



# Beauty Salon Protector

Carefully groomed, beautifully covered



## Coverage and satisfaction which is not just skin deep

As a beauty and wellness business owner, you have worked hard to provide excellent services that meet your customers' expectations. Let Beauty Salon Protector help protect your business against financial losses arising from unforeseen accidents. Insure with Beauty Salon Protector so you can concentrate on pampering your customers to make them keep coming back for your services.

### Benefits at a glance



Deterioration  
of stock



Rental expenses for  
alternative premises



Fidelity guarantee



Errors, omissions or  
negligence of services

# Basic Cover

## Section 1 - "Property All Risks" cover

This section offers protection to the stock and contents of your business (e.g. equipment, furniture, fixtures and fittings, tenant's improvements and employees' personal effects). In case the stock and contents are stolen or damaged by typhoon, fire, flood or any other mishap, they will all be replaced by new, provided the sum insured represents the full replacement value.

1. This section also provides the following special extensions at no extra costs:
  - a) Seasonal increase  
The sum insured on Trade Stocks will be automatically increased by 25% free of charge for the months of December, January, and February
  - b) Damage to advertising signs  
Up to HK\$25,000 per occurrence and HK\$50,000 in aggregate per policy period
  - c) Accidental breakage of fixed glass doors or windows  
Up to HK\$100,000 per occurrence and in aggregate per policy period
  - d) Damage to Stock in a conveying vehicle  
Up to HK\$100,000 or 20% of Trade Stocks' total value, whichever is the lesser, on a per occurrence basis and in aggregate per policy period
  - e) Deterioration of Stock  
Loss of or damage or deterioration of refrigerated or frozen Trade Stocks in refrigeration units of up to HK\$50,000 any one occurrence and in aggregate any one period of insurance caused by:
    - i) The accidental damage/breakdown to refrigerating equipment or freezer which is less than 5 years old; or
    - ii) Failure of public electricity supply for a period exceeding six consecutive hours
2. Deductibles
  - a) 10% of each and every loss due to water damage, subject to a minimum of HK\$3,000
  - b) HK\$2,000 on damage to neon signs and/or roller shutter doors
  - c) HK\$1,000 in respect to each and every other loss, other than fire, lightning and explosion
  - d) HK\$3,000 or 10% of loss, whichever is the greater, in respect of theft loss

## Section 2 - Consequential Loss

This section gives you free protection for:

1. Additional cost of carrying on your business for a period of up to 12 months after a loss is payable under the "Property All Risks" cover, subject to limit of indemnity HK\$750,000. This limit includes paying for the accountants' fees of up to HK\$100,000 per occurrence. The limit also includes paying for the rental allowance of up to HK\$250,000 per occurrence/in aggregate required for alternative premises

# Basic Cover

2. Liberty will compensate you HK\$500 per day for a maximum of 30 days or for such shorter period actually taken to restore your business to the pre-loss operational level in the event of:
- a) Closure of whole or part of premises resulting in interruption to or interference with the business at the insured premises and which is caused solely by:
    - i) insured perils in section 1; or
    - ii) denial of access; or
    - iii) order of a Public Authority as a result of murder, suicide etc
  - b) Failure of public utilities

Subject to a time excess of 48 hours.

## Section 3 - Money and Assault

This section gives you free protection against loss of cash, checks, postal or money order, stored-value cards and postage stamps, and provides compensation for injury sustained by any employee as a result of actual or attempted robbery or hold up.

Maximum Limit per occurrence (HK\$)	
a) Loss of money	
i. in transit during Business hours	HK\$75,000 <sup>1</sup>
ii. at Business Premises during Business Hour	HK\$75,000 <sup>1</sup>
iii. at Business Premises out of Business Hours in a locked safe or cash registers	HK\$75,000 <sup>1</sup>
iv. at Business Premises out of Business Hours not in a locked safe or cash register	HK\$10,000 <sup>1</sup>
v. in transit to and from and whilst at the residence of an authorised Employee	HK\$15,000
b) Loss of crossed checks, crossed postal orders, crossed money orders, crossed bankers drafts	HK\$500,000
c) Damage to safes caused by theft	HK\$25,000
Maximum Limit per person (HK\$)	
d) Personal assault	
i. Death	HK\$100,000
ii. Permanent and Total Disablement	HK\$100,000
iii. Loss of both limbs	HK\$100,000
iv. Loss of sight of both eyes	HK\$100,000
v. Loss of 1 limb and sight of 1 eye	HK\$100,000
vi. Loss of 1 limb or sight of 1 eye	HK\$100,000

<sup>1</sup> The limits of liability will be increased by 25% for the months of December, January, and February.

This section also provides the following special extension at no extra cost:

- Fidelity Guarantee  
Liberty will compensate you for direct pecuniary loss arising from any act of fraud or dishonesty committed by your employees (Limit: HK\$5,000 any one occurrence and in the aggregate up to HK\$15,000).

# Basic Cover

## Section 4 - Public Liability

This section covers your legal liability in respect of compensation for third-party bodily injury and/or property damage arising in connection with the business operation. The limit of liability provided is HK\$10,000,000.

### Deductibles

- 10% of each and every loss due to water damage to third-party property, subject to a minimum of HK\$5,000
- HK\$3,000 in respect to each and every other third-party property damage

This section also provides the following special extension at no extra cost:

- Errors, Omissions or Negligence  
Liberty will indemnify you up to HK\$15,000 per occurrence/HK\$50,000 in aggregate for which you shall become legally liable to pay for medical expenses; resulting from bodily injury to third party claims first made against you and reported to us during the period of insurance, for error, omission or negligence arising from the services rendered by you or your employees. (Deductible is not applied).

Treatment by a registered Chinese bonesetter or herbalist will also be covered.

## Optional Cover : Section 5 - Employees' Compensation

This section covers employers' liability to employees in accordance with the Employee's Compensation Ordinance and Common Law of up to HK\$100 million per event for injuries or death arising out of employment.

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The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.

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Underwritten by **Liberty International Insurance Limited**

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NOV 2024



# 美麗保

精心設計，美麗保護



## 深層護理，深層保障

經營美容保健業務的您一直努力提供優質服務，滿足顧客的期望。美麗保能助您免受意外事故造成的財務損失。投保美麗保，使您安心照顧客人，繼續為她們綻放光彩。

### 保障特點



存貨變壞保障



替代單位  
之租金保障



僱員忠誠保險



服務失當保障  
(因錯誤及疏忽引致)

# 基本保障

## 第一部份 - 財物全保

財物全保：本計畫為閣下店舖內的存貨及財物（譬如設備、傢俬、固定裝置、裝修、僱員財物）提供保障，一旦存貨及財物被竊，或因颱風、火災、水災及其它不幸事故造成的損毀，無論是設備、傢俬、固定裝置，均可為您全新更換。

1. 除以上保障外，另備有下列各項免費特別保障：
  - a) 季節性保額調高  
存貨投保額將於十二月、一月和二月免費自動調高25%
  - b) 廣告招牌的損毀  
最高賠償額為每次二萬五千港元，全年五萬港元
  - c) 玻璃門窗的損毀  
最高賠償額為每次/全年十萬港元
  - d) 押運途中的貨物損毀  
最高賠償額為每次/全年十萬港元或存貨投保額的20%，以最小之金額為準
  - e) 存貨之變壞  
冷藏庫內之存貨因以下情況而損毀或變壞，最高賠償額為每次/全年五萬港元
    - i. 因意外而損毀/故障之冷藏庫須少於五年機齡，或
    - ii. 公共電力連續超過六小時停止供應
2. 自付額
  - a) 每宗由水浸引致的損失的10%，最低不少於三千港元
  - b) 霓虹招牌和旋轉門的損毀，每宗二千港元
  - c) 除火災、閃電、爆炸和上述損失之外的其它損失，每宗一千港元
  - d) 每宗因盜竊引致的損失的10%，最低不少於三千港元

## 第二部份 - 引致的業務損失

本計畫為閣下提供免費的保障包括

1. 運作成本增加 - 在“財物全保”保障範圍內的損失引致額外運作成本，本計畫提供免費保障，最高賠償額每次高達七十五萬港元，包括會計師費用，最高賠償額為每次十萬港元。賠償額亦包括替代單位之租金 - 最高每次/全年二十五萬港元
2. 閣下之店舖因為下列之情況引致業務中斷而蒙受的業務損失，利寶國際保險將會賠償閣下每天五百港元，最多為期30天，或在最短之時間內令店舖恢復業務，以最短之期限為準。
  - a) 關閉整個或部份店舖
    - i. 因“財物全保”保障範圍內的損失，或
    - ii. 因鄰近建築物有“財物全保”保障範圍內的損毀而導致進入店舖的通道被關閉，或
    - iii. 因為謀殺案、自殺案等，而政府發佈命令封鎖
  - b) 水、電、氣體燃料供應中止

本公司將不會負責閣下首48小時之損失。

# 基本保障

## 第三部份 - 金錢及個人意外

本計畫免費保障貴店舖遺失的所有現金、支票、郵政匯票或其它匯票、儲值卡及郵票等。若閣下或僱員被竊賊或劫匪傷害，本計畫亦免費提供保障。

每次最高賠償額 ( 港元 )	
a) 現金遺失	
i. 營業時間內押運途中之現金	七萬五千港元 <sup>1</sup>
ii. 營業時間內置於店內的現金	七萬五千港元 <sup>1</sup>
iii. 非營業時間內置於店中上鎖的夾萬或收銀機內的現金	七萬五千港元 <sup>1</sup>
iv. 非營業時間內置於店中但非放置在上鎖的夾萬或收銀機內的現金	一萬港元 <sup>1</sup>
v. 在僱員住所內或往返店舖途中遺失的現金	一萬五千港元
b) 遺失的劃線支票、郵政及銀行匯票	五十萬港元
c) 夾萬遭遇竊賊破壞	二萬五千港元
每次最高賠償額 ( 港元 )	
d) 人身意外	
i. 死亡	十萬港元
ii. 全部及永久性傷殘	十萬港元
iii. 失去雙肢	十萬港元
iv. 失去雙目視力	十萬港元
v. 失去單肢及單目視力	十萬港元
vi. 失去單肢或單目視力	十萬港元

<sup>1</sup> 投保額將於十二月、一月和二月自動調高25%

除以上保障外，另備有下列免費特別保障：

- 僱員之忠誠保險  
利寶國際保險將會賠償閣下因僱員的不誠實或詐騙而引致的現金損失  
( 最高賠償額為每次五千港元，全年一萬五千港元 )

# 基本保障

## 第四部份 - 公眾責任

公眾責任 - 免費保障閣下於店舖營運中引致他人身體或財物受損壞所需承擔之法律賠償責任，最高賠償額為一千萬港元。

自付額

- 每宗由水浸引致的第三者財物損失的10%，最低不少於五千港元
- 其它的第三者財物損失，每宗三千港元

除以上保障外，另備有下列免費特別保障：

給予客戶服務上之失當（因錯誤及疏忽），而導致第三者身體受傷的醫療費用，最高賠償額為每次一萬五千港元，全年五萬港元。此類索償必須在承保期內發生及提交。（不設自付額）。

保障亦包括中醫師或跌打醫師所作出診斷的醫療費用。

## 附加保障：第五部份 - 勞工保險

本計劃的保障範圍包括香港的僱員賠償條例所制定及民事法所裁定的僱主給予僱員因工傷亡之賠償。最高賠償額為每宗事故一億港元。

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此計劃受相關保單合約的條款、細則及不保事項所約束。利寶保險保留接受任何申請的最終權利。本產品說明書僅提供一般資料，僅供參考。有關詳細條款、細則及不保事項，請參閱有關產品保單內容。如英文版本與翻譯版本之間存在任何歧義或不相符之處，則以英文版本為準。

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