

## 簡易投保方法

只需填妥投保表格並以下列方式交回：

✉ 華僑永亨保險代理有限公司  
香港筲箕灣耀興道3號東匯廣場16樓

💻 [ocbcwhhk.com](http://ocbcwhhk.com)

☎ (一般查詢) 2272 8893  
(保險查詢) 2892 3823  
(索償查詢) 2892 6966  
辦公時間：週一至週五 (上午9時至下午12時45分)  
(下午1時45分至下午5時30分)

✉ [pnc.bankservices@libertymutual.com.hk](mailto:pnc.bankservices@libertymutual.com.hk)

投保本計劃須向利寶國際保險支付保費。利寶國際保險會向華僑永亨保險代理就銷售有關計劃提供佣金及業績獎金，而華僑永亨保險代理目前所採取之銷售員工花紅制度，已包含員工多方面之表現，並非只著重銷售金額。

本單張所載資料只供參考及說明之用，並不構成有關保單的任何部份。本單張並不詳細列明保單的條款和細則，如有任何差異，均以保單文件為準。華僑永亨保險代理及利寶國際保險絕對保留可於任何時間以任何其認為合適的方式修改此單張之內容的權利，而毋須發出任何通知。利寶國際保險保留最終批核的權力。

利寶國際保險保留決定是否接受任何有關本計劃投保申請的權利。如就本計劃的內容有任何爭議，利寶國際保險保留最終決定權。如有任何查詢，歡迎致電一般查詢熱線。

本計劃為利寶國際保險之產品，而非華僑永亨保險代理之產品。對於華僑永亨保險代理與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍)，華僑永亨保險代理須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議應由利寶國際保險與客戶直接解決。

有關本產品的全部條款和細則，包括條款、定義、賠償、附表、保費徵費、批單、不承保事項、伸延保障及規定，詳細請參閱正式保單文件。如有任何爭議，概以英文本為準。

本計劃詳情的英文本與中文本如有任何歧異，概以英文本為準。

授權保險代理商：

華僑永亨保險代理有限公司  
OCBC Wing Hang Insurance Agency Limited

承保機構：



 華僑永亨保險代理



為你及你的  
**家傭**  
提供全面保障

# 「尊尚家傭」保險計劃

華僑永亨保險代理有限公司(「華僑永亨保險代理」)為華僑永亨銀行有限公司(「華僑永亨銀行」)之全資附屬機構。

「尊尚家傭」保險計劃(「計劃」)由利寶國際保險有限公司(「利寶國際保險」)承保，利寶國際保險已獲香港保險業監管局授權並受其監管。利寶國際保險將負責按保單條款為您提供保險保障以及處理索償申請。本計劃為利寶國際保險之產品，而非華僑永亨保險代理之產品。華僑永亨保險代理乃根據保險業條例(香港法例第41章)註冊為利寶國際保險於香港特別行政區分銷本計劃之授權保險代理商。

## 海外家庭傭工

### 為僱主及家人提供全面保障

「尊尚家傭」保險計劃保障您作為僱主在僱員補償條例規定及普通法下，對您的海外家傭在受僱工作期間，因工作引致生病、受傷或死亡而須承擔之賠償責任及損失。此外，若因海外家傭蓄意行為以致您的四歲或以下家庭成員受傷，所需之醫療費用亦會獲得保障。

### 為海外家傭提供全面照顧

此計劃同時亦為您的海外家傭支付醫療及牙醫費用，包括門診、手術、住院及跌打費用。為您的海外家傭即使在休假期間，提供個人意外保障。

### 免費新增保障

此計劃為您的海外家傭提供心臟病及癌症的醫療費用保障。

## 價錢優惠、保障全面

您只需每年付出港幣600元<sup>Δ</sup>，便可全年享有此計劃中的全面保障。您亦可選擇一次過以港幣1,150元<sup>Δ</sup>，享有兩年保障。

## 本地鐘點家傭

此外，適用於本地鐘點家傭的僱傭補償保險計劃<sup>1</sup>亦只需每年港幣300元<sup>Δ</sup>便可保障您在僱員補償條例規定及普通法下，對您的本地鐘點家傭在受僱工作期間，因工受傷、生病或死亡而須承擔之賠償責任及損失。

### 主要不受保事項（包括但不限於）：

- 因戰爭引發的意外，
- 在保單生效前已存在的傷病、懷孕及有關事項，
- 愛滋病及其有關疾病，
- 酒精及藥物影響、性病、自殺及
- 在香港境外受傷及引起費用的索償（勞工保險除外）。

<sup>Δ</sup>有關保費請參考隨後所載之保費表。

保障範圍\*

保障項目	保障範圍	最高賠償額(港幣)
為僱主及家人提供全面保障		
1. 僱主責任	根據僱員補償條例及普通法，僱主須為其家傭在執行職務時引致的死亡，身體損傷或疾病負上的法律責任。	100,000,000/次
2. 緊急醫療支援	因海外家傭蒙受嚴重身體損傷而須將運回原居地的費用；海外家傭死亡後的遺體剖驗及運送遺體返回原居地的費用。	20,000/年
3. 中斷服務津貼	海外家傭因病或受傷住院連續超過三天，而服務被中斷，便可以於其住院的第四天起，獲得現金津貼。	6,000/年 每天200
4. 補聘家傭費用	海外家傭因患病、身體嚴重受傷或死亡而須將其運回原居地，並補聘新海外家傭所引致的合理及必須費用。	3,000/年
5. 忠誠保障	因海外家傭欺詐或不忠實行為所引致的損失。(最高賠償額包括未經僱主許可使用的長途電話費用：最高港幣3,000元/年)	10,000/年
6. 家庭成員醫療費用	因海外家傭之蓄意或惡意行為引致四歲或以下的家庭成員身體損傷。	5,000/年
為海外家傭提供全面照顧		
7. 門診、手術及住院費用	門診費用： i) 門診及藥費 (每天最高港幣180元/次) ii) 跌打或物理治療費用 (每天最高港幣100元/次及每年最高港幣500元)  手術及住院費用： i) 住院、膳食及其他雜費 (每天最高港幣300元) ii) 醫生巡房及手術費用 (每次最高港幣10,000元)	3,000/年    25,000/年
8. 牙科費用	由合格及正式註冊牙醫提供之口腔手術、膿腫治療、合理及必須的牙齒護理費用的三分之二	1,500/年
9. 個人意外	在香港特別行政區內休假期間因意外引致的身體損傷 • 意外死亡 (最高港幣100,000元) • 喪失任何一肢或以上的肢體(最高港幣100,000元) • 一目或雙目失明(最高港幣100,000元) • 永久完全傷殘(最高港幣100,000元)	100,000/年
10. 個人責任	就家傭在保障期內，因疏忽而引致家庭成員以外之任何人士意外身體受傷或財物意外遺失或損壞，並在香港對第三者負上法律責任時，賠償每項意外實際承擔的所有費用及開支。	200,000/年

備註：1. 僱員補償保險計劃適用於本地鐘點家傭只包括以上僱主責任保障項目1的範圍。  
2. 「尊尚家傭」保險計劃適用於合法海外家庭傭工在香港特別行政區履行家庭職務。  
3. 保單生效日起計之首15天的門診、手術、住院及牙科費用和中斷服務現金津貼均不會賠償。  
4. 家傭年齡限制為18至60歲，隨後續保至65歲。  
5. 保費已包括僱員補償保險徵費。

\* 本計劃（包括保障範圍及不受保事項）受利寶國際保險續發的正式保單的條款及條件所限制。以上資料與保單條款若有歧義，概以英文版本的保單條款為準（請參閱保單及華僑永亨銀行網站以了解更多資料）。

## 「尊尚家傭」保險計劃保費表 (港幣)

計劃類別	每名家傭之保費
海外家庭傭工	600元 (一年) 1,150元 (兩年優惠價) #
本地鐘點家傭 (僱傭補償保險計劃)	每年300元

# 一次過付款

「尊尚家傭」保險計劃投保書
Platinum Maid Insurance Plan Proposal Form

請以英文正楷大寫填報 Please complete in English & BLOCK LETTERS
請✓適用方格及\*刪去不適用者 Please tick the appropriate box and \*delete whichever is inappropriate

投保人資料 Proposer's Information
必須為僱傭合約上之僱主
Must be the employer of the domestic helper stated in the employment contract

先生 Mr 太太 Mrs 女士 Ms 小姐 Miss

姓 Surname

名 First name

別名 Other name

通訊地址 Correspondence address

香港身份證號碼 / 護照號碼\* HKID card/passport no.\*

出生日期 Date of birth

電郵地址 (非必須填寫) E-mail address (Optional)

手提電話號碼 (非必須填寫) Mobile phone no. (Optional)

預計保障生效日期由 Proposed effective date of insurance policy from

計劃類別及保障年期 Plan Type and Insurance Period

海外家庭傭工 Overseas Domestic Helper
一年保費港幣600元 One year premium HK\$ 600
兩年保費港幣 1,150元 Two years premium HK\$ 1,150

本地鐘點家傭 (僱補補償保險計劃) Local Part Time Domestic Helper (Employee's Compensation Insurance Plan)
一年保費港幣 300元 One year premium HK\$ 300

家庭傭工資料 Domestic Helper's Information

先生 Mr 太太 Mrs 女士 Ms

姓 Surname

名 First name

別名 Other name

通訊地址 Correspondence address

香港身份證號碼 / 護照號碼\* HKID card/passport no.\*

出生日期 Date of birth

國籍 Nationality

工作地址 Place of employment

一般資料 General Information

海外家傭是否可能因身體某種狀況而須接受治療或手術？
Has your overseas domestic helper had any condition that may require medical or surgical treatment?
是 Yes 否 No

閣下是否曾投保其他海外僱傭保險計劃時被拒絕？
Have you ever been rejected in applying any overseas domestic helper insurance?
是 Yes 否 No

如「是」者，請詳細說明於下 If you have ticked "Yes", please give details below :

保費支付辦法 Premium Payment

支票 Cheque+ 信用卡 Credit Card++

轉賬 Bank-in to Liberty's OCBC Wing Hang account: 035-802045492-051+++

支票抬頭為利寶國際保險有限公司 Please make cheque payable to: Liberty International Insurance Ltd

如轉賬，請提供正本或副本入數證明文件 For Bank-in, please include the original copy or photocopy of Premium Deposit Form

請填寫以下信用卡付款指示並簽署 Please fill in credit card details and sign below.

持卡人姓名 Name of Cardholder

持卡人的香港身份證號碼 Cardholder HKID card no.

與投保人關係 Relationship with proposer

本人之信用卡號碼為 My credit card no. is

Visa Mastercard 信用卡有效期至 Credit card expiry date 月 M 年 Y

本人現授權利寶國際保險有限公司從本人上列之信用卡賬戶內扣取以上投保保費。
I hereby authorise Liberty International Insurance Ltd to debit my credit card account with the premium amount shown above.

持卡人簽署 Cardholder's Signature:

簽署式樣須與信用卡賬戶所用之簽名相符。
Signature(s) should correspond to the specimen signature of your Credit Card Account.

日期 Date (DD/MM/YYYY):

## 個人資料收集聲明

利寶國際保險有限公司（以下簡稱「本公司」）根據《個人資料（私隱）條例》（香港法例第 486 章）（以下簡稱「條例」）就收集、持有、處理、使用和/或轉移個人資料承擔有關責任。本公司將採取一切可行措施以確保個人資料安全，避免未經授權或意外存取、刪除或其他用途。

就本聲明而言，「個人資料」是指符合以下說明的任何資料－

- 直接或間接與一名在世人士有關的；
- 從該資料直接或間接地確定有關的個人的身份是切實可行的；及
- 該資料的存在形式令予以查閱及處理均是切實可行。

本公司產品及服務擬向居於香港者提供，且所有款項均以港元支付。本公司不擬亦不會明知而收集、持有、處理、使用或傳輸任何居於歐盟人士的個人資料或監察任何歐盟個人的行為。

### 目的

本公司不時有必要收集由你或你的代理和/ 或代表而得來的個人資料（包括但不限於你的信貸、汽車和健康紀錄和索償紀錄），例如，本公司可能就以下強制或其他目的（「目的」）使用、儲存、處理、傳輸、披露或分享所收集或持有的客戶（包括但不限於網上帳戶持有人、保單擁有 人、受保人、受託人、保單承讓人、索償人及受益人）個人資料，例如：－

- 向你建議、提供及推銷本公司（包括本公司相關公司（「本公司聯屬公司」）或商業夥伴）產品/ 服務（請參閱下文「直接營銷」）、行政管理、支援、維持、管理及經營該等產品/服務（包括保單）、處理你的流動及互聯網帳戶；
- 處理和確定任何保險申請書、要求、保險索償及持續提供保險服務；
- 處理付款事宜和直接付款授權書；
- 管理、調查和分析任何索償事宜、訴訟和/或針對客戶的訴訟，以及行使本公司根據保險條款賦予的權利，包括但不限於代位權；
- 從事統計資料或用於會計事務；
- 履行任何對本公司、母公司和附屬公司（「利寶互助保險集團公司」）具有約束力的本地或海外法律、法規、守則或指引之披露要求；
- 遵守香港特別行政區的法院命令和包括但不限於保監處、香港保險業聯會、核數師、政府機構和政府成立之相關監管機構對利寶互助保險集團公司具有約束力的合法要求；
- 協助本公司的實質或建議承讓人能夠評核擬進行涉及有關轉讓的交易；
- 從事核實身份和/ 或信貸審查和/ 或追收債務；
- 為相關保險產品進行具參考用途之醫療或健康調查；
- 資訊科技管理及商業營運；
- 保障資訊科技的安全；
- 偵察及調查非法活動，包括欺詐、洗黑錢及與恐怖主義有關的經濟活動（不論該偵察及調查是否與本公司的申請或保單有關）；
- 遵從法定、監管以及其他良好管治義務，包括回應由公營及政府機構的要求（包括你居住以外的國家）、或協助香港或其他地方的警察或其他政府或監管機構為執法而調查；
- 協助本公司和利寶互助保險集團之公司政策及其標準監察及評估違規事宜；
- 實現其他合法的商業目的，例如開展保險調查，研究和分析，包括分析本公司的客戶群和其他個人資料，分析他們的行為、偏好和興趣、開發新產品、改進本公司的服務、識別客戶使用趨勢、了解本公司客戶的利益、計劃和執行商業交易（包括合資企業和業務銷售） 以及其他合法商業目的；
- 建立、行使或維護任何利寶互助保險集團公司成員的法律權利；
- 協助擁有與你相關權益及/或於你所持本公司產品/服務中擁有權益的金融機構，包括於你與本公司之間交易擬用作轉讓/按揭標的時，使實際或擬定承讓人/承接人得以評估該等交易；
- 促使獲授權服務供應商就上述目的向本公司及/或客戶提供服務；
- 提供第三方管理服務，並執行其他與本公司經營業務有關的服務；
- 促進協助利寶互助保險公司的全球性配合、溝通和團隊合作；
- 直接涉及任何上述的其他目的；及
- 當獲得閣下同意時提及的任何其他目的。

如閣下不向我們提供個人資料，我們未必能夠簽訂保單、處理索償、提供保險產品、服務或處理你的要求。

請確保你向本公司提供完整準確的個人資料，並隨時更新你個人資料的任何變更。請注意，如果你需要在需要時不向本公司提供完整和準確的個人資料，可能會對你造成不良後果。

### 直接營銷

本公司所收集或持有的客戶個人資料，特別是姓名和聯繫資料，如電話號碼、電子郵件地址和郵政地址，可能會用以提供本公司和/或利寶互助保險集團的公司的營銷材料，並進行有關本公司、利寶互助保險集團公司的保險及/或金融產品及服務和/或其他金融服務供應商的直接營銷活動（包括但不限於通過電子或其他手段促銷、推廣或銷售本公司、利寶互助保險集團公司或聯營公司有關保險或財務或投資產品或服務）。

此或包括使用你的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及本公司所持有的人口資料作直接營銷及執行直接營銷（包括但不限於本公司、本公司聯屬公司、利寶互助保險集團的公司、合作品牌夥伴及業務夥伴所提供產品及服務的回贈、長期客戶或專享計劃）。

若你不同意收取上述營銷通訊，可隨時透過下載以下表格撤回對使用、提供你個人資料作直接營銷之用的同意。或者你可以在<https://www.libertyinsurance.com.hk/download/Liberty-Insurance-OptOut-Form.pdf>下載「拒絕接受直銷推廣表格」。

如保客戶沒有“選擇退出”的要求，本公司持有之保單持續生效將被視為不反對本公司將其個人資料使用於此自願性的營銷目的。

### 個人資料之轉移

本公司所持有的個人資料將予以保密，並可能會本地、區域或全球性地保留或存儲。

根據任何適用的法律條例，本公司可能根據一種或多種上述的目的需要向香港境內或境外的第三方透露閣下提供/披露的個人資料。

你的個人資料可能會提供給：

- 其他利寶互助公司：其他利寶互助附屬公司可能會在適當的情況下取得和使用與本公司的業務相關的個人資料，以實現上述一項或多項目的。
- 任何利寶互助保險集團公司，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；
- 我們的服務供應商：任何向本公司提供行政、電訊、電腦、付款、銀行或其他與業務運作有

關服務，包括但不限於向本公司的代理人、承攬人、銀行家及第三方服務供應商，與本公司業務營運及利寶互助附屬公司提供服務的角色，例如會計師、審計師、律師及其他外部專業顧問、電話客戶中心服務、電腦系統和管理，電腦技術支援和保安服務、雲端、研究和分析服務供應商，辦理索償理賠或調查服務和公証行，以及協助我們展開商業活動的第三方服務提供商；

- 其他第三方服務供應商包括保險經紀；僱主；醫護專業人士；醫院；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）；法律顧問、調查員、損失理算師、再保險公司、醫療及康復顧問、緊急援助公司、網絡醫生集團、醫療諮詢顧問、測計員、專家、維修人員、會計師、金融機構及數據處理員（包括任何於你保單、保單標的及/或所持本公司產品/服務中擁有合法法定及/或實益權益者）；
- 其他第三方：對於任何重組、合併、出售、合資、委托、轉讓或其他處置的全部或任何部分的情況下下的第三方業務、資產或股票（包括任何破產或類似訴訟）；再保險公司；
- 信貸資料服務機構，在違約情況下，任何債務追收機構或辦理索償理賠或調查服務公司；
- 本公司或任何聯營公司在遵守由政府、監管機構或其他當權者推行的法規、守則或指引及履行法律責任時需要向其披露之任何人士；
- 根據有司法管轄權的法院命令受權之任何人士；
- 利寶互助保險集團公司的實質或建議受讓人或利寶互助保險集團公司與保單持有人相關權利的承讓人；
- 提供給美國利寶互助保險集團公司或利寶互助保險集團公司的數據中心可以託管相應的服務器，或者可以利用利寶互助保險集團公司將成為處理、存儲和/ 或備份的控制器的第三方服務器個人資料。這些數據中心和/或服務器可能位於新加坡、亞洲其他地區、美國、歐洲和拉丁美洲或由利寶互助保險集團公司集團公司確定的其他國家/ 地區；
- 為客戶盡職調查或打擊清洗黑錢的篩選之風險智能供應商；
- 如保客戶沒有“選擇退出”的要求，與本公司保持業務轉介或其他安排上之其他銀行/金融機構、商業或慈善組織作為直銷通訊用途；
- 第三方營銷服務供應商和保險中介機構作為直銷通訊用途；
- 任何實際或建議購買者提供給公司業務，在合併、收購或其他公開發行的情況下，購買者或認購者為利寶互助保險集團公司的股份；
- 提供給參與維護、審查和開發本公司的業務系統，程序和基礎設施的組織，包括測試或電腦升級系統；
- 提供你的代表，包括你的法律顧問；
- 提供給已獲得你同意的人；
- 提供獲其他公司授權的服務供應商，在需使用個人資料向你提供有關上述項目之服務；
- 本公司認為必要或適當的：遵守法律程序，回應公共和政府機構（包括居住國以外的公共和政府機構）的要求，執行我們的細則及條款，保護本公司的業務營運，及保護本公司的權利、私隱、安全或財產，以及/ 或你或他人的；偵察和防止欺詐行為；並允許本公司補救措施或限制本公司可能遭受的損害。

### 香港以外的資料處理

本公司可能會與本公司的一家或多家聯屬利寶互助保險集團公司、服務供應商或第三方共享個人資料，以達到本公司隱私政策中所述的目的。其中一些附屬公司，服務供應商和可能位於其他國家的第三方，可能不受香港法律的約束。

通過與公司分享個人資料，你同意根據我們的隱私政策向美國（公司總部所在地）或其他國家收集、使用、處理和轉讓此類資料。我們將採取一切合理必要的措施，確保你的個人資料得到安全處理，並符合我們的隱私政策。請注意如果你個人資料於香港以外的單位取得或使用，你的個人資料可能不會獲得與香港法律相等的保護。

### 查閱及更正個人資料

根據條例，你有權聯絡本公司個人資料私隱主任，以查證本公司是否持有你的個人資料，存取、獲得、更正及/或修改本公司所持有關於你的個人資料。如要求查閱、更正資料或索取有關本公司政策及慣例、所持資料類別的資訊，應以書面方式向以下收件人提出：

資料私隱主任  
利寶國際保險有限公司  
香港鰂魚涌華蘭路 25 號柏克大廈 13 樓  
你可在以下網址下載查閱資料要求表格：[https://www.pcpd.org.hk/tc\\_chi/resources\\_centre/publications/forms/files/Dformc.pdf](https://www.pcpd.org.hk/tc_chi/resources_centre/publications/forms/files/Dformc.pdf)

根據條例的規定，本公司在處理個人資料查閱申請時可向客戶收取合理的費用。

如中、英文版本有任何歧義或不相符之處，概以英文版本為準。

## Personal Information Collection Statement (PICS)

Liberty International Insurance Limited (referred to hereinafter as the "Company") recognizes its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (the "Ordinance"). 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.

For the purpose of this Statement, "Personal Data" means any data:-

- relating directly or indirectly to a living individual;
  - from which it is practicable for the identity of the individual to be directly or indirectly ascertained; and
  - in a form in which access to or processing of the data is practicable
- The Company's products and services are intended for persons residing in Hong Kong and all payments are made in Hong Kong Dollars. The Company does not intend to or knowingly collect, hold, process, use or transfer Personal Data of any individual living within the European Union ("EU") or monitor the behaviour of any EU-based individuals.

### Purpose

From time to time it is necessary for the Company to collect, or be provided by your agents and/or representatives, your Personal Data (including personal information such as but not limited to your credit, motor and health records and insurance claims history) such as Personal Data of our customers (including but not limited to our online account holders, policy owners, insureds, trustees, policy assignees, claimants and beneficiaries) collected, transferred to or held by the Company which may be used, stored, processed, transferred or disclosed or shared by us for the following obligatory and other purposes ("Purposes"), such as:-



- Offering, providing and marketing to you the products/services of the Company, including related companies of the Company ("our affiliates") or our business partners (see "Direct Marketing" below), and administering, supporting, maintaining, managing and operating such products/services including policies and handling your mobile and internet accounts;
- Processing and determining any insurance applications, requests, insurance claims and providing ongoing insurance services;
- Processing requests for payment and for direct debit authorization including evaluating your financial needs;
- Managing, investigating and analyzing any claim, action and/or proceedings made by or against or otherwise involving you, and to exercise the Company's rights as more particularly defined in applicable policy wording, including but not limited to subrogation rights;
- Compiling statistics or using for accounting purposes;
- Meeting disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company, its parent and affiliated companies ("Liberty Mutual Group of Companies");
- Complying with the legitimate requests or orders of the courts of Hong Kong Special Administrative Region and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and governmental-related establishments binding the Liberty Mutual Group of Companies;
- Enabling an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment;
- Conducting identity and/or credit checks and/or debt collection;
- Conducting medical or health reference checks for relevant insurance products;
- For management of IT environment and business operation;
- Ensuring security of our IT environment;
- Detecting and investigating illegal activity, including fraud, money laundering or terrorism financing (whether such detecting and investigating is in relation to an application or insurance policy of the Company);
- Comply with legal, regulatory and other good governance obligations, including respond to requests from public and governmental authorities (including those outside your country of residence) or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
- For monitoring and assessing compliance with the Company and Liberty Mutual Group of Companies policies and standards,
- Achieve other legitimate business purposes, for example, to carry out insurance surveys, research and analysis, including analysis of our customer base and other individuals whose personal information we to analyse behaviour, preferences and interests, develop new products, improve our services, identify usage trends, understand the interests of our users, to plan and execute business transactions (including joint ventures and business sales) and for other legitimate business purposes,
- Establishing, exercising or defending legal rights of any member of the Liberty Mutual Group of Companies;
- assisting financial institutions with interests related to you and/or the products/services you have with the Company including enable an actual or proposed assignee/mortgagee to evaluate the transactions you have with the Company intended to be the subject of the assignment/mortgage;
- to facilitate authorized service providers to provide services to the Company and/or the customers for the above Purposes
- Providing third party administration services and carrying out other services in connection with the operation of the Company's business;
- Facilitating the Company's authorized service providers to provide services to the Company and/or customers for the above purposes;
- Other purposes directly relating to any of the above; and
- Any other purposes we notify you at the time of obtaining your consent.

Please note that if you do not provide us with your Personal Data, we may not be able to issue your policy, process claims or provide insurance products or services to you or process your request.

Please also ensure that you provide complete and accurate Personal Data to us and keep us updated on any changes to your Personal Data. Kindly note that if you do not provide complete and accurate personal information to us as and when it is required, it may have adverse consequences for you.

#### Direct Marketing

Your Personal Data collected or held by the Company, in particular, names and contact information such as telephone number, email address and postal address may be used by the Company and/or the Liberty Mutual Group of Companies to provide marketing materials and conduct direct marketing activities (including but not limited to promoting, marketing or selling of the Company, Liberty Mutual Group of Companies or co-branded insurance or financial or investment related products or services by electronic or other means) in relation to insurance and/or financial products and services of the Company, the Liberty Mutual Group of Companies and/or other financial services providers.

This may include the use of 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 and to conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes of products and services that the Company, our affiliates, Liberty Mutual Group of Companies, our co-branding partners and our business partners may offer.

If you do not consent to receive such marketing communications, you may at any time withdraw your consent to the use and provision of your Personal Data for direct marketing by downloading the form below.

<https://www.libertyinsurance.com.hk/download/Liberty-Insurance-Opt-Out-Form.pdf>

In the absence of any "opt-out" request from the customer, the Company shall treat the application and continuation of his/her policy(ies) held with the Company as an indication of no objection to the Company's use of such Personal Data for this voluntary marketing purpose.

#### Transfer of personal data

Your Personal Data will be kept confidential and may be held or stored locally, regionally or globally,

whether in Hong Kong or out of Hong Kong.

Subject to the provisions of any applicable law, we may need to disclose your Personal Data to third parties, whether located within or outside Hong Kong for one or more of the above Purposes.

Your Personal Data may be made available to:

- Our Liberty Mutual Group of Companies: Other Liberty Mutual affiliates may have access to and use of Personal Data in connection with the conduct of our business where appropriate in order to fulfill one or more of the above Purposes.
- Our Liberty Mutual Group of Companies, or any other company carrying on insurance or reinsurance related business, or an intermediary;
- Our Service Providers: External third-party service providers such as but not limited to agent, contractor, banker or third party service provider who provides administrative, telecommunications, computer, payment, banking or other services to the Company in connection with the operation of its business and Liberty Mutual affiliates in a service provider role, such as accountants, auditors, lawyers and other outside professional advisors; call center service providers; IT systems and management, IT support and security service providers; cloud providers, research and analytics service providers; claim investigators and adjusters; and similar third-party service providers that assist us in carrying out business activities.
- Other Third Parties Service Providers including brokers; employers; healthcare professionals; hospitals; 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 others named herein), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; legal advisors, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, emergency assistance companies, medical doctor panel groups, medical advisory consultants, surveyors, specialists, repairers, accountants, financial institutions, and data processors including any interested parties with legitimate legal and/or beneficial interests in your policies, the subject matter of your policies, and/or the products/services you have with the Company;
- Other Third Parties: To a third party in the event of any reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in connection with any bankruptcy or similar proceedings); to reinsurance companies.
- Credit reference agencies, financial institutions, and in the event of default, any debt collection agencies or companies carrying on claim or investigation services;
- Any person to whom the Company is under an obligation to make disclosure under the requirements of any law binding on the Company or any of its associated companies for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Company or any of its associated companies are expected to comply;
- Any person pursuant to any order of a court of competent jurisdiction;
- Any actual or proposed assignee of the Liberty Mutual Group of Companies or transferee of the Liberty Mutual Group of Companies' rights in respect of the policy owners;
- Supplied to the Data Center of Liberty Mutual Group of Companies or Liberty Mutual Group of Companies in the USA may host such respective servers or may utilize third party servers which Liberty Mutual Group of Companies would be the controller for processing, storage, and/or backup of Personal Data. Such Data Centers and/or servers are/may be located in Singapore, elsewhere in Asia, the United States of America, Europe and Latin America or such other countries/territories as determined by the Liberty Mutual Group of Companies from time to time;
- Providers of risk intelligence for the purpose of customer due diligence or anti-money laundering screening;
- Other banking/financial institutions, commercial or charitable organizations with whom the Company maintains business referral or other arrangements for marketing communication if "no objection" is provided;
- Any third party marketing service providers and insurance intermediaries for marketing communication if "no objection" is provided.
- Made available to any actual or proposed purchaser of Company business or, in the case of a merger, acquisition or other public offering, the purchaser or subscriber for shares in Liberty Mutual Group of Companies;
- Supplied to an organization involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems;
- Provided to your representatives including your legal advisers;
- Made available to anyone to whom you have given your consent;
- Made available to other Company's authorized service providers to provide services to you for the above purposes for which the Personal Data are to be used;
- As we believe to be necessary or appropriate: To comply with legal process, to respond to requests from public and government authorities including public and government authorities outside your country of residence, to enforce our terms and conditions, to protect our operations, to protect our rights, privacy, safety or property, and/or that of you or others; to detect and prevent fraud; and to allow us to pursue available remedies or limit the damages that we may sustain.

#### Data Processing Outside Hong Kong

We may share Personal Data with one or more of our affiliated Liberty Mutual Group Companies, service providers or with third parties for the Purposes described above. Some of these affiliated companies, service providers and third parties may be based in other countries and may not be subject to the laws of Hong Kong.

By sharing personal information with the Company, you consent to the collection, use, processing and transfer of such information in accordance with our Privacy Policy to the United States (where the Company's headquarter is located) or other countries. We will take all steps reasonably necessary to ensure that your Personal Data is treated securely and in accordance with our Privacy Policy. However, you should note that where your Personal Data is disclosed to or accessed by parties located outside of Hong Kong as provided above, your personal information may not be afforded the same protections as it is under Hong Kong law.

#### Access and Correction of Personal Data

According to the Ordinance, you have the right to ascertain whether the Company holds your Personal Data, to access, obtain, correct and/or change any of your Personal Data held by the Company by contacting the Company's Personal Data Privacy Officer. 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  
Liberty International Insurance Limited, 13/F Berkshire House, 25 Westlands Road,  
Quarry Bay, Hong Kong

using the Data Access Request Form found at: -  
<https://www.pcpd.org.hk/english/publications/files/Dforme.pdf>

In accordance with the Ordinance, a reasonable fee may be charged by the Company to offset the Company's administrative and actual costs incurred in complying with your data access requests.

In the event of any discrepancy or inconsistencies between the English and Chinese versions of this notice, the English version shall prevail.

## 聲明及簽署 Declaration and Signature

1. 本人明白有關「尊尚家傭」保險計劃(「此計劃」)只限於處理在香港履行家庭職務的合法家庭傭工。本人接受利寶國際保險有限公司(「貴公司」)無須負責此計劃保單生效前海外家庭傭工已染有之疾病或傷患的賠償。本人明白此計劃在有關保單生效日起之首15天的門診、手術、住院及牙科費用和中斷服務現金津貼，貴公司毋需負上賠償責任。
2. 本人聲明本人已獲得受保人授予全權，簽署本投保書，並提供其個人資料作本投保申請之用。本人明白本投保書及聲明將構成本人與貴公司之間的合約基礎。本人明白貴公司為此計劃之承保人，全面負責一切保障及賠償事宜。
3. 本人已獲受保人授權可允許貴公司有權向受保人之醫生索取有關病歷資料。本人同意向貴公司提供任何與相關保單有關之資料並自付所需費用。
4. 本人絕無向貴公司隱瞞任何事實(例如該等事實足以影響保險公司決定是否受投保)，如有任何有關事實未有正確列明或有所隱瞞，本保單將會作廢。
5. 本人已閱讀並明白此計劃之內容及承保範圍，豁免條款及其他有關規章及條款。若保單內容與本單張內容(包括此聲明部份)有任何不同之處，當以英文版本為準。
6. 本人同意銷售本計劃的中介人已了解本人的需要及清楚解釋此計劃是適合本人，並已向本人解釋若本人作出任何欺詐行為，不披露或提出不準確資料的後果。本人已細閱及明白此投保小冊子及此投保書所載之條款及細則，並同意受其約束。
7. 此申請需經貴公司批核，接納與否全由貴公司決定。

1. I understand that the Platinum Maid Insurance Plan ("this Plan") is for the proposed domestic helper who is lawfully engaged for domestic duties in Hong Kong only. I agree that Liberty International Insurance Limited ("the Company") shall not be liable under this Plan for any injury or illness that was suffered by the proposed overseas domestic helper before the effective date of the relevant insurance policy. I understand that the Company shall not under this Plan be liable for the clinical, surgical, hospitalization and dental expenses and loss of service allowance incurred during the first 15 days from the effective date of the relevant insurance policy.
2. I declare that I have full and complete authority from the insured to sign this proposal form and disclose his/her personal information for the purpose of this insurance application. I understand that this proposal form and declaration will form the basis of the contract between me and the Company. I understand that the Company is responsible for all matters in relation to the insurance coverage and compensation under this Plan.
3. I have been authorized by the insured to allow the Company to obtain medical information from the insured's medical practitioner(s) and I agree to supply any information relevant to the relative insurance policy of this Plan at my own expense.
4. I have not withheld any material facts (i.e. facts relevant to an insurer's decision whether to provide coverage or not) from the Company and that if any material facts shall have been withheld or not truly or fairly stated, this insurance policy shall be null and voided.
5. I have read and understand the contents of this Plan and the insurance coverage, exclusion clauses and other relevant terms and conditions. If there is any inconsistency between the insurance policy and this leaflet (including this Declaration), the contents of the English version insurance policy shall prevail.
6. I hereby acknowledge the insurance agent has clearly explained that this is an appropriate plan with regard to my needs and has explained that the consequences of any fraud, non-disclosure and inaccuracies information provided by me. I have read and understand the terms and conditions as stated in this proposal form and leaflet and agree to be bound by them.
7. This application is subject to the approval of the Company which shall, in its absolute discretion, determine whether to accept this application or not.

本人欲向貴公司投保。本人現聲明投保書之陳述事項乃根據本人一切所知、所信皆屬實情，並無誤導、誤報或隱瞞任何事項。本人同意本投保申請將成為本人與貴公司之間合約基礎，並將視為納入承保單內。若本投保書由別人填寫，該位人士乃是本人作此用途之代理人，而非貴公司之代理人。本人更確認同意本投保書內之所有部份，包括個人資料收集聲明。

I wish to effect an insurance with the Company. I declare that the above statements and particulars of proposal form are to the best of my knowledge true and complete. No material facts have been mis-represented, mis-stated or withheld. I agree that this proposal shall form the basis of the contract between me and the Company and will be deemed as incorporated in the insurance policy to be issued. If this proposal has been written by anyone else that person is my agent for this purpose and not the agent of the Company. I further confirm my agreement to all sections in this proposal form including the Personal Information Collection Statement (PICS).

若中、英文版本之間有任何歧異或有所抵觸，概以英文版本為準。

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

投保人簽署 Signature of Proposer

日期 Date

P1712/2019