

Home 家居保



Innovation for Wellbeing

SOMPO HONG KONG

Home Insurance 家居保



Sompo Insurance (Hong Kong) Co., Ltd.
日本財產保險（香港）有限公司



ABOUT US 公司簡介

Strong Prop from SOMPO Group

Sompo Insurance (Hong Kong) Co., Ltd. ("SOMPOHK") is a member of SOMPO Group – one of the largest globally competitive insurance groups listed in Tokyo Stock Exchange of Japan. Having its origin back in 1888, our shareholding company, Sompo Japan Nipponkoa Insurance Inc., is the oldest fire insurance company and one of the Japan's largest Property & Casualty (P&C) insurance companies in terms of premiums written on a stand-alone basis with an A+ rating from Standard and Poor's.

Long-Standing Development in Hong Kong

Our Japan head office first established its branch office in Hong Kong in 1957 and subsequently established its Hong Kong subsidiary in 1977. In the past decades, our company strived to provide the best protection and the most reliable peace of mind to our commercial and individual clients via extensive and solid intermediary network. Side by side with our long history, the A+ rating granted by Standard and Poor's to SOMPOHK also reflects our sound financial strength.

We always treat our customer first by delivering wide range of client-oriented general insurance products and excellent customer services. Backed by strong support and power of synergy provided by the SOMPO Group and its vast global networks, we will continue to protect our customers, for many years to come.

SOMPO Group 的強大支持

日本財產保險（香港）有限公司是 SOMPO Group 的集團成員之一。SOMPO Group 於日本東京交易所上市，是全球最具競爭力的保險集團之一。而日本財產保險（香港）有限公司的控股公司 Sompo Japan Nipponkoa Insurance Inc. 成立於 1888 年，是全日本歷史悠久及最大的財產保險公司（以淨保費計算）之一。此外，它更得到標準普爾 A+ 評級，足証實力雄厚。

歷史悠久的香港業務發展

香港辦事處早於 1957 年成立，發展本地業務。1977 年，香港分公司正式成立。在過去數十年，我們透過龐大而可靠的中介網絡，致力為企業和個人客戶提供最佳、最可靠的保障，讓客戶倍感安心。日本財產保險（香港）有限公司不單擁有悠久的歷史，更榮獲標準普爾 A+ 評級，反映我們穩健的財務實力。

我們一直將客戶放在第一位，為他們提供以客為本的一般保險產品和卓越的客戶服務。憑藉 SOMPO Group 的強大後盾和集團廣闊的國際網絡，我們會繼續努力，無時無刻為客戶提供最佳的保障。

Sompo Insurance (Hong Kong) Co., Ltd.

19/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong

日本財產保險（香港）有限公司

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Home Insurance

The Home Insurance of Somp Insurance (Hong Kong) Co., Ltd. is specially designed to provide you and your family with a simple and comprehensive cover for your household contents, personal belongings and legal liability.

Summary of Benefit	Maximum Limit Per Policy Year
Compulsory Cover	(HK\$)
I) All Risks on Home Contents	
1 Household Contents and Personal Effects Including furniture, fixture, fittings and domestic appliances plus your personal effects such as clothes are covered on an unspecified basis, provided that the value of each article is less than 10% of your home contents sum insured.	\$750,000 to \$1,500,000 (depending on gross floor area of your home)
2 Valuables Cover valuables at home, such as jewellery and watches - Maximum limit for each item : \$15,000	1/3 of home contents sum insured
3 New for Old Cover Cover provided on a replacement value basis with no depreciation deducted.	
Excess	
i) Seepage of water due to tropical cyclone warning signal no. 3 or above or rainstorm warning signal amber or above: - Building less than or equal to 25 years old: \$3,000 - Building over 25 years old or undeclared "Year Built": \$5,000	
ii) Other water damage: - Building over 25 years old or undeclared "Year Built": \$1,000	
Excess will be varied for Building over 25 years old. (The above Excess is just for indication)	
Free Additional Benefits	
1 Personal Accident Cover for accidental death as a result of fire or armed robbery at home. - Each Insured Person - Each Insured's family aged 18 or below and 70 or above	\$50,000 \$25,000
2 Alternative Accommodation Cover reasonable cost of alternative accommodation whilst your home is uninhabitable due to insured accident. - Maximum limit per day : \$1,500	\$90,000
3 Temporary Removal Cover for loss of or damage to your home contents while temporarily removed from your home for cleaning, repairs or maintenance. - Maximum limit for any one article : \$10,000	\$50,000
4 Household Removal Cover the damage or loss of your home contents whilst moving between your current home and your new home within Hong Kong by professional removers. - Maximum limit for any one article or pair or set : \$10,000	100% of home contents sum insured
5 Removal of Debris Cover the cost of removal of debris when your home is accidentally damaged. - Maximum limit for any one event : 10% of the adjusted loss	
6 Architects', Surveyors' and Consulting Engineers' Fees Cover architects', surveyors' and consulting engineers' fees necessary incurred in the reinstatement of the property. - Maximum limit for any one event : 5% of home contents sum insured	
7 Automatic Reinstatement of Sum Insured In the event of loss or damage recoverable under this insurance, your home contents sum insured will be immediately reinstated.	
8 Locks Replacement Cover the cost of replacing locks, keys and broken windows due to theft or burglary.	\$3,000

9 Personal Computer
Cover your home personal computer against accidental loss or damage.
- Subject to an excess of \$500

10 Frozen Food
Cover accidental damage to frozen food.
- Maximum limit per any one event : \$5,000

11 Domestic Helper's Personal Effects
Cover accidental loss of or damage to domestic helper's property inside your home.
- Maximum limit for any one item : \$1,000

12 Money
Cover money lost at home due to an insured accident.

13 Credit Cards
Cover your liability direct result of the unauthorised use of your credit by any person (not related to or residing with the insured).

14 Replacement of Personal Documents
Cover the replacement cost for the loss of personal documents including credit cards, passports, Hong Kong Identity card and any certificate of identity.

15 Brittle Items
Cover accidental damage or loss to articles of glass, china, porcelain or other items of fragile nature.
- Subject to excess of first \$500

II) Worldwide Personal and Occupier's Liability
Cover you, your family members and your domestic helper(s) (residing with you) against legal liability should you be required to compensate a third party suffering from injury or persons incurring loss or damage of their property as a result of an accident at your home, or as a result of your negligence worldwide.
Owner's liability cover is extended to the common areas, provided that you are the owner of the insured property.
Excess will be applied for Building over 25 years old.

Home Contents Sum Insured And Premium Table

Gross Floor Area of Your Home (in square feet)	Home Contents Sum Insured	Annual Premium for Home Insurance
Flat/Apartment		
Less than or equal to 500	\$750,000	\$540
501-700	\$750,000	\$700
701-900	\$1,000,000	\$1,000
901-1,200	\$1,000,000	\$1,280
1,201-1,500	\$1,250,000	\$1,600
1,501-2,000	\$1,250,000	\$2,100
2,001-2,500	\$1,500,000	\$2,700
2,501-3,000	\$1,500,000	\$3,150
House		
less than or equal to 1,200	\$1,000,000	\$2,000
1,201-3,000	\$1,500,000	\$4,500

NB: All benefits and premiums are in Hong Kong Dollars.
Certain excess applies to some of the sections.
Subject to negotiation for flat/apartment or house with a gross floor area that exceeds 3,000 square feet.

Common Exclusions

This Plan contains some exclusions such as:

- Uninsurable risks such as wear and tear, scratching, corrosion, mechanical or electrical breakdown
- Loss of or damage to contact lenses, portable phones, pagers, personal digital assistants and laptop computers
- Loss of or damage to equipment used in connection with business or employment
- Loss of or damage to sports equipment whilst in use
- Loss of or damage if your home is unoccupied for more than 30 consecutive days for defined perils
- Theft in your home should any part be let
- Theft from any unattended vehicle
- Intentional vandalism or damage by a person lawfully in the home
- Loss or damage due to war, terrorism and kindred risks and government acts
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk

NB: Please refer to the policy for complete details. A specimen policy can be made available upon request.

全面保障家居，與家人盡享生活情趣！

日本財產保險（香港）有限公司的「家居保」特定為您及您的家庭成員提供一系列既簡單且周全的保障。保障範圍包括您的家居財物、私人財物以及因意外而須負上的法律責任。

保障範圍	每年最高限額 (HK\$)
基本保障 (HK\$)	
I) 家居財物「全險」保障	
1 家居財物及個人物件 包括傢俬、裝修、家居設備及電器，以及個人物品如衣服，均無須申報而自動獲得十足的保障（每件物件的價值不得超過家居財物投保總額的10%）。	\$750,000 to \$1,500,000 (根據投保居所的建築總面積)
2 貴重物品 在家中的貴重物品如珠寶首飾及手錶等，均受到保障。 - 每件物品的賠償總額：\$15,000	家居財物投保總額的三分之一
3「零」折舊率 投保人的家居財物一旦遭遇損毀，將可獲得「舊換新」的理賠方法處理，即不扣除折舊。	
「自負金額」	
i) 在懸掛熱帶氣旋警告信號3號或以上或已經發出黃色暴雨警告信號或以上的情况下，所出現的雨水滲漏所引致的損毀： - 樓宇建成少於或相等於25年：\$3,000 - 樓宇建成超過25年或沒有申報建成年份：\$5,000	
ii) 其他由水滲所引致的損毀： - 樓宇建成超過25年或沒有申報建成年份：\$1,000 樓宇建成超過25年之自負金額將作個別調整（以上自負金額僅供參考）。	
免費額外保障	
1 人身意外保障 保障投保人或其家庭成員因家中發生火災或居所被持械劫而而意外死亡。 - 每位受保人 \$50,000 - 年齡18歲或以下及70歲或以上的家庭成員 \$25,000	
2 臨時居所 保障因意外而導致受保居所損毀致不能居住，投保人可獲得另覓臨時居所的合理費用。 - 每天最高賠償額：\$1,500	\$90,000

3 短暫寄存 保障投保人的家居財物因進行清潔、修理或維修工程而需寄存在其他地方，期間因意外引致的遺失或損毀。 - 每件物品的賠償總額：\$10,000	\$50,000
4 搬遷保障 保障投保人的家居財物在搬往新居時所遭遇遺失或損毀。保障範圍於香港以內，並須由專業的搬運公司負責。 - 每件或每套的最高限額：\$10,000	家居財物投保總額的100%
5 災場清理費用 保障投保人的家居因意外發生後進行清理所需支付的費用。 - 每次最高賠償額：核實費用的10%	
6 建築師、測量師、工程師費用 保障在重鑿財物期間須僱用專業建築師、測量師及工程師的有關費用。 - 每次最高賠償額：家居財物投保總額的5%	
7 投保金額自動還原 保障因意外引致的財物遺失或損毀獲得賠償後，家居財物投保金額即可自動還原。	
8 門鎖替換 保障投保人遭盜竊或爆竊後需更換門鎖、鑰匙及破損窗戶的費用。	\$3,000
9 個人電腦 保障投保人家中的個人電腦因意外而導致遺失或損毀。 - 自負金額為\$500	\$15,000
10 冰箱食物 保障因意外而導致冰箱內的食物變壞。 - 每次最高賠償額：\$5,000	
11 家庭僱傭財物 保障投保人的家庭僱傭的私人財物一旦在家中損毀或遺失。 - 每件物品賠償總額：\$1,000	\$25,000 (每名家傭)
12 金錢保障 保障因受保意外導致存放家中的金錢損失。	\$2,500
13 信用卡保障 保障投保人的信用卡因失竊後，被盜用所簽下的賬項（親屬或同住的家庭成員盜用概不受保）。	\$10,000
14 個人文件 保障投保人的個人文件如信用卡、護照、香港身份證及任何身份證明文件，因遺失需繳付的補領費用。	\$1,500
15 易碎物品 保障投保人家中的玻璃器皿、瓷器或其他易碎物品等意外而導致遺失或損毀。 - 自負金額為\$500	\$5,000
II) 全球個人及住戶責任保障 保障投保人及同住的家人和家庭僱傭在香港及世界各地，因個人責任疏忽，或因家居發生意外事故而導致第三者身體受傷或財物損毀。保障並延伸至作為業主的投保人，在受保物業的公共地方所須負的法律責任。 自負金額將適用於樓宇建成超過25年。	\$5,000,000

家居財物投保總額及保費表

投保居所建築總面積 (平方呎)	家居財物投保總額	「家居保」每年保費
單層樓宇		
少於或相等於 500	\$750,000	\$540
501-700	\$750,000	\$700
701-900	\$1,000,000	\$1,000
901-1,200	\$1,000,000	\$1,280
1,201-1,500	\$1,250,000	\$1,600
1,501-2,000	\$1,250,000	\$2,100
2,001-2,500	\$1,500,000	\$2,700
2,501-3,000	\$1,500,000	\$3,150
獨立洋房		
少於或相等於 1,200	\$1,000,000	\$2,000
1,201-3,000	\$1,500,000	\$4,500

註：所有賠償及保費金額均以港幣計算。
自負金額應用於某些保障範圍內。
若閣下居所面積超過3,000平方呎，本公司將作個別考慮。

一般不受保項目

本計劃的不受保項目包括

- 不能受保的風險，包括正常使用所導致的損壞、刮損、腐蝕以及因機械或電力等故障而導致的失靈
- 隱形眼鏡、手提電話、傳呼機、電子手賬及手提電腦的遺失或損毀
- 用於商業或職業性的設備的遺失或損毀
- 運動進行中所遺失或損毀的運動用品或設備
- 居所空置超過30天而該損失由保單內的指定風險所引致
- 居所失竊所引致的損失但居所內部份地方用作分租用途
- 財物於無人看管的汽車內遭盜竊
- 財物遺居所內的住戶作惡意破壞或損毀
- 因戰爭、恐怖分子活動或同類的行動及政府法令而導致的損失或破壞
- 因污染而導致的損失或破壞
- 因資訊科技風險所引致的損失或破壞

註：一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。

本中文簡譯，概以英文原文為準



Please fill in this form in English block letters and tick the boxes where appropriate 請以英文正楷填寫，並在適當的空格內填上

Home Insurance Proposal Form 「家居保」投保書

PARTICULARS OF PERSON TO BE INSURED 投保人資料				
Name of Proposer - Surname 投保人姓名 - 姓		Given Name 名		Sex 性別
香港身份證號碼 HKID Card No	Date of Birth 出生日期 (dd 日 / mm 月 / yyyy 年)	Marital Status 婚姻狀況 <input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚	Occupation 職業	Job Nature 工作性質
Name of Joint Member (if applicable) 聯名人士姓名 (如適用)				HKID Card No of Joint Member 聯名人士香港身份證號碼
Correspondence Address 通訊地址				<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界
Mobile No 手提電話	Office Tel 公司電話	Home Tel 住宅電話	Email 電郵地址	

PERIOD OF INSURANCE 保險期限	
* Policy to commence on 本保單由	dd 日 / mm 月 / yyyy 年 for one year 起一年內有效
*The liability of the Company does not commence until this proposal has been accepted by the Company and the premium is paid. 此保單所提供的保障，必須在本公司確定接納投保後，及收妥保費後，才能正式生效。	

HOME DETAILS 投保居所資料	
Address of home to be insured (Please complete if different from correspondence address) 投保居所地址 (請填妥，如與通訊地址不同)	Gross Floor Area (sq feet) 建築總面積 (平方呎) <input type="checkbox"/> <500 <input type="checkbox"/> 1,501-2,000 <input type="checkbox"/> 501-700 <input type="checkbox"/> 2,001-2,500 <input type="checkbox"/> 701-900 <input type="checkbox"/> 2,501-3,000 <input type="checkbox"/> 901-1,200 <input type="checkbox"/> >3,000 (Please specify 請註明) <input type="checkbox"/> 1,201-1,500
Type of Building 樓宇類別 <input type="checkbox"/> Flat/Apartment 單層樓宇 <input type="checkbox"/> House 獨立洋房	Year Built 建成年份 _____
Home to be insured for 投保人居所的用途 <input type="checkbox"/> Self-occupied 自住 <input type="checkbox"/> Rental 出租 <input type="checkbox"/> Tenant 租用	Total no. of Insured's family members in the household 投保人家庭成員人數 _____
* Do you require insurance for any single household item with a value exceeding 10% of your home contents sum insured? 閣下是否需要為每件價值超過投保總額 10% 的家居財物投保? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	
† If "Yes", please specify and list item(s) with their values 若選擇 "是"，請註明並列出該財物、價值等。	
* Do you require insurance for any single valuable item at home with a value exceeding \$15,000? 閣下是否需要為家中每件價值超過 \$15,000 的貴重物品投保? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	
† If "Yes", please specify and list item(s) with their values (Notes: please attach proof such as receipt, valuation or picture) 若選擇 "是"，請註明並列出該財物、價值等。(注意：請附上有關證明，如收據、評估單或照片等)	

ADDITIONAL DECLARATION RELATING TO PERSONAL INFORMATION COLLECTION STATEMENT 《收集個人資料聲明》的附加聲明	
If this form is returned without ticking any of the boxes below, it means that you do not wish to opt-out from any form of direct marketing communications from us and / or any transferees specified in the Personal Information Collection Statement ("PICS") attached to this form. Your choice on whether or not to receive direct market communication as indicated in this form would replace any choice communicated by you to us prior to this application. 如閣下遞交本表格時並沒有在以下任何方格內填上「✓」號，即代表閣下並不拒絕本公司及 / 或隨本表格夾附的《收集個人資料聲明》中所述的受讓人任何形式的直接促銷通訊。閣下在本表格內有關是否接收直接促銷通訊的選擇，會取代任何閣下之前已告知本公司的選擇。	
I acknowledge and confirm that I have read and understood the Personal Information Collection Statement ("PICS") attached to this form. I confirm that I have been advised to read carefully the PICS, and I have read it carefully its effect and impact in respect of my personal data collected or held by Sompo Insurance (Hong Kong) Co., Ltd. I hereby give my acknowledgement and agree to the use and transfer of my personal data by Sompo Insurance (Hong Kong) Co., Ltd. in accordance with the PICS, including the use and provision of my personal data for the purpose of direct marketing. 本人確認本人已閱讀並明白隨本表格夾附的《收集個人資料聲明》(“該聲明”)。本人確認本人已被通知本人須詳細閱讀《該聲明》，而本人已詳細閱讀《該聲明》對日本財產保險(香港)有限公司所收集或持有之本人的個人資料的影響。本人特此確認並同意日本財產保險(香港)有限公司根據《該聲明》使用及轉移本人的個人資料，包括在直接促銷中使用及將本人個人資料提供予上述的受讓人。	
[Important: If you do not agree to the use and provision of your personal data for direct marketing as set out in the PICS, please tick the box below and we will not use your personal data for direct marketing.] [重要通知：如閣下不同意根據《收集個人資料聲明》使用和轉移閣下的個人資料作直接促銷用途，請在下列方格內填上別號(“✓”)，本公司將不會使用閣下的個人資料作為直接促銷用途。]	
<input type="checkbox"/> Please tick if you do not consent to receive direct marketing communications from us. 若閣下反對接收本公司的直接促銷通訊，請在方格內填上「✓」。	
<input type="checkbox"/> Please tick if you do not consent to receive direct marketing communications from any transferees specified in the Personal Information Collection Statement ("PICS") attached to this form. 若閣下反對接收隨本表格夾附的《收集個人資料聲明》中所述的受讓人的直接促銷通訊，請在方格內填上「✓」。	

DECLARATION 投保人聲明	
Please read the following statements carefully and sign in the space provided. I declare that 請細閱下列各項條文，然後在指定空位內簽署。本人聲明	
<ul style="list-style-type: none"> The dwelling is built of brick or concrete and roofed with concrete. 本人的居所包括屋頂全用磚石或三合土建成。 No part of the dwelling is below ground floor level. 本人的居所絕無任何部份低於地面。 No insurer has ever cancelled, declined, refused to renew or imposed special terms or conditions on any policy held by myself. 本人從未遭受任何保險公司拒絕受理投保、續保或取消本人的保單或要求提高保費及附加特別條件始允承保。 The statement, and particulars given in this proposal are, to the best of my/our knowledge and belief, true and complete. I have not withheld any material information and accept that this proposal and declaration shall be the basis of, and be incorporated in, the contract between Sompo Insurance (Hong Kong) Co., Ltd. and myself. 就本人、吾等知悉範圍內，此投保書上填報的一切資料，均屬確實完整。本人已填報一切重要的有關資料，絕無隱瞞或保留，並同意將本投保書和聲明作為與日本財產保險(香港)有限公司和本人所訂合約的根據，並以保單各條款為準則。 	
Proposer's Signature 投保人簽署	Date 日期 _____ (dd 日 / mm 月 / yyyy 年)
(Do not sign a blank form 請勿於空白投保書上簽署)	

IMPORTANT NOTES TO PROPOSER 投保人須知	
Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to ask us or your insurance agent/broker. We recommend you keep a record (including copies of letters) for your future reference of any additional information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether. 閣下必須在其知悉範圍內提供所有有關會影響保險公司於接納或釐定此保單條文的資料，如對應透露的資料有任何疑問，請即向本公司或閣下的保險代理 / 經紀查詢。我們建議閣下將有關的資料作記錄(包括信件副本)，以備日後作參考之用。為確保閣下的利益，閣下應如實呈報所有有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。	



收集個人資料聲明

- 日本財產保險(香港)有限公司(“本公司”)致力於保障本公司顧客的個人資料。本公司亦致力遵守《個人資料(私隱)條例》(“《條例》”) (香港法律第486章)附表1列明的保障資料原則。閣下可能因下列各項目的需要不時向本公司提供閣下的個人資料而供本公司使用、存儲、處理、轉移、披露或共享該等個人資料：(A) 處理和評估閣下就本公司所提供的產品及/或服務的申請或要求，或作任何更改、變更、取消、續期和復效；(B) 執行閣下保單的行政工作及提供與閣下保單相關的服務；(C) 與就本公司提供的任何產品及/或服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的，包括處理及/或索賠調查；(D) 發出繳交保費通知及向閣下收取保費及/或欠款；(E) 行使任何代位權，如適用；(F) 進行統計分析；(G) 就以上用途聯絡閣下；(H) 與上述任何目的直接有關的其他目的；及 (I) 根據 (i) 對本公司有約束力的任何法律的規定或 (ii) 作出任何適用規則、規則、守則或指引所要求的披露或協助警方或其他政府或監管機構執法及進行調查；或 (iii) 為遵守根據集團方案於 Sampo Japan Nipponkoa Holdings, Inc. (“集團”) 內使用資料及資訊的任何要求、政策或措施，而該集團方案乃為符合制裁或預防或偵測清洗黑錢、恐怖分子融資或其他非法活動/不當行為的目的而不時被制定的。
- 經閣下同意，本公司可能使用本公司持有閣下的姓名、聯絡資料、人口統計資料、保單資料、產品及服務組合資料、交易模式及行為、及財務背景，通過書信、電郵、電話、傳真或短訊與閣下聯絡，提供金融及保險產品的直接促銷通訊。就直接促銷用途使用閣下的個人資料前，本公司必先取得閣下的書面同意，並僅會在取得有關書面同意後方就任何直接促銷用途使用閣下的個人資料。閣下將來可就本公司使用閣下的個人資料作直接促銷用途撤回以上的同意；此後，本公司會在不再收取任何費用的情況下停止使用該等資料作直接促銷之用。如閣下欲撤回以上同意，閣下可以書面通知本公司，書面通知可郵寄至第6點所載的地址。
- 經閣下同意，本公司亦可能為收取利潤提供本公司持有閣下的姓名、聯絡資料、人口統計資料、保單資料、產品及服務組合資料、交易模式及行為、及財務背景給下列受讓人：(I) 第三者金融機構、承保商、銀行、信用卡公司、證券及投資服務供應商；(II) 第三方獎賞、長期客戶或優惠計劃供應商或商號；(III) 及慈善或非牟利機構。受讓人可以通過書信、電郵、電話、傳真或短訊與閣下聯絡，提供 (1) 保險、銀行、信用卡、財務、公積金計劃及相關的產品及服務；(2) 獎賞、長期客戶或優惠計劃及相關的產品及服務；及 (3) 為慈善及/或非牟利用途的捐款及捐贈的直接促銷通訊。就直接促銷用途向上述受讓人提供閣下的個人資料前，我們必先取得閣下的書面同意，並僅會在取得有關書面同意後方就任何直接促銷用途提供閣下的個人資料。閣下將來可就本公司向受讓人提供閣下的個人資料作直接促銷用途撤回以上的同意；此後，本公司會在不再收取任何費用的情況下停止使用該等資料作直接促銷之用。如閣下欲撤回以上同意，閣下可以書面通知本公司，書面通知可郵寄至第6點所載的地址。
- 本公司亦可因應上述用途披露閣下的個人資料予下列位於香港或海外地方的受讓人：(a) 就上述用途，向本公司提供行政、通訊、電腦、付款、保安及其它服務的第三方代理、承包商及顧問 (包括：醫療服務供應商、緊急救援服務供應商、郵寄服務商、資訊科技服務供應商及數據處理服務商)；(b) 處理索賠個案的理賠師、理賠調查員及醫療顧問；(c) 追討欠款的收數公司或索償代理；(d) 保險資料服務公司及信貸資料服務公司；(e) 再保公司及再保經紀；(f) 閣下的保險經紀，如適用；(g) 本公司的法律及專業顧問；(h) 本公司的有聯繫公司；(i) 保單持有人 (而該保單的所有受保人均非保單持有人)，以執行該保單的投保、行政、續期及/或處理索賠 (如適用)；(j) 香港保險業聯會 (或同類的保險公司聯會)；(k) 保險索償投訴局及同類的保險業機構；(l) 法例要求或許可的政府機關。經閣下同意，本公司可能會以其它方式使用及披露閣下的個人資料。
- 閣下必須提供本公司因應第1點所述用途及相關的所有個人資料，否則，本公司將無法處理閣下的申請。
- 閣下若需查詢及更改本公司所持有閣下的個人資料，可聯絡日本財產保險(香港)有限公司資料保障主任，地址為：香港鰂魚涌英皇道九七九號太古坊林肯大廈十九樓。



Personal Information Collection Statement

- Sampo Insurance (Hong Kong) Co., Ltd. (“We / us”) are committed to protecting the personal data of our customers. We are also committed to the implementation of the data protection principles set out in Schedule 1 of Personal Data (Privacy) Ordinance (“the PDPO”) (Chapter 486 of the laws of Hong Kong). From time to time it is necessary for you to supply us with your personal data which may be used, stored, processed, transferred, disclosed or shared by us for the following purposes: (A) processing and evaluating your application or request for and any alterations, variations, cancellation, renewals and reinstatements of any insurance products and / or services offered by us; (B) administering your insurance policy and providing services in relation to your insurance policy; (C) any purposes in connection with any claims made by or against or otherwise involving you in respect of any products and / or services provided by us, including processing and / or investigating any claims; (D) invoicing and collecting premiums and / or outstanding amounts from you; (E) exercising any right of subrogation, if applicable; (F) conducting statistical analysis; (G) contacting you for any of the above purposes; (H) other purposes directly related to any of the above purposes; and (I) meeting the requirements to make disclosure (i) under any law binding on us; or (ii) under any applicable rules, regulations, codes or guidelines or to assist in law enforcement purposes, investigation by police or other government or regulatory authorities; or (iii) for complying with any requirements, policies or measures for using data and information within Sampo Japan Nipponkoa Holdings, Inc. (“the Group”) in accordance with any Group-wide programmes from time to time for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities / misconducts.
- With your consent, we may also use your name, your contact details, demographic information, policy details, products and services portfolio information, transaction pattern and behavior, and financial background held by us to contact you with direct marketing communications regarding financial and insurance products by mail, email, telephone, facsimile or SMS. Before using your personal data for contacting you with direct marketing communications, we must obtain your written consent, and only after having obtained written consent, may use your personal data for any direct marketing purpose. You may in future withdraw your consent to the use of your personal data for direct marketing purposes and thereafter we shall, without charge to you, cease to use such data for direct marketing purposes. If you wish to withdraw your consent, please inform us by writing to the address in Point 6.
- With your consent, we may also provide your name, your contact details, demographic information, policy details, products and services portfolio information, transaction pattern and behavior, and financial background held by us to the following transferees: (I) third party financial institutions, insurers, banks, credit card companies, securities and investment services providers; (II) third party reward, loyalty, privileges programme providers or merchants; and (III) charitable or non-profit making organizations for gain who may send you direct marketing communications regarding (1) insurance, banking, credit card, financial, provident fund scheme and related products and services; (2) reward, loyalty or privileges programmes and related products and services; and (3) donations and contributions for charitable and / or non-profit making purposes by mail, email, telephone, facsimile or SMS. Before providing your personal data to the aforesaid transferees for contacting you with direct marketing communications, we must obtain your written consent, and only after having obtained written consent, may provide your personal data for any direct marketing purpose. You may in future withdraw your consent to the provision of your personal data to a transferee for direct marketing purposes and thereafter we shall, without charge to you, cease to use such data for direct marketing purposes. If you wish to withdraw your consent, please inform us by writing to the address in Point 6.
- We may disclose your personal data to the following transferees in Hong Kong or overseas for the above purposes: (a) 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, mailing houses, IT service providers and data processors); (b) in the event of a claim, loss adjusters, claims investigators and medical advisors; (c) in the event of default, debt collectors and recovery agents; (d) insurance reference bureaus or credit reference bureaus; (e) reinsurers and reinsurance brokers; (f) your insurance broker, if applicable; (g) our legal and professional advisors; (h) our associated companies; (i) the policyholder, when none of the insured person(s) of that policy is the policyholder, for the purpose of policy application, administration, renewal and / or claims administration (if applicable); (j) the Hong Kong Federation of Insurers (or any similar association of insurance companies); (k) the Insurance Claims Complaints Bureau and similar industry bodies; and (l) government agencies and authorities as required or permitted by law. We may also use and disclose your personal data otherwise with your consent.
- It is mandatory to provide all of the personal data requested by us for the purposes listed in Point 1, failing which we would not be able to process your application related to any of the purposes listed in Point 1.
- You may seek access to and request correction of any personal data we hold about you by contacting: The Data Protection Officer, Sampo Insurance (Hong Kong) Co., Ltd, 19/F, Lincoln House, Talkoo Place, 979 King's Road, Quarry Bay, Hong Kong.