



Office Package Insurance

Office package insurance provides comprehensive cover for your office. A typical office package insurance policy includes the following types of coverage.

- 1. Property All Risks Cover**
Your office contents such as furniture, fixture and fittings, office equipment will be covered against the risk of accidental loss or damage.
- 2. Cover on Business Interruption**
Covers your additional expenditure reasonably incurred (such as renting a temporary office) to restore normal business (and a few insurers also covers loss of income due to your business is interrupted) in case your office contents were damaged.
- 3. Loss of Money**
In the event of burglary, robbery, fire, etc., loss of money in your office premises &/or in transit within Hong Kong will be covered
- 4. Public Liability Insurance**
Covers your legal liability against body injury &/or property damage to a third party due to negligence in connection with your business.
- 5. Employees' Compensation Insurance (optional for you to include it in the policy)**
Covers your (employer's) legal liability both under the Employees' Compensation Ordinance and at common law in respect of work injury to your employee.

Buying all-in-one office package insurance policy instead of separate policies for the aforesaid types of coverage can save you administration time and premium. In fact, some insurers only offer employees' compensation insurance under office package insurance policy (standalone employees' compensation policy will not be considered by such insurers).

Furthermore, insurers usually will build in a number of extension benefits to make the office package insurance policy more comprehensive in coverage. These extension benefits usually will not be available when buying individual policies of property all risk/ business interruption/ money/ public liability/ employees' compensation insurance.

The policy wording of office insurance policy among insurers is similar. However, it has more variations among insurers when compared with individual property all risk/ business interruption/ money/ public liability/ employees' compensation insurance policy. You should click the relevant links on our website for individual insurance cover details. You should pay more attention to this instead of just comparing the premium in making your choice of insurer.