

交銀保險「有盈」商業保障計劃
CBI Profit Smart - Business Solution

SCHEDULE OF LIMITS

Section	Benefits	Essential Plan Limit of Indemnity/Sum Insured	Advance Plan Limit of Indemnity/Sum Insured
1	Material Damage		
1.1	Office/Shop Contents - applicable to office/shop with gross floor area at or less than 20,000sqft otherwise underwriting is required.	Actual replacement cost of the damaged property or up to maximum \$500 per each sqft for office and \$1,000 per each sqft for shop PROVIDED THAT subject to maximum total \$20,000,000 per each and every occurrence/loss	Actual replacement cost of the damaged property or up to maximum \$1,000 per each sqft for office and \$1,500 per each sqft for shop PROVIDED THAT subject to maximum total \$30,000,000 per each and every occurrence/loss
1.2	Trade sample &/or stock in trade but exclude food and beverage	Inclusive in contents sum insured but in no case more than 10% of content sum unless otherwise insured and specified the sum insured under the policy	Inclusive in contents sum insured but in no case more than 10% of content sum unless otherwise insured and specified the sum insured under the policy
Free Extensions :			
		<u>Sub-limits</u>	<u>Sub-limits</u>
(a)	Accidental Breakage of Fixed Glass	10% of office/shop contents sum insured or up to maximum \$250,000 for any one period of insurance	10% of office/shop contents sum insured or up to maximum \$500,000 for any one period of insurance
(b)	Alternation &/or Repairs &/or Decoration	It takes no effect to the coverage under Section 1 if the contract value for the contract works is less than \$1,000,000	It takes no effect to the coverage under Section 1 if the contract value for the contract works is less than \$1,000,000
(c)	Automatic Reinstatement of Sum Insured	Available	Available
(d)	Cost of Recharging Fire Extinguishing Equipment	\$50,000 per each loss	\$100,000 per each loss
(e)	Cost of Repairing Locks &/or Keys &/or Burglar Alarms	\$10,000 per each loss	\$20,000 per each loss
(f)	Criminal Damage to insured property by Insured's employee	Not Covered	\$500,000 in total for any one period of insurance
(g)	Employees' Personal Effects	\$3,000 per employee and \$20,000 in aggregate for any one period of insurance	\$3,000 per employee and \$50,000 in aggregate for any one period of insurance
(h)	Exhibition &/or Sales Promotion (within territory of Hong Kong)	\$50,000 in aggregate for any one period of insurance	\$100,000 in aggregate for any one period of insurance
(i)	Loss of or damage to Document &/or Deed	\$10,000 in aggregate for any one period of insurance	\$10,000 in aggregate for any one period of insurance
(j)	Loss resulting from the Abnormal Fluctuation of Electric Current	Not Covered	\$10,000 per equipment & \$100,000 in aggregate for any one period of insurance
(k)	Portable Equipment anywhere in the world	Not Covered	\$10,000 per equipment & \$50,000 in aggregate for any one period of insurance
(l)	Removal of Debris	10% of contents sum insured or up to maximum \$500,000 per occurrence	\$1,000,000 or 10% of contents sum insured or up to maximum \$1,000,000 per occurrence
(m)	Seasonal Increase on Stock Protection	Stock protection temporarily increased by 20% during the seasonal sales period	Stock protection temporarily increased by 20% during the seasonal sales period
(n)	Stock in Transits	\$50,000 per conveyance & \$100,000 in aggregate for any one period of insurance	\$100,000 per conveyance & \$200,000 in aggregate for any one period of insurance
(o)	Temporarily Protection	\$100,000 in aggregate for any one period of insurance	\$200,000 in aggregate for any one period of insurance
(p)	Temporarily Removal	in aggregate for any one period of insurance	\$200,000 in aggregate for any one period of insurance
(q)	Work of Art &/or Wine	Not Covered	\$100,000 per occurrence & \$200,000 in aggregate for any one period of insurance
Overall Limit per each period of insurance under Section 1 inclusive all extensions		\$20,000,000.00	\$30,000,000.00
Insured Article		Max. limit per article	Max. limit per article
Office/Shop Contents		Not Applicable	Not Applicable
Stock in Trade		\$50,000 per each/pack unless otherwise specified under the policy	\$50,000 per each/pack unless otherwise specified under the policy
Trade / Stock Sample		\$10,000.00	\$25,000.00
Portable Equipment		Not Covered	\$10,000.00
Wine for self-use		Not Covered	\$5,000.00
Policy Excess			
In respect of loss or damage under Section 1 caused by resulting from water, typhoon, windstorm and/or flood		The first \$5,000 or 10% of adjusted loss whichever is greater.	The first \$5,000 or 10% of adjusted loss whichever is greater.
In respect of each and every loss or damage to Portable Equipment / Wine		Not Applicable	The first \$1,000 or 25% of adjusted loss whichever is greater
In respect of loss or damage to insured properties under this policy caused directly &/or indirectly by resulting from malicious act related to &/or emanated from riot, political violence, strike (whether or not with lockout) &/or alike. (where applicable)		The first \$50,000 or 25% of adjusted loss whichever is greater.	The first \$50,000 or 25% of adjusted loss whichever is greater.
In respect of other loss or damage under Section 1		\$5,000.00	\$5,000.00

2 Business Continuity			
2.1	Increased Cost of Working	\$500,000.00 (Indemnity Period: 6 months)	\$1,000,000.00 (Indemnity Period: 6 months)
2.2	Legal Obligation of paying the Rent and Management Fees	Not Covered	Maximum 3 months rental & management fee and \$300,000 in aggregate for any one period of insurance
	Free Extensions :	Sub-limits	Sub-limits
(a)	Business Premises Closure (exclude interruption resulting from infectious diseases)	Not Covered	\$100,000 - Max. 1 month rental up to max. \$100,000 in aggregate for any one period of insurance
(b)	Claim Preparation Costs	\$50,000.00	\$100,000.00
(c)	Denial of Access Clause	Not Covered	\$100,000 - Max. 1 month rental up to max. \$100,000 in aggregate for any one period of insurance
(d)	Company's Event Cancellation or Postponement (exclude interruption resulting from infectious diseases)	Not Covered	\$100,000.00
	Overall Limit per each period of insurance under Section 2 inclusive all extensions	\$500,000.00	\$1,000,000.00
Policy Excess			
	1. In respect of each and every loss except below	Loss incurred in first 48 hours	Loss incurred in first 48 hours
	2. In respect of loss incurred under 2.2	Not Covered	Loss incurred in first 30 days
	3. In respect of loss incurred under extension (d)	Not Covered	\$5,000.00
Special arrangement for riot and associated malicious damage protection			
	Notwithstanding anything contained herein to the contrary, Section 1 & 2 of this policy is extended to cover loss or damage to insured properties caused directly &/or indirectly by resulting from malicious act related to &/or emanated from riot, political violence, strike (whether or not with lockout) &/or alike.	\$10,000.00	\$15,000.00
3. General Liability			
	Indemnity in respect of any one occurrence inclusive legal costs	Limit of Indemnity per occurrence \$15,000,000.00	Limit of Indemnity per occurrence \$30,000,000.00
	Free Extensions :	Sub-limits	Sub-limits
(a)	Advertising Signboard Liability	Full limit	Full limit
(b)	Alterations, Repairs & Decoration Liability (applicable to contract works up to contract value \$1,000,000)	Full limit	Full limit
(c)	Car Park Liability (applicable to one of the Insured's own vehicle parking within territory of Hong Kong SAR)	Not Covered	Full limit
(d)	Civil and Administrative Fines and Penalties	Not Covered	\$100,000.00
(e)	Exhibition &/or Sales Promotion (within territory of Hong Kong)	\$10,000,000.00	\$20,000,000.00
(f)	First Aid Treatment	Full limit	Full limit
(g)	Fire and Explosion Legal Liability	Full limit	Full limit
(h)	Food &/or Drink Poisoning	\$10,000,000.00	\$10,000,000.00
(i)	Independent Contractor's Liability (applicable to contract works up to contract value \$1,000,000)	\$10,000,000.00	\$10,000,000.00
(j)	Intellectual Property (Cover Defence Costs Only)	Not Covered	\$250,000.00
(k)	Overseas Business Visit	\$10,000,000.00	\$20,000,000.00
(l)	Social, Sports and Recreational Activities	\$10,000,000.00	\$20,000,000.00
(m)	Tenant Legal Liability	Full limit	Full limit
	Optional Extensions (additional premium is required)	Sub-limits	Sub-limits
(n)	Car Park Liability Extension	Full limit	Full limit
(o)	Customer/Guest Property under care or control	\$10,000 per customer/guest up to maximum \$200,000 per occurrence	\$10,000 per customer/guest up to maximum \$200,000 per occurrence
(p)	Exterior wall/roof top Signage &/or Neon Sign over carriageway	\$10,000,000.00	\$20,000,000.00
(q)	Overseas Exhibition and Sales Promotion	\$10,000,000.00	\$20,000,000.00
	Overall Limit per each period of insurance under Section 3 inclusive all extensions	Not Applicable	Not Applicable
Policy Excess			
	In respect of loss and/or damage to third party's property damage claim caused by water.	The first \$5,000 or 10% of adjusted loss whichever is greater.	The first \$5,000 or 10% of adjusted loss whichever is greater.
	In respect of each and every third party's bodily injury claim and/or property's damage claim.	\$5,000.00	\$5,000.00
4 Data Security Protection			
4.1	Customer Data Liability (Cover defense cost only)	Not Covered	\$250,000 in aggregate for any one period of insurance
4.2	Cyber Extortion resulting from security threat (Investigation & Mitigation Fee only)	Not Covered	\$100,000 in aggregate for any one period of insurance
4.3	Media Contents Liability (Cover defense cost only)	Not Covered	\$25,000 in aggregate for any one period of insurance

	Overall Limit per each period of insurance under Section 4 inclusive all extensions	-	\$200,000.00
5 Crime Protection			
5.1	Employee Crime	Not Covered	\$250,000 in aggregate for any one period of insurance
5.2	Loss of Money whilst is kept inside the insured premises resulting from fraudulent act or theft committed by third party.	\$100,000 per occurrence and \$500,000 in aggregate for any one period of insurance	\$100,000 per occurrence and \$500,000 in aggregate for any one period of insurance
5.3	Loss of Money whilst in transits within territory of Hong Kong SAR from fraudulent act or theft committed by third party.	\$50,000 per conveyance and \$250,000 in aggregate for any one period of insurance	\$50,000 per conveyance and \$250,000 in aggregate for any one period of insurance
5.4	Loss of Money whilst is kept inside bank's night safe	\$20,000.00	\$20,000.00
5.5	Loss of Money whilst in Insured Employee's personal custody anywhere in the world	Not Covered	\$5,000 per employee and \$25,000 in aggregate for any one period of insurance
5.6	Repair of strongroom, safe and alarm system after theft or attempt theft loss	\$25,000 per loss and \$50,000 in aggregate for any one period of insurance	\$50,000 per loss and \$100,000 in aggregate for any one period of insurance
	Overall Limit per each period of insurance under Section 5 inclusive all extensions	\$500,000.00	\$500,000.00
	Free Extensions :	Sub-limits	Sub-limits
	Periodical Increase on Cash whilst is kept inside the insured premises	Sunday, Public Holidays, Day before and after Public Holidays except Sunday, cash protection under item 5.2 shall be increased by 50% but in no case exceeds \$150,000	Sunday, Public Holidays, Day before and after Public Holidays except Sunday, cash protection under item 5.2 shall be increased by 50% but in no case exceeds \$150,000
	Policy Excess		
	In respect of loss or damage incurred under Item 5.1	Not Applicable	\$10,000.00
6 Personal Assault			
6.1	Accidental Death of Insured Employee resulting from burglary or robbery	\$100,000 per employee and \$300,000 in aggregate for any one period of insurance	\$200,000 per employee and \$600,000 in aggregate for any one period of insurance
6.2	Accidental Total Permanent Disablement of Insured Employee resulting from burglary or robbery (payment in accordance with the SCHEDULE OF BENEFITS)	\$100,000 per employee and \$300,000 in aggregate for any one period of insurance	\$200,000 per employee and \$600,000 in aggregate for any one period of insurance
6.3	Accidental Medical Expenses resulting from burglary or robbery	Not Covered	\$5,000 per employee and \$20,000 in aggregate for any one period of insurance
	Overall Limit per each period of insurance under Section 6 inclusive all extensions	\$300,000.00	\$600,000.00
自選保障 OPTIONAL COVER			
Section	Benefits	Elementary Plan Limit of Indemnity/Sum Insured	Superior Plan Limit of Indemnity/Sum Insured
7	Employees' Compensation Insurance (optional cover) Employee of the Insured with the nature of work defined below (a) Managerial Staff (b) Clerical Staff (c) Indoor Sales / Shop Attendant (d) Outdoor Sales / Marketing Staff (e) Commercial Traveler (f) Messenger (g) Private Car Driver (h) Indoor Cleaning Worker	Up to minimum statutory limits	Up to minimum statutory limits
	Free Extensions :	Sub-limits	Sub-limits
(a)	Function, Sports and Social Activities	Inclusive in Policy Limit	Inclusive in Policy Limit
(b)	Meal and Lunch Time	Inclusive in Policy Limit	Inclusive in Policy Limit
(c)	Overseas Business Visit	Inclusive in Policy Limit	Inclusive in Policy Limit
(d)	To and From Work during Extra-ordinary Weather Condition	Inclusive in Policy Limit	Inclusive in Policy Limit
(e)	Replacement Staff Expenses	Not Covered	\$50,000 in aggregate for any one period of insurance
(f)	Temporarily work from home with Employer's consent	Inclusive in Policy Limit	Inclusive in Policy Limit

Additional Cover append of this insurance

Clause 001 Business Interruption Insurance

Subject to supplemental information and underwriting is required

Clause 002 -Machinery Breakdown Insurance

Subject to supplemental information and underwriting is required