

## 辦公室綜合保險 Office Insurance



GENERAL INSURANCE

WWW.ING.COM.HK

## Company Profile

**ING Group** is one of the first integrated financial service providers in the world resulting from a full merger of the largest insurance company in the Netherlands with one of the country's largest banks. Its roots could be traced back to the year 1845 when The Netherlands Insurance Company was established. The Group is active in the fields of banking, investments, life insurance and retirement services in more than 40 countries. With its substantial worldwide experience and nearly 125,000 employees, ING Group provides a full range of integrated financial services to more than 85 million customers globally and has total assets of EUR 1,332 billion\*.

Its business operations in Hong Kong include:

- General Insurance** Established in 1989, ING General provides quality services and offers most types of non-life insurance products to individuals and businesses in the local market. The company's extensive scope of insurance products which includes property, employees' compensation, motor vehicles, medical, personal accident, travel and marine, etc., - is tailored to meet the needs of individuals and business alike.
- Life Insurance** Since its establishment in 1984, ING Life has always been committed to offering customers a comprehensive range of quality insurance products and services.
- Pension Trust** ING Pension Trust is committed to contributing its expertise to provide quality pension trust services to corporate customers.
- Financial Planning** Established in 2002, ING Financial Planning is committed to setting the standard as a market leader in Independent Financial Advice, and attracting the best financial advisors in the industry to deliver quality financial planning advice to clients. The customer-centric focus of INGFP ensures that clients receive the best solution from advisors, based on a broad suite of products from many companies.

\* Source: ING Group Annual Report 2008

## 公司簡介

**ING集團**乃全球首批提供綜合性金融服務機構之一，由荷蘭最大的保險公司與荷蘭最大的銀行之一合併組成，其根源可追溯至1845年荷蘭保險公司之成立。集團於逾40個國家提供服務，活躍於銀行、投資、壽險及退休服務。透過其豐富的環球經驗及近125,000名員工，ING為全球超過8,500萬名顧客提供綜合金融服務；其資產總值達13,320億歐元\*。

其在港經營多元化業務，當中包括：

- 一般保險** 成立於1984年，致力為本港之企業及個人客戶提供多元化的保險產品和優質服務。所提供的保險產品包羅萬有，包括財產險、僱員賠償險、汽車險、醫療險、個人意外、旅遊及水險等等，充分照顧企業及個人客戶不同之需要。
- 人壽保險** 自1984年成立至今，致力為客戶提供全面及優質的保險產品及服務。
- 退休金信託** 致力以其豐富經驗及專才為機構客戶提供優質的退休金計劃信託服務。
- 財務策劃** 成立於2002年，致力確立作為獨立理財意見市場領導者的標準，以及吸納行業中最優秀的財務專才，為客戶提供具質素的財務策劃意見。其「以客為本」的服務理念，確保客戶從多家機構所提供之一系列理財產品中，獲得最佳的理財方案。

\*資料來源：ING集團2008年報

## ING General Insurance Company Limited

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## OFFICE INSURANCE PROPOSAL FORM 辦公室綜合保險投保書

Please complete in BLOCK LETTER 請以英文正楷填寫

Insured's Name 投保人姓名 _____	
Correspondence Address 通訊地址 _____	
Business 業務 _____	Contact No. 聯絡電話 _____
Address of Office to be Insured (If different from above) 投保辦公室地址(如與上述不同) _____	
Period of Insurance Required 保險生效日期	From _____ To _____ 由 _____ D日 / _____ M月 / _____ Y年 至 _____ D日 / _____ M月 / _____ Y年

### Sum to be Insured 投保金額

<p><b>SECTION 1 - Office Contents "All Risks" Insurance</b> 第1項 - 辦公室財物全險</p> <p><b>Total Sum Insured</b> 投保總金額</p> <p>HK\$ <input type="text"/></p> <p>N.B.: (The sum insured must represent full cost of replacement of the property with an allowance for inflation and future additions) Please list below any item of office machinery included in the sum insured above where the value exceed HK\$100,000.</p> <p>註: (投保金額應相當於投保財物的全新更換價值, 並包括預計通脹及將會添置之財物)。如其中投保之辦公室器材價值超過 HK\$100,000, 請列明如下: -</p> <table border="1"> <thead> <tr> <th>Description 項目說明</th> <th>Value 價值</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>HK\$</td> </tr> <tr> <td>2.</td> <td>HK\$</td> </tr> <tr> <td>3.</td> <td>HK\$</td> </tr> <tr> <td>4.</td> <td>HK\$</td> </tr> </tbody> </table>	Description 項目說明	Value 價值	1.	HK\$	2.	HK\$	3.	HK\$	4.	HK\$	<p><b>SECTION 2 - Business Interruption Insurance</b> 第2項 - 營業中斷保險</p> <p>A. Increased Cost of Working (Free Cover) HK\$500,000 額外開支(免費保障)</p> <p>B. Loss of Income (Optional Cover) 收入損失(選擇保障)</p> <p>If you require cover for Loss of Income, please state: 閣下若需要收入損失保障, 請註明:</p> <p>1. Your estimated Gross Income for the next 12 months 估計未來12個月可得之收入</p> <p>HK\$ <input type="text"/></p> <p>2. Maximum indemnity period required 所需最長補償期間</p> <p>6 / 18 / 24 months (月)</p> <p>3. Sum Insured required 所需投保金額</p> <p>HK\$ <input type="text"/></p> <p>(N.B.: If your maximum indemnity period is more than 12 months, your figure for income should be proportionally adjusted upward. e.g. 18 month indemnity period will equal to 1.5 times the annual income) (註: 所需最長補償期間如超過12個月, 收入額應按比例增加, 例如18個月之投保額最少應為每年收入的1.5倍。)</p>
Description 項目說明	Value 價值										
1.	HK\$										
2.	HK\$										
3.	HK\$										
4.	HK\$										

<p><b>SECTION 3 - Loss of Money Insurance (Free Cover)</b> 第3項 - 金錢損失保障(免費保障)</p> <p>As stated in this brochure 詳情請參閱本小冊子</p>	<p><b>SECTION 4 - Public Liability Insurance (Free Cover)</b> 第4項 - 公眾責任保險(免費保障)</p> <p>HK\$10,000,000 per event 每次事故最高賠償為HK\$10,000,000</p>
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**SECTION 5 - Employees' Compensation (Optional Cover) 第5項 - 僱員賠償保險(選擇保障)**  
If cover is required, please provide details of ALL employees 閣下若需要僱員賠償保險, 請提供所有僱員資料:

Occupation 職位	No. of Employees 僱員人數	Est. Annual Earnings 估計全年收入
1. Administrative & Clerical Staff 管理/文職人員		
2. Salesman 營業代表		
3. Messenger 信差/ Amah 傭工		
4. Private Car Driver 私家車司機		
5. Others (please describe) 其他(請說明)		

### Insurance History 過往投保資料

- In respect of the insurance you now propose, have you ever made any claims against any insurer for this or any other premises owned or occupied by you during the past three years?  
在過往3年內, 閣下曾否因所申請投保之風險引致損失而向保險公司索償?  
 Yes 有  No 沒有
- Has any company or insurer ever declined to insure you or your property, imposed special terms or cancelled or refused to renew your insurance?  
閣下曾否被其他保險公司拒絕受保, 附加任何特別條款, 取消保單或拒絕續保?  
 Yes 有  No 沒有

If "Yes" to any of the above questions, please give details

如上述問題的答案為"有"請詳述

#### IMPORTANT NOTES 重要事項

You are required to disclose all material facts which you know the Company as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of the completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether.

申請人必須提供所有可能影響本公司接受承保及評估之重要事實, 如未能確定這項事實是否具有實質性的關係, 應將該等事實填報, 我們建議你將有關的資料(包括此投保書副本)作記錄, 以備日後作參考之用。為確保你的利益, 你應如實早報所有有關資料, 否則此保單將可能無法提供你所需的保障, 甚至可能會導致此保單無效。

#### DECLARATION 聲明

I/We hereby declare that the particular and statements given above are, to the best of my/our knowledge and belief, true and complete. I/We agree that this proposal shall be the basis of the contract between me/us and ING General Insurance Company Limited.  
本人/吾等聲明上列資料乃本人/吾所知一切據實填報。本人/吾同意此投保書及聲明將構成本人/吾與ING General Insurance Company Limited的合約根據。

Signature of Proposer 投保人簽署

Date 日期

Name of Agent / Broker 代理人/經紀

Account Code 賬戶號碼

\* The Company has no liability until this proposal has been formally accepted.

\* 本投保書在未有正式接納前, 本公司不會負上任何保單責任。

# 如中文譯本與英文本有歧異, 概以英文本為準。

## 辦公室綜合保險 Office Insurance



### OFFICE INSURANCE

5 ESSENTIAL BUSINESS INSURANCES are combined into a convenient and low cost package specially tailored for your office.

This insurance consists of 5 sections:-

1. **Office Contents "All Risks" Insurance**
2. **Business Interruption Insurance**  
(A) **Increased Cost of Working**  
(B) **Loss of Income**
3. **Loss of Money Insurance**
4. **Public Liability Insurance**
5. **Employees' Compensation Insurance**

When you purchase cover for Section 1, Section 2A, 3 and 4 are automatically given free of charge. Section 2B and 5 are optional on payment of additional premium.

*This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein are subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.*

#### 1. Office Contents "All Risks" Insurance (Basic Cover)

This insurance covers all contents in the office including landlord's fixtures and fittings for which you are responsible, tenants' improvement, employees' personal effects, sanitary ware, fixed glass in windows.

In the event of accidental loss of or damage to your Office Contents, we will settle the claim on replacement value basis i.e. "New for Old" without deducting depreciation for wear and tear. To keep the cost of this insurance low, a small "deductible" (i.e. first amount you must bear yourself in case of a claim) of HK\$500 applies.

Within the total sum insured selected by you, we automatically provide cover for the following property up to the specified maximum limit:

	Max. Limits (HK\$)
• Office equipment or machinery	HK\$100,000 per item
• Computer systems' records	HK\$30,000
• Deed, document, card, tape or transparency	HK\$5,000 per document / article
• Personal effects of the Insured or any partner, director or employee of the Insured	HK\$5,000 per employee
• Trade sample or stock	10% of Sum Insured subject to a maximum of HK\$100,000
• Cost of removing debris	10% of Sum Insured
• Property temporarily removed or in transit within Hong Kong	HK\$10,000 or 5% of Sum Insured whichever is the greater
• Works of Arts or Curios	HK\$10,000 per item subject to a maximum amount of HK\$100,000 or 10% of the total Sum Insured whichever is the less

## 2. Business Interruption

### (A) Increased Cost of Working (Free Cover)

We pay up to HK\$500,000 in respect of additional expenditure necessarily and reasonably incurred to avoid or reduce interruption to your business as a result of damage insured by the Policy to your Office Contents within 12 months from the date of the accident.

### (B) Loss of Income (Optional Cover)

We may extend the cover to include protection against loss of income following insured damage to your Office Contents at terms to be agreed.

### Additional Benefits

We cover professional accountants' charges payable to substantiate & certify your claim. Cover under (A) & (B) also apply if your premises are affected by fire damage occurring at your neighbour's premises resulting from which you are prevented from gaining access to your office.

## 3. Loss of Money (Free Cover)

We cover loss of money (within Hong Kong) whilst:

- in transit up to HK\$25,000
- in bank night safes up to HK\$25,000
- in your office during business hours up to HK\$25,000
- in your office locked safe out of business hours up to HK\$25,000
- in your office outside business hours under lock and key but not in safe up to HK\$5,000

This section includes cover for loss of crossed cheque up to HK\$500,000, and loss resulting from forced signing of cash cheque up to HK\$25,000.

### Additional Benefits

- We cover loss or damage to safe or strongroom in your office following theft up to HK\$25,000.
- Compensation up to HK\$25,000 for any one person if your employees are killed or disabled following assault in connection with a robbery in Hong Kong.

## 4. Public Liability (Free Cover)

We indemnify you against your legal liability to pay compensation and legal costs for accidental bodily injury (fatal or not) suffered by or damage to property belonging to any member of the public (excluding your employees) if such injury or damage is caused by your (or your employees') negligence up to HK\$10,000,000 in any one event.

### Additional Benefits

Cover is extended to include legal liability arising from:

- Occasional visits outside Hong Kong by your partners, directors or employees
- Food or drink supplied by you to your guest in your office
- Accidental Damage to the office premises hired or rented to you, but excluding contractual liability

## 5. Employees' Compensation (Optional Cover)

We indemnify you against your legal liability to pay compensation and legal costs for accidental bodily injury (fatal or not) suffered by your employees arising out of and in the course of employment as required by the Employees' Compensation Ordinance of Hong Kong.

Cover is available for employees' overseas business trips, please contact our servicing staff or your insurance consultant.

## 辦公室綜合保險

「辦公室綜合保險」是本公司專為閣下辦公室而設的綜合保險計劃。

此計劃包括五部份：

1. 辦公室財物全險
2. 營業中斷保險
  - (甲) 額外開支
  - (乙) 收入損失
3. 金錢損失保險
4. 公眾責任保險
5. 僱員賠償保險

只要投保第1部份，閣下可同時免費獲得第2(甲),3及4項之保障。閣下可隨意選擇投保第2(乙)及5項。

本小冊子乃保障條款之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

### 1. 辦公室財物全險 (基本保險)

所有辦公室內設備，包括閣下須負責之業主裝置及裝備，租客自置裝修，僱員私人物品，已固定於門窗、室內隔牆的玻璃、潔具，已裝置的玻璃及鏡都在保障範圍內。本公司就上述所有設備提供全新更換保障。(為把保費減至最低，於部份賠償情況下，投保人須自行承擔首HK\$500之損失)

本部份已包括下列保障：

	最高賠償額 (港幣)
• 辦公室器材或機器	每件HK\$100,000
• 電腦系統記錄	HK\$30,000
• 契約、文件、咭、磁帶或幻燈片	每件HK\$5,000
• 屬於投保人、董事、合伙人或其僱員之私人物品	每位僱員HK\$5,000
• 貨辦及存貨	投保額之10% 但以不超過 HK\$100,000為限
• 意外發生後需搬走瓦礫碎片之費用	投保額之10%
• 辦公室財物於短暫遷離或運送途中所蒙受之遺失及損毀	投保額之5%或 HK\$10,000 以最高者為準
• 藝術品或古董	每件HK\$10,000 但以不超過投保額之10%或 HK\$100,000以最低者為準

## 2. 營業中斷保險

### (甲)額外開支 (免費保障)

若閣下為避免或減少因辦公室財物受損毀，導致業務中止而招致必須及合理之額外開支，本公司將向閣下提供賠償，最高賠償限額為HK\$500,000，補償期限為意外當日起之12個月內。

### (乙)收入損失 (選擇性額外保障)

保障受保範圍內之辦公室財物有所損毀而導致之收入損失。

### 免費額外保障

(甲)及(乙)項保障範圍包括支付專業會計師就本公司要求編裝索償資料所收取之費用，以及因意外導致通往辦公室的通道受阻而不能進行正常業務所招致之損失。

## 3. 金錢損失保險 (免費保障)

保障閣下在本港境內的金錢損失，最高保障額如下：

- 運送途中 HK\$ 25,000
- 置於銀行夜間保險庫 HK\$ 25,000
- 在辦公時間置於辦公室內 HK\$ 25,000
- 在非辦公時間置於辦公室內之上鎖夾萬 HK\$ 25,000
- 在非辦公時間置於辦公室內但並不存放  
在上鎖夾萬 HK\$ 5,000

本部份亦包括劃線支票的損失，保障額高達HK\$500,000。此外，閣下或僱員因遇劫而被迫簽發現金支票，最高保障額為HK\$25,000。

### 免費額外保障

- 辦公室內夾萬因盜竊而損毀，賠償額高達HK\$25,000。
- 閣下或僱員在辦公室或在本港運送公款途中遇劫，導致死亡或傷殘，本公司將支付高達每人HK\$25,000之賠償。

## 4. 公眾責任保險 (免費保障)

保障因閣下業務運作疏忽而導致第三者(僱員除外)受到身體傷害或財物損失的法律責任。每次意外最高賠償額為HK\$10,000,000。

### 免費額外保障

- 公司合伙人、董事或僱員因外出公幹而引起的法律責任。
- 因辦公室內供應食物或飲品所引起的法律責任。
- 閣下作為辦公室租戶所需承擔之非合約性的法律責任。

## 5. 僱員賠償保險 (選擇性額外保障)

保障閣下作為僱主在法定的僱員補償條例對僱員因工受傷所需負之法律責任。若需保障僱員往外地公幹，請向本公司職員或閣下的保險顧問查詢。