



# RetailerSurance

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



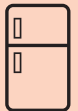
Scan the QR Code or visit: [www.business.hsbc.com.hk/retailersurance](http://www.business.hsbc.com.hk/retailersurance) to learn more about this product and apply online






## Features of RetailerSurance

- 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"> <li>Computer equipment</li> <li>Inland transit</li> <li>Seasonal Increase of sum insured</li> <li>Contents damage at Exhibition</li> </ul>
 Food & Beverage	Bakery Café & fine dining restaurant Catering service Food delivery service Herbal tea shop	<ul style="list-style-type: none"> <li>Food &amp; drinks poisoning</li> <li>Food spoilage (fridge breakdown)</li> <li>Seasonal Increase of sum insured</li> </ul>
 Personal Services	Beauty salon Hairdressing salon Nail service	<ul style="list-style-type: none"> <li>Accidental damage to treatment equipment</li> </ul>
 Household & Furniture	Groceries Houseware Home appliances Electrical light Furniture	<ul style="list-style-type: none"> <li>Inland transit</li> <li>Seasonal Increase of sum insured</li> <li>Signboard liability</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 0.3%
	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	Estimated annual earnings x 0.2538% 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\$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:

- 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.
- 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.
- 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.
- The information shown is intended as a general summary. You should refer to the insurance policy for the detailed terms and conditions.
- In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.
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- For enquiry, please contact AXA via hotline (852) 3070 5000.

## 零售萬全保的特點

- 高性價比的無憂五合一保障
- 適合零售商店營運的行業/企業，包括消費品零售、餐飲和個人服務（例如：髮型屋）

## 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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零售

各式各樣的零售業務，  
例如：時裝、鞋、  
化妝品，禮品店等

- 電腦設備
- 陸上運輸
- 投保額的季節性自動增加
- 展品損壞



食品與飲品

麵包店  
咖啡廳和高級餐廳  
餐飲服務  
送餐服務  
涼茶店

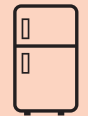
- 食物及飲品中毒
- 食物變質（冰箱故障）
- 投保額的季節性增加



個人服務

美容院  
髮型屋  
美甲服務

- 服務設備的意外損壞



家居用品和家具

雜貨  
家庭用品  
家用電器  
電燈  
家具

- 陸上運輸
- 投保額的季節性自動增加
- 招牌責任



## 零售萬全保

專為從事零售的商舖而設，保障範圍涵蓋商舖的財物及設備、存貨及僱員賠償。

掃描二維碼或瀏覽：

[www.business.hsbc.com.hk/zh-hk/retailersurance](http://www.business.hsbc.com.hk/zh-hk/retailersurance)

以了解有關此產品的更多信息並在線申請



## 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



滙豐



安盛

## 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 0.3%
	店舖內的存貨（自選）	按投保人所需 *	以 AXA 安盛之決定為準
	於運輸途中的存貨	\$75,000	免費
	電腦系統及紀錄	\$100,000	
 運作成本增加	破損玻璃臨時修葺費用	\$100,000	免費
	額外支出	\$500,000 \$1,000,000（自選）	\$500
 金錢損失及僱員遇襲	於運送途中或受保地點內	\$100,000	免費
	僱員遇襲	每名僱員 \$100,000	
	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）	\$500
 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 0.2538% 加上僱員補償保險徵款

注意：

- (\*) 店舖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 2,000（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：

- 由於店舖高質或神秘失竊而造成的損失
- 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。  
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