



Dah Sing Insurance “SME OfficeSure” is an all-in-one comprehensive insurance package designed for office based SME business.

Together **We Progress and Prosper**

**Product Features**

- **All-in-one package:** Cover possible loss on office contents, third party legal liability and business interruption to make the business sustainable.
- **Business continuity:** Complimentary Employees’ Compensation extension on temporary Work From Home (WFH) arrangement. Extra Personal Accident protection to Proprietor/ Director (non-employee) for long term business continuity planning.
- **Virtual safety:** Support digital business development and cover business risks on the loss of data privacy liability.

**Targeted Business**

Type of Business	Example	Coverage Highlights
 Office	Various office based business eg trading, design house, other office based business etc.	<ul style="list-style-type: none"> <li>• Accidental damage to office equipment</li> <li>• Documents damaged in transit</li> <li>• Expenses of reproducing computer system records</li> </ul>
 Business Service	Legal service, recruitment agency, accounting & auditing office, information technology etc.	<ul style="list-style-type: none"> <li>• Local/ overseas commercial visit (for third party legal liability)</li> <li>• Documents damaged in transit</li> <li>• Third party legal liability during exhibition</li> </ul>
 Research and Consultancy	Research institute, market research, overseas education agency etc.	<ul style="list-style-type: none"> <li>• Employees’ compensation coverage while employees are temporary WFH</li> <li>• Expenses of reproducing computer system records</li> <li>• Employees’ Compensation during business trip</li> </ul>
 Finance and Investment	Investment service, brokerage house, insurance agent office etc.	<ul style="list-style-type: none"> <li>• liability on loss of customer’s privacy data</li> <li>• Accidental damage to office equipment</li> </ul>

**Major Coverage**

	Coverage	Maximum Limit of Indemnity (HKD)
<b>Business Contents and Stock</b>	Office contents	Selected sum insured
	Stock (optional)	35,000/ item
	Stock in transit	100,000
	Business equipment	200,000/ item
	Documents in transit	5,000
	Computer system records	20,000
<b>Business Interruption</b>	Contents temporarily move to exhibition venue	50,000
	Additional rent and expenses	500,000
<b>Loss of Money and Assault</b>	Money in insured premises/ in direct transit	50,000/ event
	Personal assault	50,000/ person
	Employee infidelity	30,000
	Unauthorised use of Dah Sing Bank business cards by employees	10,000
<b>Third Party Liability</b>	Third party legal liability	10,000,000 (Basic) 20,000,000 (optional) 30,000,000 (optional)
<b>Personal Accident</b>	Proprietor/ Director (non-employee)	500,000

**Optional Coverage**

	Coverage	Maximum Limit of Indemnity (HKD)
<b>Employees’ Compensation</b>	• Legal liability to employees	100,000,000
	• Temporary WFH arrangement	
	• Meal and lunch time	
	• Business Trip (for non-manual employees)	
<b>Privacy Data Loss</b>	Privacy data loss liability	100,000
<b>Building</b>	Accidental damage to building	Selected sum insured

**Eligibility**

All office based businesses are eligible for applying “SME OfficeSure”. We offer a wide range of coverage options. You may consider “SME Lite” or “SME ShopSure”; or contact us for tailor-made solutions.

**Major Exclusions**

- Loss or damage due to wear and tear, depreciation, gradual deterioration
- Disappearance, misfiling or misplacing of information, or any unexplained loss
- Loss or damage due to seepage, pollution or contamination
- War and terrorism exclusion (not applicable to Employees’ Compensation)
- Sanction exclusion

This is only a product summary and does not constitute any part of the contract. For full terms, conditions and exclusions, please refer to the Policy Wording.

Dah Sing Insurance Company Limited (“Dah Sing Insurance”), a wholly owned subsidiary of Dah Sing Financial Holdings Ltd, has been providing general insurance solutions to our customers and business partners in Hong Kong since 1976. Dah Sing Insurance is authorised and regulated by the Insurance Authority of the Hong Kong SAR, providing a wide range of general insurance products.

Dah Sing Insurance is the insurance underwriter of “SME OfficeSure”, is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrolment of “SME OfficeSure”.

Dah Sing Bank, Limited (“Dah Sing Bank”) is the authorised licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. “SME OfficeSure” is the product of Dah Sing Insurance but not the product of Dah Sing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

**Dah Sing Insurance Company Limited**

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