



RetailerSurance

A package specially designed for retailers, which covers shop assets, stocks and employees' compensation

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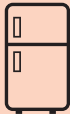
www.business.hsbc.com.hk/retailersurance to learn more about this product and apply online



Features of RetailSurance

- Hassle-free 5-in-1 cover at cost-effective premium
- Ideal for industries/businesses with retail shop operation including consumer good retailing, catering and personal servicing (e.g. hairdressing salon)

Types of Targeted Business

Business Type	Example of Acceptable Business Activities	Coverage Highlights
 Retail	A wide range of retail businesses e.g. fashion, shoes, cosmetics, gift shop etc	<ul style="list-style-type: none">• Computer equipment• Inland transit• Seasonal Increase of sum insured• Contents damage at Exhibition
 Food & Beverage	Bakery Café & fine dining restaurant Catering service Food delivery service Herbal tea shop	<ul style="list-style-type: none">• Food & drinks poisoning• Food spoilage (fridge breakdown)• Seasonal Increase of sum insured
 Personal Services	Beauty salon Hairdressing salon Nail service	<ul style="list-style-type: none">• Accidental damage to treatment equipment
 Household & Furniture	Groceries Houseware Home appliances Electrical light Furniture	<ul style="list-style-type: none">• Inland transit• Seasonal Increase of sum insured• Signboard liability

Apply online at your fingertips



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Instant quotation



Instant premium
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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 0.3%
	Stock in premises (optional)	Your choice*	Subject to AXA's final decision
	Stock in transit	\$75,000	Free
	Computer system & records	\$100,000	
	Temporary boarding up cost of fixed glass breakage	\$100,000	
 Increased Cost of Working	Additional expenditure	\$500,000	Free
		\$1,000,000 (optional)	\$500
 Money and Assault	In transit / in premises	\$100,000	Free
	Assault	\$100,000 per employee	
	Infidelity of employee	\$50,000 per employee	
 Public Liability	Legal liability to third parties	\$10,000,000	Free
		\$20,000,000 (optional)	\$500
 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\$2,000 per insured location (excluding additional premium for optional covers and applicable levy).
- 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
- 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.