

亞洲卓越 家居保

ASIA SUPERIOR HOME INSURANCE

守護您的
安樂居所

Protect Your
Peaceful Home



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Asia Superior Home Insurance protects you, your loved ones, and your belongings at home. Whenever something bad happens to your home, we have got you covered with a plan tailored to your needs.

PLAN HIGHLIGHTS

- Your home contents sum insured up to HK\$1,800,000
- Premium as low as HK\$550
- Legal liability coverage limit as high as HK\$10,000,000
- New for old replacement of home contents
- Free extensions for wider protections, covering different needs
- Free 24-hour emergency hotline providing referral services for house repair, medical, caregiving and cleaning support
- Worldwide protection for personal belongings and domestic helper insurance add-on options

SUMMARY OF BENEFITS

Standard Insurance Cover	Maximum Limits (HK\$)	
Section 1 - Home Contents	Smart Plan	Excellence Plan
Provides "All Risks" cover for any accidental loss or damage to your Home Contents, including fire, typhoon, burst of water pipe and burglary. Claims are paid on current market value basis without deduction for depreciation.	\$1,200,000/year	\$1,800,000/year
a. Sub-limit for Valuables	\$300,000/year	\$300,000/year
b. Limit per item:		
• Home Contents (other than household appliances & domestic furniture, fixtures & fittings)	\$15,000	\$20,000
• Valuables	\$15,000	\$20,000
Free Extensions		
(A) Building Betterment Loss of or damage to interior building improvement &/or betterment of your Home • Limit for damage to windows	\$200,000/year \$10,000/year	\$300,000/year \$15,000/year
(B) Alternative Accommodation Reimbursement of reasonable temporary accommodation expenses when your Home is rendered uninhabitable resulting from an insured accident	\$50,000/occurrence \$1,500/day	\$50,000/occurrence \$2,000/day
(C) Personal Effects in Workplace Loss of or damage to your personal effects in your usual workplace	\$5,000/occurrence	\$5,000/occurrence
(D) Money, Credit Cards and Personal Documents (1) & (2) Loss of money &/or loss due to unauthorised use of credit cards occurring within Hong Kong (3) Replacement cost for loss of personal documents in Hong Kong	\$3,000/occurrence \$2,000/occurrence	\$3,000/occurrence \$2,000/occurrence
(E) Contents temporarily Removed from Home Loss of or damage to your Home Contents temporarily removed from your Home for storage purposes	\$50,000/occurrence	\$50,000/occurrence

(F) Interior Alteration Works Accidental damage to your Home Contents during interior alteration/repairs period not exceeding 2 months • Maximum Contract Value	\$100,000/occurrence \$100,000	\$200,000/occurrence \$200,000
(G) Home Removal by Professional Mover Accidental loss of or damage to your Home Contents whilst being moved by professional movers between your current Home & your new Home within Hong Kong	\$30,000/year \$3,000/item	\$50,000/year \$5,000/item
(H) Refrigerated Food Accidental damage to refrigerated food in the home refrigerator	\$3,000/occurrence	\$5,000/occurrence
(I) Loss or Damage to Wine Accidental loss of or damage to un-opened bottle of wine in your Home • Limit per bottle	\$5,000/occurrence \$500	\$10,000/occurrence \$1,000
(J) Domestic Helper's Property Loss of or damage to your domestic helper's personal properties situated in your Home	\$3,000/occurrence	\$3,000/occurrence
(K) Removal of Debris Reasonable cost of removal of debris when your Home Contents are accidentally damaged	\$50,000/occurrence	\$75,000/occurrence
(L) External Doors Windows and Locks Repair or replacement of damaged external doors, windows, door locks, & keys as a result of burglary or attempted burglary	\$3,000/occurrence	\$5,000/occurrence
(M) Damage to Landlord's Property Accidental loss of or damage to landlord's fixtures & fittings in your Home • Limit per item	\$100,000/year \$15,000	\$150,000/year \$20,000
(N) Landslip & Subsidence Cover for loss of or damage to your Home Contents caused by subsidence of the site or landslip	Subject to the respective Maximum Limit under Section 1 hereof	
Section 2 - Public Liability	Smart Plan	Excellence Plan
Protects you against legal liability towards third parties for their bodily injury or property damage arising out of negligence of: • you & your family members as an occupier of the Home • you & your family members as an individual in Hong Kong or worldwide when travelling aboard for any one journey not exceeding 30 consecutive days (For travelling in the U.S.A. and / or Canada, you are covered up to HK\$1,500,000 any one year) • you as an owner of the Home building • you & your family members as a domestic pet owner • your domestic helper(s) for your household work in the course of employment with you	\$5,000,000/occurrence	\$10,000,000/occurrence

Free Extensions		
(A) Interior Alteration Liability Liability arising out of interior alteration/repairs for contract period less than 2 months • Maximum Contract Value	\$1,000,000/year	\$1,000,000/year
	\$100,000	\$200,000
(B) Owner's Legal Liability in Common Parts Owner's Liability in respect of Common Parts of the Building of which the Home forms part	\$5,000,000/year	\$10,000,000/year
Section 3 - Family Personal Accident	Smart Plan	Excellence Plan
Protects you & your family members for accidental death as a result of fire explosion or robbery at Home	\$200,000/year \$50,000/person	\$300,000/year \$100,000/person
Free Extension		
Reimbursement of medical expenses if you or your family members suffers accidental injury as a result of fire explosion or robbery at Home	\$20,000/year \$5,000/person	\$20,000/year \$5,000/person
Section 4 - Home Assistance Services	Smart Plan	Excellence Plan
24-Hour Hotline Assistance Services for referrals to locksmiths, plumbers, electricians, doctors, dentists, nurses, baby-sitters, pest-control, house-cleaners, etc.	Referral services (These are referral services only and you are responsible for the actual costs incurred)	

Optional Insurance Cover (Operative upon Payment of Additional Premium)		Maximum Limits (HK\$)	
Section 5 - Worldwide Personal Effects		Smart Plan	Excellence Plan
Provides worldwide protection for your valuables & personal effects against "All Risks" of accidental loss or damage		\$30,000/year \$5,000/item	
Section 6 - Domestic Helper Insurance*		Smart Plan	Excellence Plan
Protects you against legal liability as an employer under the Employees' Compensation Ordinance and at Common Law if your domestic helper suffers an injury or disease arising out of & in the course of employment with you * 1. Applicable to overseas or local domestic helper aged from 18 to 65 years old 2. Domestic helper with driving duty and post-natal care helper are not covered		\$100,000,000/event	
Free Extension			
Additionally pays for in-hospital medical expenses incurred by your domestic helper		\$5,000/year	

EXCESS (each and every claim)

Section 1 - Home Contents	
• Water Damage claim	: HK\$500 or 5% of loss whichever is the greater for Building aged 30 or below : HK\$3,000 or 10% of loss whichever is the greater for Building aged between 31 and 40 years old
• Home Removal claim	: HK\$1,000
• Landslip & Subsidence claim	: HK\$10,000 or 10% of loss whichever is the greater
• Other claims	: HK\$200
Section 2 - Public Liability	
Liability arising out of Interior Alteration (Free Extension)	
• Water Damage claim	: HK\$3,000 or 10% of loss whichever is the greater
• Other claims	: HK\$3,000
Section 5 - Worldwide Personal Effects	
• HK\$200	

MAJOR EXCLUSIONS

- The following is a highlight of some key exclusions to **Asia Superior Home Insurance**. Please refer to policy provisions for complete details.
- Loss or damage due to war, terrorism (except Employees' Compensation Insurance), nuclear or cyber risks
 - Uninsurable risks such as wear and tear, scratching, rust, corrosion
 - Theft or water damage if your Home is unoccupied for more than 30 consecutive days
 - Loss of or damage to property for business or profession purposes
 - Intentional vandalism or damage by a person lawfully in your Home
 - Loss or damage to portable phone, contact lenses and pagers
 - Electrical derangement or mechanical breakdown of equipment
 - Loss of property by disappearance not identified with any specific occurrence

IMPORTANT NOTES:

This leaflet is only a brief description of products features and does not constitute any part of the insurance contract. Please refer to the policy document for details of insurance terms, conditions and exceptions. We reserve the right of final approval and decision.
(If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.)

To apply or for more details, please contact your insurance agent or broker, or feel free to contact us directly.

亞洲卓越家居保

亞洲卓越家居保時刻守護您、您的摯愛和財物。無論面對甚麼危機和意外，本計劃均可貼合您的需要，助您未雨綢繆。

計劃特點

- 家居設施及財物保障額高達 1,800,000 港元
- 保費低至 550 港元
- 法律責任賠償額最高 10,000,000 港元
- 財物損毀，以新換舊
- 免費附加額外保障，滿足不同需要
- 免費 24 小時緊急家居支援熱線，提供家居維修、醫療、看護及清潔轉介服務
- 自選全球個人財物保障及家庭僱傭保險

保障範圍

基本保障		最高賠償限額（港元）	
第一部份 – 家居設施及財物全險		智選計劃	優越計劃
為家居設施及財物提供「全險」保障，包括因火災、颱風、爆水管及盜竊而導致的損失。賠償按當時市值計算，無須扣除折舊。		全年 1,200,000 元	全年 1,800,000 元
a. 家中貴重物品限額		全年 300,000 元	全年 300,000 元
b. 每件物品保障限額：			
• 家居設施及財物（家居電器、傢俬、固定設備及裝置除外）		15,000 元	20,000 元
• 貴重物品		15,000 元	20,000 元
免費額外保障			
(A) 自置裝修 保障家中樓宇結構的自置裝修因意外導致損毀 • 窗戶賠償限額		全年 200,000 元 全年 10,000 元	全年 300,000 元 全年 15,000 元
(B) 臨時居所費用 家居因意外損毀而不能居住，需遷往臨時居所的合理住宿費用		每宗事故 50,000 元 每日 1,500 元	每宗事故 50,000 元 每日 2,000 元
(C) 工作地點內之個人財物 放置在日常工作地點之個人財物意外遺失或損毀		每宗事故 5,000 元	每宗事故 5,000 元
(D) 個人現金、信用卡、個人證件 (1) & (2) 在香港遺失現金，或因被盜用信用卡之損失 (3) 補領在香港遺失的個人證件的費用		每宗事故 3,000 元 每宗事故 2,000 元	每宗事故 3,000 元 每宗事故 2,000 元

(E) 暫時搬離居所之財物 暫存在其他地方的家居物品因意外而遭受損毀	每宗事故 50,000 元	每宗事故 50,000 元
(F) 室內改動 在室內進行為期少於 2 個月的小型改動或維修工程，賠償工程期間因意外引致的家居財物損毀 • 工程費用上限	每宗事故 100,000 元 100,000 元	每宗事故 200,000 元 200,000 元
(G) 家居搬遷保障 保障家居財物由專業搬運公司搬運往位於香港境內的新居所時因意外引致的遺失或損毀	全年 30,000 元 每件 3,000 元	全年 50,000 元 每件 5,000 元
(H) 冷藏食物 家中雪櫃因意外損壞導致冷藏食物變壞	每宗事故 3,000 元	每宗事故 5,000 元
(I) 酒類損失保障 存放於家中未開瓶的酒類因意外引致之損失或損毀 • 每瓶賠償限額	每宗事故 5,000 元 500 元	每宗事故 10,000 元 1,000 元
(J) 家庭僱傭私人財物 家庭僱傭的私人財物在僱主居所遭受意外遺失或損毀	每宗事故 3,000 元	每宗事故 3,000 元
(K) 清理廢物費用 家居財物因意外導致損毀而需清理和搬走廢物的合理費用	每宗事故 50,000 元	每宗事故 75,000 元
(L) 門窗及門鎖損壞 修理或更換因爆竊損毀的門窗、門鎖及門匙之費用	每宗事故 3,000 元	每宗事故 5,000 元
(M) 業主家居設施 保障由業主提供的固定設備及裝置因意外導致損毀 • 每件物品賠償限額	全年 100,000 元 15,000 元	全年 150,000 元 20,000 元
(N) 山泥傾瀉或地陷引致損壞 因山泥傾瀉或地陷引致的遺失或損毀	與本部份家居設施及財物個別最高賠償限額相同	
第二部份 – 法律責任保障	智選計劃	優越計劃
保障您在下列情況，因疏忽而導致第三者身體受傷或財物損毀所需負上的法律責任： • 身為投保住所的住戶 • 您及您同住家人以個人身份，在香港或前往海外每次暫時停留不超過連續 30 天（於美國及/或加拿大旅遊，個人責任保障則為每年 1,500,000 港元） • 作為業主在投保住所發生之意外 • 擁有及飼養家居寵物 • 家庭僱傭為您從事家務工作時，而您作為僱主對第三者的責任	每宗事故 5,000,000 元	每宗事故 10,000,000 元

免費額外保障		
(A) 室內小型改動工程 保障您在室內進行為期不超過 2 個月的小型改動或維修工程引致的責任 • 工程費用上限	全年 1,000,000 元 100,000 元	全年 1,000,000 元 200,000 元
(B) 業主在公眾地方的法律責任 保障您作為業主在投保住所大廈的公眾地方所發生之意外而需負上的法律責任	全年 5,000,000 元	全年 10,000,000 元
第三部份 – 個人意外保障		
保障您及您的家人在居所內因火災、爆炸或搶劫引致的意外死亡	全年 200,000 元 每人 50,000 元	全年 300,000 元 每人 100,000 元
免費額外保障		
保障您及您的家人在居所內因火災、爆炸或搶劫而受傷的醫療費用	全年 20,000 元 每人 5,000 元	全年 20,000 元 每人 5,000 元
第四部份 – 家居支援服務		
24 小時電話熱線提供家居支援服務，包括：鎖匙匠、水喉匠、電工、醫生、牙醫、護士、褓母、滅蟲服務及家居清潔等	智選計劃 優越計劃 轉介服務 (只提供轉介服務， 不負責服務所需費用)	

自選附加保障項目（須另繳保費）	最高賠償限額（港元）	
第五部份 – 全球個人財物全險	智選計劃	優越計劃
在世界各地，保障您及您家人所帶備的個人貴重物品及私人財物的意外遺失或損毀	全年 30,000 元 每件 5,000 元	
第六部份 – 家庭僱傭保險*	智選計劃	優越計劃
保障您作為僱主在《僱員補償條例》及《普通法》下，對您的家庭僱傭在其受僱期間因工作引起生病、受傷或死亡而須承擔之法律責任 * 1. 適用於年齡為 18 至 65 歲的外籍家庭傭工/本地家務助理 2. 不適用於負責駕駛職務之家傭或陪月員	每宗事故 100,000,000 元	
免費額外保障		
家庭僱傭住院的醫療費用	全年 5,000 元	

自負額（任何一宗索償）

第一部份 – 家居設施及財物全險	
• 水損引致之索償	: 物業樓齡 30 年或以下 – 500 港元或損失金額的 5%，以較高者為準 : 物業樓齡由 31 至 40 年 – 3,000 港元或損失金額的 10%，以較高者為準
• 家居搬遷保障索償	: 1,000 港元
• 山泥傾瀉或地陷	: 10,000 港元或損失金額的 10%，以較高者為準 引致之索償
• 其他索償	: 200 港元
第二部份 – 法律責任保障	
室內小型改動工程法律責任 (免費額外保障)	
• 水損引致之索償	: 3,000 港元或損失金額的 10%，以較高者為準
• 其他索償	: 3,000 港元
第五部份 – 全球個人財物全險	
• 200 港元	

主要不保事項

下列為亞洲卓越家居保不承保事項的部份概略，請參閱保單內所列明的詳細內容：

- 有關戰爭、恐怖主義活動（僱員補償項目除外）、核能輻射或資訊科技風險而引致的損毀
- 不能受保之風險，包括自然損耗、刮損、生鏽、腐蝕
- 家居連續 30 天以上無人居住，在此期間發生之盜竊或水浸損毀
- 用於商業或職業之財物遺失或損毀
- 遭合法逗留 in 承保住所之人士的惡意破壞
- 手提電話、隱形眼鏡及傳呼機之遺失或損毀
- 機件或電子失靈或故障
- 財物無故消失

重要事項：

本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的詳細內容、條款和細則及不承保範圍，請參閱正式保單，如有任何差異，均以保單內的條款細則為準，本公司保留最終批核和決定權。
(本小冊子的中文內容力求符合英文原意，若有任何爭議，概以英文版本為準。)

如有意投保或欲進一步了解本保險計劃的內容，
歡迎致電 貴保險代理、經紀或向本公司查詢。

ASIA SUPERIOR HOME INSURANCE
PROPOSAL FORM 亞洲卓越家居投保書

亞洲保險
ASIA INSURANCE

Please complete the form in BLOCK CAPITALS and tick ☒ the appropriate boxes.
請以英文正楷填寫，並在適當的空格內填上 ☒ 號。

7/F & 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong
香港干諾道西118號7樓及8樓

Tel: (852) 3606 9933 | Fax: (852) 2810 0218 | Email: mailbox@afh.hk
asiainsurance.hk

Details of Proposer (Occupier) 申請人（住戶）資料					
Surname 姓		Given Name 名	☐ Mr 先生 ☐ Ms 女士	Contact Tel 聯絡電話	Email Address 電郵地址
Business/Position 服務行業/職位		Name of Employer 僱主名稱		Usual Workplace 日常工作地點	
Correspondence Address 通訊地址					

*Proposer must be an individual and is permanently living in the Home insured. 申請人必須以個人名義投保及以投保住所作固定居所

Insurance Particulars 投保細則					
Address of Home to be insured (if different from Correspondence Address) 投保住所地址（如與通訊地址不同）				Age of Home to be insured 投保住所樓齡	
				☐ 30 years or below 30 年或以下 ☐ 31 - 40 years 31 至 40 年 ☐ over 40 years 超過 40 年 (subject to the Company's approval 須經本公司批核)	
Proposed Effective Date: 建議保險生效日期：	From 由	D 日	M 月	Y 年	for 1 year 開始投保 1 年

(I) Standard Insurance Cover 基本保障			
Please tick ☒ to select either “Gross Floor Area” or “Saleable Area” for application 請選擇以建築面積或實用面積投保，只需在其中一空格內填上 ☒ 號		Please tick ☒ to select the plan according to the area of the Home to be insured 根據住所面積，請選擇投保計劃並在空格內填上 ☒ 號	
☐	☐	Annual Premium (HK\$) 每年保費（港元）	
Gross Floor Area (sq.ft.) 建築面積（平方呎）	Saleable Area (sq.ft.) 實用面積（平方呎）	Smart Plan 智選計劃	Excellence Plan 優越計劃
350 or below 或以下	280 or below 或以下	☐ \$550	☐ \$750
351 – 500	281 – 400	☐ \$720	☐ \$950
501 – 700	401 – 560	☐ \$950	☐ \$1,250
701 – 1,000	561 – 800	☐ \$1,250	☐ \$1,750
1,001 – 1,500	801 – 1,200	☐ \$1,600	☐ \$2,300
1,501 – 2,000	1,201 – 1,600	☐ \$2,200	☐ \$2,980
above 2,000 以上	above 1,600 以上	negotiable 商議	negotiable 商議

(II) Optional Cover 自選附加保障	
Please tick ☒ the optional cover required and complete the relevant part(s) 請在所需的附加保障上加上 ☒ 號並填寫相關項目	
Worldwide Personal Effects “All Risks” Insurance 全球個人財物全險	☐ Additional Premium 附加保費 \$300
Domestic Helper Insurance 家庭僱傭保險 (Applicable to overseas or local domestic helper aged from 18 to 65 years old. Domestic helper with driving or post-natal care duties is not covered.) (只適用於年齡為 18 至 65 歲的外籍家庭傭工或本地家務助理。不適用於家傭工作包括駕駛職務或陪月員。)	☐ Additional Premium 附加保費 \$390 x _____ Domestic Helper(s) 家傭 Subtotal 小計 = \$ _____
Total Premium for Cover (I) + (II) 保障 (I) + (II) 合共保費： (Please refer Important Notes to Proposer 請參閱申請人注意事項)	HK\$ 港元

Please answer the following questions 請回答以下問題：

1	Have you ever been declined, refused to renew, cancelled, and/or required special terms (or additional premiums) for any of the insurance sections now proposed? 閣下是否於投保其他同類保險計劃時曾遭保險公司拒絕受理投保、拒絕續保、取消保單、要求繳付額外保費或特別條件始允承保？	☐ Yes 是 ☐ No 否
2	Did you suffer in the past 3 years any loss for any of the risks proposed to be covered by this insurance? 在過去 3 年，不論已投保與否，閣下曾否就有關此保險計劃列明的保障範圍遇上損失？	☐ Yes 是 ☐ No 否
3	Is your Home built in a low-rise building, e.g. village house? 投保住所是否低層式建築物，例如村屋？	☐ Yes 是 ☐ No 否
4	Is your Home not solely occupied by you and your family, or not used as private dwelling only? 投保住所並不是只由閣下及閣下的家庭成員佔用，或並不是完全用作私人住宅用途？	☐ Yes 是 ☐ No 否
5	Is your Home built of and/or roofed with materials other than bricks, stone or concrete? 投保住所及其屋頂是否以磚瓦、石或混凝土以外的材料建造？	☐ Yes 是 ☐ No 否

If the answer to any of the above questions is “Yes”, please supply details.
在上述問題中，若有答案為「是」者，請詳加說明。

Details 說明：

Declaration 聲明

1. I hereby apply to Asia Insurance Co., Ltd. (“the Company”) for insurance on the terms as set out in the Company’s Asia Superior Home Insurance policy. I warrant that the particulars and statements I supply in this Proposal are complete and correct and further agree that this Proposal shall be the basis of the contract between me and the Company.
本人現依據亞洲卓越家居保單內之條款及條件投保該項保險。謹此聲明在本投保書內填報的資料均屬正確無誤，本人同意以本投保書作為本人與亞洲保險有限公司（「亞洲保險」）保險合約之根據。
2. I confirm having read and understood the Company’s Personal Information Collection Statement as accompanied with this Proposal.
本人確認已閱讀及明白隨本投保書附上有關亞洲保險的收集個人資料聲明。

Signature of Proposer 申請人簽署

Date 日期：

Name of Licensed Insurance Agent/Broker 持牌保險代理/經紀名稱

Important Notes to Proposer 申請人注意事項

- Any other facts known to you which are likely to affect acceptance or assessment of this insurance cover must be disclosed. If you have any doubt about what you should disclose, do not hesitate to check with the Company or your insurance agent/broker. 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 together. 閣下必須盡己所知呈報可能影響亞洲保險於接納或釐定此保單條款的資料，如對資料應否透露有任何疑問，請即向亞洲保險或閣下的保險代理/經紀查詢。閣下應如實呈報有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能導致此保單無效。
- Incomplete Proposal Form will delay your application. 未經填妥之投保書會延誤閣下之申請。
- This insurance will not be effective unless the Proposal has been officially accepted by the Company. 投保須經批核，方可生效。
- Minimum premium per policy is HK\$500. 每份保單之最低收費為 500 港元。
- Premium is inclusive of EC Insurance levy/surcharge. 僱員補償保險徵款已包括在保費之內。
- Premium Levy payable to the Insurance Authority by policyholders has been imposed on relevant policy at the applicable rate and would be collected through insurance companies. For further information, please visit www.asiainsurance.hk or contact (852) 3606 9933. All the premiums listed in this leaflet exclude Premium Levy. 保監局將透過保險公司向保單持有人根據訂明的徵費率按保單保費收取保費徵費。如要進一步資料，請瀏覽本公司網頁 www.asiainsurance.hk 或致電 (852) 3606 9933。本小冊子內列出的所有保費並不包括保費徵費。
- The Proposer understands, acknowledges and agrees that as a result of the purchasing and taking up this policy issued by the Company, the Company will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the Proposer is a body corporate, the authorised person who signs on behalf of the Proposer further confirms to the Company that he or she is authorised to do so. The Proposer further understands that the above agreement is necessary for the Company to proceed with the application. 申請人明白、確知及同意，亞洲保險會就申請人購買及接受其簽發的保單，於保單有效期內（包括續保期）向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向亞洲保險確認他/她已獲該法人團體授權。申請人亦明白亞洲保險必須取得申請人以上的同意，才可以處理其保險申請。
- This leaflet is not a policy of insurance. Please refer to the policy document for full details of terms, conditions and exceptions. 此小冊子並非保單，詳情請參閱保單之條款細則及不承保範圍。

ASIA INSURANCE COMPANY LIMITED – PERSONAL INFORMATION COLLECTION STATEMENT ("PICS")

- Your personal information and particulars may be required by Asia Insurance Company Limited (the "Company") in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
- The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
- "Your Personal Data" will also include personal data relating to your beneficiaries, dependents, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you confirm that you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
- As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
- The Company may use the personal data the Company collect about you for the following purposes:
 - processing and assessing of applications or requests for any insurance products and daily operation of the related services;
 - administering your insurance policy and providing services in relation to your insurance policy;
 - investigating, analyzing, processing and paying claims made under your insurance policy;

- exercising any right under the insurance policy including right of subrogation, if applicable;
 - detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
 - developing insurance and other financial services and products;
 - developing and maintaining credit and risk related models;
 - carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - for statistical or actuarial research undertaken by the Company or any member of the Group;
 - complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order;
 - contacting you for any of the above purposes;
 - other ancillary purposes which are directly related to the above purposes.
- Your Personal Data may be transferred or disclosed to the following parties in Hong Kong or overseas for the purposes set out in the above paragraph:
- any insurance adjusters, agents and brokers, employers, healthcare professionals, hospitals, advisors, contractors or third party service providers who provide administrative, telecommunications, computer, payment, debt collection, security, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;
 - 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 information provided against existing information;
 - any association, federation or similar organisation of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
 - any members of the Federation by the Federation for any of the above or related purposes;
 - regulators;
 - lawyers;
 - accountants, financial advisors, auditors;
 - other members of the Group;
 - any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business;
- The Company undertakes to keep the information confidential and solely for the purposes set out in the above paragraph.
- If you do not agree to the use of Your Personal Data for above purposes, it would not be possible for the Company to process your policy and/or claim application and render the services.
 - You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company and the Company has the right to charge you a reasonable fee for processing your data access request. Requests for such access or correction can be made in writing to the Personal Data Protection Officer, Asia Insurance Company Limited, 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong SAR.
 - In case of any discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
 - The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

亞洲保險有限公司 — 收集個人資料聲明

- 亞洲保險有限公司（「本公司」）可能會要求閣下就本公司提供的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
- 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司

- 不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
- 「閣下的個人資料」亦包括由閣下提供有關閣下的受益人、受養人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，代表閣下確認閣下乃是該等人士之父母或監護人或閣下確認已取得該等人士同意提供其之個人資料予本公司作本聲明之用途。
- 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
- 本公司將所收集閣下的個人資料，可能用作下列的用途：
 - 處理及評估任何保險產品之申請或要求，及有關服務之日常運作；
 - 管理閣下的保單及為閣下的保單提供相關服務；
 - 閣下保單索償的調查、分析、處理及賠償；
 - 行使有關保險單賦予的任何權利包括代位權，如適用；
 - 偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的；
 - 發展保險及其他金融服務及產品；
 - 發展及維持本公司信貸及風險之相關模型；
 - 就本公司的服務及產品作出資格、信貸、身體、醫療、擔保、承保及/或身份核証；
 - 作本公司或本集團的任何成員的統計或精算研究；
 - 遵守及符合任何法例及條例規定的要求、行業手則、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求；
- 為上述任何用途與閣下聯絡；
- 與上述用途直接有關之其他附帶的目的。
- 閣下的個人資料可能會轉移或披露予下列各方在香港或海外單位作前段所述的用途：
 - 任何保險理算人、代理和經紀、僱主、醫護專業人士、醫院、顧問、諮詢人、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、數據處理或儲存或有關服務的第三者服務供應人或任何其他從事與保險或再保險業務有關的公司，或中介人，或索償或調查或其他提供與保險業務有關的服務供應人，以達到任何上述或有關的用途；
 - 整合保險業申索和承保資料的組織；
 - 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）；
 - 現存或不時成立的任何保險公司協會或聯會或類同組織（聯會），以達到任何上述或有關的用途，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；
 - 或透過聯會提供予任何聯會的會員，以達到任何上述或有關的用途；
 - 監管機構；
 - 執業律師；
 - 會計師、財務顧問、認可核數師；
 - 本集團的其他成員；
 - 任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人；本公司承諾將資料保密並純粹用作上述的用途。
- 如果閣下不同意本公司使用閣下的個人資料於上述用途上，本公司可能不能處理閣下之保單及/或索償申請及為閣下提供服務。
- 閣下有權查明本公司就個人資料的政策和實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料，及本公司有權就處理閣下的查閱資料要求而收取合理費用。有關查閱或更正的要求，可致函香港上環干諾道西一百一十八號八樓亞洲保險有限公司的個人資料保護主任提出。
- 中英文版本如有差異，將以英文版本為準。
- 本公司保留隨時增補、更改、更新及修訂本聲明之權利，任何更改將於發出通知時起生效。



亞洲保險
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