

BUDGETARY ADVICE 預算建議書

CONFIDENTIAL TENDER ESTIMATE 機密投標估算

Prepared For 客戶: ABC Engineering Ltd
Attention 致: Mr. ChanDate 日期: 05 September 2026
Ref 預算編號: WIB-EST-260905

Project Trade / Scope 項目 / 工程範圍:	Fitting-Out Works
Est. Contract Value 預估工程造价:	HK\$ 1,500,000
Construction Period 施工期:	3 Months / 個月
Defects Liability Period 保養期:	12 Months (Assumed) / 個月 (假設標準)

Coverage Component 承保項目

Indicative Premium
參考保費

Contractors' All Risks (CAR) 建築工程一切險

Material Damage & Third Party Liability 物質損壞及第三者責任

HK\$ 6,705

Employees' Compensation (EC) 僱員補償保險 (勞保)

Project specific payroll & manual labour 特定項目薪酬及體力勞動

HK\$ 19,121

Total Expected Budget 預期總保費預算

(Incl. 15% Safety Contingency / 已含 15% 安全緩衝)

HK\$ 25,826

PRUDENCE WARNING 保守估算提示: Depending on specific risk factors (e.g., wet risks, hot works, scaffolding), complex or high-risk projects can reach maximum market rates of 4.0% - 5.0%.

請注意，根據具體的風險因素（如涉水、動火或棚架工程），複雜或高風險項目的最高市場費率可達 4.0% - 5.0%。

IMPORTANT COMPLIANCE DISCLAIMER 重要合規聲明

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本文件純屬由 Winford 分析引擎基於過往市場平均水平及我們的內部專屬數據庫所生成的非約束性預算建議。本文件不構成正式或具約束力之報價，亦不保證可成功投保或提供保障。最終保費嚴格取決於正式核保、當時承保人的風險偏好，以及對最終已簽署合約及風險查勘的審查。設有最低保費限制。



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