

Chubb Enterprise Guard Plus

Chubb Enterprise Guard Plus is designed to cover your insurance needs in running your business. It is an insurance solution specifically designed for companies in Hong Kong SAR, particularly for SMEs. Additional cover limits and extensions are tailor-made for a broad range of trades and businesses.

Product Highlights

- Property All Risks Protection covering accidental loss of or damage to business contents and stock.
- 5 additional core benefits at no cost, including Business Continuity, Money Protection, Public Liability, Employee Dishonesty and Personal Assault.
- Optional Employees' Compensation to provide extra protection for your staff.
- Optional Privacy Liability to provide coverage against legal liability arising from the handling of personal data.
- Once you have enrolled Section 1 of this insurance, benefits in Sections 2 to 6 will be offered on a complementary basis. Sections 7 and 8 are optional benefits where additional premium will be charged.

Coverage	Max Limits (HKD)
Section 1 – Material Damage (Basic Cover)	
Covers accidental physical loss of or damage to content and stock contained in the business premises.	
Extended coverage:	
<ul style="list-style-type: none"> • Damage to Contents affected by Alteration (each contract works shall not exceed \$500,000) 	Covered
<ul style="list-style-type: none"> • Daily Cash Benefits 	\$1,500 per day up to 120 days full closure and \$375 per day for partial closure
<ul style="list-style-type: none"> • Demonstration & Exhibition (within Hong Kong) 	Covered
<ul style="list-style-type: none"> • Fees of Architects, Surveyors and Consulting Engineers 	\$10,000
<ul style="list-style-type: none"> • Damage to Premises in case of theft or attempted theft (including replacement of locks and keys) 	\$200,000 or 10% of Sum Insured, whichever the lesser

Coverage	Max Limits (HKD)
• Fire Extinguishing Expenses	\$10,000
• Food Spoilage	\$10,000
• Accidental Glass Breakage	\$20,000 for any Occurrence \$50,000 in aggregate
• Removal of Debris	\$100,000 or 10% of Sum Insured, whichever is greater
• Seasonal Increase in sum insured of declared stock during Christmas, Chinese New Year and Easter (a) 30 days before Christmas Day and 16 days following Christmas Day; and (b) 21 days before the first day of Chinese New Year holidays and 7 days following the last day of Chinese New Year; and (c) 14 days before Good Friday and 5 days following Good Friday	Increase of 20% in Sum Insured
• Stock in Transit	\$50,000
• Temporary Removal	\$100,000 or 10% of Sum Insured, whichever the lesser
• Portable Electronic Equipment and/or Device	\$5,000 per item \$20,000 in aggregate
• Personal Effects	\$5,000 per person \$10,000 in aggregate
Section 2 — Business Continuity (Complimentary)	
Covers additional expenditure incurred within 12 months after an insured loss in order to restore normal conduct of business.	
• Increased Cost of Working (12 months)	\$1,000,000
Complimentary Extensions:	
• Professional Accountants' Charges	\$50,000
• Denial of Access (excess of 48 consecutive hours)	Covered
• Failure of Public Utilities (excess of 48 consecutive hours)	Covered
Section 3 — Money (Complimentary)	
Covers the loss of cash, cheques, order and stamps.	
• Money in Transit	\$100,000
• Cash on Premise within office hours	\$100,000
• Cash on Premise outside office hours but in a safe	\$100,000
• Cash on Premise outside office hours and not in a safe	\$10,000

Coverage	Max Limits (HKD)
<ul style="list-style-type: none"> Cash in a bank night safe 	\$50,000
<ul style="list-style-type: none"> Loss of crossed cheques and/or order 	\$500,000
Complimentary Extensions:	
<ul style="list-style-type: none"> Damage to Safe 	\$50,000
<ul style="list-style-type: none"> Fraudulent use of Company Credit Cards 	\$3,000 in aggregate
<ul style="list-style-type: none"> Seasonal Increase <ul style="list-style-type: none"> (a) 30 days before Christmas Day and 16 days following Christmas Day; and (b) 21 days before the first day of Chinese New Year holidays and 7 days following the last day of Chinese New Year; and (c) 14 days before Good Friday and 5 days following Good Friday 	Increase of 20% in Sum Insured
Section 4 — Liability (Complimentary)	
Covers legal liability for bodily injury and/or property damage arising out of your business activities anywhere within Hong Kong.	\$10,000,000 per accident
Free Extensions:	
<ul style="list-style-type: none"> Contractor's Liability (contract works shall not exceed \$500,000) 	Covered
<ul style="list-style-type: none"> Defence Costs and Expenses 	Covered
<ul style="list-style-type: none"> First Aid 	Covered
<ul style="list-style-type: none"> Food & Drinks (Supplied free of charge to employees or visitors) 	\$3,000,000 per Occurrence and in aggregate
<ul style="list-style-type: none"> Overseas Visits 	Covered
<ul style="list-style-type: none"> Signboard (not exceeding 5 meters from Insured Premises) 	Covered
<ul style="list-style-type: none"> Tenant's Liability 	\$5,000,000 per Occurrence
<ul style="list-style-type: none"> Social and Welfare Club 	Covered
<ul style="list-style-type: none"> Sudden and Accidental Pollution 	Covered
Section 5 — Employee Dishonesty (Complimentary)	
Covers direct pecuniary loss due to fraud or dishonesty acts committed by any employee.	\$30,000 per employee (\$30,000 per period)

Coverage	Max Limits (HKD)
Section 6 — Personal Assault (Complimentary)	
Covers insured person who suffers bodily injury from robbery or attempted theft.	
(1) Accidental Death / Permanent Disablement	\$75,000
(2) Fractured Bones	\$25,000
Maximum Benefits: \$75,000 per accident	
Section 7 — Employees' Compensation (Optional)	
Covers employer's legal liability for bodily injury to employees arising out of and in the course of employment.	As per the Employees' Compensation Ordinance (Cap.282)
Section 8 — Privacy Liability (Optional)	
Covers legal liability for Privacy Claim first made during the Period of Insurance resulting from the mishandling of personal data.	\$1,000,000 for any one event or in aggregate

Major Exclusions

- War and terrorism, wear and tear, mechanical and electrical breakdown, deliberate or intentional acts, liability arising from products, professional advice or service and liability under contract.

Note: The English version shall prevail in case of any inconsistency between the English and Chinese versions.

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurance company. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering market leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

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