

Business Package Insurances

Business Package Insurance is a comprehensive plan protecting the assets of your business such that the financial loss as a result of any accident can be covered by the insurance company. It covers all the protection your business needs in a single policy. Charings insurance brokers can assist you with a tailor made offer to protect your business in Hong Kong.

Comprehensive cover

Business Package Insurances are designed to meet the protection requirements of small- and medium-size businesses from small & midsize offices, financial services, asset management, food and beverage, retail to personal services.

The packaged insurance can cover all risks on contents in your premises from furniture, equipment, fixtures and per-

sonal effects. These plans also provides protection from third party liability, loss of money, business disruption and personal accident due to an assault etc. with an optional cover for employees' compensation.

Employees' Compensation

The Employees' Compensation Insurance (ECI) is a mandatory insurance taken out by employers and is governed in the Employees' Compensation Ordi-

nance. It covers the employers' legal liability to pay compensation for work related injuries and death.

The Ordinance applies to all full-time or part-time employees who are employed under contracts of service or apprenticeship and to employees employed in Hong Kong by local employers injured while working outside Hong Kong.

For more information about Business Package Insurances please contact:

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Charings Limited (the "Company") is remunerated for its services by the receipt of commission paid by insurers. Your agreement to proceed with the insurance transaction shall constitute your consent to the receipt of commission by the Company. The proposer/policyholder has a duty of disclosure to disclose all material facts which would influence a prudent underwriter in fixing the terms and conditions of the insurance otherwise the claim could be prejudice. You should continue to disclose any material facts which would affect the risk throughout the policy period.

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