



# 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,保險產品及服務均獲廣泛認同:

- ◆ 商界展關懷公司(2005-06及2008-14)
- ◆ 資本傑出企業成就獎—傑出醫療及一般保險(2012-2014)
- ◆ 2013《指標》財富管理大獎
  - 醫療保險產品(保險)—最佳表現獎
  - 產品及服務創新(保險)—最佳表現獎
  - 網上功能(保險)—傑出表現獎
- ◆ 最受歡迎旅遊保險公司大獎(2005-2013)
- ◆ 2012 TVB最受歡迎電視廣告大獎—最受歡迎資訊系列
- ◆ 資本壹週智選品牌大獎—醫療及一般保險(2009-2011)

藍十字在2013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 products and services is reaffirmed by numerous awards and accolades:

- ◆ Caring Company (2005-06 & 2008-14)
- ◆ Capital Outstanding Enterprise Awards – Medical and General Insurance (2012-2014)
- ◆ Benchmark Wealth Management Awards 2013
  - Health Care Product (Insurance) – Best-in-Class
  - Product and Service Innovation (Insurance) – Best-in-Class
  - Online Usability (Insurance) – Outstanding Achiever
- ◆ The Most Favorite Travel Insurance Company Award (2005-2013)
- ◆ TVB Most Popular TV Commercial Awards 2012 – Info-service
- ◆ Capital Weekly PRO Choice Awards – Medical and General Insurance (2009-2011)

In 2013, Blue Cross was 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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# Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

中華聯合保險顧問有限公司  
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商業至尊寶  
**BusinessSafe Insurance**



2014年8月生效  
With effect from August 2014

## 商業至尊寶

「商業至尊寶」為您的業務提供周全的保障，此計劃為受保地點內的財物包括機器、電腦、貨辦等提供一站式的保障，讓您安心地發展業務。

### 計劃特點

- 財物全險保障全面覆蓋因意外遺失或損毀之財物及存貨（自選）。
- 3項免費額外保障包括業務中斷保障（盈利損失除外）、金錢保障及公眾責任。
- 自選僱員補償及免費個人意外保障，為員工提供額外保障。

若您投保此計劃的第一部分，便可免費獲得第二部分（盈利損失除外）至第四部分的保障。第五部分是自選保障，需額外收取保費。若同時投保第一及第五部分，更可額外免費獲得第六部分的保障。

### 保障項目

#### 第一部分 — 財物全險保障

保障項目	最高賠償額 (HK\$)
<b>I. 基本保障 — 財物</b>	
提供財物全險及以新換舊保障，包括傢俬、裝置、裝備、工廠、機器及器材等，唯須以受保財物之全新更換價值投保。最高賠償額如下：	
a) 機器或器材	每件\$100,000
b) 貨辦	每件\$35,000
c) 於受保地點以外及香港以內的手提器材／電腦（不包括電子手帳／手提電話／通訊設備）	每件\$10,000 (每受保期\$25,000)
d) 契約、文件、卡、磁帶、檔案或幻燈片	每件\$5,000
e) 藝術品	每件\$5,000 (每受保期\$10,000)
f) 酒類	每件\$1,000 (每受保期\$5,000)
g) 所有遺失或損毀之總額（包括以上項目(a)至(f)）	按自選投保額而定

保障項目	最高賠償額 (HK\$)
<b>免費伸延保障</b>	
1. 私人物品遺失或損毀	每位僱員\$5,000 (每受保期\$20,000)
2. 財物暫時存放於其他地點作清潔、翻新或維修期間遺失或損毀	每受保期投保額的15%
3. 清理殘骸費用	投保額的10% (每受保期\$100,000)
4. 在運送途中，遺失或損毀文件、契約、地圖、計劃書及記錄之重整費用	每受保期\$10,000
5. 固定玻璃意外破裂	投保額的10% (每受保期\$50,000)
6. 因電腦系統記錄遺失或損毀所引致的重組費用	每件\$10,000 (每受保期\$50,000)
7. 滅火設備重置的費用	每受保期\$50,000
8. 投保額於災後自動恢復	此部分受保財物的投保額 <sup>†</sup>
9. 受保地點之內部改裝、加建及維修，唯工程的合約費用不高於： (i) \$200,000或 (ii) 投保額（以較低者為準）	已保 <sup>*</sup>
10. 因盜竊或企圖盜竊引致投保地點內的損毀	每受保期\$20,000
11. 因盜竊或企圖盜竊而需更換門鎖	每受保期\$5,000
12. 公司招牌損毀	每受保期\$2,000
13. 捲門及閘門損毀	每受保期\$20,000
<b>II. 自選保障 — 存貨</b>	
存貨	按自選投保額而定
<b>免費伸延保障</b>	
1. 存貨於運送途中損失	每宗事故\$50,000 (每受保期\$200,000)
2. 季節性投保額於旺季期間調高	投保額調高20%
3. 因高買引致損失	每受保期\$3,000

#### 第二部分 — 業務中斷保障

I. 保障項目（免費）	最高賠償額 (HK\$)
保障因第一部分受保地點內的設備遭受損毀而須暫停營業所引致的額外開支（如租用臨時場地）。	\$1,000,000 (賠款期為12個月)
<b>免費伸延保障</b>	
1. 聘請專業會計師覆核索償金額所需的費用	每受保期\$50,000
2. 因阻礙到達受保地點引致業務中斷	已保 <sup>*</sup>
3. 因公共設施發生故障（如電力、煤氣或水務）引致業務中斷或受阻	已保 <sup>*</sup>
<b>II. 自選保障（需額外保費）</b>	
盈利損失	按自選投保額而定

### 第三部分 — 金錢保障 (免費保障)

保障項目	最高賠償額 (HK\$)
1. 保障因以下情況引致的金錢損失 (劃線支票、劃線郵政匯票、劃線匯票及劃線銀行匯票除外)，最高賠償額如下： a) 在業務時間內運送途中 b) 在業務時間內存放於受保地點內之金錢 c) 在非業務時間內存放於受保地點上鎖夾萬或上鎖保險庫內之金錢 d) 在非業務時間內存放於受保地點但並沒有放置於上鎖夾萬或上鎖保險庫內之金錢 e) 於運送來往至授權僱員住所途中之金錢	每受保期\$50,000 每受保期\$50,000 每受保期\$50,000 每受保期\$5,000 每受保期\$2,500
2. 因遺失劃線支票、劃線郵政匯票、劃線匯票及劃線銀行匯票構成的金錢損失	每受保期\$500,000
3. 因盜竊或企圖盜竊所引致的夾萬或收銀機損失或損毀	每受保期\$25,000

### 第四部分 — 公眾責任 (免費保障)

保障項目	最高賠償額 (HK\$)
保障僱主或僱員於受保地點內執行業務時因疏忽引致第三者意外身體受傷或財物損毀所須負上之法律責任。	每宗事故\$10,000,000
<b>免費伸延保障</b>	
1. 海外公幹之法律責任	已保*
2. 租客之法律責任	已保*
3. 提供食品及/或飲品引致他人中毒之法律責任	每受保期\$3,000,000
4. 廣告霓虹燈/招牌法律責任	每受保期\$1,000,000
5. 提供急救之法律責任	已保*
6. 公司安排的康樂體育活動	已保*
7. 維修工程涉及的法律責任 (工程費用最高為HK\$200,000)	已保*

### 第五部分 — 僱員補償 (自選保障)

保障項目	最高賠償額 (HK\$)
保障僱主需對僱員在其受僱期間因工受傷所負上的法律責任。	根據「僱員補償條例」
<b>免費伸延保障</b>	
1. 僱員的體育活動、社交及康樂活動	已保*
2. 海外公幹 (體力勞動工作除外)	
3. 在特殊天氣情況下工作	
4. 餐飲設施	

註：

\*須繳付額外保費 (如需要)。

\*受限於最高賠償額。

### 第六部分 — 個人意外保障 (免費保障)

保障項目	最高賠償額 (HK\$)
投保第五部分僱員補償保障可免費獲得個人意外保障，如僱主或僱員於受保地點因火災、遇劫或被企圖盜竊並引致身故或身體受傷，最高賠償額如下：	
1. 意外身故及永久傷殘	每人最高\$50,000
a) 身故	100%
b) 永久完全傷殘	100%
c) 喪失兩肢	100%
d) 喪失雙目視力	100%
e) 喪失單肢及喪失單目視力	100%
f) 喪失單肢或喪失單目視力	50%
2. 暫時完全傷殘	每週\$250 (最多104週)

#### 重要事項

- 第一及第五部分之最低每年保費分別為HK\$1,000及HK\$500 (不包括政府徵收稅項)。
- 賠償額將扣除保單內個別部分之自負額。

#### 主要不保事項

- 因損耗、昆蟲、生鏽、侵蝕、陽光照射和運作的逐漸磨損所引致的損失。
- 受保人惡意或故意的行為、罰款、處罰，操作錯誤或遺漏，受保人或其僱員作出欺詐或不忠實行為及犯罪活動。
- 戰爭、恐怖活動 (第五部分除外)、核能源風險、輻射污染或其他污染。

註：

- 本單張只供參考；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。
- 「商業至尊寶」由香港獲授權之保險商，藍十字 (亞太) 保險有限公司承保。

## BusinessSafe Insurance

The **BusinessSafe Insurance** is tailored to meet all your insurance needs in running a business. It is an all-in-one insurance plan that covers the loss of business contents in your premises, including equipment, computer, trade samples, etc. With BusinessSafe Insurance, you can focus on running your business without worry.

### Plan Highlights

- Comprehensive Property All Risks Protection covering accidental loss of or damage to business contents and stock (optional).
- 3 additional core benefits at no cost, including Business Interruption Protection (excluding loss of gross profit), Money Protection, and Public Liability.
- Optional Employees' Compensation and free Personal Accident Benefit to provide extra protection for your staff.

Once you have enrolled in Section 1 of the plan, benefits in Sections 2 (excluding loss of gross profit) to 4 will be offered free of charge. Section 5 is an optional benefit with additional premium. If you enrol in both Sections 1 and 5, you can enjoy extra benefits in Section 6 at no cost.

### Schedule of Benefits

#### Section 1 – Property All Risks Protection

Benefit Items	Maximum Limit (HK\$)
<b>I. Basic Benefits - Business Contents</b>	
Property All Risks Protection covers business contents, including furniture, fixtures, fittings, plants, equipment, machinery, etc., with a new for old coverage provided that the sum insured represents the full replacement value. Benefits will be provided subject to the following limits:	
a) Equipment or machinery	\$100,000/item
b) Trade samples	\$35,000/item
c) Portable equipment/computer (excluding PDA/mobile phone/communication device) outside insured premises but within Hong Kong	\$10,000/item (\$25,000/period of insurance)
d) Deed, document, card, tape, file or transparency	\$5,000/item
e) Work of art	\$5,000/item (\$10,000/period of insurance)
f) Wine/Spirit	\$1,000/item (\$5,000/period of insurance)
g) Total amount of all loss or damage (inclusive of items (a) to (f) above)	Up to the selected sum insured

Benefit Items	Maximum Limit (HK\$)
<b>Plus FREE Extensions</b>	
1. Loss of or damage to personal effects	\$5,000/employee (\$20,000/period of insurance)
2. Loss of or damage to business contents whilst temporarily removed for cleaning, renovation and repair	15% of sum insured/ period of insurance
3. Removal of debris	10% of sum insured (\$100,000/period of insurance)
4. Cost of reinstating or reproducing any documents, deeds, maps, plans and records due to loss in transit	\$10,000/period of insurance
5. Accidental breakage of fixed glass	10% of sum insured (\$50,000/period of insurance)
6. Loss of or damage to computer system records (for the cost of reproducing the data only)	\$10,000/item (\$50,000/period of insurance)
7. Refilling of fire extinguisher expenses	\$50,000/period of insurance
8. Automatic reinstatement of sum insured	Sum insured of the covered property in this section*
9. Interior alterations, additions and repairs to the insured premises if the value of contract works does not exceed: (i) \$200,000 or (ii) the sum insured (whichever is the lesser)	Covered*
10. Damage within the insured premises due to theft or attempted theft	\$20,000/period of insurance
11. Locks replacement due to theft or attempted theft	\$5,000/period of insurance
12. Damage to company signage	\$2,000/period of insurance
13. Damage to roller shutters and gate	\$20,000/period of insurance

#### II. Optional Benefits - Stock

Stock in trade Up to the selected sum insured

#### Plus FREE Extensions

1. Loss of goods in transit	\$50,000/event (\$200,000/period of insurance)
2. Seasonal increase of sum insured during peak sales season	Increase of 20% in sum insured
3. Loss due to shop-lifting	\$3,000/period of insurance

#### Section 2 – Business Interruption Protection

I. Benefit Items (Free)	Maximum Limit (HK\$)
Covers additional expenditure incurred in consequence of business interruption due to damage to property insured under Section 1 (e.g. rental for a temporary site).	\$1,000,000 (Max. indemnity period: 12 months)
<b>Plus FREE Extensions</b>	
1. Professional accountants' fees for claims verification	\$50,000/period of insurance
2. Interruption due to denial of access	Covered*
3. Interruption or interference due to failure of public utilities (e.g. electricity, gas or water)	Covered*
<b>II. Optional Benefits (Subject to additional premium)</b>	
Loss of gross profit	Up to the selected sum insured

### Section 3 – Money Protection (Free Benefits)

Benefit Items	Maximum Limit (HK\$)
1. Covers the loss of money under the following circumstances (other than crossed cheques, crossed postal orders, crossed money orders and crossed bankers' drafts). Benefits will be provided subject to the following limits: a) Money in transit during business hours b) Money at the insured premises during business hours c) Money at the insured premises out of business hours in locked safe or strongroom d) Money at the insured premises out of business hours not in a locked safe or strongroom e) Money in transit to and from and whilst at the residence of an authorised employee	\$50,000/period of insurance \$50,000/period of insurance \$50,000/period of insurance \$5,000/period of insurance \$2,500/period of insurance
2. Loss of money including crossed cheques, crossed postal orders, crossed money orders and crossed bankers' drafts	\$500,000/period of insurance
3. Loss of or damage to safes or cash register caused by theft or attempted theft	\$25,000/period of insurance

### Section 4 – Public Liability (Free Benefits)

Benefit Items	Maximum Limit (HK\$)
Covers the legal liability arising from employer or employees' negligence at the insured premises towards third parties for accidental bodily injury or property damage.	\$10,000,000/event
<b>Plus FREE Extensions</b>	
1. Liability for overseas business visits	Covered*
2. Tenant's liability	Covered*
3. Poisoning of food and/or drinks sold or supplied by the insured	\$3,000,000/period of insurance
4. Neon sign/Signboard liability	\$1,000,000/period of insurance
5. Liability of providing first aid	Covered*
6. Activities organised by the welfare, social and sports clubs	Covered*
7. Independent contractors' liability (Maximum contract value: HK\$200,000)	Covered*

### Section 5 – Employees' Compensation (Optional Benefits)

Benefit Items	Maximum Limit (HK\$)
Covers employer's legal liability for bodily injury to employees arising out of and in the course of employment.	As required by the Employees' Compensation Ordinance
<b>Plus FREE Extensions</b>	
1. Employees' inter-sports, social and welfare activities	Covered*
2. Business trips (other than manual work assignments)	
3. Extraordinary weather conditions	
4. Catering facilities	

Remarks:

<sup>2</sup> Subject to payment of additional premium (if required).

\*Subject to the maximum limits under the corresponding sections.

### Section 6 – Personal Accident Benefit (Free Benefits)

Benefit Items	Maximum Limit (HK\$)
Upon the enrolment of Employees' Compensation in Section 5, Personal Accident Benefit will be provided for free. It protects employer and employees in the event of death or bodily injury arising from fire, robbery or attempted theft in the insured premises. Benefits will be provided subject to the following limits:	
1. Accidental death and permanent disablement	Max. \$50,000/person
a) Death	100%
b) Permanent and total disablement	100%
c) Loss of both limbs	100%
d) Loss of sight of both eyes	100%
e) Loss of one limb and loss of sight of one eye	100%
f) Loss of one limb or loss of sight of one eye	50%
2. Temporary total disablement	\$250/week (Max. 104 weeks)

#### Important Notes

- The minimum annual premium for Sections 1 and 5 are HK\$1,000 and HK\$500 respectively (excluding government levy).
- The benefits payable are subject to the excess applicable to different sections of the Policy.

#### Major Exclusions

- Loss due to wear and tear, insects, rust, corrosion, the action of light or atmosphere and gradually operating causes.
- Any wilful or deliberate act of the insured, fines, penalties, operational error or omission, infidelity or dishonesty of the insured or its staff and criminal activities.
- War, act of terrorism (except Section 5), nuclear energy risk, radioactive or other pollution and contamination.

#### Notes:

- This leaflet is for reference only. Please refer to the policy for the exact terms and conditions and full list of policy exclusions. For more information or to request a copy of the policy terms and conditions, please call Blue Cross Customer Service Hotline on 3608 2988.
- Should there be any discrepancies between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.
- BusinessSafe 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

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電話 Tel : 3608 2988 傳真 Fax : 3608 2938  
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「商業至尊寶」申請表格

BusinessSafe Insurance Application Form

請以英文正楷填寫本表格並於適當空格內加上「✓」號。 Please complete this form in English BLOCK letters and tick where appropriate.

(I) 投保人資料 Details of Applicant

1. 公司名稱 Company Name (請提供商業登記文件副本 Please provide a copy of valid Business Registration Document)
2. 公司成立年份 Year of Establishment
3. 業務性質 Business Nature (請就公司之業務活動 / 僱主之職業提供詳細描述 Please provide a general description of the company's business activities/employer's profession)
4. 香港通訊地址 Correspondence Address in Hong Kong
5. 電話號碼 Contact Telephone No. (請提供至少1個電話號碼 Please provide at least one telephone no.)
6. 傳真號碼 Fax No.
7. 電郵地址 Email Address

(II) 投保詳情 Policy Particulars

1. 保單生效日期 Policy effective Date (DD-MM-YY) 有效期為1年 Valid for 1 year (承保日期以藍十字審核為準) (Policy effective date is subject to the Company's underwriting acceptance)
2. 僱傭工作地點 (如與通訊地址不同) Place of Employment (if different from Correspondence Address)

(IIA) 基本保障 Basic Benefits

Table with 4 columns: Section 1 - Property All Risks Protection, Sum Insured (HK\$), Premium Rate, Annual Premium (HK\$). Includes sub-sections for Interest Insured and Optional Interest Insured.

(IIB) 自選保障 Optional Benefits

Table with 5 columns: Section 2 - Business Interruption Protection, Estimated Gross Profit for next 12 months (HK\$), Indemnity Period, Premium Rate, Annual Premium (HK\$).

第五部分 僱員補償 Section 5 - Employees' Compensation

所有屬於僱員補償條例下之僱員均須包括在內 All employees within the scope of the Employees' Compensation Ordinance must be included. [提供最近期的僱員薪酬紀錄副本 (例如: 強積金供款紀錄、財務報表、報稅表或其他相關文件)]

Table with 5 columns: Categories of Insured Occupation#, No. of Employees, Estimated Total Annual Earnings\* (HK\$), Premium Rate, Annual Premium (HK\$).

兼職僱員詳情 (如適用) Details of Part Time Employees (if applicable)

Table with 5 columns: Categories of Insured Occupation#, No. of Employees, Estimated Total Annual Earnings\* (HK\$), Premium Rate, Annual Premium (HK\$).

\* 根據《僱員補償條例》(第282章), 收入包括: 薪金, 佣金, 花紅, 超時工作補薪, 津貼等。 \* Earnings include salaries, commission, bonuses, overtime, allowance, etc., in accordance with the Employees' Compensation Ordinance (Chapter 282).

# 僱員從事的工作如涉及下列性質, 請註明: 1. 於香港以外地方工作 2. 於高度10米以上或地底進行的工作 3. 需於建築地盤、船廠、船舶、化工廠、離岸建築物、石油或天然氣精煉廠工作或視察 4. 使用、處理、貯存或運輸有害物質如有毒化學物、爆炸品、氣體、石棉和放射性物質


Summary table with 6 columns: Section 1, Section 2, Section 5, Total Annual Premium, IA Levy, EC Levy.

### (III) 其他資料 General Information

1. 閣下是否僱用 Do you employ a) 任何自僱人士從事業務? any self-employed person for your business?	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
b) 任何兼職僱員? any part-time employees?	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
c) 任何與投保人同住之家庭成員? any member of the Applicant's family who resides with the Applicant?	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
2. 閣下是否計劃在短期內大幅增聘員工或增設不同職務? Do you plan to increase the no. of employees substantially or add different occupations in a short period of time?	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
3. 閣下於過往3年內，曾否遭受此計劃保障範圍內的災險所引致的任何遺失或損失? Have you suffered any loss or damage covered by this plan in the past 3 years?	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
4. 閣下於過往3年內曾否作出僱員補償保險索償? Have you made any Employees' Compensation Insurance claim(s) in the past 3 years?	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
5. 閣下於申請同類型保險時曾否被拒絕投保、拒絕續保，或續保時被附加特別條款? Have you ever been declined, refused to renew or renewed but subject to special terms or conditions for similar insurance?	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
6. 投保的地點是否裝有防盜警報系統? (如是，請提供警報系統的資料) Is a burglary alarm installed in your premises? (if yes, please provide details of the alarm system)	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No

如上述問題的答案為「是」者，請於另紙詳加說明，並附以簽署及日期。  
If you answered "Yes" to any of the above questions, please provide full details on a separate sheet which should be signed and dated.

### (IV) 付款指示及授權書 Payment Instruction and Authorisation

1. <input type="checkbox"/> 支票 Cheque 支票號碼 Cheque No. _____ (劃線支票抬頭人請填寫「藍十字(亞太)保險有限公司」) (Cheque should be crossed and made payable to "Blue Cross (Asia-Pacific) Insurance Limited")	2. <input type="checkbox"/> 現金 Cash
3. <input type="checkbox"/> 用卡 Credit Card 本人茲授權藍十字(亞太)保險有限公司從本人下列的信用卡賬戶扣除保單的應繳總額包括保險業監管局徵費。 I hereby authorise Blue Cross (Asia-Pacific) Insurance Limited to debit the grand total due including levy to the Insurance Authority from my credit card account specified below for the insurance policy.	
<input type="checkbox"/> VISA <input type="checkbox"/> Mastercard	
持卡人姓名 Name of Cardholder _____	到期日(月/年) Expiry Date (MM/YY) _____
用卡號碼 Credit Card No. _____	發卡銀行 Issuing Bank _____
	持卡人簽署 Signature of Cardholder _____
	簽署必須與上述信用卡背面之簽署式樣相同。 Your signature should match the signature on the back of the credit card specified herein.

### (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(「藍十字」)可能會使用你的個人資料作直接促銷，但在未經你同意的情况下，藍十字不能就此目的使用你的個人資料。若你不希望藍十字在直接促銷中使用你的個人資料(除接收續保資訊外)，請在下列空格內劃上「✓」號。

1. 使用個人資料直接促銷(除接收續保資訊外)  
 我不同意使用我的個人資料作直接促銷(除接收續保資訊外)

2. 接收續保資訊  
 我不同意接收此保單的續保資訊

以上代表你目前就是否希望接受藍十字直接促銷的聯繫或資訊的選擇，並取代你在本申請前可能曾給予藍十字的任何選擇。

請注意，你以上的選擇將適用於列在藍十字的「收集個人資料聲明」(「該聲明」)內作直接促銷的商品、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 (except receiving renewal information).

1. Use of Personal Data in Direct Marketing (except receiving renewal information)  
 I do not agree to the use of my personal data for direct marketing (except receiving renewal information)

2. Receiving Renewal Information  
 I do not agree to receive renewal information of this policy

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 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（「藍十字」）任何有關此保險申請之重要資料，將可能導致藍十字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藍十字後始可生效。
3. 本人/我們作為投保業務之擁有人/獲授權人士/代表，保證以上由本人/我們根據《僱員補償條例》（第282章）申報之估計全年總收入均屬真確及完整。如未有披露所有重要事實或少報全年總收入，可能導致保險失效（只適用於第五部份 - 僱員補償保險）。
4. 本人/我們同意妥善保存實際支付的薪金及工資紀錄，並於保險屆滿時以藍十字所指定之格式填報有關紀錄。本人/我們並同意繳付跟超過以上所估計之薪金及工資數額之額外支付數額有關的保費（只適用於第五部份 - 僱員補償保險）。
5. 本人/我們明白及確認藍十字會就本人/我們購買及接受藍十字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/我們亦明白藍十字必須取得上述的同意，才可以處理有關保險申請事宜。
6. 投保人乃#根據《公司條例》（香港法例第32章或第622章）成立或註冊的法人團體/#根據《商業登記條例》（香港法例第310章）登記的法人團體、合類業務、獨資業務或會社，或其分行。（#請刪去不適用者）

### 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, being the owner/authorised person/representative of the proposed business, warrant the above estimated total annual earnings made by me/us or on my/our behalf are true and complete for all employees within the scope of the Employees' Compensation Ordinance (Chapter 282). Failure to disclose all material facts or under declaration on the total annual earnings may invalidate the insurance (applicable to Section 5 – Employees' Compensation Insurance only).
4. I/We hereby agree to keep a proper record of salaries and wages actually paid and agree to render such record in the form specified by the Company at the end of each period of insurance. I/We further agree to pay premium relating to any salaries and wages paid in excess of the amount estimated above (applicable to Section 5 – Employees' Compensation Insurance only).
5. 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.
6. The applicant is #a body corporate that is formed or registered under the Companies Ordinance, Cap. 32 or Cap. 622 of the Laws of Hong Kong/ #a body corporate, partnership, sole proprietorship or club, or a branch of any of the aforesaid that is registered under the Business Registration Ordinance, Cap. 310 of the Laws of Hong Kong. (#delete as appropriate)

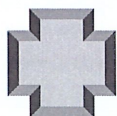
## (VII) 簽署 Signature

投保人簽署 Signature of Applicant		日期（日/月/年） Date (DD/MM/YY)	
藍十字專用 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將統稱為「東亞銀行集團」。

為從個人資料（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商（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



# Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

## 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:

- 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, 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 service;
- preparing statistics and conducting research;
- 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:
  - any law binding or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong") existing currently and in the future;
  - 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
- 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:-

- 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;
- third party reward, loyalty, co-branding and privileges program providers;
- 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
- 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:

- 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);
- the above services, products and subjects may be provided by the Company and/or:
  - any member of the BEA Group;
  - third party reward, loyalty, co-branding or privileges program providers; and/or
  - 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  
29<sup>th</sup> 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.
- 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