American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com |
YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance
LinkedIn: www.linkedin.com/company/aig
These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

美國國際集團 (AIG) 為全球保險業界之翹楚。建基於100年的經驗，時至今日AIG成員公司為80多個國家和地區的客戶提供廣泛的財產保險、人壽保險、退休產品及其他金融服務。這些多樣的產品及服務幫助企業和個人保護其資產、管理風險和提供退休保障。AIG的股票在紐約證券交易所上市。

美亞保險香港有限公司為美國國際集團 (AIG) 成員。

本公司相關資料，詳列於本公司網站 www.aig.com
YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twiter.com/AIGinsurance
LinkedIn: www.linkedin.com/company/aig

AIG為美國國際集團之全球產物保險、壽險與退休險及保險營運之行銷品牌。更多有關資訊，請造訪集團網站www.aig.com。美國國際集團的各項保險產品與服務是透過其子公司或關係企業提供，但並非於所有國家及地區皆有提供，且實際承保範圍應以保單條款為準。非保險之產品與服務可能由獨立第三方提供。特定財產傷害承保可能由其他保險公司提供，而該類公司一般不參與國家擔保資金，因此受保人不受該類資金保護。

AIG Insurance Hong Kong Limited
7/F, One Island East, 18 Westlands Road,
Island East, Hong Kong

美亞保險香港有限公司
香港港島東華蘭路18號港島東中心7樓
CS Hotline 客戶服務熱線 : (852)3666 7088
Fax 傳真:(852)2838 4180
Website 網址: www.aig.com.hk
E-mail 電郵地址: sme.hk@aig.com

This brochure provides only a summary of the policy benefits and does not constitute any part of the insurance contract. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of policy is available from AIG Insurance Hong Kong Limited.
本單張僅提供保單摘要，並不構成保險合約的一部份。有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則，歡迎向美亞保險香港有限公司索取。

SME 06/2021

SME PACKAGE
中小企綜合保險

Brochure
產品小冊子



保障閣下的業務 保障閣下的資產
Insure your Business. Protect your Assets.



作為成功的中小企經營者或店舖東主，相信閣下已投資大量的時間和金錢於其中。要業務發展蓬勃，達至企業規模，必須要有周詳謹慎的計劃。但無論計劃得如何周詳，意外總是難以預測。
美亞保險中小企綜合保險產品可為閣下的中小企業務度身訂做全面保障，切合閣下業務需要。

As a successful entrepreneur, you have invested countless time and money into your business. To grow your business, it is important you have a detailed plan in place. No matter how perfect your plan is, unexpected accidents do occur and the effect could be crippling.

AIG SME Package provides you with comprehensive and affordable insurance protection for your general insurance needs.

美亞保險中小企綜合保險產品優勢
Key features of AIG SME Package



產品設計周全，
投保可使閣下
安枕無憂

Comprehensive product designed to protect you



多項附加保障及自選
保障，令閣下體驗
真正一站式的投保服務

A wide range of value-added extensions and optional covers to provide you with a one-stop solution to your needs



基本保障 STANDARD COVERAGES

財物全險 Property All Risks

此部份為閣下的存貨、機器、傢俬以及室內之財物因意外導致損失提供「全險」保障。

This section provides "All Risks" coverage against physical loss or damage to your property which includes stock and material in trade, furniture, fixtures and fittings, equipment, plant, machinery, office and business contents.

額外保障 EXTENSIONS

財物損毀 Material Damage	最高賠償限額 (港幣) Maximum Limit (HK$)
1) 存貨投保額因季節性改變而自動調高 (由11月至2月) Seasonal Increase in Sum Insured for Stock (from November to February)	存貨之投保額之25% 25% of Stock's Sum Insured
2) 廢物清理 Debris Removal	第一部份投保額之10% 10% of Section 1 Sum Insured
3) 受保處所內僱員個人財物損失 Damage to or Loss of Employees' Personal Effects Inside Insured Premises	25,000／每人 Per Person 5,000／每件物件 Per Item
4) 室內設備之臨時搬遷 Temporary Removal of Insured Contents	投保額之5% 最高50,000 5% of Total Sum Insured, maximum 50,000
5) 古玩及工藝品之損毀 Damage to or Loss of Curiosities and Works of Art	5,000／每件物件 Per Item 15,000／每次意外 Each Occurrence
6) 財物盜竊 Burglary of Insured Property	自選保障金額 Optional sum insured
7) 維修，更新及更換工程，保單維持生效 Repairs, Renovation and Alterations Works without Prejudicing the Policy	合約價為100,000之內 Contract Value not Exceeding 100,000
8) 滅火費用 Fire Extinguishing Expenses	50,000

金錢保障 Money	投保額 (港幣) Sum Insured (HK$)
1) 店舖內金錢盜竊 Money Inside Insured Premises • 營業時間 During Office Hours	50,000
• 非營業時間存放於夾萬/保險庫 Locked in Safe or Strong Room Out of Office Hours	50,000
• 非營業時間非存放於夾萬/保險庫 Not Locked in Safe or Strong Room Out of Office Hours	25,000
• 發生在星期日，公眾假期及公眾假期翌日的店舖內金錢盜竊可獲雙倍保障 Double Indemnity Limits for Money Inside Insured Premises on Sundays, Public Holidays and the Day After Such Holidays	
2) 營業時間運送途中之金錢盜竊 Money in Transit During Office Hours	50,000
3) 劃線支票及信用咭收據盜竊 Crossed Cheque or Credit Card Sales Vouchers	500,000
4) 偽鈔 (只限港幣及人民幣) 之損失 Counterfeit Money (HK$ and RMB Notes Only)	15,000
5) 夾萬及收銀機損毀 Damage to Safe and Cash Register	20,000
6) 個人意外 (受保處所內) Personal Assault (Premises Risk Only)	50,000／每人 Per Person 500,000／總額 In Aggregate

間接損失 Consequential Loss	投保額 (港幣) Sum Insured(HK$)
保障客戶因投保財物在意外發生後而導致營業中斷，為恢復正常業務運作的額外開支 Additional Expenditure to Resume Normal Conduct of Business in Consequence of the Damage ICOW Only (Increase cost of working only)	500,000
1) 公共設施 Public Utilities	100,000
2) 通道封鎖 Prevention of Access	100,000
3) 核數師費用 Auditors' Fees	100,000

公眾責任保險 Public Liability

責任險限額 (港幣) Limit of Liability (HK$)
每一事故10,000,000及全年保險期無限 10,000,000 for Any One accident and Unlimited for Any One Period of Insurance

保障閣下經營業務時因意外而引致第三者（閣下的僱員除外）人身受傷、財物損毀於保險期內的法律責任，包括閣下公司僱員在海外公幹時而引致的責任。

This section covers your legal liability in respect of accidental bodily injury or property damage to third parties (other than your employees) in connection with your business and occurring on your business premises during the period of insurance. The policy also extends cover for legal liability arising from business trips outside Hong Kong by you or your employees during the period of insurance.

免費額外保障 Free Extensions

- 租客法律責任
  Tenants' Legal Liability
- 霓虹光管及廣告招牌之責任
  Neon Signs/Signboard Liability
- 維修、更新及更換工程責任 (合約價為港幣300,000之內)，保單維持生效
  Independent Contractors' Liability (Contract Value Within HK$300,000) Without Prejudicing the Policy

忠誠保障 Fidelity Guarantee	最高賠償限額 (港幣) Maximum Limit (HK$)
	30,000

因僱員欺詐舞弊行為而導致的金錢損失
Loss of Money Arising from Any Fraudulent or Dishonest Acts of Employees

僱員賠償 (勞工保險) Employees' Compensation

保額 (港幣) Sum Insured (HK$)
每一事故100,000,000 100 Million Any One Accident

此部分保障僱主根據《僱員補償條例》和普通法對僱員在受僱過程中發生的身體傷害所承擔的法律責任。

This section covers you as an employer against your legal liability under the employees' compensation ordinance and common law for bodily injury to employees arising out of and in the course of employment.

二十四小時個人意外保險 24-Hour Personal Accident

保額 (港幣) Sum Insured (HK$)
每人最高 1,000,000 Up to 1 Million Per Person

此部份提供二十四小時的世界性保障。若受保人遭遇意外，而在十二個月內導致身故或永久傷殘，均可獲得賠償。

This section offers 24-hour worldwide protection against accidental death and disablement within 12 months after the accident.

主要不承保事項：
神秘失蹤、無故遺失、喪失市場、磨損、逐漸退化、罰款、懲罰、戰爭電離子輻射、核能損毀、飛機產生的氣壓所引致的損毀、任何由於恐怖活動引致的損失（僱員賠償保障除外）。

Major Exclusions of this policy :
Mysterious disappearance, unexplained loss, loss of market, damage caused by wear or tear, gradual deterioration, fines, penalties, war, radioactive contamination, nuclear damage, damage resulted from pressure waves caused by aircraft, loss or damage arising out of or in connection with terrorism (except employees' compensation cover).

本小冊子內容謹供參考，保單承保範圍請參照保單條款及細則。如需要保單樣本，歡迎向美亞保險香港有限公司索取。此小冊子的內容亦不包含任何法律意見，如有需要，請諮詢獨立的法律意見。

This brochure provides only a brief introduction of the policy. Coverage under the different sections shall be subject to the terms and conditions of the actual policy. A copy of the sample policy is available upon request. Furthermore, this brochure contains no legal opinion. Please seek independent legal advice, if required.

*上列保障項目及保額只供參考，詳情以報價為準

*The above coverage and sum insured is for reference only and subject to the final quote