



360° BUSINESS PROTECTION INSURANCE

Shop

Choose the right protection
for your shop's business needs

Free benefits plus optional cover to choose from



Property & Money



Public & Director/
Employment Practices
Liability



Employees'
Compensation



Data Protection

ENJOY COMPLETE PEACE OF MIND FOR YOUR RETAIL BUSINESS

Comprehensive protection designed for a broad range of industries, for single or multiple locations



BASIC COVER

Your insurance requirements are safe in our hands

- Items or fixtures in your shop which are stolen or accidentally damaged, including personal belongings
- Your delivery goes wrong, resulting in loss of or damage to your stock or documents in transit
- Contents damaged while at an offsite location for temporary repairs or cleaning
- The glass in windows and doors is accidentally broken or damaged
- Damage to your shop's locks, roller shutters or gate from an intruder's forced entry or exit
- Stock lost or damaged due to refrigerator disablement by fire or lightning
- Refilling or replacing used fire safety equipment after a fire or explosion at your shop



FREE COVER

All in one solution embedded in your plan for enhanced support

Business Interruption

We cover the additional expenses you incur to return the business to normal operations after accidental property damage

Money & Personal Assault

We cover the lost or damaged money of the business both located inside and outside your shop

Public Liability

Cover for defense cost and damages you have to pay when the business is found legally responsible for a third party's accidental bodily injury or accidental property damage



OPTIONAL COVER

Add on extra protection according to your needs

Employees' Compensation

You are covered for defense cost and damages you have to pay where you have a legal liability to your employees for accidental bodily injury or disease

Director & Employment Practices Liability

You are covered for defense cost and damages you have to pay as a result of an alleged error or omission by a director of your business, as well as employment allegations against the director

Data Protection

You are covered for defense cost and damages you have to pay for unintentional breach of confidential information

Please see the Table of Benefits for full range of coverage.

Important Note: Subject to the terms and conditions of the Policy

1. PROPERTY ALL RISKS (BASIC COVER)

Summary of benefits

Maximum benefits (HK\$)

Covers accidental loss or damage to your shop's contents including interior decoration, tenants' improvement, landlord's fixtures and fittings

Your choice of sum insured

FREE BENEFITS

Temporary Removal

Loss of or damage to the shop's contents whilst temporarily removed for cleaning, renovating or repair within Hong Kong

10% of sum insured of contents

Stocks in Transit

Loss of, or damage to, stock in transit in the course of collection and delivery by you or any of your employees (excluding jewellery, mobile phone, digital equipment and electronic components)

50,000

Documents in Premises

Loss of, or damage to, business documents, manuscripts, patterns, model, business books or computer records at your shop

40,000

Document in Transit

Loss of or damage to documents whilst in transit

20,000

Work of Art

Loss of or damage to any works of art or curiosity at your shop

5,000

Personal Effects

Loss of or damage to clothing and personal effects of your employees

3,000

Fixed Glass

Breakage of fixed glass in windows, doors, showcases and shelves and the reasonable cost of any temporary boarding-up rendered necessary

50,000 or 10% of sum insured of Contents, whichever is less

Shop Front

Damage to your shop front and the reasonable cost of any temporary boarding-up where necessary

5,000

Damage to Premises

Destruction or damage to the building structure of the shop caused by theft or attempted theft involving forcible and violent entry into or exit from your shop

50,000

Alterations or Repairs

Loss of or damage to the shop by any alteration, repair, decoration or maintenance work performed at your shop

Contract work value up to 200,000

Locks Replacement

Replacement of damaged door locks due to theft or burglary at your shop involving forcible and violent entry into or exit

2,000

Refrigerated Stock

Loss or damage to stock caused by change of temperature resulting from total or partial destruction or disablement of the refrigerator by fire or lightning

10,000




Seasonal Increase of Stock

Automatic increase of Sum Insured for stock in trade during peak season

25% increase for peak season from November to March

1. PROPERTY ALL RISKS (BASIC COVER) – CONT'D

FREE BENEFITS

 Roller Shutters and Gate	
Damage to roller shutters and gates at your shop involving forcible and violent means of entry into or exit	20,000
Fire Extinguishing Expenses	
Cost of refilling the fire extinguishers and replacing sprinkler heads at your shop following a fire or an explosion	3,000
 Removal of Debris	
Cost of removing debris or dismantling, demolishing and shoring up following accidental loss or damage	50,000 or 10% of sum insured, whichever is less
 Architects & Surveyor's Fee	
Fees charged by an architect, surveyor or consultant engineer for reinstatement of your shop following accidental loss or damage	5,000

2. BUSINESS INTERRUPTION (FREE COVER)

Summary of benefits Maximum benefits (HK\$)

Covers accidental loss or damage to your shop's contents including interior decoration, tenants' improvement, landlord's fixtures and fittings 1,000,000

BENEFITS

Denial of Access

Interruption of your business caused by accidental property damage causing hindrance of access to your shop for more than 48 hours by an insured event

Failure of Public Utilities

Interruption to your business resulting from accidental damage to public utilities (electricity, gas and water supplies) which fail to supply you with utilities for more than 48 hours

Professional Accountant's Charges

Professional accountant's charges reasonably incurred for claims verification 50,000

3. MONEY & PERSONAL ASSAULT (FREE COVER)

Summary of benefits Maximum benefits (HK\$)

Covers the loss of and damage of cash, bankers' drafts, cheques and stamps in Hong Kong

1. Crossed Cheques	500,000
2. a. In transit	30,000
b. In shop during business hours	30,000
c. In shop after business hours	
(i) In a locked safe or strongroom	30,000
(ii) In a locked drawer or locked cabinet	5,000
(iii) Not secured in a locked safe and/or strongroom and/or locked drawer	5,000
d. In bank night safe	50,000





BENEFITS

Seasonal Increase


During Sundays, Public holidays and until noon of the following day

1. Money in your shop after business hours in a locked safe	60,000
2. Money in your shop after business hours in a locked drawer or locked cabinet	6,000

3. MONEY & PERSONAL ASSAULT (FREE COVER) - CONT'D

 Dishonest Act of Employees	
Loss of money due to fraud or dishonest act of employees (discovered within 3 days after the date of occurrence)	25,000
 Forced Signing of Cash Cheque	
Loss of Cash cheque signed under violence or threat of violence	25,000
Safe or Strongroom	
Loss of or damage to safe or strongroom caused by theft or attempted theft	20,000
 Money in Residence	
Loss of or damage to money in the residence of a director or an authorised employee caused by theft or attempted theft	3,000
 Personal Assault	
Accidental death or permanent total disablement suffered by your directors or employees caused by theft, attempted theft or hold-up in the course of duty	100,000


4. PUBLIC LIABILITY (FREE COVER)

Summary of benefits	Maximum benefits (HK\$)
<i>Covers legal liability for accidental physical bodily injury and/or property damage to the public arising out of your business during the period of insurance and within the territory of Hong Kong</i>	10,000,000 per accident
<i>* You may increase the limit to \$20,000,000 per accident for an additional premium of \$750 or \$30,000,000 per accident for an additional premium of \$1,250</i>	
BENEFITS	
Overseas Commercial Visits	
Legal liability of directors and your employees arising from business trips	
Indemnity to Personal Representative, Directors, Partners and Employees	
Legal liability of your legal personal representative(s) in the event of your death; legal liability of your directors, partners or employees in the event of no other insurance covering the same liability	
First Aid	
Legal liability in respect of first aid treatment given by your employees in the course of their employment	50,000
 Food and Drink Poisoning	
Poisoning by food or drinks supplied by you of in your shop	2,000,000
Welfare, Social and Sports Clubs	
Social, sports or welfare activities organised by your business within Hong Kong	
Tenant's Liability	
Non-contractual legal liability as tenants for damage to the premises leased and occupied by you	
Independent Contractor's Liability	
Interior decoration work performed by independent contractors at your shop	Contract work value up to \$200,000

5. EMPLOYEES' COMPENSATION (OPTIONAL COVER)

Summary of benefits

Maximum benefits (HK\$)

 Covers your liability as an employer for accidental bodily injury or disease to employees occurring during the policy period arising out of and in the course of employment	100,000,000
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FREE BENEFITS

Worldwide Cover for Overseas Visits

Employee's accidental bodily injury arising out of and in the course of their employment involving a commercial visit, other than manual work assignments, outside of Hong Kong

Emergency Transportation

Emergency transportation cost required to transport an injured employee to any registered clinic or hospital immediately after an accident

10,000


Extraordinary Weather

Employee's accidental bodily injury at their place of employment or when proceeding directly to their placement or returning therefrom directly to their home, whilst typhoon signal no. 8 or above or a rainstorm warning (red or black signal) is hoisted

6. DIRECTOR AND EMPLOYMENT PRACTICES LIABILITY (OPTIONAL COVER)

Summary of benefits

Maximum benefits (HK\$)

 Covers your personal liability as a director in respect of management risk or employment practices risk associated with your day-to-day business	1,000,000
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FREE BENEFITS

Employment Practices Liability

Your personal liability as a director in respect of any employment-related allegation against you as a director, inclusive of defence costs

200,000


Defence Costs

Any reasonable or necessary costs and expenses incurred to investigate, settle, defend or appeal a Director Claim or Employment Practices Claim

7. DATA PROTECTION (OPTIONAL COVER)

Summary of benefits

Maximum benefits (HK\$)

 Covers your business' liability for any unintentional and non-fraudulent breach of confidential information associated with your business, including a breach of the Personal Data (Privacy) Ordinance in Hong Kong	1,000,000
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FREE BENEFITS

Defence Costs

Any reasonable or necessary costs and expenses incurred to investigate, settle, defend or appeal any claim arising from an alleged breach of confidentiality or data protection breach

Subject to limit above

Nil Deductible for any Claim

No deductible shall apply for any data protection claim

STANDARD EXCESS (APPLICABLE TO PROPERTY ALL RISKS AND PUBLIC LIABILITY)

HK\$

INSURED PREMISES AGED 1-30 YEARS

1. Property All Risks

Water damage claim	5,000 or 10% of adjusted loss, whichever is greater
Each and every other claim insured except fire, lightning or explosion	1,000

2. Public Liability

Third party property damage caused by water damage claim	5,000 or 10% of adjusted loss, whichever is greater
Third party property damage caused by any other claim	1,000

INSURED PREMISES AGED 31-40 YEARS

1. Property All Risks

Water damage claim	5,000 or 15% of adjusted loss, whichever is greater
Each and every other claim except fire, lightning or explosion	5,000

2. Public Liability

Third party property damage caused by water damage claim	5,000 or 15% of adjusted loss, whichever is greater
Third party property damage caused by any other claim	5,000



ELIGIBILITY

- Insured premises aged 1-40 years



MAJOR EXCLUSIONS

- War
- Wear and tear
- Mechanical and electrical breakdown
- Infidelity / Fraud / Intentional Acts
- Liability arising from products, professional advice and treatment
- Contractual liability
- HIV and AIDS

ABOUT ALLIED WORLD

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