



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員



家傭至專寶
MaidSafe Insurance



中華聯合保險顧問有限公司

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專為兼職、本地或
海外家傭而設

Tailored Coverage for
Part-time, Local or
Overseas Domestic Helper



家傭至專寶

香港人聘請家庭傭工打理家務十分普遍。不過，如您的家傭在聘用期間突然患病或受傷，可能會帶給您沉重的經濟壓力。作為一個精明的僱主，不論聘用海外家傭、本地家傭，或只是兼職家務助理，都需要一份周全的保障計劃，確保您及您的家傭可以安寢無憂。

「家傭至專寶」助您履行在《僱員補償條例》規定下的僱主責任，並提供全面的醫療、意外及個人責任保障。此外，萬一您的海外家傭不幸患上常見的嚴重疾病，計劃設有兩個自選保障，為您提供所需的額外經濟保障。

基本保障

計劃A : 適合所有家傭，包括兼職家務助理的僱員賠償保障

計劃B及計劃C : 專為海外家傭而設的全面保障

- ◆ 僱主責任最高達HK\$100,000,000
- ◆ 門診保障每天賠償最高達HK\$200
- ◆ 住院及手術保障
- ◆ 中斷服務現金津貼
- ◆ 牙科保障
- ◆ 送返費用
- ◆ 人身意外保障最高達HK\$150,000
- ◆ 個人責任賠償最高達HK\$200,000

自選保障

- ◆ 可附加於計劃B或計劃C，為家傭額外保障心臟病、癌病、囊胞、腫瘤或原位癌等嚴重疾病。

基本保障

保障項目	最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
僱主責任 - 保障《僱員補償條例》下僱主的法律責任	每宗事故 100,000,000		
門診保障 - 門診費用及處方藥物 每天限額 - 跌打、物理治療、脊椎治療 每天限額 每年限額 每年總賠償額	- - - 不適用	150 100 500 3,000	200 100 500 3,000
住院及手術保障 - 病房費用 (包括醫院雜項費用) 每天限額 - 外科醫生費用 每宗傷病限額 - 麻醉科醫生費用 每宗傷病限額 - 手術室費用 每宗傷病限額 每年總賠償額	- - - - 不適用	300 10,000 - - 20,000	300 10,000 可償外科醫生費用的25% 可償外科醫生費用的12.5% 25,000
中斷服務現金津貼 - 家傭因住院而無法提供服務 (津貼由住院第4天起開始發放) 每天限額 每年總賠償額	- 不適用	200 4,000	200 6,000
牙科保障 - 口腔外科手術、治療膿腫、X光診斷、拔牙或補牙 每天限額 每年總賠償額	- 不適用	250 1,500	250 1,500
補聘新家傭費用 - 家傭因身故或嚴重傷病被送返，補聘新家傭的額外介紹費及其他費用 每年總賠償額	不適用	3,000	10,000
送返費用 - 因嚴重疾病或嚴重受傷而被送返 - 剖驗家傭遺體及運送遺體或骨灰返回原居地 每年總賠償額	不適用	20,000	20,000

保障項目	最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
人身意外 - 家傭在港休假期間意外不幸身故或永久傷殘 每年總賠償額	不適用	100,000	150,000
家傭誠信保障 - 因家傭欺詐或不忠實行為引致金錢損失 每年總賠償額	不適用	3,000	6,000
個人責任 - 因家傭疏忽所牽涉的第三者法律責任 每宗意外 / 每一保險期	不適用	不適用	200,000

自選保障

萬一您的家傭不幸患上心臟病、癌病、囊胞、腫瘤或原位癌等嚴重疾病，根據僱傭合約的條款，您必須為家傭提供醫療保障。您可在計劃B或計劃C以外再附加以下其中一個自選保障，即可助您履行有關責任。

嚴重疾病自選保障 – 千足金

在基本保障內的門診保障及住院及手術保障範圍將伸延至以上的嚴重疾病。

嚴重疾病自選保障 – 藍鑽石

除門診保障及住院及手術保障範圍伸延至確診的受保嚴重疾病外，此自選保障更提供額外保障，相等於基本保障內住院及手術保障的最高賠償額，給予您更充裕的經濟支援。(如下表)

額外住院及手術保障	最高賠償額 (HK\$)	
	計劃 B	計劃 C
病房費用 (包括醫院雜項費用) 每天限額	300	300
外科醫生費用 每宗傷病限額	10,000	10,000
麻醉科醫生費用 每宗傷病限額	可償外科醫生費用的 25%	
手術室費用 每宗傷病限額	可償外科醫生費用的 12.5%	
每年度總賠償額	20,000	25,000

自付額 (以每一宗索償計算)

1. 住院及手術保障 HK\$300
2. 個人責任 HK\$500

保費表 (HK\$)

計劃	保障期	基本保障	基本保障 + 嚴重疾病自選保障 – 千足金		基本保障 + 嚴重疾病自選保障 – 藍鑽石	
			自選保障	總保費	自選保障	總保費
計劃 A	1 年	350	不適用	不適用	不適用	不適用
	2 年	630	不適用	不適用	不適用	不適用
計劃 B	1 年	650	200	850	320	970
	2 年	1,170	360	1,530	576	1,746
計劃 C	1 年	750	250	1,000	380	1,130
	2 年	1,350	450	1,800	684	2,034

重要事項

- 計劃 A 為保障僱主在《僱員補償條例》下須承擔的法律責任。此計劃適合所有家傭，包括兼職家務助理，申請時無須填寫受保家傭姓名。
- 計劃 B 及計劃 C 只適合全職海外家傭。
- 基本保障內的門診保障、住院及手術保障、中斷服務現金津貼及牙科保障均設有等候期，即基本保障生效日起計15天。
- 「嚴重疾病自選保障 – 千足金」及「嚴重疾病自選保障 – 藍鑽石」內的門診保障、住院及手術保障均設有等候期，即自選保障生效日起計15天。
- 自選保障的保障期必須與基本保障一致。
- 取消基本保障須支付不少於每年HK\$300的最低保費。
- 新增或取消自選保障須支付不少於HK\$100的最低保費。
- 家傭投保年齡為18至60歲，保單可續保至家傭滿65歲。
- 此計劃所提供的保障只適用於香港特別行政區境內發生的受保事故。

主要不保事項

1. 戰爭及恐怖活動。
2. 因石棉導致損失的任何責任。
3. 既有傷病。
4. 身體檢查。
5. 分娩、懷孕、流產、墮胎及所有併發症。
6. 自我毀傷、自殺或任何此等企圖，不論精神狀況是否正常。
7. 因酒精、麻醉藥或未經醫生處方的藥物引致昏迷或中毒，或與酗酒或濫藥有關的治療。
8. 愛滋病及其有關的疾病。

注意：

- 本單張只供參考之用；有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請致電藍十字客戶服務熱線3608 2988。
- 本單張的中英文版本如有差異，以英文版本為準。
- 「家傭至專員」由香港獲授權之保險商，藍十字（亞太）保險有限公司承保。

MaidSafe Insurance

It is common for us in Hong Kong to hire a domestic helper to take care of the household chores. However, if your helper suddenly falls sick or gets injured under your employment, the financial burden on you could be substantial. As a thoughtful employer, whether you hire an overseas domestic helper, a local helper or only a part-time helper, you need a professional insurance plan to give you and your helper total peace of mind.

MaidSafe Insurance enables you to meet the legal obligations under the Employees' Compensation Ordinance and offers you and your helper comprehensive protection through a host of medical, accident and liability coverage. Moreover, its 2 optional riders guarantee extra financial security that you need if your overseas domestic helper suffers from common major illnesses.

Basic Protection

Plan A:
Employees' compensation coverage for all domestic helpers including part-timers

Plan B & Plan C:
Comprehensive protection for overseas domestic helpers

- ◆ Employer's liability up to HK\$100,000,000
- ◆ Outpatient benefit up to HK\$200 per day
- ◆ Hospital and surgical benefit
- ◆ Loss of service cash allowances
- ◆ Dental benefit
- ◆ Repatriation expenses
- ◆ Personal accident benefit up to HK\$150,000
- ◆ Personal liability up to HK\$200,000

Optional Riders

- ◆ Additional coverage for heart diseases, cancers, cysts, tumours or carcinoma in situ attachable to Plan B or Plan C

Basic Protection

Insured Items	Maximum Limit (HK\$)		
	Plan A	Plan B	Plan C
Employer's Liability	100,000,000 per event		
- In respect of the legal liability under the Employees' Compensation Ordinance			
Outpatient Benefit			
- Medical consultation, prescribed medicines and drugs Limit per day	-	150	200
- Bonesetting, physiotherapy or chiropractic treatment Limit per day	-	100	100
Limit per year	-	500	500
Total limit per year	N/A	3,000	3,000
Hospital and Surgical Benefit			
- Room and Board (including miscellaneous hospital charges) Limit per day	-	300	300
- Surgeon's Fee Limit per disability	-	10,000	10,000
- Anaesthetist's Fee Limit per disability	-	25% of the eligible Surgeon's Fee	
- Operating Theatre Charges Limit per disability	-	12.5% of the eligible Surgeon's Fee	
Total limit per year	N/A	20,000	25,000
Loss of Service Cash Allowances			
- Loss of domestic helper's service due to hospital confinement (from the 4th day of confinement onwards) Limit per day	-	200	200
Total limit per year	N/A	4,000	6,000
Dental Benefit			
- Oral surgery, treatment of abscesses, X-rays, extractions or fillings Limit per day	-	250	250
Total limit per year	N/A	1,500	1,500
Replacement Helper Expenses			
- Extra employment agency fee and other replacement expenses due to the death or repatriation of the domestic helper as a result of serious injury or illness			
Total limit per year	N/A	3,000	10,000
Repatriation Expenses			
- Repatriation due to serious illness or injury			
- Post-mortem treatment and transportation of mortal remains or body ashes to the country of origin			
Total limit per year	N/A	20,000	20,000

Insured Items	Maximum Limit (HK\$)		
	Plan A	Plan B	Plan C
Personal Accident			
- Accidental death or permanent disablement resulting from injury during rest days in Hong Kong			
Total limit per year	N/A	100,000	150,000
Fidelity Protection			
- Financial loss from any fraudulent or dishonest act committed by the domestic helper			
Total limit per year	N/A	3,000	6,000
Personal Liability			
- Third party liability arising out of negligence of the domestic helper			
Any one accident/any one period	N/A	N/A	200,000

Optional Riders

By choosing one of the following optional riders in addition to Plan B or Plan C, your obligation to provide your domestic helper with medical protection under the terms of your employment contract will be amply fulfilled if he/she suffers from common major illnesses including heart diseases, cancers, cysts, tumours or carcinoma in situ.

Optional Major Disease Protector - Gold

The outpatient benefit as well as the hospital and surgical benefit under the basic protection will be extended to cover the major illnesses mentioned above.

Optional Major Disease Protector - Diamond

In addition to an extension of the outpatient benefit as well as the hospital and surgical benefit upon diagnosis of the covered major illnesses, this optional rider offers additional coverage equivalent to the maximum benefits of the hospital and surgical benefit under the basic protection for your enhanced financial security. (See below)

Additional Hospital and Surgical Benefit	Maximum Limit (HK\$)	
	Plan B	Plan C
Room and Board (including miscellaneous hospital charges) Limit per day	300	300
Surgeon's Fee Limit per disability	10,000	10,000
Anaesthetist's Fee Limit per disability	25% of the eligible Surgeon's Fee	
Operating Theatre Charges Limit per disability	12.5% of the eligible Surgeon's Fee	
Total limit per year	20,000	25,000

Excess (each and every claim)

- Hospital and Surgical Benefit HK\$300
- Personal Liability HK\$500

Premium Table (HK\$)

Plan	Period of Insurance	Basic Protection	Basic Protection + Optional Major Disease Protector - Gold		Basic Protection + Optional Major Disease Protector - Diamond	
			Optional Rider	Total	Optional Rider	Total
Plan A	1-year	350	N/A	N/A	N/A	N/A
	2-year	630	N/A	N/A	N/A	N/A
Plan B	1-year	650	200	850	320	970
	2-year	1,170	360	1,530	576	1,746
Plan C	1-year	750	250	1,000	380	1,130
	2-year	1,350	450	1,800	684	2,034

Important Notes

- Plan A is designed to meet employers' legal obligations under the Employees' Compensation Ordinance. This plan applies to all domestic helpers including part-timers. The name of the insured helper is NOT required on the application.
- Plan B and Plan C apply to full-time overseas domestic helpers only.
- The outpatient benefit, hospital and surgical benefit, loss of service cash allowances and dental benefit under the basic protection are subject to a 15-day waiting period from the effective date of the basic protection.
- Outpatient benefit, hospital and surgical benefit under Optional Major Disease Protector - Gold and Optional Major Disease Protector - Diamond are subject to a 15-day waiting period from the effective date of the optional rider.
- The period of insurance of the optional rider should correspond to that of the basic protection.
- A minimum premium of HK\$300 annually will be charged if the basic protection is cancelled.
- A minimum premium of HK\$100 will be charged if the optional rider is added or cancelled.
- All plans are available to domestic helpers aged 18 to 60 at the time of application. Policies are renewable for domestic helpers up to the age of 65.
- Coverage provided by this insurance plan applies to insured events occurring within the Hong Kong Special Administrative Region only.

Major Exclusions

- War and terrorism.
- Any liability in respect of loss or losses from exposure to asbestos.
- Pre-existing injury, illness, sickness or disease.
- Physical examinations.
- Childbirth, pregnancy, miscarriage, abortion and all complications.
- Intentional self-inflicted injury or suicide, or any attempt while sane or insane.
- Intoxication by alcohol, narcotics or drugs not prescribed by a medical practitioner and treatment in connection with addition to drugs or alcohol.
- Acquired Immunisation Deficiency Syndrome ("AIDS") or AIDS related complex.

Note:

- This leaflet is for reference only. Please refer to policy for the exact terms and conditions and full list of policy exclusions. For more information or a copy of the policy terms and conditions, please call Blue Cross Customer Service Hotline at 3608 2988.
- Should there be any discrepancies between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.
- MaidSafe Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

藍十字（亞太）保險有限公司（「藍十字」）乃東亞銀行集團成員。於香港經營保險業務逾40年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。

藍十字屢獲殊榮，奠定其在保險及客戶服務上的卓越成就。獲頒獎項包括「最受歡迎旅遊保險公司大獎」（2005-2012）、「2012 TVB 最受歡迎電視廣告大獎 - 最受歡迎資訊系列」、「第十二屆資本傑出企業成就獎 - 最佳醫療及一般保險」、「資本壹週智選品牌大獎 - 醫療及一般保險」（2009-2011）、「優質生活大獎 - 優質保險服務」（2008、2009 及 2011）、「最佳保險服務大獎」（2008 及 2009）、「資本壹週服務大獎 - 醫療保險」（2008）。藍十字更在 2012 年獲得金融服務業國際評級機構 A.M. Best Company 評定財政實力及信貸狀況分別為「A-」（Excellent）及「a-」級別。

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a member of The Bank of East Asia Group. With over 40 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers.

Blue Cross' success in insurance provision and customer service is regularly re-affirmed through professional recognition and commendations. Major awards include The Most Favorite Travel Insurance Company Award (2005-2012), the TVB Most Popular TV Commercial Awards 2012 - Info-service, The 12th Capital Outstanding Enterprise Awards - Medical and General Insurance, the Capital Weekly PRO Choice Awards - Medical & General Insurance (2009-2011), the Quality Life Awards - Quality Insurance Service Award (2008, 2009 & 2011), the Best Editor's Pick (2008 & 2009), the Capital Weekly Service Awards - Medical Insurance (2008). In 2012, Blue Cross is assigned a financial strength rating of "A-" (Excellent) and an issuer credit rating of "a-" by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry.



客戶服務熱線
Customer Service Hotline
3608 2988

Blue Cross (Asia-Pacific) Insurance Limited
藍十字（亞太）保險有限公司

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Website 網址：www.bluecross.com.hk

(V) 選擇拒絕在直接促銷中使用個人資料 Opt-out from Use of Personal Data in Direct Marketing

藍十字（亞太）保險有限公司（「本公司」）可能會使用您的個人資料作直接促銷，但在未經您同意的情况下，本公司不能就此目的使用您的個人資料。若您不希望本公司在直接促銷中使用您的個人資料，請在下列空格內劃上「✓」號。

我不同意使用我的個人資料作直接促銷

以上代表您目前是否希望接受本公司直接促銷的聯繫或資訊的選擇，並取代您在本申請前可能曾給予本公司的任何選擇。

請注意，您以上的選擇將適用於列在本公司的「收集個人資料聲明」（「該聲明」）內作直接促銷的產品、服務及／或標的。請同時參閱該聲明以知悉可能用作直接促銷的個人資料種類。

Blue Cross (Asia-Pacific) Insurance Limited (the "Company") may use your personal data for direct marketing but the Company cannot use your personal data for such purpose without your consent. Please tick "✓" in the box below if you do not wish the Company to use your personal data for direct marketing.

I do not agree to the use of my personal data for direct marketing

The above represents your present choice of whether or not to receive direct marketing contact or information from the Company. This shall replace any choice you may have given to the Company prior to this application.

Please note that your above choice shall apply to the direct marketing of the products, services and/or subjects as set out in the Company's Personal Information Collection Statement (the "Statement"). Please also refer to the Statement for the kinds of personal data which may be used for direct marketing.

(VI) 聲明 Declaration

本人／我們，謹此聲明並同意：

- 1. 於此申請表格內所提供的資料及細節均是準確無誤，真實及為事實之全部，並且是盡本人／我們所知及所信而作答的。本人／我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為此項保險合約之承保根據。本人／我們在此確認，如未能提供真實及準確無誤之資料或通知藍十字（亞太）保險有限公司（「貴公司」）任何有關此保險申請之重要資料，將可能導致貴公司不能接受或處理此保險申請或令本保單失效。
- 2. 一概保障必須在本申請獲接納後並已將應付保費繳交予貴公司後始可生效。
- 3. 本人／我們未曾於投保同類型家傭保險時被拒絕／續保，或被增加附帶條款。
- 4. 受聘於本人／我們的家傭（等）現在健康良好，從未接受心臟病、癌病、囊胞、腫瘤或原位癌的診斷或治療，並無任何身體缺陷、虛弱及參與任何危險性活動。當本人／我們所聘用的家傭（等）或上述情況有所改變時，本人／我們將以書面通知貴公司有關資料。
- 5. 本人／我們已獲家傭（等）授權提供本申請所需之一切資料，並就本申請之相關事宜，與貴公司進行交涉，並向其接收或索取與家傭（等）有關之資料。本人／我們並確認家傭（等）已獲明確通知及同意，其個人資料將會轉介予貴公司作辦理本申請之用，亦已獲通知其在個人資料（私隱）條例下所享有的權利。
- 6. 本人／我們明白及確認貴公司會就本人／我們購買及接受貴公司簽發的保單及其後續保單，向負責安排有關保單的獲授權保險經紀（如有）支付佣金。本人／我們若在此代表法人團體簽署，即同時確認本人／我們已獲該法人團體授權。本人／我們亦明白貴公司必須取得上述的同意，才可以處理有關保險申請事宜。
- 7. 本人／我們確認已閱讀及明白隨本表格附上有關貴公司的收集個人資料聲明。

I/WE, HEREBY DECLARE AND AGREE THAT :

- 1. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my/our knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Blue Cross (Asia-Pacific) Insurance Limited (the "Company") and me/us. I/We hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about my/our application may render the Company unable to accept or process this application or the insurance policy void.
- 2. The insurance coverage applied for shall only take effect when this application has been accepted by and the required premium has been paid to the Company.
- 3. I/We have never had any new application/renewal declined, nor have special terms and conditions been imposed on similar application or renewal for domestic helper insurance submitted by me/us.
- 4. The domestic helper(s) employed by me/us is/are in good health and has(have) never been diagnosed or treated for heart diseases, cancers, cysts, tumours, or carcinoma in situ and is/are not suffering from any physical defect or infirmity and will not engage in any hazardous activities. I/We shall provide full details in written notice to the Company should there be any changes in the domestic helper(s) or in the condition of the said domestic helper(s).
- 5. I/We have obtained the authorisation from my/our domestic helper(s) to provide the information requested in this application and to deal with and receive or request information concerning the domestic helper(s) from the Company in relation to any matters arising from this application. I/We further acknowledge that the domestic helper(s) has(have) been explicitly informed and agree(s) that his/her(their) personal data will be transferred to the Company for the purpose of this application and has(have) been informed of his/her(their) rights under the Personal Data (Privacy) Ordinance.
- 6. I/We understand and acknowledge that the Company shall pay the authorised insurance broker (if any) a commission for arranging the insurance policy, as a result of purchasing and taking up the policy issued by the Company as well as renewing the said policy thereafter. If I/we sign herein on behalf of a body corporate, I/we further confirm that I/we am/are authorised to do so. I/We further understand that the above agreement is necessary for the Company to proceed with the application.
- 7. I/We confirm having read and understood the Company's Personal Information Collection Statement as accompanied with this form.

(VII) 簽署 Signature

投保人簽署 Signature of Applicant	日期（日／月／年） Date (DD/MM/YY)		
本公司專用 For Office Use Only			
中介人姓名 Name of Intermediary	中介人編號 Intermediary's Code	保單號碼 Policy No.	批核人簽署 Underwriting Approval

本申請表格的中英文版本如有差異，以英文版本為準。
Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail.



個人資料（私隱）條例 - 收集個人資料聲明（「本聲明」）

藍十字（亞太）保險有限公司（「本公司」）乃東亞銀行有限公司的全資附屬公司。在本聲明內，東亞銀行有限公司連同其附屬公司及聯營公司統稱為「東亞銀行集團」。

為依從個人資料（私隱）條例（「條例」），本公司特此通知閣下以下事項：

(1) 在申請及接受保險產品及服務時，及當本公司提供與保險產品及服務相關之其他服務時，閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資料，可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務及／或其他相關服務。本公司亦可能會在日常業務運作的過程中向閣下收集資料，例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書面形式與本公司溝通。

(2) 個人資料收集目的

閣下的個人資料可能會用作下列用途：

- (i) 處理保險產品及服務的申請；
- (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求，包括但不限於要求增加、更改或刪除保障項目或受保成員，訂立直接付款安排及保單取消、更新或復效申請；
- (iii) 處理、判定保險索償及就索償抗辯，包括進行任何附帶調查；
- (iv) 執行與所提供的保險產品及服務相關的功能及活動，如核實身份、資料核對及再保險之安排；
- (v) 行使本公司因不時向閣下提供保險產品及服務而享有的權利，例如向閣下追討欠款；
- (vi) 設計保險產品及服務以提升本公司的服務質素；
- (vii) 製作數據及進行研究；
- (viii) 營銷服務、產品及其他標的（詳情請參閱本聲明第(4)段）；
- (ix) 履行根據下列對本公司及／或東亞銀行集團具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定及／或安排：
 - (a) 不論於香港特別行政區（「香港」）境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律；
 - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出的任何指引或指導；或
 - (c) 本公司或東亞銀行集團因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (x) 遵守東亞銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於東亞銀行集團內共用資料及資訊及／或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (xi) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人，就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估；及
- (xii) 與上述有關的其他用途。

(3) 個人資料的轉移

存於本公司的個人資料將會保密，但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途：

- (i) 任何代理人、承辦人或就本公司之業務運作，包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務，或就與保險產品及服務相關之其他服務，向本公司提供服務的第三方服務供應者（如公證行、理賠調查員、收數公司、資料處理公司及專業顧問）；
- (ii) 任何對本公司或東亞銀行集團負有保密責任的其他人士，包括承諾保密該等資料的東亞銀行集團任何成員公司；
- (iii) 與本公司有或將有商業往來的再保險公司；
- (iv) 本公司或東亞銀行集團為遵守任何法律規定，或根據法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司或東亞銀行集團具有約束力或

適用或期望其遵守的規則、規例、實務守則、指引或指導，或根據本公司或東亞銀行集團向本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其作出披露的任何人士或機構；

- (v) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；
 - (vi) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商；
 - (vii) 本公司及／或東亞銀行集團任何成員公司的品牌合作夥伴（該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；及
 - (viii) 本公司為就本聲明第(2)(viii)段所列明的用途而聘用的外判服務供應商（包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心、數據處理公司和資訊科技公司）。
- 該等資料可能被轉移至香港境外。

(4) 在直接促銷中使用個人資料

本公司可能把閣下的個人資料用於直接促銷，除非本公司已取得閣下的同意（包括表示不反對），否則本公司並不可以如此使用閣下的個人資料，但條例所指明的豁免情況除外。就此，請注意：

- (i) 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 本公司可能就下列服務、產品及促銷標的進行促銷：
 - (a) 保險、財務、銀行及相關服務及產品；
 - (b) 獎賞、客戶或會員或優惠計劃及相關服務及產品；及
 - (c) 本公司及／或東亞銀行集團任何成員公司的品牌合作夥伴提供的服務及產品（該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；
- (iii) 上述服務、產品及促銷標的可能由本公司及／或下列各方提供：
 - (a) 東亞銀行集團任何成員公司；
 - (b) 第三方獎賞、客戶或會員、品牌合作或優惠計劃供應商；及／或
 - (c) 本公司及／或東亞銀行集團任何成員公司之品牌合作夥伴（該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）。

如閣下不希望本公司使用閣下的資料作上述直接促銷用途，閣下可通知本公司行使閣下的選擇權拒絕促銷。閣下可根據本聲明第(5)段所提供的聯絡方法以書面向本公司的個人資料保障主任提出有關要求，或於有關的申請表格內向本公司表達閣下拒絕促銷的意願（如適用）。

(5) 查閱及改正資料權利

根據條例規定，閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本（查閱資料要求），並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利，請以書面經以下聯絡方法向本公司的個人資料保障主任提出：

香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓
藍十字（亞太）保險有限公司
個人資料保障主任
傳真：(852) 3608 2938

根據條例，本公司有權就辦理任何查閱資料要求收取合理費用。

- (6) 閣下亦有權根據本聲明第(5)段所提供的聯絡方法向本公司的個人資料保障主任索取本公司有關個人資料私隱的政策及實務，並獲告知本公司持有的個人資料的種類。
- (7) 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存閣下的個人資料。
- (8) 如閣下對本聲明有任何疑問，請致電本公司的客戶服務熱線 3608 2988。
- (9) 本聲明不會限制客戶在條例下所享有的權利。
- (10) 本公司保留修改本聲明的權利。

2013年4月

由東亞銀行集團成員-藍十字（亞太）保險有限公司發出



The Personal Data (Privacy) Ordinance - Personal Information Collection Statement (the "Statement")

Blue Cross (Asia-Pacific) Insurance Limited (the "Company") is a wholly owned subsidiary of The Bank of East Asia, Limited. The Bank of East Asia, Limited together with its subsidiaries and affiliates are collectively referred to in this Statement as the "BEA Group".

In compliance with the Personal Data (Privacy) Ordinance (the "Ordinance"), the Company would like to inform you of the following:

(1) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company's business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

(2) PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you may be used for the following purposes:

- (i) processing applications for insurance products and services;
- (ii) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- (iii) processing, adjudicating and defending insurance claims as well as conducting any incidental investigation;
- (iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- (v) exercising the Company's rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- (vi) designing insurance products and services with a view to improving the Company's service;
- (vii) preparing statistics and conducting research;
- (viii) marketing services, products and other subjects (please see further details in paragraph (4) of this Statement);
- (ix) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company and/or the BEA Group or that it is expected to comply according to:
 - (a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong") existing currently and in the future;
 - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future; or
 - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the BEA Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
- (x) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the BEA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (xi) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
- (xii) any other purposes relating to the purposes listed above.

(3) TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:-

- (i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as loss adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- (ii) any other person or entity under a duty of confidentiality to the Company or the BEA Group including a member of the BEA Group which has undertaken to keep such data confidential;
- (iii) reinsurance companies with whom the Company has or proposes to have dealings;
- (iv) any person or entity to whom the Company or the BEA Group is under an obligation or otherwise required to make disclosure under the requirements of any

law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the BEA Group or with which the Company or the BEA Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the BEA Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;

- (v) any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business;
- (vi) third party reward, loyalty, co-branding and privileges program providers;
- (vii) co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and
- (viii) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (2)(viii) of this Statement.

Such information may be transferred to a place outside Hong Kong.

(4) USE OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data without your consent (which includes an indication of no objection). In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
- (ii) the following services, products and subjects may be marketed:
 - (a) insurance, financial, banking and related services and products;
 - (b) reward, loyalty or privileges programs and related services and products; and
 - (c) services and products offered by the co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- (iii) the above services, products and subjects may be provided by the Company and/or:
 - (a) any member of the BEA Group;
 - (b) third party reward, loyalty, co-branding or privileges program providers; and/or
 - (c) co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be).

If you do not wish the Company to use your personal data in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Corporate Data Protection Officer of the Company at the address or fax number provided in paragraph (5) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

(5) DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company at the following address or fax number:

The Corporate Data Protection Officer
Blue Cross (Asia-Pacific) Insurance Limited
29th Floor, BEA Tower, Millennium City 5,
418 Kwun Tong Road,
Kwun Tong, Kowloon
Hong Kong
Fax : (852) 3608 2938

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- (6) You also have the right, by writing to the Company's Corporate Data Protection Officer at the address or fax number provided in paragraph (5) of this Statement, to request for the Company's policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- (7) The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- (8) Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 3608 2988.
- (9) Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (10) The Company retains the right to change this Statement.

April 2013

Issued by Blue Cross (Asia-Pacific) Insurance Limited, a member of the BEA Group