



Easy BusinessSurance

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/easybusinessurance 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
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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.
5. In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.
6. QR Code is registered trademark of DENSO WAVE INCORPORATED. AXA and HSBC do not make it an obligation on you to download, nor do AXA and HSBC recommend or endorse, any Quick Response Code Reader ("QR Code Reader"). The download and/or use of a QR Code Reader is at your entire discretion and risk. AXA and HSBC are not responsible for any loss or damage suffered by you resulting from your download and/or use of the QR Code Reader.
7. For enquiry, please contact AXA via hotline (852) 3070 5000.

商業快易保的特點

- 以具競爭力的價格提供兩種基本保障，對中小企業的業務營運至關重要
- 適合在辦公室或零售店經營的公司，僱員人數不超過 10 名及僱員年度工資總額不超過 HKD3,000,000

(擁有更多財物及 / 或更多僱員及 / 或更高僱員年度工資總額的客戶可以考慮使用辦公室萬全保或零售萬全保。)

目標業務種類

業務種類	可接受的業務活動例子	保障重點
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辦公室

各種以辦公室營運的業務，例如：會計、市場顧問、招聘中介及貿易等

- 電腦設備
- 文件及系統紀錄意外損毀
- 商務旅行（用於僱員補償）



零售

各式各樣的零售業務，例如：時裝、鞋、化妝品及禮品店等

- 固定玻璃意外破裂
- 廣告標誌損毀
- 存貨意外損毀



蛋糕店

蛋糕店
糖果店
果汁 / 涼茶店

- 固定玻璃意外破裂
- 廣告標誌損毀
- 存貨意外損毀



家居用品

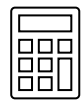
窗簾 / 床上用品店
花店
雜貨
家居用品店

- 固定玻璃意外破裂
- 縫紉機意外損毀

在線申請



掃描二維碼



即時報價



即時支付保費

專為擁有滙豐商務「網上理財」賬戶和 / 或滙豐公司卡的客戶而設



商業快易保

適合小型及初創企業的保險計劃，提供財物全保及僱員賠償保障。

掃描二維碼或瀏覽：

www.business.hsbc.com.hk/zh-hk/easybusinesssurance

以了解有關此產品的更多信息並在線申請



滙豐



安盛

兩項基本保障、投保額或賠償限額和適用每年保費摘要：

保障範圍	項目	投保額或賠償限額（港元）	每年保費（港元）
 財物全保 *	財物及設備	\$100,000	固定保費 \$1,500 (只限一個受保地點)
	存貨	\$50,000	
	電腦系統及紀錄	\$25,000	
	廣告標誌	\$10,000	
	滑輪式拉閘	\$10,000	
	重新裝鎖	\$5,000	
	破損玻璃臨時修葺費用	\$25,000	
私人財物	\$2,000		
 僱員賠償	對僱員的法律責任	\$100,000,000	

注意：

- (*) 每保險期內財物全保項目的總賠償限額不超過港元 100,000。
- 分項限額及自負額按照保單條款規定，請參閱保單條款以獲取完整詳細信息。

主要不受保項目

此產品包含一些主要不受保項目，例如：

- 由於店舖高質或神秘失蹤而造成的損失，例如：共享工作空間中無人看管的財產或金錢
- 錯誤或遺漏而造成的短缺
- 因戰爭、恐怖主義和政府行為而造成的損失或損害
- 因污染而造成的損失或損壞
- 由於資訊科技 / 網絡風險造成的損失或損壞
- 制裁責任限制及不受保條款

重要事項：

1. 以上保單由安盛保險有限公司（「AXA 安盛」）承保，AXA 安盛已獲香港保險業監管局授權並受其監管。AXA 安盛將負責按保單條款為您提供保險保障以及處理索償申請。香港上海滙豐銀行有限公司（「滙豐」）乃根據保險業條例（香港法例第 41 章）註冊為 AXA 安盛於香港特別行政區分銷一般保險產品之授權保險代理商。一般保險計劃乃 AXA 安盛之產品而非滙豐之產品。
2. 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與您把個案提交至金融糾紛調解計劃；此外，有關涉及您的保單條款及細則的任何糾紛將直接由 AXA 安盛與您共同解決。
3. 於 2018 年 1 月 1 日起，保單將會按適用之徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽 www.axa.com.hk/ia-levy 或致電 AXA 安盛 (852) 3070 5000。
4. 以上資料乃一般摘要，僅供閣下參考，有關詳盡條款及規定，概以保單為準。
5. 此中文譯本只供參考之用，如中英文版本的條款有任何歧義，以英文版本為準。
6. 二維碼註冊商標屬於 DENSO WAVE。
AXA 安盛和滙豐不會要求您下載，亦不會推薦或認可任何快速反應碼解碼器（「QR 解碼器」）。您對 QR 解碼器的下載和 / 或使用擁有完全的自主決定權並同意承擔所有風險。QR 解碼器由第三方提供，而 AXA 安盛和滙豐與 / 對該第三方無任何關係亦無控制權，因此 AXA 安盛和滙豐對您因下載和 / 或使用 QR 解碼器而遭受的任何損失概不承擔任何責任。
7. 如需查詢，請致電 AXA 安盛熱線電話 (852) 3070 5000。