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

Ref. No.: Q8298/23/DL **Agent Code: A-A87224**
Date: 18 October 2023

BusinessSafe Insurance Quotation

Name of Insured	:	Ming Chi Catering Limited T/A Craps Table
Postal address	:	TBA
Business Nature	:	Japanese Restaurant
Risk Location	:	Shop Nos. J9-J12 On Ground Floor Citywalk 2 ICHIMONCHO, 18 Yeung UK Road, Tsuen Wan, NT (YOB: 2008)
Period of Insurance	:	12 months as from the date to be advised (Both Dates Inclusive)
Remarks	:	Business Hour : 7:30am – 22:00pm No. of seat: 50 seats Capacity: To be advise

Coverage :

Section (1) – Property All Risks Protection

Property Insured / Sum Insured:			
	Property Insured	**Sum Insured**	**Rate**
1)	On Business Contents	HK$500,000.00	0.25%
(Please ensure adequate Sum insured to avoid under-insurance)			
PAR Premium: **HK$ 1,250.00 + IA levy**			
Benefits will be provided subject to the following limits:			
a)	Equipment or machinery		HK$100,000 / item
b)	Trade Samples		HK$35,000 / item
c)	Portable equipment/computer (excluding PDA/mobile phone / communication device) outside insured premises but within Hong Kong		HK$10,000 / item HK$25,000 / period of insurance
d)	Deed, document, card, tape, file or transparency		HK$5,000 / item

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e)	Work of art	HK$5,000 / item HK$10,000 / period of insurance
f)	Wine / Spirit	HK$1,000 / item HK$5,000 / period of insurance
g)	Total amount of all loss of damage (inclusive of item a) to f) above)	Up to the selected sum insured
Extensions :		
1. Loss of or damage to personal effects		HK$5,000 / employee HK$20,000 / period of insurance
2. Loss of or damage to business contents whilst temporarily removed for cleaning, renovation and repair		15% of Sum Insured / period of insurance
3. Removal of debris		10% of Sum Insured HK$100,000 / period of insurance
4. Cost of reinstating or reproducing any documents, deeds, maps, plans and records due to loss in transit		HK$10,000 / period of insurance
5. Accidental breakage to fixed glass		10% of Sum Insured HK$50,000 / period of insurance
6. Loss of or damage to computer systems records (for the cost of reproducing data only)		HK$10,000 per item HK$50,000 / period of insurance
7. Refilling of fire extinguisher expenses		HK$50,000 / period of insurance
8. Automatic reinstatement of sum insured		Covered (Subject to add'l premium if require)
9. Interior alterations, additions and repairs to the insured premises if the value of contract works does not exceed : (i) HK$200,000 or (ii) the sum insured (whichever is the lesser)		Covered
10. Damage to insured premises due to theft or attempted theft		HK$20,000 / period of insurance

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11. Locks replacement due to the theft or attempted theft	HK$5,000 / period of insurance
12. Damage to company signage	HK$2,000 / period of insurance
13. Damage to roller shutters and gate	HK$20,000 / period of insurance

Section (2) – Business Interruption Protection

	Property Insured	Sum Insured
1)	Covers additional expenditure incurred in consequence of business interruption due to damage to property insured under Section 1 *(e.g. rental for a temporary site)* (Indemnity period: 12 months)	HK$1,000,000

Extensions:	
1. Professional accountants' fees for claims verification	HK$50,000 / period of Insurance
2. Denial of access	Covered
3. Failure of public utilities (e.g. electricity, gas and water)	Covered

Section (3) – Money Protection

1. Loss of money (other than crossed cheques, crossed postal orders, crossed money orders and crossed bankers drafts)	
a.) Money in transit during business hours	HK$50,000 / period of insurance
b.) Money at the insured premises during business hours	HK$50,000 / period of insurance
c.) Money at the insured premises out of office hours in locked safe or strongroom	HK$50,000 / period of insurance
d.) Money at the insured premises out of office hours not in locked safe or strongroom	HK$5,000 / period of insurance
e.) Money in transit to and from and whilst at the residence of an authorized Employee	HK$2,500 / period of insurance
2. Loss of money including crossed cheques, crossed postal orders, crossed money order & crossed bankers drafts	HK$500,000 / period of insurance

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3. Loss of or Damage to safes or cash register caused by theft or attempted theft	HK$25,000 / period of insurance

Section (4) – Public Liability

Covers the legal liability arising from employer or employees' negligence at the insured premises towards third parties for accidental bodily injury (fatal or not) or property damage ***Covering Premises risk only***	
Limit of Indemnity	HK$10,000,000 AOA / AOP
PL Premium: **HK$2,000.00 + IA levy**	
Extensions :	
1. Liability for overseas business visits	Covered
2. Tenant's Liability	Covered
3. Poisoning of food and/or drinks sold or supplied by the Insured	HK$3,000,000 / period of insurance
4. Neon sign / Signboard Liability	HK$1,000,000 / period of insurance
5. Liability of providing first aid	Covered
6. Activities organized by the welfare, social and sports clubs	Covered
7. Independent contractors' liability (Max. contract value HK$200,000)	Covered

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Excess : **Section 1 – Property All Risks**

- HK$20,000 or 10% of loss whichever is the greater in respect of each and every loss caused by water damage, typhoon, windstorm & flood
- HK$20,000 or 10% of loss whichever is the greater in respect of each and every loss caused by Strike & Civil Commotion and Malicious Damage
- HK$20,000 for each and every loss

Section 2 – Business Interruption

- Time Excess : 48 Hours

Section 4 – Public Liability

- HK$20,000 or 10% of loss whichever is the greater in respect of any claim due to water damage to Third Party Property
- HK$20,000 in respect of each and every loss for Third Party Bodily Injury
- HK$20,000 in respect of each and every loss for Third Party Property Damage

Annual Premium : **Section 1 – HK$1,250.00 plus 0.1% IA levy**
Section 2 – Free
Section 3 – Free
Section 4 – HK$2,000.00 plus 0.1% IA levy

Total Annual Premium : **HK$3,253.25 (Incl. 10.8% EC Levies & 0.1% IA Levy)**

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This quotation is subject to:-

1. Submission of satisfied Proposal Form & BR
2. Submission of the latest MPF contribution record for past 3 months
3. Sanctions Limitation and Exclusion Clause [S25A]
4. Communicable Disease Exclusion (Applicable to Section 4) [CD96]
5. Communicable Disease Endorsement (Applicable to Section 1 to 3) [CD93]
6. Self-Employed Person & Sole-Proprietor Exclusion (Applicable to Section 5) [S02G]
7. Right of Third Parties Clause (R91A)
8. Property Cyber and Data Exclusion Clause (Applicable to Section 1 to 3) [PC01]
9. This quotation is valid for 30 days only
10. All other terms and conditions subject to Blue Cross standard policy wording
11. The minimum annual premium for Sections 1 and 5 are HK$1,000 per location and premium for whole EC section (excluding levies).
12. Clean claim record in past 3 years
13. Levy collected by the Insurance Authority has been imposed at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information about the levy imposed by the Insurance Authority, please visit http://bluecross.com.hk/document/general/levy_collection.
14. This material is for distribution in Hong Kong only. The distribution of this material is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

Confirmed and Accepted by

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Insured Signature
(Please sign with company chop, if applicable)
Date :