

注意事項：

1. 辦公室財物及存貨因任何原因導致之水災所引致的損失或損毀，其自負費用為每宗損失或損毀賠償之首1,000港元或其最終賠償金額之百分之十，以較高者為準，但由於火災、閃電或爆炸引致上述之水災除外。
2. 辦公室財物及存貨因其他意外（火災、閃電、爆炸除外）而導致的損失或損毀，其自負費用為每宗損失或損毀賠償之首1,000港元。
3. 公眾法律責任之每宗第三者財物損失或損毀的自負額為1,000港元。
4. 公眾法律責任之每宗第三者財物因水災引致財物損失或損毀，其自負費用為每宗賠償之首1,000港元或其最終賠償金額之百分之十，以較高者為準。
5. 辦公室財物保障最低保費為每份1,000港元，如同時投保僱員賠償保障，每份保單的最低保費為1,500港元（辦公室財物保障每份保費不能少於1,000港元）。

主要不承保事項：

神秘失蹤、無故遺失、喪失市場、磨損、逐漸退化、罰款、懲罰、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或損毀（僱員賠償保障除外）。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。

關於蘇黎世

蘇黎世保險(香港)是蘇黎世保險集團轄下之機構，竭誠為個人及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已成為本港十大保險公司之一。

蘇黎世保險集團是一間全球領先的多險種保險供應商，其全球網絡的分支機構和辦事處遍及歐洲、北美洲、拉丁美洲、亞太和中東等地區。集團成立於1872年，總部設立於瑞士的蘇黎世。集團有逾60,000名員工在170多個國家為客戶提供服務。我們矢志成為我們的股東、客戶和員工眼中全球最佳的保險公司。

「盈商」保險計劃



「盈商」保險計劃

安享保障永無憂 業務更上一層樓

業務的拓展，除了精明策略及周詳計劃外，同樣重要的是讓員工及辦公室的財物安享全面保障。「盈商」保險計劃正好為您這種需要而設。此計劃承保的風險範圍最為廣泛，例如火災、搶劫、盜竊、水浸等。除辦公室財物外，更保障人身意外、額外支出、法律責任、收入損失及僱員賠償等，保證令您後顧無憂，自可全力創造更佳業績。

保障表

辦公室財物保障

保障範圍	最高保障額 (港元)
辦公室財物包括裝修、電話、電腦等設備因意外遺失或損毀後所需的重新裝置費用	按自選保額而定
辦公室內的存貨因意外遺失或損毀	按自選保額而定
窗戶及門的玻璃遭意外損毀後所需的重新裝置費用	每年20,000 每宗事故為保障額的10%
在香港境內，辦公室財物因清潔、維修、翻新等情況暫時搬離辦公室，期間意外損毀	每宗事故為保障額的15%
僱主及僱員之衣物或個人隨身財物(現金及手提電話除外)在辦公室內因受保事故意外損毀、或於運送金錢途中遭人惡意襲擊或遇搶劫而導致損毀	每人每宗事故3,000
辦公室財物受損毀後的碎片清理費用	每宗事故為保障額的10%
在火災或爆炸後重購滅火器液體及更換自動灑水噴頭所引致的費用	每宗事故5,000
因受保事故導致門、門鎖或鑰匙損毀的更換及維修費用	每年5,000
藝術品遭損毀或遺失	每年20,000
重新建立電腦系統紀錄之物料及技術員薪金的開支	每年20,000
貨物樣本損毀	每宗事故為保障額

- 辦公室財物及存貨因任何原因導致之水災所引致的損失或損毀，其自負費用為每宗損失或損毀賠償之首1,000港元或其最終賠償金額之百分之十，以較高者為準，但由於火災、閃電或爆炸引致上述之水災除外。
- 辦公室財物及存貨因其他意外(火災、閃電、爆炸除外)而導致的損失或損毀，其自負費用為每宗損失或損毀賠償之首1,000港元。

金錢保障

現金、銀行本票、支票、流通郵票等在下列情況下的損失：

保障範圍	最高保障額 (港元)
於運送途中損失	每宗事故30,000
於辦公室內損失	每宗事故30,000
於僱主或指定僱員家中損失	每宗事故5,000
劃線支票被竊或被劫後被提取款項	每宗事故500,000
因僱員欺詐舞弊行為而導致的金錢損失	每年30,000

人身意外保障

僱主或僱員在辦公室內因火災、因工遇劫、遇上暴力襲擊而蒙受身體損傷或死亡，均可獲得賠償。

保障範圍	最高保障額 (港元)
意外死亡、喪失功能或失去一肢或多肢、失去單目或雙目、永久喪失任職或從事現任業務的能力	每宗事故50,000
暫時喪失任職或從事現任業務的能力	每星期250， 最長達104星期

額外支出保障

保障範圍	最高保障額 (港元)
因受保事故導致辦公室損毀，在意外發生後3個月內，為恢復業務運作而引起的額外開支，如租用其他地方等費用	每年500,000
申報索償時所需的專業會計師費用	每宗事故20,000

法律責任保障

保障範圍	最高保障額 (港元)
公眾法律責任 在香港辦公室因業務導致第三者身體損傷或財物損毀的法律責任	每宗事故 10,000,000
海外公幹法律責任 董事、業務夥伴或指定僱員前往香港以外地方公幹，因業務導致第三者身體損傷或財物損毀的法律責任	每宗事故 5,000,000
租客法律責任 投保人身為租客，因受保事故對樓宇造成損毀的法律責任	每宗事故 5,000,000
董事、業務夥伴或僱員賠償 董事、業務夥伴或僱員於受僱期間涉及的法律責任	每宗事故 5,000,000
食物及飲品法律責任 因業務需要而免費供應之食物及飲品，被證實直接引致第三者身體損傷或患病的法律責任	每宗事故 5,000,000

- 公眾法律責任之每宗第三者財物損失或損毀的自負額為1,000港元。
- 公眾法律責任之每宗第三者財物因水災引致財物損失或損毀，其自負費用為每宗賠償之首1,000港元或其最終賠償金額之百分之十，以較高者為準。

自選保障項目

閣下可選擇投保以下額外保障：

保障項目	保障範圍
收入損失保障	<ul style="list-style-type: none">辦公室財物因受保事故而導致意外損毀，由於上述事故影響而業務中斷所引致的收入損失為減低業務受阻而引致的額外支出每宗申報索償時所需的專業會計師費用，最高賠償為20,000港元
僱員賠償保障	<ul style="list-style-type: none">根據僱員補償條例，如僱員因工作導致身體損傷，僱主須為僱員承擔之法律責任每宗事故的最高賠償額為100,000,000港元

Notes:

1. The excess for each and every loss or damage to office contents and stock by water whatsoever caused other than those resulting from fire, lightning or explosion is the first HKD1,000 or 10% of the adjusted loss, whichever is the greater.
2. The excess for each and every loss or damage to office contents and stock by other incidents except fire, lightning or explosion is the first HKD1,000.
3. The excess for each and every loss or damage to third party property under legal liability is HKD1,000.
4. The excess for each and every loss or damage to third party property caused by water under legal liability is the first HKD1,000 or 10% of the adjusted loss, whichever is the greater.
5. The minimum premium for office contents protection per policy is HKD1,000. If employees' compensation is included in the package, the minimum premium per policy is HKD1,500 (The premium for office contents protection per policy is not less than HKD1,000).

Major exclusions of this policy:

Mysterious disappearance, unexplained loss, loss of market, damage caused by wear or tear, gradual deterioration, fines, penalties, 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).

This leaflet is only a summary and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top 10 insurers in Hong Kong.

Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With over 60,000 employees serving customers in more than 170 countries, we aspire to become the best global insurer as measured by our shareholders, customers and employees.

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Telephone: +852 2968 2288
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Office Comprehensive Insurance Plan



Office Comprehensive Insurance Plan

Take the worry out of protecting your business

Office Comprehensive Insurance Plan is an all-in-one insurance scheme that protects your business against all risks such as fire, theft, burglary, water damage, etc. As well as office contents, Office Comprehensive Insurance Plan also covers against personal accident, increase in cost of working, legal liability, loss of income and employees' compensation. With this comprehensive protection, you can rest assured and develop your business without the slightest worry.

Table of Benefits

Office contents protection

Coverage	Maximum benefits (HKD)
Covers accidental loss or damage to office contents including interior decoration, furniture, fixtures and fittings, telephones, computers, etc.	As selected sum insured
Accidental loss or damage to stock contained on the business premises	As selected sum insured
Damage to fixed glass in windows and doors	20,000/ year 10% of sum insured/ event
Damage to office contents temporarily removed for the purpose of cleaning, renovation or repair within Hong Kong	15% of sum insured/ event
Damage to clothing or personal effects (except money and mobile phones) of employer(s) and employees arising from an insured event in the office or as a result of malicious attack or robbery whilst in charge of money outside the office	3,000/ person/ event
Removal of debris following damage to contents	10% of sum insured/ event
Refilling fire extinguishers and replacing sprinkler heads following fire or explosion	5,000/ event
Replacement or repair for damage to doors, locks and keys arising from any insured event	5,000/ year
Loss of or damage to works of art	20,000/ year
Materials and clerical labour for the restoration of computer system records	20,000/ year
Damage to sample stocks	10% of sum

- The excess for each and every loss or damage to office contents and stock by water whatsoever caused other than those resulting from fire, lightning or explosion is the first HKD1,000 or 10% of the adjusted loss, whichever is the greater.
- The excess for each and every loss or damage to office contents and stock by other incidents except fire, lightning or explosion is the first HKD1,000.

Money protection

Covers the loss of cash, bankers' drafts, cheques and stamps under the following circumstances:

Coverage	Maximum benefits (HKD)
Loss in transit	30,000/ event
Loss on business premises	30,000/ event
Loss at home of employer(s) or authorized employee(s)	5,000/ event
Loss of crossed cheques	500,000/ event
Loss of money arising from any fraudulent or dishonest acts of employees	30,000/ year

Personal accident protection

Employer(s) or employees sustaining bodily injury or death due to fire, violent attack or robbery on the business premises.

Coverage	Maximum benefits (HKD)
Accidental death, loss of/ loss of use of one or more limbs, loss of sight of one/ both eyes, permanent total disability to attend to usual occupation	50,000/ event
Temporary total disability to attend to usual occupation	250/ week up to 104 weeks

Increase in cost of working

Coverage	Maximum benefits (HKD)
Extra expenses incurred within 3 months after the accident to restore normal conduct of business following damage by an insured event, e.g. rental fees of temporary site	500,000/ year
Professional accountant charges for verification of any claims	20,000/ event

Legal liability protection

Coverage	Maximum benefits (HKD)
Public liability Covers 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
Legal liability for overseas business visits Covers legal liability of director, partner or specified employee for third party bodily injury or damage to third party property occurring in connection with business whilst travelling overseas	5,000,000/ event
Tenant's liability Covers legal liability as tenant for damage to building caused by the insured event	5,000,000/ event
Indemnity to director, partner or employee Covers legal liability of director, partner or employee in the course of the insured's employment	5,000,000/ event
Food & drink liability Covers legal liability for third party bodily injury or illness caused by food or drink supplied free of charge in connection with business	5,000,000/ event

- The excess for each and every loss or damage to third party property under legal liability is HKD1,000.
- The excess for each and every loss or damage to third party property caused by water under legal liability is the first HKD1,000 or 10% of the adjusted loss, whichever is the greater.

Optional protection

You can choose to insure for the following optional coverage:

Option	Coverage
Loss of income	<ul style="list-style-type: none"> • Loss of income resulting from business interruption following damage to office contents by insured event • Additional expenses incurred for the sole purpose of minimizing the interruption to or interference in business • Professional accountant charges for verification of any claims up to HKD20,000
Employees' compensation	<ul style="list-style-type: none"> • Liability under the Employees' Compensation Ordinance for bodily injury to employees • Maximum cover is HKD100,000,000 per event

Office Comprehensive Insurance Plan Enrolment Form

「盈商」保險計劃

投保表格



Agent Name
代理人姓名： _____

Agent No
代理人編號： _____

Enquiry no. 查詢電話： +852 2903 9391 Fax 傳真： +852 2968 0639

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。

I. Business information 業務資料

Name of company: 公司名稱： _____				
Correspondence address: 通訊地址：	Flat/Room 室/單位	Floor 樓	Block 座	Building 大廈
	Estate name/Street no. & name/Lot no.* 屋苑名稱/街名及門牌/地段*			District 地區
Risk address (If different from the above): 受保辦公室地址(若與上址不符)：	Flat/Room 室/單位	Floor 樓	Block 座	Building 大廈
	Estate name/Street no. & name/Lot no.* 屋苑名稱/街名及門牌/地段*			District 地區
Office tel. no.: 辦公室電話號碼：				Fax no.: 傳真號碼：
Email address: 電郵地址：	Nature of business: 業務性質：			

II. Plan Selection 所需保障

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

Effective date of insurance 保障生效日期：	D 日	M 月	Y 年																	
<input checked="" type="checkbox"/> Basic coverage 基本計劃	For all office contents including tenant's improvement and interior decoration and items held in trust 辦公室內所有財物保障，包括裝修、受託保管之財物保障			HKD 港元 _____																
<input type="checkbox"/> Stock cover 存貨保障	What do these comprise? 包含甚麼？ _____			HKD 港元 _____																
<input type="checkbox"/> Optional coverage 自選保障	<input type="checkbox"/> Customised loss of income 自訂收入損失保障			Estimated gross income for the next 12 months 估計未來十二個月的總收入	HKD 港元 _____															
	Indemnity period required for loss of income 收入損失所需保障期			<input type="radio"/> 3 months 3 個月	<input type="radio"/> 6 months 6 個月	<input type="radio"/> 12 months 12 個月														
	<input type="radio"/> Other (please specify) 其他(請註明) _____																			
<input type="checkbox"/> Employees' compensation 僱員賠償保障	<table border="1"><thead><tr><th>Type of employees 僱員類別</th><th>No. of employees 僱員人數</th><th>Total annual wages (HKD) 總年薪(港元)</th></tr></thead><tbody><tr><td>Indoor employees 戶內僱員</td><td></td><td></td></tr><tr><td>Outdoor salesman, messenger, merchandiser, private car driver 戶外推銷員、信差、辦貨、私家車司機</td><td></td><td></td></tr><tr><td>Goods vehicle driver, deliverer, outdoor engineer and installation worker 貨車司機、送貨工人、戶外技工、安裝工人</td><td></td><td></td></tr><tr><td>Other employees (Please specify) 其他僱員(請詳述)</td><td></td><td></td></tr></tbody></table>					Type of employees 僱員類別	No. of employees 僱員人數	Total annual wages (HKD) 總年薪(港元)	Indoor employees 戶內僱員			Outdoor salesman, messenger, merchandiser, private car driver 戶外推銷員、信差、辦貨、私家車司機			Goods vehicle driver, deliverer, outdoor engineer and installation worker 貨車司機、送貨工人、戶外技工、安裝工人			Other employees (Please specify) 其他僱員(請詳述)		
Type of employees 僱員類別	No. of employees 僱員人數	Total annual wages (HKD) 總年薪(港元)																		
Indoor employees 戶內僱員																				
Outdoor salesman, messenger, merchandiser, private car driver 戶外推銷員、信差、辦貨、私家車司機																				
Goods vehicle driver, deliverer, outdoor engineer and installation worker 貨車司機、送貨工人、戶外技工、安裝工人																				
Other employees (Please specify) 其他僱員(請詳述)																				

III. Insurance history 保險資料

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

	Yes 是	No 否
1. Is your premises built of bricks, stone or concrete and roofed with concrete? 閣下的辦公室是否用磚、石或石屎建成，並蓋有石屎屋頂？	<input type="radio"/>	<input type="radio"/>
2. Is your premises solely occupied by you? 受保的辦公室是否閣下獨佔的產業？	<input type="radio"/>	<input type="radio"/>
If you have answered "No" to any questions from 1 to 2, please give details below: 若於第 1 至第 2 題任何一項「否」者，請詳細說明於下： _____		
3. Have you suffered any loss or damage covered by this plan during the past 3 years? 閣下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？	<input type="radio"/>	<input type="radio"/>
4. Have you made any employees' compensation claims within the past 3 years? 閣下於過往三年內是否曾申請僱員保險賠償？	<input type="radio"/>	<input type="radio"/>
5. Has any insurer 其他承保公司是否曾		
• Declined your enrolment? 拒絕閣下的投保申請？	<input type="radio"/>	<input type="radio"/>
• Refused to renew your policy? 拒絕為閣下的保單續保？	<input type="radio"/>	<input type="radio"/>
• Cancelled your policy? 取消閣下的保單？	<input type="radio"/>	<input type="radio"/>
6. Is a burglary alarm installed in your premises? (if yes, please give details of the alarm) 受保的辦公室是否裝有防盜警報系統？(如有，請詳述警報系統的資料) _____	<input type="radio"/>	<input type="radio"/>
If you have answered "Yes" to any questions from 3 to 6, please give details below: 若於第 3 至第 6 題任何一項「是」者，請詳細說明於下： _____		

IV. Declaration 聲明細則

- I/We declare that to the best of my/our knowledge and belief the information on this enrolment form is true and complete in every respect. I/We understand that this enrolment form and declaration will form the basis of the contract between me/us and Zurich Insurance Company Ltd (the "Company").
- I/We understand that I/We shall refer to the Policy for details of the insurance coverage, exclusion clauses and terms and conditions.
- 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/吾等特此聲明此投保表格的資料乃根據本公司/吾等所知及所信為確實及完全而填報，屬實無訛。本公司/吾等明白本公司/吾等與蘇黎世保險有限公司(「貴公司」)的保險合約將照此投保表格及聲明而訂立。
- 本公司/吾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。
- 本公司/吾等明白本公司/吾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/吾等資料不全之保單申請。

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

<input checked="" type="checkbox"/>	Name of signatory: 簽署人姓名：	Title of signatory: 簽署人職位：
	Authorized signature & company stamp: 授權簽署及公司蓋章：	Date 日期： D 日 M 月 Y 年

V. Personal Information Collection Statement 收集個人資料聲明

I/We understand and agree that the personal information collected or held by Zurich Insurance Company Ltd ("the Company"), whether contained in this form or otherwise obtained by the Company and/or its associated companies ("the Zurich Group"), may be used by the Zurich Group for the following purposes:

1. to assess, process, evaluate and determine my/our requests for applications, claims or services;
2. to provide on-going services concerning this application or other insurance products of the Zurich Group;
3. to process and give effect to my/our requests for direct debit authorization or credit card payment;
4. to collect any premium and/or deductible payable to the Zurich Group;
5. to analyze, investigate, approve and/or determine my/our claims;
6. to answer, handle and defend any claim, action and/or proceedings brought against me/us;
7. to exercise the Zurich Group's rights as more particularly defined in applicable policy wordings, including but not limited to the subrogation right;
8. to disclose and transfer to the Zurich Group's authorized service providers for their carrying out of the above mentioned purposes, and such service providers include legal advisors, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, debt collectors and accountants;
9. to comply with the legitimate requests or orders of the courts of Hong Kong and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and governmental-related establishments;
10. to provide marketing materials and conduct direct marketing activities in relation to insurance and/or financial products of the Zurich Group and its business partners, and where appropriate, to disclose and pass to the Zurich Group's authorized marketing partners for such purposes; and
11. to conduct market research, insurance surveys, and to compile statistics, for the Zurich Group's development of services and insurance products.

I/We understand that I/We have the right to access to, correct and/or change any of my/our personal information held by the Zurich Group by contacting the Company's Personal Data Privacy Officer at 24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong. I/We agree that the Company may charge a reasonable administrative fee.

I/We understand I/We may also contact the Personal Data Privacy Officer if I/We do not wish to receive any marketing materials from the Zurich Group.

本公司/吾等明白並同意一切由蘇黎世保險有限公司(「貴公司」)從此表格或由 貴公司及其關連機構(「蘇黎世集團」)以其他任何方式所收集及保存之個人資料,均可能被蘇黎世集團使用於下列目的:

1. 評核、辦理、評估及決定此項申請、索償或其他服務;
2. 確保就此項申請或蘇黎世集團其他保險產品所提供之服務及日常運作;
3. 辦理及履行銀行賬戶或信用卡直接付款;
4. 收取應繳付予蘇黎世集團之保費及/或自負額;
5. 分析、調查、批核及/或決定本公司/吾等之索償;
6. 回覆、處理及辯護任何對本公司/吾等之索償、訴訟及/或起訴;
7. 行使代位權及/或根據保單條例賦予蘇黎世集團之其他權利;
8. 交予及提供第三方服務供應商以執行上述目的,第三方服務供應商包括法律諮詢人、調查員、理賠師、再保公司、醫護及復康人員、考察員、專業人員、維修人員、追討公司及會計師等;
9. 履行任何香港法庭或其他監管機構所發出之合法要求或命令,包括保險業監管局、香港保險業聯會、核數師、香港政府或其相關機構;
10. 推廣蘇黎世集團及其商業伙伴之保險及/或其他財務產品,派發市場推廣資料及作出市場推廣活動,及適時將資料披露及轉交予蘇黎世集團授權之市場推廣商業伙伴以達致上述目的;
11. 進行市場調查、保險研究及數據統計,供蘇黎世集團研發相關服務及保險產品。

本公司/吾等明白本公司/吾等可向 貴公司之個人資料私隱主任要求查閱、更正及/或更改由蘇黎世集團持有有關本公司/吾等的任何個人資料,地址為香港港島東華蘭路 18 號港島東中心 24 - 27 樓。本公司/吾等同意 貴公司有權收取合理之行政費用。

本公司/吾等明白本公司/吾等可以書面向 貴公司之個人資料私隱主任要求停止收取蘇黎世集團任何市場推廣資料。

	Name of signatory: 簽署人姓名:	Title of signatory: 簽署人職位:
<input checked="" type="checkbox"/>	Authorized signature & company stamp: 授權簽署及公司蓋章:	Date 日期: _____ D 日 _____ M 月 _____ Y 年