

business packages

your business continuity matters to us /  
**your concern is our priority**



**SmartPlan Office /**  
**SmartPlan Shop**

- Office
- Food & Beverage
- Retail
- Personal Services

redefining / standards





# benefits that truly matter in your business

- **All Risks on Contents & Stock**

We will pay for your accidental loss or damage to your contents including furniture, fixtures & fittings, decorations, machinery & equipment and personal effects on an All Risks basis.

✓ *Stock coverage is applicable for Retail, Food & Beverage & Personal Services.*

- **Loss of Money**

We reimburse you for any loss of cash, bank notes, cheques, money orders and postal orders:

- In your premises or in transit
- 24 hours a day, 7 days a week

- **Business Interruption (Increased cost of working)**

We pay up to \$1,000,000 for additional expenditure you may incur after an insured loss and interruption of your business for more than 48 consecutive hours.

- **Public Liability**

We pay up to \$10,000,000 for your legal liability to pay third party (including walk-in customers) as damages for accidental bodily injury and/or property damage arising from your business.

- **Assault – Personal Accident**

We will pay you/your staff a lump-sum in the event of accidental death or permanent total disablement as a result of a robbery or attempt theft in the premises.

*This brochure is not a contract of insurance. The specific details applicable to the insurance are set out in the Policy, which is the operative document.*



## SME Protection made easy in 2 steps...

### Step 1: Your Core SME Cover

Benefits		Retail	Food & Beverage	Personal Services	Office
Contents	Rates	0.28%	0.35%	0.28%	0.28%
	Max Sum Insured (\$)	10,000,000	10,000,000	10,000,000	10,000,000
Stock	Rates	0.28%	0.35%	0.28%	For "Office", if stock cover is required please contact your intermediary or call our hotline at 2523 3061
	Max Sum Insured (\$)	15,000,000	15,000,000	15,000,000	
FREE COVERAGE!	<b>Business Interruption</b> (Increased cost of working)	500,000	500,000	500,000	1,000,000
	<b>Loss of Money</b>	300,000	300,000	300,000	500,000
	<b>Personal Accident</b>	75,000	75,000	75,000	250,000
	<b>Public Liability</b>	10,000,000	10,000,000	10,000,000	10,000,000
<b>Minimum Premium</b>		\$700	\$2,000	\$700	\$700

### Step 2: (OPTIONAL) Your SME Add-on

#### Employees' Compensation

Type of Occupation		Education Centre Staff	Managerial & Clerical Staff	Commercial Traveller & Outdoor Sales Staff	Indoor Staff	Outdoor Merchant -iser	Hand Delivery Staff (excl. delivery by cycle or motorcycle)	Food & Beverage Staff (excl. Chinese Restaurant Staff)	Cleaning Staff
Rates	Office		0.102%	0.255%		0.255%			0.817%
	All other trades	0.303%	0.102%	0.255%	0.52%	0.255%	2.043%	3.300%	0.817%
<b>Minimum Premium</b>		Food & Beverage - \$2,600 per employee, subject to minimum policy premium of \$10,000. All other trades - \$500							

#### Business Interruption

Benefits		Loss of Gross Profit	Loss of Gross Revenue	Salary of all employees
Rates	Food & Beverage	0.35%	0.35%	0.35%
	All other trades	0.28%	0.28%	0.28%
Max Sum Insured (\$)		15,000,000	15,000,000	15,000,000

NB:  
AXA General Insurance Hong Kong Limited reserves the right to change the premium rates and minimum premium at any time without prior notice.  
All amounts are in Hong Kong Dollars.

For more information, contact us at:

Hotline: (852) 2523 3061

Email: [axagi@axa.com.hk](mailto:axagi@axa.com.hk)

# AXA: a world leader in financial protection

## AXA Group in 2013

- EUR 91.2 billion in consolidated revenues<sup>1</sup>
- EUR 1,113 billion in assets under management<sup>1</sup>
- 160,000 employees<sup>1</sup> worldwide working to deliver the right solutions and top quality service to our customers
- 102 million customers<sup>1</sup> across the globe have placed their trust in AXA to:
  - Insure their property (vehicles, homes, equipment)
  - Provide health and personal protection coverage for their families or employees
  - Manage their personal or corporate assets
- Standard & Poor's Rating: A+ (As of 15 Nov, 2013)

<sup>1</sup>As of 31 December, 2013

## ABOUT AXA HONG KONG

AXA Hong Kong, a member of the AXA Group, prides itself of serving over 1 million customers in Hong Kong and Macau. Besides being one of the largest health protection providers in Hong Kong, it is also the number 1 General Insurance provider<sup>2</sup> and a market leader in motor insurance.

AXA Hong Kong is committed to helping its customers achieve stability and prosperity through providing a comprehensive range of life, health, property and casualty protection, as well as wealth management and retirement solutions.

We believe it is our inherent responsibility to support the communities we operate in, hence creating a sustainable business via constant and considerable contribution in the dimensions of health, environment and the community.

<sup>2</sup>Based on 2013 Office of the Commissioner of Insurance market share statistics

motor

property

leisure & travel

healthcare

personal accident

business packages

liability

marine

For more details, please contact your agent or broker, or contact us at

**2523 3061**

[www.axa-insurance.com.hk](http://www.axa-insurance.com.hk)

### IMPORTANT NOTES:

1. This product is underwritten by AXA General Insurance Hong Kong Limited.
2. The information shown is intended as a general summary. You should refer to the insurance policy for the detailed terms and conditions.
3. Each benefit has exclusions specific to it. Please refer to the insurance policy for the full list of exclusions.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform Data Privacy Officer, AXA General Insurance Hong Kong Limited, 23/F, One Kowloon, 1 Wang Yuen Street, Kowloon Bay, Kowloon, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

商務組合

我們助你營商有道 / 我們關注你的所需



「卓越」商機保 /  
「卓越」鴻圖保

- 辦公室
- 餐飲
- 零售
- 個人服務

引領 / 新標準





## 對你的業務尤其重要

- **財物和存貨的所有風險**

我們將以全險基準補償你的財物意外損失或損毀，包括家具、裝置、裝修、機器及設備以及個人財物。

✓ 存貨保障適用於零售、餐飲及個人服務。

- **金錢損失**

我們補償你的任何現金、鈔票、支票、匯票及郵政匯票損失：

- 不論在你的經營場所或運送途中
- 每日 24 小時，每星期 7 日

- **業務中斷(工作成本增加)**

我們就已投保損失及業務中斷連續 48 小時以上所產生的額外開支提供最多 \$1,000,000 補償。

- **公眾責任**

我們就你業務產生的意外身體受傷及/或財產損失對第三者法律責任(包括未經預約的客戶)賠償提供最多 \$10,000,000 補償。

- **襲擊—人身意外保障**

由於對經營場所的搶劫或企圖盜竊造成的意外身故或完全永久殘廢，我們將向你/你的員工支付一次性補償。



## 2個步驟輕鬆取得中小企保障

### 第一步： 你的核心中小企保障

保障		零售	餐飲	個人服務	辦公室
財物	保險費率	0.28%	0.35%	0.28%	0.28%
	最高投保額(\$)	10,000,000	10,000,000	10,000,000	10,000,000
存貨	保險費率	0.28%	0.35%	0.28%	如欲「辦公室」須要存貨保障，請聯絡你的中介人或致電本公司熱線2523 3061。
	最高投保額(\$)	15,000,000	15,000,000	15,000,000	
免除職保障	業務中斷 (工作成本增加)	500,000	500,000	500,000	1,000,000
	金錢損失	300,000	300,000	300,000	500,000
	人身意外	75,000	75,000	75,000	250,000
	公眾責任	10,000,000	10,000,000	10,000,000	10,000,000
最低保費		\$700	\$2,000	\$700	\$700

### 第二步：(選擇性) 你的中小企附加保障

#### 僱員補償

職業		教育中心 員工	管理及 文職人員	商務旅客 及戶外 銷售人員	室內 員工	戶外 採購員	專遞員工 (不包括 單車或 電單車 派遞)	餐飲員工 (不包括 中菜員工)	清潔 員工
保費費率	辦公室		0.102%	0.255%		0.255%			0.817%
	所有其他行業	0.303%	0.102%	0.255%	0.52%	0.255%	2.043%	3.300%	0.817%
最低保費		餐飲：每名員工\$2,600，最低保費為\$10,000。 所有其他工種：\$500							

#### 業務中斷

保障		毛利損失	總收入損失	所有員工薪金
保費費率	餐飲	0.35%	0.35%	0.35%
	所有其他行業	0.28%	0.28%	0.28%
最高投保額(\$)		15,000,000	15,000,000	15,000,000

註：  
安盛保險有限公司保留隨時更改保險費率及最低保費的權利而毋須事先通知。  
所有金額均以港元計算。  
本中文簡譯，概以英文原文為準。

欲進一步了解詳情，歡迎致電本公司

熱線：(852) 2523 3061

電郵：axagi@axa.com.hk

# AXA 安盛集團：經濟保障 世界翹楚

## AXA 安盛集團 (2013 年)

- 全年總收入達 912 億歐元<sup>1</sup>
- 管理資產總值達 11,130 億歐元<sup>1</sup>
- 全球聘用 160,000 名僱員<sup>1</sup>，竭誠為客戶提供所需的方案及最優質的服務
- 獲全球 102,000,000 位客戶<sup>1</sup>信賴
  - 保障他們的財物 (汽車、家居、器材)
  - 為他們的家人或僱員提供醫療及個人保險
  - 為他們管理個人或企業的資產
- 標準普爾評級：A+ (截至 2013 年 11 月 15 日)

<sup>1</sup>截至 2013 年 12 月 31 日

## AXA 安盛簡介

AXA 安盛為法國 AXA 安盛集團之成員，憑藉其超卓的產品及服務，現時於香港及澳門的客戶人數已超過 100 萬。AXA 安盛不單是香港其中一家最大的醫療保險供應商，其一般保險業務更在香港市場擁有最大的佔有率<sup>2</sup>，而其汽車保險亦是業界的翹楚。

AXA 安盛致力為客戶提供涵蓋人壽、健康及財產的全面保障，與及財富管理及退休方案，幫助客戶實踐安定及豐盛的生活。

AXA 安盛肩負企業責任，致力透過推廣健康人生、環境保護及社會服務三大範疇回饋社會，推動可持續發展的業務。

<sup>2</sup>根據保險業監理處所發表有關 2013 年市場佔有率之數據

汽車  
財物  
消閒及旅遊  
醫療  
個人意外  
商務組合  
責任  
貨物水險

欲進一步了解詳情，歡迎致電你的代理或經紀或致電本公司查詢

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[www.axa-insurance.com.hk](http://www.axa-insurance.com.hk)

### 重要提示：

1. 本產品由安盛保險有限公司承保。
2. 上述資料乃一般概要。條款及細則詳情請參閱保險保單。
3. 各項保障均具有特定條件。詳情請參閱保險保單。

如閣下不願意接收 AXA 安盛的宣傳或直接促銷材料，敬請聯絡香港九龍九龍灣宏遠街 1 號壹號九龍 23 樓安盛保險有限公司，個人資料保護主任。AXA 安盛會在收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。