

Proposal Form

投保書

A separate Proposal Form must be completed for each premises 每處投保地址須填寫一份投保書

Please reply fully to ALL the following questions.

請詳細回答下列全部問題

If the answer to any question is none, state "NONE".

如果問題的答覆是否定的，請填上「沒有」

QUESTIONS 問題	ANSWERS 答覆								
<p>1. (a) Name of Proposer and Subsidiary and/or Affiliated Companies (in full) 投保者，附屬或(及)聯營公司的詳細名稱</p> <p>(b) State the address of the premises to which the Policy is to apply 請填寫此保單所要投保的地址</p> <p>(c) How many storey are there in this Building? 現址有多少樓層？</p> <p>(d) State the floor on which your premises are situated? 你的投保地址在第幾層樓？</p> <p>(e) How long have you carried on business? 你經營這行業已有多久？</p>	<p>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d)</p> <p>(e) In these premises 在這地址 Elsewhere 別處</p>								
<p>2. NATURE of your BUSINESS 營業性質</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Retail 零售</td> <td style="width: 33%;">%</td> <td style="width: 33%;">Wholesale 批發</td> <td style="width: 33%;">%</td> </tr> <tr> <td>Manufacturing 製造</td> <td>%</td> <td>Pawnbroking 典當</td> <td>%</td> </tr> </table>	Retail 零售	%	Wholesale 批發	%	Manufacturing 製造	%	Pawnbroking 典當	%
Retail 零售	%	Wholesale 批發	%						
Manufacturing 製造	%	Pawnbroking 典當	%						
<p>3. EMPLOYEES 僱員</p> <p>(a) How many employees have you? 你聘用多少位僱員?</p> <p>(b) What is the minimum number of employees including principals in the sales section of your premises at any time during business hours, including lunch time? 在營業時間內，包括午膳時間，在投保地址的銷售部內的僱員，包括主管，最少有幾多位？</p>	<p>(a)</p> <p>(b)</p>								
<p>4. VALUATION BASIS 估值方法</p> <p>On what basis do you require claims to be settled? 當賠償時，你選擇那一種估值方法？</p> <p>NB: Unless otherwise agreed on the Policy claims in respect of your own stock will be settled on the basis of COST price. All figures completed in this Proposal must reflect the basis of valuation required.</p> <p>註：除非在保單內特別聲明，你的存貨，在賠償時將根據成本來估計。此投保書中的全部金額，應根據所選定的估值方法填寫。</p>	<p>Consignment Goods on consignment Invoice Value; Precious Metal on Market Replacement Value; Own Stock on Cost Price.</p>								
<p>5. STOCK VALUES 存貨的價值</p> <p>(i) What was the AVERAGE total value during the last twelve months of 請填寫下列二項在過去十二個月內的平均總共價值</p> <p>(a) Your own stock and bank notes? (the stock figure is to be declared on the basis of cost price or on the basis as in question 4 above) 你自己的存貨和鈔票? (根據成本價問題 4 所選的估值方法)</p> <p>(b) Goods in trust (other than for safe custody) goods on approval, repairs and the like? 受託貨物(受安全保管的不算)受考慮選購，正在修理及類似的貨物。</p> <p>The total under (a) and (b) comprises approximately (a) 和 (b)項的總共存貨大約可分為</p> <p>Jewellery, gold and platinum goods, bullion, precious stones and pearls 珠寶、黃金、白金、金條、寶石和珍珠</p> <p>Watches 手錶</p> <p>Clocks, silverware, plateware, and other similar goods 時鐘、銀器、盃皿和類似貨物</p>	<p>(i)</p> <p>(a) \$ _____</p> <p>(b) \$ _____</p> <p>TOTAL 總共</p> <p>HK\$ _____</p> <p>\$ _____</p> <p>\$ _____</p> <p>\$ _____</p>								

(ii) What was the MAXIMUM value of your own stock and goods in trust (other than for safe custody) and bank notes at any time during the last twelve months? 在過去十二個月內任何時候，你的存貨，受託貨物（受安全保管的不算）和鈔票的最高價值是多少？	(ii) HK\$	
6. VALUES OUT OF SAFE 在夾萬外貨物的價值 What will be the MAXIMUM VALUE of all watches, jewellery, gold, bullion and platinum goods, precious stones and pearls (including those in windows) OUT OF LOCKED SAFE OR STRONGROOM? 在已上鎖的夾萬或保險庫以外的所有手錶，珠寶，黃金，金條，和白金，寶石和珍珠（包括在窗櫥內的）的最高總值	Outside business hours 營業時間以外	During temporary closing e.g. Lunch time (if applicable) 暫時休息，例如午膳時候
	\$	\$
7. WINDOW DISPLAY 窗櫥陳列 (A) How many 多少個 (a) Windows facing thoroughfare? 向大街窗櫥? (b) Inside windows? 舖內窗櫥? (c) Inside showcases? 舖內展示櫃? have you (B) Give MAXIMUM values which will not be exceeded of 請填寫下列最高的價值 (i) Any one 任何一個 (a) windows facing thoroughfare 向大街窗櫥 (b) inside windows 舖內窗櫥 (c) inside showcases 舖內展示櫃 (ii) Any one article 任何一件貨品 (iii) Any one pad or tray of articles 任何一盒或一盤貨品 (iv) In all windows and showcases 在全部的窗櫥和展示櫃內	N.A.	
	During business hours 營業時間內	Outside business hours 營業時間以外
	(i) (a) \$ (b) \$ (c) \$	(a) \$ (b) \$ (c) \$
	(ii) \$ (iii) \$ (iv) \$	\$ \$ \$

8. OUTDOOR RISK 戶外風險

- (I) Give the following information in respect of all insured property (inclusive of amounts carried to and from Bank or Safe Deposit) carried outside the Proposer's Premises stated in Question 1(b) by yourselves, your representatives, travellers, agents, messengers and delivery hands but NOT Brokers during the last 12 months.
根據過去十二個月內的情形，提供有關受保財物（包括取送於銀行和安全保管處的金額）取送於問題 1(b) 所列投保者的地址以外，並由你本身，你的代表，推銷員，代理，信差和送貨員經手，但不包括經紀人。

(a)	In the City or Town in which the Proposer's premises are situated: 在投保者地址所在的城市或市鎮內	No. of days each person per annum 每人在每年內的日數	Average Amount each 每次平均金額	Maximum Amount each 每次最高金額
(i)	Name of all principals, representatives, travellers and agents 全部主管，代表，推銷員和代理的姓名	(i)	(i)	(i) \$
(ii)	Number of messengers and delivery hands: None 信差和送貨員的數目	(ii)	(ii) \$	(ii) \$

(b)	Elsewhere (state Countries in each case): 其它國家(個別列明國家或省份) Name of principals, representatives, travellers and agents. 全部主管，代表，推銷員和代理的姓名	No. of days each person per annum 每人在每年內的日數	Average Amount each 每次平均金額 \$	Maximum Amount each 每次最高金額 \$

(II) HOME RISK 住家風險

Does any Principal, Employee, Traveller or Agent take Stock to his private residence for any purpose? If so, please give following information: 會否有任何主管、僱員、推銷員或代理因任何原故把存貨帶回其私人住宅? 如有, 請供給下列詳情:

Name 姓名	Address 地址	Maximum value taken 帶回最高金額 \$	Full details of Safe or any other protection 夾萬或其它保護措施 的詳情	Is the property ever left unattended at the Private Dwelling House 該財物會否留在私人住宅內 沒有人看管

(III) ENTRUSTMENTS 向外委託

What was the estimated value entrusted to dealers, customers, repairers, cutters and brokers during the past 12 months? 在過去十二個月內, 委託予銷售商, 顧客, 修理人, 切割者和經紀人的大約價值為何?	(a) Average 平均	\$	
	(b) Maximum 最高	\$	at any one time 每一次

(IV) SENDINGS

What was the AGGREGATE TOTAL value of all insured property being sent during the last 12 months?
在過去十二個月內, 全部投保財物中經過寄送的總共價值為何?

- (a) In the country in which the Proposer's premises are situated?
在投保者地址所在的國家?
- (b) elsewhere (state countries and values being sent to each?)
其他國家 (列明個別國家及所寄價值)

Brinks &/or Malca-Amit &/or Airfreight 裝甲押運 / 空運	Registered / Insured Air Parcel 掛號空郵 / 保險空郵	Speed Post 特快專遞	Federal Express / UPS / DHL / other Courier Services 專業速遞

NB: The Policy contains a condition that postal sendings containing jewellery, pearl, precious stones, precious metals and/or watches exceeding HK\$500 any one package are sent by registered/airmail.

註明: 這保單附帶一個條件, 就是任何一個裝有珠寶, 寶石, 珍珠, 貴金屬及手錶的包裹, 如價值超出港幣伍百元, 必須由掛號/空郵寄出。

(V) EXHIBITIONS and DISPLAYS 展覽和陳列

- (a) Did you during the past 12 months exhibit any portion of your stock at any Exhibition, other than one promoted or financially assisted by any Public Authority or by any Trade Association, or entrust goods for any display or performance?

在過去十二個月內, 你曾否在任何展覽會上展示你的存貨? 但由當局或商會所發起或資助者除外。或你曾否向外寄託貨品作為陳列或表演用途? 如有, 請提供詳情包括價值。

- (b) Do you exhibit goods, in any showcase in any hotel, club or elsewhere away from your premises? If so, give full particulars including values and details of protection (i.e. type of glass, locks and the like).

你會否在投保地址以外的任何酒店, 俱樂部等地方內的陳列櫃展示貨品? 如有, 請提供詳情包括價值和保護方法 (例如, 玻璃的種類, 鎖頭等等)

(a)	
(b)	

(VI) OUTSIDE LIMIT (which also includes Sendings) 戶外限額 (包括寄送)

What limit is required for any one loss for property elsewhere than at the Proposer's premises stated in Question 1(b)?
(This limit will NOT apply to property in any safe deposit vault or bank vault.)

在問題 1(b) 所列投保地址以外的地方, 每一次財物的損失所需的限額是多少?
(這限額將不包括在安全保管庫或銀行保險庫內的財物)

\$	HK\$	(Local Transit)
\$	HK\$	(Overseas Transit)

PROTECTIONS 保護設備 / 方法

GENERAL PROTECTIONS OF THE PREMISES 投保地址的一般保護設備 / 方法		
9.	Are the premises occupied at night 投保地址在夜間是否有人居住 (a) By Proposer? 投保者? (b) By employee or caretaker? 僱員或管理員?	(a) (b)
10.	Are there any openings leading to cellar or basement from outside the shop? If so, please give the details and protections. 在投保店舖外面是否有洞口通到地下室或地下層? 如有, 請述詳情和保護設備 / 方法。	
11.	Give details of the following and how they are protected: 請提供下列詳情並且如何加以保護: (a) each outer door, 每一個向外的門 (1) front door (2) rear door (if any) (3) other door (if any) (b) Please indicate how access to the premises is controlled during business hours. 請說明在營業時間內管制店舖出入的保障方法 (c) each inner door, 每一個屋內的門 (d) all windows other than Display Windows, 全部窗口, 但陳列窗櫥除外 (e) all skylights or fanlights or roof openings. 全部天窗或氣窗或屋頂洞口	(a) (1) (2) (3) (b) (c) (d) (e)
12.	DISPLAY WINDOW AND SHOWCASE PROTECTIONS 展示窗櫥和展示櫃櫥的保護 (a) Give full details of the type of glass in all your 請提供所用玻璃種類的詳情 (i) Display windows facing thoroughfare 向大街窗櫥 (ii) Inside windows 舖內窗櫥 (iii) Inside showcases 舖內展示櫃 (b) (i) What precautions do you take to protect the rear of your display windows facing thoroughfare? 你用什麼預防方法來保護向大街窗櫥的後部? (ii) Are they kept permanently locked and keys removed? 它們是否長期上鎖並把鎖匙取出? (iii) What precautions do you take to protect the opening of your inside windows? 你用什麼預防方法來保護舖內窗櫥的開啟部份? (iv) Are inside windows similarly locked and keys removed? 舖內窗櫥是否亦有上鎖並把鎖匙取出? (v) What precautions do you take to protect the opening of your inside showcases? 你用什麼預防方法來保護舖內(展示櫃)的開啟部份? (vi) Are inside showcases similarly locked and keys removed? 舖內展示櫃是否亦有上鎖並把鎖匙取出? (c) AT NIGHT and at all other times when premises are not open for business. 當投保地址在夜間及非營業時間 (i) Are all display windows facing thoroughfare protected externally by either shutters or by a grille? 全部向大街窗櫥的外部有否用遮板或鐵格加以保護? (ii) Give full particulars of such protections and state how they are secured. 請詳述這些保護設備並陳述其如何牢固。 (iii) Does this protection cover the entire front of your premises? 這些保護設備是否普及整個舖的前部? (iv) If not, give details 如不是, 請提供詳情	(a) (i) (ii) (iii) (b) (i) (ii) (iii) (iv) (v) (vi) (c) (i) (ii) (iii) (iv)

<p>20. RECEIPTS 收據</p> <p>(a) Is it your practice to give receipts for goods left with you by non-trade customers, for repair, valuation, sale, or any other purpose and to require surrender of such receipts before goods are returned to the customer? 當你的非經商顧客把貨物交給你修理，估價，售賣或其它目的時，你是否有發出收據並在退還貨物之前先取回收據?</p> <p>(b) Do you use entrustment/approbation notes in respect of all entrustments making the recipient responsible for the goods until returned to you? 當你把貨物寄託給別人時，有否發出信託或批准票據要求受託人負責直至貨物送回?</p>	<p>(a)</p> <p>(b)</p>
<p>21. CONTENTS FIRE RATE 投保地址內裝置物的火險的保險率</p> <p>(a) What is the Fire insurance rate on the contents of your premises? 投保地址內裝置物的火險保費率是多少?</p> <p>(c) By whom was this quoted? 該保費率由何人提供?</p>	<p>(a)</p> <p>(b)</p>
<p>22. SUM INSURED 保額</p> <p>For what amount is Policy required? 請列明保單所需的保額</p> <p>(a) On Stock (including goods in trust and bank notes) 貨物 (包括受託貨品和鈔票)</p> <p>(b) On Trade and Office Furniture, Fixtures and Fittings, Machinery, Plant, Safes, Alarm Systems, Tenants decoration and improvements, and all other Contents (except your stock and goods in trust) at your premises against the risks of Fire, Lightning, Explosion, Aircraft, Burglary or Theft or any attempt thereat, Storm, Tempest, Flood, Sprinkle Leakage, Bursting or Overflowing or Leakage of Water Pipes or Apparatus, or Impact by any road vehicle, horse or cattle not belonging to or under your control. 投保地址內的商用及辦公室傢俬，裝置和裝修，機器，工業設備，夾萬，警鐘系統，租戶的裝飾和改良，和其他東西 (你的貨物和受託貨物除外) 受保下列危險：火災，閃電，爆炸，飛機，盜賊或類似行動，風暴，風潮，水災，水管或儀器的破裂，溢流或漏水，不屬於你或在你管制下的車輛，馬或牛撞擊。</p>	<p>(a) \$</p> <p>(b) \$</p> <p>Total: _____ 總共 \$ _____ =====</p>
<p>23. REFERENCES 介紹人</p> <p>Unless proposing for renewal, give two references FROM YOUR TRADE. 除續保外，請提供兩位同行作為介紹人</p>	<p>(i)</p> <p>(ii)</p>
<p>24. OTHER INSURANCE 其他保險</p> <p>(a) Has any Insurer ever cancelled or refused to issue or to continue any Insurance for you? 有否任何保險公司曾經取消或拒絕接受或拒絕繼續你的保險?</p> <p>(b) Have you previously been insured? If so, state with whom, risks covered, and for what amount. 你曾經受保嗎? 如有，請述承保公司，所保風險種類和價值。</p>	<p>(a)</p> <p>(b)</p>
<p>25. Are there any other circumstances within your knowledge or opinion not already disclosed, affecting or likely to affect the proposed insurance? 是否還有其它情形未曾透露及會影響到這投保的保險，而是在你的知識範圍內或是你的意見，還未陳報的?</p>	
<p>To the best of my/our knowledge and belief the information provided in connection with this proposal, whether in my/our own hand or not, is true and I/we have not withheld any material facts.</p> <p>I/we understand that non-disclosure or misrepresentation of a material fact will entitle Underwriters to void the insurance. (NB: A material fact is one likely to influence acceptance or assessment of this proposal by Underwriters. If you are in any doubt as to what constitutes a material fact you should declare it. All the information requested in this proposal form is material).</p> <p>I/we understand that the signing of this proposal does not bind me/us to complete the insurance but agree that, should a contract of insurance be concluded, this proposal and the statements made therein shall form the basis of the contract.</p> <p>I/we agree that if this insurance is completed the protections and/or safeguards mentioned above shall not be withdrawn or varied to the detriment of the interests of Underwriters without their consent.</p>	<p>根據我 / 我們的知識和見解，所填報資料無論是否我自己 / 我們自己的手筆，都是真實及我 / 我們沒有隱藏事實。</p> <p>我 / 我們明瞭虛報或歪曲任何事實，承保人有權對此保單毋需負責上責任。(註明：所填報事實足以影響承保人對此投保書接受或審核。若閣下有任何疑問關於什麼構成事實，請同時申報。)</p> <p>我 / 我們明白簽署這份投保書，並不驅使我 / 我們必須完成這保險合約，但是如果經過同意而發出保單，這投保書將是這合約基礎。</p> <p>我 / 我們同意如果這保險合約完成後，投保書中所陳述的保安裝置和安全設備，除非獲得承保人的同意，將不會加以拆除，或更改以影響承保人的利益。</p>

Name and Position
姓名及職位 _____

Signature and Chop of Proposer
投保者簽名及蓋印 _____

Date 日期 _____

In the event of differences arising under this proposal, the English version should be deemed as the official version.
如對此投保書中文譯文與英文原文發生差異時，應以英文版本為準。