

Solicitor Firm Protection Plan

Tailor-made Protection for Solicitor Firm

Solicitor firms are the places where lawyers devote themselves to their legal practice and meet their clients. That is why employers should put more attention to protecting their firm and employees. How could the firm owner overcome predicaments of business interruption or damages to property caused by fire, flood, typhoon and theft? Hang Seng General Insurance (Hong Kong) Company Limited (“Hang Seng General Insurance”) has well prepared for your business needs so that you can concentrate on your business development with peace of mind.

Solicitor Firm Protection Plan provides you and your employees with comprehensive coverage in five areas:

- **Solicitor firm Contents, and Reference Book Protection**
- **Business Interruption Protection**
- **Money and Personal Assault Protection**
- **Public Liability Protection**
- **Employees' Compensation Protection**

Section I : Solicitor Firm Contents and Reference Book Protection

The Plan provides full coverage for losses on solicitor firm contents due to theft, fire, or natural disasters. To cater for your business needs, our solution protection plan also covers losses or damages to notebook for field work. Also, a clear basis of settlement for the losses of or damages to reference books is introduced to eliminate the unpleasantness encountered in dealing with the diminished value of the publications.

Insurance Coverage	Maximum Limit of Indemnity (HK\$)	
	Plan A	Plan B
The maximum total limit of indemnity of the protections below (per policy year) are listed on the right.	500,000 per policy year	1,000,000 per policy year
➤ Furniture, fixtures and fittings, electrical appliances, interior decorations, computer and related accessories of solicitor firm	100,000 per item	
➤ Loss or damage of notebook during overseas trip	10,000 per policy year	
➤ Computer systems' records, material cost and costs in reproducing such records	100,000 per occurrence (10,000 per item)	
➤ Accidental loss or damage of reference book	20,000 per occurrence (2,000 per book)	
➤ Damage to solicitor firm due to theft or attempted theft	50,000 per occurrence	100,000 per occurrence
➤ Personal belongings and valuables of partners and employees	10,000 per occurrence (5,000 per person)	
➤ Any one document, map, deed, tape, file or model etc (coverage includes material cost and time costs expended in writing up or reproducing the lost or damaged items)	25,000 per occurrence (3,000 per item)	
➤ Precious items (for business purpose)	20,000 per occurrence (5,000 per item)	
➤ Contents of solicitor firm that have been temporarily removed from the firm for cleaning, renovation, repair or similar purpose	100,000 per occurrence	
➤ Removal of debris	100,000 per occurrence	
➤ Fire extinguishing cost incurred in the solicitor firm	50,000 per occurrence	
➤ Repair cost for broken glass doors and windows	5,000 per occurrence	
➤ Architects', surveyors' and consulting engineers' fees	5,000 per occurrence	
➤ Limit of other articles other than the above	10,000 per item	



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Section II : Business Interruption Protection

Your business may be unable to go on as usual when disaster strikes. This may be much more than an inconvenience, but a matter of survival to your firm. To protect your business and relieve your burden, we provide coverage of up to HK\$1,000,000 per policy year against any additional costs incurred as a result of business interruption caused by an insured event.

Insurance Coverage	Maximum Limit of Indemnity (HK\$)	
1 Additional expenditure incurred for maintaining normal operations of solicitor firm following loss or damage caused by fire, typhoon, theft or other insured event in the insured premises.	500,000 per policy year	1,000,000 per policy year
2 Business interruption that causes extra costs for the business operation caused by: - denial of access to solicitor firm caused by accident ⁽¹⁾ - the failure of public utilities for more than 48 consecutive hours ⁽¹⁾	500,000 per policy year	1,000,000 per policy year
3 Professional accountants' charges for the claim submission	50,000 per occurrence	

Section III : Money and Personal Assault Protection

With this plan, there will be no more worry about the security of your cash, cheques and other money orders in solicitor firm. Better still, the Plan covers death and disablement of your staff caused by theft during business hours. Furthermore, the additional personal accident protection for sole proprietor and partner up to HK\$200,000 per person will be provided under this plan.

Insurance Coverage	Maximum Limit of Indemnity (HK\$)	
1 Loss of crossed cheques, crossed money orders, crossed postal orders, crossed bankers' drafts and credit card sales vouchers	300,000 per occurrence	
2 Loss of money excluding the above item: - Loss of money in solicitor firm during business hours - Loss of money during transit or in a bank night safe - Loss of money kept in a locked safe after business hours - Loss of money which is not kept in a locked safe or after business hours - Loss of money kept by partners or authorised employees at the residence or in transit	50,000 per occurrence 50,000 per occurrence 50,000 per occurrence 5,000 per occurrence 2,500 per occurrence	
3 Replacement of damaged safe	50,000 per occurrence	
4 Death and permanent total disablement of partners or employees caused by theft or attempted theft during business hours	200,000 per occurrence (100,000 per person)	
5 Accidental death of sole proprietor or partner ⁽²⁾	200,000 per occurrence/ per person (limit to 2 insured persons)	200,000 per occurrence/ per person (limit to 3 insured persons)



Section IV : Public Liability Protection

This Plan insures you against legal liability for third party bodily injury or property damage caused by negligence, with coverage of up to HK\$10,000,000 per policy year

Insurance Coverage	Maximum Limit of Indemnity (HK\$)
Employers' and employees' legal liability for third party accidental injury or property loss caused by negligence, including : <ul style="list-style-type: none">➤ Public liability protection for partners and employees when travelling overseas for business➤ Legal liability to visitors and employees suffering from food or drink poisoning that provided by the Insured➤ Tenant's liability for damage of rented premises➤ Public liability protection for bodily injury or property damage of third party due to alteration or renovation of solicitor firm (only applies to contract with a value of HK\$500,000 or below)	10,000,000 per policy year

Section V : Employees' Compensation Protection

This Plan also covers the employer's liability under the Employees' Compensation Ordinance for bodily injuries or death of employees arising out of and in the course of employment.

Insurance Coverage	Maximum Limit of Indemnity (HK\$)
Provide comprehensive accident protection for employees including: <ul style="list-style-type: none">➤ Clerical employees, office assistants, and/or private car drivers in Hong Kong➤ Employees who required overseas business trips	100,000,000 per event



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Early Enrollment Incentive

Holders of other policies of the same insurance type can enjoy our Early Enrollment Incentive. Simply enroll for Solicitor Firm Protection Plan and you will be entitled to extra protection[#] that covers the difference(s) of coverage between our Solicitor Firm Protection Plan and your existing policy prior to its expiry date.

Example:

Mr. Chan holds a valid policy under the Office Protection Plan of AB Insurance Company. If Mr. Chan successfully enrolls for Solicitor Firm Protection Plan, he can enjoy the following extra protection(s) for 3 months non-identical covers under Early Enrollment Incentive.

AB Insurance Company	Solicitor Firm Protection Plan
Expiry date: 31 August 2007	Effective date: 1 June 2007
	Coverage period: 1 year and 3 months (1 June 2007-31 August 2008)
	<ul style="list-style-type: none"> • For extra coverage (1 June 2007 – 31 August 2007) • Full coverage (1 September 2007 – 31 August 2008)
	Premium payment: For 1 year only

Coverage	AB Insurance Company	Solicitor Firm Protection Plan
Property and Equipment	✓	✓
Business Interruption Benefit	✓	✓
Money Protection and Personal Accident Benefit	✓	✓
Additional Personal Accidental Death Benefit for Sole Proprietor or Partners of the Company	×	✓ (HK\$200,000 per person)
Public Liability Benefit	✓	✓
Employees' Compensation Benefit	✓	✓

Mr. Lee, a partner of Mr. Chan's firm, died in an accident on 20 June 2007. Although the policy coverage of AB Insurance Company does not include accidental death protection of partners, fortunately Mr. Chan had enrolled for Solicitor Firm Protection Plan before the policy of AB Insurance Company had expired and thus is entitled to a claim of HK\$200,000 against personal accidental death.

[#]Customer is required to submit the existing policy to "Hang Seng General Insurance" for verifying the differences of the coverage items between the existing policy and the policy under Solicitor Firm Protection Plan. In addition, the offer is not applicable to any excess for the policy of the same insurance type or invalid claims resulting from exclusions, breaches of policy terms and inadequate amount insured.

Policy excesses for Solicitor Firm Protection Plan

Solicitor Firm Protection Plan contains excesses in the coverage against solicitor firm contents and public liability protection.

- For loss or damage of solicitor firm contents (except for water damage), the general excess is HK\$500. Excess for notebook used outside Hong Kong is HK\$1,000.
- Excess for water damage or typhoon, and third party's claim for water damage:
 - 1) HK\$3,000 or 10% of loss whichever is higher for solicitor firm located on ground floor or below
 - 2) HK\$3,000 for solicitor firm located above ground floor



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Low Premium

For an annual premium of as low as HK\$1,000⁽³⁾, you can enjoy comprehensive coverage for the content, money, business interruption and public liability of your solicitor firm.

Premium Table

Basic Coverage	Insurance Coverage	Annual Premium (HK\$) ⁽⁴⁾	
Plan A	- Contents Protection of solicitor firm - Business Interruption Protection	1,000	0.1% ⁽⁵⁾ of total annual payroll of all employees in Hong Kong
Plan B	- Money and Personal Assault Protection - Public Liability Protection - Employees' Compensation Protection (All clerical, office assistants and/or private car drivers in Hong Kong, and the employees who require overseas business trips)	1,500	

“Hang Seng General Insurance” – Solid Financial Standing

Solicitor Firm Protection Plan is underwritten by Hang Seng General Insurance (Hong Kong) Co. Ltd. – a wholly-owned subsidiary of Hang Seng Bank Limited. The Company shares the Bank's philosophy of service excellence. It is committed to providing comprehensive insurance protection and prompt claim processing.

- (1) The first 48 consecutive hours of each interruption is not covered
- (2) Only applicable to accident not fall with in the scope of Employees' Compensation Ordinance.
- (3) Only applicable to Plan A, the premium has not yet included Employees' Compensation Protection. Solicitor firm located in buildings that are more than 30 years, or in industrial buildings or in basement, will be subject to different premium to be quoted separately.
- (4) If you terminate the policy before expiry, you are still required to pay a minimum premium of HK\$500 per policy
- (5) The premium rate has not yet included the Government Levy, Government Terrorism Facility Charge and Employees' Compensation Insurer Insolvency Bureau Contribution which are quoted at 6.3%, 3% and 2% of the respective premium as from 1 April 2003 and are subject to change from time to time.

Enrol now. For any enquiries, please call 2526 1110

Summary of the Main Exclusions of this Plan :

- (1) Loss or damage caused by
 - wear, tear, vermin, insects or any gradually operating cause
 - electrical or mechanical breakdown
 - breakage of china or fragile objects (unless due to fire or theft)
 - war risks, radioactive contamination or sonic bangs
 - consequential loss (except as provided for in this policy)
- (2) Loss of money
 - any loss arising from fraud or dishonesty of the Insured or any partners or employees
 - from an unattended vehicle
 - in transit by post
 - given to someone other than an employee of the Insured
 - due to clerical or accounting error
- (3) Liability due to
 - libel or slander
 - remedial, professional or other advice or treatment
- (4) Employees' Compensation
 - the Insured's liability to employees of contractors to the Insured
 - all bodily injury losses to self-employed persons or sole proprietors

This brochure is intended as a general summary for information only. Please refer to the English version of the policy for exact terms and conditions and exclusions.

Solicitor Firm Protection Plan is underwritten by Hang Seng General Insurance (Hong Kong) Company Limited which is authorised and regulated by the Commissioner of Insurance of the HKSAR. Hang Seng Bank Limited is an insurance agent authorised by Hang Seng General Insurance (Hong Kong) Company Limited.



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