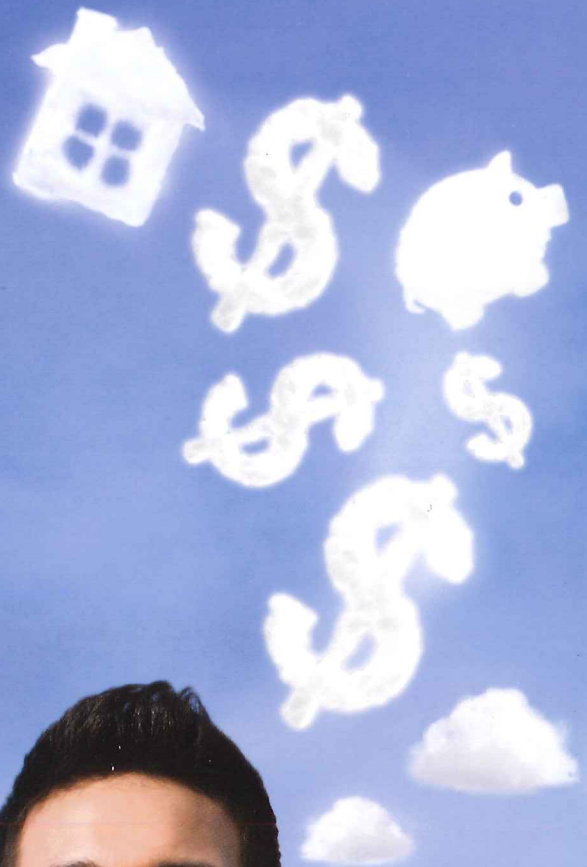


It's their  
home, but it's  
your asset.

這不但是您租客的  
家，更是您的  
重要  
資產。



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

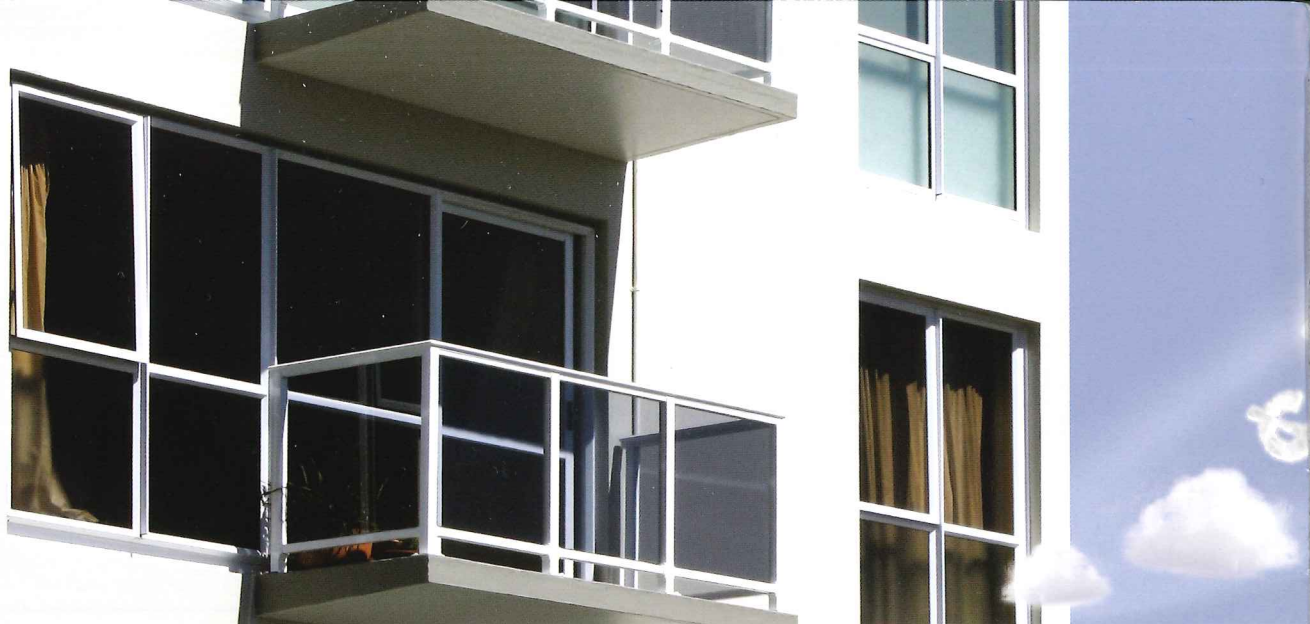
Fax: 8221 6513

Email: [brokers.cui@gmail.com](mailto:brokers.cui@gmail.com)



MSIG

Landlord  
Protector  
住宅出租保障計劃



## 住宅出租保障計劃


**專為業主而設的  
保障計劃，讓您的  
物業資產和租金收入  
獲得週全  
保護。**

### 嶄新計劃 保障業主的物業資產及租金收入

物業不只是居住的地方，更是您一項重要的投資，是您未來財政安排的關鍵部份。作為業主的您，除了要確保租金收入外，當然希望您的物業能時刻保持良好狀況，以提升日後的出租價值。三井住友海上火災保險(香港)有限公司(「三井住友保險」)深知您的需要，特為您帶來「住宅出租保障計劃」。此簡單直接的保障計劃是針對業主獨特的需要而設，為您的物業資產及未來財政安排帶來週全的保護。

正如您所預料一樣，「住宅出租保障計劃」是保障您的出租物業因常見意外而導致的損失，例如颱風、火災、漏水、爆竊和意外損壞等。

**可是，一般的家居保險計劃通常主要因應業主的自住單位而設，而我們卻一直致力超越您的期望，因此「住宅出租保障計劃」特別為有物業收租的業主提供其他額外的保障，以滿足您的特定需要。**



潛在的風險往往超乎您所想像

當中包括:



### 租金損失的額外保障

所有業主當然都希望盡量提高租金收入，但世事難料，往往一些無法控制的意外會影響您的收入來源。透過「住宅出租保障計劃」，萬一發生下列意外情況而導致您的租金收入受損，我們都會為您提供保障：

- 不幸遇著租霸，故意不繳付租金\*
- 您的出租物業因意外而遭損毀至不能居住 (例如火災)，或因附近其他物業受破壞而導致未能進入您的單位\*
- 您的租客因被殺或自殺而去世\*



租金

### 高達港幣200,000元財物保障

您的租客可能會因為疏忽或意外而損壞了出租物業內您所提供的家居電器、傢俬、裝修或其他物品。當然按照租賃合約，您的租客有責任賠償您的損失，但萬一租客無力承擔這些賠償，又或是拒絕賠償，您又可以怎樣？只需透過「住宅出租保障計劃」，便可直接獲得有關損失的賠償\*，令您不用費心。

\*有關保障範圍詳情請參閱下頁。

專為業主而設  
的獨特保障

每年保費只需**港幣798元**，三井住友保險即會為您的租金收入和重要資產提供週全的保障，讓您從此安枕無憂，專注於未來的財政安排。

您可聯絡您的保險顧問或登入 [www.msig.com.hk](http://www.msig.com.hk) 即時投保「住宅出租保障計劃」。如有任何疑問，歡迎您隨時致電 **3122 6922**查詢。

# 保障範圍一覽表

「住宅出租保障計劃」為您提供週全的保障，保障範圍及賠償限額詳列如下：

		每年最高賠償額 (港幣 / 元)
<b>1. 家居物品及租金損失</b>		
<b>1.1 家居物品 (基本保障)</b>		總限額 200,000，包括基本及額外保障的分項限額
-	意外損失或損毀傢俱、固定裝置及設備及家庭電器	200,000 (每件、每套或每系列15,000)
-	家居裝修 — 包括對牆壁、窗戶、天花、地板及門所進行的裝修及改善工程	50,000
<b>額外保障</b>		
a.	門鎖損毀 — 窗戶、大閘或大門鎖因爆竊或企圖爆竊而引致損毀所需的更換費用	5,000
b.	災場清理費用	10,000
c.	暫時搬遷 — 家居物品因進行清潔、翻新或修理而需暫放於其他地方並因意外而遺失或損毀	50,000
d.	山泥傾瀉及地陷保障 — 因山泥傾瀉或地陷對家居物品直接造成的損毀	受保
e.	裝修及維修工程 — 保障於裝修及維修工程進行期間，由意外導致投保居所內的家居物品損失或損毀	受保 (工程合約期最多為兩個月及工程合約價值最高為100,000)
<b>1.2 租金損失 (基本保障)</b>		80,000或最多三個月的租金，以較低者為準
我們會就下列情況賠償您的租金損失：		
a.	倘因受保意外引致家居物品損毀而令您的物業不適合居住	受保
b.	如因鄰近的物業受到損毀而令您被禁止進入您的物業	
c.	倘您的租客被謀殺或自殺，並且沒有人繳付租金	
d.	若您的租客拖欠租金，而您亦同時 i) 採取法律行動；及 ii) 取得法庭判決；及 iii) 於法庭裁判後一個月內仍未取回欠款	20,000
<b>2. 物業業主法律責任 (免費附送)</b>		
-	作為業主的您因意外造成的第三者身體受傷或財物受損所引致的法律責任	5,000,000 (每次事故)
-	作為業主的您因承辦商於投保居所內進行裝修及維修工程所引致的法律責任	受保 (工程合約期最多為兩個月及工程合約價值最高為100,000)
<b>3. 樓宇建築<sup>1</sup>全險 (自選保障)</b>		
-	保障您居所的樓宇結構部份因意外損失或損毀	投保額 <sup>2</sup>
-	山泥傾瀉及地陷保障 — 因山泥傾瀉或地陷對您居所的樓宇結構直接造成的損毀	受保

## 重要事項

- 三井住友海上火災保險 (香港) 有限公司保留承保樓齡超過40年的樓宇之權利。
- 樓宇建築的投保額應為投保居所樓宇重建之全數費用 (包括固定裝置、裝修、清理費用、專業人士費用)。

主要自負金額 (每次索償以港幣 / 元計算)	
家居物品	<ul style="list-style-type: none"> <li>水損事故引致損毀的自負金額: 1,000或損失總值的5%，以較高者為準</li> <li>山泥傾瀉及地陷保障的自負金額: 10,000或損失總值的10%，以較高者為準</li> <li>其他原因導致損失的自負金額: 500</li> </ul>
物業業主法律責任	<ul style="list-style-type: none"> <li>水損事故引致第三者財物受損的自負金額: 3,000或核實後之損失總值的10%，以較高者為準</li> </ul>
樓宇建築	<ul style="list-style-type: none"> <li>山泥傾瀉及地陷保障的自負金額: 10,000或損失總值的10%，以較高者為準</li> <li>其他原因導致損失的自負金額: 250</li> </ul>

## 註：

- 本小冊子並非保單。詳情請參閱保單內容。
- 如此小冊子的英文版本內容與中文版本內容有歧義，將以英文版本為準。



**Protect your leased  
property now**

**Call 3122 6922  
or contact your  
insurance representative**

**為您的出租物業  
建立週全的保障**

**請即致電 3122 6922  
或聯絡您的保險顧問**



## LANDLORD PROTECTOR

Protect your property assets and your rental income with this innovative insurance plan designed exclusively for Landlords.

### A new plan that protects Landlords' property assets and rental income.

As a Landlord you want to safeguard your rental income and make sure that your property remains in good condition so as to maximise its rental value. Your flat is more than a shelter, it is a key investment asset and part of your financial future. That's why MSIG Insurance (Hong Kong) Limited ("MSIG") is introducing 'Landlord Protector' - a simple and direct insurance plan that has been designed with your specific needs in mind.

As you would expect, 'Landlord Protector' insures your leased property against loss or damage caused by common risks such as typhoons, fire, water leakage, burglary etc. Most home insurance plans in the market do this although they are focused on owner-occupiers.

But we always try to exceed your expectations and that's why Landlord Protector offers extra benefits that address your additional concerns as a Landlord.



There's more at stake than you think

These include:



### Additional Protection for loss of rent

All Landlords want to maximise their rental income. But sometimes things may happen that are beyond your control, and which may interrupt your income stream. With Landlord Protector we will protect you from such unexpected loss of rental income if:

- Your tenant intentionally fails to pay the rent\*
- Your flat becomes uninhabitable due to accidental damage (e.g. because of a fire), or if access to the flat is prevented by damage to other properties in the vicinity\*
- Your tenant passes away as a result of murder or suicide\*



### \$200,000 coverage for your belongings

Sometimes the tenant may accidentally damage your household appliances, furniture, fixtures and fittings, or other items provided by you in the leased property. Under the tenancy agreement, your tenant is already obliged to pay you for such loss or damage. But what if he cannot pay, or refuses to pay? Landlord Protector will make life easier for you by paying directly for loss or damage of this type\*.

\*See next page for even more benefits.

Unique  
benefits for  
Landlords

For an affordable **annual premium of just HK\$798** you can sleep easy, secure in the knowledge that MSIG is protecting your rental income and your valuable assets, so that you can focus on your financial future!

You can contact your insurance representative or sign up for the Landlord Protector straight away at [www.msig.com.hk](http://www.msig.com.hk). Or don't hesitate to call us if you have any questions - **Tel: 3122 6922**

# Benefits at a glance

Landlord Protector's comprehensive benefits, including details of coverage and limits of compensation, are listed below:

		Maximum Benefits Payable Per Year (HK\$)
<b>1. Contents and Loss of Rent</b>		
<b>1.1 Contents (Basic Cover)</b>		200,000 in the aggregate, inclusive of all sub-limits under Extra Benefits
-	Accidental loss of or damage to your contents including furniture, fixtures and fittings and household appliances	200,000 (15,000 per item, set or collection)
-	Household improvements - improvements and betterments on walls, windows, ceiling, floors and doors	50,000
<b>Extra Benefits</b>		
a.	Damaged locks - replacement and installation costs if windows, gate or external door locks and keys are damaged due to burglary or attempted theft	5,000
b.	Removal of debris	10,000
c.	Temporary removal of contents - loss of or damage to contents whilst temporarily removed for cleaning, renovation or repair within Hong Kong	50,000
d.	Landslip and subsidence extension - loss of or damage to contents directly caused by landslip or subsidence	Covered
e.	Alterations and repairs - accidental loss of or damage to contents while the insured premises is under alteration or repair	Covered (contract period not exceeding two months and within maximum contract value of 100,000)
<b>1.2 Loss of Rent (Basic Cover)</b>		80,000 or total rent of maximum three months, whichever is the lower
We will cover your loss of rent in respect of the following situation:		
a.	If your premises is uninhabitable due to accidental loss of or damage to contents as insured	
b.	If access to your premises is prevented by damage to other premises in the vicinity	Covered
c.	If your tenant dies as a result of murder or suicide and no one is paying the rent	
d.	If your tenant fails to pay the rent and you have i) taken legal action; and ii) obtained court judgment; and iii) could not receive the payment within one month after the court ruling	20,000
<b>2. Property Owner's Liability (Free Cover)</b>		
-	Any claim against you as the owner of the insured premises in the event of accident causing third party's bodily injury or property damage	5,000,000 per occurrence
-	Your legal liability as the owner of the insured premises whilst alteration or repair works are carried out at the insured premises	Covered (contract period not exceeding two months and within maximum contract value of 100,000)
<b>3. Building<sup>1</sup> (Optional Cover)</b>		
-	Accidental loss of or damage to the structural part of your premises	Sum insured <sup>2</sup>
-	Landslip and subsidence extension - loss of or damage to the structural part of your premises directly caused by landslip or subsidence	Covered

## Important Notes

- MSIG Insurance (Hong Kong) Limited reserves its right to underwrite buildings over 40 years at its sole discretion.
- The sum insured for the Building cover should represent the full cost of rebuilding the Insured Address (including the costs of fixtures and fittings, renovation, debris removal, professional fees and compliance costs).

Major Excess for Each and Every Claim (HK\$)	
<b>Contents</b>	<ul style="list-style-type: none"> <li>Water damage excess: 1,000 or 5% of loss, whichever is the greater</li> <li>Landslip and subsidence extension excess: 10,000 or 10% of loss, whichever is the greater</li> <li>Excess in respect of loss caused by other causes: 500</li> </ul>
<b>Property Owner's Liability</b>	<ul style="list-style-type: none"> <li>Water damage excess for third party property damage: 3,000 or 10% of the adjusted loss, whichever is the greater</li> </ul>
<b>Building</b>	<ul style="list-style-type: none"> <li>Landslip and subsidence extension excess: 10,000 or 10% of loss, whichever is the greater</li> <li>Excess in respect of loss caused by other causes: 250</li> </ul>

## Remarks:

- This brochure is not a policy of insurance. Please refer to the policy for details.
- In case of discrepancies between the English and Chinese version of this brochure, the English version shall prevail.



# Landlord Protector Application Form 住宅出租保障計劃申請書

Please complete the following section in **ENGLISH** using **BLOCK LETTERS** and tick  the box(es) as appropriate. 請以**英文正楷**填寫下列部份，並於適當的空格內加上  號。

## Personal Details of Proposer 投保人個人資料 (\*Please delete if not appropriate. 請刪除不適用項目。)

Name of Proposer 投保人姓名	: (Mr. / Mrs. / Ms.) * (先生 / 太太 / 女士) *	Surname 姓	_____	Given Name 名	_____
Date of Birth 出生日期	: (D) _____ (M) _____ (Y) _____	Occupation: 職業:	_____		
HKID / Passport No.* 香港身份證 / 護照號碼*	: _____		Email: 電郵:	_____	
Tel No. 電話號碼	: Home 住宅 _____	Office 辦公室 _____	Mobile 手提 _____		
Correspondence Address: 通訊地址	: Flat / Room * 室 / 單位* _____	Floor 樓 _____	Block 座 _____	Building 大廈 _____	
Estate Name / No. & Street Name / Lot. No. * 屋苑名稱 / 街名及門牌 / 地段*			District 地區 _____	HK / KLN / NT * 香港 / 九龍 / 新界*	

## Insured Address Details 投保居所資料

Insured Address: (If different from correspondence address) 投保居所地址 (如與上述地址不同)	Flat / Room * 室 / 單位* _____	Floor 樓 _____	Block 座 _____	Building 大廈 _____	District 地區 _____	HK / KLN / NT * 香港 / 九龍 / 新界*
Estate Name / No. & Street Name / Lot. No. * 屋苑名稱 / 街名及門牌 / 地段* _____						
Gross floor area (sq. ft.) 建築面積 (平方呎) _____ (Information collected will be used for internal reference only. 所提供之資料只用作內部參考。)						
Saleable area (sq. ft.) 實用面積 (平方呎) _____ (If available 如有)						

## Basic Cover 基本保障

Gross floor area of Insured Address (sq. ft.) 投保居所之建築面積 (平方呎)  <= 800  >801

Annual Premium (HK\$)  
全年保費 (港幣 / 元)  = 798  Special Quotation  
個別報價

## Optional Cover 自選保障

Building 樓宇建築全險:  
Sum Insured (HK\$)  
投保額 (港幣 / 元) \_\_\_\_\_ x 0.09% = \_\_\_\_\_

Total Annual Premium (HK\$)  
全年保費總額 (港幣 / 元) = \_\_\_\_\_

Period of Insurance 保障期:  
From 由: \_\_\_\_\_ (D) 日 \_\_\_\_\_ (M) 月 \_\_\_\_\_ (Y) 年  
To 至: \_\_\_\_\_ (D) 日 \_\_\_\_\_ (M) 月 \_\_\_\_\_ (Y) 年

### Remarks 註:

- MSIG Insurance (Hong Kong) Limited reserves its right to underwrite buildings over 40 years at its sole discretion.  
三井住友海上火災保險 (香港) 有限公司保留承保樓齡超過40年的樓宇之權利。
- Please contact your insurance representative for special quotation if the gross floor area of your address to be insured is over 800 sq. ft.  
如您投保居所之建築面積為800平方呎以上，請聯絡您的保險顧問以作個別報價。
- The sum insured for the building should represent the full cost of rebuilding the Insured Address (including the costs of fixtures and fittings, renovation, debris removal, professional fees and compliance costs).  
樓宇建築的投保額應為投保居所樓宇重建之全數費用 (包括固定裝置、裝修、清理費用、專業人士費用)。

## Insurance History 投保紀錄

If any of the below answers is "Yes", please give details in a separate paper  
如下列任何一項回答為「是」，請另紙作詳細說明

Do you have any insurance of the same kind with other insurance companies? 您是否擁有其他保險公司的同類型保險?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
Have you ever been refused cover or have special terms and/or additional premium been imposed to you for any insurance of the same kind you are applying for? 在申請投保同類保險時，您曾否被拒保或被要求附加特殊條款及 / 額外保費?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
Have you made any claims under any insurance related to your application within the past two years? 過往兩年內，您曾否就與今次申請有關的任何保險提出索賠?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
Is the Insured Address aged 40 years or above? 投保居所之樓齡已超過40年或以上?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
Is the Insured Address built of / roofed with materials other than bricks, stone or concrete? 投保居所及其屋頂是否以磚瓦、石頭或水泥以外的材料建造?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
Have you taken any legal action against tenant to recover rent of the Insured Address in the past two years? 過往兩年內，您曾否就投保居所採取任何法律行動?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
Is the gross floor area of the Insured Address over 800 sq. ft.? 投保居所之建築面積是否超過800平方呎?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
Does the total value of your contents including the cost of renovation in the Insured Address over HK\$200,000? 您於投保居所之財物，包括裝修的總價值是否超過港幣200,000元?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否

## Payment Instruction and Authorisation 付款說明及授權書

I shall arrange the payment with  
本人將安排保費

Payment mode  
付款方式

my insurance agent / broker  
支付予本人的保險代理 / 經紀

Visa  
 MasterCard 萬事達  
 Cheque 支票

(please make your cheque payable to "MSIG Insurance (Hong Kong) Limited".  
支票抬頭請填寫「三井住友海上火災保險 (香港) 有限公司」)

MSIG Insurance (Hong Kong) Limited directly  
直接支付予三井住友海上火災保險 (香港) 有限公司

Credit Card Account Number (Accept credit card in Hong Kong currency only)  
信用卡賬戶號 (只接受港幣信用卡)

\_\_\_\_\_

Expiry Date  
有效期至

MM(月) YY(年)

Issuing Bank  
發卡銀行

\_\_\_\_\_

Name of Cardholder  
持卡人姓名

I hereby authorise MSIG Insurance (Hong Kong) Limited to charge the total premium of the policy to my credit card account for this insurance.  
本人謹此授權三井住友海上火災保險 (香港) 有限公司從本人信用卡賬戶中扣除本保險的保費。

Cardholder's Signature  
持卡人簽署

(Signature should correspond to the specimen signature of the above credit card account.  
簽署必須與上述信用卡戶口式樣相同。)

Date 日期 \_\_\_\_\_ (D) 日 \_\_\_\_\_ (M) 月 \_\_\_\_\_ (Y) 年

This form is not a policy of insurance. Please refer to the policy terms and conditions which will be issued to you upon acceptance of your proposal.  
此表格並非保單。有關保單將於接納您的投保申請後奉上，屆時請參閱保單中的條款及條件。

## Declaration

I / We desire to effect the insurance specified herein and declare that I / We:

- agree that MSIG Insurance (Hong Kong) Limited reserves the final right to accept or decline my application.
- warrant that an enforceable Tenancy Agreement shall be effective on/before the Policy Commencement Date and agree to present the Tenancy Agreement upon request.
- warrant that no illegal structure exists in the Insured Address.
- warrant that the Insured Address is solely for domestic use with no commercial purpose.
- warrant that the Insured Address is not a sub-divided home or sub-let property.
- warrant that the information given and answers to questions herein are true and correct to the best of my / our knowledge.
- have not withheld facts likely to influence assessment of this application.
- agree that this application, declaration and other information provided shall form the basis of the contract and agree to accept the term, limitations, exclusions, conditions, clauses and warranties contained in the policy / policies and / or as modified or extended by any endorsements thereon.

## Privacy Policy

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.

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 purposes. 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 purposes. If you have any questions or inquiries regarding our privacy policy, please feel free to contact us.

We may amend this Privacy Policy at any time and for any reason. The updated version will be available by following the 'Privacy Policy' link on our website homepage at [www.msg.com.hk](http://www.msg.com.hk). You should check the Privacy Policy regularly for changes.

### 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 documents 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:-

- processing and evaluating your insurance application and any future insurance application you may make;
- 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;
- invoicing and collecting premiums and outstanding amounts from you;
- assessing and processing claims in relation to the Product and any subsequent legal proceedings;
- exercising any right of subrogation by us;
- contacting you for any of the above purposes;
- other ancillary purposes which are directly related to the above purposes; and
- complying with applicable laws, regulations or any industry codes or guidelines.

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 address. We cannot use your personal data for voluntary purposes without your consent.

If you do not wish MSIG to use your personal data for the voluntary purposes listed above, you should tick the box on the right and provide us with the following information. You may also notify us by sending an email to 'dpo@hk.msg-asia.com'. In your notification, you must supply the same required information as listed below.



To enable us to process your opt-out request, please provide us below information.

Full Name: \_\_\_\_\_

Contact Number: \_\_\_\_\_

HKID Number:  
(for identification purpose) \_\_\_\_\_

Policy / Certificate / Acknowledgement Number (if you have one): \_\_\_\_\_

**NOTE: This instruction will override all previous instructions relating to direct marketing that have been given to MSIG.**

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

- third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance broker;
- our legal and professional advisors;
- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- the Insurance Claims Complaints Bureau and similar industry bodies; and
- government agencies and authorities as required or permitted by law.

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.

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. 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.

Proposer's signature \_\_\_\_\_

Date : \_\_\_\_\_ (D) \_\_\_\_\_ (M) \_\_\_\_\_ (Y)

## 聲明

本人(等)特此聲明：

- 同意三井住友海上火災保險(香港)有限公司保留其接納或不受理本人(等)申請書的最後權利。
- 保證在保單生效日或之前備有一份具有效力的「租賃協議」及同意於有需要時提供「租賃協議」以茲證明。
- 保證投保居所內並無違例建築物。
- 保證投保居所只作居住用途並未有任何商業用途。
- 保證投保居所並無分租或轉租。
- 保證所填報資料及對所載問題的回答，據本人(等)確信，均為正確無訛。
- 並未隱瞞可能影響本申請書評估的事實。
- 同意本申請書，聲明及所提供的其他資料作為合法基礎，並同意接受本保單所載及/或其任何修訂或擴充的條款、限制、不承保事項、條件、條文及保證。

## 私隱政策

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。

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免遭受遺失、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。

我們可能不時修改此範本。修改後的範本可於本公司網頁 [www.msig.com.hk](http://www.msig.com.hk) 下載。您應定期查閱此範本所修改的內容。

### 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所載之個人資料。

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**：

- 處理及審批您的保險申請或您將來提交的保險申請;
- 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;
- 發出繳交保費通知及向您收取保費及欠款;
- 評估及處理透過保單索償及任何繼後法律訴訟之用途;
- 由本公司行使代位權利之用途;
- 就以上用途聯絡您;
- 其他與上述用途有直接關係的附帶用途; 及
- 遵循適用法律，條例及業內守則及指引。

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、電話號碼及電郵地址。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。

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必須提供如下的資料。您亦可選擇以電郵方式將您的要求連同所需的個人資料(詳情如下)電郵至“[dpo@hk.msig-asia.com](mailto:dpo@hk.msig-asia.com)”。



為讓我們能夠處理您以上提出的拒絕服務之請求，請提供以下資料。

姓名: \_\_\_\_\_

聯絡電話: \_\_\_\_\_

香港身份證號碼:  
(作識別之用) \_\_\_\_\_

保單號碼 / 證書編號 / 確認編號 (如適用): \_\_\_\_\_

**附註: 此拒絕服務要求將會取代您先前給予三井住友保險一切關於直接促銷的指示。**

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：

- 向我們提供行政、通訊、電腦、付款、保安及其他服務的第三方代理、承包商及顧問(包括:醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商);
- 處理索賠個案的理賠師、理賠調查員及醫療顧問;
- 再保公司及再保經紀;
- 您的保險經紀;
- 我們的法律及專業業務顧問;
- 我們的關連公司(以《公司條例》內的定義為準);
- 香港保險業聯會(或同類的保險公司聯會)及其會員;
- 保險索償投訴局及同類的保險業機構;
- 法例要求或許可的政府機關。

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。

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。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。

投保人簽署

日期: \_\_\_\_\_ 日 \_\_\_\_\_ 月 \_\_\_\_\_ 年

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**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:



**MSIG**

Insurance  
that sees  
the heart  
in everything

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