



「寫字樓出事，保險頂唔頂得住？」辦公室保險幫到你幾多？

做生意，最怕唔係冇單，而係突如其來嘅意外。萬一火警、水浸、爆水管，整壞裝修、傢俬、電腦同重要文件；又或者有客戶、訪客喺公司範圍內受傷，需要負上賠償責任，一筆突如其來嘅開支，隨時影響公司現金流，甚至拖慢營運進度。

辦公室保險就係專為寫字樓及中小企而設，一份保單已經涵蓋多項常見風險，包括辦公室裝修及設備財物保障、公眾責任保障、盜竊保障、玻璃破裂保障等；部分計劃仲可以加配業務中斷保障，當公司因受保事故而暫停營運，都可以獲得相應補償，減輕收入損失帶來嘅壓力。

另外，計劃亦可以加購勞工保險，符合勞工處法例要求，保障僱主因員工工傷或職業病而需要承擔嘅法律責任，避免因違規而被罰款或承擔高額賠償，令公司營運更有保障。

比起逐項保障分開購買，辦公室更加簡單直接，保費清晰，保障更全面，管理上都更方便。想知你公司適合邊種保障組合？我哋可以按行業性質、公司規模同實際需要，為你度身訂造合適方案，等你安心發展業務，後顧無憂。



” How much can an Office Package Insurance protect you?

When running a business, it’s not just about getting new deals — it’s about being prepared for the unexpected. A fire, flooding, or a burst pipe could damage your office renovation, furniture, computers, and important documents. If a client or visitor gets injured within your office premises, you may also be held legally liable. One unexpected incident can seriously affect your company’s cash flow and disrupt daily operations.

An Office Package Insurance is specially designed for offices and SMEs. Under one single policy, it can cover common risks such as office renovation and contents, public liability, burglary, and glass breakage. Some plans also allow you to add Business Interruption coverage, so if operations are suspended due to an insured event, you can receive compensation for the loss of income and ongoing expenses, helping to ease financial pressure.

In addition, Employers’ Compensation Insurance can be added to meet statutory requirements under the Labour Department regulations. This protects employers against legal liability arising from employees’ work injuries or occupational diseases, helping your company avoid penalties and substantial compensation costs.

Compared to purchasing multiple policies separately, an Office Package offers a more convenient and cost-effective solution with clearer premium structure and broader protection. Want to know which coverage combination suits your company best? We can tailor a solution based on your industry, company size, and operational needs — so you can focus on growing your business with peace of mind.