

# SECURE YOUR BUSINESS



Running a business and making it successful comes with multiple risks – risks which are different for each organization. Marsh makes managing your business’ unique risks both simple and effective – with a solution that offers comprehensive insurance options.



### PROPERTY DAMAGE

Covers all accidental physical loss or damage caused by a range of perils.



### BUSINESS INTERRUPTION

Covers losses as a result of an interruption to your business caused by an insured event under the Property Damage.



### EMPLOYEES’ COMPENSATION

Covers compensation to your employees in the event of bodily injury, illness, disease, or death caused by accident arising out of, and in the course of, employment.



### PUBLIC LIABILITY

Covers your legal liability, costs, and expenses against third parties in respect of accidental bodily injury and/or accidental damage to property.



### MONEY

Covers loss of money kept on your premises or in transit within Hong Kong.



### FIDELITY GUARANTEE

Covers money and/or property lost due to employee fraud/dishonesty.



### MOTOR

Covers loss of, or damage to your motor vehicles and liability to third parties.



### GROUP PERSONAL ACCIDENT

24-hour, worldwide cover for your employees against accidental death or injury.



### GROUP BUSINESS TRAVEL

Cover for bodily injury caused by an accident during a journey and/or prescribed expenses if bodily injury or sickness is suffered during a journey. It can also cover trip cancellation, travel delay, baggage loss, and personal liability.

## PRODUCT FEATURES

### Packaged Offerings

Choose as many or as few covers as you need. The more covers you purchase the more premium discounts you receive.

### Coverage for Strike, Riot, and Civil Commotion

### Coverage for Denial of Access

Where access to, or use of, your premises is hindered for more than 24 hours, the resulting loss is claimable.

### Claims Preparation Costs

If financial advisors are required to prepare your claim, their costs are covered as part of the overall claim costs.

### Optional Access to Marsh’s Work Injury Management Team

Our team can work with insurers to develop cost effective injury management and back to work processes that reduce your overall Employees’ Compensation claims costs and your longer-term insurance premiums.

*This solution is underwritten by reputable, reliable, and experienced insurers. Insurance can be effected quickly and claims are settled promptly.*

To discuss how Marsh's Business Insurance solution can make your life easier, please contact:

RAYMOND TANG  
+852 2301 7606  
raymond.yh.tang@marsh.com

ANGEL CHAN  
+852 2301 7675  
angel.chan@marsh.com

LOUIS AU  
+852 2301 7613  
louis.kk.au@marsh.com

www.csc-hk.marsh.com

## WHY CHOOSE MARSH?

Our scale, industry experience, and networks ensure you have access to the most robust and appropriate insurance that provides all the protection your business needs, at an affordable price.



We concentrate on **understanding the risks your business faces.**



We work on your behalf to **build exclusive solutions that offer genuine protection for your business.**



We can help you **put strategies in place to reduce your risk exposures.**



We work with you to **minimize your insurance premiums** and maximize your policy value.



We provide **personalized support to respond quickly** to your evolving needs.



Our dedicated claims staff can offer **advice on claims management.**



**MARSH IS A GLOBAL LEADER IN INSURANCE BROKING AND INNOVATIVE RISK MANAGEMENT SOLUTIONS.**

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