



Asia Harvest Insurance Agency Ltd  
亞洲富盛保險代理有限公司

## The Company

### We are the dedicated agent for Asia Insurance Co. Ltd on General Insurance

Asia Insurance Co. Ltd is a leading General Insurer in Hong Kong, and holds an 'A' Rating in both Standard & Poor's Insurer Financial Strength Ratings & Issuer Credit Ratings. Asset over HK\$7 Billion. Its unique advantages lie in strong local market knowledge and underwriting experience in the Hong Kong property and casualty sectors. They provide various general insurance and we are their Agent.

## 公司簡介

### 我們是亞洲保險有限公司一般保險業務之代理

亞洲保險有限公司是一間具領導地位的本地一般保險(General Insurance)公司, 獲標準普爾的保險公司財政實力和相對人信用評級中, 亞洲保險均獲得「A」評級。資產總值超過 70 億港元, 其獨優勢是對香港本地產險和意外險市場非常熟悉, 擁有豐富的承保業務經驗。是提供多種綜合一般保險的首選。我們是它的代理。

**Core Value : Professional, Integrity, Reliable**    **核心價值: 專業、誠信、可靠**



**Bridging Between the Insurance & Engineering Industries**    **連結保險及工程兩大行業**

#### Engineering Insurance:

- ✧ Employee Compensation Insurance
- ✧ Contractors' All Risks Insurance
- ✧ Bond
- ✧ Professional Indemnity Insurance

#### Commercial Insurance:

- ✧ Office & Shop Package Insurance
- ✧ Property All Risks Insurance
- ✧ Public Liability Insurance
- ✧ Employee Compensation Insurance (Non-Engineering)
- ✧ Employee Medical Insurance

#### Personal Insurance:

- ✧ Motor Vehicle Insurance
- ✧ Travel Insurance
- ✧ Home Content
- ✧ Voluntary Health Insurance Scheme

#### 工程保險:

- ✧ 勞工保險
- ✧ 工程綜合保險
- ✧ 保證契據
- ✧ 專業責任保險

#### 商業保險:

- ✧ 辦公室及商鋪綜合保險
- ✧ 財物全險
- ✧ 公眾責任保險
- ✧ 勞工保險 (非工程)
- ✧ 顧員醫療保險

#### 個人保險:

- ✧ 汽車保險
- ✧ 旅遊保險
- ✧ 家居保險
- ✧ 自願醫保計劃

## The Management

### CEO

**Nancy Leung**

Insurance Agent Reg. No. ID6180

Certificate of Insurance and Risk Management, University of HK  
Professional Diploma People Management Skill, HK Polytechnic U  
Professional Diploma in Business Management & Registered  
Financial Planners, HK Polytechnic University  
Master of Business Administration, Royal Road University, Canada  
Registered Financial Planner, USA (RFP)  
Registered Financial Planner, China  
Worldwide Association Business Coaches (WABC)

Over 30 years insurance experience in international insurance companies as agent. She also acted as the coach for training of insurance agents. She is the Finance Director of an engineering firm.

### Public Services:

Paint Beautiful Hong Kong, Vice Chair  
Professional District Service Scheme – Founder & Convenor  
Rotary International, Kowloon Tong Club - Past President  
Hong Kong Innovation Association - Honorary President  
九龍東區各界聯會 – Vice President  
The Unified Association of Kowloon West – Vice President  
Building Healthy Kowloon City Association – Council Member  
Fed. of Central & Western District Schools Parents & Teachers Ass.  
Advisory Committee under Fire Safety (Buildings) Ordinance Cap. 572 – Member  
Wong Tai Sin District Fire Safety Committee - Member



### Director

**Patrick Ng**



Insurance Agent Reg. No. IF5742

B.Sc in Civil Engineering, University of Manchester  
Master of Business, University of Newcastle  
Professional Diploma in Insurance

## 管理層

### 行政總裁

**梁美施**

保險代理註冊號碼 ID6180

香港大學 保險及風險管理證書  
香港理工大學 人際管理專業文憑  
香港理工大學 企業管理專業文憑及  
註冊財務策劃師  
加拿大 Royal Road 大學工商管理碩士  
美國註冊財務策劃師 (RFP)  
中國註冊財務策劃師  
全球商業培訓導師 (WABC)

超過 30 年保險經驗於國際保險公司  
擔任保險代理, 並兼任培訓導師。她  
並任一間工程公司之財務總監。

### 社會服務：

畫美麗香港 副主席  
專業地區服務計劃 創辦及召集人  
國際扶輪 九龍塘扶輪社 前社長  
香港創新協會 榮譽會長  
九龍東區各界聯會 副會長  
九龍西區各界協會 副會長  
九龍城建設健康委員會 理事  
香港中西區家長教師聯會 理事  
香港法例第 572 章《消防安全(建築物)條例》之諮詢委員會委員  
黃大仙分區防火委員會委員



### 董事

**吳惠明**



保險代理註冊號碼 IF5742

英國曼徹斯特大學 土木工程學士  
澳洲紐卡素大學 工商管理碩士  
保險學專業文憑

Fellow, Hong Kong Institution of Engineers  
Registered Professional Engineer (Civil, Building,  
Environmental, Geotechnical)  
Member, Hong Kong Institute of Directors  
Senior Associate, Australia and New Zealand Institute of  
Insurance and Finance  
Certified Insurance Professional

香港工程師學會 資深會員(FHKIE)  
註冊專業工程師 (土木, 屋宇, 環保, 岩  
土) (RPE)  
香港董事學會 會員  
澳大利亞及新西蘭保險與金融學會資深聯  
盟會員  
認可保險專業人員

Over 30 years in insurance and engineering experience.  
Worked in HK Government, MTR, consultants, contractors,  
general manager of a listed company, and vice-president of an  
insurance company. He now serves as an INED for a listed  
company. He is a renowned engineering expert & unique in  
bridging engineering and insurance industries, including risk  
management, claim advisor, expert witness, and manage over  
hundreds of public & private projects' engineering insurance.

超過 30 年保險及工程經驗。曾任職香港政  
府, 地鐵, 顧問, 承建商, 上市公司之總經  
理及保險公司之副總裁。現任一上市公司  
之獨立非執行董事。  
他是有聲譽之工程專家, 並獨一連結保險  
行業及工程行業, 包括風險管理, 索賠顧  
問, 專家証人, 及管理數以百計之政府及  
私人項目之工程保險。

**Statutory Agent under the Buildings Ordinance:**

Authorised Person (AP)  
Registered Structural Engineer (RSE)  
Registered Geotechnical Engineer (RGE)  
Registered Inspector (RI)  
Authorised Signatory, Registered General Building Contractor  
Authorised Signatory, Registered Contractor (Demolition)  
Authorised Signatory, Registered Contractor (Foundation)  
Authorised Signatory, Registered Contractor (GI)  
Authorised Signatory, Registered Contractor (Site Formation)

**建築物條例下之法定人員:**

認可人士 (AP)  
註冊結構工程師 (RSE)  
註冊岩土工程師 (RGE)  
註冊檢驗人員 (RI)  
註冊一般建築承建商 獲授權簽署人  
註冊專業承建商(拆卸) 獲授權簽署人  
註冊專業承建商(地基) 獲授權簽署人  
註冊專業承建商(探土) 獲授權簽署人  
註冊專業承建商(地盤平整)獲授權簽署人

**Public Services:**

Appeal Tribunal, Buildings Ordinance  
Authorised Persons', Reg. Structural Engineers' &  
Reg. Geotechnical Engineers' Disciplinary Board Panel  
Former Buildings Energy Auditor Disciplinary Panel Board  
Former Council Member, HK Institution of Engineers  
Past Chairman, Public Relations Committee, HKIE  
Past Chairman, Environmental Division, HKIE  
Former Election Committee Member, the HKSAR  
Former Election Committee Member, the National People's  
Congress, People's Republic of China  
Adviser of Guangdong Province Engineering Exploration &  
Design Association, China  
Chinese Political Consultative Committee Member –  
Nanning

**社會服務:**

上訴審裁小組 <<建築物條例>>  
認可人士、註冊結構工程師及 註冊岩土工  
程師 紀律委員團  
建築物能源效益評核人紀律委員會前成員  
香港工程師學會 前理事  
香港工程師學會公共關係委員會 前主席  
香港工程師學會環保分部 前主席  
香港特別行政區選舉委員會 前委員  
中華人民共和國全國人民代表大會 香港特  
區 選舉委員會 前委員  
廣東省工程勘察設計行業協會 顧問  
廣西省南寧市政治協商會議 前委員

## **Business Scope**

## **業務範圍**

### **Engineering Insurance :**

### **工程保險 :**

#### **Employee Compensation Insurance**

Indemnity against statutory liability under Employees' Compensation Ordinance to pay compensation in respect of bodily injury by accident or disease to employees of main contractor and/or sub-contractors arising out of and in the course of carrying out the insured project work.



#### **勞工保險**

根據《僱員補償條例》，僱主必須投購僱員補償保險，工程勞工保險承保大判及/或各細判為進行投保工程所受僱的員工。



#### **Contractors' All Risks Insurance**

#### **工程全險**



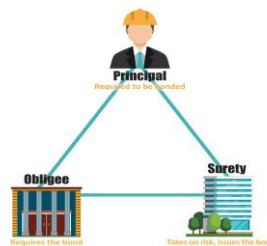
A complete insurance solution for contractors. It provides indemnity to loss of or damage to contract works and legal liability arising from the works being carried out.

工程全險是結合財產保險與責任保險的綜合性保單，另一方面也是承保施工之工程在工程期間內所面臨之各種意外事故風險的綜合性保單。如颱風、淹水、地震等天災，甚至火災、竊盜、疏失等損失都在承保範圍內。至於工程本體以外之其他財物損失或人員傷亡，更可以附加投保第三人意外責任險，保障與施工單位無關之第三人的損失。

#### **Bond**

Contractors' Bond – Provide surety's guarantee of satisfactory completion of a project by a contractor.

Administration Bond – Provide surety's guarantee as a condition of granting administration that the court may require in accordance with the Probate and Administration Ordinance.



#### **保證契據**

工程擔保契據 – 為承建商所負責的工程，提供保證完工的擔保契據。

遺產管理人的擔保契據 – 根據「遺囑認證及遺產管理條例」，法庭可要求遺產管理人提供擔保契據，方可發出遺產管理書。

#### **Professional Indemnity Insurance**

Indemnifies professional firms and professional sin claims alleging negligence in provision of professional services.



#### **專業責任保險**

保障專業人員在提供服務時，所干犯之專業疏忽，而引致法律上的責任。



## Commercial Insurance :

### Office & Shop Package Insurance (AsiaSuccess)



**AsiaSuccess** Insurance plan is an all-in-one insurance plan designed for a broad range of trades. It offers a comprehensive insurance protection to cover all your insurance need in running your business. With AsiaSuccess Insurance, you can develop your business without worry.

The insurance covers: (1) Property All Risks, (2) Business Interruption, (3) Money, (4) Fidelity Guarantee, (5) Personal Accident Assault, (6) Public Liability, and (7) Employees' Compensation.

### Property All Risks Insurance

Comprehensive coverage for your property against various physical loss or damage. A much wider coverage than Fire Insurance. Various extensions are available.



## 商業保險 :

### 辦公室綜合保險及商鋪綜合保險 (亞洲殷盛保)



**亞洲殷盛保** 乃專為從事各種行業的公司客戶而設的綜合保險計劃。此計劃提供一系列全面保險保障以配合客戶的需要，使您後顧無憂，全力推動業務發展。

這保險包括: (1) 綜合財物保障, (2) 業務中斷保障, (3) 現金保障, (4) 僱員忠誠保障, (5) 人身意外保障, (6) 公眾責任保障, 及 (7) 僱員補償保障。

### 財物全險

為閣下的財物提供全面的保障，保障範圍比火險較全面，也可靈活附加其他額外保障。

## Public Liability Insurance



Protects you against your legal liability for death, injury and/or property damage to third parties arising out of and during the course of your business. It also covers legal costs with our consent. Various extensions are available.

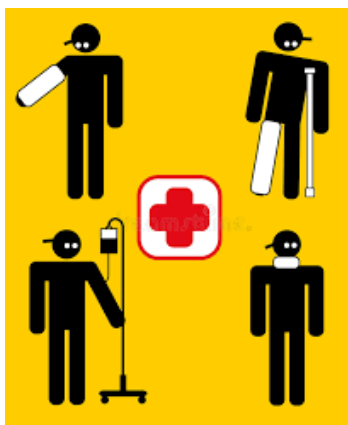
## 公眾責任保險

公眾責任保險或第三者責任保險 - 是承保被保險人或其受僱人在「營業地方」內因過失或設施有缺陷引致公眾或第三者人傷亡或財物受損依法應負之賠償責任。

保障貴公司對第三者造成人身傷亡及財物損毀，所需承擔之一般法律責任。賠償亦包括我們同意支付的律師費用，也可靈活附加其他額外保障。

## Employee Compensation Insurance (Non-Engineering)

Indemnity against your statutory liability under Employees' Compensation Ordinance to pay compensation in respect of bodily injury by accident or disease to your employees arising out of and in the course of employment.



## 勞工保險 (非工程)

根據《僱員補償條例》，所有僱主必須投購僱員補償保險，以承擔僱主在條例及普通法方面的法律責任，不論其合約期或工作時數長短、全職或兼職。

## Employee Medical Insurance

**Asia Unique (Comprehensive Employee Medical Plan for SMEs)** - An affordable packaged medical insurance plan tailor-made for the small-medium sized enterprises with as few as 3 employees. A full range of local to world medical protection. Flexibility on mix and match of the Hospitalization, Out-Patient, Dental, and Cancer Benefits which best suits your needs.



## 僱員醫療保險

**臻善 (中小企僱員醫療保險計劃)** - 為三名員工或以上的中小企度身定製，價格相宜的醫療保險計劃。提供由本地至全球的全方位醫療保障，僱主可靈活組合住院、門診、牙科及癌症保障，給予員工最妥善的安排。

## Personal Insurance:

## 個人保險：

### Motor Vehicle Insurance

Third party legal liabilities cover and comprehensive insurance for private car with extra value-added free protections.

**Asia (Northbound Travel) - Private Car for Hong Kong and/or Guangdong Province and/or Macao**



### 汽車保險

第三者保險及汽車提供「全險」，更包括多項免費附加保障。

**亞洲 (港車北上) - 私家車，適用於香港及/或廣東省及/或澳門境內**

### Travel Insurance

### 旅遊保險



#### AsiaHoliday (Special Edition)

Enhanced travel insurance package including personal accident cover, medical expenses, 24 hours worldwide emergency medical assistance services. Coverage is available for single trip and annual policy. **[With COVID-19 Medical Expenses Extension]**

#### 亞洲萬里遊 (特別版)

全新的旅遊保險，包括人身意外保險，醫療費用，24 小時全球支援服務。更可選擇「全年保障」，方便周全。**[有 2019 冠狀病毒病醫療費用伸延保障]**

### Home Content

#### Asia Superior Home

Comprehensive cover on home contents up to HK\$1,800,000! Various free benefits including personal liability cover as high as HK\$10,000,000.



### 家居保險

#### 亞洲卓越家居保

為家居物品提供「全險」保障，保額高達港幣一百八十萬元！多項免費附加保障，包括住戶及個人法律責任保障，最高賠償額為一千萬港元。

### Voluntary Health Insurance Scheme (VHIS)

#### Asia Unique (Standard Plan)

#### Asia Elite (Flexi Plan)

Plan covers individual with Age from 15 days to 100 years, a full range of medical insurance protection from pre- to post-hospitalization care. Premium paid will be allowed for tax deduction in current financial year. (Cert No. S00027-01-000-02, F00038-01-000-02, & F00038-02-000-02)



### 自願醫保計劃

#### 延愛 (標準計劃)

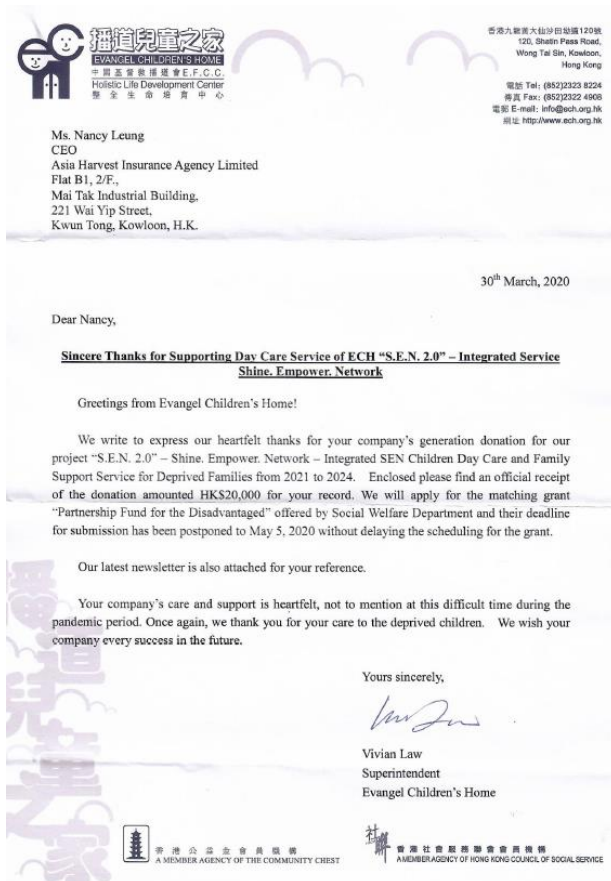
#### 亞洲尚選 (靈活計劃)

計劃保障涵蓋年齡為 15 天至 100 歲的人士，提供由入院前至出院後的全方的醫療保障。所繳付之保費可作年度的稅務扣減。(Cert No. S00027-01-000-02, F00038-01-000-02, &



## Corporate Social Responsibility

As a responsible corporate citizen, we and as individuals serve and care of the community. We collaborate with NGOs on volunteer and charity services so as to make a positive contribution to the community



Donation to Evangel Children's Home  
捐助播道兒童之家

## 企業社會責任

作為負責任的企業公民，公司及個人為社會共建美好未來出一分力，關懷社群，參與義務及慈善工作，並與非牟利機構合作，回饋社會。



Lam Tsuen, Tai Po 大埔林村許願樹廣場  
Paint Beautiful Hong Kong 畫美麗香港



Asia Insurance 60 Years of Excellence Trail Walk  
亞洲保險與您邁向六十年



Mentor for the Zhang Qian Programme,  
Maritime Silk road Society  
海上絲綢之路協會張騫計劃導師



Chinese People's Political Consultative  
Conference Nanning, Guangxi  
中國人民政治協商會議 廣西南寧市委員



## Corporate Social Responsibility



Cleft & Lip Palate Operation, Siem Reap, Cambodia 在柬埔寨暹粒省醫院唇顎裂手術



Support the Duchess of Kent Children's Hospital Sandy Bay Christmas function 支持大口環根德公爵夫人兒童醫院聖誕活動



Rotary Club visit to a girl school in Burma with donation 扶輪社探望緬甸一女子學校及捐助



Visit to the student's home in Nanning Guangxi 家訪廣西南寧山區受捐助的學生家庭

## 企業社會責任



Convenor of the Professional Service for talk on children common disease at Kowloon City 為專業服務計劃召集人於九龍城舉辦兒童常見疾病講座



"Paint Beautiful Hong Kong" & the Commissioner of Police at the Shamshuipo Police Station "畫美麗香港" 與警務署長出席深水埗警署外牆壁畫



As President of Rotary Club Kowloon Tong (2015-16) 當扶輪社九龍塘社長(2015-16 年)



Donate water supply to HeYuan hilly area 捐助河源山區設自來水並到當地派發文具

## Contact Us & Claim

Claim: please submit the relevant claim form (from website [www.asiaharvest.hk](http://www.asiaharvest.hk)) and email to [info@asiaharvest.hk](mailto:info@asiaharvest.hk), or [patrickng.asia@gmail.com](mailto:patrickng.asia@gmail.com)

## 聯絡我們及索償

若要索賠, 請在網址下載及提交相關索償表格 ([www.asiaharvest.hk](http://www.asiaharvest.hk)) 至電郵 [info@asiaharvest.hk](mailto:info@asiaharvest.hk) 或 [patrickng.asia@gmail.com](mailto:patrickng.asia@gmail.com)。

### Related Parties Services :

#### Asia Harvest Insurance Agency Limited

General Insurance

#### Asia Engineering (HK) Limited

Civil, Structural, Geotechnical & Environmental Engineering Consultant, AP, RSE, RGE & RI Services under the Buildings Ordinance, and Expert Witness

#### Asia Engineering Construction Limited

Registered General Building Contractor, Registered Specialist Contractors in Demolition, Foundation, Site Formation and Ground Investigation

#### Asia City Development Limited

Building Maintenance Consultant, Safety Claim Consultant

### Safety Claim Consultancy

**Asia City Development Limited** can provide engineering expert, RSO, industrial accident investigation, risk management and independent loss control assessment consultancy service on no conflict of interests cases.

### 相關公司之服務 :

#### 亞洲富盛保險有限公司

一般保險

#### 亞洲工程管理有限公司

土木, 結構, 岩土, 及環保工程顧問  
建物條例下之認可人士, 註冊結構工程師, 註冊岩土工程師, 註冊檢驗人員服務, 及專家証人

#### 亞洲工程建築有限公司

註冊一般承建商, 註冊專業承建商 : 拆卸, 地基, 地盆平整, 及探土

#### 亞洲城市發展有限公司

樓宇維修顧問, 安全索賠顧問

### 工程安全索賠顧問

**亞洲城市發展有限公司** 能提供工程專家証人, 安全主任工業意外調查, 風險管理及獨立工程意外損失評估顧問服務於無利益衝突之個案



Insurer

+



engineer

+



lawyer

+



**Our cross industry sectors experts :**

我們跨界別專家 :

**Professionalism + Proactive + Leadership**

專業 + 主動 + 領導才能



Asia Harvest Insurance Agency Ltd  
亞洲富盛保險代理有限公司

Insurance Intermediaries 持牌保險中介人

License No. 牌照號碼: FA2464

Email 電郵: [info@asiaharvest.hk](mailto:info@asiaharvest.hk)

[patrickng.asia@gmail.com](mailto:patrickng.asia@gmail.com)

Website 網址: [www.asiaharvest.hk](http://www.asiaharvest.hk)

Tel 電話: 39051312, 23894933,

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