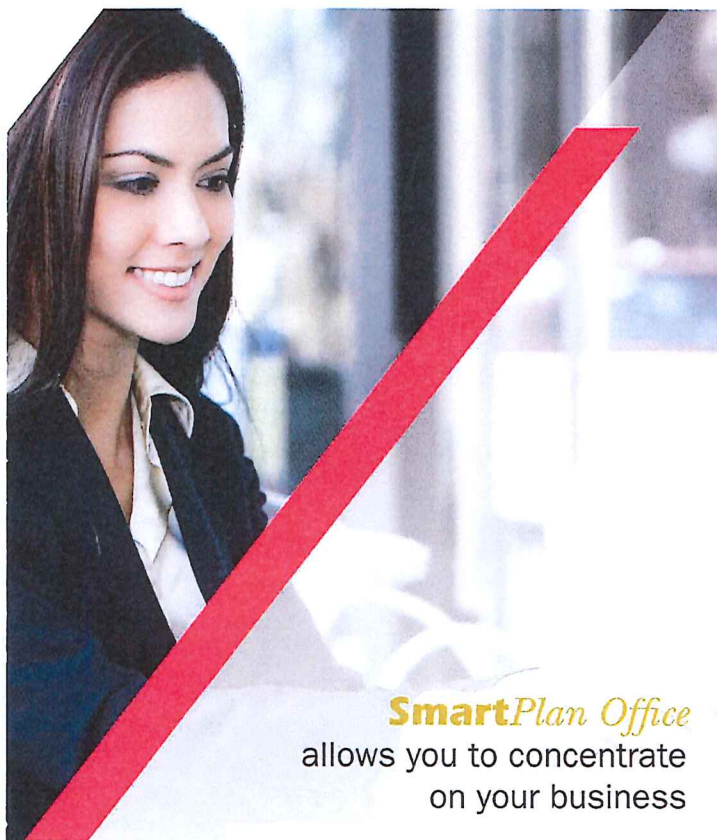


business packages

essential for your
business success



SmartPlan Office
allows you to concentrate
on your business

redefining / standards



綜合商業系列

中華聯合保險顧問有限公司
China United Insurance Brokers Ltd.
Room 903, 9/F, Far East Consortium Building, 204-206 Nathan Road, Tsimshatsi, H.K.
香港 佐敦 彌敦道204-206號遠東發展大廈9字樓903室
Tel: 8222 7780 Fax: 8221 6513
Email: brokers.cui@gmail.com

成功業務
必備的保障



「卓越」商機保
一套最全面的
商業辦公室保障計劃

引領 / 新標準



計劃特色及優惠

1 辦公室設備「全險」保障

閣下辦公室內的設備，包括傢俱、裝置、裝修、租客自置裝置、辦公室器材/機器及貨辦等，均會受到「全險」的保障。

辦公室設備	最高賠償額
▪ 任何一件辦公室器材或機器	\$100,000
▪ 任何一件貨辦	\$35,000
▪ 任何一件手提辦公室器材、電腦、電子手帳、手提電話及通訊設備 (在本港範圍以內)	\$10,000 及 每年\$25,000
▪ 任何一份文件、卡、磁帶檔案或幻燈片	\$5,000
▪ 任何一件藝術品	\$5,000 及 每年\$10,000
▪ 屬於辦公室內任何僱員的私人物品	\$5,000
▪ 任何一瓶酒	\$1,000 及 每年\$5,000

額外保障

- **維修期間引致損壞**
保障閣下辦公室物件在維修期間導致的損壞。惟每宗工程的費用不能超過\$200,000。
- **建築師及測量師費用**
在重整辦公室期間若需僱用專業建築師及測量師，其費用將在保障範圍內，每年最高賠償額為\$5,000。
- **公司招牌損毀**
保障因意外引致安裝在辦公室大堂內的公司招牌遭受損毀，每年最高賠償額為\$2,000。
- **盜竊導致辦公室損毀**
賠償閣下的辦公室遭盜竊或企圖盜竊而導致損毀，每年的最高賠償額為\$20,000。
- **廢物處理**
賠償意外發生後，因損毀而需清理廢物的費用，每年最高賠償額為辦公室設備投保額的10%。
- **運送途中的文件**
保障閣下的商業文件在香港境內運送途中遭意外遺失或損毀，每年最高賠償額為\$5,000。

- **滅火設備費用**
保障因火災或爆炸後需重置滅火器或自動灑水系統的費用，每年最高賠償額為\$10,000。
- **租金支付**
若閣下辦公室內的辦公室設備，因損毀而須暫停業務運作連續超過5天，在暫停期間所須支付的租金，可獲得賠償。最高賠償額為每天\$1,000及每年\$5,000。
- **捲門及閘門損毀**
保障因意外引致捲門及閘門損毀，每年最高賠償額為\$20,000。
- **短暫寄存**
保障閣下辦公室的設備 (貨辦除外) 因維修、清潔及保養而需寄存在其他地方，期間因意外引致遺失或損毀，每年最高賠償額為辦公室設備投保額的10%。

自選保障

存貨保障

本計劃提供自選保障予辦公室內存貨的損毀及遺失。

- 註: 每宗意外或損失的「自負金額」為\$1,000。
因水浸引致損失的「自負金額」為\$3,000或損失的10%，以較高者為準。
每宗每部手提電腦、電子手帳、手提電話及通訊設備意外或損失的「自負金額」為\$2,500。

2 業務中斷保障 (免費)

保障閣下的辦公室因投保的意外發生後及影響正常業務運作連續超過48小時，恢復有關正常運作所需支付的「額外開支」，包括租用臨時辦公室等費用，最高保障期為意外起計的十二個月，每年最高賠償額為\$1,000,000。

額外保障

- **通道封鎖**
若你的辦公室因緊急事故或鄰近地區物業受損而導致進入辦公室的通道遭封閉連續超過48小時，業務中斷所導致的損失，亦可得到保障，每年最高賠償額為\$500,000。
- **公用設施停頓**
若你的辦公室因受保的意外引致水、電及氣體供應停頓超過48小時，業務中斷所導致的損失，亦可得到保障，每年最高賠償額為\$500,000。

- **強制性公積金供款**
若閣下的辦公室不幸遇上火災及/或爆炸而引致辦公室設備遭受損毀，並須暫停業務運作連續超過七天，你作為僱主支付強制性供款的僱員供款亦可獲賠償至3個月，每年最高賠償額為\$5,000。
- **專業核數費用**
在計算及進行理賠時，所支付的專業會計及核數等費用，可獲得賠償，每年最高賠償額為\$50,000。

自選保障

盈利、收入及/或薪酬損失

本計劃提供自選保障予因業務中斷而引致盈利、收入及/或薪酬上所蒙受的損失。

註: 免賠期限為48小時

3 電子器材 - 電腦保障 (免費)

- 保障閣下辦公室內的電腦器材、系統以及資料儲存媒體受到任何不可預見及突然的機械損壞，每年最高賠償額為\$100,000。
- 若閣下辦公室電腦器材的運作受到完全或局部干擾，本計劃保障所需支付的「額外開支」，每年最高賠償額為\$50,000。

註: 每宗意外或損失的「自負金額」為\$1,000。
因水浸引致損失的「自負金額」為\$3,000或損失的10%，以較高者為準。

4 金錢保障 (免費)

保障你辦公室的現金、支票、銀行本票及郵政匯票的遺失或被盜竊，每年最高賠償額為：

- | | |
|-----------------------------|-----------|
| ▪ 劃線支票及其他不可轉讓的票據 | \$500,000 |
| ▪ 於香港境內由你或你授權的僱員押運的金錢 | \$50,000 |
| ▪ 辦公時間內置於辦公室內的金錢 | \$50,000 |
| ▪ 於非辦公時間內置於辦公室內的夾萬或保險庫內的金錢 | \$50,000 |
| ▪ 於非辦公時間內置於辦公室但非在夾萬或保險庫內的金錢 | \$5,000 |
| ▪ 存放於銀行夜庫的金錢 | \$30,000 |

額外保障

▪ 夾萬及/或保險庫遭破壞

若夾萬及/或保險庫遭竊賊破壞，每年最高可獲賠償額\$10,000。

▪ 誠信及詐騙

在三天內揭發僱員的詐騙或不誠實行為所導致金錢上的損失，每年可獲賠償\$30,000。

5 辦公室襲擊 - 人身意外保障 (免費)

保障你或你的僱員於辦公室內，因被偷竊或企圖盜竊而不幸導致死亡，或完全性永久傷殘，將可獲得意外賠償。每位受保人最高賠償額為\$250,000。此外，若你或你的僱員因不幸導致暫時性完全傷殘，每位受保人最高賠償額為\$25,000。並且津貼你或你的僱員因此而需入住醫院的損失，每週可獲津貼\$500，每年最高賠償額為\$1,500。

6 玻璃損毀保障 (免費)

保障你辦公室內的固定玻璃裝置或玻璃窗戶，每年最高賠償額為\$20,000。

註：每宗意外或損失的「自負金額」為\$1,000。

7 公眾責任保障 (免費)

保障你於辦公室因疏忽而導致第三者身體受傷或財物受損，所須承擔的法律責任，每宗事件的保障額最高為\$10,000,000。

額外保障

- 急救設施保障
- 維修工程涉及之責任
- 海外公幹責任
- 公司的康樂體育活動
- 租戶責任

自選保障

8 僱員補償

保障你作為僱主，於「僱員補償條例」規定下，對受聘僱員在其受僱期間因工作意外而受傷或死亡所須承擔的法律責任，每宗事件的保障額最高為\$100,000,000。

申請條件

本計劃是特定為中小型辦公室而設。
辦公室的「業務性質」屬於本公司的受保範圍內

一般不受保項目

本計劃的不受保項目包括：

- 因錯誤或遺漏導致的短缺
- 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
- 因資訊科技風險而導致的損失或破壞

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。

辦公室設備投保額

本計劃採用簡單的保費計算方法，你只需申報你辦公室設備的總投保額便可。

所有設備（存貨、貨辦及私人物品除外）的損失或損毀將會以「舊換新」的價值賠償，故此閣下必須填報適當的投保額。

註：辦公室設備的最低保費為\$1,000及僱員補償的最低保費為\$500。
所有金額均以港元計算。
本中文簡譯，概以英文為準。

安盛集團：經濟保障 世界翹楚

安盛集團（2009年）

- 全年總收入達900億歐元
- 管理資產總值達10,140億歐元
- 全球聘用216,000名僱員，竭誠為客戶提供所需的方案及最優質的服務
- 獲全球逾96,000,000位客戶信賴
 - 保障他們的財物（汽車、家居、器材）
 - 為他們的家人或僱員提供醫療及個人保險
 - 為他們管理個人或企業的財產
- 標準普爾評級：AA-

安盛保險有限公司

- 全港最大一般保險公司之一，尤以車險具領先地位
- 擁有逾170年亞洲經營經驗
- 聘用超過220名專業及訓練有素的僱員，竭誠為客戶提供所需的方案及最優質的服務
- 「卓越」保險系列專為個人及中小企業提供周全的保障

汽車系列

財物系列

消閒及旅遊系列

醫療系列

個人意外系列

綜合商業系列

責任系列

貨物水險系列

有意投保人士或欲進一步了解本保險計劃的內容，歡迎致電貴保險代理、經紀或致電向本公司查詢。

2523 3061

www.axa-insurance.com.hk

product features and benefits

1 all risks on office contents and stock

"All Risks" insurance to protect your office contents, including furniture, fixtures and fittings, tenant's improvements, office equipment and machinery, plus trade samples, etc.

office contents	up to the limit of
▪ Any one item of office equipment or machinery	\$100,000
▪ Any one item of trade samples	\$35,000
▪ Any one item of portable office equipment/computer/personal digital assistant (PDA)/mobile phone/communication device outside your office within Hong Kong	\$10,000 & \$25,000 per year
▪ Any one document, card, tape file or transparency	\$5,000
▪ Any one item of work of art	\$5,000 & \$10,000 per year
▪ Personal effects belonging to any one employee in the office	\$5,000
▪ Any one bottle of wine/spirit	\$1,000 & \$5,000 per year

additional benefits

▪ alterations or repairs

We will provide coverage for your Office Contents if they are damaged during alterations or repairs, provided that the contract value does not exceed \$200,000.

▪ architects' and surveyors' fees

We will pay the fees for hiring professional architects and surveyors for the reinstatement of your office, up to a limit of \$5,000 per year.

▪ company signage

We will pay for accidental damage to company signage installed at the lobby of premises, up to a limit of \$2,000 per year.

▪ damage to premises by theft

Covers loss of or damage to your office premises caused by theft or attempted theft, up to a limit of \$20,000 per year.

▪ debris removal

We will pay for debris removal costs after an insured loss, up to 10% of your Office Contents Sum Insured.

▪ documents in transit

Loss of documents in transit anywhere in Hong Kong up to a limit of \$5,000 per year.

▪ fire extinguishing expenses

Covers the replacement or refilling costs of fire extinguishers and sprinklers following a fire or an explosion, up to a limit of \$10,000 per year.

▪ rental relief

We will pay for rental relief if your office premises is temporarily closed for more than 5 consecutive days due to loss or damage to office contents contained in the office premises, up to a limit of \$1,000 per day and \$5,000 per year.

▪ roller shutters and gate

We will pay for accidental damage to roller shutters and gate, up to a limit of \$20,000 per year.

▪ temporary removal

This plan covers loss of or damage to your Office Contents (excluding trade samples) temporarily removed from your office for cleaning, repairing and maintenance, up to 10% of the Sum Insured.

optional cover stock

This plan provides protection on damage and loss of stock in the office.

Note: Excess for each and every loss is \$1,000.
Loss due to water damage subject to a minimum excess of \$3,000 or 10% of the loss.
Excess for each and every loss to each portable computer/PDA/mobile phone/communication device is \$2,500.

2 business interruption (free)

This plan indemnifies you up to \$1,000,000 for additional expenditure you may incur after an insured loss and interruption of your business for more than 48 consecutive hours, including the cost of fitting out temporary premises, for a period up to 12 months from the date of the damage.

additional benefits

▪ denial of access

Covers you in the event that your office is affected as a result of denial of access for more than 48 consecutive hours due to an emergency or damage to neighbouring property, up to a limit of \$500,000 per year.

▪ failure of public utilities

Covers you in the event that your office is affected as a result of failure of public utilities for more than 48 consecutive hours due to damage to property of public supply undertaking caused by insured loss, up to a limit of \$500,000 per year.

▪ Mandatory Provident Fund (MPF) contribution

Covers you as an Employer's actual monthly MPF contributions of up to 3 months, if your business is temporarily closed for more than 7 consecutive days due to damage to your insured property caused by fire and/or explosion, up to a limit of \$5,000 per year.

▪ professional accountants' fees

Your accountants' charges for the purpose of claims verification are also covered up to a limit of \$50,000 per year.

optional cover

loss of gross profit, gross revenue and/or wages

This plan provides optional protection on loss of gross profit, gross revenue and/or wages resulting from business interruption.

Note: Time Excess - 48 Hours

3 electronic equipment insurance for computers (free)

▪ We will cover your office computer equipment, systems and data media caused by any unforeseen and sudden physical loss or damage from electrical or mechanical breakdown, up to a limit of \$100,000 per year.

▪ We will also pay for the additional expenditure incurred due to total or partial interruption of operation to your office computer equipment, up to a limit of \$ 50,000 per year.

Note: Excess for each and every loss is \$1,000.
Loss due to water damage subject to a minimum excess of \$3,000 or 10% of the loss.

4 loss of money (free)

Reimburses loss of cash, bank notes, cheques, money orders and postal orders, up to the following limits per year:

▪ Crossed cheques and other non-negotiable items	\$500,000
▪ In transit in Hong Kong in the custody of yourself or your authorized employees	\$50,000
▪ Inside premises during office hours	\$50,000
▪ Inside premises after office hours and in locked safe or strongroom	\$50,000
▪ Inside premises after office hours but not in a safe or strongroom	\$5,000
▪ In a bank night safe	\$30,000

additional benefits

▪ damage to safe and/or strongroom

Covers up to \$10,000 per year for the damaged safe and/or strongroom caused by theft.

▪ infidelity and dishonesty

This plan insures the loss of money due to fraud or dishonesty by employees discovered within 3 days after the occurrence, up to a limit of \$30,000 per year.

5 office assault - personal accident (free)

This plan provides compensation of accidental death or permanent total disablement for you or your employees as a result of a robbery or attempted theft in the premises, up to a maximum limit of \$250,000 per person. We also cover you or your employees suffer from temporary total disablement, up to a limit of \$25,000. It also provides a weekly cash benefit if you or your employees are confined to hospital for treatment of such injury, up to a limit of \$500 per week and \$1,500 in total during any one year.

6 glass breakage (free)

This plan covers accidental breakage of fixed glass or glass window, up to a limit of \$20,000 per year.

Note: Excess for each and every loss is \$1,000.

7 public liability (free)

This plan insures you against legal liability for third party bodily injury and/or property damage arising from your business, up to a limit of \$10,000,000 per occurrence.

additional benefits

- First Aid
- Independent Contractor's Liability
- Overseas Visits
- Social and Sports
- Tenant's Liability

optional cover

8 employees' compensation

This plan insures you as an employer under the Employees' Compensation Ordinance and Common Law for bodily injuries to employees arising out of and in the course of employment, up to a limit of \$100,000,000 per event.

eligibility

This plan is specially designed for small to medium size offices. "Type of Business" within our underwriting acceptance

common exclusions

This plan contains some exclusions such as:

- Shortage due to errors or omissions
- 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.

office contents sum insured

We use a simple rating method for this particular plan. All we require from you is to declare the Sum Insured of your Office Contents.

Claims for the loss or destruction of contents (other than stock, trade samples and personal effects) will be settled on the basis of replacement as new. Please ensure the Sum Insured you declare is on the same basis.

NB: Minimum premium is \$1,000 for Office Contents and \$500 for Employees' Compensation Section.
All amounts are in Hong Kong Dollars.

AXA: a world leader in financial protection

AXA Group in 2009

- 90 billion euros in consolidated revenues
- 1,014 billion euros in assets under management
- 216,000 employees worldwide working to deliver the right solutions and top quality service to our customers
- 96 million customers across the globe have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Standard & Poor's Rating: AA-

AXA General Insurance Hong Kong Limited

- One of the top general insurers in Hong Kong, leading in motor insurance
- Over 170 years of local experience in Asia
- Over 220 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

motor
property
leisure & travel
healthcare
personal accident
business packages
liability
marine

To apply or for more details, please contact your agent or broker, or you can contact us on

2523 3061

www.axa-insurance.com.hk



redefining / standards

(852) 2523 3061
 (852) 2810 0706
 axahk@axa-insurance.com.hk
 www.axa-insurance.com.hk

投保書 Proposal Form

「卓越」商機保 SmartPlan Office

CHINA UNITED INSURANCE BROKERS LTD.

經紀業務適用
For broker business

- 1 你必須在此投保書上填報一切有關的重要事實，否則該合約「保單」將告無效或可被視為無效。如你不清楚某一事實是否重要，也請將此事實在下面說明。You are required to disclose in this application ALL material facts; otherwise the contract "Policy" may be void or voidable. If you are in doubt whether certain facts are material, please disclose them as below.
- 2 如此申請上未有註明，投保人將被視為保單持有人。The Proposer shall be deemed to be the Policyholder unless otherwise indicated in this proposal form. 請以英文正楷填寫，並在適當的空格內填上 Please fill in this form in English block letters and tick the boxes where appropriate * 必須填寫項目 Mandatory fields

投保人資料 PROPOSER DETAILS

公司名稱 (與商業登記證相同)* Company Name (as Business Registration)		商業登記號碼* Business Registration No
通訊地址* Correspondence Address		<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT
聯絡人* Contact Person	職位 Title	
聯絡電話 (請填寫最少一項) Contact No. (Please fill in at least one)*	傳真號碼 Fax No	電郵地址 Email
手提電話 Mobile No	公司電話 Tel No	

倘若表格不敷應用，請另加紙張填寫。If space provided for your answer is insufficient, please continue on a separate sheet.

辦公室資料 OFFICE DETAILS

投保辦公室地址 (如與上不同) Insured Office Address (if different from above address)	
大廈類別 Type of Building	<input type="checkbox"/> 商業 Commercial <input type="checkbox"/> 工業 Industrial
「業務性質」(請詳述) Type of Business (please give full details)	

投保細則 INSURANCE COVER

本保單由
Policy to commence on 起一年內有效
for one year

此保單所提供的保障，必須在公司確定接納投保後，及收受保費後，才能正式生效。
The liability of the Company does not commence until this proposal has been accepted by the Company and the premium is received.

基本保障：辦公室財物 BASIC COVER : OFFICE CONTENTS

辦公室設備 Office Contents

註：投保額代表閣下所有的辦公室設備包括傢俱、裝置及設備、內部裝修、貨物及辦公室器材等。
N.B. Sum Insured represents all your Office Contents including furniture, fixtures & fittings, interior decorations, trade samples and business equipment.

投保額 Sum Insured \$ _____

自選保障 OPTIONAL COVER

- 存貨 Stock
 盈利損失 Loss of Gross Profit*
 收入損失 Loss of Gross Revenue*
 薪酬損失 Wages*

投保額 Sum Insured

\$ _____
 \$ _____
 \$ _____
 \$ _____

賠償期限 Indemnity Period

6 個月 Months 12 個月 Months

僱員補償 Employees' Compensation

- 僱員職業 Occupations of Employees
 (a) 辦公室內僱員
 Managerial, Administrative and Clerical Staff
 (b) 推銷員、信差及外勤員工
 Salesperson, Messenger and Commercial Travellers
 (c) 其他 (請註明)
 Others (please specify)

僱員人數 No of Employees _____

估計總年薪 Total Estimated Earnings _____

總數 Total _____

付款方法 PAYMENT METHOD

支票抬頭請填「安盛保險有限公司」Cheque payable to **AXA General Insurance Hong Kong Limited**

投保人須知 IMPORTANT NOTES TO PROPOSER

閣下必須在其知悉範圍內提供所有有關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。本公司保留接受或拒絕閣下投保的權利。

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. We reserve our right to accept or reject your application.

聲明 DECLARATION

本人/我們謹此確認本人/我們並沒有代表任何其他人士提出此投保申請；如在此投保書或就此申請提交的任何其他文件上另有註明則除外。

I/We HEREBY CONFIRM that I/we am/are not acting on behalf of any other person for this insurance application unless otherwise expressly indicated in this proposal form or any other documents provided to the Company for this application.

本人/我們謹此代表本人/我們及其他在此投保書提及之人士（下稱「相關人士」或「我們」）（為免存疑，「相關人士」或「我們」指包括本人及此投保書提及之其他人士）聲明及同意

I/We HEREBY DECLARE AND AGREE on behalf of myself/ourselves and other persons referred to in this application (hereinafter referred to as "Relevant Persons", "We", "Our" or "Us") for the avoidance of doubt, the expressions "Relevant Persons", "We", "Our" or "Us" include myself/ourselves and such other persons) that

- 1 上述一切陳述及問題的所有答案，不論是否本人/我們親手所寫，就本人/我們所知所信，均為事實全部並確實無訛；
all statements and answers to all questions whether or not written by my/our own hand are to the best of my/our knowledge and belief complete and true;
 - 2 上述問題的所有答案及此投保書，將成為發出保單的根據，並作為保單的一部分；
all answers to such questions, together with this application, shall form the basis and become a part of the policy;
 - 3 本人/我們已細閱並明白所申請的保單之主要銷售刊物之內容；
I/We have read and fully understood the Proposal for the policy applied for;
 - 4 本人/我們會向貴公司申報，自簽署此投保書至保單發證期間，有關任何一位相關人士的重要事實之轉變；
I/We shall disclose to the Company any change and/or material facts of all Relevant Person(s) that occur after signing this proposal form but before the policy is issued;
 - 5 保單將在有關保費已全數繳清及符合所有規定後，方能生效；
the policy shall be effective only following the full payment of premium stated in the policy schedule and all applicable requirements being met;
 - 6 本人/我們對任何人所作出的任何聲明，如沒有在此投保書上填寫或印出，貴公司不須受其約束。
the Company is not bound by and is not required to rely on any statement which I/we may have made to any person if not written or printed here.
- 本人/我們聲明 I/We declare that
- 本人/我們投保的辦公室只供作為寫字樓用途，並無進行製造業或有關的程序。
The premises are solely occupied by me/us as an office and no processing and/or manufacturing of any kind is carried out within the office.
 - 本人/我們投保的辦公室包括屋頂，全用磚石或三合土建成並有經常維修適宜營業。
The premises are built of brick or concrete and roofed with concrete, and is in good state of repair.
 - 本人/我們從未遭受任何保險公司拒絕受理投保、續保或取消本人/我們的保單或要求提高保費及附加特別條件始允承保。
No insurer has ever cancelled, declined, refused to renew or imposed special terms or conditions on any policy held by myself/ourselves.
 - 本人/我們從未於過去三年間遭受損失。
I/We have not suffered any loss in the past 3 years.
 - 本人/我們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安盛保險有限公司和本人/我們所訂訂合約的根據，並以保單上各條款為準則。
I/We 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 AXA General Insurance Hong Kong Limited and myself or us.

收集個人資料的聲明 PERSONAL INFORMATION COLLECTION STATEMENT

安盛保險有限公司(下稱“本公司”)明白其就《個人資料(私隱)條例》(香港法例第486章)(“條例”)收集、持有、處理、使用和/或轉移個人資料所負有的責任。本公司僅將為合法和相關的目的收集個人資料,並將採取一切切實可行的步驟,確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟,確保個人資料的安全性,及避免發生未經授權者因意外而擅自取得、刪除或另行使用個人資料的情況。

敬請注意,如果閣下不向本公司提供閣下的個人資料,我們可能無法提供閣下所需的資料、產品或服務,或無法處理閣下的要求。

目的: 本公司不時有必要收集閣下的個人資料,並可能因下列各項目的(“有關目的”)而供本公司使用、存儲、處理、轉移、披露或共享該等個人資料:

- 1 向閣下推介、提供和營銷本公司、安盛集團的其他公司(“安盛關聯方”)或本公司的商業合作夥伴(參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份)之產品/服務,以及提供、維持、管理和操作該等產品/服務;
- 2 處理和評估閣下就本公司及安盛關聯方所提供之產品/服務提出的任何申請或要求;
- 3 向閣下提供後續服務,包括但不限於執行/管理已發出的保單;
- 4 與就本公司和/或安盛關聯方提供的任何產品/服務或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的任何目的,包括索賠調查;
- 5 評估閣下的財務需求;
- 6 為客戶設計產品/服務;
- 7 為統計或其他目的進行市場研究;
- 8 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料;
- 9 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查;
- 10 進行身份和/或信用核查和/或債務追收;
- 11 遵守任何適用的司法管轄區的法律;
- 12 開展與本公司業務經營有關的其他服務;及
- 13 與上述任何目的直接有關的其他目的。

個人資料的轉移: 個人資料將予以保密,但在遵守任何適用法律條文的前提下,可提供給:

- 1 位於香港或香港以外其他地方的任何安盛關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會、基金管理公司或金融機構,以及就此而言,閣下同意將閣下的資料轉移至香港境外;
- 2 與就本公司和/或安盛關聯方提供的任何產品/服務或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的任何人士(包括私家偵探);
- 3 在香港或香港以外其他地方向本公司和/或安盛關聯方提供行政、技術或其他服務(包括直接促銷服務)並對個人資料具有保密義務的任何代理、承包商或第三方;
- 4 信貸資料機構或(在出現拖欠還款的情況下)追討欠款公司;
- 5 本公司權利或業務的任何實際或建議的承讓入、受讓方、參與者或次參與者;及
- 6 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關。

如欲了解本公司為促銷目的使用閣下的個人資料的政策,請參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份。

閣下的個人資料將僅為上文中規定的一個或多個有關目的而被轉移。

在直接促銷中使用及將其個人資料提供予其他人士

本公司有意:

- 1 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背景及人口統計數據以進行直接促銷;
- 2 就本公司、安盛關聯方、本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷(包括但不限於提供獎賞、客戶或會員或優惠計劃):
 - a) 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務;
 - b) 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服務及高級消費類產品;
- 3 以上服務及產品將會由本公司及/或以下機構提供:
 - a) 任何安盛關聯方;
 - b) 第三方金融機構;
 - c) 提供上文2所列之服務及產品之本公司及/或安盛關聯方的商業合作夥伴或合作品牌夥伴;
 - d) 向本公司或以上所列機構提供支援的第三方獎賞、客戶或會員或優惠計劃提供者;
- 4 除由本公司促銷上述服務及產品外,本公司亦有意將上文1段部份所述的資料提供予上文3段部份所述的資料提供予上文3段部份所述的服務及產品中使用,而本公司為此目的須獲得客戶書面同意(包括表示不反對)。

在使用閣下的個人資料作上文所述的目的或提供予上文所述的人士之前,本公司須獲得閣下的書面同意,及在獲得閣下的書面同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。

閣下日後可撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何促銷用途的同意。

閣下如欲撤回閣下給予本公司的同意,請發信至下文“個人資料的查閱和更正”部份所列的地址通知本公司。本公司會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

個人資料的查閱和更正: 根據條例,閣下有權查明本公司是否持有閣下的個人資料,獲取該資料的副本,以及更正任何不準確的資料。閣下還可以要求本公司告知閣下個人所持個人資料的種類。

查閱和更正的要求,或有關獲取政策、常規及本公司所持的資料種類的資料,均應以書面形式發送至:

香港九龍九龍灣宏泰道23號21樓
安盛保險有限公司
個人資料保護主任

本公司可能會向閣下收取合理的費用,以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

AXA General Insurance Hong Kong Limited (referred to hereinafter as the “Company”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“PDPO”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request. **Purpose:** From time to time it is necessary for the Company to collect your personal data which may be used, stored, processed, transferred, disclosed or shared by us for purposes (“Purposes”), including:

- 1 offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group (“our affiliates”) or our business partners (see “Use and provision of personal data in direct marketing” below), and administering, maintaining, managing and operating such products/services;
- 2 processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
- 3 providing subsequent services to you, including but not limited to administering the policies issued;
- 4 any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
- 5 evaluating your financial needs;
- 6 designing products/services for customers;
- 7 conducting market research for statistical or other purposes;
- 8 matching any data held which relates to you from time to time for any of the purposes listed herein;
- 9 making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;

- 10 conducting identity and/or credit checks and/or debt collection;
- 11 complying with the laws of any applicable jurisdiction;
- 12 carrying out other services in connection with the operation of the Company's business; and
- 13 other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

- 1 any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
- 2 any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
- 3 any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
- 4 credit reference agencies or, in the event of default, debt collection agencies;
- 5 any actual or proposed assignee, transferee, participant or sub-participant of our rights or business; and
- 6 any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere.

For our policy on using your personal data for marketing purposes, please see the section below **"Use and provision of personal data in direct marketing"**.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

Use and provision of personal data in direct marketing:

The Company intends to:

- 1 use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
- 2 conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
 - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
- 3 the above products and services may be provided by the Company and/or:
 - a) any of our affiliates;
 - b) third party financial institutions;
 - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in 2 above;
 - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities;
- 4 in addition to marketing the above products and services, the Company also intends to provide the data described in 1 above to all or any of the persons described in 3 above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose.

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on **"Access and correction of personal data"**. The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

Access and correction of personal data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer
AXA General Insurance Hong Kong Limited
21/F, Manhattan Place, 23 Wang Tai Road, Kowloon Bay, Kowloon, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

本人/我們確認本人/我們已閱讀並明白收集個人資料的聲明("該聲明")。本人/我們確認本人/我們已被通知本人/我們須詳細閱讀該聲明,而本人/我們已詳細閱讀該聲明對貴公司所收集或持有之本人/我們的個人資料的影響(不論是否此表格所載或其他途徑所取得)。根據以上所述,本人/我們特此確認並同意安盛保險有限公司根據該聲明使用及轉移本人/我們的個人資料,包括在直接促銷中使用及將本人/我們個人資料提供予其他人士。

I/WE ACKNOWLEDGE AND CONFIRM that I/we have read and understood the Personal Information Collection Statement ("PICS"). I/We confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected or held by the Company (whether contained in this application or otherwise). Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by AXA General Insurance Hong Kong Limited in accordance with the PICS, including the use and provision of my/our personal data for the purpose of direct marketing.

[重要通知:如閣下不同意根據"收集個人資料的聲明"使用和轉移閣下的個人資料作直接促銷用途(參閱"在直接促銷中使用及將其個人資料提供予其他人士"部份),請在下列方格內 加上劃號("X"),本公司將不會使用閣下的個人資料作為直接促銷用途。]

[Important: If you do not agree to the use and provision of your personal data for direct marketing as set out in the section "Use and provision of personal data in direct marketing", please tick the box below and we will not use your personal data for direct marketing.]

本人/我們不同意貴公司根據"收集個人資料的聲明"使用和轉移本人/我們的個人資料作直接促銷用途(參閱"在直接促銷中使用及將其個人資料提供予其他人士"部份)及並不願意接收任何貴公司的推廣及直接促銷的材料。

I/We do not agree with the use and provision of my/our personal data for direct marketing purposes as set out above in the **Personal Information Collection Statement** (see "Use and provision of personal data in direct marketing") and do not wish to receive any promotional and direct marketing materials.

佣金披露聲明 COMMISSION DISCLOSURE DECLARATION

本人/我們明白、諳知及同意,安盛保險有限公司("貴公司")會就本人/我們購買及接受貴公司簽發的保單,於保單有效期內(包括續保期及/或支付額外的保費)向負責安排有關保單的獲授權保險經紀支付佣金。假如本人/我們為法人團體,代表本人/我們簽署的獲授權人員並向貴公司確認他/她已獲該法人團體授權。

本人/我們亦明白貴公司必須取得本人/我們以上的同意,才可以處理有關保險申請。

I/We understand, acknowledge and agree that, as a result of my/our purchasing and taking up the policy to be issued by AXA General Insurance Hong Kong Limited (the "Company"), the Company will pay the authorized insurance broker commission during the continuance of the policy including renewals and/or paying additional premium, for arranging the said policy. Where I/We am/are a body corporate, the authorized person who signs on my/our behalf further confirms to the Company that he or she is authorized to do so.

I/We further understand that the above agreement is necessary for the Company to proceed with the application.

投保人簽署及公司印章 Proposer's Signature with Company Chop
(請勿於空白投保書上簽署 Do not sign a blank form)

日期 Date
(日/月/年 dd/mm/yyyy)

[註: 本中文簡譯, 概以英文原文為準]