

360° BUSINESS PROTECTION KEEPS YOUR BUSINESS RUNNING SMOOTHLY

360° Business Protection is designed to cover all your insurance needs in running your business. It provides a wide range of protection at the best rates. Additional cover limits and extensions are available for a broad range of trades and businesses, whether you have single or multiple locations.

Section 1 - Property All Risks (Basic Cover)

Cover	Maximum Limits (HK\$)
1. Temporary Removal Cover accidental loss or damage to your office contents and equipment, including removal and replacement, and replacement of damaged or stolen items, during business hours and fittings.	Up to 50m (insured you decide)
Free Benefits	
1. Temporary Removal Removal for cleaning, removing or repair within Hong Kong.	10% of Sum Insured
2. Stocks in Transit Loss of or damage to stocks in transit in the course of collection and delivery by you or any of your employees (see electronic components).	50,000
3. Documents in Premises Loss of or damage to document, manuscript, pattern, model, business book or computer records at your office.	50,000
4. Document in Transit Loss of or damage to document while in transit.	20,000
5. Work of Art Loss of or damage to any currency or works of art at your office.	10,000
6. Personal Effects Loss of or damage to clothing and personal effects of your employees at your office.	3,000
7. Fixed Glass Breakage of fixed glass in windows, doors, showcases and shelves and the reasonable cost of any temporary boardings (if considered necessary).	50,000 or 10% of Sum Insured whichever is the lesser
8. Damage to Premises Premises caused by theft or attempted theft (theft or attempted theft must be reported to the police and a police report must be obtained) or fire, lightning or lightning strike and violent entry into or exit from your office.	50,000
9. Alterations or Repairs Loss of or damage to the property by any alteration, repair, decoration or maintenance work performed at your office.	Current value of the work up to 200,000
10. Locks Replacement Damage to your office locks due to theft or burglary to your office making forcible and violent means of entry into or exit from your office.	2,000
11. Business Sign Board Damage to business sign board installed outside of the office.	2,000
12. Fire Extinguishing Expenses Cost of extinguishing fire and expenses for replacing fire-fighting equipment, fire or explosion.	3,000
13. Removal of Debris Removal of debris, rubble, or other material caused by fire, lightning or explosion, including clearing, demounting, dismantling and shipping up.	10% of Sum Insured whichever is the lesser
14. Architects & Surveyors Fee Fees charged by architect, surveyor, consultant engineer for reinstatement of your office following accidental loss or damage.	5,000

Section 2 - Additional Expenditure (Free Cover)

Cover	Maximum Limits (HK\$)
Additional expenses incurred within 12 months following the loss or damage to your business or conduct of business.	1,000,000
Free Benefits	
1. Denial of Access Additional expenses incurred by the hindrance of access to your office for more than 48 hours by accident insured.	
2. Failure of Public Utilities Interruption of your business resulting from failure of public utilities for more than 48 hours caused by damage to stations of public electricity supply, land based premises of public gas supply and water works or pumping station.	
3. Professional Accountant's Charges Professional accountant's charges reasonably incurred for claims verification.	50,000

Section 3 - Money & Personal Asset (Free Cover)

Cover	Maximum Limits (HK\$)
Covers the loss of cash, bankers' drafts, cheques and stamps in Hong Kong.	
1. Crossed Cheques	500,000
2. In Transit	30,000
3. In office during business hours	30,000
4. In transit	30,000
5. In a locked safe or strongroom	30,000
6. In a locked drawer or cabinet	5,000
7. In a locked safe and/or strongroom and/or locked drawer	5,000
8. In bank night safe	50,000

Section 4 - Public Liability (Free Cover)

Cover	Maximum Limits (HK\$)
Cover legal liability for third party bodily injury and/or property damage arising out of and in the course of your business within the territory of Hong Kong.	10,000,000 per annualised period of insurance
Free Benefits	
1. Worldwide Cover for Overseas Visits Cover your employee's bodily injury arising out of and in the course of employment involving a commercial visit other than manual work assignments outside of Hong Kong.	
2. Emergency Transportation Cover your employee's transportation to cover the injured employee to any registered clinic or hospital immediately after an accident up to HK\$10,000 any one period of insurance.	
3. First Aid Cover your employee's first aid expenses when proceeding of recall to his placement or returning the employee directly to his home, while a yellow signal, 8 or above or a red signal is in force.	
4. Director and Employment Practices Liability Cover your personal liability as a director in respect of the management risk associated with your day to day business.	1,000,000
Free Benefits	
1. Employment Practices Liability Cover your personal liability as a director in respect of any employment related allegation against you with a maximum of HK\$250,000.	
2. Defence Costs Cover any necessary costs and expenses incurred to investigate, settle, defend or appeal a Director Claim or Employment Practices Claim.	
3. Nil Deductible for Director Claim No deductible shall apply for any Director Claim.	

Section 4 - Public Liability (Free Cover)

Cover	Maximum Limits (HK\$)
Cover legal liability for third party bodily injury and/or property damage arising out of and in the course of your business within the territory of Hong Kong.	10,000,000 per annualised period of insurance
Free Benefits	
1. Overseas Commercial Visits Cover your employee's first aid expenses when proceeding of recall to his placement or returning the employee directly to his home, while a yellow signal, 8 or above or a red signal is in force.	
2. Worldwide Cover for Overseas Visits Cover your employee's bodily injury arising out of and in the course of employment involving a commercial visit other than manual work assignments outside of Hong Kong.	
3. Emergency Transportation Cover your employee's transportation to cover the injured employee to any registered clinic or hospital immediately after an accident up to HK\$10,000 any one period of insurance.	
4. Director and Employment Practices Liability Cover your personal liability as a director in respect of the management risk associated with your day to day business.	1,000,000
Free Benefits	
1. Employment Practices Liability Cover your personal liability as a director in respect of any employment related allegation against you with a maximum of HK\$250,000.	
2. Defence Costs Cover any necessary costs and expenses incurred to investigate, settle, defend or appeal a Director Claim or Employment Practices Claim.	
3. Nil Deductible for Director Claim No deductible shall apply for any Director Claim.	

Section 5 - Employees' Compensation (Optional Cover)

Cover	Maximum Limits (HK\$)
Cover your liability as an employer under the law for bodily injury to employees arising out of and in the course of employment.	100,000,000 per event
Free Benefits	
1. Worldwide Cover for Overseas Visits Cover your employee's bodily injury arising out of and in the course of employment involving a commercial visit other than manual work assignments outside of Hong Kong.	
2. Emergency Transportation Cover your employee's transportation to cover the injured employee to any registered clinic or hospital immediately after an accident up to HK\$10,000 any one period of insurance.	
3. First Aid Cover your employee's first aid expenses when proceeding of recall to his placement or returning the employee directly to his home, while a yellow signal, 8 or above or a red signal is in force.	

Section 6 - Director and Employment Practices Liability

Cover	Maximum Limits (HK\$)
Cover your personal liability as a director in respect of the management risk associated with your day to day business.	1,000,000
Free Benefits	
1. Employment Practices Liability Cover your personal liability as a director in respect of any employment related allegation against you with a maximum of HK\$250,000.	
2. Defence Costs Cover any necessary costs and expenses incurred to investigate, settle, defend or appeal a Director Claim or Employment Practices Claim.	
3. Nil Deductible for Director Claim No deductible shall apply for any Director Claim.	

Section 7 - Data Protection

Cover	Maximum Limits (HK\$)
Cover your liability for third party bodily injury and/or property damage arising out of and in the course of your business within the territory of Hong Kong.	1,000,000
Free Benefits	
1. Defence Costs Cover any reasonable or necessary costs and expenses incurred to investigate, settle, defend or appeal any claim arising from Breach of Confidentiality or Data Protection Breach.	
2. Nil Deductible for any Claim No deductible shall apply for any Claim.	

Excess (Applicable to Section 1 and Section 4)	(HK\$)
Commercial Building	
Section 1 - Property All Risks	
Building age of insured premises: (1-40 years)	5,000 or 10% of adjusted loss, whichever is the greater
Water damage claim	1,000
Section 4 - Public Liability	
Each and every other claim except fire, lightning or explosion	5,000 or 10% of adjusted loss, whichever is the greater
Third Party Property Damage caused by water damage claim	1,000
Industrial Building	
Section 1 - Property All Risks	
Building age of insured premises: (1-40 years)	5,000 or 10% of adjusted loss, whichever is the greater
Water damage claim	3,000
Section 4 - Public Liability	
Each and every other claim except fire, lightning or explosion	5,000 or 10% of adjusted loss, whichever is the greater
Third Party Property Damage caused by water damage claim	3,000
Major Exclusions	
War, war and war, mechanical and electrical breakdown, indirectly liability arising from products, professional advice and treatment and contractual liability	

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