保障範圍 Coverage	最高賠償 Maximum Unit (港幣 HK\$)
醫療費用 (包 25 次門診) Medical Expenses (including outpatient 25 visits)	1,500,000
緊急醫療運送及送返 Emergency Medical Evacuation & Repatriation	不設上限 Unlimited
遺體運返 Repatriation of Mortal Remains	不設上限 Unlimited
意外死亡及永久傷殘 Accidental Death and Permanent Disability	500,000
燒傷保障 Major Burns	100,000
親屬探望 Care Visit	50,000
學業中斷 Study Interruption	90,000
教育基金 Education Fund	300,000
個人行李 Personal Baggage	15,000
証件遺失 Document Loss	7,000
個人金錢 Personal Money	3,000
旅程延誤 (每 6 小時港幣 500) Travel Delay (HK\$500 per 6 hours)	1,500 (每次旅程) 1,500 (per trip) (每保單年度最多港幣 6,000 Maximum \$6,000 per policy year)
行李延誤 (6 小時後) Baggage Delay (after 6 hours)	1,000
個人責任 Personal Liability	2,000,000
海外住所 – 火險 Overseas Residence Guard – Fire damage	10,000
24 小時全球緊急支援服務 24-hour Worldwide Emergency Assistance	免費 Free

保費表 Premium Table	每人每年保費 (港幣) Annual Premium Per Person (HK\$)			
	基本 Basic	自選保障 Optional		
留學地區 Studying Location	學生 Student (年歲 Age 12-30)	父 / 母 / 監護人 Father / Mother / Legal Guardian (年歲 Age up to 55)		
美國 / 加拿大 USA/Canada	\$4,320	\$5,688		
其他 Rest of the World	\$3,528	\$4,588		

主要不保事項

- 已存在之醫療狀況
- 若受保人任職或參與危險工作包括空中服務員、漁民、持械工作(包括臨時 持械工作)、騎師、消防員、鐵路維修員、建築工人、貨櫃場起重機操作員 等等。
- 戰爭行動

Major Exclusions

- Pre-existing medical condition(s)
- If the Insured Person is employed as / or performs the duties of a Hazardous Occupation, including aircrew, fisherman, armed occupation (including temporarily armed occupation), jockey, fire fighter, railway installation and maintenance worker, construction worker, container terminal crane operator, etc.

上述保障範圍為僅概要,實際保障範圍、條款及條件請參閱英文保單。

This is a summary of coverage. Please refer to the Policy for exact policy



"ASAP" 全年海外留學保障 Annual Study Abroad Protector





全面照顧留學保障 A Comprehensive Protector for Studying Abroad

正當你為子女忙於準備前往海外升學的各項安排, 忠意保險亦同時為 貴子女設計3一份全面的升學保障-全年海外留學保障 "ASAP"。此計劃不但函蓋全面的保障範圍,並提供二十四小時的全球緊急支援服務,使貴子女能安心地開展新學習旅程。

Preparing for your children to study abroad? Generali can assist you with a worry-free protection solution during this exciting and challenging time. The tailor made Generali Annual Study Abroad Protector "ASAP" is a comprehensive yet competitive plan that provides all-round financial protection with 24x7 worldwide emergency assistance. With "ASAP" you can be at ease as your children embark on the next step of their study journey.

保單特點:

- 特高醫療費用港幣 1,500,000 元
- 保障一切非職業運動
- 所有保障均無自負金額
- 緊急醫療援助及運返原居地
- 親屬探望
- 學業中斷保障
- 特設教育基金保障,協助繼續學業
- 恐怖襲撃保障
- 連續 12 個月無間斷保障
- 24 小時全球緊急支援服務

Special Features:

- High medical expenses up to HK\$1,500,000
- · Cover all sports activities (except professional)
- No excess or deductible
- Emergency medical assistance and repatriation
- Care visit
- Study interruption cover
- Education fund benefit
- Terrorism cover
- 12 consecutive months' cover without trip duration restriction
- 24 hours worldwide Generali emergency assistance services



有關忠意集團

自1970年代起,忠意集團旗下的公司在香港一直為個人及企業提供全面的保險及投資保障服務。多年以來,我們了解到客戶不同的個別需求,並不斷隨時代改進去迎合客戶的真正所需。

忠意是世界最大的保險集團之一,並擁有超過185年歷史。2016年,集團總保費收入超過700億歐羅,成功並列《財富》世界50強。現有超過7萬4千員工遍佈全球超過60多個國家,為7千2百萬客戶提供優質專業服務。集團在西歐市場佔有領先地位,業務更擴展至中東歐及亞洲等地。

忠意集團獲A.M. Best授予財務實力評級「A」^。憑著集團雄厚的財政實力, 康獲獨立評級公司的高度評價。

2015年,忠意集團榮登《麻省理工學院科技評論雜誌》全球最聰明公司50強,而且是榜上唯一的保險公司。

公司資料截至2017年4月

^A.M. Best確認評級截至2016年11月

如有任何查詢,請與閣下的保險顧問或本公司的代表聯絡

About Generali

Our Generali entities in Hong Kong have been providing comprehensive insurance and investment protection to individuals and organizations since the 1970s. Over the years, we have come to understand the individual requirements of our clients, and are continuously adapting and innovating to meet their changing needs.

The Generali Group is one of the largest global insurance providers. We pride ourselves for our history of over 185 years and we are listed amongst the Fortune Global Top 50 companies with 2016 total premium income of more than € 70 billion. With above 74,000 employees worldwide serving 72 million insured persons in more than 60 countries, the Group occupies a leadership position in Western European markets and an increasingly important place in Asia and Central and Eastern Europe.

Generali and its core subsidiaries have been affirmed "A"^ Best Financial Strength Rating by A.M. Best. For our Group's financial strength, we have consistently received high ratings by independent agencies.

Generali is also ranked among the world's 50 smartest companies in 2015 according to the MIT Technology Review and we are the only insurer on the list

Company information as at April 2017

^Rating affirmed by A.M. Best as at November 2016

For details, please contact your insurance advisers or our Company Representatives.

忠意保險有限公司

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Hong Kong Branch Website: www.generali.com.hk



PTO/201708



Benefit 醫療費用 (包25 次門診) Medical Expenses (including outpatient 25 visits)	Maximum Sum Insured 1,500,000	Description 如受保人於受保旅程期間因意外受傷或疾病所支付的醫療費用,包括住院、門診(25次)及手術,均可獲得賠償。 Reimburse the medical expenses for hospitalization, surgery and out-patient treatment (max. 25 visits per policy year) if the insured suffers from accidental injury or sickness during the period of insurance.
		覆診費用- 受保人於海外接受診治後,回港後90天內繼續接受治療的醫療費用,亦可獲得賠償。最高賠償金額為 HK\$100,000。 Follow-up medical treatment extension - reimbursement the follow-up medical expenses within 90 days from the date of return HK which the treatment has been sought overseas, subject to maximum of HK\$100,000.
		如受保人回港作短暫逗留期間,不幸因意外受傷或疾病而需住院,住院期間的醫療費用可獲得賠償。最高賠償金額為HK\$50,000。 Reimburse the medical expenses incurred if the insured suffers accidental injury or sickness and requires hsopital confinement while he/she return HK for temporary stay, subject to maximum of HK\$50,000
緊急醫療運送及送返 Emergency Medical Evacuation & Repatriation	不設上限 Unlimited	於受保旅程期間因應緊急醫療而需運送嚴重受傷或患病之受保人至就近地區或返回香港進行治療,賠償額並不設上限,確保受保人得到最充分的保障。 Cover for the actual expenses if the insured suffers from accidental injury or sickness and requires transfer to another location for medical treatment and/or medical evacuation / repatriation to Hong Kong during the period of insurance.
遺體運返 Repatriation of Mortal Remains	不設上限 Unlimited	於受保旅程期間安排運送在外地身故的受保人之遺體或骨灰返回香港。 Cover the actual expenses for transfer of the mortal remains to HK if the insured dies during the period of
意外死亡及永久傷殘 Accidental Death and Permanent Disability	500,000	如受保人於受保旅程期間因意外而導致死亡及/或永久傷殘,將可根據保障金額獲得賠償。 Cover for death or disability for the insured as a result of accident during the period of insurance.
燒傷保障 Major Burns	100,000	賠償於受保旅程期間因意外導致身體燒傷程度達二級或三級。 Cover the accidental bodily injury which result in 2nd or 3rd degree burns during the period of insurance.
親屬探望 Care Visit	50,000	如受保人於受保旅程期間不幸身故、嚴重受傷或病重而需住院連續超過5天,經審核後因應緊急需要可獲安排一名 直系親屬前往探望照顧受保人,保障包括來回機票(經濟客位)及住宿酒店費用(最長5天)。 Cover the cost of one round-trip, economy class air ticket and accomodation (maximum for 5 consecutive days) for the immediate family member if the insured confined in a hospital for over 5 consecutive days or dies as a reuslt of accidental bodily injury.
學業中斷 Study Interruption	90,000	如受保人因下列情况而必須中繼學業,被沒收或重讀之學費可獲得賠償。 - 父或母因意外身故;或 - 受保人因嚴重受傷或病重而需連續住院,及暫時傷殘超過30天。 Reimburse the forfeited tuition fee if the insured unable to continue the education due to: - Accidental death of the parent; or - Serious accidental bodily injury or seriour sickness of the insured whihc result in continues hospital confinement and temporary disability for 30 days or more
教育基金 Education Fund	300,000	如指定的受保人父或母或監護人因意外導致死亡及/或永久傷殘,將支付教育基金以資助受保學生繼續學業。 Cash benefit to subsidy for the continuation of the insured education if the insured parrent / legal guardian sustains accidental bodily injury result in dies or permanent total disability during the period of insurance.
個人行李 Personal Baggage	15,000	於受保旅程期間,如受保人隨行之行李因意外損壞、遺失、被竊或搶劫,每項/ 套/對物品最高賠償額為 HK\$3,000;及個人電腦為HK\$10,000。但不包括手提電話。 Reimburse the loss of or damage to the insured's baggage (exclude mobile phone) during the period of insurance; subject to maximum amount of HK\$3,000 per item or pair or set of items and HK\$10,000 for laptop computer.
証件遺失 Document Loss	7,000	於受保旅程期間,如受保人的旅遊證件、身份證或其他清關所需的證件被竊或搶劫所引致的補領費用均可獲得賠 償。 Reimburse the replacement fee of passport, identity card, visa and/or other necessary travel documents for
個人金錢 Personal Money	3,000	immigration clearance in event of robbery, theft or burglary during the period of insurance. 於受保旅程期間,如受保人因意外遺失、被竊、搶劫導致現金或旅行支票等之損失,均可獲得賠償。 Reimburse the cash and/or traveler cheque in event of accidntal loss, robbery, theft or burglary during the period of insurance.
旅程延誤(每6 小時港幣500) Travel Delay (HK\$500 per 6 hours)	1,500 (per trip) (每保單年度最多港幣	因惡劣天氣、罷工、劫持、乘坐航班之機件故障或所乘坐之航運機構員工之工業行動而引致所乘坐之公共交通工具延誤,每6 小時可獲HK\$500 現金補償。 Cash benefit for commom carrier delayed due to bad weather, strike, mechanical failure or industrial action of the employee of the public commom carrier, subject to HK\$500 per every 6 consecutive hours.
行李延誤 (6 小時後) Baggage Delay (after 6 hours)	1,000	於受保旅程期間,如受保人隨行之寄運行李因運送延誤達6小時或以上,可獲得賠償購買必需品應急。 Reimburse the emergency purchase if the checked-in baggage is delayed for more than 6 consecutive hours.
個人責任 Personal Liability	2,000,000	因疏忽導致第三者受傷或財物損毀而負上的法律責任。有關之責任必須由本公司代為處理。(保障不適用於駕駛或租用汽車、飛機及任何水上機動遊戲等) Pay the indemnity for damages which the insured becomes legally liable to pay because of accidental bodily injury to any other person or destruction of property of others. (except use of motor vehicle, aircraft, watercraft or mechanically, etc.)
海外住所一火險 Overseas Residence Guard – Fire damage	10,000	於受保旅程期間,如受保人因出外旅行(離開就讀的國家)而期間空置的海外住所發生火災,所引致的損失可獲得賠償。 Reimburse the loss or damage to the household contents caused by a fire if the inusred was away on a holiday overseas and no other perosn in the overseas residence
24 小時全球緊急支援服務 24-hour Worldwide Emergency Assistance	免費 Free	Our Service provider is "IPA"

Important Note:
Any non-study trips that depart from Hong Kong and returns to Hong Kong during the Period of Insurance is/are not covered.



Assicurazioni Generali S.p.A. Hong Kong Branch

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全年海外留學保障 "ASAP" 投保書

Annual Study Abroad Protector "ASAP" Insurance Proposal Form

申請人資料 Applicant Details(請以英文填寫 Please fill in English)					
保單持有人姓名 Name of Policyholder (受保學生父、母或監護人) (Insured student's father, Mother or legal guardian)				香港身份證 / 證件號碼 H.K.I.D/Passport No.	
出生日期 (日 / 月 / 年) Date of Birth (dd/mm/yy)	/		1	聯絡電話 Contact No.	
香港通訊地址 Correspondence Address in HK					
電郵地址 E-mail Address				保單生效日期 Policy Commencement Date 日 dd / 月 mm / 年 yy	1 1
	THE COURT OF THE				
	受保學生資	料 Insur	ed Student Det	ails (年齡為 12 至 30 歲	Age 12-30)
受保學生姓名 Name of Insured Student				香港身份證 / 證件號碼 H.K.I.D/Passport No.	
出生日期 (日 / 月 / 年) Date of Birth (dd/mm/yy)	/		1	電郵地址 E-mail Address	
海外學校 Overseas Studying Institution	名稱 Name			地址 Address	
口自選附加保障 * (適用於同行之父、母或監護人)(最高年齡為 55 歲) Optional Benefit* (for accompanied father, mother or legal guardian)(Age up to 55)					
受保父母 / 監護人姓名 Name of Insured Father/Mother/Legal Guardian				香港身份證 / 證件號碼 H.K.I.D/Passport No.	
出生日期 (日 / 月 / 年) Date of Birth (dd/mm/yy)	/		1	聯絡電話 Contact No.	
*加投保自選附加保障,請於格上剔在格上。					
保費表 Premium Table					
每人每年保費 (港幣) Annual Premium Per Person (HK\$)					
基本 Basic	自選保障 Optional				
學生 Student	父/母/監護人 Father/Mother/Legal Guardian			合共 Total	
HK\$	HK\$ HK\$			HK\$	
註: 受保學生的年齡必須介乎 12 至 30 歲。受保父母 / 監護人的最高年齡為 55 歲。 Remark: The Insured Student must be between 12 and 30 years old. The maximum age of Insured Parent/Guardian is between 55 years old.					
任何人知情地及蓄意欺騙保險公司或第三者,提供点假或陽腦任何有關資料以投保保險及顧助保險,均屬遵注。					

任何人知情地及蓄意欺騙保險公司或第三者,提供虛假或陽騎任何有關資料以投保保險及騙取保險,均屬違法。 投保書上的簽署並不代表保險已告生效,若簽署人同意保單獲簽發,此投保書及所有附件將為合約的基礎並成為保單的一部份。本公司現獲授權於必要時調查及詢問與投保書有關的事項。 Any person who, knowingly and with intent to defraud any insurance company or other person, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which ia a crime.

The signing of this proposal does not bind the undersigned to effect insurance, the undersigned agrees that this proposal and its attachments shall be the basis of the contact should a policy be issued and shall be deemed to be attached to and shall form part of any such policy. The Company is hereby authorized to make any investigation and enquiry in connection with the proposal that it deems necessary. 此保險中請須持保險公司獲核,接納投保書及繳訖保費後才能生效。
This insurance application will not be in force until it has been underwritten by the Company and the premium has been paid.

宜!	HЬ	Je	Cla	rat

本人/ 吾等聲明本身/ 吾等健康良好並同意任何已存在的損傷或疾病均不在承保之列。此外,本旅遊之目的並非醫療。
本人/ 吾等聲明上述資料均屬正確無訛。
本人/ 吾等自思之意與於陳有限公司改集,持有本人/ 吾等/ 國科人供忠意保險有限公司該詢、聯絡及提供可能本人/ 吾等有利之資料

(We hereby declare that I man/we are in good health and agree that any pre—existing conditions will not be covered under this insurance. Furthermore, obtaining medical treatment is not a purpose of this trip.

(We further declare that I man be above information is true to the best of my/our knowledge.

(We consent that the personal information collected or held by Assicurazioni Generali S.p.A. is provided and may be held, used and disclosed to enable Generali for reference, communication and provide information believed may be of my/our interest.

申請人簽署 Applicant Signature	日期 Date		公司專用 For Office/Broker Use	
	/ /		CHINA UNITED INSURANCE BROKERS LIMITED	



中請人明白、確知及同意忠意保險有限公司會說中請人購買及接受其簽發保單,於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體,代表申請人簽署的獲授權人員須向忠意保險有限公司確認他/她已獲該法人團體授權。申請人亦明白忠意保險有限公司必須取得申請人的同意,才可以處理其保險申請。
The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by Assicurazioni Generali S.p.A. Assicurazioni Generali S.p.A. will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorized person who signs on behalf of the applicant further confirms to Assicurazioni Generali S.p.A. that have the is authorized to do so. Generali S.n.A. that he or she is authorized to do so.

收集個人資料聲明

a) 閣下須要不時向忠意保險有限公司香港分行(「本公司」)提供關於閣下自己、保單持有人、受保人、受益人、索償人及/或其他有關人士的資料(「個人資料」),以讓本公司為閣下提供保險及/或相關產品與服務,處理經由本公司發出及/或安排的保單之下的索償事宜,及/或處理閣下提出的任何或所有其他要求、查詢和投訴。

b) 閣下是自願向本公司提供個人資料的。然而,若閣下未能提供個人資料,可能導致本公司不能夠為閣下提供保險及/或相關產品與服務,處理經由本公司發出及/或安排的保單之下的索償事宜,及/或 處理閣下提出的任何或所有其他要求、查詢和投訴。

应)個人資料可被用於以下用途:)) 處理(包括但不限於源年)及/或審批保險及/或相關產品與服務的申請,以及該等產品與服務的任何附加、更改、變更、取消、續期及/或復效: i) 管理經由本公司發出及/或安排的保單:ii) 處理(包括但不限於源香、分析、評估和裁定)及/或理賠經由本公司發出及/或安排的保單之下的索償事宜:i/) 如適用的話,行使代位權://) 向客戶追收尚欠金額(如有)://)經由本公司發出及/或安排的保單之下跨續對共同保險及/或再保險;/i) 透過電話、郵件、電郵、傳真及其他通訊方式與客戶通訊;/ii) 客戶服務(包括但不限於處理查詢和投訴)、推銷,以及其他相關活動; i/) 進行資料複對程序; i/) 設計保險及/或相關產品與服務供客戶使用; x) 推銷本公司及/或本公司的問關公司(包括但不限於本集團的公司、母公司、本母公司的信託公司(該等關聯公司在下文合稱為「關聯公司」))的保險及/或其他相關產品與服務,x) 就閣下事前訂明的同意(如有)約束之下,直接促銷保險及/或其他相關產品與服務,而閣下可在任何時間知會本公司以行使撤回同意的權利; xi) 連公司、關聯公司、相關的保險業協會或聯會、監管當局、政府部門及/或其他法定監管機構的統計或精算研究; xi) 遵從任何法律、規則、規例、守則、指引、法院命令、合規政策和程序的規定,以及本公司及/或關聯公司應要遵守的任何其他有關規定,包括但不限於披露有關資料;及 xv) 實現與上述(i) 至(xiv)直接有關的任何其他用途。

公中本公及人或病跡公司施发受付的任何实际有病院定、它的运行收收数数有确負种,及以)更改决工证(广生(W) 通及有脑的证句类化历验。 ① 由本公司持有的個人資料將受到保密,但本公司成據以上(c)段所列的用途向以下各方(不論在香港特別行政區境內邊是境外)提供個人資料,事前無須知會閣下及/或該等個人資料所涉及的任何其 他有關人士:)就本公司的業務營運向本公司提供行政、電訊、電腦、付款、推銷、調查、諮詢及/或其他服務的代理人、中介人、索償調查公司、共同保險公司、再保險公司、第二方服務提供商、銀行 及信用卡公司、健康及醫療機構、專業顧問、承包商、業務夥伴及/或任何其他有關各方・以適用者為準; i) 相關的保險業協會或聯會,及/或該等協會或聯會的成員; ii) 本公司及/或關聯公司的海外辦 事處或分行,以適用者為準; i) 根據任何法律、規則、規則、守則、指引、法院命令、合規政策和程序的規定,以及應要遵守的任何其他有關規定之下,本公司及/或關聯公司負有義務須向其作出披露的 人式、9)根據對本公司及/或關聯公司有約束力的任何法律之下,本公司及/或關聯公司須向其提供資料的任何法院、監管當局、政府部門或其他法定監管機構(包括但不限於稅務局); v) 本公司的合法 繼承人或受讓人;及 vi) 對本公司及/或關聯公司負有保密責任的人士。

e) 本公司可使用由相關的保險業協會或聯會及/或該等協會或聯會的成員所收集及發放或轉移的資料,來核實任何或所有個人資料。

f)根據《個人資料(私陽)條例》: i)任何人士均有權: A)查詢本公司有沒有持有其資料,如有的話,可取得一份該等資料; B)要求本公司改正其任何不正確的個人資料;及 C)查明關於本公司的個人資料政策和處事常規,並可獲通知有關本公司所持個人資料的種類;及 ii)本公司有權就處理任何查閱個人資料的要求之下收取合理的費用。

g) 如欲查閱及/或改正個人資料及/或查詢關於本公司的政策和處事常規及所持個人資料的種類,請向以下人員提出要求:個人資料保護主任

忠意保險有限公司香港分行 香港皇后大道東8號忠意保險大厦5樓

Personal Information Collection Statement

a) From time to time, it is necessary for you to supply Assicurazioni Generali S.p.A., Hong Kong Branch (the "Company") with data about yourself(ves), policyholder(s), life insured(s), beneficiary(ies), claimant(s), and/ or other relevant individuals (the "Personal Data") in connection with the provision of insurance and/ or related products and services to you, the processing of claims under insurance policies issued and/ or arranged by the Company, and/ or the processing of any or all other requests, enquiries and complaints from you.

b) Provision of the Personal Data to the Company by you is voluntary. However, failure to supply the Personal Data may result in the Company being unable to provide insurance and/ or related products and services to you, process claims under insurance policies issued and/ or arranged by the Company, and/ or process any or all other requests, enquiries, or complaints from you.

or The purposes for which the Personal Data may be used are as follows: I) processing (including, without limitation, underwriting) and/ or approving applications for insurance and/ or related products and services, and any addition, alteration, variation, cancellation, renewal and/ or reinstatement of such products and services; II) administering insurance policies issued and/ or arranged by the Company; III) processing (including, but not limited to, investigating, analyzing, assessing and adjudicating) and/ or settlement of claims under insurance policies issued and/ or arranged by the Company; III) processing (including, but not limited to, investigating, analyzing, assessing and adjudicating) and/ or settlement of claims under insurance policies issued and/ or arranged by the Company; III) communicating with customers was telephone, mail, e-mail, facsimile and other communication means; IIII) communicating with customers was telephone, mail, e-mail, facsimile and other communication means; IIII) communication means; ViII) customer services (including, but not limited to, processing enquiries and complaints), marketing, and other related activities; Ix) conducting data matching procedures; y) designing insurance and/ or related products and services for customers' use; XI) marketing insurance and/ or other related products and services for customers' use; XI) marketing insurance and/ or other related products and services subject to your parent company (hereinafter such affiliated companies are collectively referred to as the "Affiliated Companies"); XIII) direct marketing of insurance and/ or other related products and services subject to your prior prescribed consent (if any), and you can exercise the right of opt-out by notifying the Company at any time; XIII) statistical or actuarial research of the Company, its Affiliated Companies, relevant insurance industry associations or federations, supervisory authority, government department and/ or other competent authority; XIV) complying with the requirement

d) The Personal Data held by the Company shall be kept confidential, but the Company may provide the Personal Data to the following parties (whether within or outside the Hong Kong Special Administrative Region) for the purposes set out in paragraph (c) above, without prior notification to you and/ or any other relevant individuals to whom the Personal Data is related: i) agents, intermediaries, claims investigation companies, coinsurance companies, reinsurance companies, third party service providers, banks and credit-card companies, health and medical organizations, professional advisers, contractors, business partners, and/ or any other relevant parties, as appropriate, who provide administrative, telecommunication, computer, payment, marketing, investigation, advisory and/ or other services to the Company in connection with the operation of its business; ii) relevant insurance industry associations or federations, and/ or members of such industry associations or federations; iii) oversease locations or branches, as appropriate, of the Company and/ or its Affiliated Companies; iv) persons to whom the Company and/ or its Affiliated Companies are under an obligation to make disclosure under the requirements of any laws, rules, regulations, codes, guidelines, court orders, compliance policies and procedures, and any other relevant requirements which the Company and/ or its Affiliated Companies are expected to comply with; y) any court, supervisory authority, government department or other compentent authority under any laws binding on the Company and/ or its Affiliated Companies; vi) lawful successors or assigns of the Company; and vii) persons who owe a duty of confidentiality to the Company and/ or its Affiliated Companies.

e) The Company may verify any or all of the Personal Data by using information collected and released or transferred by relevant insurance industry associations or federations, and/ or members of such industry associations or federations.

1) In accordance with the Personal Data (Privacy) Ordinance: i) any individual has the right to: A) check whether the Company holds data about him/ her and, if so, obtain a copy of such data; B) require the Company to correct any data relating to him/ her that is inaccurate; and C) ascertain the Company's policies and practices in relation to data and to be informed of the kind of data held by the Company; and ii) the Company has the right to charge a reasonable fee for the processing of any data access request.

g) The person to whom requests for access to data and/ or correction of data and/ or for information regarding policies and practices and kinds of data held are to be addressed as follows: Personal Data Protection Officer, Assicurazioni Generali S.p.A., Hong Kong Branch, 5/F, Generali Tower, 8 Queen's Road East, Hong Kong.