Business Comprehensive Protection Plan

Our all-in-one business insurance is structured into three tiers of protection, allowing you to tailor coverage according to your needs:

Annual coverage limits are calculated in Hong Kong dollars unless otherwise specified.

Core Protection	1 **Contents and Equipment:** HK$150,000 - HK$3,000,000 2 **Public Liability:** HK$10,000,000 – HK$30,000,000
Value-Added Protection	3 **Business Interruption:** HK$500,000, extendable to HK$1,500,000 4 **Money:** HK$500,000 / HK$50,000 per event, extendable to HK$100,000 5 **Personal Accident:** HK$300,000, extendable to HK$500,000 6 **Fidelity Guarantee:** HK$20,000, extendable to HK$50,000
Optional Coverage	7 **Employee Compensation:** HK$100,000,000 8 Building **(Fire):** HK$1,000,000 - HK$10,000,000 (industrial buildings) / HK$15,000,000 (shopping malls/commercial buildings) 9 **Additional Stock:** HK$50,000 – HK$300,000

■ Core Protection – Must, Essential core coverage ■ Value-Added Protection - Complimentary when eligibility criteria are met ■ Optional Coverage — Additional benefits available at extra cost

How to Enjoy Free Value-Added Protection?

Option 1: Insure your contents and equipment for HK$150,000 - HK$250,000 + minimum public liability of HK$15,000,000 → Automatically receive complimentary value-added protection (basic level).

Option 2: Insure your contents and equipment for HK$300,000 or above + public liability of HK$10,000,000 or above →Automatically receive complimentary value-added protection (basic level)

Three Typical Coverage Scenarios

Here are three typical insurance combinations, designed to suit different budgets and business needs:

Coverage Item	Basic Plan Basic Core Plan	Streamlined Plan^ Value-Added Protection Plan			Premium Flexible Plan^ Premium Flexible Plan
I. Core Protection (Annual limits unless specified, HK$)					**Customisable Sum Insured** Free coverage under the Streamlined Plan is included, and the sum insured can be adjusted as your need.
1.Contents and Equipment	150,000 / 200,000 / 250,000	150,000 / 200,000 / 250,000	or	300,000	300,000 - Up to 3,000,000
2. Public Liability	10,000,000/event	15,000,000/event		10,000,000/event	10,000,000 - Up to 30,000,000/event
II.Value-Added Protection					
3.Business Interruption	✗Not included	✓Free 500,000			Up to 1,500,000
4. Loss of Money	✗Not included	✓Free 500,000 **Extensions (i)–(iv) under Item 4.2 50,000/event**			Annual 500,000 Extensions (i)–(iv) under Item 4.2 50,000-100,000/event

5.Personal Accident	✗Not included	✓Free 300,000/event	Up to 500,000/event
6.Fidelity Guarantee	✗Not included	✓Free 20,000	Up to 50,000
III. Optional Add-Ons (Additional Premium Required)			
7.Employee Compensation	100,000,000		
8.Building (Fire Insurance)	Industrial: 1,000,000 – 10,000,000; Shopping Mall / commercial buildings: 1,000,000 – 15,000,000		
9.Additional Stock	50,000 - 300,000		

^ The sum insured of Contents and Equipment for restaurants or food establishment must be HK$300,000 or above.

We understand that every business is unique. Whether you are running a small office or a retail shop, our Business Comprehensive Protection Plan provides comprehensive coverage under one policy, with flexible options to match your budget and business scale.

Please feel free to contact our professional team for more information.

Business Comprehensive Protection Plan - Comprehensive All-in-One Business Insurance

Choosing the right insurance plan is essential to protecting your business and giving you peace of mind. Bank of China Group Insurance Company Limited ("BOCG Insurance") understands its customers' needs and is proud to offer the "Business Comprehensive Protection Plan" ("the Plan"), a comprehensive solution tailored for offices and shops[5] (including food establishment). This all-in-one plan consolidates all essential business insurance coverage under a single policy, with flexible and customisable sum insured options.

In addition to a comprehensive range of core protection benefits - including contents and equipment and public liability - customers may also opt for additional coverage such as business interruption, loss of money, personal accident, employee fidelity, employees' compensation, buildings (fire), and stock, tailored to your individual business needs. This highly flexible and well-rounded plan supports your business growth, so you can focus on what matters most.

Key Features

1. **All-in-One Coverage**: Protects your offices, shops with a single policy;
2. **Flexible Options**: Choose from three plans, with the Premium Flexible Plan allowing customized coverage amounts, each insured location can be selected different sum insured;
3. **Free Value Added Coverage:** Enroll in the Streamlined Plan or Premium Flexible Plan (subject to meeting the specified sum insured for contents and equipment or public liability) to enjoy standard free coverages, including Business Interruption, Loss of Money, Personal Accident, and Fidelity Guarantee.
4. **Optional Add-ons**: Employee compensation, Building (fire insurance), and additional stock protection available;
5. **Green and environmentally friendly:** Extend to cover the additional cost of replacing damaged electrical appliances with energy-efficient models.

Item	Scope of Coverage	Maximum Limit of Indemnity (HK$)
Core Protection		
1.	**Contents and Equipment***	**150,000 -3,000,000/year**
	1.1. Furniture, fixture, fittings and utensil, equipment, electrical appliance, computer equipment, machinery, interior decorations Extended Coverage: Replacement of damaged electrical appliances with Grade 1 energy-efficient labelled products, and provided the additional cost of such replacement does not exceed HK$2,000 in aggregate during the period of insurance.	100,000/item
	1.2 Accidental damage to laptop computers used within Hong Kong (Excess:HK$2,000 per item)	500,000/year 7,000/item
	1.3. Stock and samples of general merchandise[1] (If the coverage amount under this item is deemed insufficient, you may arrange extra protection under Optional Coverage)	30,000/year
	1.4. Loss of or damage to computer system records, for the cost of reproducing the data only[2]	100,000/event (10,000/item)
	1.5. Any document, map, deed, tape, file, etc. [2]	25,000/event (5,000/item)
	1.6. Personal effects and valuables of Insured, directors, partners or employees	10,000/event (5,000/person)
	1.7. Works of arts and wine	20,000/year (5,000/item)
	1.8. Seasonal increase in sum insured for stock and samples of general merchandise from 1 November to 1 March for free	Maximum Limit of Indemnity increased by 30%
	Free Extension Coverage:	
	A. Damage to business premises due to theft or attempted theft	100,000/event
	B. Loss of or damage to contents that have been temporarily removed from office or shop for cleaning, renovation, repair or similar purpose	10% of Maximum Limit of Indemnity for "Contents & Equipment"/event
	C. Damage to fixed mirror or glass	20,000/event
	D. Removal of debris	10% of Maximum Limit of Indemnity for "Contents & Equipment"/year
	E. Fire extinguishing expenses	50,000/year/event
	F. Architects', surveyors' and consulting engineers' fees	5,000/event
	G. Damage to office or shop's contents and stock during lawful alterations, decoration or repair	Maximum Limit of Indemnity for "Contents & Equipment"/year (value of contractor works not to exceed the total of 500,000 each contract)
	H. Damage to advertising signs or decorations	10,000/year (5,000/event)
	I. Replacement of locks	5,000/year
	J. Loss of or damage to stock in transit	50,000/year
	K Loss of or damage to document in transit	5,000/year
2.	**Public Liability** Protect the employers and/or the employees against legal liability in respect of third-party bodily injury/death or property damage due to negligence happening in the office or shop in connection with business	**10,000,000-30,000,000/event**
	Free Extension Coverage:	
	A Overseas commercial visits - legal liability for the directors, partners and employees when traveling overseas for business	Maximum Limit of Indemnity for "Public Liability"/event

	B Food and drink - legal liability for visitors suffering from food poisoning arising from the provision of foods and drinks by the Insured	20% of Maximum Limit of Indemnity for "Public Liability"/event
	C. Tenants liability - legal liability as tenant to the landlord against damage to the rented office or shop	50% of Maximum Limit of Indemnity for "Public Liability"/event
	D Independent contractor's liability - legal liability for causing third party bodily injury / death or property damage due to alteration or addition to the office or shop	Maximum Limit of Indemnity for "Public Liability"/ event (value of contractor works not to exceed the total of 500,000 each contract)
	E Social, sports and welfare activities - legal liability for provision and management of social, sports and welfare activities	Maximum Limit of Indemnity for "Public Liability"/event
	F Advertising signs or decorations liability - legal liability caused by the Insured's advertising signs or decorations	1,000,000/year
Value-Added Protection		
3.	**Business Interruption**# Cover the additional expenses incurred to reinstate the normal conduct of office or shop in consequence of damage to property insured under Basic Coverage-item 1 (maximum indemnity period: 12 months)	**HK$500,000 – HK$1,500,000/year**
	Free Extension Coverage:	
	A. Professional accountants' charges - the professional accountants' charges incurred for investigation and verification of claims	50,000/year
	B. Denial of access - interruption of business as a result of denial of access to the office or shop for more than 48 consecutive hours due to damage to neighboring property	Maximum Limit of Indemnity for "Business Interruption" /year
	C. Failure of public utilities - interruption of business as a result of failure of public utilities for more than 48 consecutive hours	Maximum Limit of Indemnity for "Business Interruption" /year
4.	**Loss of Money***	**500,000/year**
	4.1 Accidental loss of money including loss of crossed cheques, crossed postal orders, crossed bankers' drafts and credit card sales vouchers	**500,000/event**
	4.2 Extension Coverage:	
	(i) Accidental loss of money at the office or shop during business hours	50,000/event Choose from up to100,000/event
	(ii) Accidental loss of money at the office or shop after business hours which is kept in a locked safe or strongroom	Same as above
	(iii) Accidental loss of money in a bank night safe	Same as above
	(iv) Accidental loss of money whilst in transit anywhere in HKSAR in the custody of the Insured or authorized employees	Same as above
	(v) Accidental loss of money at the office or shop after business hours which is not kept in a locked safe or strongroom	5,000/event
	(vi) Accidental loss of money whilst at the residence of directors, partners or authorized employees	2,500/event
	Note: The selected sum insured for extensions (i) to (iv) must be identical	
	Free Extension Coverage:	
	A. Damage to safes or strongroom caused by theft or attempted theft	50,000/event
	B. Loss caused by the acceptance of counterfeit money (applicable to HK dollar & RMB notes only)	15,000/event
5.	**Personal Accident**#	**300,000-500,000/event**

	Accidental death or permanent total disablement of the directors, partners or employees as a result of theft or attempted theft in the course of their duties in the office or shop (cover for insured person aged from 18 to 65 years old only)	**(100,000/person)**
6.	**Fidelity Guarantee*** Indemnify the insured against loss of money directly arising from any fraud or dishonest act of the insured's employees	**20,000-50,000/year**

***The optional sum insured for Contents & Equipment, Loss of Money and Fidelity Guarantee, in increments of HK$10,000,**
#For Business Interruption and Personal Accident increases in increments of HK$100,000.

Other Optional Coverage

Item	Scope of Coverage	Maximum Limit of Indemnity (HK$)
7.	**Employees' Compensation[3]**	**100,000,000/event**
	Cover the legal liability as an employer under the Employees' Compensation Ordinance or Common Law for the bodily injury or death of his / her employees arising out of and in the course of the employment. Extension Coverage: A. Accidental bodily injury sustained whilst the clerical and sales employees travel overseas for business purpose (applicable to the employees insured under the worldwide cover only); B. Accidental bodily injury sustained whilst the employee is participating in social, sports and welfare activities provided by the employer; C. Accidental bodily injury sustained by an employee while having a meal at the workplace during meal hours; D. Accidental bodily injury sustained by an employee whilst proceeding directly to his place of employment or returning therefrom directly to his home during the hoisting of extraordinary weather signal. E. Accidental bodily injury sustained by an employee while undertaking clerical duties when working from home (Clerical work only)	
8.	**Buildings (Fire)[4]**	**as per sum insured (year)**
	Cover buildings of insured office or shop at which it is situated against accidental physical loss of or damage due to fire, lightning, earthquake, vehicle impact, typhoon, windstorm & flood, water tanks, apparatus & pipes, explosion of boilers and gas used for domestic purposes, etc.	Industrial building 1,000,000-10,000,000 Shopping Malls/Commercial building 1,000,000-15,000,000
9.	**Additional Stock[5]**	**as per sum insured (year)**
	Increase the "Stock" coverage under Basic Coverage to ensure adequate protection against loss of or damage to stock in the office or shop.	50,000-300,000

Note:

1. Stock and samples of general merchandise:
Exclude high-value goods including but not limited to mobile phones, electronic goods, video, audio and photographic equipment, precious metals & gems, jewelry & watches, fur, edible bird's nest, ginseng and the like goods.

2. Computer systems' records; Any document, map, deed, tape, file etc.:
Coverage is limited to the costs of materials, labour, and time involved in transcribing and reproducing each damaged item.

3. The maximum number of employees covered is 80, with a total annual payroll not exceeding HK$50,000,000. If the number of insured employees and/or/total annual payroll exceeds these limits, a separate quotation will be required.

4. For buildings aged 45 years or above, if it is managed by an approved list property management company at the time of application, (please refer to the BOCG website www.bocgins.com for the list of property management companies), the premium arrangement are as follows:

	Building Age 45–49 Years	Building Age 50–60
Approved list property management companies	No loading	20% loading
Not Approved list property management companies	25% loading	50% loading

5. Exclude retail shops running the sales of gold, silver, jewellery, jade stones, watches, audio or video equipment, computer equipment (except installed with burglary alarm system), antiques, furs, ginseng, dried seafood, mobile phones and the like goods.

Notice of Claim

- For any claims, the insured should send a written notice to BOCG Insurance at the earliest possible time, no later than 30 days after the occurrence of the relevant loss or damage. The insured can call BOCG Insurance Hotline at (852)3187 5100 or download the claim form from the website. After completion of the form, please send it back to the claims department for handling as soon as possible.
- In case of any claims under "Loss of Money" Section, burglary/theft /robbery or any similar attempt, the insured should report to the police within 24 hours of discovery the incident.
- In case of any claims under "Public Liability" Section or "Employees' Compensation" Section, the insured should submit writ, summons or other legal proceedings issued to BOCG Insurance. The insured should not negotiate or admit any claims without the written consent of BOCG Insurance.

Major Exclusion (For details and other exclusions, please refer to the policy)

War or act of terrorism; Confiscation, commandeering or requisition of the Government; Nuclear power and nuclear radiations; Consequential loss or damage of any kind war or act of terrorism; confiscation, commandeering or requisition by the Government; nuclear weapons or nuclear radiation; consequential loss or damage of any kind;loss of or damage to stock stored in a cellar or basement, unless such stock is placed on shelves at least 4 inches above floor level.

Important Notes:

- The insured premises must be Class 1 Construction located within the Hong Kong Special Administrative Region.
- The floor area of each insured premises must not exceed 10,000 square feet.
- Food establishments must not have more than 300 seats or operate 24 hours a day, and each insured premises for food establishments must not exceed 3,000 square feet, and the total area of all insured premises must not exceed 45,000 square feet.
- Other Coverage: For coverage amounts, industries, and/or job categories not covered under this Plan, please call the BOCG Insurance Hotline at (852) 3187 5100. BOCG Insurance can arrange a separate quotation upon request.
- Minimum Premium upon Policy Cancellation: If the policy is terminated during the policy period,

The following minimum premiums apply per policy :	
Basic Plan:	HK$500 (Office), HK$600 (Shop)
Streamlined Plan and Premium Flexible Plan:	HK800 (Office), HK$960 (Shop)
	HK$3,150 (Category A Restaurants), HK$1,200 (Category B & C Restaurants).

If the policy also provides Employees' Compensation coverage, the minimum premium per policy is HK$1500 (including a minimum premium of HK$1,000 for Employees' Compensation Coverage), whichever is higher. (not including Government Terrorism Facility Charge and Employees Compensation Insurer Insolvency Bureau Contribution as from 1 July 2010 are quoted at 5.8%, 3% and 2% of the respective premium and is subject to change from time to time.）

*Category A and B Restaurants (excluding Japanese and Korean) : These are Asian cuisine establishments, such as Chinese banquet halls, roast meat shops, noodle houses, hotpot restaurants, Hong Kong–style cafés, restaurants, fast-food outlets, snack shops, takeaway counters, street stalls, cooked food centers, as well as restaurants serving Southeast Asian or South Asian dishes. The distinction between Category A and Category B lies in the fact that Category A restaurants is a limited companies and has not taken out employees' compensation insurance under the plan at the same time, Category B Restaurants refer to non-limited companies, or Asian cuisine restaurants (excluding Japanese and Korean restaurants) that have concurrently taken out employees' compensation insurance. Category C Restaurants This group includes Japanese and Korean cuisine restaurants (except hotpot restaurants), non-Asian cuisine establishments, coffee shops, dessert parlors, and beverage outlets such as bubble tea shops.

Terms & Conditior

- The Plan is underwritten by Bank of China Group Insurance Company Limited.
- Bank of China (Hong Kong) Limited ("BOCHK") is the appointed insurance agent of BOCG Insurance for distribution of the Plan. The Plan is a product of BOCG Insurance but not BOCHK.
- 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 BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Plan should be resolved directly between BOCG Insurance and the customer.

- The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the right to determine in its sole and absolute discretion whether to accept any application for the Plan on the basis of the information submitted at the time of application by the Proposed Insured and/or Insured Person.
- BOCG Insurance reserves the right to amend or withhold any terms and conditions in respect of the Plan without prior notice. In case of any dispute, BOCG Insurance reserves the final right on decision.
- This promotional material is for reference only. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured Sections and coverage, provisions and exclusions.
- This promotion material is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Insurance Plan. For enquiry, please contact the branch staff of BOCHK.
- If there is any discrepancy between the English version and Chinese version of this promotional material, the English version shall prevail.

Should you require the Chinese version of this leaflet, please call the respective customer services hotline or visit the following website:

Bank of China (Hong Kong)
Corporate Customer Hotline:**(852) 3988 2388**
Website:www.bochk.com