

SME Office Package Insurance

Company Introduction

For over 60 years, The Pacific Insurance Co., Ltd. has been a stable and reputable presence in Hong Kong. Our corporate culture is grounded in fairness and reliability, and we strive to meet the needs of our customers as we grow together. Our customer service team is experienced and committed to resolving any issues you may have with your insurance arrangements. You can count on personalized assistance from real people, without the frustration of waiting on hold or dealing with automated systems.



Product Highlight

The Pacific Insurance Co., Ltd. now offers the SME Office Package Insurance Plan, a new commercial insurance product that covers Property Damage, Public Liability, and Employees' Compensation. Customers can opt for WFH protection at a discounted premium to suit their office working mode. The simplified insurance wordings are easy to understand, making it simple to avoid problematic insurance and legal jargon. By providing only necessary protections and avoiding gimmicks, we make insurance premiums more affordable. We know that as a small business owner, your time is valuable, so we offer you the best choice of simple, personalized insurance services with real people follow-up, and low premiums.

Coverage

Section 1 - Contents

Insured Items	Maximum Coverage (HK\$)
Basic Coverage :	\$500,000/ year*

Coverage limit for accidental physical loss of or damage to the Insured Contents within the Insured Premises as below:

Office furniture, fixture & fittings (except for the following)	\$50,000/ unit
Personal belongings of the employee	\$5,000/ person a year
Contracts, documents, magnetic tapes, films and slideshows	\$5,000/ unit (not exceeding \$10,000/ year)
Commissions and stocks in trade	\$5,000/ unit (not exceeding \$100,000/ year)
Office equipment	\$50,000/ unit (not exceeding \$100,000/ year)

Additional Coverage:

Cost of removing debris of the Contents but shall not exceed HK\$50,000/year. Loss or damage during internal renovation work or during repairing work of machinery of the Premises but the contract value shall not exceed HK\$200,000/ job.

*Alternative coverage of HK\$300,000 or up to HK\$1,000,000 are also available.

Section 2 – Business Interruption (Free)

Insured Items	Maximum Coverage (HK\$)
Basic Coverage :	
Any additional and reasonable expense incurred by interrupted business due to a loss event covered under Section 1	\$500,000/ year

Including but not limited to:

Expenses in leasing of alternative office and/ or facilities	\$50,000/ year
Losses due to the failure of public supply of electricity, gas or water after the first 48 hours	\$50,000/ year

Section 3 - Money (Free)

Insured Items	Maximum Limit of Liability (HK\$)
Basic Coverage :	\$500,000/ year

Within business hours:

In transit between the Premises and any bank or post office, loss within office	\$50,000/ accident
---	--------------------

Out of business hours:

Loss secured in a locked safe, drawer or strongroom	\$50,000/ accident
Loss not secured in a locked safe, drawer or strongroom	\$5,000/ accident

Other items:

Loss of crossed cheques, crossed postal orders, crossed money orders, crossed bankers' drafts: up to a maximum of HK\$500,000/ year.

Section 4 – Public Liability

Insured Items	Maximum Limit of Liability (HK\$)
Legal liability caused by accidental death or bodily injury or damage to property of third parties (include but not limited to litigation costs)	\$10,000,000 / year

Section 5 – Employees' Compensation

Insured Items	Maximum Limit of Liability (HK\$)
Legal liability under the Employees' Compensation Ordinance for bodily injury or death to employees arising out of and in the course of employment	\$100,000,000/ accident

Section 6 – Personal Accident Work From Home (Optional)

Insured Items	Maximum Limit of Liability (HK\$)
Company directors and employees, whilst engaged in the Insured's Business at their residential home, sustain bodily injury or death caused by accident	\$200,000/ year \$100,000/ person
Death within 12 calendar months of accident	\$100,000/ person
Total or Permanent loss of one limb or both limbs	\$100,000/ person
Permanent loss of all sight in one eye or both eyes within 12 calendar months of accident	\$50,000/ person
Permanent loss of ability to work	\$50,000/ person
Any accidents arising out of fire, explosion, burglary and other violence acts	\$50,000/ person

General Exceptions

Unexplained or mysterious disappearance, loss of market, acts of fraud and dishonesty, consequential loss, fines, penalties, asbestos, war, ionising radiations, radioactive contamination, any loss occasioned of confiscation, commandeering or destruction by order of the Government. Any loss or damage caused by act of terrorism, digital data, cyber loss, illegal activities, pets, electric mobility devices and their chargers, gas etc.

Note: The excess of Section 1, 3 & 4 is the first HK\$1,000 or 10% of loss amount (whichever the higher) any one occurrence in respect of loss or damage.

Important Note

Insurance information outlined in this leaflet is for reference only and does not form part of the insurance contract. Please refer to the policy document for details, terms and conditions, and exclusions. In case of any discrepancies, the terms and conditions in the policy shall prevail, and we reserve the right of final approval and decision.



Enquiry and Download of Related Documents

For any enquiries, please contact your insurance intermediary or our company at:

Hotline : 2876 0132
 Fax : 2876 0111
 Email : nonmotor@pacificgroup.com.hk
 Application Form : www.pacificinsurance.com.hk/download/smeoffice.pdf

The Pacific Insurance Co., Ltd.

Address : 10/F, Dominion Centre, 43-59 Queen's Road East, Wanchai, Hong Kong
 Tel : 2876 0000
 Fax : 2876 0111
 Website : <http://www.pacificinsurance.com.hk>
 Email : pichk@pacificgroup.com.hk