Blue Cross 藍十字
An AIA Company 友邦保險成員公司

Ref. No.	:	QR010433	Handler	: Genwpl
Date	:	20/10/2023	Intermediary Code	: A-A87224
Name of Intermediary	:	LI LUNG		

Contractors' All Risks - Insurance Quotation (Tailor-made Plan)

Policyholder	:	輝榮工程有限公司
Contract Work	:	Interior Damages Maintenance Project Without use of scaffolding
Correspondence Address	:	---
Location of Risk	:	帝欣苑第二期 新界大埔梅樹坑路三號
Usage of Location	:	Dwelling
Building Age	:	Below or equal 45
Period of Insurance	:	3 months
Maintenance Period	:	3 months
Contract Value	:	HK$300,000.00

Contractors' All Risks

Insured : 輝榮工程有限公司 as Contractor &/or all its sub-contractor &/or 置邦物業管理有限公司 &/or 帝欣苑第二期業主立案法團 &/or 所有業主 for their respective rights and interests may appear.

Coverage : Section II - Public Liability To Third Parties

This protects you against legal liability in respect of third party bodily injury and/or property damage arising out of the contract work.

Maximum Limit of Indemnity:	HK$30,000,000.00	Any One Accident/Unlimited Any One Period
Maximum Cover for Principal Property:	HK$2,000,000.00	in aggregate
Maximum Cover for Vibration or Removal or Weakening of Support:	HK$2,000,000.00	in aggregate

Minimum Premium (HK$) : HK$2,500.00 + 0.100% IA levy = Total HK$2,502.50

Excess : Section II - Public Liability To Third Parties

Third Party Property Damage:	HK$25,000.00			
Third Party Bodily Injury:	HK$25,000.00			
Water Damage to Third Party:	HK$25,000.00	or	25.00%	of adjusted loss*
Vibration or Removal Weakening of Support:	HK$25,000.00	or	25.00%	of adjusted loss*
Principal Property:	HK$25,000.00	or	25.00%	of adjusted loss*
Optical Fibre, Oil-filled Cable:	---	or	---	of adjusted loss*
Damage to Third Party Vehicle:	---	or	---	of adjusted loss*

* whichever is the greater

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Clauses &/or Warranties &/or Endorsements

ECART11A - Total Asbestos Exclusion Clause
ECARS16A - Seepage, Pollution and Contamination Clauses
ECARW01E - War and Terrorism Exclusion
ECARI08A - IT Clarification Clause
ECART01I - Terrorism Exclusion Clause for Contamination and Explosives
ECARM05A - Mold Exclusion Clause
ECARR91A - Rights of Third Parties Clause
ECPLG001 - Erection and Dismantling of Scaffolding Exclusion
ECPLG002 - Demolishing of Illegal Structure Exclusion
ECPLB1_A - Safety Precautions
ECPLB05A - Burning & Welding Clause
ECPLI14A - Illegal or Unauthorized Structure Exclusion Clause
ECPLZ06B - Total Professional Liability Exclusion
ECPLG003 - Construction Site Exclusion
ECPLG03A - Gondola &/or Swing Boat Working Exclusion
ECARS25A - Sanctions Limitation and Exclusion Clause
ECPLCD96 - Communicable Disease Exclusion (Applicable to Section II)
ECPLC08A - Cross Liability Clause
ECPLA1 - Extension of Cover for Vibration or Removal or Weakening of Support
ECPLA7 - Extension of Cover for Principal Property
ECPLN08A - Non-contribution Clause
ECPLG004 - Warranted no external wall work or scaffolding work is involved
ECPLW01A - Waiver of Subrogation
ECPLA8_A - Extension of Cover to Employers's Employees as Visitors
ECPLG005 - Warranted work area is well fenced/ hoarded and third parties are prohibited to enter the affected area
ECARG006 - Warranted the policy excludes any works or duties carried out at lift shaft

Employees' Compensation

Insured Contractor	:	輝榮工程有限公司
Insured Principal	:	置邦物業管理有限公司 &/or 帝欣苑第二期業主立案法團 &/or 所有業主
Coverage	:	To indemnify the Insured against their legal liability to the employees for bodily injury or death arising out of or in the course of employment with the Insured in connection with the Insured's business under the Employees' Compensation Ordinance together with all costs and expenses incurred by the Insured, with the Insurers' consent, in defending any claim for compensation or damages.
Limit of Indemnity	:	HK$200,000,000.00 any one event
Insured Employees	:	All workers engaged in the Insured Contract Works
Minimum Premium (HK$)	:	HK$2,100.00 + 10.80% EC levy + 0.100% IA levy = Total HK$2,328.90

Clauses &/or Warranties &/or Endorsements

T01L - Employees' Compensation Insurance - Terrorism Endorsement
R91A - Rights of Third Parties Clause
S02G - Self-employed Person & Sole-Proprietor Exclusion
T11A - Total Asbestos Exclusion Clause
W303 - Construction Site Exclusion
G001 - Erection and Dismantling of Scaffolding Exclusion
G03A - Gondola &/or Swing Boat Working Exclusion
N09A - Nominated Sub-contractors and Specialist Contractors Exclusion
S03A - Safety Belt Warranty
S25A - Sanctions Limitation and Exclusion Clause
W204 - Employee of Sub-contractors Endorsement
W338 - Indemnity to Principal Endorsement
W348 - Witnessing Clause
N08A - Non-contribution Clause
W32 - Warranted no work at height exceeding 30 feet above ground or floor level
G004 - Warranted no external wall work or scaffolding work is involved
Z24A - Principal's Employees Exclusion
G006 - This Policy does not indemnify the Insured in respect of any claim arising in connection with any work or duties at lift shaft

Remarks:

1 Subject to without material changes in above details before policy inception date.

2 All other terms and conditions follow Blue Cross standard policy wordings.

3 This quotation is valid for 30 days only.

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