A member of Well Link Insurance Group Holdings Limited

WLL-MKT-5004-v1-018





## 全面保障助您專注業務發展

身為店主，除了以精明策略及周詳計劃拓展業務，更需要全面保障員工及店內的財物，本商舖保險正好符合您的需要。這是一份專為香港中小企店主而設的保險產品，提供全面而必須的保障，不單靈活，更集合多項風險保障於一份保單，包括由火災、盜竊、水浸等引致的財物損毀、額外支出、金錢損失、第三者責任及自選僱員補償保障等，助您專注業務發展，創造更理想業績。



### 保障表

#### 第一項 - 店舖財物保險

保障範圍	最高保障額 (港元\$)
店舖財物包括室內裝修、店內儀器及器材、電腦系統等因意外遺失或損毀後所需的重新裝置費用	按第一項自選保額而定
店舖內的存貨因意外遺失或損毀	按第一項自選保額而定
店舖財物因內部改裝加建及維修工程損毀，而工程費用不超過 \$200,000 港元	按第一項自選保額而定
建築師、測量師及工程顧問重置店舖收取的費用	每年\$50,000
每次保單週年後增加的受保店舖財物 (需繳付附加保費)	第一項保額的10%
受托管或持有的財物損毀	每件物件 \$5,000 每年最多 \$50,000
店舖財物因清潔、維修、翻新等情況暫時搬離店舖期間意外損毀 (香港境內) * 存貨、樣本、契約及不可轉換票據；或因置於露天空間遭暴風、洪水或颶風損毀的財物，不在承保之列。	第一項保額的 15%/年
電腦系統及資料檔案損毀後所需的複製成本	每件物件\$5,000 每年最多\$50,000
在運送途中遺失或損毀文件、契約、地圖、計劃書及記錄之重整費用 (香港境內)	每年\$10,000
以快件或遞送遞送任何零件，及安排維修工人超時工作引致的費用	損失的10%
火災或爆炸後補充滅火器或替換自動滅火灑水噴頭的費用	每宗事故\$10,000 每年最多\$50,000
因機械或電力故障或公共電力系統意外中斷引致溫度轉變，令儲存於冷凍食物櫃、低溫冷凍箱或雪房內的冷凍食物損毀	每年\$10,000
店舖內門窗的固定玻璃、氣窗、間隔裝置及衛生潔具損毀	第一項保額的 10% 每年最多\$20,000
貨物在香港境內運送時損毀或損失 * 在運送途中，貨物在沒有人看守的車輛內遺失，不在承保之列	每年\$50,000

#### 保障範圍

#### 最高保障額 (港元\$)

僱主及僱員之衣物或個人隨身財物 (現金、手提電話及平板電腦除外) 在店舖內因受保事故意外損毀、或於營業時間內運送金錢途中遭人惡意襲擊或遇搶劫而導致損毀	每人\$5,000 每年最多\$10,000
店舖財物損毀後的碎片清理費用	\$10,000或第一項保額的10% (以較少者為準)
店舖遭盜竊後需更換門鎖、配匙或捲閘的費用	每宗事故\$10,000 每年最多\$50,000
於11月1日至 3月1日期間，將存貨的保障額提高 (免費)	提高保額20%
舖面招牌燈箱及廣告牌損毀 * 因店舖維修或改裝引致的遺失或損毀，不在承保之列。招牌及廣告牌因拆卸、安裝、維修及保養損毀，亦不在承保之列。	每宗事故\$10,000 每年最多\$30,000
油畫、瓷器、珍品或其他藝術品因受保事故損毀	每年 \$50,000

\* 因水災或其他原因引致的損失或損毀，投保人都須自行承擔每項索償的自負額。

#### 第二項 - 業務中斷保險

保障範圍	最高保障額 (港元\$)
因受保事故導致店舖損毀，在意外發生後6個月內，為恢復業務運作而引起的額外開支	每年\$500,000
申報索償時所需的專業會計師費用	每年\$50,000
因通道受阻而不能進入店舖連續48小時引致的額外開支	每年\$50,000
因公共電力、煤氣及供水停止供應連續48小時引致的額外開支	每年\$50,000

#### 第三項 - 金錢保險

保障範圍	賠償上限 (港元\$)
於營業時間內置於店舖內的損失、於運送途中 (香港境內) 或於銀行夜間保險箱的損失	每年\$50,000
於非營業時間內： - 置於店中上鎖夾萬內的損失 - 置於店中上鎖的抽屜或收銀機內的損失 - 於店中但非置於上鎖的夾萬、抽屜或收銀機內的損失	每年\$50,000 每年\$5,000 每年\$2,500
於僱主或獲授權僱員之家中的損失	每年\$3,000
劃線支票、劃線郵政匯票、劃線匯票、劃線銀行本票及信用咭收據的損失	每年\$500,000
因盜竊或企圖盜竊導致的夾萬損毀	每年\$25,000
因僱員欺詐舞弊行為而導致的金錢損失	每年\$50,000
僱員因公被劫匪或挾持人士襲擊致死亡或傷殘	每年\$100,000

#### 第四項 - 法律責任保險

保障範圍 賠償上限 (港元\$)

因業務運作疏忽而導致第三者 (僱員除外) 於店舖內受到身體傷害或財物損失的法律責任。 每宗事故 \$10,000,000

- \* 延伸保障包括食物中毒責任 (保障上限每宗/年 \$2,000,000)、鋪面廣告燈箱 (保障上限每宗/年 \$2,000,000) 及海外公幹責任等。
- \* 投保人須自行承擔第三者財物損失、第三者身體受傷及水浸之自負額。

#### 第五項 - 自選僱員補償保險

保障範圍 賠償上限 (港元\$)

根據僱員補償條例, 如僱員因工作導致身體受傷, 僱主須為僱員承擔之法律責任 每宗事故 \$100,000,000

- \* 延伸保障包括緊急運送 (最高 \$10,000 港元) 及海外公幹等。

注意：  
每份商舖保險保單第一至第四項最低保費為 \$1,000 港元 (未包括政府徵費)。

#### 主要不保事項 MAJOR EXCLUSIONS OF THE POLICY

神秘失蹤、無故遺失、喪失市場、正常耗損、逐漸退化、罰款、懲罰、石棉瓦、戰爭、電離子輻射、核能損毀、飛機產生的氣壓所引致的損毀、任何由於恐怖活動引致的損失 (僱員補償保障除外)、電子數據損失、網絡責任。

Mysterious disappearance, unexplained loss, loss of market, damage caused by wear or tear, gradual deterioration, fines, penalties, asbestos, war, radioactive contamination, nuclear damage, damage resulted from pressure waves caused by aircraft, loss or damage arising out of or in connection with terrorism (except employees' compensation cover), electronic data loss and internet related liability.

## Take the worry out of protecting your business

Shop Insurance is specially tailored for SME enterprises. It is an all-in-one insurance plan that protects your business contents against all risks (such as fire, burglary, water damage), money, personal accident, increase in cost of working, public liability and optional employees' compensation. With this comprehensive protection, you can rest assured and develop your business without worry.



### TABLE OF BENEFITS

#### Section 1 - Shop contents insurance

Coverage	Maximum Sum Insured (HK\$)
Accidental loss or damage to shop contents including interior decoration, shop machines and equipment, computer system, etc.	Chosen Sum Insured under Section 1
Accidental loss or damage to stock contained in the business premises (subject to article limit).	Chosen Sum Insured under Section 1
Damage to contents arising from alterations and additions works with contract not exceeding HK\$200,000.	Chosen Sum Insured under Section 1
Fees charged by architect, surveyor and consultant engineer for reinstatement of the premises damaged.	\$50,000/ year
Additions to contents insured after each policy anniversary, subject to payment of additional premium.	Chosen Sum Insured under Section 1
Damage to contents held in trust or custody.	\$5,000/item Up to \$50,000/year
Damage to contents temporarily removed for the purpose of cleaning, renovation or repair within Hong Kong.	15% of chosen Sum Insured under Section 1
* Damage caused by storm, flood or typhoon whilst the contents are in the open; and/or stock, samples, deeds and non-negotiable documents are not covered.	
Damage to computer system and records.	\$10,000/item Up to \$100,000/year
Costs of reinstating or reproducing any lost or damaged documents, deeds, maps, plans and records whilst in transit in Hong Kong.	\$10,000/year
Costs necessarily incurred for delivery of any part or parts by express or special delivery and overtime labour costs necessary to expedite the repairs.	10% of the loss
Costs of refilling fire extinguishers and replacing sprinkler heads following fire or explosion.	\$10,000 /event up to \$50,000/year
Damage to frozen food in frozen food cabinet, freezer, cold room or cold storage resulting from accidental breakdown of refrigerator or freezer mechanical or accidental failure of public electricity supply.	\$10,000/year
Damage to fixed glass in windows, doors, fanlights, partitions and sanitary ware within the premises.	10% of Sum Insured under Section 1 up to \$20,000/year

Coverage	Maximum Sum Insured (HK\$)
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Damage to or loss of goods in transit within Hong Kong. * Damage to or loss of goods in an unattended vehicle whilst in transit is not covered.	\$50,000/year
Damage to clothing or personal effects (except money, mobile phones and tablet computer, etc.) of employer(s) and employees arising from an insured accident on the premises or as a result of robbery, hold-up or other violent and criminal assault whilst in charge of money outside the premises during business hours.	\$5,000/person up to \$10,000/year
Costs for removal of debris following damage to contents.	10% of Sum Insured under Section 1 or \$10,000/year (whichever is lesser)
Costs for replacement of locks, keys or roller shutter door following theft of the keys to such locks or door.	\$10,000/event up to \$50,000/year
Free of charge seasonal increase in Sum Insured for stock from 1 November to 1 March.	Sum Insured increased by 20%
Damage to shopfront business signboards and advertising signs. * Loss or damage resulting from repairs or alterations to the premises is not covered; damage to signboards and advertising signs in the course of erection, installation, maintenance or repair are also not covered.	\$10,000/event up to \$30,000/year
Damage to painting, china, porcelain, curiosity or other works of art arising out of an insured event.	\$50,000/year

\* For loss/ damage caused by water or other reasons, excess is payable by the policyholder for each claim.

## Section 2 - Business Interruption Insurance

Coverage	Maximum Sum Insured (HK\$)
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Extra expenses incurred within 6 months after the accident to restore normal conduct of business following damage by an insured event.	\$500,000/year
Professional accountant charges for verification of any claims.	\$50,000/year
Extra expenses incurred resulting from the hindrance or prevention of access to or use of the premises for a continuous period of 48 hours.	\$50,000/year
Extra expenses incurred resulting from failure of public utilities including electricity, gas and water supply for a continuous period of 48 hours.	\$50,000/year

## Section 3 - Money Insurance

Coverage	Indemnity Limit (HK\$)
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Loss in premises during business hours, loss in transit within Hong Kong or in bank night safe	\$50,000/year
Loss in premises out of business hours: - in a locked safe or strongroom	\$50,000/year

Coverage	Indemnity Limit (HK\$)
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- In a locked drawer or cash registrar	\$5,000/year
- Not in locked safe, strongroom, drawer or cash registrar	\$2,500/year
Loss at home of employer(s) or authorized employee(s)	\$3,000/year
Loss of crossed cheques, crossed postal orders, crossed money orders, crossed bankers' drafts and credit card sales vouchers	\$500,000/year
Damage to safes caused by theft or attempted theft	\$25,000/year
Loss of money arising from any fraudulent or dishonest acts of employees	\$50,000/year
Death or injury sustained by employee as a result of actual or attempted robbery or hold up when engaged in the business	\$100,000/year

## Section 4 - Public liability Insurance

Coverage	Indemnity Limit (HK\$)
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Legal liability for third party bodily injury or damage to third party property occurring on the business premises in Hong Kong.	\$10,000,000/event
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\* Extensions of Food & Drink Poisoning (limit HK\$2,000,000), Business Signboard Liability (limit HK\$2,000,000) and overseas visit apply.

\* For third party property damage, third party bodily injury and water damage, excess is payable by the policyholder/insured for each claim.

## Section 5 - Optional Employees' Compensation Insurance

Coverage	Indemnity Limit (HK\$)
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Legal liability under the Employees' Compensation Ordinance for bodily injury to employees.	\$100,000,000/event
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\* Extensions of Emergency Transport (limit HK\$10,000) and overseas visit apply.

Note:

The minimum premium for Section 1-4 protection is HK\$1,000 (not including government levy).

 商舖保險投保表格 Shop Insurance Proposal Form

Please tick the appropriate box and \* delete whichever is inappropriate. 請  適用方格及於 \* 號刪去不適用者。  
Please complete in BLOCK LETTERS. 請以英文正楷大寫填報。

代理人姓名：  
Agent Name

代理人編號：  
Agent No

**業務資料 Business information**

公司名稱：  
Name of company:

通訊地址 室/單位 樓  
Correspondence address: Flat/Room Floor

座 大廈  
Block Building

大廈名稱/街名及門牌/地段\*  
Building name/Street no. & name/Lot no.\*

地區 香港/九龍/新界\*  
District HK / KLN / NT\*

受保舖地址 (若與上址不符)： 室/單位 樓  
Risk address (If different from the above): Flat/Room Floor

座 大廈  
Block Building

大廈名稱/街名及門牌/地段\*  
Building name/Street no. & name/Lot no.\*

香港/九龍/新界\*  
HK / KLN / NT\*

店舖電話號碼：  
Shop tel. no.

傳真號碼：  
Fax no.

電郵地址：  
Email address

業務性質：  
Nature of business

**所需保障 Plan Selection**

如有需要，請另備紙張詳細說明。 Please attach supplementary sheets if necessary.

保障生效日期：  
Effective date of insurance

年 月 日  
Y M D

基本計劃 (第一至四項)  
Basic coverage (Section 1 – Section 4)  
店舖內所有財物保障，包括裝修、受託保管之財物保障  
For all trade contents including interior decoration and items held in trust

港元  
HKD

僱員補償保障 (自選項目)  
Employees' compensation (Optional Benefits)

僱員類別  
Type of employees

文職 (非勞動)  
Clerical (Non-Manual)

戶外銷售人員 (非勞動)  
Outdoor sales (Non-Manual)

其他僱員 (請詳述)  
Other employees (Please specify)

**附加保障 Additional Request**

收入損失保障  
Loss of income  
估計未來十二個月的總收入 港元  
Estimated gross income for the next 12 months HKD

收入損失所需保障期  
Indemnity period required for loss of income  
 3個月 months  6個月 months  12個月 months

其他 (請註明)  
Others (Please specify)

其他附加保障 (請註明)  
Others (Please specify)

僱員人數 總年薪 (港元)  
No. of employees Total annual wages(HKD)



**保險資料 Insurance history** 如空間不敷填寫，請另備紙張詳細說明。 If the below space is insufficient, please give details on separate sheet.

1. 您的店舖是否用磚、石或石屎建成，並蓋有石屎屋頂？  
Is your premises built of bricks, stone or concrete and roofed with concrete?  是 Yes  否 No
2. 受保的店舖是否您獨自佔用的產業？  
Is your premises solely occupied by you?  是 Yes  否 No
3. 店舖座落的大廈是於哪一年落成？  
What is the year of completion for the building your shop is situated? \_\_\_\_\_ 年 Year
- 若於第1至第2題任何一項✓「否」者，請詳細說明：If you have answered “No” to any questions from 1 to 2, please give details:

4. 您於過往三年內是否曾遭受此計劃承保範圍內的保障招致有關的損失或損毀？  
Have you suffered any loss or damage covered by this plan during the past 3 years?  是 Yes  否 No
5. 您於過往三年內是否曾申請僱員保險賠償？  
Have you made any employees' compensation claims within the past 3 years?  是 Yes  否 No
6. 其他承保公司是否曾 Has any insurer
- 拒絕您的投保申請？ Declined your enrollment?  是 Yes  否 No
  - 拒絕為您的保單續保？ Refused to renew your policy?  是 Yes  否 No
  - 取消您的保單？ Cancelled your policy?  是 Yes  否 No
7. 受保的店舖是否裝有防盜警報系統？（如有，請詳述警報系統的資料）  
Is a burglary alarm installed in your premises? (if yes, please give details of the alarm)  是 Yes  否 No
- 若於第4至第7題任何一項✓「是」者，請詳細說明：  
If you have answered “Yes” to any questions from 4 to 7, please give details:

#### 聲明細則 Declaration

1. 本公司/我等特此聲明此投保表格的資料乃根據本公司/我等所知及所信為確實及完全而填報，屬實無訛。本公司/我等明白本公司/我等與立橋保險有限公司（「貴公司」）的保險合約將照此投保表格及聲明而訂立，如有虛假陳述或資料錯誤，可能會引致保單失效及視為從未生效處理。  
I/We declare that to the best of my/our knowledge and belief the information given in this enrollment form are true, correct and complete in every respect. I/We understand that this enrollment form and declaration will form the basis of the contract between me/us and Well Link General Insurance Company Ltd (the “Company”) and that in case of misrepresentation or false information, the Policy may be declared void and be treated as never having existed.
2. 本公司/我等明白所有保障範圍、不承保事項、條款及細則概以此保險計劃保單為準，並聲明已細讀並接受保單列明的內容、條款及細則和不承保事項。  
I/We understand that I/We shall refer to the Policy for details of the insurance coverage, exclusion clauses and terms and conditions, and I/we have read the related policy documents and accept the contents, terms and conditions and exclusions as set out in the Policy.
3. 本公司/我等明白本公司/我等必須完成及提供此表格之所有資料，貴公司將不會受理本公司/我等資料不全之保單申請。  
I/We understand I/We must complete and provide all information requested in this form, failing which the Company cannot process my/our application for the Policy.

本公司/我等確認由本公司/吾等於此申請表格提供之所有資料均為事實正確無誤。本公司/我等更確認同意本申請表格內之所有部分，包括但不限於上列之聲明細則。  
I/We confirm that all information provided by me/us in this application form is true, correct and accurate. I/We further confirm my/our agreement to all sections in this application form, including without limitation, the above Declaration.

簽署人姓名：  
Name of signatory:

簽署人職位：  
Title of signatory:

授權簽署及公司蓋章：  
Authorized signature & company stamp:

日期： 日 月 年  
Date D M Y

#### 重要事項 Important notes:

1. 本產品由立橋保險有限公司承保。立橋保險有限公司乃是一所持牌保險公司，並由香港保險業監管局授權經營。  
This product is underwritten by Well Link General Insurance Company Limited. Well Link is a general insurer licensed and regulated by the Insurance Authority of the Hong Kong SAR.
2. 本小冊子乃資料摘要，僅供參考之用。有關詳盡之保障範圍及條款，請參閱保單。請向本公司索取保單樣本。  
This brochure provides a brief introduction only. Please refer to the insurance policy for detailed terms and conditions, a specimen of which is available on request.
3. 所有中文譯本，如與英文版本有異，概以英文版本為準。  
Whenever there is any discrepancy between the English and Chinese version, the English version shall prevail.

此保險申請須待貴公司覆核，接納投保書及收訖保費後才能生效。

This insurance application will not be in force until the application(s) has been accepted by the Company and the premium has been received.