



# 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](http://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"> <li>• Computer equipment</li> <li>• Documents in transit</li> <li>• Business trip (for employees' compensation)</li> </ul>
 I.T. Firm	Computer programming consultancy / computer graphic design	<ul style="list-style-type: none"> <li>• Computer system records – reproducing cost</li> </ul>
 Clinic	Medical and dental clinics Medical laboratories	<ul style="list-style-type: none"> <li>• Dental and medical equipment</li> <li>• Documents &amp; records – reproducing cost</li> <li>• Accidental breakage of fixed glass</li> </ul>
 Learning Centre	Commercial & adult education	<ul style="list-style-type: none"> <li>• Students considered as Third Parties covered under Public liability section</li> <li>• Accidental breakage to fixed glass</li> </ul>

**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 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	Estimated annual earnings x 0.1015% plus EC levies

### 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](http://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.

## 辦公室萬全保的特點

- 五合一保障，讓您安枕無憂
- 適合以辦公室營運的貿易公司、服務公司和所有其他行業 / 企業

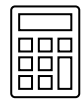
## 目標業務種類

業務種類	可接受的業務活動例子	保障重點
 辦公室	各種以辦公室營運的業務，例如：金融、顧問、招聘、律師樓、會計、貿易及市場推廣等	<ul style="list-style-type: none"><li>• 電腦設備</li><li>• 運送中的文件</li><li>• 商務旅行（用於僱員補償）</li></ul>
 資訊科技	電腦程式設計諮詢 / 電腦圖像設計	<ul style="list-style-type: none"><li>• 電腦系統記錄 – 複製成本</li></ul>
 診所	醫務及牙科診所 醫學實驗室	<ul style="list-style-type: none"><li>• 牙科和醫療設備</li><li>• 文件和記錄 – 複製成本</li><li>• 固定玻璃意外破裂</li></ul>
 學習中心	商業及成人教育	<ul style="list-style-type: none"><li>• 學習中心的學生被界定為“第三方”並受“公眾責任”保險保障</li><li>• 固定玻璃意外損壞</li></ul>

## 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



## 辦公室萬全保

專為以辦公室營運貿易及服務業務的公司而設的保險計劃，保障範圍涵蓋辦公室的財物及設備、存貨及僱員賠償。

掃描二維碼或瀏覽 [www.business.hsbc.com.hk/zh-hk/officesurance](http://www.business.hsbc.com.hk/zh-hk/officesurance) 以了解有關此產品的更多信息並在線申請



## 五合一保障、投保額或賠償限額和適用每年保費率摘要：

保障範圍	項目	投保額或賠償限額（港元）	每年保費（港元） <sup>^</sup>
 財物全保	財物及設備	按投保人所需 *	投保額的 0.2%
	辦公室內的存貨（自選）	按投保人所需 *	以 AXA 安盛之決定為準
	私人財物	\$10,000	免費
	電腦系統及紀錄	\$100,000	
於運送途中的文件	\$10,000		
 業務中斷	額外支出	\$1,000,000	免費
		\$2,000,000（自選）	\$250
 金錢損失及僱員遇襲	於運送途中或受保地點內	\$50,000	免費
	僱員遇襲	每名僱員 \$50,000	
	僱員欺詐	每名僱員 \$50,000	
 公眾責任	對第三方的法律責任	\$10,000,000	免費
		\$20,000,000（自選）	\$250
 僱員賠償	對僱員的法律責任（自選）	根據《僱員補償條例》	年度工資估算 x 0.1015% 加上僱員補償保險徵款

### 注意：

- (\*) 辦公室財物全保項目的總賠償限額不應超過您所需的保險金額。
- (^) 此保單之最低每年保費為每個受保地點港元 1,000（不包括自選保障之額外保費及適用之徵費）。
- 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：

- 由於神秘失竊而造成的損失，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](http://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。