

# 投保書 Proposal Form

「卓越」智易商機保 SmartSME Lite

代理業務適用  
For agency business

- 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，你必須在此投保書上填報一切有關的重要事實，也請將此事實在下面說明。You are required to disclose in this proposal form 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.
- 投保人必須滿足以下條件 The proposer(s) is required to fulfil the following conditions:
  - 投保員工必須是8位或以下。Number of Insured Employee(s) is 8 or below.
  - 全年營業額必須是HKD 20,000,000或以下。Annual Business Turnover is HKD 20,000,000 or below.
  - 最多接受3個投保經營處所數目。Up to 3 Insured Premises can be accepted.
  - 投保經營處所的樓齡必須是60年或以下。Age of building(s) in which the Insured Premises is located is 60 years old or below.

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/機構名稱(與商業登記證/公司註冊證書相同)* Company Name/ Business Entity Name (Same as Business Registration or Certificate of Incorporation)		<input type="checkbox"/> 有效商業登記號碼* Valid Business Registration Number <input type="checkbox"/> 公司註冊證書號碼* Certificate of Incorporation Number	
通訊地址* Correspondence Address			<input type="checkbox"/> 香港 Hong Kong Island <input type="checkbox"/> 九龍 Kowloon <input type="checkbox"/> 新界 New Territories
聯絡人* Contact Person	<input type="checkbox"/> 先生 Mr <input type="checkbox"/> 太太 Mrs <input type="checkbox"/> 女士 Ms	職位 Title	
手提電話* Mobile Phone Number	傳真號碼 Fax No		電郵地址* Email Address
聯絡電話 Contact Number	公司電話 Company Number		

## 投保經營處所資料\* INSURED PREMISES DETAILS

投保經營處所數目(不多於3個) No. of Insured Premises under this Application (No more than 3):	
投保經營處所 Insured Premises	
投保經營處所地址* Insured Premises Address (如與上述通訊地址不同 if different from above correspondence address)	<input type="checkbox"/> 香港 Hong Kong Island <input type="checkbox"/> 九龍 Kowloon <input type="checkbox"/> 新界 New Territories
大廈類別* Premises Type (i.e. Type of Building in which the Insured Premises is located) <input type="checkbox"/> 商業 Commercial Building <input type="checkbox"/> 工業 Industrial Building <input type="checkbox"/> 工商 Mixed Industrial & Commercial Building <input type="checkbox"/> 商住 Mixed Commercial & Residential Building <input type="checkbox"/> 住宅 Residential Building	
業務性質* Business Nature _____ 業務類型 Type of Business 請選擇以下其中一種業務性質 Please select one of the following to describe the type of business	
<input type="checkbox"/> 1. 麵包店 Bakery	
<input type="checkbox"/> 麵包及蛋糕店 Bread & cake shop	
<input type="checkbox"/> 2. 貿易及/或批發 Trading and/or Wholesale	
<input type="checkbox"/> 食品(水果、蔬菜、酒精及煙草除外) Foodstuffs (except Fruits, Vegetables, Alcohol & Tobacco) <input type="checkbox"/> 成衣及消費品服裝 Clothing and Consumer Goods <input type="checkbox"/> 汽車(車房及維修工作除外) Motor Vehicles (except Garage and Repair work) <input type="checkbox"/> 耐用品及一般商品包括家電/家具/廚具/玩具(機器除外) Durable Goods and General Commodities including Home Appliance/Furniture/Kitchenware/Toy (except Machinery)	
<input type="checkbox"/> 3. 零售 Retail	
<input type="checkbox"/> 食品(水果、蔬菜、酒精及煙草除外) Foodstuffs (except Fruits, Vegetables, Alcohol & Tobacco) <input type="checkbox"/> 雪糕、雪葩、乳酪、甜品店(外賣) Ice-cream, Sorbet, Frozen Yogurt, Dessert Shop (Takeaway) <input type="checkbox"/> 成衣及消費品服裝 Clothing and Consumer Goods <input type="checkbox"/> 汽車(車房及維修工作除外) Motor Vehicles (except Garage and Repair work) <input type="checkbox"/> 耐用品及一般商品包括家電/家具/廚具/玩具(機器除外) Durable Goods and General Commodities including Home Appliance/Furniture/Kitchenware/Toy (except Machinery) <input type="checkbox"/> 人蔘/藥材店 Ginseng/Herbal Product Shop	

安盛保險有限公司 AXA General Insurance Hong Kong Limited

香港黃竹坑黃竹坑道38號安盛匯5樓 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong

電話 Tel: (852) 2523 3061

<input type="checkbox"/> 4. 餐飲 Catering		
<input type="checkbox"/> 港式茶餐廳 HK Style Restaurant	<input type="checkbox"/> 餐廳(西式) Restaurant (Western)	<input type="checkbox"/> 餐廳(亞洲, 中式酒樓除外) Restaurant (Asian other than Chinese)
<input type="checkbox"/> 快餐店 Fast Food Shop	<input type="checkbox"/> 咖啡室 Cafe	
<input type="checkbox"/> 5. 法律及會計 Legal and Accounting Services		
<input type="checkbox"/> 會計、審核、稅務諮詢 Accounting, Auditing, Tax Consultancy		<input type="checkbox"/> 律師行 Law Firm
<input type="checkbox"/> 仲裁調解服務(非建築業相關) Arbitration & Mediation (not Construction Industry Related)		
<input type="checkbox"/> 6. 資訊科技 Information Technology Related Services		
<input type="checkbox"/> 電腦/程式/軟件顧問服務 Computer/Programming/Software Consultants		<input type="checkbox"/> 電腦繪圖設計 Computer aided design drafter
<input type="checkbox"/> 7. 教育/研究(除了體育、舞蹈、健身及瑜伽教練及6歲或以下學生/職業運動員) Education and Research institutes (except for Athletic Coach, Dancing, Fitness and Yoga Instructor, Education provided to students aged 6 or below and Professional Sports Player)		
<input type="checkbox"/> 遙距海外學習 Immigration/Overseas learning or education		<input type="checkbox"/> 學習及訓練 Learning & Training
<input type="checkbox"/> 兒童教育/學習中心 Tutorial service/Education centre for children/Playgroup		
<input type="checkbox"/> 成人課程工作坊/學習/訓練(運動及體能活動除外) Adult education, Workshop, Learning & Training (no sports/physical activities)		
<input type="checkbox"/> 8. 醫療、牙醫和獸醫服務(護老院和戒毒醫療中心除外) Medical services, Dentists and Veterinary services (except Home for elderly & Medical centre for drug addict)		
<input type="checkbox"/> 中醫診所 Chinese Medicine Clinic	<input type="checkbox"/> 脊醫 Chiropractor	<input type="checkbox"/> 牙醫診所 Dental Clinic
<input type="checkbox"/> 獸醫診所 Veterinary Clinic	<input type="checkbox"/> 醫務所(普通科/專科) Clinic (General/Specialist)	
<input type="checkbox"/> 醫學美容診所(包括整形手術) Medical Beauty Clinic (including Cosmetic Surgery)		<input type="checkbox"/> 化驗所 Laboratory
(以上只提供僱傭保障部分, 貨物保障除外 Only provide Employee Compensation Cover, not cover stock)		
<input type="checkbox"/> 9. 其他 Others		
<input type="checkbox"/> 廣告、推廣及公關 Advertising, Marketing and Public Relations		<input type="checkbox"/> 髮型屋或美容店(Spa除外) Barber and Beauty Shop (except Spa)
<input type="checkbox"/> 洗衣店 Laundry	<input type="checkbox"/> 其他, 請註明 Others, please specify: _____	

註：如投保經營處所超過一處，請另加紙張填寫。 Note: Please continue on a separate sheet if the insured premises have more than one location.

## 投保計劃 \* INSURED PLAN

保障 Cover	<input type="checkbox"/> 計劃 1 Package 1	<input type="checkbox"/> 計劃 2 Package 2
	<b>基本保障 Core Cover</b>	
商業財物 Business Contents	保障 Operative	保障 Operative
業務中斷 Business Interruption	保障 Operative	保障 Operative
僱員誠信及詐騙 Fidelity and Dishonesty of Employees	保障 Operative	保障 Operative
金錢損失 Loss of Money <sup>9</sup>	保障 Operative	保障 Operative
公眾責任 Public Liability	保障 Operative	保障 Operative
	<b>自選保障 Optional Cover</b>	
存貨 Stock <sup>Δ</sup> (投保經營處所 Insured Premises)	投保額(港元) Sum Insured (HKD): <input type="text"/> 如貨物包含以下類別, 請在適當空格填上✓: Please tick ✓ in the appropriate boxes <input type="checkbox"/> if the stock consists the followings: 註：以下類別為不受保障範圍的貨物。 Note: The below list of Stock which WILL NOT be covered.	
	<input type="checkbox"/> 電子組件(集成電路, 電子零件) Electronic Components (I.C., computer spare parts) <input type="checkbox"/> 手提電話 Mobile phones <input type="checkbox"/> 酒 Wines <input type="checkbox"/> 人蔘 Ginseng <input type="checkbox"/> 海味 Dried marine product <input type="checkbox"/> 手錶組件 Watch components <input type="checkbox"/> 二手貨物 Second-hand items <input type="checkbox"/> 廢物及回收貨物 Waste and Recycling Stock <input type="checkbox"/> 木及紙張 Wood and Paper	<input type="checkbox"/> 藥物包括疫苗 Medicine including vaccine <input type="checkbox"/> 塑膠 Plastic resin <input type="checkbox"/> 易燃/化學物品(不限於石油) Flammable/Chemical Goods but not limited to Oil <input type="checkbox"/> 煤 Gas <input type="checkbox"/> 消毒酒精 Thinner and Isopropyl Alcohol <input type="checkbox"/> 寶石/金屬(不限於玉石) Precious Stones/Metals including but not limited to Jade
僱員補償 Employee Compensation	請填寫以下所適用部份 Please fill in applicable section below <input type="checkbox"/> 工資(不多於港元3,000,000) Wageroll (Up to HKD 3,000,000): <input type="text"/> 並請填寫以下所適用部份 Please also fill in separate section below	
團體意外保 Group Personal Accident Insurance	<input type="checkbox"/> 請填寫以下所適用部份 Please fill in separate section below	
團體商業全球旅遊保 Group Business Travel - Worldwide Plan	<input type="checkbox"/> 請填寫以下所適用部份 Please fill in separate section below	

<sup>9</sup> 金錢損失保障只適用經營處所於商業/工業大廈及業務模式為業務於經營處所裡面進行。 Loss of Money cover is only applicable to Insured Premises located in commercial/ industrial building and the business is conducted within the Insured Premises.

<sup>Δ</sup> 如投保經營處所超過一處，請填寫另外投保經營所的存貨投保額(如有)。 Please state the sum insured for stock for other location (if any).

## 僱員補償 EMPLOYEE'S COMPENSATION (如適用 IF APPLICABLE)

如有選擇僱員補償作自選保障，請填寫以下列表。Please fill in the following table if Employees' Compensation is chosen as an optional cover. 請提供最近的僱員工資表(例如：最近的強積金供款記錄、財務報表、報稅表或其他有關的文件)。Please provide a copy of latest wage roll (e.g. latest MPF contribution records, financial statements, tax returns or other relevant documents) of employee(s).

將要投保僱員類別 (包括香港特別行政區以外工作的僱員) Categories of employees to be covered (inclusive of employees working outside Hong Kong SAR) 請分別列出每個僱員類別 Please show each category of Employees separately	僱員人數 No of Employee(s)	估計年薪總額 Total Estimated Earnings
雜務員、清潔員 Amah/Cleaners/Helpers/Housekeepers/Messenger		港元 HKD
肉類切割員 Butcher/Operation of Meat Cutting machine		港元 HKD
攝影師 Cameraman/Photographer		港元 HKD
送貨工人、倉務員 Delivery Worker/Stock Keeper/Warehouse Worker		港元 HKD
司機(商用車輛) – 只限香港 Driver (Commercial Vehicle) – HK only		港元 HKD
司機(私用車輛) – 只限香港 Driver (Private Vehicle) – HK only		港元 HKD
電工、維修工人 Electrical Worker/Repairing Worker		港元 HKD
保安員 Watchman		港元 HKD
其他(請註明) Others (please specify)		港元 HKD
	總數 Total	港元 HKD

這保單只保障上表列出的僱員。此外，你的獨立承判商在法律上可能被視為你的僱員。如你想聘用任何獨立承判商，請提供詳情給AXA安盛作進一步審核以便我們能夠提供的報價包括他作為這保單受保的僱員。This policy covers the employee(s) as particularized hereinabove only. Furthermore, your independent contractor can be considered in law as your employee. If you want to engage any independent contractor, please provide the details to AXA for further underwriting so that We can provide quotation to include it as employee covered under this policy.

## 團體意外保 GROUP PERSONAL ACCIDENT INSURANCE (如適用 IF APPLICABLE)

如有揀選團體意外保作自選保障，請填寫以下列表。Please fill in the following table if Group Personal Accident Insurance is chosen as an optional cover. 此保障只生效於已選擇僱員補償。This coverage is only operative when Employees' Compensation is also selected.

投保資料 Insured Details	
此自選保障只保障受保人的年齡於保單生效當日介乎18至75歲，如投保人確認，請在右方打勾： All Insured Person(s) to be covered under this Optional Cover must be aged between 18 and 75 on policy effective date. If proposer confirms that the aforementioned statement is true and correct, please tick the box on the right:	<input type="checkbox"/>

注意：所有員工必需投保及不需記名(僱主除外)。Note: All employees must be insured while on an unnamed basis (Exclude Business Owner).

## 團體商業旅遊保全球計劃 GROUP BUSINESS TRAVEL – WORLDWIDE PLAN (如適用 IF APPLICABLE)

如有揀選團體商業旅遊保作自選保障，請填寫以下列表。Please fill in the following table if Group Business Travel Insurance is chosen as an optional cover. 此保障只生效於已選擇僱員補償。This coverage is only operative when Employees' Compensation is also selected.

投保資料 Insured Details	
此自選保障只保障受保人的年齡於保單生效當日介乎18至75歲，如投保人確認，請在右方打勾： All Insured Person(s) to be covered under this Optional Cover must be aged between 18 and 75 on policy effective date. If proposer confirms that the aforementioned statement is true and correct, please tick the box on the right:	<input type="checkbox"/>

注意：所有員工必需投保及不需記名(僱主除外)。Note: All employees must be insured while on an unnamed basis (Exclude Business Owner).

## 保單生效日期 POLICY EFFECTIVE DATE

本保單由 Policy to commence on	日 DD / 月 MM / 年 YY	起一年內有效 for one year	此保單所提供的保障，必須在AXA安盛確定接納投保後，及收妥保費後，才能正式生效。The liability of AXA does not commence until this proposal has been accepted by AXA and the premium is received.
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## 付款方式 PAYMENT METHOD

本人選擇以下列方式繳交保費及徵費<sup>^</sup> I wish to pay my premium and levy<sup>^</sup> by :

<input type="checkbox"/> 支票 Crossed cheque
銀行 Bank _____ 支票號碼 Cheque Number _____
支票抬頭人請填「安盛保險有限公司」 Crossed cheque payable to AXA General Insurance Hong Kong Limited

<input type="checkbox"/> 信用卡 Credit Card: <input type="checkbox"/> VISA 卡 <input type="checkbox"/> 萬事達卡 MasterCard			
信用卡號碼 Credit card number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	信用卡有效期限(月/年) Credit card expiry date (mm/yy)	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>
持卡人姓名 Cardholder's Name _____			
本人授權安盛保險有限公司從本人上述的信用卡賬戶支取有關保險保單的保費及徵費 <sup>^</sup> 。 I hereby authorize AXA General Insurance Hong Kong Limited to charge my above credit card for the insurance premium and levy <sup>^</sup> of this insurance policy.			
_____ 持卡人簽署 Cardholder's Signature		_____ 日期(日/月/年) Date (dd/mm/yyyy)	

## 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會影響保險公司於接納或釐定此保單條文的資料，如對應透露的資料有任何疑問，請即向本公司或閣下的保險代理/經紀查詢。我們建議閣下將有關的資料作記錄(包括信件副本)，以備日後作參考之用。為確保閣下的利益，閣下應如實呈報所有有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。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 proposal unless otherwise expressly indicated in this proposal form or any other documents provided to AXA General Insurance Hong Kong Limited (the "Company") for this proposal.

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」)(為免置疑，「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，並作為保單的一部份；  
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 Form product brochure 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簽發期間，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. 保單將在保單附表列明之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;
7. (如適用)本人/我們已獲受保人授權提供本申請所需之一切資料，並就本申請之相關事宜，與貴公司進行交涉，並向其接收或索取與受保人有關之資料。本人/我們並確認受保人已獲明確通知及同意，其個人資料將會轉介予貴公司作辦理本申請之用，亦已獲通知其在個人資料(私隱)條例下所享有的權利。  
(If applicable) I/We have obtained the authorization from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matter arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/her rights under the Personal Data (Privacy) Ordinance.
8. 本人/我們申報本公司並沒有在下列的區域、國家或城市註冊、成立或進行任何業務：阿富汗、白俄羅斯、克里米亞、塞瓦斯托波爾、頓涅茨克及盧甘斯克，古巴、伊朗、北韓、俄羅斯、敘利亞、委內瑞拉、也門和津巴布韋，視乎本公司的更新；  
I/We declare that my/our company has not registered, incorporated or conducted business in any of the following regions, countries or cities: Afghanistan, Belarus, Crimea and Sebastopol (also known as Sevastopol), Donetsk & Luhansk, Cuba, Iran, North Korea, Russia, Syria, Venezuela, Yemen and Zimbabwe, subject to any update from the Company;
9. 本人/我們同意AXA安盛使用本人/我們的個人資料如通訊地址、電郵地址或手提電話號碼及自行決定以郵遞方式或僅以電子方式(例如電郵或短訊)將有關保單資料及文件發送給本人/我們。  
the Company can use my/our personal details such as corresponding address, email address or mobile number to send me/us policy-related information and documents by mail or merely by electronic means (such as by email or SMS) at the Company's discretion.

本人/我們聲明 I/We declare that

- 適用於位於住宅大廈的投保經營處所：不會進行製造業或相關程序；惟手工藝品、服裝首飾、服裝和配飾以及領有香港特別行政區食物環境衛生署簽發的烘製麵包餅食店牌照或其他牌照/許可證的食品業務除外。No processing and/or manufacturing of any kind is carried out in the insured premises located at residential building, except for the business of handicrafts, costume jewellery, clothing and accessories and any food business which obtained Bakery License and/or other Licenses/Permits required by the Food and Environmental Hygiene Department of HKSAR.
- 本人/我們投保的經營處所包括屋頂，全用磚石或三合土建成並有經常維修適宜營業。The insured 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/我們從未於過去兩年期遭受任何損失。I/We have not suffered any loss in the past 2 year.

(本段 i. 及 ii. 在申請團體意外保情況下適用) (The paragraphs i. and ii. are applicable if **Group Personal Accident Insurance** is chosen)

- i. 受保人是未曾經在投保人壽，人身意外或醫療保險時被保險公司拒絕，被延期，在特別條款和情況下被接受，或被拒絕續保；  
The insured person has not been rejected, postponed, accepted under special terms and conditions for a Life, Personal Accident or Health application by an insurance company, or its renewal has been refused;
- ii. 受保人沒有患有疾病及沒有任何身體殘缺。  
The insured person(s) do not suffer from any infirmity, illness or physical defect.

(本段 i. 及 ii. 在申請團體商業旅遊保情況下適用) (The paragraphs i. and ii. are applicable if **Group Business Travel Insurance** is chosen)

- i. 受保人絕不會違反醫生的勸告或僅為獲得醫療而外出公幹；  
No insured person(s) shall be travelling contrary to the advice of any medical practitioner or travelling in order to receive medical treatment;
- ii. 於填寫此投保書時，受保人的健康及精神狀況良好，軀體健全；  
At the time of this application, all insured person(s) are in good health and free from mental deficiency and physical impairment;

本人/我們聲明 I/We declare that

- 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.
- 本人謹此聲明及同意已獲受保人授權及同意本人作出以上聲明、協議及授權。  
I HEREBY DECLARE AND AGREE that I have the full authority from and consent of the insured persons to make the above declarations, agreements and authorizations.

## 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或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(包括信用資料和以往申索紀錄),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,包括索賠調查;
5. 偵測和防止欺詐行為(無論是否與就由本公司及/或安盛關聯方提供的產品/服務有關);
6. 評估閣下的財務需求;
7. 為客戶設計產品/服務;
8. 為統計或其他目的進行市場研究;
9. 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;
10. 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;
11. 進行身份和/或信用核查和/或債務追收;
12. 遵守任何適用的司法管轄區的法律;
13. 開展與本公司業務經營有關的其他服務;及
14. 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,以及就此方面而言,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人士(包括私家偵探);
3. 在香港或香港以外其他地方本公司和/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)並對個人資料負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人、受讓方、參與者或次參與者;
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;及
7. 在有合理需要履行任何上述有關目的段落2、3、4及5之情況下,以下人士:保險理算人、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業申訴和承保資料的組織、防欺詐組織、其他保險公司(無論是直接地,或是通過防欺詐組織或本段中指名的其他人士)、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)。

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) 向本公司或任何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.段部份所述的全部或任何人士,以供該等人士在促銷該等服務及產品中使用,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,及只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本公司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:

香港黃竹坑黃竹坑道38號安盛匯5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 (including credit information and claims history) 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. detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
6. evaluating your financial needs;
7. designing products/services for customers;
8. conducting market research for statistical or other purposes;
9. matching any data held which relates to you from time to time for any of the purposes listed herein;
10. 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;
11. conducting identity and/or credit checks and/or debt collection;
12. complying with the laws of any applicable jurisdiction;
13. carrying out other services in connection with the operation of the Company’s business; and
14. 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;
6. any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and
7. the following persons who may collect and use the data only as reasonably necessary to carry out any of the purposes described in paragraphs nos. 2, 3, 4 and 5 of the Purposes specified above: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check data provided against existing data.

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  
5/F, AXA Southside, 38 Wong Chuk Hang Road,  
Wong Chuk Hang, 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從其他途徑所取得)。根據以上所述，本人/我們特此確認並同意貴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 the Company 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。] [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.

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)

<sup>^</sup> 保單已按適用之徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽 [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) 或致電 AXA 安盛 (852) 2523 3061。  
Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2523 3061.

## 營業員資料 AGENT DETAILS

姓名 Name	編號 Code
聯絡電話 Contact No.	電郵地址 Email Address

如中英文版本的條款有任何分歧，請以英文版本為準。  
In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.