



Dah Sing Insurance “SME ShopSure” is a one-stop shop insurance solution designed for SME business with shop operation.

Together **We Progress and Prosper**

Product Features

- **One-stop solution:** Cover possible loss of shop contents, third party legal liability and business interruption to make the business sustainable. Extension to cover third party legal liability in exhibition.
- **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
 Wholesale and Retail	Various kind of shop eg clothing, shoes, book, toy, cosmetic, pharmacy, optical centre etc.	<ul style="list-style-type: none"> • Accidental damage to stock • Seasonal increase of stock sum insured • Shop’s third party legal liability
 Food and Beverage	Café and coffee shop, dessert shop, fine dining restaurant, bakery, takeaway food shop etc.	<ul style="list-style-type: none"> • Food and drink poisoning third party liability • Accidental damage to shop equipment, i.e refrigerator • Accidental damage of frozen stock due to machinery breakdown
 Personal Service	Hair and beauty salon, property agency, clinics, dentist, makeup service etc.	<ul style="list-style-type: none"> • Accidental damage to treatment equipment • Loss of money in premises • Signboard’s third party legal liability
 Education	Adult learning centre, corporate training centre etc.	<ul style="list-style-type: none"> • Local/ overseas commercial visit (for third party legal liability) • Classroom equipment accidental damage • Employees’ compensation during business trip

Major Coverage

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

Optional Coverage

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

Eligibility

All businesses with shop operation are eligible for applying “SME ShopSure”.

We offer a wide range of coverage options. You may consider “SME Lite” or “SME OfficeSure”, 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 ShopSure”, is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrolment of “SME ShopSure”.

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 ShopSure” 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.

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