

Personal Accident  
人身意外保



Innovation for Wellbeing

**SOMPO** HONG KONG

# Personal Accident Insurance 人身意外保險



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.**

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## Personal Accident Insurance

Besides 24-hour worldwide protection against accidents, our Personal Accident Insurance also have the following features which are different from those offered by the products normally available in the market.

### Wider cover

- i food poisoning
- ii gas poisoning
- iii complete and incurable insane
- iv permanently bedridden
- v dangerous sports activities such as bungee jumping, skiing, rafting etc.
- vi treatments by Chinese herbalist and bonesetter
- vii cover for classes IV and V occupation

### Better benefits

- i Daily hospitalization cash allowance up to 2 years
- ii 100% income protection up to 2 years
- iii Double indemnity, with the maximum increment up to HK\$1,000,000 for accidental death occurred on public conveyance
- iv Double indemnity, with the maximum increment up to HK\$1,000,000 if both the insured and his spouse died in the same accident and all their dependent children are under the age of 18.
- v No Claim Bonus  
If there is no claim over the preceding year, an "No Claim Bonus" will be awarded upon each renewal by increasing the actual renewal sum insured of Benefit 1 & 2 by 10% up to HK\$500,000 maximum free of charge. This Benefit shall not be calculated cumulatively.

In no event shall the maximum liability of the Company exceed HK\$1,000,000 in respect of total compensations payable under Better Benefits (iii), (iv) + (v) for any one event.

## Accidental Death And Permanent Disablement

	Percentage of Compensation of the Proposer's Capital Sum
Accidental Death .....	100%
Loss of one or more limbs .....	100%
Loss of both hands, or of all fingers and both thumbs .....	100%
Total loss of sight of one eye or both eyes .....	100%
Total paralysis .....	100%
Complete and incurable insanity .....	100%
Injuries resulting in being permanently bedridden .....	50%
Any other injury causing permanent total disablement .....	50%
Loss of sight of eye, except perception of light .....	50%
Loss of lens of one eye .....	50%
Loss of four fingers and thumb of one hand .....	50%
Loss of four fingers .....	40%
Loss of thumb .....	25%
- both phalanges .....	10%
- one phalanx .....	10%
Loss of index finger .....	10%
- three phalanges .....	8%
- two phalanges .....	4%
- one phalanx .....	6%
Loss of middle finger .....	4%
- three phalanges .....	2%
- two phalanges .....	2%
- one phalanx .....	4%
Loss of ring finger .....	3%
- three phalanges .....	2%
- two phalanges .....	4%
- one phalanx .....	4%
Loss of little finger .....	3%
- three phalanges .....	2%
- two phalanges .....	3%
- one phalanx .....	3%
Loss of metacarpals .....	2%
- first or second (additional) .....	2%
- third, fourth or fifth (additional) .....	15%
Loss of toes .....	5%
- all .....	2%
- great, both phalanges .....	1%
- great, one phalanx .....	1%
- other than great, if more than one toe lost, each .....	15%
Loss of hearing .....	15%
- both ears .....	15%
- one ear .....	50%
Loss of speech .....	50%

The word "Loss" shall include loss of use. In the event of Permanent Disablement by physical loss or loss of use not specified above the percentage of compensation shall be assessed by the Company in the light of the degree of disability without reference to the profession or occupation of the Insured Person. The aggregate of all percentages payable in respect of any one accident shall not exceed 100%.

## Benefits

### 1. Accidental Death and Permanent Disablement

In the event of Accidental Death or Permanent Disablement occurring within 12 months from the date of bodily injury, a lump sum compensation, in accordance with the percentage specified in the given Scale of Benefits, is payable.

### 2. Accidental Medical Expenses

In the event you require medical treatment for injuries resulting from an accident the policy pays the actual necessary and reasonable medical, hospital or surgical expenses incurred, provided such treatment is received from a legally qualified and registered medical practitioner. For treatment by a Chinese herbalist or bonesetter maximum payable is HK\$1,500 per policy year.

### 3. Income Protection (Applicable to Class I to Class III only)

In the event you are totally disabled as a result of an injury and is unable to engage in and attend to all duties pertaining to your occupation, profession or business for more than 2 days, a benefit at the amount specified is payable commencing from the 3rd day of such period of temporary total disablement. The maximum period payable for this benefit is 2 calendar years.

### 4. Hospital Cash Allowance (Applicable to Class I to Class III only)

If you are confined in a hospital for treatment of bodily injury, a daily cash allowance at the amount specified is payable for such period of confinement. The maximum period payable for this benefit is 2 calendar years.

### 5. Free 24-hour worldwide emergency assistance service

Any time you need emergency assistance while traveling overseas, just call the International IPA hotline and you can get the following services free of charge:

1. Medical Attention Telephone Medical Advice, Evaluation and Referral Appointment
2. Medical Evacuation
3. Repatriation After Treatment
4. Repatriation of Mortal Remains / Ashes
- 5.\* Essential Medication / Medical Equipment
6. Medical Monitoring
- 7.\* Dispatch of Physician
8. Travel Information
- 9.\* Deposit Guaranteeing of Hospital Admission
10. Legal Referral
11. Compassionate Visit
12. Return of Unattended Dependent Child(ren) to Place of Residence
13. Hotel Room Accommodation for Convalescence
14. Unexpected Return to the Place of Residence
15. Additional Travel and Accommodation for Travel Companion

\* In accordance with the policy conditions, service cost to be borne by the Insured Member. (Applicable to Items 5, 7 & 9)

## Classification of Occupation

### Class I

Professions and occupations mainly of indoor work and non-hazardous nature, such as: accountants, administrators, architects, clerks, dentists, indoor sales representatives, lawyers, medical practitioners, pharmacists, stockbrokers, students, teachers, housewives and nurses (clinic)

### Class II

Professions and occupations requiring outdoor work or occasional manual work or use of light tools or machines of non-hazardous nature, such as: commercial travellers, chauffeurs, hairdressers, outdoor sales representatives, electronic factory workers, garment factory workers, factory foremen or supervisors, surveyors, tailors, nurses (hospital) and waiters/waitresses (restaurant)

### Class III

Professions and occupations of skilful or semi-skilful nature but not using heavy and hazardous machines, such as: bakers, mechanical engineers, motor vehicle repair & maintenance, butchers, gas station workers, taxi drivers, hired private car drivers, printing workers, kitchen workers (restaurant) and boat boy / coxswain (pleasure craft).

### Class IV

Professions and occupations mainly of manual work and using machines of a hazardous nature, such as: disciplinary squad (non-clerical), interior decorators including electrical technicians & plumbers, heavy machine manufacturing & repair and road construction & maintenance workers (exclude blasting and tunnelling), drivers (other than above listed in Class III).

### Class V

Professions and occupations of an extra-hazardous nature, such as: delivery workers, construction site workers (excluding caisson & scaffolding), crane operators, lift and elevator technicians

*All other professions and occupations not mentioned above must be referred to the Company for decision.*

## Major Exclusions

War and allied perils, Acts of terrorism, suicide, driving or riding in any kind of race, flying as a crew member, professional sports, underwater activities involving the use of breathing apparatus, intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC), etc.

## Important Notes

- Age Limit: 12-70 years
- The Insured Person must be a Hong Kong permanent resident.

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



## 人身意外保險

我們的「人身意外」保險除提供24小時全世界意外保障外，更擁有一些與市場上一般意外保險不同的特點：

### 更廣泛保障

- i 食物中毒
- ii 氣體中毒
- iii 永久性及無法復原的精神錯亂
- iv 意外引致的永久性臥床
- v 危險性運動如吊索跳，滑雪，激流木筏等
- vi 中醫及跌打治療
- vii 保障第四類及第五類職業人士

### 更佳利益

- i 每日住院現金津貼，最長可達兩年
- ii 長達兩年的百分百入息保障
- iii 乘搭公共交通工具而意外死亡，可獲雙倍賠償，增幅以1,000,000港元為限
- iv 受保人及配偶於同一意外中遇難身故及其所有子女均為18歲以下，可獲雙倍賠償，增幅以1,000,000港元為限
- v 無索償優惠  
若於投保後一年內沒有任何索償，意外死亡及永久傷殘保障續保金額將會在續保後自動增加百分之十，但以HK\$500,000為上限，完全無須繳付額外保費。但此項優惠不能複式計算。  
每宗意外事故，更佳利益項目 (iii), (iv) 及 (v) 的合共最高賠償限額為HK\$1,000,000。

## 意外死亡及永久性殘損

主要保額賠償百分率

意外死亡.....)	100%
喪失一肢或以上.....)	100%
喪失雙手或所有手指.....)	100%
雙眼或單眼之視力完全喪失.....)	100%
全身癱瘓.....)	100%
完全永久及無法治療之精神錯亂.....)	100%
導致永久性臥床之傷損.....)	100%
導致永久性完全殘廢之傷損.....)	100%
喪失視力，除對光線之感應外.....)	50%
喪失一目之眼球晶狀體.....)	50%
喪失一手之五指.....)	50%
喪失除拇指外之四指.....)	40%
喪失拇指.....)	25%
- 兩節.....)	10%
- 一節.....)	10%
喪失食指.....)	8%
- 兩節.....)	4%
- 一節.....)	4%
喪失中指.....)	6%
- 兩節.....)	4%
- 一節.....)	2%
喪失無名指.....)	5%
- 兩節.....)	4%
- 一節.....)	2%
喪失尾指.....)	4%
- 三節.....)	3%
- 兩節.....)	2%
- 一節.....)	3%
喪失掌骨.....)	2%
- 第一或二節（每節）.....)	15%
- 第三，四或五節（每節）.....)	5%
- 全部.....)	2%
喪失腳趾.....)	1%
- 大腳趾兩節.....)	15%
- 大腳趾一節.....)	5%
- 其他兩隻或以上之腳趾（每趾計）.....)	1%
喪失聽覺.....)	15%
- 兩耳.....)	15%
- 一耳.....)	50%
喪失說話能力.....)	50%

肢體喪失，亦包括完全及永久性功能喪失。如因不包括在上表之感官肢體或其功能喪失，而引致永久性傷殘，將由本公司釐定能力損廢程度作相應之賠償，但受保人的職業性質不會作為考慮因素。因一宗意外導致之百分率賠償總數將不超過百分之一百。

## 保障利益

### 1. 意外死亡及永久性殘損

你如因遭遇意外，導致12個月內死亡或永久性傷損殘廢，本保險將根據保險賠償表所載之百分率作出賠償。

### 2. 意外醫療費用

如因意外傷損而需接受註冊醫生治療，本保單將根據實際支付之必需及合理治療費用，作出賠償。而中醫師或跌打醫師治療，賠償金額每年最高以1,500港元為限。

### 3. 入息保障（只適合用於第一類至第三類）

你如因意外受傷，導致完全不能處理業務或工作超逾二天，由第三天起將可獲賠償。賠償期高達兩年。

### 4. 住院現金津貼（只適合用於第一類至第三類）

如因意外傷損而入院接受治療，每天可獲現金津貼，賠償期高達兩年。

### 5. 免費24小時全球緊急援助服務

如你於身處海外時遇上緊急事故，只需致電國際IPA 24小時援助熱線，便可獲得以下免費的支援服務：

- 一. 電話醫療諮詢、轉介醫療機構及預約
- 二. 醫療轉送
- 三. 治療後轉送回居住地
- 四. 遺體或骨灰轉送
- 五.\* 運送所需藥物 / 醫療器材
- 六. 監察病況進展
- 七.\* 轉介出診醫生
- 八. 旅遊資訊
- 九.\* 代墊住院保證金
- 十. 法律諮詢服務
- 十一. 親屬探病
- 十二. 協助護送未滿16歲兒童回居住地
- 十三. 出院後療養住宿
- 十四. 安排緊急回居住地辦理親人後事
- 十五. 旅伴額外旅遊及住宿

\* 服務費用由被保險人承擔。（適用於項目五、七和九）

## 職業分類

### 第一類

主要為室內及非危險性職務，如會計師，行政人員，則師，文員，牙醫，室內推銷員，律師，醫生，藥劑師，股票經紀，學生，教師，家庭主婦，診所護士等。

### 第二類

須經常外出或須作輕度體力勞動或操作輕型機械之非危險性工作，如外勤員，私家車司機，髮型師，室外推銷員，電子工人，製衣工人，工廠管工，測量師，裁縫，醫院護士，餐廳侍應等。

### 第三類

技術性或半技術性職務，但毋須操作重型及危險機械，例如麵包師傅，機械工程師，汽車修理及維修人員，屠夫，油站工人，的士司機，出租私家車司機，印刷工人，廚房工人，遊艇水手等。

### 第四類

體力勞動並需涉及機械之危險性工作，如紀律部隊（非文職），裝修工人（包括電器技工及水喉匠），重型機械之製造及維修，築路及修路工人（非涉及爆炸及隧道開鑿），司機（除上述第三類以外）。

### 第五類

極具危險性的工作，如搬運工人，地盤工人（非涉及沉箱及搭棚之工作），起重機操作人員，電梯及升降機技工。

不包括在上述分類之職業，須申報本公司按個別情況決定。

## 不保事項

戰爭及有關風險，恐怖主義活動，自殺，駕駛或騎策比賽，飛行員職務工作，職業體育運動，用供氧設備輔助呼吸之水中活動，酗酒，或服用非經醫生處方指定之麻醉品或藥物，愛滋病或與其相關的病徵。

## 注意事項

- 年齡限制：12-70歲
- 受保人必須為香港永久居民

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，概以英文為準

## 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剔號(“✓”)，本公司將不會使用閣下的個人資料作為直接促銷用途。]

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「✓」。

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 AND SIGNATURE 聲明及簽署

I / We hereby declare and agreed that

本人 / 吾等聲明及同意

- all answers and statements made in the proposal are true and accurate in every respect and no information has been withheld which is likely to affect acceptance of this proposal.  
本投保書內所有答題及述詞均為全部真實及正確，並無隱瞞而可能影響有關接納投保與否之決定。
- this proposal & declaration shall be the basis of the policy and considered as being incorporated therein.  
本投保書及聲明將為保單之根本依據，並視作保單之一部份。
- I / we shall accept a policy subject to the usual conditions prescribed by the Company therein.  
本人 / 吾等接受註有通常條款之承保公司保單。

Signature of Proposer 申請人簽署

Date 日期

## Premium Table 保費計算表 (HK\$ 港元)

Benefits 保障利益	Class I 第一類	Class II 第二類	Class III 第三類	Class IV 第四類	Class V 第五類
<b>1. Accidental Death &amp; Permanent Disablement</b> 意外死亡及永久性殘損	0.08%	0.121%	0.165%	0.275%	0.325%
Maximum Sum Insured 最高投保額	-	-	-	500,000	300,000
- Child below 16 years old 16歲以下之小童-200,000					
- Fulltime student over 15 years old 15歲以上之全職學生-500,000					
<b>2. Accidental Medical Expenses</b> 意外醫療費用					
Per Accident 每宗意外					
HK\$ 5,000	\$132	\$154	\$198	\$320	\$380
HK\$ 7,500	\$165	\$198	\$253	\$430	\$480
HK\$ 10,000	\$193	\$231	\$297	\$470	\$540
HK\$ 15,000	\$248	\$303	\$385	\$600	\$700
HK\$ 20,000	\$303	\$369	\$473	N/A	N/A
HK\$ 25,000	\$358	\$440	\$561	N/A	N/A
HK\$ 30,000	\$413	\$506	\$649	N/A	N/A
Amount in excess of HK\$30,000 超過30,000港元	0.88%	1.1%	1.485%	N/A	N/A
Maximum Sum Insured 最高投保額					
- 10% of Capital Sum up to 投保額之10%及最高不超過	100,000	100,000	50,000	25,000	15,000
<b>3. Income Protection</b> 入息保障	0.330%	0.495%	0.66%	N/A	N/A
Maximum Sum Insured 最高投保額					
- 100% of actual annual earnings not exceeding 50% of Capital Sum up to 最高為100%每年確實收入但並不超 逾投保額之50%	1,000,000	1,000,000	500,000	N/A	N/A
Self-Employed Cover only applies to the period the Insured Person is hospitalized resulting from accidental bodily injury and the premium rate is reduced by 50% 自僱人士只可在因意外入院期間享有 此項保障，保費可減低50%					
<b>4. Hospital Cash Allowance</b> 住院現金津貼 (per HK\$100 per day) (以每天100港元賠償計)	\$61	\$77	\$94	N/A	N/A
Maximum Sum Insured 最高投保額					
- 0.1% of Capital Sum up to (per day) 投保額之0.1%及最高不超過(每天)	\$1,000	\$1,000	\$750	N/A	N/A





Sompo Insurance (Hong Kong) Co., Ltd.

日本財產保險(香港)有限公司



You are to disclose in this proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.  
請將你所知或應知之事實完全忠實列出否則可能影響本保單之有效性。

## PERSONAL ACCIDENT INSURANCE PROPOSAL 人身意外保險投保書

TYPE OF COVER REQUIRED 保障選擇	Amount of Coverage 保額 (HK\$港元)	Premium 保費 (HK\$港元)
1. Accidental Death & Permanent Disablement 意外死亡及永久性殘損	\$	\$
2. Accidental Medical Expenses (per accident) 意外醫療費用 (每宗意外)	\$	\$
3. Income Protection 入息保障	\$ (per year) (每年)	\$
4. Hospital Cash Allowance (per day) 住院現金津貼 (每天)	\$	\$
Effective date of Insurance 保單生效日期 From 由 ___ D 日 ___ M 月 ___ Y 年	TOTAL 合計\$	
Class of occupation 職業分類: Class 第 ___ 類	MINIMUM PREMIUM PER POLICY: HK\$500.00 每保單最低保費: 500港元	

## PARTICULARS OF PERSON TO BE INSURED 被保人資料

1. Name of Proposer 申請人姓名 (If the person to be insured is under 18 years old, the Proposer should be his/her parents or guardian 18歲以下之被保人需以父母或監護人作申請人)	
Relationship with Person to be Insured 與被保人士關係	HK ID, Card No. 香港身份證號碼
Correspondence Address 地址	Contact Tel: 電話
2. Name of Person to be Insured 被保人姓名	
Date of Birth 出生日期 (D日 M月 Y年)	Sex 性別 HK ID Card No. 香港身份證號碼
Address 地址	
3. Occupation (Full Time and Part-time) 職業 (全職及兼職)	
Business of Occupation 行業	Self-employed? 是否自住僱主? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Name and Address of Employer 僱主名稱及地址	Duties 職務
Tel. No. 電話	
4. Is the person to be insured at present insured against Life, Accident or Sickness? If yes, give details of name of Company, amount of insurance (capital sum and weekly benefit). 你是否已投購或購有人壽、意外或醫療保險? 如為肯定, 請詳列保險機構及保障金額 (分述死亡殘損金額及每週賠償等)。	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
5. Has the person to be insured ever been declined or accepted on special terms for Life, Accident or Sickness Insurances, or has any Company ever cancelled or refused to renew your Policy or desired to amend the conditions or benefits? If Yes, give details of name of Company, reason and date. 你曾否投購人壽、人身意外或醫療保險而被拒受或有條件接受, 或已受保而在保期中被取消保險, 或被拒絕續保或被改動保單條款或保障範圍金額等? 如為肯定, 請述述保險公司名稱, 原因及日期。	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
6. Has the person to be insured ever made a claim against any Company during the last 5 years for injury or sickness? If Yes, please give details. 你曾否在過去五年內因傷損或疾病向任何保險機構要求賠償? 如為肯定, 請列詳情。	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
7. Is the person to be insured now not in good health and not free from any physical impairment, deformity or disease. If Yes, please give details. 你現在是否並非健康良好, 兼且身體患有損傷, 殘缺或疾病? 如為是, 請列詳情。	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否



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、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、規例、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Sompo 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合)；(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點所述用途要求的所有個人資料，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

- Sompo 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, cancellations, 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 Sompo 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 such 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 such 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, Sompo Insurance (Hong Kong) Co., Ltd, 19/F, Lincoln House, Taikoo Place, 979 King’s Road, Quarry Bay, Hong Kong.