



Important Note to Shop Owner:

What is your liability if you were the occupier?





1. Is your property well protected? Especially for a toy shop, children is around.
2. Is your warning label noticeable and enough to enable visitor to be reasonably safe?

Think about your occupier liability!

If other customers got hurt from this incident, will you be liable?

Extent of Occupier Ordinary Duty

Source: Cap. 314 Occupiers Liability Ordinance

- An occupier of premises owes the same duty, the ***common duty of care***, to all his visitors
- Common duty of care is a duty such care as in all visitor will be reasonably safe

Important Notes to Occupier:

- An occupier must be prepared for ***children to be less careful than adults***
- a danger of which he had been warned by the occupier, although ***the warning*** is not to be treated without more as absolving the occupier from liability, unless it ***was enough to enable the visitor to be reasonably safe***

How Cosmos can help?

Pre-Risks

- Provide free risks survey
- Give advice on precaution method
- Avoid incident happens

On-Risks







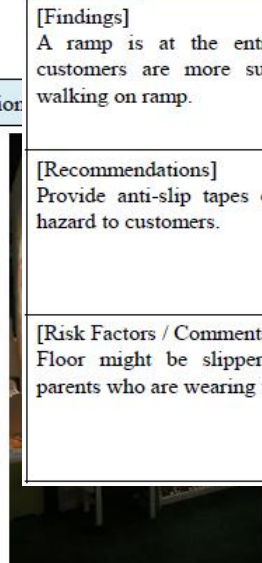
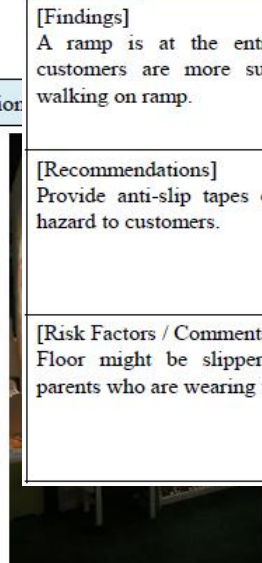
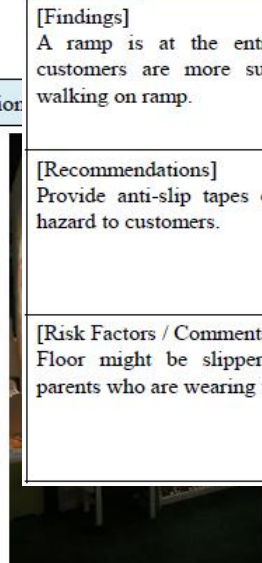
- Search for suitable and up-to-date cover
- Regular cover review
- Claim handling

After-Risks

- Provide after claim survey
- Provide recommendation on risks improvement
- Avoid repeated claim

Cosmos Sample of our pre-risks survey

| No. | Shop & Area | Recommendations | Risks | Priority (with Cosmos Comment) |
|-----|-------------|-------------------------------------------------------|-------|--------------------------------|
| 1 | All Shops | Provide Space for Ladder & Manual Handling Operations | EC | B (immediately) |
| 2 | Shop 1 | Place Anti-slip Tapes on Ramp | PL | B (immediately) |
| 3 | Shop 2 | Use More Noticeable Warning Sign | PL | C (Immediately) |

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