



OfficeSurance

A packaged protection for office assets, stock and employees' compensation for trading and service business which operates in an office

Scan the QR Code or visit:





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



Features of OfficeSurance

- Giving you peace of mind with 5-in-1 cover
- Ideal for trading companies, service companies and all other industries/businesses in office operation

Types of Targeted Business

Business Type	Example of Acceptable Business Activities	Coverage Highlights
 Office	A wide range of office-based businesses e.g. finance, consultancy, recruitment, legal, accountancy, trading, marketing etc	<ul style="list-style-type: none">• Computer equipment• Documents in transit• Business trip (for employees' compensation)
 I.T. Firm	Computer programming consultancy / computer graphic design	<ul style="list-style-type: none">• Computer system records – reproducing cost
 Clinic	Medical and dental clinics Medical laboratories	<ul style="list-style-type: none">• Dental and medical equipment• Documents & records – reproducing cost• Accidental breakage of fixed glass
 Learning Centre	Commercial & adult education	<ul style="list-style-type: none">• Students considered as Third Parties covered under Public liability section• Accidental breakage to fixed glass

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 5-in-1 cover, Sum Insured / Limit of Indemnity and Applicable Annual Premium Rates

Coverage	Items	Sum Insured / Limit of Indemnity (HKD)	Annual Premium (HKD)^
 Property All Risks	Contents	Your choice*	Sum insured x 0.2%
	Stock in premises (optional)	Your choice*	Subject to AXA's final decision
	Personal belongings	\$10,000	Free
	Computer system & records	\$100,000	
	Documents in transit	\$10,000	
 Business Interruption	Additional expenditure	\$1,000,000	Free
		\$2,000,000 (optional)	\$250
 Money and Assault	In transit / in premises	\$50,000	Free
	Assault	\$50,000 per employee	
	Infidelity of employee	\$50,000 per employee	
 Public Liability	Legal liability to third parties	\$10,000,000	Free
		\$20,000,000 (optional)	\$250
 Employees' Compensation	Legal Liability to employees (optional)	As per Employees' Compensation Ordinance	Subject to AXA's final decision

Notes:

- (*) The total claim payable under Property All Risks section shall not exceed the sum insured of your choice.
- (^) This policy is subject to the minimum annual premium of HK\$1,000 per insured location (excluding additional premium for optional covers and applicable levy).
- Sub-limits and excesses may apply. Please refer to the policy wording for full details.

Major Exclusions

This product contains some major exclusions such as:

- Loss due to mysterious disappearance e.g. property or money 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 Risk
- 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.
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7. For enquiry, please contact AXA via hotline (852) 3070 5000.