

# Owner's Corporations Management Liability Insurance

## 業主立案法團管理責任保險

CHUBB®



### What We Offer 給您的保障

Chubb Elite Owner's Corporations Management Liability Insurance Policy has been created to provide protection to the members of the management committee or sub-committee (including but not limited to the chairman, vice-chairman, secretary and treasurer) and all employees of the incorporated owners of the private buildings in Hong Kong against the potential personal liability they face in managing the buildings under the current litigious environment in Hong Kong. Even though the owner's corporation is not set up for profit-making, their exposure actually is not low due to the changing regulation and a couple of high-profile accidents about inadequate building safety in Hong Kong.

安達設計的業主立案法團管理責任保單，為全港私人樓宇業主立案法團的管理委員會或小組委員會成員（包括但不限於主席、副主席、秘書及司庫）以及所有僱員提供保障，使他們在香港目前爭訟頻繁的環境中，在管理樓宇時可免受潛在的個人法律責任影響。香港的規例不斷變化，加上曾發生多宗與樓宇安全欠妥有關的嚴重事故，故即使業主立案法團乃非牟利組成，他們的風險水平確實不低。

### Coverage Capabilities 承保範圍

- Advancement of defence costs
- Nil retention for non-indemnifiable loss
- Broad definition of employment practices claims
- Broad definition of insured including all employees
- Estates, heirs and legal representatives coverage
- Spousal liability coverage
- Continuous cover extension
- Dishonest exclusion only applied on final adjudication basis
- Full severability clause
- Fully retrospective / Prior acts coverage
- Worldwide excluding USA & Canada coverage
- 預付辯護訟費
- 不可彌償的損失概無實施保留金
- 僱傭常規索償定義廣闊
- 受保人定義廣闊，包括全體僱員
- 涵蓋遺產、繼承人及法律代表
- 涵蓋配偶法律責任
- 持續的保障延展
- 不誠實除外情況僅按最終判決基準而適用
- 全面的可分割性條款
- 全面的追溯性／先前作為承保範圍
- 全球範圍承保，惟美國及加拿大除外



## About Chubb in Hong Kong 關於安達香港

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include Property, Casualty, Marine, as well as Accident & Health programs for large corporates, mid-sized commercial and small business customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/hk](http://www.chubb.com/hk).

安達為全球最大的上市財產及責任保險公司，經營一般保險及人壽保險業務，立足香港超過 90 年。安達香港的一般保險業務（安達保險香港有限公司）為大型及中小企業客戶設計及提供特定的保險產品，包括財產險、責任險、海上險和意外及醫療保險。多年來，安達憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽  
[www.chubb.com/hk](http://www.chubb.com/hk)。

## Contact Us 聯絡我們

Chubb Insurance Hong Kong Limited  
25th Floor, Shui On Centre  
No. 6-8 Harbour Road  
Wanchai, Hong Kong  
O +852 3191 6800  
F +852 2560 3565  
[www.chubb.com/hk](http://www.chubb.com/hk)

安達保險香港有限公司  
香港灣仔港灣道 6-8 號  
瑞安中心 25 樓  
電話 +852 3191 6800  
傳真 +852 2560 3565  
[www.chubb.com/hk](http://www.chubb.com/hk)

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