



Dah Sing Insurance “SME Lite” is an insurance solution just right for protecting and nurturing SMEs and Startups.

Together We Progress and Prosper

**Product Features**

- **Simplicity:** Product structure is straight forward with affordable premium and charges at flat rate. Simple steps to get insurance coverage with instant approval and worry free to continue the business protection with auto-renew feature.
- **Business continuity:** Complimentary Employees’ Compensation extension on temporary Work From Home (WFH) arrangement. Extra Personal Accident protection to Proprietor/ Director (non-employee) for long term business continuity planning.
- **Virtual safety:** Support digital business development and cover business risks on the loss of privacy data liability.

**Targeted Business**

Type of Business	Example	Coverage Highlights
Online Based Business	Digital marketing, media analysis consultancy, research company, online fashion shop etc.	<ul style="list-style-type: none"> <li>• Employees’ compensation coverage while employees are temporary WFH</li> <li>• Liability on loss of customer’s privacy data</li> <li>• Expenses of reproducing computer system records</li> </ul>
Office	Various office based business eg accounting & auditing, trading office, design house, information technology, insurance agent etc.	<ul style="list-style-type: none"> <li>• Accidental damage of office properties</li> <li>• Expenses of reproducing computer system records</li> </ul>
Wholesale & Retail	Fashion, footwear, toys, gift and premium, bakery, cosmetic, book shop etc	<ul style="list-style-type: none"> <li>• Stock damaged in transit</li> <li>• Shop fixed glass breakage</li> <li>• Accidental damage of shop signboard</li> </ul>
Takeaway Food and Beverage	Food and beverage shop eg bubble tea, ice-cream, fruit juice, coffee shop and herbal tea shop etc.	<ul style="list-style-type: none"> <li>• Accidental damage of refrigerator</li> <li>• Accidental damage of signboard</li> <li>• Accidental damage of stock</li> </ul>

**Major Coverage**

Coverage	Maximum Limit of Indemnity (HK\$)
<b>Business Contents and Stock</b> <ul style="list-style-type: none"> <li>• Equipment, machinery</li> <li>• Stock (maximum limit HK\$100,000)</li> <li>• Computer system records</li> <li>• Fixed glass</li> <li>• Signboard</li> </ul>	300,000
<b>Personal Accident</b> <ul style="list-style-type: none"> <li>• Proprietor/ Director (non-employee)</li> </ul>	500,000
<b>Employees’ Compensation</b> <ul style="list-style-type: none"> <li>• Legal liability to employees</li> <li>• Temporary WFH arrangement</li> <li>• Meal and lunch time</li> <li>• Business trip (for non-manual employees)</li> </ul>	100,000,000
<b>Privacy Data Loss</b> <ul style="list-style-type: none"> <li>• Privacy data loss liability</li> </ul>	100,000

**Eligibility**

- No. of employees: 5 or below
- Total annual earnings: not exceeding HK\$1,000,000

We offer a wide range of coverage options. You may consider “SME OfficeSure” or “SME ShopSure”, or contact us for tailor-made solutions.

**Major Exclusions**

- Loss or damage due to wear and tear, depreciation, gradual deterioration
- Disappearance, misfiling or misplacing of information, or any unexplained loss
- Loss or damage due to seepage, pollution or contamination
- Consequential loss of any kind
- War and terrorism exclusion (not applicable to Employees’ Compensation)
- Sanction exclusion

This is only a product summary and does not constitute any part of the contract. For full terms, conditions and exclusions, please refer to the Policy Wording.

Dah Sing Insurance Company Limited (“Dah Sing Insurance”), a wholly owned subsidiary of Dah Sing Financial Holdings Ltd, has been providing general insurance solutions to our customers and business partners in Hong Kong since 1976. Dah Sing Insurance is authorised and regulated by the Insurance Authority of the Hong Kong SAR, providing a wide range of general insurance products.

Dah Sing Insurance is the insurance underwriter of “SME Lite”, is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrolment of “SME Lite”.

Dah Sing Bank, Limited (“Dah Sing Bank”) is the authorised licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. “SME Lite” is the product of Dah Sing Insurance but not the product of Dah Sing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

This service / product is not targeted at customers in the European Union.

**Dah Sing Insurance Company Limited**

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