

You don't own  
the flat, but it  
is your home.  
要保障的不是  
您的居所，  
而是您  
的家。



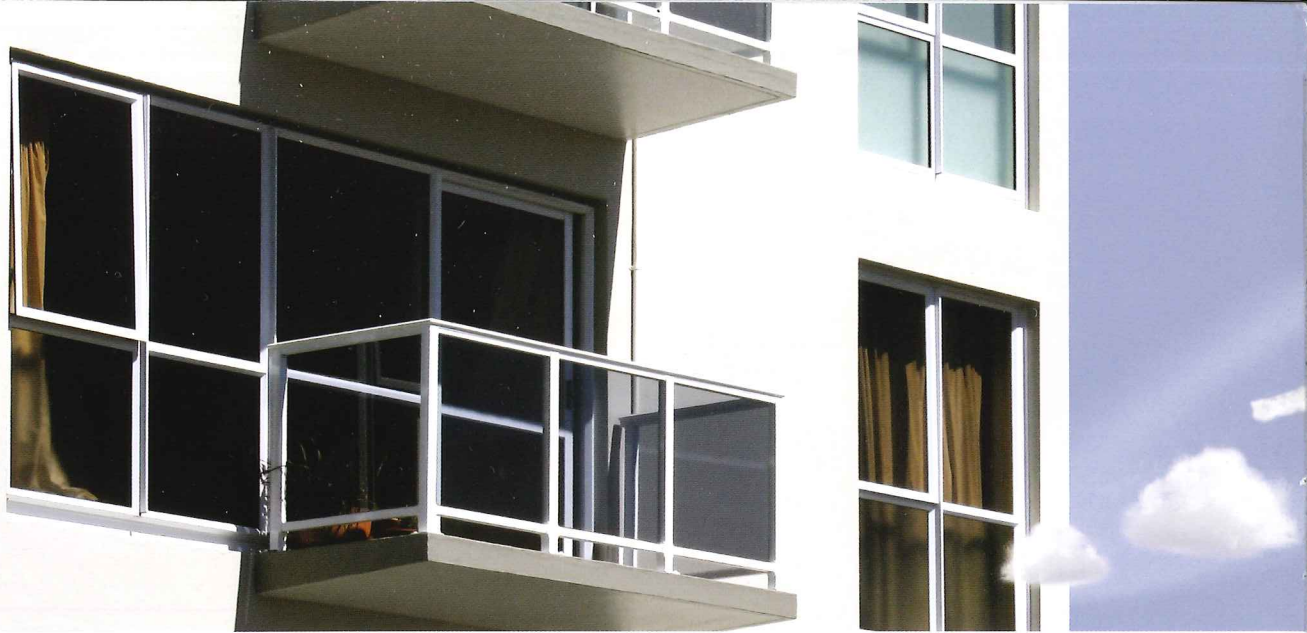
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MSIG

Tenant  
Protector  
租客家居保障計劃





## 租客家居保障計劃

**專為租客而設的  
嶄新保障計劃，  
讓您免受突發的  
財務困擾。**

### **更適合租客的計劃 保障您免受意外困擾**

住所並不只是居住的地方，更是您與摯愛家人的安樂窩，充滿著您對家人的心思。為了好好保護您的安樂窩及家人，您需避免突如其來的意外所造成的財務困擾，特別是當您的家是建立在業主的物業，適當的保障便顯得更為重要。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，細意為您帶來「**租客家居保障計劃**」。此簡單直接的保障計劃是針對租客獨特的需要而設，以保障您及家人的安樂窩。

正如您所預料一樣，「**租客家居保障計劃**」是保障您的租住單位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「租客家居保障計劃」特別為租客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:



### 免受突如其來的開支和法律責任所困擾

若您一時不慎，意外損壞了租住單位內屬於業主的物品，業主當然會向您要求賠償，或是從您的房租按金中扣除相關的維修費用。在本港大部份的家居保險計劃裡，如您或您的家人意外損毀了列於租賃合約上的任何物品，都不在保障範圍之列。這也是三井住友保險「租客家居保障計劃」與眾不同之處——即使您意外遺失或損壞了業主提供的任何物品（不論是否列明於租賃合同內\*），都可獲得賠償！



租金

### 租金保障

如您租住的單位突然因意外損壞而令您暫時不能居住，您便需要遷至臨時居所等待維修。換言之，您需要同時繳付租用地方和臨時居所的租金，這可能會是一筆為數不菲的財務負擔。然而，透過「租客家居保障計劃」，您便可獲得高達港幣50,000元的臨時居所租金賠償。如您可以遷至毋須繳付租金的臨時住處（例如親友家裡），「租客家居保障計劃」則會替您繳付損毀居所在維修期間的租金。

此外，萬一您的業主宣告破產，令您未能取回房租按金，「租客家居保障計劃」將會提供按金總額的一半作賠償，最高為港幣10,000元。

\*有關保障範圍詳情請參閱下頁。

專為租客度身  
而設的保障

每年保費只需**港幣688元**，三井住友保險即會為您的個人財物和資產提供週全的保障，讓您從此安枕無憂，可專注於其他的財務事宜。

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「租客家居保障計劃」。如有任何疑問，歡迎您隨時致電 **3122 6922**查詢。



# 保障範圍一覽表

「租客家居保障計劃」為您提供週全的保障，其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 (基本保障)</b>      |  | <b>總限額300,000，包括基本及額外保障的分項限額</b>  |
| -                          | 意外引致傢俱、固定裝置及設備、家庭電器、個人電腦等損失及損毀                   | 300,000 (每件、每套或每系列50,000)         |
| -                          | 貴重物件如珠寶、手錶、攝影器材等                                 | 100,000 (每件、每套或每系列15,000)         |
| -                          | 金錢、珍藏郵票、錢幣及徽章<br>i) 金錢<br>ii) 珍藏郵票、錢幣、徽章         | 5,000<br>每宗事故1,000<br>每系列1,000    |
| -                          | 其他   | 每件、每套或每系列5,000                    |
| -                          | 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.                         | 按金保障 — 賠償倘因業主破產而未能償還您所支付之按金                      | 10,000或按金的50%，以較低者為準              |
| b.                         | 臨時居所 — 因受保意外導致家居損毀不能居住                           | 50,000 (每日 1,500)                 |
| c.                         | 個人意外保障 — 您或家人於家中因火災或盜竊而受傷，並於三個月內身故               | 50,000                            |
| d.                         | 盜竊 / 搶劫受傷津貼 — 您或家人於家中因爆竊或搶劫而受傷，並獲醫生證明簽發連續四日或以上病假 | 5,000                             |
| e.                         | 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                             |
| f.                         | 災場清理費用   | 10,000                            |
| g.                         | 搬遷保障 — 在委託專業搬屋公司遷居的過程中，家居物品因意外而遺失或損毀             | 100,000 (每件10,000)                |
| h.                         | 臨時寄存保障 — 家居物品被暫寄在香港境內的儲存倉，就意外遺失或受損提供最多30日的保障     | 50,000                            |
| i.                         | 賠償意外遺失或損毀個人文件而引致的補領費用                            | 1,000                             |
| j.                         | 體育器材 (全球保障)                                      | 2,500                             |
| k.                         | 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                                |
| l.                         | 裝修及維修工程 — 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>2. 個人法律責任 (免費附送)</b>    |  |                                   |
| a.                         | 您或家人因疏忽導致業主的家居物品和固定裝置及設備損失或損毀                    |                                   |
| b.                         | 作為租客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                 | 3,000,000 (每宗事故)                  |
| c.                         | 全球個人法律責任 (租客身份以外)                                |                                   |
| d.                         | 作為租客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) |
| e.                         | 作為寵物主人的法律責任                                      | 受保 (只適用於貓及狗)                      |
| <b>24小時家居緊急支援服務 (免費附送)</b> |  |                                   |
| -                          | 若您遇到任何家居問題，我們的緊急支援可為您提供轉介服務                      | 轉介服務                              |

| <b>主要自負金額 (每次索償以港幣 / 元計算)</b> |   |
|-------------------------------|---|
| <b>家居物品</b>                   | <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>搬遷保障的自負金額: 1,000</li> <li>其他原因導致損失的自負金額: 500</li> </ul> |
| <b>個人法律責任</b>                 | <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> <li>業主家居物品受損的自負金額: 10,000</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內容與中文版內容有歧義，將以英文版為準。





Protect your home  
and the things you love

Call 3122 6922 or contact your  
insurance representative

為您的家和摯愛帶來  
週全的保障

請即致電3122 6922或  
聯絡您的保險顧問





## TENANT PROTECTOR

Protect yourself from financial shocks with this innovative insurance plan designed exclusively for Tenants.

### **A better deal for Tenants, and no unpleasant surprises.**

A flat is just a flat, but a home is what you make it. As a Tenant you have built your home in a flat that you don't own. But at MSIG Insurance (Hong Kong) Limited ("MSIG") we understand that a home is not simply a building and its contents. Home is where the heart is and yours is full of the people and things that are precious to you. One of the best ways to protect the home you have created is to protect yourself from the kind of unpleasant surprises that can upset your finances. That's why we have developed '**Tenant Protector**' - a simple and direct insurance plan that has been designed with your specific needs in mind.

As you would expect, '**Tenant Protector**' insures your home contents against loss or damage caused by common risks such as typhoons, fire, water leakage, burglary and accidental damage. Most home insurance plans in the market do this.

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



There's more at stake than you think

These include:



### Avoid unexpected bills and protect yourself against legal action

If you accidentally damage something belonging to the landlord, he will ask you to pay for it. Or he will deduct the repair/ replacement cost from your security deposit. In Hong Kong, most home insurance plans typically exclude coverage for all the items listed in the tenancy agreement if they are accidentally damaged by you or your family. But this plan is different! With Tenant Protector you can claim for accidental loss of, or damage to, items that the landlord has provided for your use (whether they are listed in the tenancy agreement or not\*).



RENT

### Rental Protection

If your home becomes uninhabitable (e.g. as a result of fire damage), you will need to move to temporary accommodation while the damage is being repaired. That means you will need to pay rent for another apartment as well as paying rent for the damaged property. That could be a big financial headache. But with Tenant Protector you will be covered for up to \$50,000 to compensate you for the cost of temporary accommodation. Alternatively, if you can stay somewhere else temporarily without paying rent (e.g. with friends/ family) Tenant Protector will cover the rent that you need to pay on the damaged property.

Further, if your landlord goes into bankruptcy and you cannot get your security deposit back, MSIG Tenant Protector will pay you 50% of the deposit up to \$10,000.

\*See next page for even more benefits.



Tailored  
benefits for  
Tenants

For an affordable **annual premium of just HK\$688** you can sleep easy, secure in the knowledge that MSIG is protecting your personal belongings and your liabilities, so that you can focus on your financial health!

You can contact your insurance representative or sign up for Tenant 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

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

|   |   | Maximum Benefits Payable Per Year (HK\$)  |
|---|---|---|
| <b>1. Contents (Basic Cover)</b>                    |   | <b>300,000 in the aggregate, inclusive of all sub-limits under Extra Benefits</b>               |
| -   | Accidental loss of or damage to your contents including furniture, fixtures and fittings, household appliances, personal computer etc   | 300,000 (50,000 per item, set or collection)  |
| -   | Valuable property e.g. Jewellery, watches, photographic equipment etc   | 100,000 (15,000 per item, set or collection)  |
| -   | Money, stamps, coins and medals   | 5,000   |
| -   | i) Money  | 1,000 per occurrence  |
| -   | ii) Stamps, coins, medals   | 1,000 per collection  |
| -   | Others  | 5,000 per item, set or collection   |
| -   | Household improvements - improvements and betterments on walls, windows, ceiling, floors and doors  | 50,000  |
| <b>Extra Benefits</b>                               |   |   |
| a.  | Loss of security deposit - if your landlord goes into bankruptcy and fails to repay your security deposit   | 10,000 or 50% of the deposit, whichever is the lower  |
| b.  | Alternative accommodation - if your home becomes uninhabitable due to insured damages   | 50,000 (1,500 per day)  |
| c.  | Fatal accident benefit - if you or your family member pass away within three months following injury caused in your home by fire or thieves   | 50,000  |
| d.  | Burglary / robbery harm allowance - if you or your family member sustain injury caused by burglars or robbers in your home with four or more consecutive days of sick leave granted by a doctor | 5,000   |
| e.  | Damaged locks - replacement and installation cost if windows, gate or external door locks are damaged as a result of burglary or attempted theft  | 5,000   |
| f.  | Removal of debris   | 10,000  |
| g.  | Household removal - for loss of or damage to contents during the course of removal by a professional remover  | 100,000 (10,000 per item)   |
| h.  | Temporary storage of contents - loss of or damage to contents during temporary storage in a furniture depository within Hong Kong for up to 30 days   | 50,000  |
| i.  | Replacement of personal documents due to accidental loss or damage  | 1,000   |
| j.  | Sports equipment (worldwide cover)  | 2,500   |
| k.  | Landslip and subsidence extension - loss of or damage to contents directly caused by landslip or subsidence   | Covered   |
| l.  | 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>2. Personal Liability (Free Cover)</b>           |   |   |
| a.  | Any claim against you and your family members in the event of negligence causing loss of or damage to the contents and fixtures and fittings belonging to your landlord                         | 3,000,000 per occurrence  |
| b.  | Your legal liability as tenant in respect of causing third party bodily injury or property damage   |   |
| c.  | Worldwide personal liability (other than as tenant)   |   |
| d.  | Your legal liability as tenant whilst alteration and repair works are carried out at the insured premises   | Covered (contract period not exceeding two months and within maximum contract value of 100,000) |
| e.  | Your legal liability as pet owner   | Covered (cats and dogs only)  |
| <b>24-hour Home Assistance Service (Free Cover)</b> |   |   |
| -   | Offers immediate assistance on referral services if you encounter any problems with your home   | Referral services   |

| <b>Major Excess for Each and Every Claim (HK\$)</b> |   |
|---|---|
| <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>Household removal excess: 1,000</li> <li>Excess in respect of loss caused by other causes: 500</li> </ul> |
| <b>Personal Liability</b>                           | <ul style="list-style-type: none"> <li>Water damage excess for third party property damage: 3,000 or 10% of adjusted loss, whichever is the greater.</li> <li>Excess for landlord's property damage: 10,000</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.



# Tenant Protector Application Form 租客家居保障計劃申請書

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 : (Mr. / Mrs. / Ms.) \* Surname Given Name  
 投保人姓名 : (先生 / 太太 / 女士) \* 姓 名

Date of Birth : (D) (M) (Y) Occupation:  
 出生日期 : 日 月 年 職業 :

HKID / Passport No.\* : Email:  
 香港身份證 / 護照號碼\* : 電郵 :

Tel No. : Home Office Mobile  
 電話號碼 : 住宅 辦公室 手提

Correspondence Address : Flat / Room \* Floor Block Building  
 通訊地址 : 室 / 單位\* 樓 座 大廈

Estate Name / No. & Street Name / Lot. No. \* District HK / KLN / NT \*  
 屋苑名稱 / 街名及門牌 / 地段\* 地區 香港 / 九龍 / 新界\*

## Insured Address Details 投保居所資料

Insured Address: Flat / Room \* Floor Block Building  
 (If different from correspondence address) 室 / 單位\* 樓 座 大廈  
 投保居所地址 (如與上述地址不同) Estate Name / No. & Street Name / Lot. No. \* District HK / KLN / NT \*  
 屋苑名稱 / 街名及門牌 / 地段\* 地區 香港 / 九龍 / 新界\*

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) No. of person(s) residing in the Insured Address 投保居所之居住人數

## Basic Cover 基本保障

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

Total Annual Premium (HK\$)  = 688  Special Quotation  
 全年保費 (港幣 / 元) 個別報價

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

Remarks 註:  
 1. 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。  
 2. 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。  
 3. For any property exceeding HK\$5,000 which you would like to insure, please provide invoice to prove its value.  
 如欲投保任何價值超過港幣5,000元的財物，請於投保時提供收據證明。

## 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?  Yes  No  
 是 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 / 或額外保費?  Yes  No  
 是 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?  Yes  No  
 是 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?  Yes  No  
 是 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?  Yes  No  
 是 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?  Yes  No  
 是 否

Does the total value of your contents including the cost of renovation in the Insured Address over HK\$300,000?  
 您於投保居所之財物，包括裝修的總價值是否超過港幣300,000元?  Yes  No  
 是 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  
 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  
 (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」)

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



## 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.msig.com.hk](http://www.msig.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.msig-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



**MSIG Insurance (Hong Kong) Limited**  
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Fax +852 2890 5741  
[www.msig.com.hk](http://www.msig.com.hk)

**Macau Branch**

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**三井住友海上火災保險 (香港) 有限公司**

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太古城中心第一期9樓  
電話 (852) 2894 0555  
傳真 (852) 2890 5741  
[www.msig.com.hk](http://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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