



Easy Business Insurance

A simple packaged insurance solution includes both property and employees' compensation for small companies and start-ups.

Scan the QR Code or visit:



www.business.hsbc.com.hk/easybusinessinsurance to learn more about this product and apply online



Features of Easy BusinessSurance

- Providing two basic insurance coverages that are vital for the business operation of small and medium enterprises at very competitive price
- Ideal for companies operating either in office or retail shop with number of employees not more than 10 and total employees' annual earnings not exceeding HKD3,000,000
(Customers with higher property sum insured and/or more employees and/or higher total employees' annual earnings can consider OfficeSurance or RetailerSurance)

Types of Targeted Business

Business Type	Example of Acceptable Business Activities	Coverage Highlights
 Office	A wide range of office-based businesses e.g. accountancy, market consultancy, recruitment agency, trading office etc	<ul style="list-style-type: none">• Computer equipment• Accidental damage of documents or system records• Business trip (for Employees' Compensation cover)
 Retail	A wide range of retail businesses e.g. fashion, shoes, cosmetics, gift shop etc	<ul style="list-style-type: none">• Accidental breakage of fixed glass• Advertising sign's damage• Accidental damage of stock
 Cake Shop	Cake shop Candy shop Fruit juice / herbal tea shop	<ul style="list-style-type: none">• Accidental breakage of fixed glass• Advertising sign's damage• Accidental damage of stock
 Household	Curtain / bedding shop Florist Groceries Houseware shop	<ul style="list-style-type: none">• Accidental breakage of fixed glass• Accidental damage to sewing machine

Apply online at your fingertips



Scan the QR Code



Instant quotation



Instant premium payment

For customer with HSBC Business Internet Banking account and/or HSBC Business Card

Summary of the Two Basic Covers, Sum Insured / Limit of Indemnity and Applicable Annual Premium

Coverage	Items	Sum Insured / Limit of Indemnity (HKD)	Annual Premium (HKD)
 Property All Risks *	Contents	\$100,000	Flat premium of \$1,500 for one location
	Stock	\$50,000	
	Computer system & records	\$25,000	
	Advertising signs	\$10,000	
	Roller shutter door	\$10,000	
	Replacement of locks	\$5,000	
	Temporary boarding up cost of fixed glass breakage	\$25,000	
	Personal belongings	\$2,000	
 Employees' Compensation	Legal liability to employees	\$100,000,000	

Notes:

- (*) The total claim payable under Property All Risks section is HK\$100,000 per period of insurance.
- Sub-limits and excesses may apply. Please refer to the policy for full details.

Major Exclusions

This product contains some major exclusions such as:

- Loss due to shoplifting or mysterious disappearance e.g. property left unattended in shared-working space
- Shortage due to errors or omissions
- Loss or damage due to war, terrorism and government acts
- Loss or damage due to pollution and contamination
- Loss or damage due to IT / Cyber Risks
- Sanction Limitation and Exclusion

Important notes:

1. This product is 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 cover 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.
2. 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.
3. With effect from 1 January 2018, levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 3070 5000.
4. The information shown is intended as a general summary. You should refer to the insurance policy for the detailed terms and conditions.
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