

Money Insurance Policy

SPECIMEN



Tugu Insurance Company Limited
德高保險有限公司

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(Incorporated in Hong Kong)

Money Insurance Policy

Please read this Policy carefully upon receipt and promptly request the Company for necessary amendments.

WHEREAS the Insured described in the Schedule hereto (hereinafter called "the Insured") has made to the Tugu Insurance Company Limited (hereinafter called "the Company") a Proposal and Declaration which shall be the basis of this Contract and which is deemed to be incorporated herein.

NOW THIS POLICY WITNESSETH that in consideration of the payment to the Company of the premium stated in the Schedule the Company will (subject to the terms, exceptions and conditions contained herein or endorsed hereon) during the Period of Insurance as stated in the Schedule or during any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of this Policy indemnify the Insured against :-

1. loss of Money belonging to the Insured for the Trade or Business by any cause whatsoever in the circumstances or situations described in the Schedule hereto (except loss as hereinafter stated) occurring during the Period of Insurance and
2. the cost of repair or replacement of the safe or strongroom belonging to the Insured and containing Money be lost destroyed or damaged as a result of theft or attempted theft of such Money occurring during the Period of Insurance

PROVIDED THAT the maximum liability of the Company shall in no case exceed the Limit of Liability specified in the Schedule during the Period of Insurance.

For the purposes of this Policy the expression "Money" shall mean "Bank Notes, Currency Notes, Current Coins, Cheques, Postal Orders, Money Orders, Current Postage Stamps, Unexpired units in franking machines and Credit Card Sales Vouchers".

EXCEPTIONS

This Policy does not cover :-

1. loss during transit by post.
2. loss due to error or omission, depreciation in value or the use of dishonoured cheques or counterfeit money.
3. loss or damage by or through the collusion of or the fraudulent embezzlement by or the fraudulent misappropriation by the Insured or any person or persons in the service of the Insured.
4. loss of Money out of business hours abstracted from the Insured's safe or strongroom following the use of the key to such safe or strongroom or

any duplicate thereof belonging to the Insured unless such key has been obtained by threats of violence.

5. any loss occurring outside the Territorial Limit of this Policy.
6. any consequential loss whatsoever.
7. loss directly or indirectly occasioned by or happening through or in consequence of War, Invasion, Act of Foreign Enemy, Hostilities or War-like operations (whether War be declared or not), Civil War, Mutiny, Rebellion, Revolution, Insurrection, Conspiracy, Military or Usurped Power, Riot, Strike or Civil Commotion.
8. confiscation, detention, nationalisation, requisition or wilful destruction by any government, public, municipal, local or customs authority.
9. any loss, destruction or expense whatsoever resulting therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from :-
 - (a) ionizing radiations or contamination by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel for the purposes of this exclusion only combustion shall include any self-sustaining process of nuclear fission.
 - (b) nuclear weapons material.

CONDITIONS

1. This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.
2. In the event of any misrepresentation, misdescription or non-disclosure in any material particular, or if any claim made shall be fraudulent, or if any fraudulent means or devices be used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy or if any false declaration or statement be made, then this Policy shall be void and no compensation shall be payable hereunder.
3. The Insured shall exercise reasonable care in the selection and supervision of employees and take all due and proper precautions for the safety of the property insured.
4. The Insured shall immediately upon the discovery of any loss covered by this Policy give notice thereof to the Police and take all practicable steps for the discovery and punishment of the guilty person or persons and for the recovery of the

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property lost. The Company may in the name of the Insured at any time at its own expense but without prejudice to any question between the Company and the Insured, take such steps as it deems fit for the recovery of any of the property lost or stated to be lost and for his purpose the Insured shall, as and when required give all information and assistance to the Company.

5. On the discovery of any loss covered by this Policy the Insured shall forthwith give notice thereof in writing to the Company stating the circumstances connected therewith and shall within seven days thereafter deliver to the Company a detailed statement of the loss. The Insured shall furnish all explanations, vouchers, proofs of ownership and other evidence to substantiate the claim; and the Insured shall, as far as reasonably practicable, give corroborative evidence of the statements made by them or their Employees in support of any claim. The Company shall be entitled to any property for the theft or loss of which a claim is paid hereunder and the Insured shall execute all such assignments or assurances of such property as may reasonably be required. The Company shall not be liable in respect of any loss which has not been notified to the Company within 14 days of its occurrence.
6. If at the time of any loss there be any other insurance effected by or on behalf of the Insured covering any Money as described herein the liability of the Company shall be limited to its rateable proportion of such loss whether or not such other insurance is subject to a provision excluding it from ranking concurrently with this policy.
7. (a) The premiums in respect of the transit risks are to be regulated by the amount of Money in transit during each Period of Insurance and a proper record shall be kept in the books of the Insured of all such Money. The Insured shall at all times allow the Company to inspect such books and within one month from the expiry of the Period of Insurance shall apply the Company with a correct account of all Money in transit insured by this Policy during the said period. If the ascertained amount shall differ from the estimated amount on which premium has been paid the difference in premium shall be met by a further proportionate payment to the Company or by a refund by the Company.
(b) A complete record of the amount of Money contained in safes shall be kept in some place other than in the said safes and the liability of the Company so far as regards Money insured in safes shall be limited to the amount of Money shown by such record to be in the safes at the time of any loss in no case exceeding the limit stated in the Schedule.
8. This Policy may be cancelled at any time:
 - (a) by the Insured on notice to that effect being given in writing to the Company, in which case the Company will retain the customary short period rate for the time the Policy has been in force provided that no claim has been made within the Period of Insurance;
 - (b) by the Company on seven days' advance notice to that effect being given in writing to the Insured's last known address, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.
9. The interest of the Insured under this Policy shall not be assignable except with the written consent of the Company and the insurance shall ipso facto cease to be in force if the Insured shall permit any change to be made altering any of the facts set forth in the proposal.
10. If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted), such difference shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or, if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators, one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties, or in case the Arbitrators do not agree, of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings, and the making of an award shall be a condition precedent to any right of action against the Company.
11. If the Company shall disclaim liability to the Insured for any claim hereunder, in no case shall the Company be liable in respect of such claim after the expiration of twelve calendar months from the date of such disclaimer unless the claim is the subject of pending Court Action or Arbitration.
12. The due observance and fulfilment of the terms, provisions and conditions of this Policy and any endorsements which may be made hereon shall be a condition precedent to any liability of the Company to make any payment under this Policy.

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IMPORTANT NOTICE

RE: Personal Information Collection Statement Under the Personal Data (Privacy) Ordinance

The Personal Data (Privacy) Ordinance has been enacted and made effective as from 20 December 1996. The Ordinance seeks, inter alia, to protect the privacy of living individuals in relation to personal data collected and held by others.

In order to comply with the Ordinance, please be informed that all personal information provided by you including all your employees, agents and/or contractors whether orally and/or in writing for the purpose of insurance underwriting or insurance claim(s) and whether relating to the insured and/or to other persons is provided to enable the Company to carry on insurance business and may be held and used, disclosed, released and transferred by the Company to any related company or any other company carrying on insurance or reinsurance related business or any intermediary or claims investigator or other service provider providing services relevant to insurance business or professional advisor or any association or government authority of federation of insurance companies that exists or is formed from time to time or any individual/organization associated with the Company or any selected party as the Company may consider necessary whether local or overseas for the purpose of i) any insurance or financial related product or service or any addition, alteration, variation, cancellation, renewal or reinstatement of them, ii) any scope of insurance coverage, claim processing and analysis of it, iii) direct marketing and data matching, and iv) communication with you, your employees, agents and/or contractors.

You as well as other related persons may have the right under the Ordinance to obtain access to and to request correction of any personal information held by Tugu Insurance Company Limited. A reasonable fee may be charged for such request. Requests for such access can be made in writing to

The Senior Office Manager,
Tugu Insurance Company Limited
44/F, Office Tower, Convention Plaza,
1 Harbour Road, Wanchai, Hong Kong.

重要通告

依照個人資料(私隱)條例規定作出收集個人資料聲明書

個人資料(私隱)條例已於一九九六年十二月二十日生效。施行此條例的目的是在經他人收集及持有人的個人資料方面，保障在世人士的私隱權。

現根據此條例作出通知，凡閣下所提供的個人資料，包括閣下的僱員、代理人及/或立約人，以口頭及/或書面形式所提供以作承保或索償。不論有關於投保人及/或其他有關人士的資料，均是給予本公司從事保險業務之用，本公司可將資料保存、使用、提供、發放及轉介至任何有關連之公司，或其他處理保險或再保險事宜之公司，或任何中介人、理賠審人或其他提供相關服務之保險或專業人士、社團、政府、保險業聯會、及與本公司有任何關聯的個人/團體、或本公司認為有需要的參與者，不論其在本地或海外。

閣下的個人資料可應用於下列範圍：(一) 任何與保險或財務有關的產品或服務，或與有關服務的增添、修改、變動、取消、續保或復效；(二) 任何在承保範圍以內，索償處理及分析；(三) 作直接銷售及資料核對；及(四) 與閣下、閣下的僱員、代理人及/或立約人的通訊。

在條例的保障下，閣下及/或有關人士可有權查閱及要求更改任何德高保險有限公司所持有閣下的個人資料。本公司將按要求而收取合理費用。有關要求可致函

香港灣仔港灣道一號
會展廣場辦公大樓四十四樓
德高保險有限公司
高級行政經理