



Smart Plan Business

SmartPlan Business is specially designed for business owners. It combines all the essential commercial insurances in one simple packaged policy. Covers include Property All Risks, Business Interruption, Liability, etc.

Insurance Benefits Compulsory Coverage

Section 1 - Contents, Stock and Building

“Property All Risks” insurance protects your contents, including furniture, fixtures and fittings, stock and building resulting from an accident or nature hazard.

Additional Benefits under Section 1

- ✓ Alterations or Repairs: up to 10% Sum Insured of section 1 or RMB100,000, whichever is lesser.
- ✓ Architects' and Surveyors' Fees: up to RMB2,000.
- ✓ Damage to Premises by Robbery: up to RMB10,000.
- ✓ Debris Removal: up to 10% Sum Insured of section 1 or RMB200,000, whichever is lesser.
- ✓ Fire Extinguishing Expenses: up to RMB5,000.
- ✓ Locks Replacement: up to RMB500.
- ✓ Roller Shutters and Gate: up to RMB5,000.
- ✓ Seasonal Increase: your Stock Sum Insured at the insured premises will be automatically increased by 20% during the peak sales season from December to February of every year.
- ✓ Temporary Removal: up to 10% Sum Insured of section 1 or RMB100,000, whichever is lesser.

OPTIONAL COVER

Section 2 - Business Interruption

We will pay for loss after interruption of your business resulting from an accident or nature hazard.

Section 3 - Loss of Money

Covers loss of money that is kept in the safe or strongroom due to robbery or theft by actual force and violence in premises, up to RMB100,000 during any insurance period.

Additional Benefits under Section 3

- ✓ Crossed cheques and other nonnegotiable items: up to RMB50,000.
- ✓ Loss of money in transit: up to RMB10,000.
- ✓ Counterfeit Currency: RMB only, up to RMB1,000.
- ✓ Safe and/or Strongroom: up to RMB10,000.
- ✓ Sunday and Public Holidays: sum Insured of loss of money will be automatically increased by 20% for Sundays and any public holidays of China.

Section 4 - Assault - Personal Accident

Provides compensation of accidental death or permanent total disablement for you or your employees as a result of a robbery or attempted theft in the premises, up to a maximum limit of RMB75,000 per person.

Section 5 - Glass Breakage and Neon Sign

Covers accidental breakage of fixed glass including sanitary fixtures and fittings, neon signs, signboard and banner.

Section 6 - Public Liability

Insures you against legal liability for third party bodily injury and / or property damage arising from your business, up to RMB5,000,000 during any insurance period.

Additional Benefits under Section 6

- ✓ First Aid Treatment: covers the costs or expenses of first aid treatment given or administered by you to a third party injured.
- ✓ Food &/or Drinks Poisoning: RMB2,000 per accident up to RMB50,000.
- ✓ Independent Contractor's Liability: up to RMB100,000.
- ✓ Signboard Liability: up to RMB200,000.
- ✓ Tenant's Liability: covers your legal liability arising from loss of or damage to hired or rented premises.

Section 7 – Employer's Liability

Basic Cover:

We will indemnify the your legal liability including lawsuit fees in respect of death or bodily injury by accident or through occupational disease caused during the period of working, up to RMB1,000,000 during any insurance period.

Additional Cover:

A Indemnity for the liability to Employee's personal injury by accident

It provides indemnity to your employees in respect of accidental death or bodily injury in the course of employment by you, up to RMB1,000,000 during any insurance period.

B Special Indemnity for self-payment to Work-Related Injury

We will indemnify you against any part which will be paid by the Insured according to the Regulation of Work-Related Injury Insurance

Additional Benefits under Section 7

- ✓ 24 Hours Extension
Covers your liability under the contract of employment to pay compensation in respect of death or bodily injury (or death happens within 180 consecutive days after the date of such injury) by accident to any employee in 24 hours basis during the period of insurance.

Important Notes

- 1 Should there be any inconsistency between the coverage description and Policy Wording; the Policy Wording shall prevail.
- 2 Please refer to the insurance clauses to know more about the definitions, exclusions.

ABOUT THE AXA GROUP

- The AXA Group is a worldwide leader in insurance and asset management, with 160,000 employees serving 102 million clients in 57 countries. In 2012, IFRS revenues amounted to Euro 90.1 billion and IFRS underlying earnings to Euro 4.3 billion. AXA had Euro 1,116 billion in assets under management as of December 31, 2012.
- The AXA ordinary share is listed on compartment A of Euronext Paris under the ticker symbol CS (ISN FR 0000120628 – Bloomberg: CS FP – Reuters: AXAF.PA). AXA's American Depository Share is also quoted on the OTC QX platform under the ticker symbol AXAHY.
- The AXA Group is included in the main international SRI indexes, such as Dow Jones Sustainability Index (DJSI) and FTSE4GOOD. It is a founding member of the UN Environment Programme's
- Finance Initiative (UNEP FI) Principles for Sustainable Insurance and a signatory of the UN Principles for Responsible Investment.

AXA Tianping Property & Casualty Insurance Company Limited

- AXATP with full name of “AXA Tianping Property & Casualty Insurance Company Limited”, currently is the largest foreign-capital property and casualty insurance company in China market. AXATP is determined to become a industry leader in domestic e-insurance field.
- AXATP is established by merger and acquisition between Tian Ping Auto Insurance Company Limited, the first auto-insurance-specialized company in China, and the wholly-owned subsidiary of the largest global insurance group AXA in China. By combining AXA's solid financial state, prominent brand equity and leading professional business skills with Tian Ping's extensive local experiences, resources and service network, AXATP is committed to provide customers with prompt, convenient and reliable insurance service.
- The headquarters of AXATP is located in the Lu Jiazui financial area in Shanghai with registered capital 846 million RMB. The company offers a variety of insurance products, mainly including motor vehicle traffic accident liability compulsory insurance, commercial motor vehicle insurance, SME general insurance, home insurance, cargo insurance, liability insurance, short-term accident insurance, health insurance and etc.

021-6156 3500

Smart Series

Commercial Insurance

Retail Insurance

Health Insurance

www.axa.cn

AXA Tianping Property & Casualty Insurance Company Limited

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Web: www.axa.cn

Commercial Insurance

Smart Plan Business /
the right office insurance
is essential for your
business planning



Product Feature

- ✓ Comprehensive insurance coverage
- ✓ Flexible insurance plan
- ✓ High sum insured
- ✓ Simple application
- ✓ Competitive insurance premium
- ✓ Fast-track claim service





「卓越」鸿图保商业综合保险

“卓越”鸿图保以一张综合保险单，集合所有商业保险的重要元素，提供包括财产一切险，营业中断险和责任险等。

保障内容 必选保障

第一部分 – 设备、库存和楼宇结构

财产一切险保障您的设备、家具、装饰、装修、库存和楼宇结构等因遭受意外事故或自然灾害而导致的损失或损坏。

扩展保障

- ✓ 改造或维修期间引起损坏：最高赔偿限额为第一部分保险金额的10%或人民币100,000元，两者取低者。
- ✓ 建筑师和检验员费用：最高赔偿限额为人民币2,000元。
- ✓ 抢劫导致营业场所损失：最高赔偿限额为人民币10,000元。
- ✓ 残骸清理：最高赔偿限额为第一部分保险金额的10%或人民币200,000元，两者取低者。
- ✓ 灭火设备费用：最高赔偿限额为人民币5,000元。
- ✓ 门锁替换：最高赔付金额为人民币500元。
- ✓ 卷帘门和大门：最高赔偿限额为人民币5,000元。
- ✓ 自动增加保额：营业场所内存放的库存的保险金额将于每年十二月至二月的销售旺季期间自动调高20%。
- ✓ 临时搬迁：最高赔偿限额为第一部分保险金额的10%或人民币100,000元，两者取低者。

可选保障

第二部分 – 营业中断

保障由于自然灾害或意外事故导致营业中断而发生的各项损失。

第三部分 – 金钱保障

保障营业场所中锁在保险柜或保险库中的金钱由于他人采用武力或暴力手段盗窃或抢劫而产生的损失；在任一保险期间内，最高赔偿限额可至人民币100,000元。

扩展保障

- ✓ 划线支票及其他不可转让的票据：最高赔偿限额为人民币50,000元。
- ✓ 金钱押运：最高赔偿限额为人民币10,000元。
- ✓ 误收伪钞：仅限人民币；最高赔偿限额为人民币1,000元。
- ✓ 保险柜和/或保险库损坏：最高赔偿限额为人民币10,000元。
- ✓ 周日和公众假期，金钱损失的保险金额将自动调高20%。

第四部分 – 营业场所袭击 – 人身意外保障

赔偿雇员在营业场所内由于遭遇发生抢劫或企图盗窃而导致死亡或永久性完全残疾。每位受保人的最高赔偿限额为人民币75,000元。

第五部分 – 玻璃及霓虹灯损坏保障

保障营业场所内所有固定玻璃（包括卫生设施和附着物）、霓虹灯、广告牌和横幅发生意外损坏，包括损坏后需使用临时隔板所产生的费用。

第六部分 – 公众责任险

保障在营业场所内由于发生意外事故而造成第三者人身伤亡或财产损失，所须承担的法律费用；在任一保险期间内，最高保障限额可至人民币5,000,000元。

扩展保障

- ✓ 急救费用：支付营业场所发生意外事故造成第三者人身伤亡时所施行急救措施的费用。
- ✓ 食品、饮料责任：每次事故赔偿限额为人民币2,000元，累计赔付金额为人民币50,000元。

- ✓ 独立承包商的责任：最高赔偿限额为人民币100,000元。
- ✓ 广告招牌或霓虹灯责任：最高赔偿限额为人民币200,000元。
- ✓ 租户责任：保障租用或租赁的营业场所出现损失或损坏而由您承担的责任。

第七部分 – 雇主责任险

主险：

承担雇员在受雇过程中，从事与保险合同下所载明的被保险人的业务有关的工作时遭受意外、职业病而致受伤、死亡，依法应当承担的法律费用以及诉讼费用的赔偿。不论雇员人数每次事故及保险期限内累计赔偿限额为人民币1,000,000元。

附加险：

A 雇员人身意外损害赔偿

赔偿雇员在受雇过程中，从事保险单所载明的有关工作时，因意外事故遭受人身伤亡，雇主基于雇佣关系须负的经济赔偿。不论雇员人数每次事故及保险期限内累计赔偿限额为人民币1,000,000元。

B 工伤自付费用特别补偿

赔偿被保险人根据《工伤保险条例》规定，将由被保险人自己赔付的那部分额度。

扩展保障

- ✓ 24小时扩展
- 承担雇员因意外事故造成人身伤害或死亡而产生的经济赔偿责任。

重要提示

- 1 如果本宣传册中的保障内容简述与保单条款存在矛盾、歧义或不一致之处，则以保单条款为准。
- 2 以上仅向您提供产品信息，具体保障范围相关定义及除外责任等详见保险条款

AXA安盛集团简介

- 法国AXA安盛集团("AXA")于提供保险及资产管理服务方面为世界翘楚，员工人数超过160,000名，于57个国家服务超过一亿名客户。以国际会计准则计算，AXA于2012年全年的收入达901亿欧元，核心盈利达43亿欧元。截至2012年12月31日止，AXA管理的资产总值达11,160亿欧元。
- AXA的普通股股份于法国巴黎证券交易所Compartment A以股票代码CS (ISN FR 0000120628 – Bloomberg: CS FP – Reuters: AXAF.PA) 挂牌交易。AXA的美国预托证券则以股票代码AXAHY在场外交易OTC QX 平台挂牌交易。
- AXA已被纳入多个国际主要社会责任型投资指数，包括道琼斯可持续发展指数(DJSI)及富时社会责任指数系列(FTSE4GOOD)。
- AXA亦是联合国环境规划署金融倡议（UNEP FI）保险业持续发展原则之创会会员，及联合国责任投资原则签署机构。

安盛天平财产保险股份有限公司

- 安盛天平全称“安盛天平财产保险股份有限公司”，是目前中国市场上最大的外资财险公司，立志于成为国内互联网保险领导品牌。
- 安盛天平由原中国第一家专业车险公司天平汽车保险与全球最大保险集团AXA安盛集团在华全资财产险子公司合并而设立。依托AXA安盛集团雄厚的财务实力，卓越的品牌价值和领先的专业能力，并融合了天平保险丰富的本土经验资源和服务网络，致力于为广大客户提供及时、便捷、值得信赖的保险服务。
- 公司总部设在上海浦东陆家嘴金融区，注册资本8.46亿元，主要经营机动车交通事故责任强制保险、机动车商业保险和企业财产险、家财险、货运险、责任险、短期意外险、健康险等业务。

卓越系列

商业保险；

个人保险；

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商业保险

「卓越」鸿图保

为您的生意量身打造的综合保险计划



保障特色：

- ✓ 周全的保障范围
- ✓ 灵活的保障计划
- ✓ 高额的赔偿限额
- ✓ 简便的投保手续
- ✓ 合理的保险费用
- ✓ 快捷的理赔服务



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