





GOLFERSAFE is a comprehensive policy that is specially designed to protect you and your family while playing golf all over the world. At Blue Cross, we not only cover you in any recognized golf club, but also extend the coverage in any recognized golf driving range.

Coverage	Maximum Limits (HK\$)
Personal Liability This covers legal liability you may incur to third party for bodily injury and damage to property whilst playing or practising golf at any recognized golf course/driving range.	\$3,000,000
Personal Accident 24 hours worldwide cover for accidental death or bodily injury (loss of one or more limbs or eyes)	\$250,000
Double Indemnity (Accidental Death Only) The amount payable on the accidental death benefit shall be double for loss sustained by the Insured or family member whilst playing or practising golf at any recognized golf course/driving range. (maximum \$100,000 for children aged below 18 and no double indemnity is allowed)	\$500,000
Golfing Equipment This covers accidental loss of or damage to golfing equipment belonging to you whilst in transit or at any recognized golf club/driving range. (maximum \$2,000 per article)	\$25,000
Personal Effects This covers accidental loss of or damage to personal effects due to fire or theft at any recognized golf club/driving range. (maximum \$1,000 per article)	\$5,000
Hole-In-One This covers bar expenses incurred by you as a result of holing out in one shot whilst playing in a competition or friendly game at any recognized golf course. (maximum \$5,000 per event)	\$15,000
Hospital Cash In the event the Insured person suffers bodily injury whilst playing golf and is confined and hospitalized for medical treatment.	\$20,000/year (\$500/day)
Golf Assistance Services 1. Golf course referral & booking assistance 2. Arrangement of emergency medical evacuation	Advisory Service Only

Annual Premium (HK\$)		Coll.
Golfer Insurance	Per person \$550.00	Per family \$800.00

Condition

- 1. Excluding professional golfer
- 2. Worldwide cover
- 3. Hong Kong Resident only
- 4. Age limit: Up to 65
- 5. Family shall include the Insured, the spouse and children between the ages 1 to 18 and up to age 23 for full time student.

Note: This leaflet serves as a general guideline. Please refer to the exclusions, terms and conditions of the Policy for details of cover.

高爾夫球保險是專為您及您家庭成員而設。由現在開始,無論您置身於全球任何地方打高爾夫球時,即享多項保障,定能令您安心盡享打球的樂趣。另外,以配合高爾夫球運動的普及化,藍十字不但保障閣下於任物認為之高爾夫球會打球,更擴展保障範團至任何認可之高爾 夫球練習球道。

保障範圍	最高賠償額(港幣
個人責任 保障閣下在任何認可之高爾夫球場內/球道練習或打球時,因 意外引致第三者身體損傷或財物損毀而負上之法律責任。	\$3,000,000
人身意外 24小時全球意外死亡或身體受傷保障 (一肢或兩肢殘廢;單目或雙目失明)	\$250,000
雙倍賠償(只限意外死亡) 受保人在任何認可之高爾夫球場內/球道練習或打球時,因意 外導致死亡可獲雙倍人身意外保額賠償。 (雙倍賠償不適用於18歲以下之小童,而其人身意外最高保障 額為\$100,000)	\$500,000
高爾夫球用品 保障高爾夫球用品在任何認可之高爾夫球會/練習球道或運送 途中,因意外引致遺失或損毀。 (每項用品最高賠償額為\$2,000)	\$25,000
個人財物 保障受保人在高爾夫球會/練習球道因火災、盜竊而引致財物 遺失或損毀。 (每項用品最高賠償額為\$1,000)	\$5,000
一桿入洞 獎賞受保人在高爾夫球場內成功一桿入洞的佳績,而在酒吧內 慶祝的消費。 (每次一桿入洞最高限額為\$5,000)	\$15,000
住院現金 在任何認可之高爾夫球場內/球道練習或打球時,如受保人不 幸意外受傷而需要入住醫院治療,可獲住院現金賠償。	每年\$20,000 (每日\$500)
高爾夫球輔助服務 1.高爾夫球場推介及預訂服務 2.安排緊急醫療支援服務	只限提供意見

毎年保費(港幣)				
個人:\$550	家庭:\$800			

- 1. 不承保專業高爾夫球手 2. 全球保障
- 3. 只供香港居民申請
- 4. 投保年齡至65歲
- 5. 每家庭將包括投保人、其配偶及其子女,但子女歲數須為一至十八或至廿三歲前的 全日就讀學生。
- 註: 本小冊子只為一般性簡介,僅供參考之用。有關承保範圍,不受保項目之詳細條款及內容,請 參閱保單。



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

29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong 香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓 Fax傳真:3608 2989 Email電郵:cs@bluecross.com.hk Website網址:www.bluecross.com.hk

MD024/04.2013



香港九龍觀塘道 418 號創紀之城 5 期東亞銀行中心 29 樓 29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong 電話 Tel: 3608 2988 傅真 Fax: 3608 2938 www.bluecross.com.hk

高爾夫球保險申請表格

GolferSafe Insurance Application Form

請以英文正楷填寫本表格並於適當空格內加上	「✓」號。Ple	ease complete this form in Eng	glish BLOCK letters and	I tick where appropriat	e.		
(I) 投保人資料 Details of Applicant							
投保人姓名(請先填寫姓氏) Name of Applicant (Surname First) (投保人必須為18歲或以上 Applicant must be aged	18 or above)		□ 先生 Mr □ 小姐 Miss □ 太太 Mrs □ 女士 Ms HKID Card No.				
香港通訊地址 Correspondence Address in H	ong Kong						
室Flat 樓Floor	- · · · · · · · · · · · · · · · · · · ·	lock 大廈	Building		1 1 1	1 1 1 1	1 1 1
屋苑 Estate					期Phase		
	付票差点類	/ Lib E/L Charact Nicora (1 - 1			期 Finase		
街道號數Street No.	」 (街道名碑) - 1 1 1	/地段Street Name/Lot			女田 /献自)	NIT/Outleties le	
		W: 719 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		BHK □九龍KLN □			ianus
電話號碼 住宅 Home Contact Telephone No. (請提供至少1個電話號碼 Please provide at lea	公司 Oi ast one telepho		傳真號碼 	Fax No. 电野地	址 E-mail Add	dress	
(II) 投保詳情 Policy Particulars							
選擇計劃 □ 個人 Individual □	家庭 Family - HK\$800	保單生效日期 Policy Effective Date ——	日 月 DDMM	年 有效期為 1 YY Valid for 1 y	(Policy	日期以本公司審核 effective date is s ny's underwriting	subject to the
Name and Address of golf club(s) you have j 所屬高爾夫球會名稱及地址	oined as a me	mber			•	,	
' (III) 受保人資料 Details of Insured P	erson(s)	[家庭受保成員資料(包括投保人)	Family Members to be c	overed (including Applica	nt)]		
姓/名	性別	出生日期(日/月/年)	香港身份證號碼	與投保人關係		職業	
Surname / Given Name 1.	Gender	Date of Birth (DD/MM/YY)	HKID Card No.	Relationship to Ap	olicant	Occupation	on
				本人 SELF			
2.							
3.							
4.							
5.							
6.							
備註:「家庭」指受保人、其配偶及受供養子女(3歲 Remark: "Family" refers to the Insured, his/her spouse	至17歲或至23歲 and dependant	之全日制學生)。 aged 3-17 or up to 23 if he/she is fi	ull time student.				
(IV) 其他資料 General Information							
1. 任何受保人曾否患有任何身體殘缺? Has any of the insured person(s) suffered	from any phys	ical defects or infirmities?				□是 Yes	· □否 No
2. 任何受保人曾否在過去3年內索取同類型(Has any of the insured person(s) made ar (If any, please state the nature of incident	ny claim unde	r similar insurance in the past	3 years?	頁)		□是 Yes	。□否 No
3. 任何受保人於申請同類型保險時曾否被拒 Has any of the insured person(s) ever bee				rms or conditions for s	milar insuran		; □否 No
If you answered "Yes" to any of the above qu 如上述1至3項問題的答案為「是」者,請於			on a separate sheet wh	ich should be signed a	and dated.		
(V) 付款指示及授權書 Payment Inst	ruction and	l Authorisation					
~300 PM		請填寫「藍十字(亞太)保險で c crossed and made payable to		ific) Insurance Limited	□ 現金 ") Cas		
□ 信用卡授權 Credit Card Authorisation 本人茲授權藍十字(亞太)保險有限公司從本 I hereby authorise Blue Cross (Asia-Pacific) In	人下列的信用 surance Limite	卡賬戶扣除保單的應繳保費。 ed to debit the payable premiu	um from my credit card	l account specified be	ow for the ins	surance policy.	
☐ VISA ☐ MasterCard		*CHIM				F = 9).	
持卡人姓名 Name of Cardholder	到期日(月, Expiry Dat		持卡人簽署 Signature of	Cardholder			
信用卡號碼 Credit Card No.	發卡銀行 Issuing Ban	k	Your signature sh	簽署必須與上述信用 nould match the signature of			cified herein.

(VI) 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況下,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

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

,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

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 "V" 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.

(VII) 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。
- 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。
- 本人/我們已獲受保人(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受保人(等)有關之資料。本 人/我們並確認受保人(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。
- 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該保單,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。
- 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.
- 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.
- I/We have obtained the authorisation from the insured person(s) to provide the information requested in this application and to deal with and receive or request information concerning the insured person(s) from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person(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.
- 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.
- I/We confirm having read and understood the Company's Personal Information Collection Statement as accompanied with this form.

(VIII) 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			经是是国际联系的特别
中介人姓名 CHINA UNITED INSURANCE MANA	中介人編號 Antermediary's Code LEVIENT LTD.	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將統稱為「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:

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。

個人資料收集目的

閣下的個人資料可能會用作下列用途:

- 處理保險產品及服務的申請;
- 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 (ii) 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;
- 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);
- (jx) 履行根據下列對本公司及/或東亞銀行集團且有約東力或適用或期望 其遵守的就披露及使用資料的義務、規定及/或安排:
 - 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;
 - 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、税務、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
 - 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、税務、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、税務、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;
- 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;
- 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。

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)段所列出的用涂:

- 任何代理人、承包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);
- 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;
- 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、税務、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、税務、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:

- 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:

- 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之 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
 - 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)。

如閻下不希望本公司使用閻下的資料作上述直接促銷用途,閻下可通知本 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

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

傳直: (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。

- 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
- 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。
- 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

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

29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong 香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓 Tel電話: 3608 2888 Fax傳真: 3608 2938 www.bluecross.com.hk



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.

PURPOSES FOR COLLECTING PERSONAL DATA

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

- processing applications for insurance products and services;
- providing insurance products and services to you and processing requests made by you in relation to our insurance products and services to you affect 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;
- processing, adjudicating and defending insurance claims as well as conducting any incidental investigation;
- performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- 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;
- designing insurance products and services with a view to improving the Company's
- (vii) preparing statistics and conducting research;
- (viii) marketing services, products and other subjects (please see further details in paragraph (4) of this Statement);
- 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
 - 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;
- 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;
- 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.

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:-

- graph (2) of this Statement: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):
- 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;
- reinsurance companies with whom the Company has or proposes to have dealings; 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;

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);
- (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.

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

- 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; the following services, products and subjects may be marketed:

insurance, financial, banking and related services and products;

- reward, loyalty or privileges programs and related services and products; and 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);

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).

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.

- 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.
- 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.
- Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 3608 2988.
- Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (10) The Company retains the right to change this Statement.

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