

Commercial Insurance Basic Information

商业保险的基本信息

Material Damage – covers accidental and sudden loss and burglary of your contents & stock. Business Assets are: Business Contents, including machinery, plant, tools, fixtures, fittings, furnishings, furniture, employees' personal effects, tenant's improvements & equipment. Stock, including raw / finished material. Money.

商业财产保险: 保护您的商业资产, 如固定资产与设备, 工具, 家具, 现金, 存货等。当这些资产遭受突然性的损坏或被抢劫, 盗窃时, 商业财产保险会为您提供保护。

Business Interruption – covers for Loss of Income, extra costs reasonably incurred to maintain your business and any accountant or solicitors fees for quantification of a claim for up to 12 months, following a claim on your material damage policy. This means you can continue your business as normal while a claim is in progress.

营业中断险: 当企业的营业设备(建筑物、机器等)遭受自然灾害或意外事故造成生意停顿或中断而带来的间接损失发生时, 会对您的生意造成巨大的损失。营业中断保险会根据您的即预期毛利润的损失和营业中断期间仍需要支付的必要费用来赔付你的损失, 帮助您渡过灾难时期。

Broadform Liability – covers you for your liability for accidentally damaging to someone else's property or accidental injury to anyone other than your employees. This policy will also cover you automatically for any fines up to \$250000 in relation to the Forest and Rural fires Act.

公共责任险: 您的商业行为可能在不经意时对他人的财产或生命造成危害(如损坏房东的建筑, 客人在您的店内受伤, 食物中毒等)。若法律判决您对这些行为负责, 公共责任险会帮助您赔复对他人的损失。

Statutory Liability – covers you against fines & defence costs for innocent, unintentional breaches of Parliamentary Acts, such as Fair Trading Act and Consumer Guarantees Act. You will not be insured for any fine or infringement fee under the Health and Safety in Employment Act 1992.

法律责任险: 当您在不经意时违反了新西兰的一些法律法规, 如公平交易法, 顾客保障法, 隐私法等, 法律责任险会赔付因此发生的罚款及法律辩护费用。但如果违法了劳工健康安全法, 因此发生的罚款不包括在此保险中。

Employers Liability – covers you for damages awarded against you for liability arising from your employee sustaining injury in connection with your business which fall outside the coverage of ACC.

雇主责任险: 如果你的员工因在为您工作期间, 遭受了身体上或精神上的损害, ACC 也不予支付, 而法律判决您对此负责, 雇主责任险会赔付相关的费用。

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