

Free “Cleaning and Sanitising Expense” Coverage for OfficeSurance, RetailerSurance and Easy BusinessSurance customers with confirmed COVID-19 case

We are pleased to offer at no additional premium the cleaning and sanitising expense coverage ('Additional Coverage') exclusively for customers with OfficeSurance, RetailerSurance or Easy BusinessSurance insurance policy, subject to the following terms & conditions:

Terms and Conditions

1. The Additional Coverage is provided by AXA General Insurance Hong Kong Limited (“AXA”) from 24 Apr 2020 to 30 Jun 2021, both dates inclusive (“Coverage Period”) to Commercial Banking customers of The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) who are holding OfficeSurance, RetailerSurance or Easy BusinessSurance insurance policy.
2. No additional premium and no registration is required.
3. Benefit
 - A maximum reimbursement amount of HKD3,000 for the cleaning and/or sanitising service as a result of a confirmed COVID-19 case which happens during the Coverage Period.
4. Eligibility
 - The OfficeSurance, RetailerSurance or Easy BusinessSurance insurance policy must be in force at the time when a confirmed COVID-19 case happens at the insured premises;
 - The COVID-19 case must be diagnosed during the Coverage Period (as referenced in the Hong Kong Government website: chp-dashboard.geodata.gov.hk);
 - The cleaning and/or sanitising service must be carried out by a professional cleaning company at your insured premises within a reasonable period of time from the date the person confirmed to be infected with COVID-19;
 - The Additional Coverage can be claimed once only during the Coverage Period irrespective of the number of insured premises covered under the policy. After the Additional Coverage is claimed, it will automatically terminate; and
 - The Additional Coverage will not be applicable if a new policy of the same relevant insurance plan is repurchased in the Coverage Period, and the Additional Coverage has been claimed in the expiring policy already.
5. AXA reserves the right to alter or terminate the terms and conditions of this Additional Coverage from time to time without prior notice.
6. AXA shall not be liable under this Additional Coverage for any costs incurred in the repair, replacement, recall or checking of any property.
7. No benefit will be payable if the COVID-19 case is diagnosed beyond the Coverage Period.

8. If the Additional Coverage has been claimed, the customer cannot claim similar or same coverage offered by AXA under any other programme. Similarly, if the customer has claimed similar or same coverage offered by AXA under any other programme, he/she is not entitled to this Additional Coverage.
9. No person or entity other than the policyholder, AXA and HSBC will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce and enjoy the benefit of any of the provisions of these terms and conditions.
10. In case of any dispute arising from this Additional Coverage, the decision of AXA shall be final and conclusive.
11. The eligible policy must be in force during the Coverage Period and all premiums due for the full one year period of insurance must be fully paid since inception, failing which the Additional Coverage will not be entitled and AXA reserves the right to claw back any reimbursement amount which AXA has paid. If the eligible policy shall terminate for whatever reasons, the Additional Coverage will be forfeited.
12. These terms and conditions are governed by and will be construed in accordance with the laws of Hong Kong Special Administrative Region.
13. If there is any inconsistency or conflict between the English and Chinese version of this Additional Coverage, the English version shall prevail.

The general insurance plans are underwritten by AXA General Insurance Hong Kong Limited ("AXA"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Issued by The Hongkong and Shanghai Banking Corporation Limited and AXA General Insurance Hong Kong Limited