

## Comprehensive Insurance for SME

Diversified SME Protection

Develop Your Business with No Concern



Enquiry Hotline : 3508 1040

[www.cmbwinglunginsurance.com](http://www.cmbwinglunginsurance.com)



招商永隆保險  
CMB WING LUNG INSURANCE

## Comprehensive Insurance for SME

As an entrepreneur or the manager of an enterprise, have you ever worried about the potential loss to your company caused by fire, flooding, theft, third party claims or employees' compensation? As a reliable business partner, CMB Wing Lung Insurance provides comprehensive insurance services to you, not only mitigating the risk and loss but also providing protection to the sustainable development of your enterprise.

### ► Our comprehensive insurance services include three main areas:

#### 1. Property/Fire Insurance

Protect you from losses arising from fire, typhoon/windstorm, flooding and burglary etc.

#### 2. Employees' Compensation Insurance

Protect you from statutory liability towards the injury of your employees under the Employees' Compensation Ordinance.

#### 3. Public Liability Insurance/Third Party Liability Insurance

Protect you from legal liability to third party in respect of both property damage and bodily injury during the course of business.

Other than the above, we also provide the following general insurance services:

- Motor insurance
- Engineering and office renovation insurance
- Marine hull and cargo insurance
- Fidelity insurance
- Bond insurance
- Medical and personal accident insurance for employees

#### Remark:

1. 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.
2. The above mentioned insurance product is underwritten by CMB Wing Lung Insurance Company Limited (CMB Wing Lung Insurance). This insurance product is not the product of CMB Wing Lung Bank Limited (CMB Wing Lung Bank).
3. 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.
4. CMB Wing Lung Insurance is authorized and supervised by Insurance Authority to operate general insurance business in Hong Kong Special Administrative Region.
5. 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.
6. 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.
7. 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.

#### Contact information:

For further information, please contact the customer representatives of any branch of CMB Wing Lung Bank.

#### Statement

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive our future promotional materials. Please inform us in writing in case of such a request to the Data Protection Officer. (Address: The Data Protection Officer, CMB Wing Lung Bank Limited, 45 Des Voeux Road Central, Hong Kong. Fax no. 2782 3895).

#### CMB Wing Lung Insurance Company Limited

CMB Wing Lung Insurance Company Limited is a Wholly Owned Subsidiary of CMB Wing Lung Bank Limited  
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## 中小企綜合保險服務

多元企業保障 助您發展無限潛力



查詢熱線：3508 1040

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## 中小企綜合保險服務

作為創業者或企業的管理者，您曾否擔心因火災、水浸、盜竊、第三方索償、僱員補償等事故導致潛在損失？招商永隆保險作為一個值得信賴的商業夥伴，為您提供綜合保險服務，不單為您減低風險及損失，亦能為企業的持續發展提供保障。

### ▶ 本公司提供之綜合保險包括以下三大範疇：

#### 1. 財產/火災保險

保障因火災、颱風/暴雨、水浸及盜竊等事故所導致之損失。

#### 2. 僱員補償保險

保障在僱員補償條例下就僱員受傷而須承擔的法定責任。

#### 3. 公眾責任/第三者責任保險

保障在經營業務時對第三者造成財物損失或人身傷害而須承擔之法律責任。

除上述保險外，本公司亦提供以下一般保險服務：

- 汽車保險
- 建築工程、辦公裝修保險
- 船舶及貨運保險
- 僱員忠誠保險
- 履約保險
- 員工醫療保險及個人意外保險

注意：

1. 以上資料只供參考之用，詳情請參閱保險合約內之條款及細則。條款及細則之中文本與英文本如有歧異，概以英文本為準。
2. 以上之保險產品由招商永隆保險有限公司（招商永隆保險）承保。此保險產品並非招商永隆銀行有限公司（招商永隆銀行）之產品。
3. 招商永隆銀行為招商永隆保險委任之保險代理機構（保險業監管局保險代理機構牌照號碼：FA3403）。招商永隆銀行只可就委任保險人所提供之保險產品進行推廣，提供意見或安排保單。
4. 招商永隆保險已獲保險業監管局授權及監管，於香港特別行政區經營一般保險業務。
5. 對於招商永隆銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），招商永隆銀行須與客戶進行金融糾紛調解計劃程序；而有關保險產品的合約條款的任何爭議，由招商永隆保險與客戶直接解決。
6. 招商永隆保險保留根據投保人及／或受保人於投保時所提供的資料，而決定是否接受任何有關上述保險計劃投保申請的絕對權利。
7. 招商永隆保險保留隨時修訂或取消對於上述保險計劃任何條款及細則的酌情權，毋須事先通知。如有任何爭議，招商永隆保險保留最終決定權。

### 聯繫方式

如欲獲取更多資料，請向招商永隆銀行各分行的業務代表查詢。

### 聲明

根據《個人資料（私隱）條例》，閣下可隨時選擇不再收取本行之宣傳單張，如有需要，請以書面形式通知本行的資料保護主任，（地址：香港中環德輔道中45號，招商永隆銀行有限公司，資料保護主任。傳真：2782 3895），此項安排不另收費。

### 招商永隆保險有限公司

招商永隆保險有限公司為招商永隆銀行有限公司全資附屬公司

地址：香港德輔道中199號無限極廣場33樓

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