

MSIG Insurance (Hong Kong) Limited  
9/F Cityplaza One, 1111 King's Road,  
Taikoo Shing, Hong Kong  
Tel +852 2894 0555  
Fax +852 2890 5741  
www.msig.com.hk

Macau Branch  
Avenida Da Praia Grande No. 693,  
Edif Tai Wah 13 Andar A & B, Macau  
Tel +853 2892 3329  
Fax +853 2892 3349

三井住友海上火災保險(香港)有限公司  
香港太古城英皇道1111號  
太古城中心第一期9樓  
電話 (852) 2894 0555  
傳真 (852) 2890 5741  
www.msig.com.hk

澳門分公司  
澳門南灣大馬路693號  
大華大廈13樓A-B座  
電話 (853) 2892 3329  
傳真 (853) 2892 3349

For more information, please call us at +852 3122 6922  
(Hong Kong) / +853 2892 3329 (Macau) or contact  
your Insurance Representative at:  
詳情請致電 (852) 3122 6922 (香港) / (853) 2892 3329 (澳門) 或  
聯絡您的保險代理 / 經紀:

H711AG (CP/03-13/03-13/1K)



A member of MS&AD INSURANCE GROUP

Cost  
effective way  
to insure your  
business  
富經濟效益的  
業務投保  
之道



MSIG

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, Jordan, 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

Business Insurance  
工商綜合保險計劃



## Cost effective way to insure your business

Presumably your business is something very important to you. If it were out of action, the consequences could be serious. Apart from the expense of repairing damage to the premises and replacing the contents and stock, your sales and income would also be disrupted. Valuable customers may be lost and no doubt other unplanned costs would also arise. Why should you take the risk? With Business Insurance Policy you no longer have to worry.

Business Insurance Policy is one of the most up-to-date and competitive policies of its kind in the market today. It is the result of many years of experience in helping thousands of business-owners

protect their businesses world-wide. Its convenient package format enables you to combine the most vital insurance cover into one policy whilst at the same time giving you the flexibility to extend the

basic package to include other covers if you wish. The savings made by combining these risks into one single policy make it a cost-effective way to insure your business assets.

## What Does Standard Cover Include?

Business Insurance Policy covers the following:

### Contents and Stock

All contents and stock, including landlord's fixtures and fittings for which you are responsible.

Providing you are insured for the full replacement value, all contents could be replaced as new. Cover is "All Risks" but to keep the premium as low as possible, we do ask you to bear the first

HK\$1,250 of most claims. In the event of a loss, your Sum Insured will be automatically reinstated at no extra cost.

Within the total Sum Insured selected by you, we will also provide cover for the following:

Coverage	Maximum Benefits Payable (HK\$)
• Any one item of equipment or machinery (unless specifically mentioned)	750,000
• Computer systems' records	50,000
• Any one deed, document, card, tape or transparency	5,000
• Personal effects belonging to any one person	4,000
• Any one item of stock	15,000
• All loss or damage during the Period of Insurance	up to the Sum Insured selected by you

The Standard Cover also extends to include cover for Stock in Transit within Hong Kong for up to HK\$50,000.

### Business Interruption

Our Standard Cover indemnifies you for up to HK\$750,000 in respect of additional expenditure necessarily and reasonably incurred to avoid or minimise interruption to your business as a result of damage to your Business Contents or

Stock. It can repay the cost of fitting out temporary premises, removal costs and expenses, increased rent, rates and so on. Cover applies for twelve months from the date of the damage.

This Section also covers professional

accountants' charges paid for producing any details we need in connection with a claim, and loss of income caused by denial of access to your business premises due to an emergency, such as a gas leak or bomb hoax, or damage to surrounding property caused by an insured event.

### Loss Of Money

We cover loss of money up to the following amounts:

Coverage	Maximum Benefits Payable (HK\$)
• In your premises during business hours, in transit or in a bank night safe	75,000
• In your premises out of business hours and in a locked safe or strongroom	50,000
• In your premises out of business hours but not in a safe, or in your residence or that of your directors, partners or employees	5,000
• For crossed cheques and other non-negotiable items	500,000

We also pay compensation of up to HK\$50,000 if employees are killed or disabled following an assault in connection with a robbery at your business premises.

## What Cover Is Optional?

If you wish you can extend the basic policy to include any of the following covers:

### Stock In Transit

This enables you to increase the free cover of HK\$50,000 already insured under the Standard Cover, for stock being transported within Hong Kong.

### Glass

We can also cover Glass, for example in windows and display cases, against accidental breakage for its replacement cost.

### Personal Accident

This section helps you settle that moral dilemma - what if an employee is killed or seriously hurt in an accident? If killed, should you pay anything to dependents? If injured, what about wages to help tide him/her over? Not always easy if you have to take on a replacement. Or, if you were hurt, could you pay your own living

### Liabilities

This covers your legal liability to pay compensation to:

1. Employees - for bodily injury, illness or disease arising out of and in the course of their employment with you, for an unlimited amount.
2. Members of the public - for bodily injury, illness or disease, or loss of, or damage to property, which arises in connection with your business, up to a limit of HK\$10,000,000.

All litigation costs and expenses will be paid when incurred with our agreement.

### Loss Of Gross Profit

This provides protection for loss of Gross Profit incurred following insured damage to your Business Contents or Stock. Your Sum Insured should not be less than your anticipated Gross Profit during the forthcoming 12 months. The standard interruption period is 12 months, but it may be increased to 18 or 24 months if you wish.

expenses and someone to take over while you're out of action?

365 days a year, anywhere in the world.

This low cost cover pays you and/or employees cash compensation and/or a regular income for up to two years for death or disablement caused by and occurring within two years of an accident. Cover operates 24 hours a day,

You can cover directors, partners and some or all employees, providing no-one is more than 65 years of age and that they are in good health and the maximum number of units of compensation for each person insured is no more than 20. The benefits provided by one unit of compensation are:

Benefits	Maximum Benefits Payable per Unit(HK\$)
• Death, permanent disablement or loss of a limb	25,000
• Temporary total disablement from attending usual occupation	250 per week (up to 104 weeks)
• Temporary partial disablement from attending to a substantial and essential part of usual occupation	65 per week (up to 104 weeks)
• Medical expenses	2,000

## How To Obtain Your Insurance

Simply complete the application form in the inside page, and send it to us or your usual insurance adviser. This will give us the information we need to quickly provide you with a quotation, entirely without obligation, and to issue your policy without delay.

Naturally, you expect us to back up our promises. So, we undertake to completely refund your premium if you are not entirely satisfied with the extent of cover provided by your policy, providing that you return it to us within

14 days of issue and have not made a claim in the meantime.

## If You Need To Make A Claim

In the event of any loss, damage, injury or accident occurring that may result in a claim under your Policy, you should notify us or your insurance adviser as soon as

possible. Further details regarding claims procedures are contained within the Policy document.

**Remarks: The description of the available cover is only a brief summary for quick and easy reference. The precise terms and conditions that apply are given in the Business Insurance Policy document.**

## 富經濟效益的業務投保之道

閣下的業務對您舉足輕重，一旦因意外而中止營業，後果將不堪設想。閣下除了要面對維修損毀樓宇、更換設備和存貨的開支外，營業額和收入亦會遭受嚴重影響；寶貴的顧客可能會流失、其他意料之外的額外開支卻又接踵而來。閣下為何要承擔這種風險？有工商綜合保險，您大可安枕無憂。

本公司保險多年來在全球各地為無數經商客戶提供保險服務。憑著這豐富的經驗而設計的工商綜合保險，是現今市面最新和

最全面的保險計劃之一。這項保險採用組合形式，閣下除可享有多種基本保障外，同時更可靈活地選擇其他不同類型的保

障，以迎合閣下的需求。集合多種風險保障於一份保單，可有效地節省開支，是最富經濟效益的業務資產保障之道。

## 標準保障範圍

工商綜合保險之保障範圍如下：

### 樓宇內設備及存貨

所有樓宇內設備及存貨，包括閣下須負責之業主裝置及裝備。

障，惟投保人必須以上述設備之全新更換價值投保。本保單之保障乃「全保」，然而為著把保費減至最低，於大部份賠償情況下，本公司要求投保人自行承擔首港幣

1,250元之損失。在任何損失發生後，本公司將自動把閣下的投保額調整至損失發生前的數值，不另收費。

本公司就上述所有設備提供全新更換保

以不超過投保人所選之總投保額為原則，本公司將提供以下保障：

保障範圍	最高賠償額 (港幣/元)
• 任何一件器材或機器 (除列明外)	750,000
• 電腦系統記錄	50,000
• 任何一份契約、文件、卡、磁帶或幻燈片	5,000
• 屬於任何人之私人物品	4,000
• 任何一件存貨	15,000
• 保險期內之所有損失或損壞	投保人所選之總投保額

標準保障範圍並包括於香港境內運輸中的貨物，最高的賠償金額為港幣50,000元。

### 業務干擾

倘閣下為避免或減少因營業設備或存貨蒙受損毀，導致業務干擾而招致必須及合理之額外開支，本公司之標準保障將向閣下提供賠償，最高賠償限額為港幣750,000元。賠償金可作為償付臨時樓宇裝修費用、搬遷費用及有關之額外開支、租金和

差餉等。補償期間為招致損毀當日起計十二個月。

本部份保障範圍並包括支付專業會計師就本公司要求，編製索償資料所收取之費用。同時，本部份亦保障閣下因以下情

況，導致通往投保樓宇的通道受阻，影響業務操作所引致之經營利潤損失：

1. 緊急事故，例如洩漏煤氣或虛報炸彈事故等；
2. 受保樓宇附近的樓宇因受保之風險而損毀。

### 金錢損失

金錢損失最高保障額如下：

保障範圍	最高賠償額 (港幣/元)
• 在辦公時間置於投保人樓宇內、運輸途中或置於銀行夜間保險庫內之金錢	75,000
• 在非辦公時間置於投保人樓宇內的上鎖夾萬或保險庫之金錢	50,000
• 在非辦公時間置於投保人樓宇內惟並無存放在上鎖夾萬，或置於投保人住宅或投保人之董事、合夥人或僱員住宅之金錢	5,000
• 劃線支票及其他不可轉讓票據	500,000

此外，投保人之僱員倘因受保樓宇內發生劫案而被攻擊，導致身亡或傷殘，則本公司將支付最高金額為港幣50,000元之賠償。

## 選擇性保障

閣下可選擇擴大標準保障，以加入以下保障：

### 貨物運輸

本部份保障在香港境內運輸中的貨物，投保人除了享有標準保障之港幣50,000元免費保障外，可應其需求增加保障金額。

### 玻璃

投保人可將例如窗門及陳列櫥窗之玻璃加入投保範圍，以保障其因意外損毀之更換費用。

### 人身意外

此保障可協助閣下解決道義難題 — 假如僱員因意外死亡或嚴重受傷，應如何處理？假如僱員身故，閣下是否應向其遺屬支付任何賠償？如僱員受傷，是否應繼續支薪以助其度過困境？假如閣下需因此另聘人手，上述問題便更難以抉擇。另一方面，假如閣下受傷，您是否有能力應付生

### 責任

本項乃法律責任保障，賠償規定如下：

1. 僱員 — 在受僱於投保人期間因職務招致身體損傷、患上病症或疾病，賠償額不限。
2. 公眾 — 因投保人業務有關之原因而引致他人身體損傷、患病，或蒙受財物損失或損毀。最高賠償額為港幣10,000,000元。

本項保障並包括所有本公司同意的訴訟費用及開支。

### 毛利損失

本部份保障投保人因營業設備或存貨損毀，令正常業務受干擾，而引致之毛利損失。本項投保金額不可低於估計未來12個月可得之毛利。標準補償期間為12個月，惟可延長至18或24個月。

活開支，同時僱用另一人暫代職務？

本項保障費用低廉，倘閣下及 / 或僱員因任何意外發生後兩年內不幸身故或傷殘，本公司將賠償現金及 / 或定期收入，最高賠償付款期為兩年。本項保障於全球任何地點任何時間均有效。

投保人可將公司董事、合夥人、部份或全部僱員加入保障範圍，惟概不可年逾六十五歲，並且必須健康良好。上述每位人士投保之最高賠償單位為20個，每個賠償單位所提供之保障如下：

保障範圍	每單位最高賠償額 (港幣/元)
• 身亡、永久傷殘或喪失一肢	25,000
• 暫時完全喪失執行正常職務之能力	每週250 (最長賠償期104週)
• 暫時喪失部份執行重要及基本正常職務之能力	每週65 (最長賠償期104週)
• 醫療費用	2,000

## 如何投購保險

閣下只需填妥內頁之申請表格，並寄回本公司或閣下之保險顧問，本公司當按所提供的資料，盡速向閣下報價。倘您接納報價，本公司將盡快簽發保單予閣下。

為保障投保人的利益，本公司保證，如閣下對保單所提供之保障程度有任何不滿，可於保單發出14天內退回本公司，

如閣下於該期限內並無提出任何索償，則全部保費將原銀奉還。

## 索償

如有任何索償，投保人應盡快通知本公司或閣下之保險顧問。欲悉有關索償程序詳情，請參閱保單。

備註：以上保障範圍之說明純屬摘要簡介，以供簡易參考之用。準確之適用條款與條件請見工商綜合保險保單。

# Business Insurance Application Form 工商綜合保險申請表格

Name of Company 公司名稱：\_\_\_\_\_

Your Name & Correspondence Address 投保人姓名及通訊地址：\_\_\_\_\_

Tel. No 電話：\_\_\_\_\_ Description of Business 業務性質：\_\_\_\_\_

Address of Premises to be insured (if different from above) 投保樓宇地址（如與上述不同）：\_\_\_\_\_

Is your premises (please "✓") 閣下之樓宇是否（請加✓號）：

1. A godown 貨倉  2. A factory 工廠  3. Other (please describe) 其他（請說明）：\_\_\_\_\_

How long have you been established at these premises? 閣下佔用該樓宇 \_\_\_\_\_ years 年

If less than three years, please provide business history 如不足三年，請說明業務之歷史：\_\_\_\_\_

Period of insurance required 閣下希望保險生效之日期

From 由：\_\_\_\_\_ To 至：\_\_\_\_\_

(Please note that cover is not in force until the application has been accepted by the Company). (請注意，保險必須待至本公司接受申請後方始生效)。

## Standard Cover 標準保障

Comprising: Contents and Stock, Business Interruption and Loss of Money insurance.

包括：樓宇內設備及存貨、業務干擾及金錢損失保險。

## Contents And Stock 樓宇內設備及存貨

The Sum Insured should be the full new replacement cost of all your property.

投保金額應為閣下所有財產之全新更換價值。

1. Machinery and plant 機器及機械 HK\$ 港幣 \_\_\_\_\_ 元

2. Trade and office furniture, fixtures and fittings 營業及寫字樓傢具、裝置及裝備 HK\$ 港幣 \_\_\_\_\_ 元

3. Stock and materials in trade 存貨及營業物料 HK\$ 港幣 \_\_\_\_\_ 元

Please list below any machine, computer or item of equipment included in the Sum Insured above where the value exceeds HK\$750,000. 請列出投保金額內任何價值逾港幣750,000元之機器、電腦或器材：

Description 說明	Value (HK\$) 價值 (港幣/元)
1.	
2.	
3.	

## Optional Extensions 選擇性額外保障

### Stock In Transit 貨物運輸

Do you wish to extend your cover to more than HK\$50,000? If Yes, please advise maximum value of any one consignment:

閣下是否擬擴大保障至逾港幣50,000元？如是，請註明任何一次托運最高之貨物總值：

Yes 是  No 否

• 1<sup>st</sup> free cover 免費保障 HK\$ 港幣 50,000 元

• Balance 額外保障 HK\$ 港幣 \_\_\_\_\_ 元

• Total Value 總投保額 HK\$ 港幣 \_\_\_\_\_ 元

### Loss Of Gross Profit 毛利損失

Do you require cover for loss of Gross Profit? If Yes, please state:

閣下是否擬保障毛利損失？如是，請註明： Yes 是  No 否

1. Your estimated Gross Profit for the next 12 months 閣下估計未來12個月可得之毛利 HK\$ 港幣 \_\_\_\_\_ 元

2. Maximum indemnity period required 所需最長補償期間 12 / 18 / 24 months 12 / 18 / 24個月

3. Sum Insured required 所需投保金額 HK\$ 港幣 \_\_\_\_\_ 元

**N.B. If your maximum indemnity period is more than 12 months, your gross profit figure should be proportionately increased, e.g. 18 months indemnity will equal at least 1.5 times the annual gross profit.**

註：閣下之最長補償期間如超過12個月，毛利額應按比例增加，例如18個月之投保額最少應為每年毛利額的1.5倍。

## Employees' Compensation 僱員賠償

Do you wish to arrange Employees' Compensation Insurance? If Yes, please provide details of all employees:

閣下是否選擇安排僱員賠償保險？如是，請提供所有僱員資料： Yes 是  No 否

	No. of Employees 估計僱員人數	Annual Earnings (HK\$) 估計每年薪酬 (港幣/元)
Management/Clerical Staff 管理 / 文職人員		
Sales Representatives 營業代表		
Others (Please describe) 其他 (請說明)		

## Public Liability 公眾責任

1. Do you wish to arrange Public Liability Insurance? If Yes, please state:  Yes 是  No 否

閣下是否選擇安排公眾責任保險？如是，請註明：

a) Estimated annual turnover 估計每年營業額 HK\$ 港幣 \_\_\_\_\_ 元

b) Estimated total annual wage roll 估計每年支薪總額 HK\$ 港幣 \_\_\_\_\_ 元

2. Do you wish to extend cover to include Products Liability? (If Yes, you will be required to provide additional information).

閣下是否選擇附加「產品責任」保障？（如是，本公司將要求閣下提供額外資料。） Yes 是  No 否

## Personal Accident 人身意外

Do you wish to arrange Personal Accident Insurance? If Yes, please complete the following:

Yes 是  No 否

閣下是否選擇安排個人意外保險？如是，請填妥以下資料：

Persons to be Insured 受保人	Duties 職責	Date of Birth 出生日期	No. of Units Required 所需賠償單位數量

Is each person to be insured, to your best knowledge and belief, in good health and free from physical and mental defect?

根據閣下所知及相信，是否每位受保人均健康良好，並無任何生理或心理缺陷？ Yes 是  No 否

If No, please give details. 如否，請詳述：\_\_\_\_\_

## Glass 玻璃

Do you wish to insure against accidental breakage of glass? If Yes, please state:

Yes 是  No 否

閣下是否需要保障玻璃意外破損？如是，請註明：

1. Description of glass 玻璃類型：

2. Replacement cost of glass 更換價值：HK\$ 港幣 \_\_\_\_\_ 元

## Insurance History 投保歷史

Have you or any principal in the business: (If Yes, please give details in separate sheet)

閣下或貴公司主要成員曾否：（如有者請另以紙張詳述）

1. Ever been refused insurance or had any special terms or conditions imposed by any insurer?  Yes 是  No 否  
被拒絕投保或被任何保險公司附加任何特別條款或條件？

2. During the last three years sustained any loss, whether insured or otherwise, in connection with any of the covers for which insurance has been requested?  Yes 是  No 否  
過去三年曾蒙受任何與現申請投保之保障有關之損失，不論已投保與否？

3. Ever been convicted of, or is involved in any prosecution pending for any offence involving dishonesty of any kind (e.g. fire, fraud, theft etc)?  Yes 是  No 否  
曾被判罪名成立或正等待由任何不誠實行為所引致的起訴之審判（例如涉及火警、詐騙、盜竊等）？

## Declaration 聲明

I/We declare that the foregoing statements and particulars are true and complete and that this Application shall form the basis of the contract with MSIG Insurance (Hong Kong) Limited ("the Company").

I/We agree to accept Insurance subject to the terms and conditions of the Company's Policy and that the insurance will not be in force until the Application has been accepted by the Company.

本人（等）現正式聲明，前述之聲明及資料均為真確及事實之全部，本項申請將作為本人（等）與三井住友海上火災保險（香港）有限公司（「貴公司」）所訂立合約之基準。

本人（等）同意依據貴公司保單之條款與條件接受本項保險，本項保險將待至貴公司接受本人（等）之申請方始生效。

Disclosure: Any facts known to you which are likely to affect acceptance or assessment of the risks proposed for insurance must be disclosed. Should you have any doubt about what you should disclose, please do not hesitate to tell us or your broker / insurance adviser. We recommend you keeping a record (including copies of letters) for your future reference, of any additional information given. Making sure we are informed is for your own protection, as failure to disclose may mean that your policy will not provide you with the cover you require, or perhaps may invalidate the policy altogether.

資料提供：投保人必須提供可能影響本公司接受或評估與本保險計劃的風險有關之所有事實。閣下倘對應提供甚麼資料存疑，請諮詢本公司或閣下的保險經紀/保險顧問。本公司建議閣下記存所有提供予本公司的額外資料之記錄（包括函件副本），以作參考。為保障閣下，請確保向本公司提供所有有關資料，否則本公司將無法為閣下提供所需保障，或甚至可能導致保單失效。

Signature 簽署：\_\_\_\_\_ Date 日期：\_\_\_\_\_



此私隱政策將取代申請表上之個人資料收集聲明。

三井住友海上火災保險（香港）有限公司（下稱「三井住友保險」、「我們」或「本公司」）請您仔細閱讀下列條款與條件。如此聲明的英文版本與中文版本內容有歧異，將以英文版本為準。

#### 私隱政策

三井住友保險極為重視您的私隱。為了保障您的個人資料，我們以有關法例及規例為準則，向公司內部傳達並執行我們定立之私隱及保障指引。三井住友保險採取預防措施以保障您的個人資料遭受遺失、盜竊、誤用，以及在未經許可之情況下被取用、洩露、更改及破壞。此外，我們均不會出售您的個人資料給任何人。三井住友保險嚴格執行認可管制，只容許獲授權之職員在必需要的情況下，取用或處理您的個人資料。我們會向職員定期提供培訓，確保他們知悉任何有關私隱法律及規例的新發展。

我們只會在法律容許並必需用於業務及稅務用途之情況下，保留您的個人資料作為我們的業務記錄。我們會向以本公司之名義提供行政或其他服務之代理、承辦商或第三者，要求他們遵循本政策保護有可能收到的個人資料。本公司不會容許他們使用有關資料於任何其他目的。如您對我們的私隱政策有任何疑問，歡迎聯絡我們查詢。

#### 個人資料收集聲明

個人資料是可以用作獨立識別或聯絡個別人士之數據。貴為我們的客戶，您須向我們不時供給與我們提供之一般保險服務及保單產品（下稱「保單」）相關的個人資料，讓我們可向您提供客戶服務及改善服務質素。當中包括但不限於您在申請表填寫或任何與保單有關之文件上或任何透過保單索償上之個人資料。

您的個人資料可被用於強制性或自願性用途。如個人資料是用於強制性用途，而您希望三井住友保險提供有關保單，則您必須向三井住友保險提供有關個人資料，否則三井住友保險將不能向您提供有關保單。

您的個人資料可被用於以下強制性之用途：

- 向您提供與保單及核保相關之日常運作及行政用途；
- 保單之更改、取消或續保用途；
- 評估及處理透過保單索償及任何繼後法律訴訟之用途；或
- 由本公司行使代位權利之用途。

而自願性用途則指任何三井住友保險提供的其他一般保險服務及保單產品之銷售、市場營銷及推廣。用作自願性用途之個人資料則為您的姓名、地址、電話號碼及電郵。未獲您同意之前我們並不能使用您的個人資料用作自願性用途。

就任何上述的用途，我們所收集的個人資料可能會被轉移至：

- 在三井住友保險集團或MS&AD保險集團內，在本港或海外與本公司有關之機構、子公司或附屬公司；
- 任何其他在本港或海外經營有關保險或再保險業務之公司；
- 任何現存或不時成立的協會或保險公司聯會；或
- 任何提供行政服務、索償處理或其他與三井住友保險集團或MS&AD保險集團成員相關保單服務之代理、承辦商或第三者。

為了確保您的個人資料之準確性，您同意授權本公司查閱並核實任何由保險業界內保險公司聯會所收集有關您的個人資料。

如您不欲三井住友保險將您的個人資料用作上述自願性用途，您應於右列方格加上剔號並將此通告之副本郵寄至下列地址給我們。

根據有關法例及規例，您有權查閱及更正本公司所持的任何載有您的個人資料之記錄，以及要求選擇拒收任何本公司的直銷通訊。如您欲行使以上權利，可以書面形式投寄至香港太古城英皇道1111號太古城中心第一期9樓三井住友海上火災保險（香港）有限公司，通知本公司的資料保護主任。

如您對此個人資料收集聲明有任何疑問或須協助，請致電 (852) 3122 6922 與我們聯絡。



This Privacy Policy shall supersede the Personal Information Collection Statement printed on the application form.

MSIG Insurance (Hong Kong) Limited ("MSIG", "we" or "us") would ask that you take the time to read this privacy policy carefully. In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.

#### PRIVACY POLICY

MSIG takes your privacy very seriously. To ensure your personal information is secure, we communicate and enforce our privacy and security guidelines according to the relevant laws and regulations. MSIG takes precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorised access, disclosure, alteration, and destruction. Furthermore, we will not sell your personal information to anyone for any purpose. MSIG imposes very strict sanction control and only authorised staff on a need-to-know basis are given access to or will handle your personal data, and we provide regular training to our staff to keep them abreast of any new developments in privacy laws and regulations.

We will only retain your personal data in our business records for as long as it is necessary for business and tax purposes as permitted by the laws. We will require our agent, contractor or third party who provides administrative or other services on our behalf to protect personal data they may receive in a manner consistent with this policy. We do not allow them to use such information for any other purpose. If you have any questions or inquiries regarding our privacy policy, please feel free to contact us.

#### Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products ("the Product") that we provide to you and in order for us to deliver and improve the customer service. This includes but not limited to the personal data contained in the proposal form or in any document in relation to the Product or any claim made under the Product.

Your personal data may be used for **obligatory purpose** or **voluntary purpose**. If personal data are to be used for an obligatory purpose, you MUST provide your personal data to MSIG if you want MSIG to provide the Product. Failure to supply such data for obligatory purpose may result in MSIG being unable to provide the Product.

The **obligatory purposes** for which your personal data may be used are as follows:

- our daily operation and administration of the services and facilities in relation to the Product provided to you;
- variation, cancellation or renewal of the Product;
- assessing and processing claims in relation to the Product and any subsequent legal proceedings; or
- exercising any right of subrogation by us.

The **voluntary purposes** for which your personal data may be used are any sales, marketing, promotion of other general insurance services and products provided by MSIG. The personal data we intend to use for voluntary purposes are your name, your address, your phone number and email. We cannot use your personal data for voluntary purposes without your consent.

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- our related, subsidiary or affiliated companies within the MSIG Group or MS&AD Insurance Group in or out of Hong Kong;
- any other company carrying out insurance or reinsurance related business in or out of Hong Kong;
- any association or federation of insurance companies that exists or is formed from time to time; or
- any agent, contractor or third party who provides administrative, claims handling or other services relating to the Product to MSIG or any member of the MSIG Group or MS&AD Insurance Group.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

If you do not want MSIG to use your personal data for the voluntary purposes listed above, you should tick the box on the right and send us a copy of this Notice at the address listed below.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us, and to request to opt out from receiving any direct marketing communication from us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong.

If you have any enquiries or require assistance with this Personal Information Collection Statement, please call us at (852) 3122 6922.