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Daberistic Financial Services

Creating financial security, prosperity and wealth

商业保险风险管理指南 Commercial insurance risk management guidelines

这个文件只供参考，而不是取代保险合同里的任何条款或要求

* Kindly note that this guidance is for reference purpose only and does not replace any terms and conditions in your insurance policy*

General 基本概念

- 您投保的财产必须是属于您的财产，或是跟您有利益关系的财产

There must be insurable or financial interest between you and the assets you are insuring

- 保险公司的责任是在合理和合法的情况下理赔，像酒后或非法驾驶、保修不足和各种过分疏忽的行为都会造成索赔方面的问题

Insurers will pay out if the claim is within legal and reasonable confines, hence any actions that are illegal or unreasonable (e.g. drunk driving, lack of maintenance, gross negligence) will affect the claim outcomes

- 保险的主要范围是灾难和意外，所以不包括因自然损耗或其他可以预测得到的事故

Insurance mainly covers unforeseen events such as disasters and accident, hence any wear & tear or foreseeable events are not covered

- 任何证明（例如：照片、收据、文件）都是索赔时对您有利的证据，确保有最理想的赔偿

Proof (e.g. photos, invoices, docs) is extremely important at claims stage

- 请确定保额足够和正确，避免遇到『分担条款』（保额不够，索赔也会相对减少）

Ensure that all insured values are correct to avoid the Average Clause (reduce pay-out)

- 如果有任何改变会影响您的风险或保险的话，请及时通知您的保险顾问或公司

You need to inform your advisor and insurer of any changes that may impact on risk or insurance

- 必须符合各种相关规定，例如健康与安全、食品卫生、环境保护

Comply with relevant regulations such as Health & Safety, Food Safety, Environmental Protection

灾难險 Fire and insured perils

请可靠的公司作出定期检查和保修 **Servicing and maintenance by reputable suppliers**

- 灭火设备：最少每年一次，供应商也需要确定设备齐全以及达到标准

Firefighting equipment: At least once a year. Your supplier should ensure that all standards are met

- 屋顶、抽油烟机、排气系统：最少每年一次，平常也需要作出清洁

Roof; Extraction system; Ventilation systems: At least once a year, together with regular cleaning

- 瓦斯、油炸设备、任何发热设备：最少每年一次，平常也要作出检查

Gas apparatus, deep fryer, any heat-generating equipment: At least once a year with regular inspection

物品置放 Storage of goods

- 灭火器必须挂在墙壁上以及有清楚的标记，周遭没有任何障碍物，需要时可以随时拿到
Fire extinguishers must be wall-mounted and easily accessible, with clear signages above them
- 货品要放在托盘上，離地面最少 15 公分，避免水灾损毁
All stocks must be on pallets and be raised at least 15 cm above ground to avoid water damage
- 货品叠放高度保持在 3 米以下，除非有采用特别置放方式（例如上架）
Stock staking heights should be kept below 3 meters, unless if specialised stacking methods are used
- 每一叠货品之间有至少一公尺的走动空间，也要避免把货品叠放在电灯或发热点的正下方
Leave at least 1 meter between each stack of stock. Avoid placing them directly underneath lights or heat
- 所有货品或物品天花板以及任何发热点（例如电灯）要保持最少 1.5 公尺的距离
All stocks or items must be placed at least 1.5 meters from ceiling and any heat sources (e.g. Lights)
- 瓦斯需要根据安全规定置放和保护，确定紧急开关的周遭没有任何障碍物
Gas apparatus must be stored and secured according to relevant regulation and standard.
Emergency shut-off valves must be easily accessible
- 室外物品、废物和树木跟建筑物要保持最少五公尺的距离
All external items, waste and trees/branches must be at least 5 meters from any building structure

其他 Others

- 员工必须理解灭火系统的运作以及逃生程序（消防设备供应商可以提供这方面的训练）
Staff must know how to operate firefighting equipment and understand evacuation procedures
- 必须要把吸烟区分割出来，以及有清楚指示
There must be a dedicated smoking area with clear signages
- 如果需要进行热工（例如烧焊、屋顶维修），必须跟您申请许可证才可以动工
Any hot work (e.g. welding, roof maintenance) can only be carried out with a Hot Work Permit from you
- 业务中断保障：必须提供最新的财务报表去计算最正确的保额
Business interruption: latest financials must be provided to calculate the most accurate sum insured

运输保险 Goods in transit

- 运送物品的置放方式要专业、整齐、稳固，以及受到适当的保护
Ensure that all items are packed and secured professionally and protected sufficiently
- 如果有采用运输公司，请通知您的保险顾问和公司
If you use logistics companies, you need to inform your advisor and insurer
- 如果有运送任何高风险物品（例如烟、酒、电器），必须通知您的保险顾问和公司
If you transport any high-risk items (e.g. cigarettes, alcohol, electronics), please inform your adviser/insurer

盗抢险 Theft

- 盗抢事故发生后，在 24 小时内报案以及索取案件号码

Any theft or burglary must be reported to the police in 24 hours in order to obtain a case number

- 必须安装有连接到保全公司的警报系统，没人时要启动，定期检查确定有正常运作

A fully-functional linked alarm is required and must be activated when the premise is unoccupied

- 出入口必须安装感应式防盗措施（例如磁性或动态感应），侦测到动态后会启动警报系统

Any entrance/exit must have sensors that would trigger the alarm if there is unauthorised entry

- 金钱：必须采用 SABS 认可和保险公司要求的保险箱（请参考保单），以及安装在墙壁内

Money must be stored inside a wall-mounted and SABS-approved safe that meets the insurer's requirement based on the insured value (please refer to your policy)

- 金钱：从公司到银行的路程不能中断（必须直接到达银行）

Money in transit: the trip between your business and the bank must be direct and uninterrupted

- 电子用品 / 随时系带物品：必须有产品序号以及其他证明（例如发票、照片）

Electronic equipment / personal item: please keep a record of serial number and any other proof (e.g. invoices, photos)

汽车保险 Motor

- 跟第三者发生事故后，不要承认任何责任，在24小时内报警以及索取案件号码就可

After an accident involving a third party, do not admit liability. Obtain a case number within 24 hours

- 驾驶者必须要有合法的驾照，以及符合任何专业标准(例如货车执照)

All drivers must have legal driver license and meet the relevant professional requirements (e.g. PDP)

- 有些公司会要求客户安装追踪器才可以享受得到盗抢险（请参考您的保单）

Some insurers require a tracking device for theft cover (please refer to your policy)

- 如果有安装任何额外设备（例如防盗玻璃、倒车雷达、天窗），需要个别注明在保单上

If the car has any additional or non-standard features (e.g. Smash & Grab, Parking sensors, Sunroof), they must be specified on the policy

- 汽车必须每年定期保养，轮胎要定期检查，牌照也要定期更新

Cars must be serviced annually, tyres must be checked regularly, and license must be renewed on time

- 请确定所有保安系统有正常运作，有问题的话，赶紧拿去维修

Ensure that all security systems are functional. If not, they need to be repaired without delay

- 请把任何贵重物品（例如：手提电脑、卫星导航）存放在后车厢里面

All valuable items (e.g. laptops, GPS) must be stored inside the boot of the car

- 锁门后，拉一下门把，避免遥控器被讯号被干扰

Once you lock the doors, please pull the handle to ensure that there is no remote jamming