



中国太平
CHINA TAIPING

中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

“Catering” Insurance Package

Our “Catering” Insurance Package offers comprehensive coverage to your business. Simply to insure Section 1 Property Damage “All Risks” Insurance and Employees’ Compensation Insurance, Section 2 Optional Protection will be **Free** provided.

Section 1 : Property Damage “All Risks” Insurance and Employees’ Compensation Insurance

(A) Property Damage “All Risks” Insurance

Protects your business against all risks such as fire, theft, burglary, water damage, etc for trade contents as well as stock, stock held-in-trust, telephone system, electric meter, gas meter, decoration, furniture, fixture, fittings, shelter & signage, trade equipment

(B) Employees’ Compensation Insurance

Covers your liabilities as an employer under the Employees’ Compensation Ordinance and at Common Law

Section 2 : Optional Protection

- | | |
|---|---|
| <input checked="" type="checkbox"/> Money | <input checked="" type="checkbox"/> Business Interruption (Increased Cost of Working) |
| <input checked="" type="checkbox"/> Personal Accident | <input checked="" type="checkbox"/> Public Liability |

General Exclusion (applicable to all insured items):

- A. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), or civil war, mutiny, riot, military or popular rising, insurrection, 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
- B. Judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction in Hong Kong
- C. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- D. Consequential loss or damage of any kind (except Section 2, Business Interruption (Increased Cost of Working))
- E. Order of the Government de jure or de facto or any public, municipal or local authority
- F. Motor vehicle liability, products liability and professional liability

Please refer to policy for all terms, conditions and exclusions

萬事太平
茶餐保

Catering
Insurance Package



Mass Insurance Agency Ltd.
萬事保險代理服務有限公司



中国太平
CHINA TAIPING

中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

「萬事太平茶餐保」綜合保險

「茶餐保」綜合保險計劃是專為經營「茶餐廳店舖」用戶提供完善周詳的保障，只需投保第一部份店舖財產及僱員補償保險，便可同時免費獲得下列第二部份“附送保障”，計劃亦可根據要求而特別訂定，以確保符合所需。

第一部份：店舖財產及僱員補償保險

甲項 - 店舖設施及財物保障：

店舖設施或財物因火災、盜竊或在意外中受損。保障範圍包括存貨、賒賣貨品、電話裝置、電錶、煤氣錶、裝修傢俬、固定裝置、店內遮簾及招牌、商用機器等。

乙項 - 僱員補償保險：

保障保戶因其僱用員工在工作中不幸傷亡所需承擔法例規定的賠償責任。

第二部份：附送保障

- ✓ 現金
- ✓ 額外開支
- ✓ 人身意外
- ✓ 公眾責任

一般不保事項（適用於每個投保項目）：

- A. 戰爭、侵略、外敵行為、戰鬥（不論宣戰與否）、內戰、叛亂、革命、起義、軍事或篡權、謀反、恐怖主義、暴動、民眾騷動、激怒襲擊或其他後果。
- B. 任何不在香港審判之判決。
- C. 核子游離輻射，核子燃料或其燃燒而產生廢料所引致之輻射能的污染，上述核子燃燒應包括自發性的核子分裂在內。
- D. 任何種類或形式的後果損失或損毀（第二部份之額外開支除外）。
- E. 由政府機關下令充公、徵用及銷毀的財產。
- F. 車輛責任、產品責任及專業責任。

計劃的保障條款、細則及不受保事項，請參照保單

萬事太平
茶餐保

Catering
Insurance Package



Mass Insurance Agency Ltd.
萬事保險代理服務有限公司