

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSD) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The QBE Insurance Group is one of the world's top 20 general insurance and reinsurance companies. Listed on the Australian Stock Exchange, QBE operates in around 40 countries and territories worldwide. In the Asia Pacific region, we have had a presence for more than a century. Over the years, we have developed a wealth of local knowledge and expertise in each of our markets in the region. We have also built very strong partnerships with professional insurance intermediaries, these give us unparalleled advantages in understanding the environments in which our customers operate, and the specific risks they face. Today, we have around 60 offices across 16 markets in Asia Pacific.

China Construction Bank (Asia) Corporation Limited is the retail and commercial business platform of China Construction Bank Corporation in Hong Kong, and offers a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services and cross-border financial services, etc.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual customers. We develop and deliver insurance solutions to deal with complex risk exposures in accident and health, liability, employees' compensation, construction and engineering, commercial property, marine cargo and marine hull. We are committed to providing high-quality customer service to our customers.

昆士蘭聯保保險有限公司 (昆士蘭聯保) 為昆士蘭保險集團與中國建設銀行 (亞洲) 股份有限公司之聯營機構。

昆士蘭保險集團為全球首20大保險及再保險公司之一，業務遍及約40個國家及地區，是澳洲證券交易所之上市公司。昆士蘭保險集團在亞太區的發展超越一個世紀，多年來累積豐富的本地知識和經驗，加上與專業的保險中介人建立了穩固的夥伴關係，讓我們對市場環境及客戶面對的經營風險等擁有深切理解。現時，我們已於16個亞洲市場設立約60間辦事處。

中國建設銀行 (亞洲) 股份有限公司為中國建設銀行股份有限公司於香港地區的零售及商業服務平臺，並提供多元化的銀行產品和服務，包括零售銀行服務、商業銀行服務、企業銀行服務、私人銀行服務和跨境金融服務等。

昆士蘭聯保是本港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。我們更制定並提供可應付較複雜風險的專業保險方案，當中包括意外及醫療、責任、僱員補償、商業財產、建築及工程、貨運及船舶保險等。昆士蘭保險一直致力為客戶提供高品質的客戶服務。



QBE

QBE Hongkong & Shanghai Insurance Ltd.

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Travelon Annual Travel Insurance (With Optional Top Ups)

「自在遊」全年旅遊保險

(自選保障以供選擇)

A full year of protection for
the frequent traveller
讓經常外遊的你
享受全年旅遊保障



Travelon Annual Travel Insurance

Travel insurance is important for frequent travellers. Whether you are going on trips for leisure or on business, having the right travel insurance will help you reduce the hassles and eliminate the worries. Travelon Annual Travel Insurance from QBE-HKSI is designed specifically for frequent travellers as it provides three levels of protection to meet different budgets and needs. It can help you reduce the financial burden of unforeseeable events, including accidents, sickness, flight delays, loss of baggage or personal belongings and even third-party liability issues. With the top up covers available as adds on protection of Travelon Annual Travel, you can take along total peace of mind whenever you travel during the year.

Key benefits at a glance:

- Up to HK\$3,000,000 medical expenses cover
- Comprehensive coverage with up to 25 benefit items to protect you throughout the journey
- Travelling delay benefits time excess as low as 5 hours
- 3 levels of coverage to cater to different traveller's needs
- Premium discount up to 10% off for a group of 2 or more individuals
- Cover for unlimited number of children under individual traveller with children and family plans
- Top Ups to tailor for various travel needs
- Cover trip cancellation and curtailment expenses includes Black and Red Outbound Travel Alerts

Claims Service Commitment

Fast Track Claims

Customers always come first. To enhance customer experience and expedite claims assessment and settlement, QBE has implemented a fast track claims lodge for frequent and small amount claims.

Basic Benefits

	MAXIMUM LIMIT (HK\$)		
	ECONOMY	SUPERIOR	PREMIER
1. Medical Expenses¹ Medical expenses on injury or sickness incurred during the journey, inclusive of the additional transportation and accommodation incurred as a result.	500,000	1,000,000	3,000,000
a. Follow up in Hong Kong within 90 days upon return for continuation of medical treatment with reimbursement on the unused balance	On Injury - 100% On Sickness - 10%	On Injury - 100% On Sickness - 10%	On Injury - 100% On Sickness - 10%
b. Extends to cover infectious disease contracted during the journey and diagnosed within 7 days after returning to Hong Kong			
c. Follow up treatment by Chinese medicine practitioner	3,000 (150 / day visit)	5,000 (150 / day visit)	5,000 (150 / day visit)
d. Follow up treatment by physiotherapist or chiropractor	3,000 (300 / day visit)	5,000 (500 / day visit)	10,000 (600 / day visit)
2. Hospital or Quarantine Allowance	3,000 (300 / day)	5,000 (500 / day)	10,000 (800 / day)
3. Intensive Care Unit Allowance	3,000 (300 / day)	5,000 (500 / day)	10,000 (800 / day)

BASIC BENEFITS (CONTINUED)	MAXIMUM LIMIT (HK\$)		
	ECONOMY	SUPERIOR	PREMIER
4. Mugging Cash allowance for hospitalisation due to mugging attack.	2,000 (300 / day)	5,000 (500 / day)	10,000 (800 / day)
5. 24-Hour Worldwide Emergency Assistance Services	As charged As charged One-way economy airfare 50,000 One economy return airfare and room accommodation at 10,000 (2,000/day) 10,000 (2,000/day) Free		
a. Emergency Medical Evacuation and/or Repatriation			
b. Repatriation of Mortal Remains			
c. Return of Unattended Child(ren)			
d. Hospital Admission Guarantee			
e. Compassionate Visit			
f. Convalescence Assistance			
g. Hotline and Referral Services			
6. Personal Accident²			
• Accidental death or permanent disablement	500,000	1,500,000	2,000,000
• Accidental death or permanent disablement happens on common carrier	1,000,000	2,250,000	3,000,000
• Second or Third Degree Burn	100,000	200,000	300,000
7. Funeral Expenses Burial and cremation charges in the event of accidental death.	20,000	30,000	50,000
8. Compassionate Cash Cash relief on death due to sudden sickness.	10,000	20,000	30,000
9. Personal Belongings			
a. Baggage and Personal Effects ³	10,000	20,000	50,000
- Per item / pair / set limit	3,000	3,000	5,000
- Laptop up to HK\$10,000 per item / per set			
- Sports equipment up to HK\$5,000 in total			
b. Personal Money	2,000	3,000	6,000
c. Document Loss - replacement cost for the loss of travel document and the additional transportation and accommodation expenses incurred as a result	10,000	10,000	20,000
10. Unauthorised Use of Credit Card⁴ Unauthorized use of credit card as a result of loss of card overseas.	3,000	5,000	8,000
11. Trip Cancellation Loss of transportation and accommodation expenses paid in advance by cancellation of trip due to sudden death, serious injury or sickness of the insured person, his/her immediate family member, close business partner or travel companion; witness summons or jury service, compulsory quarantine; unexpected outbreak of strike, riot, civil commotion, act of terrorism, pandemic, natural disaster or adverse weather at the scheduled destination within 1 week from departure. OTA ⁵ to the scheduled destination or insured person's home being seriously damaged by fire, flood or burglary within 1 week from departure.	20,000	40,000	50,000
• Cancellation fee of the redeemed air mileage at US\$120 or cash allowance at HK\$1 for every 10 air mileage redeemed	1,000	1,000	1,000

Travelon Annual Travel Insurance

BASIC BENEFITS (CONTINUED)	MAXIMUM LIMIT (HK\$)		
	ECONOMY	SUPERIOR	PREMIER
12. Trip Curtailment Loss of or additional transportation and accommodation expenses incurred as a result of curtailment due to sudden death, serious injury or sickness of the insured person, his/her immediate family member, close business partner or travel companion; witness summons or jury service, unexpected outbreak of strike, riot, civil commotion, act of terrorism, pandemic, natural disaster or adverse weather; OTA ⁵ to the city or country travelling or insured person's home being seriously damaged by fire, flood or burglary <ul style="list-style-type: none"> The cancellation fee of the redeemed air mileage at US\$120 or cash allowance at HK\$1 for every 10 air mileage redeemed 	20,000	40,000	50,000
13. Trip Re-route⁶ Additional transportation expenses in re-routing to arrive at the scheduled destination if common carrier is cancelled or delayed due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown for more than 5 full hours.	20,000	30,000	40,000
14. Baggage Delay³ Emergency purchases of clothings, requisites or toiletries if the baggage is delayed.	2,000 (500 first 5 full hrs, 1,000 every 5 full hrs thereafter)	3,000 (500 first 5 full hrs, 1,000 every 5 full hrs thereafter)	5,000 (500 first 5 full hrs, 1,000 every 5 full hrs thereafter)
15. Travel Delay⁶ <ul style="list-style-type: none"> Cash allowance for the delay of departure of common carrier due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown; or Additional transportation expenses and overseas overnight accommodation incurred for the delay of more than 5 full hours as a result; or Loss of pre-paid transportation and accommodation expenses if the departure from Hong Kong is delayed for more than 5 full hours resulting in cancellation of trip 	2,000 (300 first 5 full hrs, 500 every 5 full hrs thereafter) 5,000 (1,200 / day) 1,000	3,000 (300 first 5 full hrs, 500 every 5 full hrs thereafter) 10,000 (1,200 / day) 1,000	5,000 (300 first 5 full hrs, 500 every 5 full hrs thereafter) 20,000 (1,200 / day) 2,000
16. Missed Connection⁶ The additional transportation and overnight accommodation expenses incurred due to late arrival of preceding connecting scheduled public conveyance and no onward transportation is available within consecutive 5 hours.	1,000 (1,000 / day)	2,000 (1,200 / day)	3,000 (1,200 / day)
17. Missed Event Overseas sports, music, entertainment, museum and theme park ticket paid in advance by credit card if unable to attend due to sudden death or serious sickness of the insured person, his/her immediate family member or travelling companion; witness summon jury service; compulsory quarantine; mechanical or electrical breakdown of the common carrier.	1,000	2,000	3,000
18. Rental Vehicle Excess	3,000	5,000	5,000

BASIC BENEFITS (CONTINUED)	MAXIMUM LIMIT (HK\$)		
	ECONOMY	SUPERIOR	PREMIER
19. Personal Liability Legal liability to third party bodily injury or property damage.	1,000,000	2,000,000	5,000,000
20. Aircraft Hijack Cash allowance if delay in excess of 12 hours caused by hijack.	10,000 (2,000 / day)	20,000 (2,000 / day)	30,000 (2,000 / day)
21. Credit Card Protection⁴ Unsettled balance on purchases made during the journey in the event of the accidental death.	10,000	20,000	30,000
22. Emergency Cash Allowance Cash allowance for the period of loss of travel documents that prohibits the continuation of journey.	5,000 (500 / day)	8,000 (800 / day)	10,000 (1,000 / day)
23. Home Contents Protection Loss or damage to home contents due to burglary whilst the home is uninhabited.	10,000 (5,000 / item)	20,000 (5,000 / item)	30,000 (5,000 / item)
24. Home Return Protection Accommodation at the airport in the event of unable to return home after the trip due to natural disaster or adverse weather conditions.	1,000	2,000	3,000
25. Trauma Councelling	15,000 (1,500 / visit)	15,000 (1,500 / visit)	15,000 (1,500 / visit)

Top Ups

	MAXIMUM LIMIT (HK\$)
1. Business Package <ul style="list-style-type: none"> Baggage and Personal Effects Expansion: <ul style="list-style-type: none"> Laptop up to HK\$10,000 per item / pair / set Sports equipment up to HK\$5,000 per item / pair / set Staff Replacement Expenses - pays for the transportation and accommodation expenses for arranging a replacement staff to handle the business assignment in the event of death, serious sickness or injury sustained by the staff originally appointed for the business assignment during the journey causing discontinuation of the original assignment 	50,000 25,000
2. Snow Sports <ul style="list-style-type: none"> Missed Booking - loss of pre-paid ski lift passes, ski and snowboard equipment hire or tuition fee due to serious injury or sickness Piste Closure - due to snow condition, avalanche or storm Snow sports Equipment Hire - ski equipment hire if ski equipment is lost, delayed or damaged Snow sports Equipment Expansion - top up cover limit form the basic cover 	2,000 3,500 (350 / day) 2,500 5,000

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TOP UPS BENEFITS (CONTINUED)	MAXIMUM LIMIT (HK\$)
3. Cruise Voyage <ul style="list-style-type: none"> Cruise Hijack or Kidnap - cash allowance Cruise Rejoin - additional transportation expenses incurred in re-routing to rejoin the cruise ship in the next scheduled port of call if the common carrier for travelling to the designated port is delayed in arrival in excess of 5 full hours, resulting in failing to board the cruise ship Cruise Cancellation due to Travel Delay - loss of pre-paid cruise fee if the common carrier for travelling to the cruise ship is delayed in excess of 5 full hours, resulting in failing to board the cruise ship Shore Excursion Cancellation - loss of pre-paid shore excursion fee as a result of cancellation due to sudden death, serious injury or sickness of the insured person, immediate family member or travel companions; unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster, pandemic or adverse weather; OTA³ launched to the destinations of the excursion 24 hours before departure to the shore excursion 	<p>20,000 (2,000 / day)</p> <p>10,000</p> <p>10,000</p> <p>10,000 (2,000 / excursion)</p>
4. Rental Vehicle Extension <ul style="list-style-type: none"> Excess Expansion Loss or damage of tyres, windscreen and undercarriage when excluded under the rental car insurance 	<p>50,000 / annum</p> <p>10,000 / trip</p> <p>10,000 / trip</p>
5. Trip Cancellation and Curtailment Expansion Top up coverage limit from basic cover	150,000
6. China Network Hospital Admission Guarantee⁷ In the event of injury or sickness sustained during a journey in Mainland China, simply show your "Medpass" and a hospital admission guarantee will be provided for emergency medical treatment as an in-patient at our hospital network.	50,000

- Reimbursement on in-patient Medical Expenses (other than in-patient doctor fee, surgical fee, operating theatre fee and anaesthetist's fee) shall be adjusted for hospital confinement in Semi-private Room to 50%; Single or Private Room to 25%.
- For any insured person above 75 or below 18 years of age, Accidental Death or Permanent Disablement Benefits and Second or Third Degree Burn are subject to 50% of sum insured. Double indemnity for Accidental Death or Permanent Disablement on Common Carrier is not applicable.
- Either Baggage and Personal Effect or Baggage Delay is payable for the same item, pair or set.
- Unauthorised Use of Credit Card and Credit Card Protection are not applicable to any insured person below 18 years of age.
- Refer "Outbound Travel Alert Extension" for details of coverage.
- Either Trip Re-route, Travel Delay or Missed Connection is payable.
- Refer to "Procedure of Using Medpass" for detailed logistics.

Outbound Travel Alert (OTA) Extension

In the event of the Security Bureau launches Red Alert or Black Alert to your planned destination, it is recommended that you adjust your travel plan or avoid non-essential travel to the country or region where the alert is launched to. To minimize your financial loss, Travelon extends to cover for your loss of pre-paid or unused travel and accommodation expenses due to adjustment of travel plans. Reimbursement to your loss is in accordance with the circumstances as below:

RED ALERT	BLACK ALERT
50%	100%

Conditions:

- In the event of no OTA is launched to the planned destination on the issue date of the Policy or the date which the transportation and/or accommodation is booked (whichever is later), the Red Alert or Black Alert must be issued at least 1 day after the day on which the Policy is issued or the date which the transportation and/or accommodation is booked (whichever is later).
- In the event of an OTA has been issued to the planned destination on the date which the Policy is issued or the date which the transportation and/or accommodation is booked (whichever is later), cancellation of trip and shore excursion is subject to a higher level of Alert being Red Alert or Black Alert and the higher level of Alert must be issued to the planned destination at least 1 day after the Policy is issued or the date which the transportation and/or accommodation is booked (whichever is later).
- Cancellation of trip, shore excursion or special events must take place not earlier than 7 days from the departure date of the scheduled itinerary and the OTA to the planned destination must be in force at the time of cancellation.
- Curtailment of trip must take place while OTA to the destination is in force after commencement of the trip and in the event of an OTA has been issued to the planned destination on the date which the Policy is issued, curtailment of the trip is subject to a higher level of Alert inclusive of Red Alert or Black Alert.

Procedure of Using "Medpass"

"Medpass" holder who requires a deposit guarantee for admission into our appointed hospitals in Mainland China due to illness or accident, please follow the procedures as follows:

- Call our 24-hour Emergency Assistance Hotline at +852 2862 0138 to enquire about a nearby appointed hospital.
- Go through the admission procedure at the Admission Office of the appointed hospital during office hours; or if outside office hours, at the Admission Office or Accident and Emergency Department.
- When you register for hospital admission, present your "Medpass" and your identification document (such as China Re-entry Permit, Hong Kong Identity Card or Passport) and you can enjoy the admission deposit guarantee service.
- Please pay your hospital fees when you are discharged from hospital.

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What else should I know about?

- **Home to Home Cover:** The Policy commences from the time you depart from your home or place of work for the direct purpose of the beginning your planned journey or 4 hours from the schedule departure time, whichever is the later; and ends at the time you arrive home or place of work upon completion of the journey or 4 hours after your scheduled arrival time, whichever is the earlier.
- **Free Automatic Extension of Period:** The expiry date of the policy shall be extended automatically for a maximum of 10 days free-of-charge in the event the journey has to be delayed involuntarily
- **Extended Scale of Compensation for Permanent Disablement:** Compensation is provided starting from the loss of one phalanx of a finger
- **Group Discount up to 10% off:** 5% off for a group of 2 to 9 traveling companions under Individual Plan; 10% off for a group of 10 or more traveling companions under Individual Plan
- **Extreme or Dangerous Sports Cover:** bungee jumping, hot air ballooning, parachuting, paragliding, hang-gliding, rafting, canoeing, kayaking, kitesurfing or kite landboarding, water skiing, wakeboarding surfing, wind surfing, skiing, snowboarding, snow skating and snow mobiling are covered

Major Exclusions

1. Pre-existing medical conditions.
2. Pregnancy, childbirth, miscarriage, abortion and all complications.
3. Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities.
4. Intoxication by alcohol, narcotics or drugs including related treatments.
5. War (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion.
6. Radioactive contamination, nuclear fission / fusion, nuclear weapon or device or chemical or biological agent.
7. Illegal/unlawful act, intentional self-inflicted injury or suicide.
8. Sanctions, regulation, prohibition, confiscation, detention, destruction by government, customs or other authorities.
9. In any violation of the laws or resistance to arrest.
10. Engaging in naval, military, air force service or operation or armed forces; in any form of manual employment; offshore activities like commercial diving, oil rigging; mining; aerial photography; handling or explosive or hazardous chemicals; performing as an actor / actress; tour guide or tour escort; ship or air crew member including pilot.
11. Professional sports, mountaineering, trekking at altitude above 5,000m, scuba diving deeper than 30m, any riding or driving in any kind of race, aerial flight activities except as a passenger in a properly licensed power-driven aircraft, extreme or adventurous sports unless as mentioned under Extreme or Dangerous Sports Cover above.

Important Notes

1. This Policy is applicable to conventional leisure or business (clerical or administrative work only) travel, not applicable to expedition, adventure or similar journey.
2. The insurance cover shall be non-transferrable and cancellation of policy is subject to short period charge.
3. Any insured person can be covered under only one travel policy for the same journey by the Company. In the event that multi policies are purchased, the insured person will be considered to have been insured under the policy offering the highest benefits.
4. Insured person(s) must be Hong Kong resident(s) up to 80 years of age.
5. Maximum travel duration per trip is up to 90 days.
6. Any children under 12 years of age must be accompanied by an adult.
7. A group of insured persons under a family, corporation or an organization is eligible to apply as a group under Individual Plan. Group discount of 5% shall apply for a group with 2 to 9 insured persons insured together under Individual Plan; 10% off shall apply for a group with 10 or more insured persons insured together under Individual Plan.
8. Individual & Children Plan is applicable to a parent or legal guardian and all accompanying children aged below 18.
9. Family Plan is applicable to both parents or legal guardians and all accompanying children aged below 18.
10. For replacement or update of information on "Medpass", an insured person shall send a written notice to QBE Hongkong & Shanghai Insurance Limited and a handling fee of HK\$100 will be charged.
11. Immediate notice shall be given to QBE Hongkong & Shanghai Insurance Limited of any occurrence likely to give rise to a claim under the policy upon your return to Hong Kong. Claims shall be lodged online at <http://claims.qbe.com/hk/travel/together> with all supporting documents within 30 days. All original invoices and receipts shall be kept for 90 days from claims submission, and shall be provided at the request of the Company.

Remarks: This brochure is only a summary. Please refer to the Policy for full terms and conditions.

「自在遊」全年旅遊保險

不論你經常外出公幹或旅遊，旅遊保險對你都十分重要。昆士蘭聯保的「自在遊」全年旅遊保險保障全面，專為經常出外的旅客而設，有助減低突發事件如意外、疾病、航班延誤、遺失行李或個人財物；甚至涉及第三者法律責任等引致的財政負擔。本計劃提供三種級別可供選擇，配合不同旅客的預算和需要。新增自選保障，你的旅程更可倍感安心。

計劃主要優點包括：

- 醫療保障高達 3,000,000 港元
- 多達25項周全保障，讓你旅途倍感安心
- 延誤保障免賠期低至5小時
- 三種保障程度配合不同旅客需要
- 兩位或以上個人旅客同行可享高達10%保費
- 個人及子女和家庭計劃保障兒童數目不限
- 自選保障配合你的不同旅遊需要
- 賠償紅色或黑色「外遊警示制度」所引致取消或縮短旅程

理賠服務承諾

理賠快線

昆士蘭聯保一向以客為先。我們為提升客戶體驗及提供更快捷的索償服務，推出簡易索償程序，處理較常見及小額索償個案。

基本保障

	最高賠償額 (港元)		
	經濟	高級	尊貴
1. 醫療費用¹ 因意外或疾病所需的醫療費用，並包括因此而引致之額外住宿和交通費用。 a. 受保人於旅途中因疾病或意外導致回港後90日內仍需繼續覆診治療，其所支付的合理覆診費用可獲賠償未使用限額 b. 在旅途中感染傳染病並在回港後的七天內確診 c. 中醫覆診治療 d. 物理治療或脊醫覆診治療	500,000 由於損傷 – 100% 由於疾病 – 10% 3,000 (150 / 每日每次) 3,000 (300 / 每日每次)	1,000,000 由於損傷 – 100% 由於疾病 – 10% 5,000 (150 / 每日每次) 5,000 (500 / 每日每次)	3,000,000 由於損傷 – 100% 由於疾病 – 10% 5,000 (150 / 每日每次) 10,000 (600 / 每日每次)
2. 住院或隔離現金津貼	3,000 (300 / 日)	5,000 (500 / 日)	10,000 (800 / 日)
3. 深切治療病房津貼	3,000 (300 / 日)	5,000 (500 / 日)	10,000 (800 / 日)
4. 因搶劫受傷 為受保人因被搶劫而受傷需入住醫院提供現金津貼	2,000 (300 / 日)	5,000 (500 / 日)	10,000 (800 / 日)

基本保障 (續)	最高賠償額 (港元)		
	經濟	高級	尊貴
5. 24小時全球緊急援助 a. 緊急醫療護送及 / 或運返 b. 運送遺體 c. 安排無人照顧的兒童返港 d. 入院保證金 e. 安排親友探訪 f. 康復期住宿 g. 熱線及轉介服務	實際開支 實際開支 單程經濟客位機票 50,000 來回經濟客位機票及酒店住宿10,000 (2,000 / 日) 10,000 (2,000 / 日) 免費		
6. 個人意外² • 意外死亡或永久傷殘 • 於公共交通工具上意外死亡或永久傷殘 • 二級或三級燒傷	500,000 1,000,000 100,000	1,500,000 2,250,000 200,000	2,000,000 3,000,000 300,000
7. 殮葬費用 賠償受保人意外死亡引致土葬及火葬費用。	20,000	30,000	50,000
8. 撫恤金 受保人因突發之疾病引致死亡之現金補償。	10,000	20,000	30,000
9. 個人財物 a. 行李及私人財物 ¹ • 每件 / 對 / 套 物品最高賠償金額 • 每件 / 套手提電腦最高賠償金額為10,000港元 • 每件 / 對 / 套體育用品最高賠償金額為5,000港元 b. 個人錢財 c. 證件遺失 遺失旅遊證件之補領費用及所引致之額外交通及酒店費用	10,000 3,000 2,000 10,000	20,000 3,000 3,000 10,000	50,000 5,000 6,000 20,000
10. 信用卡被盜用⁴ 遺失信用卡引致資料被盜用。	3,000	5,000	8,000
11. 取消旅程 賠償因受保人、直系親屬、緊密商業夥伴或旅行同伴突然死亡、重傷或重病；受保人被傳召作證、出任陪審團或被強制隔離；計劃的目的地於出發前一星期內發生非預期的罷工、暴動、內亂、恐怖主義活動、自然災害、廣泛流行病、惡劣天氣；目的地被發出外遊警示 ⁵ 或受保人住所於出發前一星期內因火災、水浸或盜竊而嚴重損毀所引致取消旅程而不獲退回之預繳住宿和交通費用。 • 賠償以飛行里數換取機票之取消機票手續費最高120美元或提供每10飛行里數1港元之現金賠償	20,000 1,000	40,000 1,000	50,000 1,000
12. 縮短旅程 賠償因受保人、直系親屬、緊密商業夥伴或旅行同伴突然死亡、重傷或重病；受保人被傳召作證；出任陪審團；非預期的罷工、暴動、內亂、恐怖主義活動、自然災害、廣泛流行病、惡劣天氣；身處的城市或國家被發出外遊警示 ⁵ 或受保人住所因火災、水浸或盜竊而嚴重損毀所引致縮短旅程而不獲退回之預繳住宿和交通費用。 • 賠償以飛行里數換取機票之取消機票手續費最高120美元或提供每10飛行里數1港元之現金賠償	20,000 1,000	40,000 1,000	50,000 1,000

基本保障 (續)	最高賠償額 (港元)		
	經濟	高級	尊貴
13. 更改路線⁶ 保障受保人所乘搭之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖主義活動、自然災害、惡劣天氣、機械或電力故障等因素延誤滿5小時以上，而要支付之額外交通費用以趕及原定行程。	20,000	30,000	40,000
14. 行李延誤³ 因旅程中行李延誤而需要購買衣物、必需品及洗漱用品之費用。	2,000 (滿首5小時500, 其後每滿5小時1,000)	3,000 (滿首5小時500, 其後每滿5小時1,000)	5,000 (滿首5小時500, 其後每滿5小時1,000)
15. 行程延誤⁴ • 賠償受保人原定乘坐之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖主義活動、自然災害、惡劣天氣、機械或電力故障影響而引致延誤之現金津貼；或 • 旅程延誤超過5小時而需額外支付的交通費及海外過夜住宿費用；或 • 由香港出發時間延誤超過5小時，受保人取消旅程而不能退回已繳付之交通及住宿費用	2,000 (滿首5小時300, 其後每滿5小時500) 5,000 (1,200 / 日) 1,000	3,000 (滿首5小時300, 其後每滿5小時500) 10,000 (1,200 / 日) 1,000	5,000 (滿首5小時300, 其後每滿5小時500) 20,000 (1,200 / 日) 2,000
16. 接駁交通工具誤點⁴ 因接駁交通工具延誤到達海外接駁點，而抵達接駁點後5小時內未獲安排替補交通，將賠償額外交通費及過夜住宿費。	1,000 (1,000 / 日)	2,000 (1,200 / 日)	3,000 (1,200 / 日)
17. 缺席活動 賠償受保人、直系親屬或旅行同伴因突然死亡或重病；受保人被傳召出任陪審團或被隔離；公共交通工具機械或電力故障所引致缺席以信用卡預訂的海外體育、音樂、娛樂活動、博物館及主題公園的門票損失。	1,000	2,000	3,000
18. 租車自負額保障	3,000	5,000	5,000
19. 個人法律責任保障 受保人導致他人身體受傷或財物損失之法律責任。	1,000,000	2,000,000	5,000,000
20. 飛機騎劫 為受保人因乘坐的飛機遭騎劫超過連續12小時導致行程延誤或中斷提供現金補償。	10,000 (2,000 / 日)	20,000 (2,000 / 日)	30,000 (2,000 / 日)
21. 信用卡保障⁴ 保障受保人意外身故時，於旅程中以信用卡簽賬而未繳之結餘及費用。	10,000	20,000	30,000
22. 應急現金津貼 受保人因遺失旅遊證件而需滯留當地作出現金補償。	5,000 (500 / 日)	8,000 (800 / 日)	10,000 (1,000 / 日)
23. 家居保障 受保人在港的空置居所因盜竊而引致的損失。	10,000 (5,000 / 件)	20,000 (5,000 / 件)	30,000 (5,000 / 件)
24. 回程返家保障 賠償行程完結返港後因自然災害或惡劣天氣而滯留機場所引致的住宿費用。	1,000	2,000	3,000
25. 創傷輔導	15,000 (1,500 / 次)	15,000 (1,500 / 次)	15,000 (1,500 / 次)

自選保障

	最高賠償額 (港元)
1. 商務旅遊保障	
<ul style="list-style-type: none"> 行李及私人財物加額保障: <ul style="list-style-type: none"> 手提電腦包括配件最高額外賠償金額為10,000港元 運動用品每件 / 對 / 套最高額外賠償金額為5,000港元 替代員工開支 原定員工在旅途中死亡、重病或重傷而不能繼續被指派之工作，而須安排替代員工完成有關工作之額外住宿和交通開支 	50,000 25,000
2. 滑雪運動保障	
<ul style="list-style-type: none"> 取消預訂場地 — 因重病或重傷而取消滑雪行程所引致已預繳之滑雪纜車車票、租用雪橇和滑雪裝備或課堂費用損失 滑雪場關閉 — 賠償滑雪場因雪量不足、雪崩或風暴而關閉所導致的預繳滑雪場租用費用之損失 租用滑雪運動裝備 — 賠償行李中之滑雪裝備遺失，延誤或損毀而需要租用滑雪裝備之費用 滑雪運動裝備加額保障 — 基本保障外之額外保障金額 	2,000 3,500 (350 / 日) 2,500 5,000
3. 郵輪旅程保障	
<ul style="list-style-type: none"> 郵輪被擄劫或綁架 重返郵輪 — 賠償受保人原定乘坐接駁郵輪之公共交通工具因延誤到達超過連續5小時以致未能趕及登上原定郵輪，為趕及下一個停泊港口登船而需支付的額外交通費用 因行程延誤而取消郵輪行程 — 賠償受保人原定乘坐接駁郵輪之公共交通工具因延誤超過連續5小時所引致取消郵輪行程而不獲退回之預繳款項 取消岸上觀光行程 — 若受保人、直系親屬或旅行同伴突然死亡、重傷或重病；強制隔離；岸上觀光目的地在觀光行程期間突然發生罷工、暴動、內亂、恐怖主義活動、廣泛流行病、自然災害、惡劣天氣或在出發前24小時被發出外遊警示，受保人可獲賠償取消岸上觀光行程而不獲退回之預繳款項 	20,000 (2,000 / 日) 10,000 10,000 10,000 (2,000 / 岸上觀光)
4. 租車自負額伸延保障	
<ul style="list-style-type: none"> 提供基本保障外之額外保障金額 為租車保險的不受保項目包括輪胎、擋風玻璃及底盤的意外損毀作出賠償金額 	50,000 (每年) 10,000 (每次旅程) 10,000 (每次旅程)
5. 取消及縮短旅程加額保障	
提供除基本保障外之額外保障金額	150,000
6. 中國網絡醫院入院保證	
於中國旅遊時因急病或意外入院時，只要出示「任中橫」卡，入住網絡醫院時可免入院保證金額。	50,000

備註：

- 住院醫療費用（住院醫生費、手術費、手術室費及麻醉師費除外）的賠償根據入住半私家病房調整至50%；單人病房或私家病房調整至25%。
- 如受保人年齡為18歲以下，「意外死亡或永久傷殘」及「二級或三級燒傷」之最高賠償額為原有計劃的50%，「於公共運輸交通工具上意外死亡或永久傷殘」之保障並不適用。
- 就同一件 / 對 / 套物品之索償，「行李及私人財物」及「行李延誤」中只限其中一項為可償付保障。
- 「信用卡被盜用」及「信用卡保障」不適用於年齡為18歲以下的受保人。
- 保障詳情請參考以下「外遊警示伸延保障」。
- 「更改路線」、「行程延誤」及「接駁交通工具誤點」中只限其中一項為可償付保障。
- 使用方法請參考「任中橫」卡使用步驟。

註：此小冊子只供作參考之用，所有條款及細則概以保險單為準。

外遊警示伸延保障

如保安局對你的計劃目的地發出紅色或黑色外遊警示，表示建議你更改行程或如非必要，避免到已發出警示之國家或地區旅遊。為減低你更改行程所引致的財務損失，「自在遊」特別伸延保障至外遊警示引致已預繳或未用的住宿及交通費用。有關費用將按以下賠償：

紅色外遊警示	黑色外遊警示
50%	100%

條款：

- 如已計劃的旅遊目的地在保單簽發日或預訂交通及/或住宿當日（以較遲者為準）無任何外遊警示生效，紅色或黑色外遊警示必須在保單簽發日或預訂交通及/或住宿當日（以較遲者為準）最少一日後發出。
- 如已計劃的旅遊目的地，在保單簽發日時外遊警示已經生效，引致旅程或岸上觀光行程取消之外遊警示必須屬較高級別的紅色或黑色外遊警示，並必須於保單簽發日最少一日後發出方能生效。
- 旅程或岸上觀光行程必須於原定行程出發前之7天內取消並取消時目的地之外遊警示必須仍然生效。
- 縮短旅程必須於出發後並且目的地之外遊警示必須仍然生效；如已計劃的旅遊目的地在保單簽發日外遊警示已經生效，引致縮短旅程之外遊警示包括紅色或黑色外遊警示必須屬較高之級別。

「任中橫」卡使用步驟

倘若你於國內因病或意外需要入院，要享用國內特約醫院免入院保證金服務之步驟如下：

- 致電我們的24小時緊急援助熱線+852 2862 0138查詢就近之特約醫院。
- 於辦公時間內，前往特約醫院之入院處登記；或於非辦公時間內，前往入院處或急症室辦理入院手續。
- 辦理入院登記時，請出示「任中橫」卡及身分證明文件（包括回鄉證、香港身分證或護照），即可獲免入院保證金。
- 出院時請繳付有關之醫院費用。

我須知道甚麼資料？

- 保障整個行程：保障由您離開家門或工作地點直接啟程或原定起程時間4小時前開始，以較遲者為準；並由您完成旅程返回家中或工作地點或原定回程到達時間4小時後結束，以較早者為準；為您提供由出門至返家之安心保障
- 免費自動延長保險期：如受保人在無可避免的情況下被迫延長旅程，本保險將自動延長不超過10天而不另收費
- 全面永久傷殘保障：個人意外中永久傷殘之賠償由喪失一節手指開始，為永久傷殘提供全面保障
- 同行之個人旅客投保優惠：兩位至九位可獲5%折扣優惠；十位以上可獲10%折扣優惠
- 極限或冒險性運動保障：如吊索跳、熱氣球、跳傘、滑翔傘、滑翔飛行、激流木筏、獨木舟、划艇、衝浪風帆或陸上風帆滑板、滑水、水上滑板、滑浪、滑浪風帆、滑雪、滑雪板、水上滑冰、雪車均為受保項目。

主要不保事項

- 已存在的健康狀況。
- 懷孕、分娩、流產、墮胎或由上述引起的其他病症。
- 精神失常、愛滋病、性病、先天性疾病或缺陷。
- 酗酒、濫用麻醉劑或藥物或與此有關的治療。
- 戰爭（無論宣戰與否）及一切相關行為、入侵或內戰，包括暴亂及內亂。
- 輻射、核能、核武或核裝置或涉及生物或化學物質等。
- 非法或違法的行為、蓄意令自己受傷或自殺。
- 制裁、政府法例或禁令、被海關或其他政府機構沒收、扣留或毀滅。
- 受保人違法或拒捕。
- 受保人參與海軍、軍事、空軍服務或機動部隊；或受僱作體力勞動；離岸活動如商業潛水、鑽油、採礦；高空攝影；處理爆炸或危險物品；演員演出；導遊或領隊；船員或飛機機組人員包括機師。
- 職業運動、登山、高山遠足高過5,000米、水肺潛水水深超過30米、任何種類的策騎或駕駛競賽、參加飛行活動（乘客乘坐具適當牌照之動力飛行器除外）、其他極限運動或冒險性運動（「極限或冒險性運動保障」的運動除外）。

注意事項

- 本保險只適用於一般觀光旅遊或工幹(文職或行政)旅遊，不適用於探險類之行程。
- 本保單一經購買，將不可轉讓及取消須要收取短期手續費。
- 於同一旅程，受保人只可擁有一份由本公司簽發之綜合旅遊保單。如受保人為同一旅程購買超過一份保單，只會視作受其中提供最高賠償額的保單保障。
- 受保人必須為年齡80歲或以下之香港居民。
- 受保旅程每次最長90日。
- 12歲以下之兒童於旅程中必須由成人陪同。
- 個人計劃適用於多名家庭成員或多人以公司或機構名義一同投保。兩位至九位旅客同時投保個人計劃可獲5%折扣優惠；十位或以上旅客同時投保個人計劃可獲10%折扣優惠。
- 個人及子女計劃適用於父或母一名監護人及其所有年齡18歲以下之同行子女。
- 家庭計劃適用於父母二人或兩位法定監護人及其所有年齡為18歲以下之同行子女。
- 更改資料、補領遺失或損壞之「任中橫」卡，需書面通知昆士蘭聯保保險有限公司，並繳付100港元手續費。
- 如欲申請賠償，受保人必須於回港後立即通知昆士蘭聯保保險有限公司，並於30日透過 <http://claims.qbe.com/hk/travel/> 提交索償申請。請保留一切發票、收據之正本自提交索償起計90日。

注意：此小冊子只供作參考之用，所有條款及細則概以保單為準。

Premium Table (HK\$) 保費表(港元)

ANNUAL PREMIUM 每年保費	ECONOMY 經濟	SUPERIOR 高級	PREMIER 尊貴
Individual 個人	1,280	2,200	2,650
Individual & Children 個人及子女	1,920	3,300	3,975
Family 家庭	2,880	4,950	5,963

Top Ups Benefits Premium Table (HK\$) 自選保障保費表(港元)

TOP UP BENEFITS	INDIVIDUAL	INDIVIDUAL & CHILDREN	FAMILY
自選保障	個人	個人及子女	家庭
Business Package 商務旅遊保障	150	225	338
Snow Sports 滑雪運動保障	150	225	338
Cruise Voyage 郵輪旅程保障	180	270	405
Rental Vehicle Extension 租車自負額伸延保障	150	225	338
Trip Cancellation and Curtailment Expansion 取消及縮短旅程加額保障	500	750	1,125
China Network Hospital Admission Guarantee (per head) 中國網絡醫院入院保證 (每人)	158	158	158

Remarks: Premium is per head basis for Individual Plans and China Network Hospital Admission Guarantee. Other Premium is per Plan basis.

備註：

- 「個人」保障及「中國網絡醫院入院保障」之保費以每人計算，其他按每份計劃計算。
- 此中文譯本只供參考之用，如與英文原文有任何歧異，概以英文本為準。

IA Levy

With effect from 1.1.2018, Insurance Authority Levy (IA Levy) will be imposed on all insurance policies under specified levy rates except for certain exempted insurance classes. Unless otherwise specified, policy premium in all QBE marketing materials are exclusive of IA levy. IA levy, if applicable to a policy, can be found in policy schedule, debit note or renewal notice.

保監局徵費

自2018年1月1日起，除若干獲豁免保險類別外，保險業監督局（「保監局」）將按特定徵費率對所有保險保單實施保險業監督局徵費（「保監局徵費」）。除特別註明外，所有昆士蘭聯保推廣文件內的保費並不包含保監局徵費。保險單內如含保監局徵費，會列明於保單承保表、繳款通知及續保通知書內。

Travelon Annual Travel Insurance Proposal Form 「自在遊」 全年旅遊保險投保書

QBE Hongkong & Shanghai Insurance Limited 昆士蘭聯保險有限公司



CHINA UNITED INSURANCE AGENCY LTD.

Please complete in BLOCK LETTERS.
If insufficient space, please use separate sheet.
請以英文正楷填寫。如空位不敷應用，請另加紙張。

Account No.
賬戶號碼

Policy No.
保單編號

A. Application Details 申請人資料

Name of Applicant 申請人姓名		<input type="checkbox"/> Male 男性 <input type="checkbox"/> Female 女性	
Nature of Business / Occupation (Only applicable to corporate client) 業務性質 / 職業 (只適用於公司客戶)		HKID Card No. 香港身份證號碼	
Address 地址			
Telephone No. 電話號碼			
Insured Persons Details (Please include Applicant if applicable) 受保人資料 (請包括申請人, 如適用)			
Name of Insured Person 受保人姓名	Relationship with Applicant 與申請人關係	Sex 性別	Date of Birth (DD / MM / YY) 出生日期 (日 / 月 / 年)
			HKID Card No. / Passport No. 香港身份證 / 護照號碼
Destination(s) 旅遊目的地			
Please tick "✓" cover required 請以 "✓" 號選擇所需保險 <input type="checkbox"/> Economy 經濟 <input type="checkbox"/> Superior 高級 <input type="checkbox"/> Premier 尊貴 <input type="checkbox"/> Individual 個人 <input type="checkbox"/> Individual & Children 個人及子女 <input type="checkbox"/> Family 家庭			
Optional Top Ups Benefits 自選保障 <input type="checkbox"/> Business Package 商務旅遊保障 <input type="checkbox"/> Snow Sports 滑雪運動保障 <input type="checkbox"/> Cruise Voyage 郵輪旅程保障 <input type="checkbox"/> Rental Vehicle Extension 額外租車自付額伸延保障 <input type="checkbox"/> Trip Cancellation and Curtailment Expansion 取消及縮短旅程加額保障 <input type="checkbox"/> China Network Hospital Admission Guarantee 中國網絡醫院入院保證			
Insurance Effective Date 保障日期	D (日)	M (月)	Y (年)
Total Premium 總保費	HK\$ 港元		

B. Medical History 健康記錄

1. Are all insured person(s) in good health and free from physical impairment or deformity? 所有受保人是否均健康良好及身體並無損傷或殘缺? If "No", please provide full details 若「否」, 請列詳情:	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2. Were there any claims or incidents that might have resulted in a claim on the same type of policy by any insured person in the last three (3) years? 過去三年間, 曾否有任何受保人就同類型保險索償或發生可導致索償申請的事件? 如「有」, 請提供詳情? If "Yes", please provide full details 若「有」, 請列詳情:	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

C. Declaration and Signature 聲明及簽署

I / We DECLARE AND AGREE THAT 本人謹此作下列聲明及同意:

- I / We warrant that all persons named in this insurance application are under duty of disclosure not to withhold any material fact or circumstance known to them or which a reasonable person in the circumstances would be expected to know would affect an insurer's decision in risk assessment and acceptance. I / We further declare that if I / we provide information about another insured person(s), I / we do this on their behalf.
本人 / 吾等保證本保險申請列出的所有人均受披露責任約束, 無隱瞞任何常人在合理的情況下知悉及可影響保險公司作出評估及接受風險決定之重要事實或所認知的情况。本人 / 吾等聲明如本人 / 吾等提供關於其他受保人的資料, 本人 / 吾等亦代表該等受保人承擔披露責任。
- I / We warrant that to the best of my / our knowledge and belief that I / we am / are in good health and will not be traveling contrary to the advice of medical practitioner, and / or for the purpose of obtaining medical treatment.
本人 / 吾等保證並確實相信本人 / 吾等屬健康良好而且沒曾被註冊醫生勸喻不適合是次旅程, 及 / 或藉是次旅程接受醫學治療或建議。
- I / We warrant and agree that the declarations and disclosures herein are true and they are to be the basis of the contract of the insurance.
本人 / 吾等保證及同意所作聲明及陳述均為真實無訛, 並將構成本保險合約的依據。
- I / We warrant that I / we have never had any travel insurance application or claim thereunder declined by any insurance company.
本人 / 吾等保證過去未曾被任何保險公司拒絕接受旅遊保險之申請或索償。
- I / We further declare and agree that we accept the terms, exclusions and conditions as set out in the Policy and there is no intention on any change or cancellation of the journey.
本人 / 吾等聲明及同意接納保單內所列之一切條款、規章及不保事項, 且並無意圖更改或取消既定之旅程。
- I / We confirm that I / we have read and agreed the QBE Hongkong & Shanghai Insurance Limited's Personal Information Collection Statement ("Notice"). I / We acknowledge and agree that the personal data and information with respect to me / us which are provided by me / us in our application may be held, used, processed or disclosed to such parties for the purposes as set out in the Notice.
本人 / 吾等確認本人 / 吾等已細閱並同意昆士蘭聯保險有限公司之收集個人資料聲明 (通知), 於是次申請由本人 / 吾等所提供的有關本人 / 吾等的個人資料及其他資料, 將可能被持有、使用、處理或披露予有關方面以作「通知」所載的用途上。
- Opt-Out from use of Personal Data in Direct Marketing
選擇拒絕在直銷中使用個人資料
 I / We object to the use of my personal data for direct marketing purpose.
我 / 我們不同意使用我的個人資料作直銷用途。

This proposal will not become effective until it has been accepted by QBE Hongkong & Shanghai Insurance Limited.
此保險申請經昆士蘭聯保險有限公司接納後始為生效。
(本投保書及章程中的中文內容力求符合英文原義, 惟有關條文解釋及引用, 則以英文為準。)

If the intermediary who serves you is an Insurance Broker, please read this:

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by QBE Hongkong & Shanghai Insurance Limited, QBE Hongkong & Shanghai Insurance Limited will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to QBE Hongkong & Shanghai Insurance Limited that he or she is authorised to do so.

The applicant further understands that the above agreement is necessary for QBE Hongkong & Shanghai Insurance Limited to proceed with the application.

如為你服務的中介人為保險經紀，請閱讀下文：

申請人明白、確知及同意，昆士蘭聯保保險有限公司會就申請人購買及接受其簽發的保單，於保單有效期內（包括續保期）向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向昆士蘭聯保保險有限公司確認他/她已獲該法人團體授權。申請人亦明白昆士蘭聯保保險有限公司必須取得申請人以上的同意，才可以處理其保險申請。

Signature of Applicant (Employer)
申請人（僱主）簽署

日期
Date

Personal Information Collection Statement 收集個人資料聲明

QBE Hongkong & Shanghai Insurance Limited ("the Company") may use the personal data the Company collects about you, which may include your name, address and other contact details, date of birth, bank account or credit card details, HK ID card number, information about your dependents and health records, and which we may collect when, for example, you apply for, renew or make a claim under a policy and/or you correspond with us, for the following purposes:

Insurance Services (mandatory)

1. processing and assessing of applications for any insurance products and daily operation of the related services;
2. administering your insurance policy and providing services in relation to your insurance policy;
3. any alterations, variations, cancellation or renewal of any insurance and related services;
4. investigating, analyzing, processing and paying claims made under your insurance policy;
5. invoicing and collecting premiums and outstanding amounts from you;
6. exercising any right under the insurance policy including right of subrogation, if applicable;
7. complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies, law enforcement agencies and court orders;
8. to conduct research, insurance survey and analysis for the purpose of product design and development and improvement of our services to you;
9. for statistical or actuarial research undertaken by the Company, other members of the QBE Group or its regulators;
10. for the operation and administration of the Company's internal business including without limitation any corporate reorganisation;
11. contacting you for any of the above purposes; and
12. other ancillary purposes which are directly related to the above purposes.

The personal data you provide to the Company may be provided or transferred to the following persons in Hong Kong or overseas for the purposes set out in the above paragraph or directly related purposes or as otherwise permitted by applicable law:

- a. any agent, advisor, contractor or third party service provider (whether within or outside the QBE Group) who provides administrative, telecommunications, computer, payment, debt collection, security, research, ratings, consulting services, product design, marketing (where you have consented to direct marketing as described below), data processing or storage or related services or any other person carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business;
- b. any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
- c. any members of the Federation by the Federation for any of the purposes referred to in (b) above or directly related purposes;
- d. government bodies, regulators or any other body to whom the Company or any company within the QBE Group is required to or has agreed to make disclosure under any applicable laws or regulations;
- e. lawyers;
- f. auditors; and
- g. other insurance companies within the QBE Group which have undertaken to keep such information confidential.

Some of these persons may be located in countries overseas, namely Australia and Philippines.

In the unlikely event that the Company, any companies within the QBE Group, or its or their brands or substantially all of any of its or their assets are acquired by an unrelated third party, your personal data may be one of the transferred assets. By providing your personal data to the Company, you agree that the Company may disclose your personal data, on a confidential basis, to any prospective transferee and its professional advisors for the purposes of their due diligence investigations, the completion of any such transaction and the continued operation of the acquired business.

You do not have to provide your personal data to the Company, but if you do not provide certain personal data (for example, the information indicated as mandatory on the relevant application, registration or renewal forms, or your contact details if you send us an enquiry), it would not be possible for the Company to process your application and render the services or to otherwise correspond with you.

The Company is committed to ensuring your personal data is kept secure and confidential and not kept for longer than is necessary.

Direct Marketing of Products and Services

To provide a more comprehensive range of financial and insurance services, the Company would like to use your name and the contact details you provide to us (for example, your mobile phone number, residential phone number, office phone number, residential address, correspondence address and email address), alongside information that you provide about your age, gender and occupation (the "Marketing Personal Data"), to provide you with direct marketing communications about the Company's products and services including but not limited to the Company's insurance, banking, financial services, provident schemes and general insurance products but the Company cannot do so without your consent.

The Company intends to share, from time to time and for money and other property, your Marketing Personal Data with QBE General Insurance (Hong Kong) Limited for the purpose of marketing to you their general insurance products and services, but we will not do so without your written consent.

If you do not want to receive any direct marketing, you may withdraw your consent at any time free of charge by contacting the Company's Data Protection Officer below.

Your rights

You have the right to ascertain the Company's policies and practices in relation to personal data, and to obtain access to and to request correction of your personal data held by the Company. Your right to access your personal data may be subject to payment of an administrative fee. Requests for such access or correction, to withdraw consent for direct marketing, or for further information about our data privacy policies and practices, can be made in writing to the Data Protection Officer, QBE Hongkong & Shanghai Insurance Limited, 33/F, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

In case of discrepancies between the English and Chinese versions, the English version shall prevail.

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昆士蘭聯保保險有限公司（本公司）所收集閣下的個人資料，包括姓名、地址及其他聯繫方式、出生日期、銀行帳戶或信用卡資料、香港身份證號碼、有關閣下的家屬資料和醫療記錄、以及本公司日後可能會在閣下投保、續保、索賠或與我們通信時收集的資料，本公司可能用作下列的用途：

保險服務（強制）

1. 處理及評估任何保險產品之申請，及有關服務之日常運作；
2. 管理閣下的保單及為閣下的保單提供相關服務；
3. 有關保險產品及服務的任何更改、變更、取消或續保；
4. 閣下保單索償的調查、分析、處理及賠償；
5. 保費通知、收集保費和款項；
6. 行使有關保險單賦予的任何權利包括代位權，如適用；
7. 遵守及符合任何法例及條例規定的要求、行業守則、指引、監管機構、相關行業認可機構、政府機構、執法機構及法庭頒令的要求；
8. 從事研究、保險調查及開發產品和設計之分析並改善本公司為閣下提供的服務；
9. 由本公司、本集團成員或其監管機構進行的統計或精算研究；
10. 本公司內部業務的運作和管理，包括但不限於公司重組；
11. 為上述任何用途與閣下聯絡；及
12. 與上述用途直接有關之其他附帶的目的。

閣下向本公司提供的個人資料可能會提供或轉送予下列在香港或海外的各方人士作前段所述的用途或直接或相關的用途或其他適用法律許可的用途：

- 甲) 任何代理人、顧問、承辦商或提供行政、電話、電腦、付賬、債務追討、保安、研究、評級、諮詢服務、產品設計、市場營銷（如閣下已如下所述同意直銷）、數據處理或儲存或有關服務的第三方服務供應商（不論是或本集團的一部分）或任何其他從事與保險或再保險業務有關的人士，或中介人，或提供索償或調查或其他與保險業務有關的服務供應商；
- 乙) 現存或不時成立的任何保險公司協會或聯會或類同組織（「聯會」），以達到任何上述或有關的用途，或以使聯會執行其監管職能，或使其基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；
- 丙) 透過聯會提供予任何聯會的會員，以達到任何上述（乙）中提到的或直接相關的用途；及
- 丁) 政府機構、監管機構或任何其他本公司或本集團內的任何公司根據任何適用的法律或法規必須或已經同意向其披露有關資料的機構；
- 戊) 執業律師；
- 己) 認可核數師；及
- 庚) 本集團內已承諾將資料保密的其他保險公司。

下列各方可能位於海外，包括澳洲和菲律賓。

一旦本公司、本集團內的任何公司、或本集團的品牌或實質上的全部資產被無關聯的第三方收購，閣下的個人資料可能會成為被轉讓的資產之一。當閣下向本公司提供個人資料的同時，亦表示閣下同意本公司可能會，在保密的基礎上，向有關人士及其專業顧問提供閣下的個人資料，以作他們盡職調查的用途，或以完成有關交易及使被收購的企業可持續經營。

閣下有權拒絕向本公司提供個人資料。但如閣下不向本公司提供某些個人資料（如申請表格、註冊表格或續保表格上必須填寫的資料，或閣下查詢時沒有留下聯絡方法），本公司便不能夠處理閣下的申請、為閣下提供服務或與閣下聯絡。

本公司致力確保閣下個人資料安全和保密，資料的保留時間亦不會超過實際所需。

直接市場推廣產品及服務

為提供更全面的金融和保險服務，本公司可能會使用閣下的姓名及閣下提供的聯繫方式（如手提電話號碼、家居電話號碼、辦公室電話號碼、居住地址、郵寄地址及電子郵件地址）以及其他資料包括年齡、性別及職業（「市場推廣用途的個人資料」）作本公司產品及服務的直接促銷，包括但不限於本公司的保險、銀行及金融服務、公積金計劃及一般保險產品。但本公司在未得到閣下的同意之前不能如此使用閣下的個人資料。本公司亦打算以金錢或其他得益作回報與昆士蘭聯保保險（香港）有限公司分享閣下市場推廣用途的個人資料，以用作向閣下推銷相關的一般保險產品及服務。但本公司在未得到閣下的書面同意之前不能如此使用閣下的個人資料。閣下如不欲收取任何直接市場推廣或銷售，閣下可以在任何時候聯絡本公司的資料保護主任免費撤回閣下的同意。

閣下的權利

閣下有權查詢本公司就個人資料的政策和實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料。查閱閣下的個人資料需支付行政費用。有關開關或更正的要求，或有關撤回個人資料用於直接市場推廣的同意，或如欲索取更多有關本公司的個人資料政策和實務，可致函香港鰂魚涌英皇道979號太古坊滙豐大廈33樓昆士蘭聯保保險有限公司，向資料保護主任提出。

如中英文版本不一致，以英文版本為準。

版本 - HKSI Core 11.2017

QBE HONGKONG & SHANGHAI INSURANCE LIMITED

昆士蘭聯保保險有限公司

33/F, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong

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