



Insurance

## COMPAS – OFFICE INSURANCE

COMPAS – Office Insurance is specially designed to meet your needs for Office Protection and bring you peace of mind.

Our comprehensive Office policy provides security for losses resulting from fire, storm, theft and accidental damage. This basic cover is extended to cover your Public Liability, Money and Additional Expenditure AT NO EXTRA COST.

### ***BASIC COVERS***

#### OFFICE CONTENTS

To provide you with a broad All Risks protection against accidental loss of or damage (such as fire, typhoon, water damage or theft) to the insured contents in your office.

In the event of accidental loss or damage to the Office Contents, we will pay by “New for Old” basis (i.e. without deducting depreciation) up to the Sum Insured, subject to the following specified maximum limits :-

<u>COVERAGE</u>	<u>MAX. LIMITS (HK\$)</u>
Single Item of Office appliances & equipment, furniture, fixtures & fittings	\$100,000 each
Document in transit	\$3,000 per year
Personal Effects belonging to employees	\$5,000 per employee
Trade sample or stock in the office	\$50,000 per year
Works of Arts or articles made of precious metals	\$10,000 per item
Property temporarily removed for cleaning, renovation, modification or repair within Hong Kong	\$10% of Sum Insured
Replacement of damaged locks or windows due to burglary	\$4,000 per year
Debris Removal	5% of Sum Insured

**Excess per each and every claim : HKD1,000**

#### PUBLIC LIABILITY (Free Cover)

Protects against any claim or bodily injury or property damage to a third party resulting from negligence of you or your employees whilst engaged in the business up to HKD5,000,000.

Subject to Hong Kong Jurisdiction.

Extra Protection, we cover :

- overseas trips for directors, partners or employees (excluding USA & Canada)
- company sports and social functions
- tenants liability

**Excess per each and every claim : HKD1,000 for third party property damage**

#### MONEY (Free Cover)

We will provide cover against loss of money :-

<u>COVERAGE</u>	<u>MAX. LIMITS (HK\$)</u>
Crossed cheques/postal & money order/banker’s draft and credit card vouchers	\$200,000
Money in the premises :-	
During Business Hours	\$20,000
After Business Hours :-	
- kept in a locked safe or strong room	\$20,000
- kept in a locked drawer or cabinet	\$5,000
Money in transit within Hong Kong	\$20,000
Money in bank night safe	\$20,000
Damage to safes or strongroom in office following the theft	\$20,000
Personal Assault – Death or total disablement of your employees as a result of an attempt by thieves to steal money or contents during business hours.	\$30,000
Signing of Cash Cheques following violence or threat of violence.	\$10,000

#### BUSINESS INTERRUPTION – ADDITIONAL EXPENDITURE (Free Cover)

We will cover additional expenditure (such as the costs of fitting out temporary office) necessarily and reasonably incurred to avoid or diminish interruption of your business in consequence of the damage. Up to **HKD500,000** and up to an indemnity period of six (6) months.

Extra Protection , we cover :-

- Denial of Access
- Professional Accountants’ Charges

## ***OPTIONAL COVERS***

#### EMPLOYEES’ COMPENSATION

As an employer, you are legally liable for accidental death and bodily injuries sustained by your employees arising out of and in the course of employment. We will indemnify you against the compensation required and up to the Limit as specified under the Employees Compensation Ordinance of Hong Kong.

Free Extra Protection, we cover :

- overseas trips for directors, partners or employees
- company sports and social functions
- cost of emergency transportation, up to HKD5,000 for any one accident

#### GROUPAMA

#### GROUP

Formed over a century ago in France, Groupama is today among leading European insurance groups, reputed for its financial strength and its high standard customer servicing.

Under its two brand names, Groupama Assurances and GAN, the Group offers a comprehensive range of insurance products and services to over 8 millions clients worldwide.

In Hong Kong, Groupama operates through a branch of GAN Assurances, and provides a wide range of general insurance solutions and services for both individual and corporate clients.

Note : This brochure serves as a general summary only. A specimen of the Policy containing all terms, conditions and exclusions is available on request.

#### **GAN Assurances**

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