

# SME Lite 2.0

 大新保險  
DAH SING INSURANCE

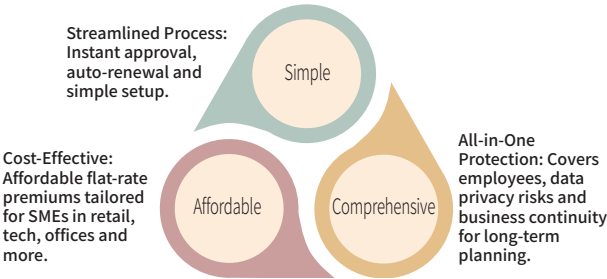
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Dah Sing Insurance “SME Lite 2.0”  
– Empower SMEs and Startups  
with Tailored Protection for Growth & Peace of Mind.

Together **We Progress and Prosper**

## Why choose SME Lite 2.0?



## 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>
 Clinic	Various outpatient clinics e.g. psychiatry and general practice medical clinics, dental clinics	<ul style="list-style-type: none"><li>Accidental damage of shop signboard</li><li>Shop fixed glass breakage</li><li>Expenses of reproducing computer system records</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

- Office-based or shop-based SMEs (excluding shops in wet markets)
- Building Age: not exceeding 50 years
- Nature of work does not engage in i) catering, ii) logistics/ transportation, iii) body massage, iv) physical training, v) renovation/maintenance/installation works, vi) operating heavy machinery/equipment, vii) handling fresh meat/fish, viii) work at height (over 9 feet)/underground/on vessel.
- No. of employees: 10 or below
- Total annual earnings: not exceeding HK\$3,000,000

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 2.0”, is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrolment of “SME Lite 2.0”.

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 2.0” 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 the 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.

The service(s) / product(s) mentioned herein is/are not targeted at customers in the EU.

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