

SME F&B Restaurant Package 中小企餐飲業綜合保險



昆士蘭保險香港為您帶來突破性的中小企餐飲業綜合保險！3大產品賣點及增值服務，為您的餐廳客戶業務開拓無限可能！
We are offering an innovative product with 3 unique features and selling points which can bring new opportunities to your doorstep.

- 度身定制的市場獨有餐飲保障 **Tailor-made and exclusive winning coverage**
- 合理及精準報價 **Reasonable and accurate pricing**
- 獨特的3大增值服務 **3 unique value-added services**



* 適用於昆士蘭保險中小企餐飲業保險套餐條款及細則。
Subject to QBE SME F&B package policy terms and conditions.

^ 該等服務由生態系統合作夥伴提供，並非昆士蘭保險或昆士蘭保險集團所屬，並須遵守適用的條款及細則。
These services are provided by third party partners that are not affiliated with QBE or QBE group and are subject to the applicable terms and conditions.

保障範圍 Coverage

基本保障 Basic Cover

- 財物綜合保障 Property All Risks
- 業務中斷保障 Business Interruption
- 公眾責任保障 Liability

自選保障 Optional Cover

- 金錢損失保障 Money Protection
- 忠誠保險 Fidelity Guarantee
- 僱員補償保障 Employees' Compensation

升級產品特點 Product Features Highlights

急凍食物
Frozen Food
\$20,000

戶外財物
Outdoor Properties
\$75,000

附加金錢保障 (免費)
Free Money Extension
財物全險投保額的**10%**
10% of Property All Risks
Sum Insured
(上限為Max: \$20,000)

忠誠保險 (免費)
Free Fidelity Guarantee
財物全險投保額的**10%**
10% of Property All Risks
Sum Insured
(上限為Max: \$20,000)

主要目標的餐廳類型 Targeted Types of Restaurant

| | | |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| 重點 Main Focus | 西式、日式餐廳、西式咖啡廳、咖啡店、漢堡店、烘焙店 (無工業用烤箱) 及糖水舖 Western, Japanese Cuisine, Western Café, Coffee Shop, Burger Shop, Bakery (no industrial oven) and Dessert Shop | 酒吧 / 酒吧和餐廳、酒廊、酒館、俱樂部、卡拉OK (不包括成人娛樂) Bar / Bar & Restaurant, Lounge, Pub, Club, Karaoke (excluding Adult Entertainment) |
| 重點 Main Focus | 泰國菜、越南菜、中東菜和其他亞洲菜 (不包括中國菜) 及內部食堂 Thai, Vietnamese, Middle East & other Asian Cuisine (excluding Chinese), In-House Canteen | 港式茶餐廳、粥麵店、公共食堂 Hong Kong Style Restaurants (Cha ChaanTeng), Congee & Noodles Shop, Public Canteen |
| 重點 Main Focus | 外帶小食及飲料 — 無火煮食 (例如雞蛋仔、果汁、珍珠奶茶等) Snacks and Drinks Takeaway – Flameless cooking (e.g. Egg puffs, juice, bubble tea) | 中式酒樓 Chinese Cuisine |
| | | 其他 (例如餐飲服務商、主要用於外帶和外送的食物亭 — 明火煮食、快餐零售) Others (Food Caterers, Food and Beverage Takeaway Kiosk – Flame cooking, Fast Food Retailing) |

請參閱保單內的所有條款及細則。有關詳情，請聯絡昆士蘭保險的業務代表。
Please refer to the policy for full terms and conditions. For further information, please contact your QBE Representative.

QBE Hongkong & Shanghai Insurance Ltd.

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