

## SHOP COMBINED INSURANCE

**Shop Combined** has been designed to provide a very economical form of insurance for shop owners. This package policy offers you a wide range of covers for your shop, its contents, stocks plus your legal liability to your employees and the public.

### BASIC COVERS

#### CONTENTS AND STOCK

This section offers "ALL RISKS" protection against accidental loss of or damage to the insured contents and stock in your shop. In the event of accidental loss or damage, we will pay the cost price for Stock items; and for the Shop Contents, we will pay by "New for Old" basis (i.e. without deducting depreciation), up to the specified Sums Insured within the policy. Subject to the following coverage and maximum limits.

COVERAGE	MAX. LIMITS (HK\$)
Single Item of equipment or machinery (unless specially mentioned in the Policy)	50,000 each
Computer system records	5,000 any one item 30,000 in total
Any one deed, document, card, tape, file or transparency	4,000
Personal effects belonging to any one employee	4,000 per year
Any one article insured under Stock Item	15,000
Sign Board	5,000 each loss 15,000 per year
Debris Removal	5% of Sum Insured
Documents in transit	3,000 each loss
Temporary Removals - surveying or photographic equipment - all other property	3,000 per year 10,000 or 5% of the Sum Insured whichever is greater
Stock in transit within Hong Kong	50,000 each loss
Curiosity or Work of Art	5,000 anyone article

**Excess per each and every claim: HK\$1,500**

### PUBLIC LIABILITY (Free Cover)

Protects your legal liability against any claim of bodily injury or property damage to third party resulting from negligence of you or your employees whilst engaged in the business up to HK\$5,000,000. Subject to Hong Kong Jurisdiction.

Extra Protection, we cover:

- Overseas trips for directors, partners or employees
- Company sports and social functions for the benefit of your employees
- Tenant's liability - damage to rented premises (you shall be responsible for the first HK\$1,500 of each claim)
- Supply of free food and drink within premises (Limit up to HK\$2,000,000)

### MONEY (Free Cover)

We will provide cover against loss of money:-

COVERAGE	MAX. LIMITS (HK\$)
Crossed cheques/ postal & money orders/ banker's drafts and credit card vouchers	500,000
Money in the shop:- During Business Hours	30,000
After Business Hours - kept in locked safe or strong room	20,000
- kept in locked drawer or cabinet	5,000
Money in transit by authorized employee within Hong Kong	30,000
Money kept in bank night safe	30,000
Damage to safe or strongroom in shop following theft	20,000
Money kept within the residence of you, the directors, partners or employees	3,000
Signing of cash cheque by you, the directors, partners or employees following violence or threat of violence.	10,000

Extra Protection, we cover:

- personal assault to you or your employees against accidental death or permanent total disablement as a result of theft or attempted theft at the shop premises up to a limit of HK\$100,000 per injured person.

### **BUSINESS INTERRUPTION - ADDITIONAL EXPENDITURE (Free Cover)**

We will cover additional expenditure (such as the costs of fitting out temporary premises) necessarily and reasonably incurred to avoid or diminish interruption of your business in consequence of the damage. Up to a maximum of HK\$500,000 and an indemnity period of three (3) months.

### **GLASS (Free Cover)**

Protects against the accidental breakage of fixed plain plate and sheet glass in the window, doors, showcases, counters and shelves within your shop up to HK\$3,000 any one period of Insurance.

Excess per each and every claim: HK\$750

## **OPTIONAL COVER**

### **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 under the Employees Compensation Ordinance of Hong Kong. The maximum indemnity up to HK\$100,000,000 per event.

## **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.