

加多點愛

Love it more



寵物保險

Pet Insurance

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FWD
富衛



Pet Insurance 寵物保險

Your cats and dogs are more than just pet – they are a proper member of the family, and need looking after as much as anyone else. In case the worst happens and they are injured or fall ill, it's only natural you want to do your best to make sure they are protected.

FWD's **Pet Insurance** provides a comprehensive insurance for your pet. Specially designed for your **Cats and Dogs**, the plan included the following benefit with geographical coverage extending to worldwide:

你的貓和狗不只是寵物更是你的家庭成員，牠們跟其他成員一樣都需要你的愛護及照顧。一旦有不幸事情發生而導致牠們受傷或生病，自然地你會盡力為牠們提供保護。

富衛之**寵物保險**專為你的貓和狗而設及提供全面的保險保障。本計劃包括以下保障，範圍更伸延至海外：

Benefits Highlight 保障特點

Medical Coverage including Veterinary Consultation Fee, Prescribed Medication, Room & Board and Clinical & Surgical Expenses

醫療保障包括獸醫診金，處方藥物，住房費用，門診及手術費用



Third Party Liability

第三者責任保障



Funeral Service

身故服務



Holiday Cancellation

假日行程取消



Advertising Expenses

廣告費用



Overseas Coverage

海外保障



A choice of three benefit levels to suit different need

3種保障計劃可供選擇，以配合不同需要



Group discount offer for multiple pets

提供多隻寵物投保費折扣優惠



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。有關保障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。

Insured Benefits		Maximum Limit (HK\$)		
Item	Benefits	Plan 1	Plan 2	Plan 3
1	Medical Coverage			
	A. Veterinary Consultation Fees	\$220 per visit	\$220 per visit	\$750 per visit including Veterinary Consultation Fees and Medication Cost
	B. Prescribed Medication The cost of any prescribed drugs, dressings and injections	\$220 per visit	\$220 per visit	
Max. No. of visits per year (For item 1 A and B)		20 (each)	20 (each)	20
	C. Room and Board Confinement cost incurred in vet clinic for a period not less than 12 consecutive hours	N/A	\$200 per day	\$340 per day
Max. No. of days per year		N/A	12 days per year	12 days per year
	D. Clinical & Surgical Expenses			
	<ul style="list-style-type: none"> Surgical Fee Operation Theatre Fee Anesthetists Fee Euthanasia Fee Miscellaneous Expenses 	Not Applicable	\$16,000 per year	\$27,000 per year
	<ul style="list-style-type: none"> X-ray and Laboratory Tests Fee 	Not Applicable	\$3,000 per year	\$3,750 per year
For item 1: A 30-day waiting period from the policy effective date is applied to claim for medical expenses resulting from illness.				
2	Third Party Liability Legal liability to Third Parties caused by the Insured Pet	\$600,000	\$600,000	\$1,000,000
For item 2: Excess - The first HK\$3,000 of each and every claim				
3	Funeral Service The cost of cremation, funeral service	Not Applicable	\$1,000 per life	\$1,500 per life
4	Holiday Cancellation The non-recoverable prepaid holiday cancellation and curtailment costs of the insured if the insured pet requires emergency life-saving surgery	Not Applicable	\$3,000 per year	\$5,000 per year
5	Advertising Expenses The cost of advertisement if your pet is stolen or lost	Not Applicable	\$250 per year	\$400 per year
6	Overseas Coverage Extended coverage to your pet for Items 1, 2 & 3 whilst travelling or temporarily located outside Hong Kong up to a maximum of 90 days	Not Applicable	per trip	per trip

Annual Premium Table (HK\$)			
Age Limit of the Insured Pet	Plan 1	Plan 2	Plan 3
6 months to 8 years old (last birthday)	\$1,120	\$2,810	\$4,780
The minimum premium charge for policy cancellation is HK\$500 per pet			

Insurance levy is not included in the above premium

Insurance Levy Rate Table

Date of Policy Inception	Rate	Cap (HK\$)	Date of Policy Inception	Rate	Cap (HK\$)
From 1 Jan 2018 till 31 Mar 2019	0.040%	2,000	From 1 Apr 2020 till 31 Mar 2021	0.085%	4,250
From 1 Apr 2019 till 31 Mar 2020	0.060%	3,000	From 1 Apr 2021 onwards	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.

Group Discount

The following discount will be applied according to the number of dogs or cats being insured at the same time under the same insurance plan:

Number of Insured Pets (Dogs or Cats)	2 Pets	3 Pets	4 Pets	5 Pets or More
Premium Discount %	15%	20%	25%	30%

Additional Premium (including mixed-breed of these dog breeds)		
10% premium loading is imposed on the following dog breeds:		
American Cocker Spaniel	Chow Chow	Mastiff
American Staffordshire Terrier	Clumber Spaniel	Mountain Terrier
Basenji	Dalmatian	Newfoundland
Basset Hound	Deerhound	Old English Sheepdog
Bernese Mountain Dog	Doberman Pinscher	Otterhound
Boxer	German Shepherd	Pharaoh Hound
Bull Terrier	Great Dane	Rottweiler
Bulldog	Greyhound	Saint Bernard
Bullmastiff	Irish Wolfhound	Staffordshire Bull Terrier
Chinese Shar-Pei	Leonberger	Wheaton Terrier

Excluded Dangerous Dogs (including mixed-breed of these dog breeds)

The following dangerous dogs are excluded from the Plan:

Dogo Argentino	Fila Brazilier	Japanese Tosa	Pit Bull Terrier
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The dog breeds mentioned above are for reference only. FWD General reserves the right for the final decision of dog breed eligible for insurance.

Major Exclusions

Applicable to Item 1

- Pre-existing Conditions;
- Claims for expenses incurred during the Waiting Period;
- Charges in respect of disposal, cremation or burial of the Insured Pet;
- Diet foods, special diet, pet foods, vitamins, mineral supplements, housing, bedding and bathing need for the treatment or general well-being of the Insured Pet;
- Fees for the treatment relating to Hereditary, Congenital Abnormality or Congenital Illness declared or judged by a Vet; training of therapy for behavioral problems, mental or emotional disorder; cryptorchidism;
- Costs of any treatment related to dentistry (except dental treatment due to an Accident); pregnancy, birth or breeding and any complications thereof; organ transplantation; elective procedures and cosmetic surgeries;
- Costs of any routine physical examinations, X-Ray, laboratory tests, preventative treatments, preventative vaccinations, spaying, neutering, castration, grooming, routine removal of dew claws, killing and controlling fleas, treating round worms and tapeworms, grooming and nail clipping or any complications arising from these treatments;
- Administrative fees charged by the Vet for the purposes of processing Your claim including but not limited to any charges for completing the claim forms and/or providing reports, certificates, supporting documents or other information;

Applicable to Item 2

- Loss or damage to property in the ownership, custody, care or control of Yourself, the Family, or any person residing with or in the service of You;
- Accidental injury to or illness contracted by You, the Family, or any person living with or in the service of You;
- Fines, penalty, surcharge or late payment;
- Punitive, aggravated or exemplary damages;
- Any claim arising from or involving the Insured Pet being at any place for which it is prohibited;
- Any claim arising from an occurrence in connection with Your profession, occupation or business;

Applicable to Item 3

- Transportation fee not arranged by the Vet or funeral service provider;
- The cost of the niche or burial ground of the remains of the Insured Pet;

Applicable to Item 4

- Non life-saving surgery of the Insured Pet;
- Any pre-existing or foreseeable condition or disease prior to departure;
- Any cancelled holiday booked less than 15 days prior to the scheduled departure date;
- Any loss of other persons who will be on holiday with You;

Applicable to Section 5

- any expenses incurred during the trip which is intentionally arranged for medical or surgical treatment for the Insured Pet;
- any expenses incurred during a trip which is undertaken against the Vet's recommendation.

保障範圍		最高保障金額 (HK\$)		
項目	範圍	計劃 I	計劃 II	計劃 III
1	醫療保障			
	A. 獸醫診金	\$220 每次限額	\$220 每次限額	\$750 每次限額 包括獸醫診金及處方藥物
	B. 處方藥物 處方藥物、包裝及注射費用	\$220 每次限額	\$220 每次限額	
每年次數上限 (項目 1 A及B)		各20次	各20次	20次
	C. 住房費用 於獸醫診所內接受治療，不少於連續12小時的住房費用	不適用	\$200 每天限額	\$340 每天限額
每年日數上限		不適用	12日	12日
	D. 門診及手術費用			
	<ul style="list-style-type: none"> 手術費用 手術室費用 麻醉師費用 人道毀滅費用 雜項費用 	不適用	\$16,000 每年限額	\$27,000 每年限額
	<ul style="list-style-type: none"> X光檢查及化驗費用 	不適用	\$3,000 每年限額	\$3,750 每年限額
項目1：因疾病引致的醫療費用索償設有由保單生效日起計30天的等候期。				
2	第三者責任保障 因寵物引致的第三者法律責任索償	\$600,000	\$600,000	\$1,000,000
項目2：自付額—每宗賠償的首HK\$3,000				
3	身故服務 火化、殮葬服務的費用	不適用	\$1,000 每隻	\$1,500 每隻
4	假日行程取消 因寵物須接受生死攸關之必要手術而取消或縮短行程，導致受保人損失已繳付及不能退回的行程費用	不適用	\$3,000 每年限額	\$5,000 每年限額
5	廣告費用 因尋找被盜竊或走失寵物涉及的廣告費用	不適用	\$250 每年限額	\$400 每年限額
6	海外保障 提供長達 90 天的海外保障，範圍包括以上第 1、2 及 3 項	不適用	每個旅程	每個旅程

年繳保費表 (HK\$)

受保寵物年齡限制	計劃 I	計劃 II	計劃 III
6 個月至 8 歲 (上一個生日)	\$1,120	\$2,810	\$4,780

取消保單收取的最低保費為HK\$500 (以每隻寵物計)

以上保費並未包括保費徵費

保費徵費表

保單起保日	徵費率	最高徵費(港幣)	保單起保日	徵費率	最高徵費(港幣)
由2018年1月1日至2019年3月31日	0.040%	2,000	由2020年4月1日至2021年3月31日	0.085%	4,250
由2019年4月1日至2020年3月31日	0.060%	3,000	由2021年4月1日之後	0.100%	5,000

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。

保費折扣優惠

同時投保多隻寵物予同一計劃可享有以下折扣：

投保寵物數量 (狗或貓)	2 隻寵物	3 隻寵物	4 隻寵物	5 隻寵物或以上
保費折扣優惠	15%	20%	25%	30%

附加保費 (包括以下狗隻品種的任何混種狗隻)

下列狗隻品種將被徵收10%附加保費：

美國曲卡犬	鬆獅犬	馬士提夫犬
美國史特富郡多利犬	克倫伯犬	山多利犬 (譯名)
貝吉生犬	班點犬	紐芬蘭犬
巴吉度獵犬	鹿獵犬	古英國牧羊犬
伯恩山犬	都柏文犬	奧德獵犬
拳師犬	德國牧羊犬	法老王獵犬
布多利犬	大丹犬	洛威拿犬
老虎犬	格雷伊獵犬	聖伯納犬
鬥牛馬士提夫犬	愛爾蘭獵狼犬	斯塔福郡鬥牛犬
中國沙皮犬	蘭柏格犬	軟毛麥包多利犬

不受保的危險狗隻品種 (包括以下狗隻品種的任何混種狗隻)

下列危險狗隻品種將不獲受保：

阿根廷杜告犬	巴西非拉犬	日本佐太犬	比特鬥牛犬
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以上所列狗隻品種純屬參考，富衛保險保留該狗隻品種受保與否之最終決定權。

主要不保事項

適用於項目一

- 已存在之狀況；
- 就等候期內所招致的費用作出的索償；
- 處置、火化或殮葬受保寵物的遺體之費用；
- 就受保寵物作治療或一般保健用途所需的營養膳食、特別膳食、日常膳食、維他命、礦物質補充劑、居所及沐浴用品之費用；
- 與治療遺傳性、先天畸形、先天性疾病行為、智力、情緒問題之治療或訓練治療隱匿症相關之費用；
- 牙科(因意外而需接受的牙科治療除外)、懷孕、分娩或配種或繁殖及其任何併發症、器官移植、非必要就醫及整容手術有關之費用；
- 例行身體檢查、X光、化驗及預防性治療、預防疫苗、絕育、結紮、例行狼爪移除、滅蚤及防蚤、杜蟲、美容及修甲或上述治療引起的任何併發症；
- 獸醫收取之行政費用，包括但不限於因處理閣下之索償而填寫索償表格及/或提供報告、證明書、證明文件或其他資料而收取之任何費用；

適用於項目二

- 由閣下、家屬、任何與閣下同住或為閣下服務之人士擁有、託管、照顧或控制之財物之任何遺失或損壞；
- 閣下、家屬、任何與閣下同住或為閣下服務之人士意外身體受傷或染病；
- 罰款、附加費或過期罰款；
- 懲罰性、加重性或懲戒性的損害賠償；
- 由於或涉及受保寵物出現於不準其進入的任何地方引致之任何索償；
- 與閣下之專業、職業或業務有關之事件引起之任何索償；

適用於項目三

- 非由獸醫或殮葬服務提供者安排之交通運輸費用；
- 安放受保寵物的遺體之骨灰龕或墓地之費用；

適用於項目四

- 非對受保寵物生死攸關之手術；
- 任何出發前已存在或可預知的狀況或疾病；
- 就取消行程而言，該行程是在預定出發日前15天內預訂的；
- 任何與閣下一起旅遊人士之損；

適用於項目六

- 該費用為在目的乃特為受保寵物接受醫療或外科治療的旅程中所招致的費用；或
- 該費用為在有違獸醫勸喻的旅程中所招致的費用。

Pet Insurance Application Form 寵物保險申請書

(Separate application form is required for each pet 每隻寵物須填寫個別申請書)

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。

(I) Details of Applicant 投保人資料

Full Name of Applicant 申請人姓名： (Applicant must be aged 18 or above 投保人必須為18歲或以上)	<input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Miss 小姐	HKID Card/Passport No. 香港身份證/護照號碼：
Correspondence Address 通訊地址：	Flat _____ 室, _____ Floor 樓, Block _____ 座, Building 大廈名稱: _____ Street 街道: _____ District 地區: _____ *HK 香港 / Kowloon 九龍 / NT 新界	
Contact No. 聯絡電話：	E-mail Address 電郵地址：	

(II) Policy Particulars 投保詳情

Policy Effective Date 保單生效日期： Valid for 1 year 有效期為1年	_____ DD日 _____ MM月 _____ YY年
Physical Address of the Pet (if different from the Correspondence Address) 寵物住所地址 (如與通訊地址不同)：	

(IIA) Information of the Pet 寵物資料 - Insured pets can only be dogs or cats 投保寵物只適用於狗或貓

(Please complete all the following fields 必須填寫以下各項)

Name of the Pet 寵物名稱	
Microchip No. 晶片號碼 (Must Provide 必須提供) Pets without microchip will not be accepted 沒有晶片之寵物將不獲接受	
Coverage/Annual Premium 保障/每年保費 (excluding insurance levy) (不包括保費徵費)	<input type="checkbox"/> Plan 1 計劃 I HK\$1,120 <input type="checkbox"/> Plan 2 計劃 II HK\$2,810 <input type="checkbox"/> Plan 3 計劃 III HK\$4,780
Species 種類 (Dog or Cat only 只限狗或貓)	<input type="checkbox"/> Dog 狗 <input type="checkbox"/> Cat 貓
Breed 品種	
Colour/Marking 顏色/特徵	
Date of Birth 出生日期	YY年 MM月
Sex 性別	<input type="checkbox"/> Male 雄性 <input type="checkbox"/> Female 雌性
Neuter 絕育	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Date of Last Mixed Vaccination 最近一次混合疫苗注射日期	YY年 MM月

(III) General Information 其他資料

1	a) Has your pet received or required any treatment for an accident or illness in the last 90 days, except general checkup and preventive vaccinations? 過去90天內, 您的寵物曾否因意外或患病接受或需要接受治療 (一般檢查或預防性疫苗除外) ?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
	b) If "Yes", is your pet currently under observation, treatment or medication? 如「是」, 您的寵物現在是否接受觀察、治療或藥物治療 ?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2	Has your pet ever taken any surgical operation other than desexualisation? 除閹割外, 您的寵物曾否接受任何手術治療 ?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
3	Has your pet ever attacked or bitten any person or other animal, or does it have any aggressive or vicious tendency in the past 5 years? 過去5年內, 您的寵物是否有暴力傾向, 或曾攻擊、咬傷任何人或其他動物 ?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
4	Is your pet being used for or in connection with any trade or business? 您的寵物有否被用作商業用途 ?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
5	Does your pet suffer from any physical defects or infirmities? 您的寵物有否任何身體缺陷或殘疾 ?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

If the answer to any of the above questions is "Yes", please provide details of medical history including the diagnosis together with the advice or treatment given and/or other related information 如上述任何問題的答案屬「是」, 請提供有關病歷 (包括診斷結果)、治療事項及/或其他有關資料。

(IV) 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」 <input type="checkbox"/> Cheque No. 支票 <input type="checkbox"/> Visa <input type="checkbox"/> 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
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*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。第三者付款不獲接納。

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.

保險監管當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。

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;
 - (ix) 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);
 - (x) performing policy reviews and needs analysis (whether or not on a regular basis);
 - (xi) 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;
 - (xii) for statistical or actuarial research undertaken by the Company or any member of the Group; and
 - (xiii) 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定的其他人士）、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/我們在確證後，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/我們已確證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. 本申請表格的中英文版本如有差異，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。

NAVIGATOR
Insurance Brokers Ltd.

Tel (852) 2530 2530 Unit 8E Golden Sun Centre
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