

Loss of Income Protection 收入損失保障

As a customer of Zurich's Office or Shop Comprehensive Insurance Plan, if your shop or office is damaged unfortunately by an insured event, we will compensate for your damaged contents and related extra expenses. Nevertheless, you may face the loss of income before your business is back to normal. Or what if your business is closed and cannot operate due to a business interruption event?

- Opt for the Loss of Income Protection in just a few simple steps without submitting any complicated documents
- Make a claim in a hassle-free way without requiring lots of business proofs
- Respond swiftly and provide protection according to the ever-changing social environment, to cater to your business needs during business interruption. Your mind will then be freed to focus on expanding your business

作為蘇黎世「盈商」或「富舖」保險計劃的客戶，一旦因受保事故而導致您的店舖或辦公室損毀，我們會賠償有關物品或財物之損失，以及為恢復業務正常運作而需要的額外支出。然而意外發生後，在業務回復正常前之收入損失亦同時令人煩惱。或若您的業務因營業中斷事故而無法營運及未能開門營業？

- 無須複雜文件，只需簡單幾步即可添購「收入損失保障」
- 索償簡便，無須大量業務證明文件
- 與時並進，因應不時改變的社會環境提供保障，讓您的業務因營業中斷事故發生時增添多份保障，令您後顧無憂，專注拓展業務



Optional Cover for Office & Shop Comprehensive Insurance Plan 「盈商」及「富舖」保險計劃之選擇性附加保障

Zurich provides a solution to protect your income loss due to interruption of your business.

Loss of Income Protection:

- Cover for the loss of income resulting from business interruption* following damage to contents by an insured event, up to HKD 10,000 per day and HKD 100,000 in aggregate, inclusive of the additional expenses incurred for the sole purpose of minimizing the interruption to or interference in business and the professional accountant charges for verification of any claims.

Free extra cover:

- Cover for business interruption* following a damage to any premises of public utilities inclusive of electricity, gas or water, from which the shop or office obtains the supplies or services. (Maximum benefit up to HKD 100,000 for any one event.)
- Cover for business interruption* following a damage to the property in the vicinity of where the insured shop or office is situated, resulting in the prevention or hinder the use or access to the insured shop or office. (For a maximum of three months period and maximum benefit up to HKD 100,000 for any one event.)
- To offer an allowance of HKD 50,000 for any one event in a policy period for a business interruption event (whether property damage occurs or not) which directly results in the prevention or hinder the use or access to the insured shop or office and that the insured shop or office is closed and cannot operate due to the said event for a period of at least seven consecutive days.

Coverage highlights:

- Enrollment is simple and no declaration of income is required in advance.
- Special offer with additional premium at HKD 500 annually.

蘇黎世提供保險方案，以保障客戶之營運收入，減少客戶因營業中斷而招致的損失。

收入損失保障：

- 保障您的財物因受保事故而導致意外損毀，並因營業中斷*所引致的收入損失，高達每日 10,000 港元，最高賠償額為 100,000 港元，同時包括業務受阻而引致的額外支出，及每宗申報索償時所需的專業會計師費用。

免費附加保障：

- 保障供應受保店舖或辦公室之公共設施包括電力、燃氣或水力之建築物損毀，而引致營業中斷*之收入損失（賠償額為每宗事故最高 100,000 港元）。
- 保障受保店舖或辦公室所在建築物之鄰近地方因受保風險引致之損毀，導致妨礙受保店舖或辦公室之用途或阻礙進入有關物業而導致營業中斷*之收入損失（賠償期最長為三個月及每宗事故之賠償額最高為 100,000 港元）。
- 補貼因一宗營業中斷事故（無論有否財物損毀）而直接引致妨礙受保店舖或辦公室之用途或阻礙進入有關物業，並且導致最少連續七天無法營運及未能開門營業（於保險期間之每宗事故的補貼金額為 50,000 港元）。

保障特點：

- 手續簡易，無須預先申報收入。
- 特惠附加保費，每年只需 500 港元。



*The cover is subject to an interruption period of over 48 hours. 超過48小時的營業中斷事故。



Protection on the loss of contents and income due to a fire accident and business interruption as a consequence

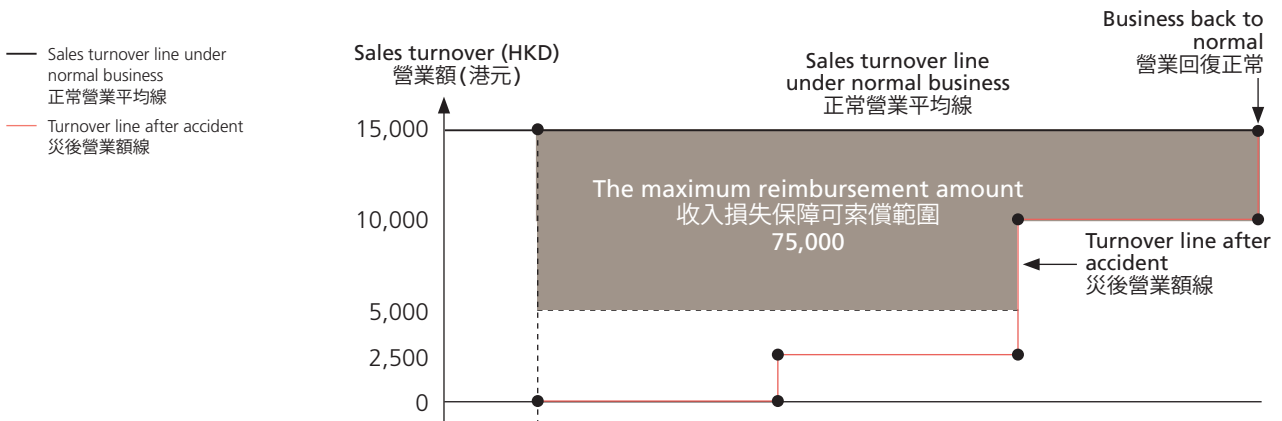
A high-class fashion boutique in Tsim Sha Tsui caught a fire due to an electrical short circuit in the air-conditioner. The owner found that a large number of newly arrived fashion and accessories had been burnt and the loss was approximately HKD 500,000. In addition to the above losses, the owner also suffered from the loss of income because the shop was unable to operate for three days for cleaning up after the fire. For the subsequent six days, the income was unable to resume to the average daily sales turnover of HKD 15,000. The total loss of income in nine days was HKD 97,500. Fortunately, the shop was insured by Zurich's Shop Comprehensive Insurance Plan and covered by the Loss of Income Protection. The loss of contents and income were compensated by Zurich to the shop owner. Zurich protected the owner's loss of income up to HKD 10,000 per day and a total of HKD 75,000, which minimized the owner's loss of income to HKD 22,500 finally.



保障因失火引至的財物，以及營業中斷所引致的收入損失

尖沙咀一間高級時裝店日前因冷氣機發生電線短路而引致失火。經點算後，店主發現有大批新到的時裝及配飾遭焚毀，損失約500,000港元。但除了以上損失外，店舖因進行火災後清理而須暫停營業三天，而隨後六天之業務亦未能回復每日15,000港元的平均營業額。幸而店主已投保蘇黎世的「富舖」保險計劃並添購「收入損失保障」，店主可獲蘇黎世補償有關的財物損失，以至營業中斷所引致的收入損失最高每日10,000港元，最終獲賠償75,000港元，為店主九天之收入損失由97,500港元大幅減低至22,500港元。

Diagram of Loss of Income Protection 收入損失保障圖解



After accident 意外後	Days 第1-3天	Days 第4-6天	Days 第7-9天
	HKD 港元	HKD 港元	HKD 港元
Sales turnover after accident (per day) 意外後之營業額(每日)	0	2,500	10,000
Loss of income (per day) 收入損失(每日)	15,000	12,500	5,000
Reimbursement amount (max. HKD 10,000 per day) 可索償額(上限為每日10,000港元)	10,000	10,000	5,000
Maximum reimbursement amount 可索償總額	30,000 (10,000 x 3)	30,000 (10,000 x 3)	15,000 (5,000 x 3)
	75,000		

Remark: The above example is subject to an interruption event of over 48 hours. 註：上述例子受限於一宗超過48小時的營業中斷事故。



Protection on business interruption event for at least seven consecutive days

Mr. Chan is the owner of a coffee shop in Mongkok. The front entrance of his shop was fully blocked by a maintenance site and obstacles as a result of a breakdown of a faulty cable underneath a road right outside Mr. Chan's shop last month. Mr. Chan's shop could not operate for ten days as a consequence. It was very fortunate that Mr. Chan had insured with Zurich for the Shop Comprehensive Insurance Plan and had opted for Loss of Income Protection. As Mr. Chan's shop was forced to stop operating for over seven consecutive days followed by the said interruption event, the extra cover, as part of the Loss of Income Protection, paid Mr. Chan a fixed allowance of HKD 50,000 for the business interruption loss.



保障因營業中斷事故而導致最少連續七天無法營運

陳先生為旺角一間咖啡店舖的東主。上月陳先生的咖啡店外的地下電纜發生故障而需緊急維修，陳先生的店舖入口被維修工程地盤和障礙物完全阻塞導致未能營業整整十天。幸好陳先生早已投保蘇黎世的「富舖」保險計劃並添購「收入損失保障」。因陳先生的店舖連續超過七天無法營業，「收入損失保障」中的附加保障為陳先生提供了一次性的補貼金額共50,000港元，以補償陳先生因營業中斷導致的損失。

For any enquiries or enrollment for the above protection, please contact Zurich intermediaries.

如欲投保「收入損失保障」或對上述保險方案有任何疑問，請聯絡蘇黎世之保險中介人。

DECLARATION 聲明

I/We would like to confirm the extension of Office or Shop Comprehensive Insurance Plan for the below upgrade option and settle the additional premium as indicated below. I/We understand that this declaration will form the basis of the contract between me/us and Zurich Insurance Company Ltd.

本人 / 吾等確認就「盈商」或「富舖」保險計劃附加下述保障，並繳付以下附加保費。本人 / 吾等明白本人 / 吾等與蘇黎世保險有限公司的保險合約將照此投保表格及聲明而訂立。

Loss of Income Protection at additional Annual Premium for HKD 500 收入損失保障，每年額外保費500港元

Name of Insured 投保人 / 公司名稱 _____

Policy Number (Applicable to renew policy) 保單號碼 (適用於續保保單) _____

Signature/Company Chop of the Insured
受保人簽署 / 公司蓋章

Date
日期

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

本宣傳資料只供參考之用，並不構成保險合約的一部分，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內的條款細則為準，我們保留最終批核及決定權。(如中文譯本與英文有異，以英文本為準。)

Zurich Insurance Company Ltd (a company incorporated in Switzerland)

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