

財物系列

中華聯合保險顧問有限公司
China United Insurance Brokers Ltd.
Room 903, 9/F., Far East Consortium Building, 204-206 Nathan Road, Tsim Sha Tsui, H.K.
香港 佐敦 彌敦道204-206號遠東發展大廈9字樓903室
Tel: 8222 7780 Fax: 8221 6513
Email: brokers.cui@gmail.com

周全的保障， 照顧你的家居和財物

property

extensive cover for your home and contents



「卓越」優居樂
為你的優質生活而設
的家居保險



SmartHome Optimum
the home insurance for
your happy living

引領 / 新標準



redefining / standards



「卓越」優居樂 特定為你及你的家庭成員提供一系列既簡單且周全的保障。保障範圍包括你的家居財物，私人財物以及因意外而須負上的法律責任。

保障範圍	每年最高限額
基本保障	
I) 家居財物「全險」保障	
1 家居財物及個人物件 包括傢俬、裝修、家居設備及電器，以及個人物品如衣服，均無須申報而自動獲得十足的保障。 - 每件物品的賠償總額: \$150,000或家居財物投保總額的10%，以較低者為準	\$750,000 至 \$1,500,000 (根據投保居所的建築總面積)
2 貴重物品 在家中的貴重物品如珠寶首飾及手錶等，均受到保障。 - 每件物品的賠償總額: \$15,000	\$500,000或 家居財物投保總額的三分之一， 以較低者為準
3 桌面電腦 保障你家中的桌面電腦因意外而導致遺失或損毀。 - 自負金額為\$500	\$15,000
「自負金額」 由水浸所引致的損毀: \$1,000或損失的10%，以較高者為準 樓宇建成超過25年之自負金額將作個別調整 (以上自負金額僅供參考)	
免費額外保障	
1 維修期間引致損壞 保障你的家居財物在維修期間因意外引致的遺失或損毀。 - 工程費用最高限額: \$100,000	
2 臨時居所 保障因意外而導致受保居所損毀致不能居住，你可獲得另覓臨時居所的合理費用。 - 每天最高賠償額: \$1,500	\$90,000
3 建築師、測量師、工程師費用 保障在重整財物期間須僱用專業建築師、測量師及工程師的有關費用。 - 每次最高賠償額: 家居財物投保總額的5%	
4 投保金額自動還原 保障因意外引致的財物遺失或損毀獲得賠償後，家居財物投保金額即可自動還原。	
5 易碎物品 保障你家中的玻璃器皿、瓷器或其他易碎物品等因意外而導致遺失或損毀。 - 自負金額為\$500	\$5,000
6 信用咭保障 保障你的信用咭因失竊後，被盜用所簽下的賬項(親屬或同住的家庭成員盜用概不受保)。	\$10,000
7 家庭僱傭財物 保障你的家庭僱傭的私人財物一旦在家中損毀或遺失。 - 每件物品賠償總額: \$1,000	\$25,000 (每名家傭)
8 冰箱食物 保障因意外而導致冰箱內的食物變壞。 - 每次最高賠償額: \$5,000	
9 搬遷保障 保障你的家居財物在搬往新居所時遭遇遺失或損毀。保障範圍於香港以內，並須由專業的搬運公司負責。 - 每件或每套的最高限額: \$10,000	家居財物投保總額的100%
10 山泥傾瀉或地陷引致損壞 保障你的家居財物因山泥傾瀉或地陷引致的遺失或損毀。 - 自負金額為\$10,000或損失金額的10% (以較高者為準)	
11 門鎖替換 保障你遭盜竊或爆竊後需更換門鎖、鑰匙及破損窗戶的費用。	\$3,000
12 金錢保障 保障因受保意外導致存放家中的金錢損失。	\$2,500

免費額外保障

13	人身意外保障 保障你或你的家庭成員因家中發生火災或居所被持械行劫而不幸意外死亡。 - 每位受保人 - 年齡18歲或以下及70歲或以上的家庭成員	\$50,000 \$25,000
14	保管或管理下的財物 保障你的家居財物因意外引致的損毀。 - 每件或每套的最高限額: \$10,000	\$50,000
15	災場清理費用 保障你的家居因意外發生後進行清理所需支付的費用。 - 每次最高賠償額: 核實費用的10%	
16	個人文件 保障你的個人文件如信用咭、護照、香港身份證及任何身份證明文件，因遺失而需繳付的補領費用。	\$1,500
17	短暫寄存 保障你的家居財物因進行清潔、修理或維修工程而需寄存在其他地方，期間因意外引致的遺失或損毀。 - 每件物品的賠償總額: \$10,000	\$50,000
18	24小時家居支援熱線服務 提供你及你的家庭成員的家居轉介服務，包括電器維修、水管維修、鎖匠開鎖、家中診症/牙科治療、保姆/家庭看護及滅蟲/家居清潔等。	
II)	第三者責任保障 保障你、同住的家人和家庭僱傭（為你從事家務工作時）在香港及世界各地，因個人責任疏忽，或因家居發生意外事故而導致第三者身體受傷或財物損毀。 保障並伸延至作為業主的你，在受保物業的公共地方所須負的法律責任。 自負金額將適用於樓宇建成超過25年。	\$5,000,000

附加保障

1	全球私人財物保障 保障你不論身處何地，一旦私人財物，包括貴重物品等，因意外遺失或受損，均可獲得賠償。 - 每件物品的賠償總額: \$5,000	\$30,000
2	樓宇結構「全險」保障 本計劃提供「全險」保障。若你的樓宇屬於按揭物業，保額仍為樓宇的「重建費用」，或尚欠的借貸餘款總金額。	

家居財物投保總額及保費表

(此保費由2004年8月1日生效，直至另行通知為止。)

投保居所 建築總面積 (平方米)	家居財物 投保總額	「卓越」優居樂 每年保費	另選的 全球私人 財物保障 每年保費	另選的 樓宇結構 「全險」保障 每年保費
單層樓宇				
少於或 相等於 500	\$750,000	\$540	\$225	\$450
501-700	\$750,000	\$700	\$225	\$620
701-900	\$1,000,000	\$1,000	\$225	\$800
901-1,200	\$1,000,000	\$1,280	\$225	\$1,020
1,201-1,500	\$1,250,000	\$1,600	\$225	\$1,320
1,501-2,000	\$1,250,000	\$2,100	\$225	\$1,750
2,001-2,500	\$1,500,000	\$2,700	\$225	\$2,500
2,501-3,000	\$1,500,000	\$3,150	\$225	\$2,800
獨立洋房				
少於或 相等於 1,200	\$1,000,000	\$2,000	\$225	以保額 計算
1,201-3,000	\$1,500,000	\$4,500	\$225	

註：自負金額應用於某些保障範圍內。
若閣下居所面積超過3,000平方米，本公司將作個別考慮。

額外15%保費折扣優惠

適用於選擇享用額外15%保費折扣優惠及同意保單附有「自負金額」，每次索償的額外自負金額為\$2,000。

一般不受保項目

本計劃的不受保項目包括：

- 不能受保的風險，包括正常使用所導致的損壞、刮損、腐蝕以及因機械或電力等故障而導致的失靈
- 隱形眼鏡、手提電話及個人手提電腦的遺失或損毀
- 用於商業或職業性的設備的遺失或損毀
- 運動進行中所遺失或損毀的運動用品或設備
- 居所空置超過30天而該損失由保單內的指定風險所引致
- 居所失竊所引致的損失但居所內部地方用作分租用途
- 財物於無人看管的汽車內遭盜竊
- 財物遭居所內的住戶作惡意破壞或損毀
- 因戰爭、恐怖分子活動或同類的行動及政府法令而導致的損失或破壞
- 因污染而導致的損失或破壞
- 因資訊科技風險所引致的損失或破壞

註：所有金額均以港元計算。
一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。
本中文簡譯，概以英文原文為準

SmartHome Optimum is specially designed to provide you and your family with a simple and comprehensive cover for your household contents, personal belongings and legal liability.

Summary of Benefits		Maximum Limit Per Policy Year
Compulsory Cover		
I) All Risks on Home Contents		
1 Household Contents and Personal Effects Including furniture, fixtures, fittings and domestic appliances plus your personal effects such as clothes are covered on an unspecified basis. - Maximum limit for each item : \$150,000 or 10% of home contents sum insured whichever is lesser		\$750,000 to \$1,500,000 (depending on gross floor area of your home)
2 Valuables Cover valuables at home, such as jewellery and watches. - Maximum limit for each item : \$15,000		\$500,000 or 1/3 of home contents sum insured whichever is lesser
3 Desktop Computer Cover your home desktop computer against accidental loss or damage. - Subject to an excess of first \$500		\$15,000
Excess Water damage: \$1,000 or 10% of loss whichever is greater Excess will be varied for Building over 25 years old. (The above Excess is just for indication)		
Free Additional Benefits		
1 Alterations or Repairs Cover for loss of or damage to your home content while your home is under alterations or repairs. - Maximum contract value : \$100,000		
2 Alternative Accommodation Cover reasonable cost of alternative accommodation whilst your home is uninhabitable due to insured accident. - Maximum limit per day : \$1,500		\$90,000
3 Architects', Surveyors' and Consulting Engineers' Fees Cover architects', surveyors' and consulting engineers' fees necessarily incurred in the reinstatement of the property. - Maximum limit for any one event : 5% of home contents sum insured		
4 Automatic Reinstatement of Sum Insured In the event of loss or damage recoverable under this insurance, your home contents sum insured will be immediately reinstated.		
5 Brittle Items Cover accidental damage or loss to articles of glass, china, porcelain or other items of fragile nature. - Subject to an excess of first \$500		\$5,000
6 Credit Cards Cover your liability direct result of the unauthorised use of your credit card by any person (not related to or residing with you).		\$10,000
7 Domestic Helper's Personal Effects Cover accidental loss of or damage to domestic helper's property inside your home. - Maximum limit for any one item : \$1,000		\$25,000 (per helper)
8 Frozen Food Cover accidental damage to frozen food. - Maximum limit per any one event : \$5,000		
9 Household Removal Cover the damage or loss of your home contents whilst moving between your current home and your new home within Hong Kong by professional removers. - Maximum limit for any one article or pair or set : \$10,000		100% of home contents sum insured
10 Landslip & Subsidence Cover for loss of or damage to your Home Contents caused by subsidence of the site or landslip. - Subject to an excess of first \$10,000 or 10% of loss whichever is greater		
11 Locks Replacement Cover the cost of replacing locks, keys and broken windows due to theft or burglary.		\$3,000
12 Money Cover money lost at home due to an insured accident.		\$2,500

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AXA Group in 2010

- 91 billion euros in consolidated revenues
- 1,104 billion euros in assets under management
- 214,000 employees worldwide working to deliver the right solutions and top quality service to our customers
- 95 million customers across the globe have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Standard & Poor's Rating: AA-

AXA General Insurance Hong Kong Limited

- One of the top general insurers in Hong Kong, leading in motor insurance
- Over 170 years of local experience in Asia
- Over 220 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

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To apply or for more details, please contact your agent or broker, or you can contact us on

2523 3061

www.axa-insurance.com.hk

AXA General Insurance Hong Kong Limited
21/F, Manhattan Place, 23 Wang Tai Road
Kowloon Bay, Kowloon, Hong Kong
Tel: 2523 3061 Fax: 2810 0706

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SHP-B9-11

Free Additional Benefits

13 Personal Accident Cover for accidental death as a result of fire or armed robbery at home. - Each Insured Person - Each Insured's family aged 18 or below and 70 or above	\$50,000 \$25,000
14 Property under Care, Custody and Control Cover for loss of or damage to your household contents. - Maximum limit for any one article or pair or set : \$10,000	\$50,000
15 Removal of Debris Cover the cost of removal of debris when your home is accidentally damaged. - Maximum limit for any one event : 10% of the adjusted loss	
16 Replacement of Personal Documents Cover the replacement cost for the loss of personal documents including credit cards, passports, Hong Kong Identity card and any certificate of identity.	\$1,500
17 Temporary Removal Cover for loss of or damage to your home contents while temporarily removed from your home for cleaning, repairs or maintenance. - Maximum limit for any one article : \$10,000	\$50,000
18 24-Hour Home Assistance Hotline Service Service provided by AXA Assistance which assist you in arranging referral information on electrician, plumber, locksmith, house call/dental, baby-sitting/home nursing and pest control/cleaning services.	
II) Liability to Third Party Cover you, your family members (residing with you) and your domestic helper(s) (while performing the duties) against legal liability should you be required to compensate a third party suffering from injury or persons incurring loss or damage of their property as a result of an accident at your home, or as a result of your negligence worldwide. Owner's liability cover is extended to the common areas, provided that you are the owner of the insured property. Excess will be applied for Building over 25 years old.	\$5,000,000
Optional Cover	
1 Worldwide Personal Belongings Cover your personal belongings and valuables against almost all types of loss or damage while you are anywhere in the world. - Maximum limit for any one article : \$5,000	\$30,000
2 Building Insurance - All Risks Cover your Building on an All Risks basis for the <u>full re-building costs or up to the outstanding loan amount</u> should your property be mortgaged.	

Home Contents Sum Insured and Premium Table

(Effective from 1 August 2004 until further notice)

Gross Floor Area of Your Home (in square feet)	Home Contents Sum Insured	Annual Premium for SmartHome Optimum	Optional Worldwide Personal Belongings Annual Premium	Optional Building Insurance Annual Premium
Flat/Apartment				
Less than or equal to 500	\$750,000	\$540	\$225	\$450
501-700	\$750,000	\$700	\$225	\$620
701-900	\$1,000,000	\$1,000	\$225	\$800
901-1,200	\$1,000,000	\$1,280	\$225	\$1,020
1,201-1,500	\$1,250,000	\$1,600	\$225	\$1,320
1,501-2,000	\$1,250,000	\$2,100	\$225	\$1,750
2,001-2,500	\$1,500,000	\$2,700	\$225	\$2,500
2,501-3,000	\$1,500,000	\$3,150	\$225	\$2,800
House				
less than or equal to 1,200	\$1,000,000	\$2,000	\$225	Based on Sum Insured
1,201-3,000	\$1,500,000	\$4,500	\$225	

NB: Certain excess applies to some of the sections.
Subject to negotiation for flat/apartment or house with a gross floor area that exceeds 3,000 square feet.

15% Flexi Premium Discount

You will enjoy an extra 15% Flexi Premium Discount if you agree to a voluntary additional excess of \$2,000 for each claim.

Common Exclusions

This Plan contains some exclusions such as:

- Uninsurable risks such as wear and tear, scratching, corrosion, mechanical or electrical breakdown
- Loss of or damage to contact lenses, mobile phones and portable personal computers
- Loss of or damage to equipment used in connection with business or employment
- Loss of or damage to sports equipment whilst in use
- Loss of or damage if your home is unoccupied for a period exceeding 30 consecutive days for defined perils
- Theft in your home should any part be let
- Theft from any unattended vehicle
- Intentional vandalism or damage by a person lawfully in your home
- Loss or damage due to war, terrorism and kindred risks and government acts
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk

NB: All amounts are in Hong Kong Dollars.
Please refer to the policy for complete details. A specimen policy can be made available upon request.

安盛集團：經濟保障 世界翹楚

安盛集團（2010年）

- 全年總收入達910億歐元
- 管理資產總值達11,040億歐元
- 全球聘用214,000名僱員，竭誠為客戶提供所需的方案及最優質的服務
- 獲全球逾95,000,000位客戶信賴
 - 保障他們的財物（汽車、家居、器材）
 - 為他們的家人或僱員提供醫療及個人保險
 - 為他們管理個人或企業的財產
- 標準普爾評級：AA-

安盛保險有限公司

- 全港最大一般保險公司之一，尤以車險具領先地位
- 擁有逾170年亞洲經營經驗
- 聘用超過220名專業及訓練有素的僱員，竭誠為客戶提供所需的方案及最優質的服務
- 「卓越」保險系列專為個人及中小企業提供周全的保障

汽車系列

財物系列

消閒及旅遊系列

醫療系列

個人意外系列

綜合商業系列

責任系列

貨物水險系列

有意投保人士或欲進一步了解本保險計劃的內容，
歡迎致電貴保險代理、經紀或致電向本公司查詢。

2523 3061

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自選擇字結構「全險」保障 OPTIONAL BUILDING INSURANCE - ALL RISKS

選擇樓宇結構「全險」保障？(若選擇「否」，請續填額外保費折扣優惠欄)
Take Building Insurance section? (If "No", please proceed to "Flexi Premium Discount")

你的樓宇是否已做按揭?
Is your property mortgaged?

若選擇「是」，請註明：按揭公司或銀行名稱
If "Yes", please specify: Name of Mortgagee/Bank

註：保單正本及副本，連同保費的正式收據，將稍後一併寄上，以便閣下送交按揭公司或銀行。
NB: The original and extra copy of the policy, plus the payment receipt, will be sent to you for forwarding to your mortgagee/bank.

借貸餘額
Outstanding Loan Amount \$ _____

是 Yes 否 No

額外保費折扣優惠 FLEXI PREMIUM DISCOUNT

本人選擇享用額外的15%保費折扣優惠，以及同意本人的保單附有額外自負金額為每次索償的\$2,000。
I would like to enjoy an extra 15% Flexi Premium Discount and agree to a voluntary additional excess of \$2,000 for each claim.

保險有關資料 INSURANCE INFORMATION

是 Yes 否 No

1 過去3年內，閣下是否曾遭保險公司拒絕受理投保、續保、取消保單或要求特別條件始允承保？
During the past 3 years, have you ever had any home insurance been cancelled, declined, refused to renew or imposed special terms by other insurance companies?

2 過去3年內，不論已投保與否，閣下是否有蒙受任何與現申請保障有關之損失？
During the past 3 years, have you sustained any loss, whether insured or otherwise, in connection with the insurance cover for which you are requesting?

如以上任何問題答「是」，請列明詳細資料。

If the answer to any of the above questions is "Yes", please provide full details.

付款方式 PAYMENT METHOD

本人選擇以下列方式繳交保費港幣
I wish to pay my premium HK\$ _____

元正
by _____

支票 抬頭請填「安盛保險有限公司」 Cheque payable to AXA General Insurance Hong Kong Limited

VISA 咭 萬事達咭 MasterCard

信用卡號碼 Credit Card No. _____ 月mm _____ 年yyyy _____
信用卡有效期至 Credit Card Expiry Date

持咭人姓名 Cardholder's Name _____

日期 (日/月/年) Date (dd/mm/yyyy) _____



本人授權安盛保險有限公司從本人上述的信用卡賬戶支取有關保險保單的保費。

I hereby authorize AXA General Insurance Hong Kong Limited to charge my above credit card for the insurance premiums of this insurance policy.

投保人須知 IMPORTANT NOTES TO PROPOSER

閣下必須在其知悉範圍內提供所有有關會影響保險公司於接納或釐定此保單條文的資料，如對應透露的資料有任何疑問，請即向本公司或閣下的保險代理/經紀查詢。我們建議閣下將有關的資料作記錄(包括信件副本)，以備日後作參考之用。為確保閣下的利益，閣下應如實呈報所有有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。

Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to ask us for our insurance agent/broker. We recommend you keep a record (including copies of letters) for your future reference of any additional information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether.

聲明 DECLARATION

本人/我們謹此確認本人/我們並沒有代表任何其他人士提出此投保申請；如在此投保書或就此申請提交的任何其他文件上另有註明則除外。

I/We HEREBY CONFIRM that I/we am/are not acting on behalf of any other person for this insurance application unless otherwise expressly indicated in this proposal form or any other documents provided to the Company for this application.

本人/我們謹此代表本人/我們及其他在此投保書提及之人士(下稱「相關人士」或「我們」)(為免存疑，「相關人士」或「我們」指包括本人及此投保書提及之其他人) 聲明及同意

I/We HEREBY DECLARE AND AGREE on behalf of myself/ourselves and other persons referred to in this application (hereinafter referred to as "Relevant Persons", "We", "Our" or "Us") (for the avoidance of doubt, the expressions "Relevant Persons", "We", "Our" or "Us" include myself/ourselves and such other persons) that

1 上述一切陳述及問題的所有答案，不論是本人/我們親手所寫，就本人/我們所知所信，均為事實全部並確實無訛；

all statements and answers to all questions whether or not written by my/our own hand are to the best of my/our knowledge and belief complete and true;

2 上述問題的所有答案及此投保書，將成為發出保單的根據，並作為保單的一部分；

all answers to such questions, together with this application, shall form the basis and become a part of the policy;

3 本人/我們已細閱並明白所申請的保單之主要銷售刊物之內容；

I/We have read and fully understood the Proposal for the policy applied for;

4 本人/我們會向貴公司申報，自簽署此投保書至保單簽發期間，有關任何一位相關人士的重要事實之轉變；

I/We shall disclose to the Company any change and/or material facts of all Relevant Person(s) that occur after signing this proposal form but before the policy is issued;

5 保單將在有關保費已全數繳清及符合所有規定後，方能生效；

the policy shall effective only following the full payment of premium stated in the policy schedule and all applicable requirements being met;

6 本人/我們對任何人所作出的任何聲明，如沒有在此投保書上填寫或印出，貴公司不須受其約束。

the Company is not bound by and is not required to rely on any statement which I/we may have made to any person if not written or printed here.

本人/我們聲明 I/We declare that

■ 本人/我們的居所包括屋頂全用磚石或三合土建成。

the dwelling is also built of brick or concrete and roofed with concrete.

■ 本人/我們的居所絕無任何部份低於地面。

no part of the dwelling is below ground floor level.

■ 就本人/我們知悉範圍內，此投保書上填報的一切資料，均屬確實無訛。本人/我們已填報一切重要的有關資料，絕無隱瞞或保留，並同意將本投保書和聲明作為與安盛保險有限公司和本人/我們所訂合約的根據，並以保單上各條款為準則。

The statement, and particulars given in this proposal are, to the best of my/our knowledge and belief, true and complete. I/We have not withheld any material information and accept that this proposal and declaration shall be the basis of, and be incorporated in, the contract between AXA General Insurance Hong Kong Limited and myself/ourselves.

收集個人資料的聲明 PERSONAL INFORMATION COLLECTION STATEMENT

安盛保險有限公司(下稱“本公司”)明白其就《個人資料(私隱)條例》(香港法例第486章)(“條例”)收集、持有、處理、使用和/或轉移個人資料所負有的責任。本公司僅將為合法和相關的目的收集個人資料,並將採取一切切實可行的步驟,確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟,確保個人資料的安全性,及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

敬請注意,如果閣下不向本公司提供閣下的個人資料,我們可能無法提供閣下所需的資料、產品或服務,或無法處理閣下的要求。

目的:本公司不時有必要收集閣下的個人資料,並可能因下列各項目的(“有關目的”)而供本公司使用、存儲、處理、轉移、披露或共享該等個人資料:

- 1 向閣下推介、提供和營銷本公司、安盛集團的其他公司(“安盛關聯方”)或本公司的商業合作夥伴(參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份)之產品/服務,以及提供、維持、管理和操作該等產品/服務;
- 2 處理和評估閣下就本公司及安盛關聯方所提供之產品/服務提出的任何申請或要求;
- 3 向閣下提供後續服務,包括但不限於執行/管理已發出的保單;
- 4 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的任何其他地方或警方的任何其他政府或監管機構執法及進行調查;
- 5 評估閣下的財務需求;
- 6 為客戶設計產品/服務;
- 7 為統計或其他目的進行市場研究;
- 8 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料;
- 9 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查;
- 10 進行身份和/或信用核查和/或債務追收;
- 11 遵守任何適用的司法管轄區的法律;
- 12 開展與本公司業務經營有關的其他服務;及
- 13 與上述任何目的直接有關的其他目的。

個人資料的轉移:個人資料將予以保密,但在遵守任何適用法律條文的前提下,可提供給:

- 1 位於香港或香港以外其他地方的任何安盛關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、索賠調查公司、業協會或聯會、基金管理公司或金融機構,以及就此方面而言,閣下同意將閣下的資料轉移至香港境外;
- 2 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的任何其他地方或警方的任何其他政府或監管機構的任何代理、承包商或第三方;
- 3 在香港或香港以外其他地方向本公司和/或安盛關聯方提供行政、技術或其他服務(包括直接促銷服務)並對個人資料具有保密義務的任何代理、承包商或第三方;
- 4 信貸資料機構或(在出現拖欠還款的情況下)追討欠款公司;
- 5 本公司權利或業務的任何實際或建議的承讓人,受讓方、參與者或次參與者;及
- 6 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關。

如欲了解本公司為促銷目的使用閣下的個人資料的政策,請參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份。

閣下的個人資料將僅為上文中規定的一個或多個有關目的而被轉移。

在直接促銷中使用及將其個人資料提供予其他人士

本公司有意:

- 1 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背景及人口統計數據以進行直接促銷;
- 2 就本公司、安盛關聯方、本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷(包括但不限於提供獎賞、客戶或會員或優惠計劃):
 - a) 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務;
 - b) 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服務及高級消費類產品;
- 3 以上服務及產品將會由本公司及/或以下機構提供:
 - a) 任何安盛關聯方;
 - b) 第三方金融機構;
 - c) 提供上文2所列之服務及產品之本公司及/或安盛關聯方的商業合作夥伴或合作品牌夥伴;
 - d) 向本公司或任何以上所列機構提供支援的第三方號、客戶或會員或優惠計劃提供者;
- 4 除由本公司促銷上述服務及產品外,本公司亦有意將上文1段部份所述的資料提供予上文3段部份所述的全部或任何人士,以供該等人士在促銷該等服務及產品中使用,而本公司為此目的須獲得客戶書面同意(包括表示不反對)。

在使用閣下的個人資料作上文所述的目的或提供予上文所述的人士之前,本公司須獲得閣下的書面同意,及只在獲得閣下的書面同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。

閣下日後可撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何促銷用途的同意。

閣下如欲撤回閣下給予本公司的同意,請發信至下文“個人資料的查閱和更正”部份所列的地址通知本公司。本公司會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

個人資料的查閱和更正:根據條例,閣下有權查明本公司是否持有閣下的個人資料,獲取該資料的副本,以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

查閱和更正的要求,或有關獲取政策、常規及本公司所持的資料種類的資料,均應以書面形式發送至:

香港九龍九龍灣宏泰道23號21樓
安盛保險有限公司
個人資料保護主任

本公司可能會向閣下收取合理的費用,以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

AXA General Insurance Hong Kong Limited (referred to hereinafter as the “Company”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“PDPO”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request. **Purpose:** From time to time it is necessary for the Company to collect your personal data which may be used, stored, processed, transferred, disclosed or shared by us for purposes (“Purposes”), including:

- 1 offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group (“our affiliates”) or our business partners (see “Use and provision of personal data in direct marketing” below), and administering, maintaining, managing and operating such products/services;
- 2 processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
- 3 providing subsequent services to you, including but not limited to administering the policies issued;
- 4 any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
- 5 evaluating your financial needs;
- 6 designing products/services for customers;
- 7 conducting market research for statistical or other purposes;
- 8 matching any data held which relates to you from time to time for any of the purposes listed herein;
- 9 making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;

- 10 conducting identity and/or credit checks and/or debt collection;
- 11 complying with the laws of any applicable jurisdiction;
- 12 carrying out other services in connection with the operation of the Company's business; and
- 13 other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

- 1 any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
- 2 any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
- 3 any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
- 4 credit reference agencies or, in the event of default, debt collection agencies;
- 5 any actual or proposed assignee, transferee, participant or sub-participant of our rights or business; and
- 6 any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere.

For our policy on using your personal data for marketing purposes, please see the section below **"Use and provision of personal data in direct marketing"**.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

Use and provision of personal data in direct marketing:

The Company intends to:

- 1 use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
- 2 conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
 - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
- 3 the above products and services may be provided by the Company and/or:
 - a) any of our affiliates;
 - b) third party financial institutions;
 - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in 2 above;
 - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities;
- 4 in addition to marketing the above products and services, the Company also intends to provide the data described in 1. above to all or any of the persons described in 3 above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose.

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on **"Access and correction of personal data"**. The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

Access and correction of personal data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer
AXA General Insurance Hong Kong Limited
21/F, Manhattan Place, 23 Wang Tai Road, Kowloon Bay, Kowloon, Hong Kong
A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

本人/我們確認本人/我們已閱讀並明白收集個人資料的聲明(“該聲明”)。本人/我們確認本人/我們已被通知本人/我們須詳細閱讀該聲明,而本人/我們已詳細閱讀該聲明對貴公司所收集或持有之本人/我們的個人資料的影響(不論是否此表格所載或其他途徑所取得)。根據以上所述,本人/我們特此確認並同意安盛保險有限公司根據該聲明使用及轉移本人/我們的個人資料,包括在直接促銷中使用及將本人/我們個人資料提供予其他人。

I/WE ACKNOWLEDGE AND CONFIRM that I/we have read and understood the Personal Information Collection Statement (“PICS”). I/We confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected or held by the Company (whether contained in this application or otherwise). Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by AXA General Insurance Hong Kong Limited in accordance with the PICS, including the use and provision of my/our personal data for the purpose of direct marketing.

[重要通知,如閣下不同意根據“收集個人資料的聲明”使用和轉移閣下的個人資料作直接促銷用途(參閱“在直接促銷中使用及將其個人資料提供予其他人”部份),請在下列方格內 加上劃號(“/”),本公司將不會使用閣下的個人資料作為直接促銷用途。]

[Important: If you do not agree to the use and provision of your personal data for direct marketing as set out in the section **"Use and provision of personal data in direct marketing"**, please tick the box below and we will not use your personal data for direct marketing.]

本人/我們不同意貴公司根據“收集個人資料的聲明”使用和轉移本人/我們的個人資料作直接促銷用途(參閱“在直接促銷中使用及將其個人資料提供予其他人”部份)及並不願意接收任何貴公司的推廣及直接促銷的材料。

I/We do not agree with the use and provision of my/our personal data for direct marketing purposes as set out above in the **Personal Information Collection Statement** (see **"Use and provision of personal data in direct marketing"**) and do not wish to receive any promotional and direct marketing materials.

佣金披露聲明 COMMISSION DISCLOSURE DECLARATION

本人/我們明白、確知及同意,安盛保險有限公司(“貴公司”)會就本人/我們購買及接受貴公司簽發的保單,於保單有效期內(包括續保期及/或支付額外的保費)向負責安排有關保單的獲授權保險經紀支付佣金。假如本人/我們為法人團體,代表本人/我們簽署的獲授權人員並向貴公司確認他/她已獲該法人團體授權。

本人/我們亦明白貴公司必須取得本人/我們以上的同意,才可以處理有關保險申請。

I/We understand, acknowledge and agree that, as a result of my/our purchasing and taking up the policy to be issued by AXA General Insurance Hong Kong Limited (the “Company”), the Company will pay the authorized insurance broker commission during the continuance of the policy including renewals and/or paying additional premium, for arranging the said policy. Where I/We am/are a body corporate, the authorized person who signs on my/our behalf further confirms to the Company that he or she is authorized to do so.

I/We further understand that the above agreement is necessary for the Company to proceed with the application.

投保人簽署 Proposer's Signature

(請勿於空白投保書上簽署 Do not sign a blank form)

日期 Date

(日/月/年 dd/mm/yyyy)

[註: 本中文簡譯, 概以英文原文為準]