

Office Comprehensive Package Insurance
Summary of Coverage (All limits and premium are in HK dollars)

Sections	Description of Coverage	Maximum Limit of Indemnity (HK\$)	
1. Office Contents "All Risks"			
Basic Cover	Office Contents	up to the Sum Insured	
	Cover	Any one item of machinery or equipment	\$200,000 / item
		Computer systems' records	10% of the Sum Insured
		Any one deed, document, card, tape, file or transparency	\$5,000 / item
		Any one bottle of wine/spirit	\$1,000 / item
		Any one item or set of work of art	\$10,000 / year
		Trade samples and/or Stock in Trade	\$15,000 / item 10% of the Sum Insured
		All loss or damage in any one event	the Sum Insured as specified against this Section in the schedule
		Extensions	Accidental Breakage of Glass
	Loss of or Damage to Contents Temporarily Removed from the Business Premises		15% of the Sum Insured
	Loss of or Damage to Documents in Transit		\$5,000 / event
	Alterations or Repairs		contract value not exceeding \$200,000 / contract
	Damage to Business Premises Resulting From Theft or Attempted Theft		up to the Sum Insured
	Removal of Debris		10% of the Sum Insured
	Personal Effects		\$5,000 / person 15% of the Sum Insured
	Fire Extinguishing Expenses		\$20,000 / year
	Architects' and Surveyors' Fees		\$5,000 / year
	Replacement of Locks		\$5,000 / year
	Roller Shutter and Gate		\$20,000 / year
	Business Sign Board		\$2,000 / year
2. Business Interruption			
Free Cover	Cover Covers Increase in Cost of Working caused by the interruption to the Business resulting from: (1) Loss of or damage to the Office Contents insured and payable under Section 1 of the Policy (2) Denial of Access for no less than 48 consecutive hours Indemnity Period : 12 months	\$500,000 / year	
	Extension Professional Accountants' Fees	\$50,000 / year	
3. Money			
Free Cover	(1) Loss of money (other than crossed cheques, crossed postal orders, crossed money orders and crossed bankers' drafts)		
	(i) in transit	\$50,000	
	(ii) on the Business Premises		
	- during Business Hours	\$50,000	
- out of Business Hours in locked safe(s) and/or strongroom	\$50,000		
- out of Business Hours in locked drawer(s)	\$20,000		
- out of Business Hours not in a locked safe or strongroom or locked drawer	\$5,000		
- in the bank night safes	\$50,000		
(2) Loss of crossed cheques, crossed postal orders, crossed money orders and crossed banker's drafts	\$500,000		
(3) Damage to safes and cash register caused by theft or attempted theft	\$30,000		

Sections	Description of Coverage		Maximum Limit of Indemnity (HK\$)
4. Malicious Attack			
Free Cover	Cover	Covers bodily injury sustained by you, your partners, directors or employees whilst engaged in the Business as a result of malicious attack or attempt thereat	up to the compensation amount
	Benefits	(1) Death within 12 consecutive months from the date of the bodily injury	\$150,000 / person and in aggregate
		(2) Loss of limb (one or more limbs) and/or the total irrecoverable loss of sight of one or both eyes within 12 consecutive months from the date of the bodily injury	\$150,000 / person and in aggregate
		(3) Permanent total disablement	\$150,000 / person and in aggregate
5. Public Liability			
Free Cover	Cover	Covers legal liability in respect of accidental third party bodily injury and/or property damage in connection with your business happening on the insured premises or within Hong Kong	\$10,000,000 / event
	Extensions	(1) Overseas Visits	\$5,000,000 / year
		(2) Food and/or Drink Poisoning	\$2,000,000 / year
		(3) Tenants Liability	up to limit of liability
		(4) Independent Contractor's Liability	up to limit of liability contract value not exceeding \$200,000 / contract
		(5) Social and/or Welfare Club	\$2,000,000 / year
6. Employees' Compensation			
Optional	Cover	Covers the legal liability as an employer under the Employees' Compensation Ordinance for the bodily injury or death of employees arising out of and in the course of the employment in the business.	specified in the schedule

Note: The maximum liability of the Company under the Policy during the Period of Insurance is inclusive of the above extension sublimits under each Section.

General Exclusions (Applicable to Section 1 to 5)

- war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war;
- mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
- acts of terrorism committed by any person or persons acting on behalf of or in connection with any organisation. For the purpose of this General Exclusion, terrorism means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear;
- nuclear weapons material or ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission or fusion;
- the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- confiscation, nationalization, requisition or destruction of or damage to the property insured by or under the order of Government or local authority;
- consequential loss or damage of any kind except as provided in Section 2;
- any mysterious disappearance or unexplained loss;
- any willful, malicious or deliberate act by The Insured or his partners, directors or Employees;
- any judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Hong Kong.

Remark:

- The information above provides a brief introduction only. Please refer to the insurance policy for Terms and Conditions and other specific details. In the event of any discrepancy or inconsistency between the English version and the Chinese version of this Terms and Conditions, the English version shall prevail.
- The above mentioned insurance product is underwritten by CMB Wing Lung Insurance Company Limited (hereinafter called "CMB Wing Lung Insurance"). This insurance product is not the product of CMB Wing Lung Bank Limited (hereinafter called "CMB Wing Lung Bank").
- CMB Wing Lung Bank is the Appointed Insurance Agency (Insurance Authority Licensed Insurance Agency Number: FA3403) of CMB Wing Lung Insurance. The insurance products CMB Wing Lung Bank can promote, advise on or arrange are limited to the insurance products offered by the appointing insurer.
- CMB Wing Lung Insurance is authorized and supervised by Insurance Authority to operate general insurance business in Hong Kong Special Administrative Region.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between CMB Wing Lung Bank and the customer out of the selling process or processing of the related transaction, CMB Wing Lung Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of insurance product should be resolved between CMB Wing Lung Insurance and the customer directly.
- CMB Wing Lung Insurance has reserved the absolute rights to determine whether to accept the application of the above mentioned insurance product based on the information of applicant/insured person provided on the application.
- CMB Wing Lung Insurance could amend or cancel the terms and conditions of the above mentioned insurance product from time to time without prior notice. CMB Wing Lung Insurance reserved the final decision rights in case of any disputes.
- This insurance is applicable to business registered in Hong Kong only.

Minimum premium per policy : HK\$ 1,250 (All sections)

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