



BUSINESS PROTECTOR PLUS INSURANCE



Salon or Beauty Services

Choose the right protection for your business needs

Comprehensive benefits plus optional covers, including:



Property & Money



Public Liability / Director &
Employment Practices Liability



Employees' Compensation



Data Protection

PRODUCT COVERAGE AT A GLANCE

 Any one period of insurance

BASIC COVER

1. Property All Risks

Summary of Benefits	Maximum Benefits (HK\$)
Cover accidental loss or damage to your premises' contents including interior decoration, tenants' improvement, landlord's fixtures and fittings	Your choice of sum insured
EXTENSIONS APPLICABLE	
Alterations or Repairs	Contract work value up to 200,000
Architects & Surveyor's Fee 	5,000
Capital Additions 	10% of sum insured of contents
Computer Breakdown 	100,000
Computer System Records 	50,000
Damage to Premises 	50,000 or up to sum insured of building
Documents in Transit 	20,000
Documents in Premises 	50,000
Extra Charges	10% of the amount of the loss
Fire Extinguishing Expenses	3,000
Fixed Glass 	50,000 or 10% of sum insured of contents, whichever is the lesser
Locks Replacement 	2,000
Outdoor Fixtures 	5% of sum insured of contents
Personal Effects 	5,000
Refrigerated Stock 	25,000
Removal of Debris 	50,000 or 10% of sum insured, whichever is the lesser
Roller Shutters and Gate 	20,000
Seasonal Increase of Stock 	25% increase for peak season from November to March
Shop Front 	10,000
Signs 	5,000
Smoke Damage	100,000
Stock in Transit	50,000
Strike, Riot & Civil Commotion 	1,000,000 or up to selected sum insured, whichever is the lesser
Temporary Removal	10% of sum insured of contents
Works of Art 	10,000

EXTENSIONS AVAILABLE

2. Business Interruption

Summary of Benefits	Maximum Benefits (HK\$)
<i>Cover the additional expenses you incur to return your business to normal operations after accidental property damage</i>	1,000,000
EXTENSIONS APPLICABLE	
Denial of Access	Up to limit of liability
Failure of Public Utilities	Up to limit of liability
Mandatory Provident Fund (MPF) Contribution (16)	5,000
Professional Accountants' Charges	50,000
Rental Relief (16)	5,000

3. Money & Personal Assault

Summary of Benefits	Maximum Benefits (HK\$)
<i>Cover the loss of or damage to money of the business located inside and outside your premises</i>	
1. Crossed cheques	500,000
2. a. In transit	30,000
b. In premises during business hours	30,000
c. In premises 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
EXTENSIONS APPLICABLE	
Cash Carrying Cases or Bags (16)	5,000
Dishonest Act of Employees (16)	25,000
Forced Signing of Cash Cheque (16)	25,000
Limit Increase for Sundays and Public Holidays	60,000
Money in Residence (16)	5,000
Personal Assault (16)	250,000
Safe or Strongroom	20,000

4. Public Liability

Summary of Benefits	Maximum Benefits (HK\$)
<i>Cover the defence costs and damages you have to pay when the business is found legally liable for accidental bodily injury or property damage suffered by a third party</i>	10,000,000 per accident
EXTENSIONS APPLICABLE	
Advertising Sign, Neon Signs and Decoration Extension (16)	5,000,000
First Aid	Up to limit of liability
Food and Drink Poisoning (16)	10,000,000
Indemnity to Personal Representative, Directors, Partners and Employees	Up to limit of liability

4. Public Liability – Cont'd

Summary of Benefits	Maximum Benefits (HK\$)
EXTENSIONS APPLICABLE	
Independent Contractor's Liability	Contract work value up to 200,000
Overseas Commercial Visits	Up to limit of liability
Tenants' Liability	Up to limit of liability
Welfare, Social and Sports Clubs	Up to limit of liability

OPTIONAL COVER

5. Employees' Compensation

Summary of Benefits	Maximum Benefits (HK\$)
Cover the defence costs and damages you have to pay where you have a legal liability to your employees for accidental bodily injury or disease 	100,000,000
EXTENSIONS APPLICABLE	
Catering Facilities	Up to limit of liability
Emergency Transportation 	10,000
Extraordinary Weather	Up to limit of liability
Meal and Lunch Time	Up to limit of liability
Social or Recreational Activities	Up to limit of liability
To and From Office	Up to limit of liability
Worldwide Cover for Commercial Visits	Up to limit of liability

6. Director and Employment Practices Liability

Summary of Benefits	Maximum Benefits (HK\$)
Cover your personal liability as a director in respect of the management risk associated with your day to day business 	3,000,000
EXTENSIONS APPLICABLE	
Defence Costs	Subject to limit above
Employment Practices Liability 	200,000
Nil Deductible for Director Claim	

7. Data Protection

Summary of Benefits	Maximum Benefits (HK\$)
Cover your liability for any unintentional and non-fraudulent breach of confidential information associated with your business; or breach of Personal Data (Privacy) Ordinance in Hong Kong 	3,000,000
EXTENSIONS APPLICABLE	
Defence Costs	Subject to limit above
Nil Deductible for Any Claim	

Note: The above information is only a summary of the product features and is for reference only. Actual coverage is subject to the terms and conditions of the actual policy issued.

STANDARD EXCESS

(Applicable to Property All Risks and Public Liability; Subject to underwriting assessment of Allied World)

Excess (At Least HK\$)	Commercial Building
Property All Risks	
Loss or damage caused by water or typhoon	5,000 or 10% of loss whichever is the greater
Loss or damage caused by others	3,000
Loss of or damage to stock item caused by others	5,000 or 10% of loss whichever is the greater
Loss of or damage to each and every portable computer / PDA / mobile phones / communication device	2,500
Public Liability	
Third party property damage caused by water or burst of pipe	3,000 or 10% of loss whichever is the greater
Third party property damage caused by others	3,000
Third party bodily injury	3,000

ELIGIBILITY (Subject to underwriting assessment of Allied World)

- Class I construction
- Commercial or industrial buildings
- Insured premises aged 60 years or below

MAJOR EXCLUSIONS

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

Note: This document is for reference only and does not constitute any part of the policy itself. Please refer to the Policy Wordings for full terms and conditions of the policy. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.

ABOUT **Allied World**

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001. We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

Allied World Assurance Company, Ltd

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Allied World Assurance Company, Ltd is incorporated in Bermuda with limited liability. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued. © 2024 Allied World Assurance Company Holdings, Ltd. All rights reserved.

髮型屋或美容服務



選擇符合您業務需求的適切保障

提供全面保障，配以自選項目，當中包括：



財物及金錢



公眾責任/董事及
聘僱行為賠償責任



僱員補償



資料保障

保障一覽表

 任何一個承保期

基本保障

1. 綜合財物

保障概覽	最高賠償額（港幣）
保障因意外遺失或損毀被保場所設備包括室內裝修、租戶改善工程、業主固定裝置及設備的重置費用	自選投保額
附加保障	
改建或維修	最高工程合約價值200,000元
建築師及測量師費用 	5,000元
資產添置 	相關設備投保額的10%
電腦系統 	100,000元
電腦系統紀錄 	50,000元
被保場所的損毀 	50,000元或視乎樓宇的投保額
運送途中的文件 	20,000元
被保場所內存放的文件 	50,000元
額外費用	損失金額的10%
滅火設備費用	3,000元
固定玻璃 	50,000元或相關投保額的10% (以較低者為準)
更換門鎖 	2,000元
室外固定裝置 	相關設備投保額的5%
個人財物 	5,000元
冷凍存貨 	25,000元
廢物處理 	50,000元或相關投保額的10% (以較低者為準)
捲門及閘門損毀 	20,000元
季節性存貨保額增幅 	於每年十一月至三月，存貨 投保額調升25%
被保場所店面 	10,000元
招牌 	5,000元
煙損	100,000元
運送途中的貨物	50,000元
罷工、暴動及民事騷亂 	1,000,000元或高達指定投保額 (以較低者為準)
暫時遷移費用	相關設備投保額的10%
藝術品 	10,000元

額外保障

2. 業務中斷

保障概覽	最高賠償額（港幣）
保障因承保之意外發生後需恢復正常業務經營的額外支出	1,000,000元
附加保障	
通道封閉	受最高賠償額所限
因公共電力煤氣水力供應中斷	受最高賠償額所限
強制性公積金供款 (13)	5,000元
專業會計師費用	50,000元
租金援助 (14)	5,000元

3. 金錢及人身意外

保障概覽	最高賠償額（港幣）
保障在被保場所外及內的有關業務之金錢損失及損毀	
1. 劃線支票	500,000元
2. a. 運送途中	30,000元
b. 營業時間內存放於被保場所內	30,000元
c. 營業時間後存放於被保場所內	
(i) 存放於上了鎖的夾萬或保險庫內	30,000元
(ii) 存放於上了鎖的抽屜或儲物櫃內	5,000元
(iii) 未妥善存放於上了鎖的夾萬/保險庫/儲物櫃內	5,000元
d. 存放於銀行夜庫內	50,000元
附加保障	
載有現金的公事包或袋 (15)	5,000元
僱員的不誠實行為 (16)	25,000元
被迫簽署的現金支票 (16)	25,000元
星期日及公眾假期的保額增幅	60,000元
存放於住址的金錢 (14)	5,000元
人身意外 (14)	250,000元
夾萬或保險庫	20,000元

4. 公眾責任

保障概覽	最高賠償額（港幣）
保障企業於承保期間因第三方而導致他人意外受傷或財物損毀的法律責任而引致的抗辯費用和損失	每宗事故10,000,000元
附加保障	
廣告招牌、霓虹招牌及延伸裝飾 (16)	5,000,000元
急救護理	受最高賠償額所限
食物及飲品中毒 (14)	10,000,000元
對個人代理人、董事、業務夥伴及僱員的賠償	受最高賠償額所限

4. 公眾責任 - 續

保障概覽	最高賠償額（港幣）
附加保障	
獨立工程承建公司的法律責任	工程合約價值高達200,000元
海外公幹	受最高賠償額所限
租戶責任	受最高賠償額所限
企業安排的康樂體育活動	受最高賠償額所限

自選保障

5. 僱員補償

保障概覽	最高賠償額（港幣）
保障僱主對僱員因工作期間所引致的身體受傷或疫病所需負責的法律責任而引致的抗辯費用和損失 	100,000,000元
附加保障	
膳食設施	受最高賠償額所限
緊急運輸 	10,000元
極端天氣	受最高賠償額所限
用膳及午餐時間	受最高賠償額所限
企業安排的康樂體育活動	受最高賠償額所限
往返辦公室途中	受最高賠償額所限
海外公幹保障	受最高賠償額所限

6. 董事及聘僱行為賠償責任

保障概覽	最高賠償額（港幣）
保障公司董事於執行職務時所引致的個人責任 	3,000,000元
附加保障	
抗辯費用	受限於上述最高賠償額
聘僱行為賠償責任 	200,000元
董事索償享有零自負額	

7. 資料保障

保障概覽	最高賠償額（港幣）
保障公司或個人因非故意及非詐騙情況下洩露與其業務有關的機密資料；或違反香港的《個人資料（私隱）條例》 	3,000,000元
附加保障	
抗辯費用	受限於上述最高賠償額
所有索償享有零自負額	

重要提示：以上保障概覽資訊只作參考之用。實際承保範圍受限於實際簽發保單之保險條款及條件。

標準自負金額

(適用於綜合財物及公眾責任保障，並受限於世聯保險的核保評估)

自負金額 (港幣至少)	商業大廈
綜合財物	
水浸或颱風引致的損失或損毀	5,000元或損失總額10% (以較高者為準)
因任何其他原因引致的損失或損毀	3,000元
因任何其他原因引致存貨的損失或損毀	5,000元或損失總額10% (以較高者為準)
每部可攜式電腦/電子手帳/手提電話/通訊設備的損失或損毀	2,500元
公眾責任	
第三者財物因水浸或喉管爆裂引致的損毀	3,000元或損失總額10% (以較高者為準)
第三者財物因任何其他損失引致的損毀	3,000元
第三者的身體損傷	3,000元

承保資格 (受限於世聯保險的核保評估)

- 一等建築物
- 商業大廈或工業大廈
- 承保樓齡60年或以下的被保場所

主要不保事項

- 因合約條款引致的責任
- 人類免疫力缺乏病毒 (HIV)及愛滋病
- 瞞騙/詐騙/蓄意行為
- 因產品、專業意見及服務所引致的責任
- 戰爭
- 自然損耗

重要提示：此文件只作參考之用，並不能作為有關保單的任何部份。有關本保險之完整條款及條件，請參閱保單文件。
如中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。

關於 **Allied World 世聯**

透過其遍布全世界的子公司，Allied World Assurance Company Holdings, Ltd在世界各地為客戶提供保險及再保險產品和服務。自2001年，我們透過Allied World世聯的品牌，致力為客戶、分保人及貿易夥伴提供考慮周詳的服務及有效的保障。我們是Fairfax Financial Holdings Limited的子公司。因此，憑藉集團廣闊的國際網絡，我們能在思考上擺脫傳統的框架並提出新穎的想法。我們擁有穩健的資本基礎，而我們的解決方案均能與時並進。我們的團隊則致力建立互惠互利的長遠關係。

Allied World Assurance Company, Ltd **世聯保險有限公司**

(incorporated in Bermuda with limited liability)

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Allied World Assurance Company, Ltd世聯保險有限公司是於百慕達註冊成立的有限公司。保障將會由Allied World Assurance Company, Ltd世聯保險有限公司的香港分行承保，而該分行受保險業監管局監管。保障只在符合本地的監管規定的情況下提供，實質的保障則受所簽發單的條款、條件及不保項目規限。© 2024年 Allied World Assurance Company Holdings, Ltd 版權所有。保留所有權利。