



**The "9+2" SME Protection Bundle
for OFFICE,**
Business Travel and Overseas
Medical Protection

「9+2」中小企精選保障組合
集辦公室、公幹及海外醫療保障於一身



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詳情請致電 3122 6922(香港) / 2892 3329(澳門)
或您的保險代理 / 經紀 :

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The "9+2" SME Protection Bundle

▀ The "9+2" SME Protection Bundle offers one of the best insurance solution for Hong Kong-based companies, especially for SMEs who are frequently engaged in China and overseas trade.

The "9+2" SME Protection Bundle comprises three independent insurance policies:

9-Featured
Office Insurance 1.0



2 Optional Protections
1. MediAssist Policy
2. Annual TravelSurance 1.1

The "9+2" SME Protection Bundle offers comprehensive protection for offices in Hong Kong, cross-border medical services and travel protection for both employers and employees. It is the ideal insurance choice for companies in Hong Kong.

UP TO 10% Off*

Annual TravelSurance 1.1 & MediAssist Policy

For

The "9+2" SME Protection Bundle

*Receive an attractive discount of up to 10% off on Both Annual TravelSurance 1.1 and MediAssist Policy if the "9+2" Protection Bundle is purchased. Get 5% off on either policy if only one of them is chosen in combination with Office Insurance 1.0.

Office Insurance 1.0

▀ Office Insurance 1.0 is a comprehensive insurance policy specifically designed for companies in Hong Kong, particularly suitable for SMEs. It offers the greatest flexibility while ensuring the most vital insurance covers in an all-in-one policy.

9 Competitive Features

- Your fixed computers, systems and data are protected against any mechanical or electrical breakdown
- Office notebooks are optionally covered across borders
- Digital cameras, DV and other surveying equipment are protected against loss or damage when temporarily removed from premises
- A weekly compensation will be offered if your employees suffer from temporary or permanent disablement caused by theft
- The personal property of your employees is protected against any loss caused by theft
- Optional cover on Public Liability to avoid duplicated protection by other insurance products
- Trade samples in transit in Hong Kong are protected up to a limit of HK\$50,000
- Valuable or collectible items used for office decoration are protected against any loss or damage up to a limit of HK\$100,000
- You are protected against any loss of gross profit incurred following insured damage to your office contents.

2 Optional Protections for Employers and Employees in business trips

MediAssist Policy

Annual TravelSurance 1.1

Office Insurance 1.0

Section One - Office Contents

“All contents of the office, including furniture, fixtures and fittings, tenant improvements, employees personal effects, sanitary ware, fixed glass and mirrors are covered against "all risks" and will be replaced as new - provided that you are insured for the full replacement value.”



Benefits at a Glance	Maximum Benefits Payable (HK\$)
Office Contents (Basic)	
Office equipment or machinery (unless specifically mentioned)	\$100,000 per item; up to the selected Sum Insured
Computer system records	\$40,000
Deeds, documents, cards, tapes, files or transparencies	\$5,000 per item; \$20,000 in aggregate
Personal effects	\$5,000 per employee
Works of art	\$10,000 per item; \$100,000 in aggregate but not exceeding 10% of Sum Insured
Plus Free Extensions:	
Contents temporarily removed from premises:	
i) Surveying or photographic equipment	\$5,000 in aggregate
ii) Documents in transit within Hong Kong	\$5,000 per loss
iii) Trade samples in transit within Hong Kong	\$5,000 per loss
iv) All other property	5% of Sum Insured
Damage to office contents affected by decoration works at the premises	Covered; subject to contract value not exceeding \$500,000
Damage to office premises in case of theft or attempted theft	Covered
Removal of debris	5% of Sum Insured
Fire extinguishing expenses	\$10,000
Breakdown of computer equipment:	
i) Costs of repair or replacement	\$100,000 in aggregate
ii) Additional expenditure incurred for the use of substitute computer equipment	\$50,000 in aggregate

Section Two - Business Interruption

“Our standard cover indemnifies you against additional expenditure incurred to minimize interruption to your business as a result of damage to your office contents”



Item 1 : Additional Expenditure (Free)

Additional expenditure such as the cost incurred for temporary premises and facilities if applicable	\$500,000 per year
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Item 2 : Loss of Gross Profit (Optional)

Provides you with protection against loss of gross profit incurred following insured damage to your office contents. The minimum Sum Insured is your anticipated gross profit for the next 12 months. The standard interruption period is 12 months and can be extended to 18 or 24 months (with the Sum Insured increasing proportionately)

Plus Free Extensions (Applicable to both items) :

Professional accountant fees for the purpose of claim verification	Covered
Denial of access to your office premises due to damage to property in the vicinity of the premises	10% of Sum Insured

Section Three - Money

“Secure your office funds through our reimbursement of lost cash, banknotes, cheques, money orders, postal orders, etc.”



Money (Free)

Inside premises during business hours, in transit or in a bank night safe	\$50,000
Inside premises out of business hours and in a locked safe or strongroom	\$20,000
Inside premises out of business hours but secured other than in a locked safe	\$5,000
In your residence or that of your directors, partners or employees	\$3,000
Crossed cheques and other non-negotiable items	\$500,000

Plus Free Extensions:

Damage to safes or cases directly associated with theft or attempted theft	\$20,000
Cash cheque signed under violence or threat of violence	\$10,000
Personal assault as a result of attempt of theft during business hours	\$30,000

Section Four - Employees' Compensation

Employees' Compensation (Optional)

Liability under the Employees' Compensation Ordinance for employees' bodily injury or death arising out of and in the course of employment	As per Employees' Compensation Ordinance
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Section Five - Public Liability

(Covered if you are also insured under Section Four - Employees' Compensation)

Public Liability

Legal liability to third parties due to bodily injury and/or property damage arising from your business	\$10,000,000 per event
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Plus Free Extensions to Cover the Legal Liability Incurred by the Insured and Arising from:

- Interior decoration work performed by independent contractors at the premises (contract value up to \$500,000)
- Provision and management of canteen, social, sports and welfare activities
- Damage to rented premises
- Overseas visits
- Supply of free food and drink

* This brochure is only a summary of product features and does not constitute any part of the policy itself. Full details of the policy cover, exclusions and excess imposed for each section can be found in a copy of the Office Insurance policy. Ask your insurance advisor for details or visit www.msig.com.hk

2 Optional Policies in The "9+2" SME Protection Bundle

*MediAssist Policy (optional)

MediAssist Policy offers medical service in China when you need it most

Remarkable Features

- Immediate hospital treatment in China by simply presenting your MSIG MediAssist Card
- Card recognized by over 120 appointed hospitals of provincial or municipal level throughout China
- Comprehensive hospitalization cover of up to HK\$400,000
- Emergency medical evacuation
- No excess required
- One-time enrollment, year-round protection

*Annual TravelSurance 1.1 (optional)

Annual TravelSurance 1.1 provides convenience, savings and comprehensive and worldwide annual cover for you and your staff as frequent travellers

Remarkable Features

- Full year protection with unlimited trips
- Medical expenses with hospital cash
- 24-hour worldwide travel assistance services
- Travel delay coverage
- Loss of baggage and personal money
- No benefit deductible
- Extensive protection against personal accident and personal liability

* For more product details, please refer to the respective product brochures.



MSIG

Office Insurance 1.0 「辦公室綜合保險1.0」 Application Form 申請表格

Please complete the following sections in **ENGLISH** using **block letters** and tick the box(es) as appropriate. 請以**英文正楷**填寫下列部份，並於適當的空格內加上號。

Details of Proposer 投保人資料 (*Please delete if not appropriate. *請刪除不適用項目)

Name of Company / Business Entity:

公司 / 機構名稱: _____

Name of Contact Person (Mr. / Mrs. / Ms.):

聯絡人姓名 (先生 / 太太 / 女士)*: 姓 _____ 名 _____

Tel No. / 電話號碼: Office / 辦公室 _____ Mobile / 手提 _____ Description of Business: / 業務性質: _____

Correspondence Address: / 通訊地址: Flat / Room * / 室 / 單位 * _____ Floor / 樓 _____ Block / 座 _____ Building / 大廈 _____

No. & Street Name / Lot. No.* / 街名及門牌 / 地段* _____ District / 地區 _____ HK / KLN / NT * / 香港 / 九龍 / 新界 *

Address of Premises to be Insured (if different from the above): / 投保樓宇地址 (如與上述地址不同): Flat / Room * / 室 / 單位 * _____ Floor / 樓 _____ Block / 座 _____ Building / 大廈 _____

No. & Street Name / Lot. No.* / 街名及門牌 / 地段* _____ District / 地區 _____ HK / KLN / NT * / 香港 / 九龍 / 新界 *

How long have you been established at these premises?

閣下佔用該樓宇 _____ years / 年

Period of insurance required:

(Please note that the cover is not in force until the application has been accepted by the Company) 閣下希望保險生效之日期: (請注意，保險必須待至本公司接受申請後方始生效)

From: / 由: (D) / 日 _____ (M) / 月 _____ (Y) / 年 _____ To: / 至: (D) / 日 _____ (M) / 月 _____ (Y) / 年 _____

Standard Cover 標準保障

Comprising: Office Contents, Additional Expenditure and Money Cover

包括: 樓宇內設備, 額外開支及金錢損失保障

Office Contents 樓宇內設備:

What is the replacement cost as new of all your office contents? / 閣下寫字樓內所有設備之全新更換價值: _____ HK\$ / 港元

Please list below any one item of office equipment, computer or machine included in the Sum Insured above where the value exceeds HK\$100,000. / 如在投保金額內有任何一件辦公室器材、電腦或機器價值超過100,000港元, 請註明:

Description / 說明	Value (HK\$) / 價值 (港元)
1.	
2.	
3.	
4.	
5.	

Optional Extensions 自選保障

Employees' compensation 僱員賠償

	Number of Employees / 估計僱員人數	Annual Earnings (HK\$) / 估計每年薪酬 (港元)
Management/Clerical Staff: / 管理/文職人員:		
Sales Representatives: / 營業代表:		
Staff Working Outside HK (Please specify country): / 海外工作的員工 (請註明國家):		
Others (Please specify): / 其他 (請註明):		

*Earnings include all salaries, wages, bonus, overtime payments, commissions and special remuneration or income etc. as per Employees' Compensation Ordinance. *根據「僱員補償條例」的釋義, 薪酬包括固定性報酬及收入、花紅、佣金、超時補薪, 及其他特殊津貼及收入等等。

Public liability 公眾責任

Sum Insured HK\$ 10,000,000; / 投保金額10,000,000 港元; If the Sum Insured is other than the stated amount, please specify / 如投保金額與左列不同, 請註明 _____ HK\$ / 港元

Optional Extensions 自選保障

Loss of gross profit 毛利損失

- Your anticipated gross profit for the next 12 months: / 閣下估計未來12個月可得之毛利 _____ HK\$ / 港元
- Maximum indemnity period required: / 所需最長補償期: 12/18/24 months / 12/18/24 個月
- Sum Insured required: / 所需投保金額 _____ HK\$ / 港元

N.B. If your maximum indemnity period is more than 12 months, your figure for gross profit should be proportionately increased, eg 18 months indemnity will equal to at least 1.5 times the annual gross profit.

註: 閣下之最長補償期如超過12個月, 毛利額應按比例增加, 例如18個月之投保額最少應為每年毛利額的1.5倍。

Insurance History 投保紀錄

Have you or any principal in the business: 閣下或貴公司主要成員曾否:

Ever been refused insurance or had any special terms or conditions imposed by any insurer? / 被拒絕投保或被任何保險公司附加任何特別條款或條件? Yes / 是 No / 否During the last three years sustained any loss, whether insured or otherwise, in connection with any of the covers for which insurance has been requested? / 過去三年曾蒙受任何與現申請投保之保障有關之損失, 不論已投保與否? Yes / 是 No / 否Ever been convicted of or is any prosecution pending for any offence involving dishonesty of any kind (eg. involving fire, fraud, theft etc)? / 曾被判罪名成立或正等待由任何不誠實行為所引致的起訴之審判 (例如涉及火警、詐騙、盜竊等)? Yes / 是 No / 否

If any of the above answers is "Yes", please give details in a separate sheet as above. 如上述任何一項回答為「是」, 請另行詳細說明

The "9+2" SME Protection Bundle 「9+2」中小企精選保障組合

I would like to purchase the following products:

本人欲投保以下產品:

 MediAssist Policy / 萬里行緊急支援卡 Annual TravelSurance 1.1 / 全年旅遊保障 1.1

Payment Instruction 付款說明

I shall arrange the payment with

本人將安排保費

 my insurance agent / broker / 支付予本人的保險代理 / 經紀 MSIG Insurance (Hong Kong) Limited directly / 直接支付予MSIG Insurance (Hong Kong) Limited

Please make your cheque payable to "MSIG Insurance (Hong Kong) Limited" 支票抬頭請填寫「MSIG Insurance (Hong Kong) Limited」

Declaration: I/We desire to effect insurance specified herein and declared that I/We: - agree that MSIG Insurance (Hong Kong) Limited ("the Company") reserves its right to reject my application - warrant that the information given and answers to questions herein are true and correct to the best of my/our knowledge - have not withheld facts likely to influence assessment of this application - agree that this application, declaration and other information provided shall form the basis of the contract and agree to accept the terms, limitations, exclusions, conditions, clauses and warranties contained in the policy/policies and/or as modified or extended by any endorsements thereon We agree that the applicable data policies, notices and other communications to customers concerning their data from time to time issued by the Company shall apply, copies are available from the Company or its website (www.msig.com.hk). I/We agree that all information in this application, or that is obtained from any other sources will be subject to such policies/ or other communications (as may be varied from time to time). I/We agree in particular that: (a) the Company may verify, provide and collect information about me/us from other organisations, institutions or other persons; (b) the Company may transfer the data outside the Hong Kong SAR including to Singapore; and (c) the Company may compare any data obtained with my/our data, and use the results for taking of any actions including actions that may be adverse to my/our interest (including declining this application). Without prejudice to the foregoing, such data is provided and may be held, used, and disclosed by the Company to individuals/ organisations associated with the Company or any selected third party (within or outside of Hong Kong), including reinsurance and claims investigating companies and industry/federations processing of this application and the provision of subsequent services for this and other financial products and services, direct marketing and to communicate with me/us for such purposes.

聲明: 本人特此聲明: - 同意 MSIG Insurance (Hong Kong) Limited (「貴公司」) 保留其不受理本人投保書的權利 - 保證所填報資料及對所載問題的回答, 據本人確信, 均為正確無訛 - 並未隱瞞可能影響本投保書評估的事實 - 同意本投保書、聲明及所提供的其他資料作為合約基礎, 並同意接受本保單所載及/ 或其任何修訂或擴充的條款、限制、不承保事項、條件、條文及保證 本人同意貴公司不時向客戶提供與其資料有關的適用資料政策、通知及其他通訊均適用。有關副本可向貴公司或其網站(www.msig.com.hk)索取。 本人同意本投保書所載或自任何其他來源獲取的全部資料均將受該等政策/ 或其他通訊(可不時變更)之規限。本人特此同意: (a) 貴公司可向其他組織、機構或其他人士核實、提供及搜集與本人有關的資料; (b) 貴公司可將資料傳送至香港特別行政區境外(包括新加坡); 及 (c) 貴公司可將所獲的任何資料與本人資料進行比較, 並利用比較結果採取任何措施, 包括拒絕受理本投保書等可能不利於本人的用途。在毋損於前述條文的情況下, 貴公司可向與其相關的個人/ 組織或任何選定第三者(不論在香港境內或境外)提供並持有、使用及披露上述資料, 包括再保險及索償調查公司及行業/ 聯盟, 以處理本投保書及就此提供繼後服務或其他金融產品及服務、直銷推廣、及因此等用途與本人溝通。

Proposer's Signature / 投保人簽署
Date / 日期 _____ (D) / 日 _____ (M) / 月 _____ (Y) / 年 _____

Agent/Broker Stamp / 保險代理/經紀印鑑

This form is not a policy of insurance. Please refer to the policy terms and conditions which will be issued to you upon acceptance of your proposal. 本表格並非保單。有關保單將於接納您的投保申請後奉上, 屆時請參閱保單中的條款及條件。