

安心交托

Reassure Entrust



出租保

Landlord Protection Insurance

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FWD
富衛



Landlord Protection Insurance 出租保

Landlord Protection Insurance is an insurance solution protecting your properties on rent.

富衛出租保為您的出租物業提供週全保障。

THIS INSURANCE PACKAGE CONSISTS OF 3 SECTIONS

本計劃主要分為三部份

Section 1 – Rent Protection (Basic Cover)

Outstanding Rent (Less Deposit)

Property damage by tenant in insured premises plus loss of rent in case insured premises become uninhabited

第一部份 - 租金保障 (基本保障)

欠租損失 (扣除押金)

因租客在受保物業破壞所導致的財物損失以及因受保物業受損而無法租出的租金損失

Section 2 – Legal Cost and Expenses (Basic Cover)

Legal cost and expenses incurred and paid for the purpose of taking action against the tenant to recover the rent or regain the possession of the insured premises

第二部份 - 法律費用及支出 (基本保障)

追索欠租以及收回受保物業時所涉及的法律費用及支出

Section 3 – Owner's Liability (Optional Cover)

第三部份 - 業主法律責任 (選擇性保障)

Excess 自負金額

Section 1 - Rent Protection

75% of one (1) month's rent for each and every claim

第一部份 - 租金保障

每次及每宗索償為一個月租金之百分之七十五

Section 2 - Legal Cost and Expenses

HK\$5,000 for each and every claim

第二部份 - 法律費用及支出

每次及每宗索償為港幣五千元

Section 3 - Owner's Liability

The first HK\$500 for each and every claim for damage to third party properties. The first HK\$3,000 or ten percent (10%) of the adjusted loss whichever is the greater for each and every claim of or damage to third party properties caused by water

第三部份 - 業主法律責任

每次及每宗索償

1) 第三者財物損失，港幣五百元

2) 因水導致第三者財物損失，最終評估損失之百分之十或港幣三千元，以較高者為準

Premium Table 保費表

Annual Premium (HK\$) 全年保費價目表 (港幣)	Plan A 計劃 A	Plan B 計劃 B
Basic Cover 基本保障		
Section 1 - Rent Protection 第一部份 - 租金保障	\$980	\$1,480
Section 2 - Legal Cost and Expenses 第二部份 - 法律費用及支出	FREE with Section 1 隨第一部分免費附送	
Optional Cover 選擇性保障		
Section 3 – Owner's Liability 第三部份 - 業主法律責任保障	\$250	\$250

Insurance Levy is not included in the above premium.
以上保費並未包括保費徵費。

Coverage

Items	Benefits	Maximum Aggregate Limit (HK\$) per period of insurance	
		Plan A	Plan B
Basic Cover (applicable to Section 1 & Section 2)		\$80,000	\$120,000
Section 1	Rent Protection Outstanding Rent (Less Deposit)	3 months of rent*	3 months of rent*
	Deliberate and wilful damage to the Property caused by the Tenant	\$10,000	\$10,000
	Loss of Rent during the uninhabited period that the damaged or destroyed Property being replaced or renovated	3 months of rent*	3 months of rent*
Section 2	Legal Cost and Expenses incurred and paid by You for the purpose of taking action against the Tenant to recover the Rent in arrears or regain the possession of the Insured Premises	\$25,000*	\$25,000*
Section 3 (Optional Cover)	Owner's Liability cover legal liability as a Property Owner of the Insured Premises	\$5,000,000 per claim	\$5,000,000 per claim

*per tenant in any period of insurance

For more details of the benefits, please refer to the policy.

保障範圍

項目	保障	最高累計賠償額 (港幣) 每保單年期	
		計劃 A	計劃 B
基本項目 (適用於第一及第二部份)		\$80,000	\$120,000
第一部份	租金保障 欠租損失 (扣除按金)	三個月租金*	三個月租金*
	實際修復因租客蓄意破壞所做成的財物損失的開支	\$10,000	\$10,000
	因修復破壞或損毀的財物導致出租物業於無法出租期間的租金損失	三個月租金*	三個月租金*
第二部份	因追討拖欠租金或收回出租物業時所涉及的法律訴訟費用及開支	\$25,000*	\$25,000*
第三部份 (選擇性保障)	作為出租物業業主所涉及某些索償的法律責任損失	每項索償為 \$5,000,000	每項索償為 \$5,000,000

*在任何保單年期內的每位租客
有關更多保障之詳情，請參閱保單。

Section 1 – Rent Protection (租金保障)

We will indemnify you for any outstanding rent amount (less the deposit and policy excess) from each tenant in any period of insurance for which you have successfully obtained a court judgment against the tenant and the tenant has not paid the amount stated in the judgment within one month of the court ruling according to the terms and conditions of the policy.

在任何保單年期內的每位租客於法院裁決後一個月內尚未繳清的欠租金額，我方將按照保險合約條款，向您賠償於扣減租客押金及自負金額後的租金損失。

Extension to Section 1 – Damage to Property in Premises (財物損失)

If there is a successful claim made under section 1-rent protection, we will further indemnify you against deliberate and wilful damage to property caused by the tenant plus loss of rent during the period in which the insured premises was uninhabited while the damaged or destroyed property caused by each tenant in any period of insurance was being repaired or renovated according to the terms and conditions of the policy.

如根據第一節-租金保障申索成功，我們將按照保險合約條款向您賠償於受保物業內，因在任何保單年期內的每位租客蓄意破壞所導致的財物損失以及因受保物業受損而無法出租的租金損失。

Section 2 – Legal Cost and Expenses (法律費用及支出)

We will reimburse you for the reasonable legal cost and expenses incurred (less excess) and paid by you for the purpose of taking action against each tenant in any period of insurance to recover the rent in arrears or regain possession of the insured premises according to the terms and conditions of the policy.

我方將按照保險合約條款向您賠償 (扣減自負金額後) 因追討在任何保單年期內的每位租客拖欠租金或收回出租物業時所涉及的合理法律訴訟費用及開支。

Section 3 – Owner's Liability (業主法律責任)

We will indemnify you as owner of the insured premises (less excess) according to the terms and conditions of the policy if you become legally liable for claim in respect of:

- A) accidental bodily injury to third parties;
- B) accidental loss of or damage to third parties' properties;
- C) legal cost and expenses recoverable by any claimant from you and all reasonable cost and expenses incurred with our written consent.

我方將按照保險合約條款向您賠償 (扣減自負金額後)，作為出租物業業主所涉及以下索償的法律責任損失：

- 意外導致第三者人身傷害；
- 意外導致第三者財物損失；
- 於我方書面同意下您向任何索賠人支付的合理法律費用及開支。

Major Exclusions

The following is only an outline of major exclusions. Please refer to the policy for Full details of exclusions. The policy does not cover claims arising from:

1. The losses or damages that began to occur or had occurred before the commencement of the period of insurance
2. Any losses caused directly or indirectly by the cancellation of the tenancy agreement by you
3. Consequential loss or damage
4. Any losses made in connection with your trade, profession or employment other than as landlord and/or owner of the insured premises
5. Any fines or penalties
6. Any interest payable by the tenant for the late payment of rent
7. Any dispute arising out of a contract that you have with any person or organization other than the tenant under the tenancy agreement
8. Any legal expense that have not been agreed by us in advance
9. Your wilful act or omission, and loss or expenses arising out of any unlawful or criminal activity by you or the tenant
10. Any liability caused by, contributed to or arising from any unlawful construction, renovation or alteration of any kind at the insured premises
11. Loss or damage due to war risks, any act of terrorism, sonic bangs or radioactive risks

主要不保事項

以下為不保事項之概略，詳盡的不保事項，請參閱保單。保單不包括由以下引起的索賠：

1. 在保單生效期以前已知或已出現的損失或損害
2. 因您取消租約而做成直接或間接損失
3. 任何間接的損失或損害
4. 任何與您的貿易、專業或工作有關的損失（作為被保物業的房東及/或業主除外）
5. 任何罰款或懲罰性賠償
6. 租客因延遲繳租而應支付的任何利息
7. 與租客以外的人或機構所涉及的爭議或損失
8. 未經本公司事先同意的法律費用
9. 您的蓄意或疏忽行為以及任何因你或租客的違反或犯罪行為所導致的損失或費用
10. 受保物業內未經許可建造、改建、修理安裝或翻新工程之法律責任
11. 戰爭、恐怖活動、聲震及輻射所做成的損失

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

注意

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

Landlord Protection Insurance Application Form 出租保投保書

Please complete in BLOCK LETTERS and tick where appropriate.

請以英文正楷填寫並於適當空格內加上「√」號。

Details of Proposer 投保人資料	
Full Name of Proposer 投保人姓名 <input type="checkbox"/> Mr.先生 <input type="checkbox"/> Ms.女士 <input type="checkbox"/> Miss小姐	Date of Birth 出生日期
HKID Card No. 香港身份證號碼	Email Address 電郵地址
Contact No. 聯絡電話	
Correspondence Address 通訊地址	
Flat _____ 室, _____ Floor 樓, Block _____ 座	
Building 大廈名稱: _____	
Street 街道: _____	
District 地區: _____	
<input type="checkbox"/> HK 香港 / <input type="checkbox"/> Kowloon 九龍 / <input type="checkbox"/> NT 新界	
Address of Premises to be insured 投保居所地址	
Flat _____ 室, _____ Floor 樓, Block _____ 座	
Building 大廈名稱: _____	
Street 街道: _____	
District 地區: _____	
<input type="checkbox"/> HK 香港 / <input type="checkbox"/> Kowloon 九龍 / <input type="checkbox"/> NT 新界	
Date of Lease 起租日期	
From 由 _____ DD 日 _____ MM 月 _____ YY 年	
Have you sustained any loss or damage began to occur or had occurred before the commencement of the proposed for period of insurance. <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有 閣下曾否就有關保險計劃列明的保障範圍蒙受損失？	
If "Yes", please specify: 如「有」，請詳述: _____	

Limit of Liability (HKD) 最高賠償金額(港幣)	Annual Premium (HKD) 年費(港幣)
<input type="checkbox"/> Plan A HK\$ 80,000	HK\$ 980
<input type="checkbox"/> Plan B HK\$ 120,000	HK\$ 1,480
<input type="checkbox"/> Optional Cover Owner's Liability 業主法律責任保障	HK\$ 250

Insurance Levy Rate Table 保費徵費表

Date of Policy Inception 保單起保日	Rate 徵費率	Cap (HK\$) 最高徵費 (港幣)	Date of Policy Inception 保單起保日	Rate 徵費率	Cap (HK\$) 最高徵費 (港幣)
From 1 Jan 2018 till 31 Mar 2019 由2018年1月1日 至2019年3月31日	0.040%	2,000	From 1 Apr 2020 till 31 Mar 2021 由2020年4月1日 至2021年3月31日	0.085%	4,250
From 1 Apr 2019 till 31 Mar 2020 由2019年4月1日 至2020年3月31日	0.060%	3,000	From 1 Apr 2021 onwards till 31 Mar 2021 由2020年4月1日 之後	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate.
For further information, please visit www.fwd.com.hk or contact: (852) 3123 3123.
保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，請瀏覽 www.fwd.com.hk 或致電：(852) 3123 3123。

Payment Method 付款方法

Cheque should be crossed and made payable to "FWD General Insurance Company Limited"
劃線支票抬頭請寫：「富衛保險有限公司」

Cheque 支票 Visa MasterCard

Credit Card No. 信用卡號碼

Cardholder's Name 持卡人姓名 _____ Card Expiry Date 信用卡有效期至 _____

_____ - _____

_____ M 月 _____ Y 年

I hereby authorize FWD General Insurance Company Limited to charge my credit card account specified for this insurance.
本人茲授權富衛保險有限公司從本人列明的信用卡賬戶支取此保險所應繳之保費。

Cardholder's Signature 持卡人簽署 _____ Date 日期 _____

* The payer and the policyholder must be the same person. No third party payment is accepted.
付款人及保單持有人必須為同一人。第三者付款將不獲接納。

Personal Information Collection Statement ("PICS")

1. From time to time, it is necessary for you to supply FWD General Insurance Company Limited (the "Company") or agents and representatives acting on its behalf with personal information and particulars 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.
 2. 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".
 3. "Your Personal Data" will also include personal data relating to your dependents, beneficiaries, 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 have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
 4. 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").
 5. The purposes for which Your Personal Data may be used are as follows:
 - (i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
 - (ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
 - (iii) developing insurance and other financial services and products;
 - (iv) developing and maintaining credit and risk related models;
 - (v) processing payment instructions;
 - (vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
 - (vii) exercising any rights that the Company may have in connection with our services and/or products;
 - (viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products; any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
 - (ix) performing policy reviews and needs analysis (whether or not on a regular basis);
 - (x) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
 - (xi) for statistical or actuarial research undertaken by the Company or any member of the Group; and
 - (xii) fulfilling any other purposes directly related to (i) to (xii) above.
 6. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
 - (i) other members of the Group;
 - (ii) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
 - (iii) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claims investigators, organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, other insurance companies (whether directly or through fraud prevention organizations or other persons named in this paragraphs), the police and databases or registers (and their operators) used by the insurance industry to analyze and check information provided against existing information, legal advisors and/or other professional advisors engaged in connection with the Company's business;
 - (iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
 - (v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
 7. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.
 8. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.
 9. In connection with direct marketing, the Company intends:
 - (i) to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:
 - a. insurance services and products;
 - b. wealth management services and products;
 - c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
 - d. health-check and wellness services and products;
 - e. media, entertainment and telecommunications services;
 - f. reward, loyalty or privileges programmes and related services and products; and
 - g. donations and contributions for charitable and/or non-profit making purposes; and
 - (ii) to provide your name and contact details to any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).
- The Company intends to send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 above. If you do NOT agree to receive such marketing communications or the Company's intended use of Your Personal Data, you may write to the Corporate Data Protection Officer of the Company at the address below to opt out from direct marketing at any time:
- Corporate Data Protection Officer
FWD General Insurance Company Limited
1st Floor, FWD Financial Centre,
308 Des Voeux Road Central
Hong Kong
10. To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and 9(ii) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
 11. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
 12. Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at the address above. Should you have any queries, please do not hesitate to call our Customer Service Hotline on 3123 3123.
 13. In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
 14. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

收集個人資料聲明

- 閣下需要不時向富衛保險有限公司（「本公司」）或本公司的代理及代表就本公司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養人、受益人、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，閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士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。
- 閣下的個人資料可能用於以下用途：
 - 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品；
 - 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶；
 - 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；
 - 處理付款指示；
 - 釐訂任何欠付閣下或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
 - 行使與本公司的服務及 / 或產品有關的任何權利；
 - 就本公司之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；
 - 用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索，包括作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索以及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；
 - 進行保單審閱及需求分析（不論是否定期進行）；
 - 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構（包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動）或向任何獨立監管或行業團體（如保險業聯會或協會等）作出披露；
 - 作本公司或本集團的任何成員的統計或精算研究；及
 - 履行與上文第(i)至(xii)段直接有關的其他用途。
- 閣下的個人資料將被保密但為達成上文第5段列出的用途，本公司可能將閣下的個人資料轉移、披露，讓其查閱或與以下各方共同使用：
 - 本集團的其他成員；
 - 任何因本公司業務而聘用之經營保險相關及 / 或再保險相關業務之人士或公司；
 - 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、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）、法律顧問及 / 或其他專業顧問；
 - 任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及 / 或
 - 任何本公司或本集團的其他成員負有責任或需要或預期要根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）作出披露的官員、規管者、部門、執法代理或其他人士（不論在香港境內或境外）。
- 閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。
- 本公司只可在閣下作出書面同意或不反對的情況下 (i) 使用閣下的個人資料作直接促銷用途，或 (ii) 將閣下的個人資料提供予其他人士或公司作其直接促銷用途。

- 就直接促銷而言，本公司擬：
 - 使用本公司不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；銷售本公司、本集團其他成員及 / 或本公司之業務夥伴（即以下產品及服務的供應商）不時提供的下列服務及產品：
 - 保險服務及產品；
 - 財富管理服務及產品；
 - 退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品；
 - 健康檢查及健康服務及產品；
 - 媒體、娛樂及電信服務；
 - 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
 - 為慈善及 / 或非牟利用途的捐款及捐贈。
 - 將閣下的姓名及聯絡資料提供予本集團任何成員及 / 或本公司之業務夥伴，讓其用於直接促銷上文第9(i)段所載的服務或產品（如為業務夥伴，則包括作金錢或其他商業利益）。

本公司有意向閣下送交推廣訊息或資料及根據上述第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，閣下可於任何時間致函本公司的資料保護主任並將函件郵寄至以下地址，藉以行使閣下不同意此項安排的權利：

富衛保險有限公司
香港德輔道中308號
富衛金融中心1樓

- 為達成上文第5及第9段所列出的目的，本公司可能將閣下的個人資料轉移、披露，讓其查閱或與上文第6及第9(ii)段所列的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料（私隱）條例》大致相同或作用同一用途的資料保護法。
- 根據《個人資料（私隱）條例》，閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料及本公司有權就處理及進行閣下的查閱資料要求而收取合理費用。
- 查閱或改正閣下的個人資料要求，應以書面形式向本公司的資料保護主任提出並將函件郵寄至上述地址。如閣下有任何疑問，敬請致電本公司之客戶服務熱線3123 3123。
- 中英文本如有歧異，概以英文本為準。
- 本公司保留隨時增補、更改、更新及修訂本聲明之權利，並任何更改將於發出通知時起生效。

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know FWD General Insurance Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all 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 with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響富衛保險有限公司(「本公司」)接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應該將該等事實填報，我們建議你將有關的資料(包括此投保書副本作紀錄)，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

Declaration

聲明

I/WE HEREBY DECLARE AND AGREE THAT:

- The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between the Company and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
- The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/We have paid the required premium.
- (If applicable) I/We have obtained the authorisation 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 matters 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.

4. I/we have read, understood and accepted the PICS.

The Company intends to send you marketing communications or materials and use your Personal Data in accordance with paragraphs 8 & 9 of the PICS. If you do not agree to receive such marketing communications or the Company's intended use of your Personal Data, please tick below to exercise your right to opt-out.

- Opt-out marketing communications or materials and the Company's intended use of my personal data**

Where the Applicant(s) has/have an Insurance Broker:

I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. (If applicable) Where the applicant is a body corporate, I/We am/are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so.

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

本人 / 我們，謹此聲明並同意：

- 於此申請表格內所提供的資料及細節均是準確無誤，真實及為事實之全部，並且是盡本人 / 我們所知及所信而作答的。本人 / 我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為本公司及本人 / 我們之保險合約之承保根據。本人 / 我們在確此聲明，如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料，將可能導致本公司不能接受或處理此保險申請或令本保單失效。
- 保障一概必須在本申請獲本公司接納後及本人 / 我們已繳交應付保費後始可生效。
- (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，與本公司進行交涉，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本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。
- 本人 / 我們已閱讀、明白及接受收集個人資料聲明。

本公司有意向閣下送交推廣訊息或資料及根據收集個人資料聲明第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，請在以下有關方格內加上剔(✓)號。

- 拒絕接收推廣訊息或資料及本公司擬對本人的個人資料的使用**

如申請人有保險經紀：

本人 / 我們明白、確知及同意，本公司會就本人 / 我們購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責替本人 / 我們安排有關保單的獲授權保險經紀支付佣金。(如適用)假如申請人為法人團體，本人 / 我們為代表申請人簽署的獲授權人員並向本公司確認本人 / 我們已獲該法人團體授權。

本人 / 我們亦明白本公司必須取得申請人的上述同意，才可以處理其保險申請。

Signature of Applicant / Individual to whom the PICS is given

申請人 / 獲發收集個人資料聲明人士簽署 _____

Name of Agent / Broker / Technical Representative

代理人 / 經紀 / 業務代表 _____

Date

日期 _____

Account Code

賬戶號碼 _____

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail. 本申請表格的中文版本如有差異，以英文版本為準。

FWD Hong Kong - Corporate Overview

FWD spans Hong Kong, Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam and Japan. In Hong Kong, FWD offers life and medical insurance, general insurance, employee benefits, and financial planning. The life insurance and general insurance operating entities have been assigned strong financial strength ratings by international rating agencies. FWD is focused on creating fresh customer experiences, with easy-to-understand and relevant products, supported by digital technologies. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer that changes the way people feel about insurance. Established in Asia in 2013, FWD is the insurance business of investment group, Pacific Century Group, with minority shareholders Swiss Re Group, RRJ Capital Master Fund III and GIC Ventures.

Our Solutions

A quality suite of savings, protection and investment solutions are offered to meet customers' evolving needs in different life stages. We continuously enhance our products and services to empower people to live life to the fullest with optimism and confidence.

Life and Medical Insurance	Products range from individual and group life insurance, medical and critical illness protection, educational reserves for children, retirement plans, investments, savings, and more.
General Insurance	The company offers various personal and corporate insurance solutions from properties, household, marine, motor vehicles, individual and group medical, personal accident, travel, working holiday to pet etc.
Employee Benefits	To protect and retain corporations invaluable assets – employees, we provide an array of protection solutions which include group life (total and permanent disablement, accidental death and dismemberment benefits), group medical and group long-term disability income insurance.
Financial Planning	Independent financial advisers help customers analyse their financial situations and propose tailored plans to build and boost customers' wealth and investment portfolios.

富衛香港 - 企業概覽

富衛業務遍佈香港、澳門、泰國、印尼、菲律賓、新加坡、越南及日本。在香港，富衛提供人壽、醫療、一般保險、僱員福利，及財務策劃。人壽保險及一般保險營運機構均獲國際評級機構授予卓越的財務實力評級。富衛專注為客戶創造嶄新體驗，利用數碼科技，提供簡單、易明和貼心的產品。富衛秉持以客為先的服務理念及方針，矢志成為泛亞洲區領先的保險公司，實現創造保險新體驗的願景。富衛於2013年在亞洲成立，是投資集團「盈科拓展集團」的保險業務公司，瑞士再保險、RRJ Capital Master Fund III 及 GIC Ventures 亦為股東之一。

我們的保險服務

一系列儲蓄、保障及投資的保險方案照顧客戶於不同人生階段的需要。我們不斷優化產品組合及服務，希望賦予大眾盡情現在，投入精彩生活，展現樂觀與自信的正能量。

人壽及醫療保險	產品包括個人或團體人壽、醫療及危疾保險、子女教育儲備、退休計劃、投資產品以及儲蓄計劃等。
一般保險	為本港企業及個人客戶提供多元化的保險產品和優質服務，產品包括財產、家居、貨運、汽車、個人及團體醫療保障、個人意外、旅遊、工作假期，及以至寵物保險等。
僱員福利	一系列保險服務為企業最寶貴的資產——僱員—提供全面保障。產品包括個人及團體人壽(完全及永久傷殘保險、意外身故及傷殘賠償)、團體醫療及團體長期傷殘保險。
財務策劃	獨立理財顧問協助客戶分析財務狀況，度身制定合適的財富增值及投資方案。

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