



Simple claims procedure:

- Inform Zurich of the incident by phone, fax or mail as soon as possible; and
- Complete and send the claim form together with all necessary documents to Zurich.

Remarks:

- When the insured person reaches the age of 24 years upon policy renewal, the cover will be automatically converted from Junior Cover (any plan levels) to Adult Cover, regardless of the insured person being an unmarried full-time student. The conversion is made on the assumption that the insured person is in Occupation Class 1 and the Adult Cover will be effective with the minimum sum insured for accidental death and permanent disablement², and accidental medical expenses covers. We will endorse any changes in the occupation and benefits cover upon request from the insured person thereafter, and the premium rate will thereby be adjusted accordingly. If the insured person does not declare his/her actual occupation (if other than class 1), then no claim shall be payable in respect of any injury arising out of or in the course of attending such occupation. When the insured person reaches the age of 71 years upon policy renewal, the cover will be automatically converted from Adult Cover to Plan A of Elderly Cover. Following the automatic conversion of cover, the applicable premium rate will be changed accordingly. If the insured person prefers to select another plan level, he/she can contact Zurich for arrangement.
- Individual policy will be issued to each insured person regardless of whether the enrollment is made individually or as a family.
- For insured person aged between six months and 17 years old at the policy effective date, the policyholder of this plan must be his/her parent or legal guardian. However, when the insured person attains the age of 18, he/she will automatically become the policyholder upon renewal.
- Subject to the insurance cover of respective policies, any individual insured person under Adult Cover can enjoy up to a maximum limit of HKD 10,000,000 for accidental death and permanent disablement benefit per life in aggregate of all policies issued by Zurich Insurance Company Ltd and/or its related companies.
- Minimum annual premium per policy is HKD 500 (except for Junior Cover - Plan A).
- If paid monthly, the annual premium must be HKD 700 or above and paid by credit card or autopay. For autopay arrangement, the premiums for the first three months have to be paid by cheque.

PAMTY001/AGT/ENG/02/2017

Notes:

1. Guaranteed acceptance offer is applicable to Occupation Classes 1–5 as defined by Zurich, and Zurich reserves the right of final approval and decision.
2. Top-up accidental death and permanent disablement benefit is only applicable to the insured person aged between 71 and 80 years at the time of enrollment or renewal, and is lifetime renewable.
3. Permanent disablement benefit will be payable according to the scale of benefit as stated in the compensation table of the policy.
4. Subject to the sub-limits below:
 - (i) Chinese medicine bonesetting expenses, Chinese medicine acupuncture expenses, and/or chiropractic expenses: maximum HKD 150/visit/day; five visits/accident;
 - (ii) Physiotherapy expenses: maximum HKD 500/visit/day; four visits/accident.

Major exclusions of this policy:

- Being a crew member or an operator of any air carrier, war, nuclear radiation, any kind of sickness or disease, suicide, pregnancy, childbirth, engaging in any kind of professional sport, or any armed force.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.

(The English version shall prevail in case of inconsistency between the English and Chinese versions.)

About Zurich



Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurers in Hong Kong. *

Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With about 55,000 employees serving customers in more than 170 countries, we aspire to become the best global insurer as measured by our shareholders, customers and employers.

* Source: Office of the Commissioner of Insurance, based on gross premiums, 2015.

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PAMultiple⁺ Personal Accident Insurance Plan

Guaranteed acceptance, lifetime renewable
 An insurance plan for your whole family



PA Multiple+ Personal Accident Insurance Plan

You cannot tell when an accident will happen to you and your family. We understand a caring person like you would like to provide an adequate protection for yourself and your loved ones.

PA Multiple+ Personal Accident Insurance Plan is tailored for any person for all stages of life in taking care of the unexpected expenses when an accident hits. As your lifelong insurance partner, Zurich designs this plan to be lifetime renewable to ensure you can enjoy adequate protection along the way.

Plan highlights

- Tailored coverage for children, adolescents, adults and the elderly with **guaranteed acceptance**¹ for all eligible persons who are aged between six months and 80 years and the plan is **lifetime renewable**.
- Dangerous amateur sports like winter sports, scuba diving, water skiing, rock climbing, horse-riding, etc. are all covered.
- Food and drink poisoning and gas poisoning are also covered.
- Even terrorist attack is covered.
- Various premium discounts: up to 15% no claim discount and 10% family discount to save on your budget.
- Worldwide coverage for personal accident.
- Top-up personal accident coverage² for Elderly Plan - flexible top-up option for accidental death and permanent disablement coverage to suit your needs.

Premium discount

No claim discount up to 15%

If no claim has been made in the period of insurance, you are entitled to 5% no claim discount at annual renewal. The no claim discount can be accumulated up to 15%.

Family discount

If you enroll with at least one family member (your spouse, child(ren), parents, parents-in-law or domestic partner) at the same time, an extra 10% discount will be offered to all of you.

Core benefits

Accidental death and permanent disablement³

- Compensation is payable in the event of death or permanent disablement caused within 12 months of an accident.
- Benefit covers second or third degree burns, burial/cremation cost and home nursing fee.

Accidental medical expenses

- Provide extensive protection including both outpatient and inpatient medical expenses and other treatments like Chinese medicine bonesetting expenses for bodily injury due to an accident.
 - Chinese medicine bonesetting expenses, Chinese medicine acupuncture expenses, chiropractic expenses and physiotherapy expenses up to HKD 2,000/year, subject to the sub-limits below:
 - (i) Chinese medicine bonesetting expenses, Chinese medicine acupuncture expenses, and/or chiropractic expenses:
maximum HKD 150/visit/day; five visits/accident;
 - (ii) Physiotherapy expenses:
maximum HKD 500/visit/day; four visits/accident.
- The plan also covers the expenses for the purchase of recovery equipment such as wheelchairs, crutches and neck support tools recommended by your attending doctor or physiotherapist.

Extra benefits

- We understand that victims may be required to have counseling sessions after experiencing an unpleasant event. Hence, we will reimburse the insured person for the cost of trauma counseling.
- We will reimburse the expenses incurred in renovating the principal home of the insured person for the purpose of coping with the permanent total disablement caused by an accident.
- Extra protection for broken bones due to an accident.

- **Zurich Emergency Assistance** provides you with various services in the event of an accident occurred outside Hong Kong for a travel period not exceeding 90 days:
 - Unlimited cover on transport for emergency medical evacuation of the insured person back to Hong Kong or to the nearest place for treatment, or to provide a repatriation of mortal remains;
 - Hospital admission guarantee up to HKD 39,000;
 - Medical service referral, legal referral, interpreter referral and pre-trip information assistance such as visa requirements.

Optional benefits (applicable to Adult Cover only)

Weekly income benefit

If you lose your ability to work, you may encounter financial difficulties. By selecting weekly income benefit, the insured person can receive a weekly income benefit under the policy should there be an income loss due to injury which is caused by an accident and results in temporary total disablement. This benefit can ease your concerns even the unexpected befalls you.

Remarks:

- Cover is not available for the first three calendar days of the sick leave taken. Compensation shall be payable from the fourth day that the insured person is unable to work for each consecutive seven days period.
- Cover is not available for insured persons who are unemployed or retired.
- For insured persons who are self-employed, 50% discount on premium will be applied. This cover is only available for income loss while the insured person is in hospital.



Aged six months to 17 years,
aged 18–23 years
unmarried full-time students

Provide a desirable growing environment for children

Children and adolescents do need extra care, and that is why we provide your children with a very comprehensive insurance plan for their everyday life.

For junior

- **School activities** – An extra cover up to HKD 100,000 for accidents that happen during school activities or transportation between residence and school causing the death or permanent disablement of the insured junior.
- **Extra medical expenses protection** – An extra cover up to HKD 20,000 for overseas accidental medical expenses.
- **Parent annual leave compensation** – If the insured junior is confined to hospital due to an accident and a parent takes annual leave from employer to take care of the insured junior, an annual leave compensation benefit of HKD 200 per day, up to a maximum of ten days, will be provided to the parent.
- **Pet attack or child abuse protection** – Extra hospital cash benefit up to HKD 300 per day, with a limit of 31 days, for the insured junior confined to hospital due to pet attack or child abuse.

For adults

- **Accident protection up to HKD 5,000,000.** For a larger protection, please contact Zurich for more information.
- **Extra cover for accidental death and permanent disablement** from accidents occurred when the insured person is a passenger of a public common carrier, or is a victim of robbery or as a result of natural disaster, or suffers injury during Saturday, Sunday or general holidays in Hong Kong resulting in the death or permanent disablement of the insured person.
- **Spouse annual leave compensation** – If the insured person is confined to hospital due to an accident and the spouse takes annual leave from employer to take care of the insured person, an annual leave compensation benefit of HKD 200 per day, up to a maximum of ten days, will be provided to the spouse.

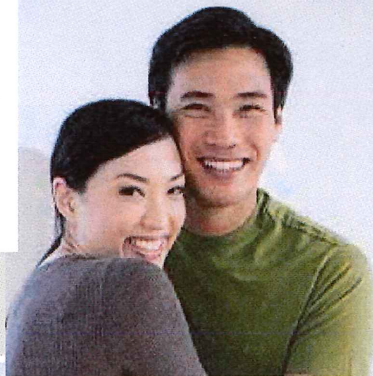
For elderly

- **Overseas accident** – Extra protection up to HKD 20,000 for overseas accidental medical expenses.
- **Top-up personal accident coverage²** – Flexible top-up accidental death and permanent disablement option to suit your needs.
- **Broken bones and recovery equipment.**
- **Home nursing fee benefit** – HKD 200 per day, up to 182 days.

Aged 18–70 years

Shelter you to let you relish life

Work hard and play hard for life, so do we. With our special care for adults, you can achieve more with a free mind.



Aged 71–80 years
lifetime renewable

Extensive medical protection for your golden years

When you reach the harvest of your life, we help you enjoy more with our extensive accidental medical protection.



Classification of occupation

Class 1

White collar non-hazardous occupations with office or management duties without manual work

Lawyer, accountant, executive, office clerk, indoor sales, teacher, housewife, student, doctor

Class 2

Frequent travelling or light manual work occasionally engaged in the use of light machinery or engines

Amah, commercial traveller, outdoor sales, nurse

Class 3

Skillful or semi-skillful nature, and engaged principally in the use of light machinery or engines

Electrician, cook, waiter/waitress, fast food restaurant/catering worker, kitchen worker, printer, baker, plumber (household/indoor duties only), hawker, private car driver, electronic worker, garment worker

Class 4

Occupations involving the use of heavy machinery, requiring high degree of manual work or working in the hazardous working environment

Delivery worker, interior decorator, machine/engine repairer, transportation contractor, fuel station worker, bus/light bus/taxi/light goods vehicle/truck/tractor driver (within Hong Kong territory only)

Class 5

Professions and occupations of an extra-hazardous nature

Construction site workers (excluding manual work at height, scaffolding), elevator installation and repairman

Note: Tzthe classification of occupation is for reference only. Please check with Zurich if the proposer cannot determine his/her own occupation class.

Table of sum insured (applicable to Adult Cover only)

Coverage	Occupation class		
	Classes 1 & 2	Class 3	Classes 4 & 5
Accidental death and permanent disablement¹ (AD&PD)			
Maximum sum insured (HKD)	5,000,000	2,000,000	1,000,000
Minimum sum insured (HKD)	500,000	350,000	250,000
Accidental medical expenses (AME)			
Maximum sum insured (HKD)	10% of the AD&PD sum insured or 500,000 (whichever is lower)	10% of the AD&PD sum insured or 100,000 (whichever is lower)	10% of the AD&PD sum insured or 50,000 (whichever is lower)
Minimum sum insured (HKD)	10,000	10,000	10,000
Weekly income benefit (WI)			
Maximum sum insured	75% of actual earned weekly salary, but not exceeding HKD 20,000 for Classes 1 & 2 or HKD 10,000 for Classes 3-5		

Note: If a larger sum insured is required, please contact Zurich for more information.

Premium table

Premium payment mode Premium per insured person (HKD)

	Junior Cover				
	Plan A	Plan B			
Annual	516	936			
Monthly	43	78			
	Adult Cover				
	Class 1	Class 2	Class 3	Class 4	Class 5
	% of sum insured				
Annual	AD&PD 0.09%	0.11%	0.18%	0.28%	0.42%
	AME 2.7%	3.0%	4.9%	6.8%	10.2%
	WI 25%	30%	50%	80%	120%
Monthly	Annual premium + 12				
	Elderly Cover				
	Classes 1 & 2		Classes 3-5		
	Plan A	Plan B	Plan A	Plan B	
	Aged 71-80				
	1,656	2,616	2,484	3,924	
	% of sum insured				
Annual	Top-up AD&PD 0.4%	0.4%	0.6%	0.6%	
	Aged 81-lifetime (for renewal only)				
	2,496	3,996	3,744	5,994	
	% of sum insured				
Monthly	Top-up AD&PD 0.5%	0.5%	0.7%	0.7%	
	Annual premium + 12				

Table of Benefits

Coverage

Maximum benefits per insured person per year (HKD)

Coverage	Junior Cover (Aged 6 months to 17 years; aged 18-23 years unmarried full-time students)		Adult Cover (Aged 18-70 years)	Elderly Cover (Aged 71-80 years; lifetime renewable)	
	Plan A	Plan B		Plan A	Plan B
Accidental death and permanent disablement¹ (AD&PD)	150,000	300,000	As requested by insured person	250,000	500,000
Burns	75,000	150,000	50% sum insured or 500,000, whichever is lower	150,000	200,000
Burial/cremation cost	30,000	30,000	30,000	30,000	30,000
Home nursing fee	200/day (Max. 31 days/accident)	200/day (Max. 31 days/accident)	200/day (Max. 31 days/accident)	200/day (Age < 81 years: max. 182 days/accident) (Age ≥ 81 years: max. 31/accident)	200/day (Age < 81 years: max. 182 days/accident) (Age ≥ 81 years: max. 31/accident)
Extra indemnity: Accidents during school activities Accidents where the insured person is a passenger of a public common carrier, or is a victim of robbery or as a result of natural disaster, or suffers injury during Saturday, Sunday or general holidays in Hong Kong	100,000	100,000	—	—	—
Broken bones	10,000	10,000	50,000	Age < 81 years: 100,000 Age ≥ 81 years: 50,000	Age < 81 years: 100,000 Age ≥ 81 years: 50,000
Home renovation expenses	25,000	25,000	25,000	25,000	25,000
Top-up accidental death and permanent disablement ²	—	—	—	As requested by insured person 500,000/unit (Occupation Classes 1 & 2: max. at 2,000,000; Occupation Classes 3 - 5: max. at 500,000)	As requested by insured person 500,000/unit (Occupation Classes 1 & 2: max. at 2,000,000; Occupation Classes 3 - 5: max. at 500,000)
Accidental medical expenses (AME)					
In-patient and out-patient medical treatment expenses	10,000/accident	20,000/accident	As requested by insured person	5,000/accident (Age < 81 years: max. 20,000/year) (Age ≥ 81 years: max. 10,000/year)	10,000/accident (Age < 81 years: max. 40,000/year) (Age ≥ 81 years: max. 20,000/year)
Inclusive of: Chinese medicine bonesetting expenses, Chinese medicine acupuncture expenses, or chiropractic expenses and physiotherapy expenses ⁴	2,000/year	2,000/year	2,000/year	Age < 81 years: 2,000/year Age ≥ 81 years: 1,000/year	Age < 81 years: 2,000/year Age ≥ 81 years: 1,000/year
Extra indemnity: Overseas accidental medical expenses	10,000/accident	20,000/accident	—	5,000/accident (Max. 10,000/year)	10,000/accident (Max. 20,000/year)
Recovery equipment	10,000	10,000	15,000	20,000	20,000
Parent/Spouse annual leave compensation	200/day (Max. 10 days/accident)	200/day (Max. 10 days/accident)	200/day (Max. 10 days/accident)	—	—
Trauma counseling benefit	5,000 (1,000/visit)	5,000 (1,000/visit)	5,000 (1,000/visit)	5,000 (1,000/visit)	5,000 (1,000/visit)
Clothing and personal effects damage compensation	3,000	3,000	3,000	3,000	3,000
Hospital cash benefit					
Hospital cash benefit	100/day (Max. 31 days/accident)	200/day (Max. 31 days per accident)	200/day (Max. 31 days/accident)	200/day (Max. 31 days/accident)*	200/day (Max. 31 days/accident)*
Hospital cash for pet attack/child abuse	200/day (Max. 31 days/accident)	300/day (Max. 31 days/accident)	—	—	—
Weekly income benefit (WI)	—	—	As requested by insured person	—	—
Zurich Emergency Assistance	Available				
No claim discount	5% no claim premium discount at annual renewal and it is subject to max. 15%				

*Applicable to public hospitals only



簡易賠償程序：

- 事發後儘快以電話、傳真或郵遞通知蘇黎世有關情況；及
- 填妥賠償申請表格連同一切所需文件寄回蘇黎世。

注意事項：

- 於保單續保時，倘受保人已年滿24歲，其保障計劃將會自動由幼青保障（任何計劃級別）轉換至成年保障計劃。計劃級別轉換將假設受保人屬於第一類職業並給予於成年保障下意外死亡及永久傷殘³及意外醫療費用之最低保額，之後會按受保人的要求對其職業或保障範圍作出更改，屆時保費也會作適當調整。如受保人未能通知本公司其所屬職業（第一類除外），本公司恕不就受保人從事其職業時發生或引起之任何損傷作出賠償。倘於保單續保時，受保人已年滿71歲，則其保障計劃會自動由成年保障轉換至長者保障計劃A。當保障自動轉換時，保費亦會隨之作相應調整。受保人如需更改計劃級別，請與蘇黎世聯絡以作安排。
- 不論個人或家庭投保，每位受保人均獲發獨立保單。
- 於保單生效日年齡介乎六個月至17歲的受保人，保單持有人必須為受保人的父母或法定監護人，然而，當受保人年滿18歲時，受保人於續保時將自動成為保單持有人。
- 若成年保障之受保人同時受保於多份蘇黎世保險有限公司及/或關連機構之保險計劃，其可獲得的意外死亡及永久傷殘賠償，總累積額不可多於10,000,000港元。
- 每張保單每年最低保費為500港元（幼青保障-計劃A除外）。
- 若選擇每月繳交保費，每年保費最低為700港元，並且須以信用卡或自動轉賬繳付。如以自動轉賬繳付保費，則須以支票繳付首三個月保費。

備註：

1. 保證承保只適用於任職由蘇黎世定義之第一類至第五類職業之受保人，蘇黎世並保留最終批核及決定權。
2. 額外意外死亡及永久傷殘保障只適用於投保或續保時年齡介乎71至80歲之受保人，此保障是終身續保。
3. 永久傷殘保障的賠償額將根據保單上賠償所列的賠償保額之百分比作出賠償。
4. 個別限額如下：
 - (i) 中醫跌打費、中醫針灸費及/或脊椎治療費：每日每次最高150港元；每次意外最多五次；
 - (ii) 物理治療費：每日每次最高500港元；每次意外最多四次。

主要不承保事項：

- 出任為任何空中乘載工具的機務人員或操作員、戰爭、核子輻射、任何性質之疾病、自殺、懷孕、分娩，從事任何職業體育活動或持械工作。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。

(如中文譯本與英文有異，概以英文本為準。)

關於蘇黎世

蘇黎世保險（香港）是蘇黎世保險集團轄下之機構，竭誠為個人及企業客戶提供全面又靈活的一般及人壽保險服務。照顧他們在保險、保障及投資上的需要，集團在香港的業務始於1961年，至今已成為本港五大一般保險公司之一。*

蘇黎世保險集團是一家全球領先的多險種保險供應商，其全球網絡的分支機構和辦事處遍及歐洲、北美洲、拉丁美洲、亞太和中東等地區。集團成立於1872年，總部設於瑞士的蘇黎世，集團有約55,000名員工在170多個國家為客戶提供服務。我們矢志成為我們的股東、客戶和員工眼中全球最佳的保險公司。

*來源：保險業監理處，按毛保費計算，2015年。

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「樂在人生+」個人意外保險計劃

保證承保 終身續保
 特別為您全家而設的保險計劃



「樂在人生+」個人意外保險計劃

您難以預知未來會有甚麼事故發生在您及您的家人身上，我們明白愛護家人的您，定會為自己及摯愛安排足夠的保障。

「樂在人生+」個人意外保險計劃針對人生不同階段的需要，在意外發生時，助您應付突如其來的開支。作為您的終身保險夥伴，蘇黎世保證本計劃能夠終身續保，確保您的人生能享有足夠的保障。

計劃特點

- 為幼童、青少年、成人及長者度身訂制保障內容。保證承保¹任何年齡介乎六個月至80歲合資格人士，本計劃更是終身續保。
- 保障範圍包括業餘危險運動，如冬季運動、水肺潛水、滑雪、攀石、騎馬等。
- 食物飲料中毒及氣體中毒亦獲保障。
- 連恐怖活動亦在保障範圍內。
- 各種保費折扣，例如高達15%的無索償折扣及10%的家庭投保折扣，助您節省預算。
- 全球性個人意外保障。
- 長者計劃提供額外個人意外保障² – 靈活的額外意外死亡及永久傷殘保障可滿足不同的需要。

保費折扣

高達15%無索償折扣

如於保險期內並無任何索償紀錄，您的續保保費便可享有5%的無索償折扣，無索償折扣最高可累積至15%。

家庭投保折扣

若您與至少一名家庭成員（您的配偶、子女、父母、配偶父母或同居伴侶）同時投保，您們均可享有10%保費折扣。

基本保障

意外死亡及永久傷殘³

- 倘因意外事故導致受保人於12個月內死亡或永久傷殘，可獲賠償。
- 保障包括二級或三級皮膚燒傷，殮葬費用及家庭看護津貼。

意外醫療費用

- 倘因意外事故導致身體受傷，我們將提供周全的保障，包括門診及住院醫療費用，及其他治療費用如中醫跌打費。
 - 中醫跌打費、中醫針灸費、脊椎治療費及物理治療費高達每年2,000港元，個別限額如下：
 - (i) 中醫跌打費、中醫針灸費及/或脊椎治療費：每日每次最高150港元；每次意外最多五次；
 - (ii) 物理治療費：每日每次最高500港元；每次意外最多四次。
- 若獲得主診醫生或註冊物理治療師之建議，本計劃亦會賠償購買復康器材如輪椅、拐杖及頭頸固定裝置的費用。

額外保障

- 我們明白，受害人經歷不愉快的事件後，可能需要接受輔導。因此，我們會支付受保人的創傷輔導服務之費用。
- 我們會賠償受保人因永久完全傷殘而需改裝其主要居所之費用。
- 倘因意外事故導致骨折受傷，可獲得額外賠償。

- 如在海外遇上意外事故（旅遊離港不超過90天），蘇黎世緊急支援為您提供多種服務，包括：
 - 接載受傷者返港或前往最鄰近地點就醫、遺體運返或於當地殮葬，賠償不設上限；
 - 代付入院保證金，最高達39,000港元；
 - 醫療諮詢、法律及傳譯服務轉介，及查詢有關啟程前所需資料，如簽證事宜。

自選保障（只適用於成年保障計劃）

每周入息保障

若喪失工作能力，經濟上便會驟失預算。選擇每周入息保障，受保人可獲本保單提供之每周入息保障賠償因意外導致暫時完全傷殘的收入損失。當有意想不到的事情發生在您身上時，此保障能減輕您的憂慮。

注意事項：

- 首三個病假日不作賠償。賠償將由喪失工作能力後第四天起計，之後每滿連續七天向受保人作出賠償。
- 保障不適用於無業或退休人士。
- 自僱人士可獲50%每周入息保障保費折扣優惠，但只會獲賠償住院期間的入息損失。



六個月至 17 歲、18-23 歲
未婚之全職學生

保障子女健康成長

幼兒及青少年需要充分的關懷及照顧，因此我們特別為您的子女提供一份全面的保障計劃照顧他們日常生活所需。

幼青保障

- **學校活動** – 倘於參加學校活動期間及往返居所與學校途中，因意外事故導致死亡或永久傷殘，可獲額外賠償最高達 100,000 港元。
- **額外醫療費用保障** – 最高達 20,000 港元之額外海外意外醫療費用保障。
- **父母休假津貼** – 如受保子女因意外事故住院，父母因而需要休假陪伴及照顧，我們會向受保子女的父母提供每天 200 港元、長達十天的父母休假津貼。
- **寵物襲擊或虐兒** – 若受保子女不幸因寵物襲擊或虐兒住院，可額外獲每天最高 300 港元、長達 31 天的住院現金津貼。

18-70 歲

充份保障享受人生

我們相信，能同時兼顧工作與享樂，人生定會更豐盛。我們為您提供充分的保障，讓您可以更無憂無慮地享受人生。



成年保障

- **高達 5,000,000 港元意外保障** – 若需要更大保障額，詳情請與蘇黎世聯絡。
- **額外意外死亡及永久傷殘保障** – 倘若受保人於乘搭公共交通工具途中、遭遇搶劫或天災、或於星期六、日或香港公眾假期期間遇上意外死亡或永久傷殘，可獲雙倍保障。
- **配偶休假津貼** – 倘受保人因意外事故住院，需要配偶休假陪伴及照顧，配偶可獲每天 200 港元、最長達十天的配偶休假津貼。

長者保障

- **海外意外** – 額外海外意外醫療費用保障，最高達 20,000 港元。
- **額外個人意外保障²** – 靈活的額外意外死亡及永久傷殘保障選項，切合您的需要。
- **骨折及復康器材**。
- **家庭看護津貼保障** – 每天 200 港元，保障期最長達 182 天。

71-80 歲
終身續保

黃金階段周全的醫療保障
享有周全的意外醫療保障，
長者便可安享晚年。



職業分類

第一類

於室內執行非體力勞動及非危險性職務
律師、會計師、行政人員、文員、室內售貨員、教師、家庭主婦、學生、醫生

第二類

須經常外出或須輕度體力勞動或間歇操作輕度機械之非危險性職務
家傭、外勤員、營業代表、護士

第三類

技術性或半技術性職務，並須操作輕型機械/機器之技術
電工、廚師、侍應、快餐店餐飲工人、廚房工人、印刷技工、麵包師傅、水喉匠（家居/室內）、小販、私家車司、電子工人、製衣工人

第四類

須操作重型機械，高度體力勞動或於危險環境工作之技術性職務
搬運工人、室內裝修工人、機械製造/機器維修員、修路工人、油站職工、巴士/小巴/的士/輕型貨車/貨車/貨櫃車司機（香港境內）

第五類

極具危險性的專業及工作
地盤工人（涉及高空、搭棚之工作除外）、安裝電梯及修理員

備註：此職業分類只作參考用途。若投保人未能確定所屬職業類別，請向蘇黎世查詢。

投保額一覽表(只適用於成年保障)

投保項目	職業類別		
	第一類及第二類	第三類	第四類及第五類
意外死亡及永久傷殘³ (AD&PD)			
最高投保額(港元)	5,000,000	2,000,000	1,000,000
最低投保額(港元)	500,000	350,000	250,000
意外醫療費用(AME)			
最高投保額(港元)	意外死亡及永久傷殘投保總額的10% 或 最高至500,000 (以較低者為準)	意外死亡及永久傷殘投保總額的10% 或 最高至100,000 (以較低者為準)	意外死亡及永久傷殘投保總額的10% 或 最高至50,000 (以較低者為準)
最低投保額(港元)	10,000	10,000	10,000
每週入息保障(WI)			
最高投保額	每周實際薪金之75%(職業類別第一類及第二類上限不超過20,000港元; 職業類別第三類至第五類上限不超過10,000港元)		

備註：若需要提高投保額，詳情請與蘇黎世聯絡。

保費表

繳費方式 每名受保人保費(港元)

	幼青保障					
	計劃 A	計劃 B				
每年	516	936				
每月	43	78				
	成年保障					
	第一類	第二類	第三類	第四類	第五類	
每年	投保額之百分比					
	AD&PD	0.09%	0.11%	0.18%	0.28%	0.42%
	AME	2.7%	3.0%	4.9%	6.8%	10.2%
每月	WI	25%	30%	50%	80%	120%
年度保費 ÷ 12						
	長者保障					
	第一類及第二類		第三類至第五類			
每年	計劃 A	計劃 B	計劃 A	計劃 B		
	71-80歲					
	1,656	2,616	2,484	3,924		
	投保額之百分比					
	額外 AD&PD	0.4%	0.4%	0.6%	0.6%	
	81歲至終身(只限續保)					
2,496	3,996	3,744	5,994			
投保額之百分比						
額外 AD&PD	0.5%	0.5%	0.7%	0.7%		
年度保費 ÷ 12						

保障表

保障項目

每名受保人每年最高保障額(港元)

保障項目	幼青保障 (6個月至17歲、18-23歲未婚之全職學生)		成年保障 (18-70歲)	長者保障 (71-80歲·終身續保)	
	計劃 A	計劃 B		計劃 A	計劃 B
意外死亡及永久傷殘 ³ (AD&PD)	150,000	300,000	按受保人要求而訂	250,000	500,000
燒傷	75,000	150,000	50% 投保額或500,000· 以較低者為準	150,000	200,000
殮葬費用	30,000	30,000	30,000	30,000	30,000
家庭看護津貼	每日200 (每次意外最長為31日)	每日200 (每次意外最長為31日)	每日200 (每次意外最長為31日)	每日200 (< 81 歲: 每次意外最長為182日) (≥ 81 歲: 每次意外最長為31日)	每日200 (< 81 歲: 每次意外最長為182日) (≥ 81 歲: 每次意外最長為31日)
額外賠償:					
參加學校活動期間發生意外	100,000	100,000	—	—	—
乘搭公共交通工具、遇劫或遭遇天災或於星期六、日或香港公眾假期期間遇上意外	—	—	200% 投保額或 100% 投保額 + 1,000,000 以較低者為準	—	—
骨折	10,000	10,000	50,000	< 81 歲: 100,000 ≥ 81 歲: 50,000	< 81 歲: 100,000 ≥ 81 歲: 50,000
家居裝置費用	25,000	25,000	25,000	25,000	25,000
額外意外死亡及永久傷殘 ²	—	—	—	按受保人要求而訂 每500,000為一單位 (職業類別第一類及第二類: 最高至2,000,000港元; 職業類別第三類至第五類: 最高至500,000港元)	按受保人要求而訂 每500,000為一單位 (職業類別第一類及第二類: 最高至2,000,000港元; 職業類別第三類至第五類: 最高至500,000港元)
意外醫療費用 (AME)					
住院及門診醫療費用	每次意外10,000	每次意外20,000	按受保人要求而訂	每次意外5,000 (< 81 歲: 每年最高20,000) (≥ 81 歲: 每年最高10,000)	每次意外10,000 (< 81 歲: 每年最高40,000) (≥ 81 歲: 每年最高20,000)
包括:					
中醫跌打費、中醫針灸費、推拿治療費及物理治療費 ⁴	每年2,000	每年2,000	每年2,000	< 81 歲: 每年最高2,000 ≥ 81 歲: 每年最高1,000	< 81 歲: 每年最高2,000 ≥ 81 歲: 每年最高1,000
額外賠償:					
海外意外醫療費用	每次意外10,000	每次意外20,000	—	每次意外5,000 (每年最高10,000)	每次意外10,000 (每年最高20,000)
復康器材	10,000	10,000	15,000	20,000	20,000
父母/配偶休職津貼	每日200 (每次意外最長為10日)	每日200 (每次意外最長為10日)	每日200 (每次意外最長為10日)	—	—
創傷輔導服務保障	5,000 (每次1,000)	5,000 (每次1,000)	5,000 (每次1,000)	5,000 (每次1,000)	5,000 (每次1,000)
衣服及個人物品損毀賠償	3,000	3,000	3,000	3,000	3,000
住院現金					
住院現金	每日100 (每次意外最長為31日)	每日200 (每次意外最長為31日)	每日200 (每次意外最長為31日)	每日200 (每次意外最長為31日)*	每日200 (每次意外最長為31日)*
寵物襲擊/ 虐兒住院現金	每日200 (每次意外最長為31日)	每日300 (每次意外最長為31日)	—	—	—
每週入息保障 (WI)	—	—	按受保人要求而訂	—	—
蘇黎世緊急支援	適用				
無索償折扣優惠	每年續保時·將可享有5%無索償折扣優惠·最高可享有15%無索償折扣優惠				

*只適用於公立醫院

PAMultiple⁺ Personal Accident Insurance Plan Enrollment Form

「樂在人生+」個人意外保險計劃投保表格

Enquiry no. 查詢電話：+852 2903 9391 Fax 傳真：+852 2968 0639

Please tick the appropriate box and * delete where is inappropriate.
請✓適用方格及於*號刪去不適用者。

Please complete in BLOCK LETTERS. 請以英文正楷大寫填報。

All fields are mandatory, except the fields marked with #.
所有項目必須填報，惟#號之項目除外。

Agent Name CHINA UNITED INSURANCE
代理人姓名：AGENCY LIMITED

Agent No
代理人編號：

1 Proposer's information 投保人資料

Mr 先生 Mrs 太太 Ms 女士

Full name in English
英文姓名

Full name in Chinese
中文姓名

HKID card no.
香港身份證號碼

Date of birth
出生日期 D 日 M 月 Y 年

Sex 性別 Male 男 Female 女

Marital Status#
婚姻狀況#

Occupation 職業

Correspondence address 通訊地址

Contact Number (Please fill in at least one) 聯絡電話 (請填寫最少一項)

Email address#
電郵地址#

Mobile phone no.
流動電話號碼

Day time telephone no.
日間聯絡電話

2 Information of insured person(s) 受保人個人資料

	Insured person 1 受保人 1	Insured person 2 受保人 2	Insured person 3 受保人 3	Insured person 4 受保人 4
Surname 姓				
Given name 名				
Sex 性別	<input type="radio"/> Male 男 <input type="radio"/> Female 女	<input type="radio"/> Male 男 <input type="radio"/> Female 女	<input type="radio"/> Male 男 <input type="radio"/> Female 女	<input type="radio"/> Male 男 <input type="radio"/> Female 女
HKID card no./ Birth certificate no.* 香港身份證號碼/ 出世紙號碼*				
Date of birth (dd/mm/yy) 出生日期(日/月/年)	D 日 M 月 Y 年	D 日 M 月 Y 年	D 日 M 月 Y 年	D 日 M 月 Y 年

Information of insured person(s) (continued) 受保人個人資料(續)

	Insured person 1 受保人 1	Insured person 2 受保人 2	Insured person 3 受保人 3	Insured person 4 受保人 4
Relationship with proposer 與投保人關係				
Occupation/Job nature 職業/行業				
Occupation class* 職業類別*				
Part-time occupation 兼職職業				
Total annual income (including double pay and bonuses) (HKD) 每年總收入(包括雙糧、花紅 等)(港元)				

* Please refer to the product leaflet for the table of occupation class. You can check with Zurich if you cannot determine the occupation class.
請參閱銷售冊子之職業分類表，若未能確定所屬職業類別，請向蘇黎世查詢。

Please note that a minor insured person will become the policyholder of his/her insurance plan automatically at the policy anniversary when the insured person reaches the age of 18.
請注意若未成年受保人於保單週年日時年滿 18 歲，便會自動成為其保單的保單持有人。

3 Choice of cover and plan level 保障項目及計劃級別

	Insured person 1 受保人 1	Insured person 2 受保人 2	Insured person 3 受保人 3	Insured person 4 受保人 4
Junior Cover 幼青保障	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B
Adult Cover 成年保障 Please answer the following question: 請回答以下問題： Have you or any proposed insured persons ever been refused for enrollment or renewal of accident or income benefit insurance or subject to special terms and conditions? 閣下或任何準受保人是否曾於投保或續保意外或入息保障保險時被拒或附加特別條款始被接納？	<input type="radio"/> Yes 是 <input type="radio"/> No 否	<input type="radio"/> Yes 是 <input type="radio"/> No 否	<input type="radio"/> Yes 是 <input type="radio"/> No 否	<input type="radio"/> Yes 是 <input type="radio"/> No 否
Accidental death & permanent disablement 意外死亡及永久傷殘 (If the answer is "yes" for the above question, the max. sum insured will be limited to HKD1,000,000) (若上述問題答「是」者，意外死亡及永久傷殘之投保額上限為 1,000,000 港元)				
Accidental medical expenses 意外醫療費用 (If the answer is "yes" for the above question, the max. sum insured will be limited to HKD30,000 per accident) (若上述問題答「是」者，意外醫療費用之投保額上限為每宗意外 30,000 港元)				
Weekly income benefit (Optional benefit) 每週入息保障(自願性附加保障) (If the answer is "yes" for the above question, the max. sum insured will be limited to HKD2,000 per week) (若上述問題答「是」者，每週入息保障之投保額上限為每週 2,000 港元)				
Elderly Cover 長者保障	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B
Please state the sum insured below (if applicable): 請列明以下各項之投保額(如適用)： Top-up accidental death and permanent disablement (Optional benefit) 額外意外死亡及永久傷殘(自願性附加保障)				

4 Premium payment 保費支付

	Insured person 1 受保人 1	Insured person 2 受保人 2	Insured person 3 受保人 3	Insured person 4 受保人 4
	Annual 每年 / Monthly 每月	Annual 每年 / Monthly 每月	Annual 每年 / Monthly 每月	Annual 每年 / Monthly 每月
Core Benefits premium* (HKD) 基本保障保費* (港元)				
Optional Benefits premium* (HKD) (if applicable) 自願性附加保障保費* (港元) (如適用)				
10% Family discount* (if applicable) 10% 家庭成員折扣* (如適用)				
Total premium payable (HKD) 應付保費總額 (港元)				
Total premium payable = [Core Benefits premium + Optional Benefits Premium (if applicable)] x (100% - Family discount (if applicable)) 應付保費總額保費 = [基本保障保費 + 附加保障保費 (如適用)] x (1 - 家庭成員折扣 (如適用))				
* Please refer to the product leaflet for the premium rates of the Core Benefits and Optional Benefits. 請參閱銷售冊子以知悉基本保障及自願性附加保障的保費率。				
+ Family discount is applicable to the enrollment by self & spouse, self & child(ren), self & parents/parents-in-law, or spouse & child(ren). 家庭投保折扣適用於本人及配偶、本人及子女、本人及父母/配偶父母或配偶及子女之投保。				

5 Payment Method 付款方法

<input type="radio"/> By cheque 以支票繳付 (Only applicable to annual payment mode 只適用於每年繳付方式)		Cheque no. 支票號碼：		Bank name 銀行名稱：	
Cheque made payable to "Zurich Insurance Company Ltd" 支票抬頭人請寫「蘇黎世保險有限公司」 If the cheque issuer is not the proposer, please state the relationship between the cheque issuer and the proposer: 若支票發出人並非投保人，請列明支票發出人與投保人的關係：					
<input checked="" type="radio"/> By credit card 以信用卡繳付		<input type="radio"/> Annual payment 每年繳付		<input type="radio"/> Monthly payment 每月繳付 (The first 3 months' premium will be debited upon the first payment 首次過賬將扣除首三個月之保費)	
Credit card type 信用卡類別		<input type="radio"/> VISA <input type="radio"/> MasterCard <input type="radio"/> American Express <input type="radio"/> Diners Club International			
Cardholder's name 持卡人姓名：					
Credit card no. 信用卡號碼：			Credit card expiry date 信用卡有效日期至： M 月 Y 年		
The cardholder hereby authorizes Zurich Insurance Company Ltd to charge automatically the premium due from his / her credit card stated above including subsequent premium payment for renewal of this policy and accepts full responsibility for any overdraft on his / her credit card which arises as a result of such transfer. For the continuation of coverage, the cardholder understands that he / she should arrange sufficient credit balance in his / her credit card by the premium due date for the automatic debit of premium. The minor insured person(s) will become the policyholder for his/her insurance plan automatically at policy anniversary should the insured person(s) reaches the age of 18 and will be charged with the corresponding renewal premium in accordance with the premium table. Zurich Insurance Company Ltd will collect the renewal premium from the same payment account as stated above on due dates, unless informed otherwise. 持卡人茲授權蘇黎世保險有限公司從他/她上述之信用卡以直接轉賬自動支付應繳保費金額包括往後續保的各期保費及同意因該等轉賬而令他/她信用卡出現透支，持卡人願承擔全部責任。為了持續的保障，持卡人明白他/她需於保費到期日前安排足夠的信貸餘額於他/她的信用卡上作保費自動轉賬之用。 如未成年受保人於保單週年日時已年滿 18 歲，便會自動成為其保單的保單持有人，並會根據保費表收取相應的續保費用。蘇黎世保險有限公司將繼續於到期日時在以上付款賬戶收取續保保費，直至另行通知。					
If credit cardholder is not the proposer, please state the relationship between the credit cardholder and the proposer: 若信用卡持有人並非投保人，請列明信用卡持有人與投保人的關係：					
Signature of credit cardholder 信用卡持卡人/銀行賬戶持有人簽署：			Date 日期： D 日 M 月 Y 年		
<input type="radio"/> By bank account transfer 以銀行賬戶繳付 (Please complete the direct debit authorization form 請填寫直接付款授權書)		<input type="radio"/> Annual payment 每年繳付		<input type="radio"/> Monthly payment 每月繳付 (The first 3 months' premium will be debited upon the first payment 首次過賬將扣除首三個月之保費)	

Direct debit authorization 直接付款授權書

I/We hereby authorize my/our below-named Bank to effect transfer from my/our account to that of Zurich Insurance Company Ltd in accordance with such instructions as my/our Bank may receive from Zurich Insurance Company Ltd from time to time provided always that the amount of any one such transfer should not exceed the limit indicated below.

本人(等)現授權本人(等)的下述銀行，根據蘇黎世保險有限公司不時給予本人(等)銀行的指示，自本人(等)的戶口內轉賬予蘇黎世保險有限公司，惟每次轉賬金額不得超過以下的限額。

I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.
本人(等)同意本人(等)的銀行毋須證實該等轉賬通知是否已交予本人(等)。

I/We authorize Zurich Insurance Company Ltd to charge automatically the premium due from my/our account including subsequent premium payment for renewal of this policy and accepts full responsibility for any overdraft on my/our account which arises as a result of such transfer. For the continuation of coverage, I/we understand that I/we should arrange sufficient fund in my/our account by the premium due date for the automatic debit of premium.

本人(等)茲授權蘇黎世保險有限公司從本人(等)之戶口以直接轉賬自動支付應繳保費金額包括往後續保的各期保費及同意因該等轉賬而令本人(等)之戶口出現透支，本人(等)願承擔全部責任。為了持續的保障，本人(等)明白本人(等)需於保費到期日前安排足夠的款項於本人(等)的戶口上作保費自動轉賬之用。

The minor insured person(s) will become the policyholder for his/her insurance plan automatically at policy anniversary should the insured person(s) reaches the age of 18 and will be charged with the corresponding renewal premium in accordance with the premium table. Zurich Insurance Company Ltd will collect the renewal premium from the same payment account as stated below on due dates, unless informed otherwise.

如未成年受保人於保單週年日時已年滿18歲，便會自動成為其保單的保單持有人，並會根據保費表收取相應的續保費用。蘇黎世保險有限公司將繼續於到期日時在下述之付款賬戶收取續保保費，直至另行通知。

I/We confirm that my/our signature(s) on this enrollment form is/are the same as that/those for the operation of my/our Savings/Current Account to be debited for the transfer.

本人(等)確認本人(等)在此投保表格上的簽署與本人(等)用以轉賬的儲蓄/往來戶口的簽署相同。

I/We agree to notify Zurich Insurance Company Ltd of any change of bank account or cancellation of payment method and further agree that should there be insufficient funds in my/our Bank account to meet any transfer hereby authorized, the Bank shall be entitled, at its discretion, not to effect such transfer in which event the Bank may make the usual service charge to be paid by me/us.

本人(等)同意會通知蘇黎世保險有限公司任何銀行戶口的變更或取消消費方式，亦同意如本人(等)的戶口並無足夠款項支付該等授權轉賬，本人(等)的銀行有權不予轉賬，且銀行可收取慣常的收費。

This authorization shall have effect until further notice or until the expiry date written below (whichever is the earlier).

本授權書將繼續生效直至另行通知為止或直至下列到期日為止(以兩者中最早的日期為準)。

I/We agree that any notice of cancellation or variation of this authorization which I/we may give to my/our bank and Zurich Insurance Company Ltd shall be given at least two working days prior to the date on which such cancellation/variation is to take effect.

本人(等)同意，本人(等)取消或更改本授權書的任何通知，須於取消/更改生效日最少兩個工作天之前交予本人(等)的銀行及蘇黎世保險有限公司。

Account number 戶口號碼

Bank name 銀行名稱

Name of account holder(s) 戶口持有人

(As recorded on statement/passbook - Please complete in English) (在結單/存摺上所紀錄的名稱 - 請以英文填寫)

ID no. of account holder(s)
戶口持有人的身份證件號碼

ID type*
身份證件類別*

Limit for each payment/month* HKD
每次/月付款限額* 港元

Expiry date
到期日

Day 日	Month 月	Year 年
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signature of account holder(s):
戶口持有人簽署

Date
日期

Day 日	Month 月	Year 年
<input type="text"/>	<input type="text"/>	<input type="text"/>

* ID type 身份證件類別: I = HKID 香港身份證 P = Passport 護照

* If limit for each payment/month is not specified, my/our bank will set the limit as "unlimited".
如「每次/月付款的限額」一欄未有填上，本人(等)的銀行會將轉賬限額設定為「不設上限」。

6 Declaration 聲明

- I/We hereby apply for PAMultiple* Personal Accident Insurance Plan ("Plan"). I/We declare that to the best of my/our knowledge and belief the information on this enrollment form is true and complete in every respect and all information disclosed have been verified by me/us as true and correct. Where applicable, I/we declare that I/we have full and complete authority from the insured person(s) to sign this application and disclose any personal information being requested to assess this application. I/We understand and agree that this enrollment form and declaration will form the basis of the contract between me/us and Zurich Insurance Company Ltd (the "Company").
- I/We authorize the Company to obtain medical information from the insured person's medical practitioner(s) and I/we agree to supply additional information relevant to the policy of this Plan at my/our own expense.
- I/We understand that I/we shall refer to the Policy of this Plan for details of the insurance coverage, exclusion clauses and terms and conditions.
- I/We understand I/we must complete and provide all information requested in this enrollment form, failing which the Company cannot process my application for this Plan.
- I/We declare that the insured person(s) is/are in good health and free from physical and mental impairment or deformity. (otherwise, please provide details on a separate sheet)
- Subject to the Company's consent, I/we agree that this policy will be automatically renewed if the premium is paid by credit card or by direct debit from a bank account. I acknowledge and agree that the Company reserves the right to refuse to renew this policy and it will not be obligated to reveal the reasons for such refusal.

1. 本人/吾等現投保申請「樂在人生+」個人意外保險計劃(「計劃」)。本人/吾等特此聲明此投保表格的資料乃根據本人/吾等所知及所信為確實及完全而填報，屬實無訛，所有已披露的信息已經由本人/吾等核實正確無誤。在適用的情況下，本人/吾等聲明本人/吾等已獲受保人授予全權簽署此投保表格並披露所要求的任何個人資料，以作評估申請之用。本人/吾等明白本人/吾等與蘇黎世保險有限公司(「貴公司」)的保險合約將照此投保表格及聲明而訂立。
2. 本人/吾等授權 貴公司有權向受保人之醫生索取有關病歷資料，本人/吾等亦同意提供任何進一步與此計劃有關之資料並自付所需費用。
3. 本人/吾等明白所有保障範圍、不承保事項、條款及細則概以此計劃保單為準。
4. 本人/吾等明白本人/吾等必須完成及提供此投保表格要求之所有資料，否則 貴公司將不會受理本人/吾等資料不全之保單申請。
5. 本人/吾等聲明受保人現在生理/心理健全，並無任何殘廢或缺陷。(如有，請另紙詳述之。)
6. 本人/吾等同意，如保費經信用卡或銀行戶口直接付款方式支付，本保單將會自動續保，惟須獲貴公司同意。本人確認及同意貴公司保留拒絕續保本保單之權利，並且毋須透露拒絕續保之原因。

This insurance application will not be in force until the application(s) has been accepted by the Company and the premium has been paid.
此保險申請須待 貴公司覆核，接納投保書及收訖保費後才能生效。

7 Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance")

有關個人資料(私隱)條例(「私隱條例」)的客戶通知

1. The personal information of customers (include policy owners, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by **Zurich Insurance Company Ltd ("Company")** may be used by the Company for the following **obligatory purposes** necessary in providing services to the customers (otherwise the Company is unable to provide services to customers who fail to provide the required information):
 - 1) to process, investigate (and assist others to investigate) and determine insurance applications, insurance claims and provide ongoing insurance services;
 - 2) to process requests for payment, and for direct debit authorization;
 - 3) to manage any claim, action and/or proceedings brought against the customers, and to exercise the Company's rights as more particularly defined in applicable policy wording, including but not limited to the subrogation right;
 - 4) to compile statistics or use for accounting and actuarial purposes;
 - 5) to meet the disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company and/or its group ("**Zurich Insurance Group**") and conduct matching procedures where necessary;
 - 6) to comply with the legitimate requests or orders of the courts of Hong Kong and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and government-related establishments;
 - 7) to collect debts;
 - 8) to facilitate the Company's authorized service providers to provide services to the Company and/or the customers for the above purposes; and
 - 9) to enable an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment.
2. The Company may provide any personal information of customers to the following parties, within or outside of Hong Kong, for the **obligatory purposes**:
 - 1) companies within the Zurich Insurance Group, or any other company carrying on insurance or reinsurance related business, or an intermediary;
 - 2) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Zurich Insurance Group in connection with the operation of its business;
 - 3) third party service providers including legal advisors, accountants, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, and data processors;
 - 4) credit reference agencies, and, in the event of default, any debt collection agencies or companies carrying on claim or investigation services;
 - 5) any person to whom the Zurich Insurance Group is under an obligation to make disclosure under the requirements of any law binding on the Zurich Insurance Group or any of its associated companies and for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Zurich Insurance Group or any of its associated companies are expected to comply;
 - 6) any person pursuant to any order of a court of competent jurisdiction;
 - 7) any actual or proposed assignee of the Zurich Insurance Group or transferee of the Zurich Insurance Group's rights in respect of the policy owners.
3. *Certain personal information of policy owners and insured persons collected or held by the Company, in particular, names, contact information, age, gender, identity document reference, marital status, policy information, claim information, and medical history may be used by the Company for the following **voluntary purposes**:*
 - 1) *to provide marketing materials and conduct direct marketing activities in relation to insurance and/or financial products and services of the Zurich Insurance Group and/or other financial services providers, and/or other related services of business partners, with whom the Company maintains business referral or other arrangements;*
 - 2) *to perform customer analysis, profiling and segmentation; and*
 - 3) *to conduct market research and insurance surveys for the Zurich Insurance Group's development of services and insurance products.*

The Company is not allowed to use the personal information of any customer for the above voluntary purposes without such customer's consent. In the absence of any "opt-out" request, the Company shall treat the insurance application and continuation of the policy(ies) held with the Company as an indication of no objection of such policy owner and insured person to the Company's use of their personal information for the above voluntary purposes.
4. *The Company may provide certain personal information, in particular, name, contact information, age, gender and policy information of a policy owner and an insured person, upon such policy owner's and insured person's written consent, to the following parties, within or outside of Hong Kong, for the **voluntary purposes**:*
 - 1) *companies within the Zurich Insurance Group;*
 - 2) *other banking/financial institutions, commercial or charitable organisations with whom the Company maintains business referral or other arrangements;*
 - 3) *third party marketing service providers and insurance intermediaries.*

The Company is not allowed to provide to any third party the personal information of any customer, specifically, policy owners or insured persons, for the above voluntary purposes without their written consent.
5. All customers have the right to access to, correct, or change any of their own personal information held by the Company, and in the case of policy owners and life insured, opt-out of the Company's use and transfer of their personal information for the voluntary purposes, by request in writing to the Company's Personal Data Privacy Officer at the address below. Requests for opt-out must state clearly the full name, identity document number, policy number, telephone number and address of the person making such request. Policy owners and insured persons may otherwise delete both the above paragraphs 3 and 4 (*in italics*) to indicate their wish to opt-out altogether.

Personal Data Privacy Officer

26/F, One Island East, 18 Westlands Road, Island East, Hong Kong

6. In accordance with the Ordinance, the Company has the right to charge a reasonable fee for processing any data access request.
7. In the event of any discrepancy or inconsistencies between the English and Chinese versions of this notice, the English version shall prevail.

1. 由 Zurich Insurance Company Ltd (「本公司」) 收集或持有的客戶 (包括保單持有人、受保人、受益人、保費付款人、信託人、保單受讓人及索償人) 個人資料, 均可供本公司使用作以下**強制性用途**, 以便為客戶提供服務 (否則本公司將無法為未能提供所需資料的客戶提供服務):
- 1) 辦理, 調查 (及協助他人調查) 和決定保險申請、保險索償及提供持續的保險服務;
 - 2) 辦理付款要求及直接付款授權;
 - 3) 處理任何對客戶的索償、訴訟及/或司法程序; 以及行使本公司的權利 (詳情見適用保單條款所定), 包括但不限於代位權;
 - 4) 編撰統計數字, 或作會計及精算用途;
 - 5) 符合對本公司及/或其所屬集團 (「蘇黎世保險集團」) 具約束力的任何本地或外國法例、規則、守則或指引的披露規定及如需要時進行核對程序;
 - 6) 遵循香港法院及監管機構作出的合法要求或指令, 包括但不限於保險業監理處、香港保險業聯會、核數師、政府組織和政府相關機構;
 - 7) 債務追討;
 - 8) 便利本公司的認可服務供應商, 就上述目的為本公司及/或客戶提供服務; 及
 - 9) 使本公司的實際或建議承讓人能夠評核擬進行涉及有關轉讓的交易。
2. 本公司可就**強制性用途**, 向以下於香港境內或境外的人士提供**任何客戶個人資料**:
- 1) 蘇黎世保險集團成員公司, 或任何進行保險或再保險相關業務的其他公司或中介人;
 - 2) 任何向蘇黎世保險集團提供行政、電訊、電腦、付款或其他與其業務運作有關的服務的代理人、承包商或第三方服務供應商;
 - 3) 第三方服務供應商, 包括法律顧問、會計師、調查員、理賠師、再保公司、醫護及復康顧問、考察員、專家、維修人員、及資料處理者;
 - 4) 信貸諮詢機構, 而在客戶欠賬時, 任何債務追收代理或進行索償或調查服務的公司;
 - 5) 根據對蘇黎世保險集團或其任何關連機構具約束力的任何法例, 及就任何由政府、監管或其他機關所頒佈且蘇黎世保險集團或其任何關連機構預期須遵守的任何規例、守則或指引而言, 蘇黎世保險集團有責任向其作出披露的任何人士;
 - 6) 根據主管司法權區的法院的任何頒令的任何人士; 及
 - 7) 蘇黎世保險集團的任何實際或建議承讓人或蘇黎世保險集團對保單持有人的權利的受讓人。
3. 由本公司收集或持有的保單持有人及受保人的**某些個人資料**, 特別是姓名、聯絡資料、年齡、性別、身份證明文件資料、婚姻狀況、保單資料、索償資料、及醫療紀錄等, 均可供本公司使用作以下**自願性用途**:
- 1) 為蘇黎世保險集團及/或與本公司維持業務引薦關係或其他安排之其他金融服務供應商的保險及/或金融產品及服務, 及/或其他商業合作夥伴之相關服務, 提供市場推廣資料及進行直接市場推廣活動;
 - 2) 進行客戶研究分析及分層; 及
 - 3) 就蘇黎世保險集團的服務及保險產品發展進行市場調查及保險研究。
- 未經客戶同意, 本公司不得使用任何客戶的個人資料作上述自願性用途。在未有收到任何「反對」要求, 本公司將把有關保險申請及持續投保, 視作有關保單持有人及受保人之不反對本公司使用其個人資料作上述自願性用途。
4. 經保單持有人及受保人書面同意後, 本公司可就上述**自願性用途**, 向以下於香港境內或境外的人士提供其**某些個人資料**, 特別是姓名、聯絡資料、年齡、性別、保單持有人及受保人的保單資料等:
- 1) 蘇黎世保險集團成員公司;
 - 2) 與本公司維持業務引薦關係或其他安排的其他銀行/金融機構、商業或慈善組織;
 - 3) 第三方市場推廣服務供應商及保險中介人。
- 未經客戶書面同意, 本公司不得向任何第三方提供有關客戶 (特別指保單持有人及受保人) 的個人資料作上述自願性用途。
5. 所有客戶均有權以書面向本公司之個人資料私隱主任 (地址如下) 要求查閱、修正及/或更改由本公司所持有有關其本身的任何個人資料。如保單持有人及受保人欲反對本公司使用及提供其個人資料作上述自願性用途, 亦可向本公司提出, 並於有關反對要求中清楚註明要求人士之全名、身份證明文件編號、保單編號、電話號碼和地址。保單持有人及受保人亦可同時刪劃以上第3及4段 (見斜字) 以提出有關所有自願性用途之反對要求。
- 個人資料私隱主任
香港港島東華蘭路18號港島東中心26樓
6. 根據私隱條例, 本公司有權收取合理費用, 藉以處理任何資料的查閱要求。
7. 本通知的中英文版本如有任何歧異或不一致, 概以英文版為準。

Day 日 Month 月 Year 年
Policy inception date Date
保單首次生效日期 日期

The policy inception date is subject to the final approval by Zurich Insurance Company Ltd.
保單首次生效日期最終由蘇黎世保險有限公司決定。

I/We confirm that all information provided by me/us in this enrollment form is true, correct and accurate. I/We further confirm my/our agreement to all sections in this enrollment form, including without limitation, the above Declaration and the Notice to Customers relating to the Personal Data (Privacy) Ordinance.

本人/吾等確認由本人/吾等於此投保表格提供之所有資料均為事實正確無誤。本人/吾等更確認同意本投保表格內之所有部分, 包括但不限於上列之聲明及有關個人資料 (私隱) 條例的客戶通知。

Signature of proposer
投保人簽署:

Day 日 Month 月 Year 年
Date 日期

Zurich Insurance Company Ltd (a company incorporated in Switzerland)
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