

AccidentCare Plus Insurance

綜合意外保險



服務熱線 Call our hotline: 3123 3123

AccidentCare Plus Insurance
綜合意外保險

This Personal Accident Policy gives you maximum protection and security in the event of even the worst of accidents. Our Worldwide AccidentCare Plus Insurance pays compensation in case of Accidental Death or Permanent Total Disablement and operates:

- a) 24 hours round the clock
- b) On or off the job, at home, at play or while travelling

You may select additional cover for:

- 1. Temporary Total Disablement (Weekly Benefit)
- 2. Medical Expenses
- 3. Costs of Treatment by Chinese Bonesetter or Acupuncturist

很多意外的發生是如此突如其來，令人難以預料，而帶來的後果是事前無法估計。這份保險單能使閣下無論身處於世界任何地方亦得到24小時保障。儘管閣下是上班或下班，在家中或者到外地旅遊亦能給予閣下因意外身故或導致永久傷殘的賠償。閣下亦可加上下列之自選附加保障：

- 1. 暫時性完全喪失工作能力(每週賠償)
- 2. 醫療費用
- 3. 中國跌打或針灸治療費用

PRODUCT HIGHLIGHTS 產品特點	
24-hour Worldwide Personal Accident Insurance : on or off the job, at home, at play and while traveling 無論身處於世界任何地方均獲24小時保障：儘管是上班或下班，在家中或者到外地旅遊亦能給予因意外而導致死亡及永久傷殘的賠償	✓
Covers a wide range of injuries from the loss of a toe to paralysis 意外受傷的保障範圍廣闊，由喪失腳趾至全身癱瘓等	✓
Medical expenses for treatment of injury 醫藥費用	✓
Free Extra Benefits : 免費額外保障： - Double Indemnity 雙倍賠償 - Hospital Confinement Allowance 住院現金津貼 - Double Indemnity for Medical Expenses incurred outside Hong Kong 雙倍海外醫療費用賠償 - Extended Spouse Cover 附加配偶保障 - Compassionate Compensation for Dependent Children 撫恤賠償 - Major Burns 嚴重燒傷 - Worldwide Emergency Assistance Services and Benefits 全球緊急支援服務	✓

Basic Benefits

- 1. **Accidental Death**
If the Insured Person is injured and dies within the following 12 months of the injury and that the injury is the sole cause of his / her death, a capital sum insured is payable.
- 2. **Permanent Total Disablement**
If the Insured Person is injured and disabled within the following 12 months of the injury and that the injury is the sole cause of his / her disablement, a sum equal to the percentage of compensation specified in the Policy is payable.

Optional Extra Benefits

- 3. **Temporary Total Disablement**
If the Insured Person is totally disabled from engaging in or attending to his / her usual employment or occupation, a weekly amount is payable for up to a period not exceeding 104 weeks from the 4th day of commencement of the eligible disability.
- 4. **Medical Expenses**
It pays the actual expenses for treatment of injuries incurred within 12 months from date of accident, including medical, surgical and nursing fees or charges, provided such treatment is received from a fully qualified and registered medical practitioner.
- 5. **Chinese Bonesetter or Acupuncturist Treatment Expenses**
(This benefit must be insured simultaneously with Section 4. - Medical Expenses)
It covers treatment by a Chinese Bonesetter or Acupuncturist up to HK\$100 per visit per day and also not exceeding HK\$1,000 per accident and HK\$3,000 per period of insurance.

Free Extra Benefits

- 1. **Double Indemnity**
Accidental Death Benefits will be doubled up to a maximum amount of HK\$1,000,000 if the accident is a result of :
 - Traffic accident while the Insured Person is travelling as a fare paying passenger
 - in the following public common carrier licensed to carry passenger :
Underground Railway, Railway Train, Tram Car, Taxi, Public Bus, Ferry or Scheduled Airlines
 - Gun battle between police and criminal
 - Fire at residential building
- 2. **Hospital Confinement Allowance**
In the event the Insured Person is confined in a hospital for treatment of bodily injury for more than 3 consecutive days, we will pay you HK\$1,000 a week, up to HK\$25,000 in total during the period of insurance. Benefit will be payable from the 4th day of confinement.
- 3. **Double Indemnity for Medical Expenses incurred outside Hong Kong**
The limit of medical expenses benefit will be doubled if the expenses are incurred and consequent upon an accident happening outside Hong Kong.
- 4. **Extended Spouse Cover**
(Applicable when the Insured Person has taken out Basic Benefit for HK\$1,000,000 or more)
Free Accidental Death Benefits for Insured Person's spouse up to HK\$100,000.
- 5. **Compassionate Compensation for Dependent Children**
(Applicable when the Insured Person has taken out Basic Benefit for HK\$1,000,000 or more)
If both the Insured Person and his / her spouse died in the same accident, HK\$50,000 will be payable to each of the Insured Person's dependent children under 18 years old up to a maximum of HK\$200,000 in total (i.e. 4 children).
- 6. **Major Burns**
In the event of the Insured Person suffers Third Degree Burns which cover more than 15% of the entire body surface, a sum equal to the percentage of compensation specified in the Policy is payable.
- 7. **24-Hour Worldwide Emergency Assistance Services and Benefits**
If you are travelling abroad, free 24-hour worldwide emergency assistance cover will be provided which includes medical evacuation & repatriation, travel service assistance and legal referral.
* The above services are arranged by International SOS Assistance (HK) Ltd.

基本保障

- 1. **意外身故**
如被保人於意外發生後12個月內因該宗意外而身故，本公司將根據所投保之金額作出賠償。
- 2. **永久傷殘**
如被保人於意外發生後12個月內因該宗意外而導致永久傷殘，本公司將依照保單的賠償表所列之百分率計算賠償。

自選附加保障

- 3. **暫時性完全喪失工作能力**
如被保人因意外而暫時完全不能處理其原有業務或工作，由第四天起，可按保單內之每週定額賠償條款獲得補償，最高可至104週。
- 4. **醫療費用**
意外發生後12個月內之實際醫藥、手術、護理及住院費用，將可按保單條款獲得賠償，賠償金額最高以投保額為限，但一切治療必須由政府註冊之醫生處理。
- 5. **中國跌打或針灸治療費用 (需連同第4項 - 醫療費用一併投保)**
此項賠償包括中國跌打或針灸治療費用，每次以港幣\$100為限，每天祇限一次。每次意外之最高賠償額為港幣\$1,000，而每年最高賠償額為港幣\$3,000。

免費額外保障

- 1. **雙倍賠償**
因下列任何一種情況所引致的意外身故，閣下的受益人可獲雙倍的意外身故保障賠償，金額最高可達港幣\$1,000,000。
 - 作為公共交通付款乘客因交通意外死亡
(公共交通包括地下鐵路、火車、電車、的士、公共巴士、渡輪或民航機)
 - 警察與匪徒間的槍戰
 - 住宅大廈內發生火災
- 2. **住院現金津貼**
如被保人因意外而需入院治療，由第四天起，每星期可獲現金津貼港幣\$1,000，而每年最高賠償額為港幣\$25,000。
- 3. **雙倍海外醫療費用賠償**
若被保人在香港以外發生意外，醫療費用的賠償限額將會自動增加一倍。
- 4. **附加配偶保障**
(若投保基本保障額達港幣\$1,000,000或以上)
被保人的配偶可獲港幣\$100,000的意外身故保障。
- 5. **撫恤賠償**
(若投保基本保障額達港幣\$1,000,000或以上)
如被保人及其配偶於同一意外中身故，其未滿18歲的子女均可獲港幣\$50,000的賠償。最高賠償總額達港幣\$200,000 (即共4名子女)。
- 6. **嚴重燒傷**
若被保人遭受三級程度燒傷且燒傷部份達身體總表面面積百分之十五或以上，本公司將依照保單的賠償表所列之百分率作出賠償。
- 7. **24小時全球緊急支援服務**
若被保人出外旅遊或公幹發生意外，可享受免費24小時全球緊急支援。服務包括醫療撤離及遣返、旅遊支援服務及法律團體轉介。
*上述服務由國際 (SOS) 救援中心提供。

Summary of Benefits for
Major Injuries and Compensation Scale
保障利益賠償表(摘要)

Benefits 保障利益	Compensation Payable 保額賠償 百分率
1. Accidental Death 意外死亡	100%
2. Total and permanent disablement from engaging in or attending to employment or occupation of any and every kind 完全及永久性傷殘而導致不能從事任何工作	100%
3. Loss of all sight in one or both eyes 完全及永久喪失單眼或雙眼視力	100%
4. Total loss by physical severance or total and permanent loss of use of : 完全喪失或永久及完全喪失以下部份之功用 : a) one or two limbs a) 一肢或雙肢 b) one or both hands b) 一手或雙手 c) arm above the elbow c) 手肘以上之手臂 d) arm at or below the elbow d) 手肘或手肘以下之手臂 e) leg above the knee e) 大腿 f) leg at or below the knee f) 膝或小腿	100% 100% 100% 100% 100% 100%
5. Total and permanent loss of : 完全及永久喪失 : a) sight in one eye a) 其一目之視力 (except perception of light) (對光線感應除外) b) lens of one eye b) 其一晶狀體	50% 50%
6. Total loss by physical severance or total and permanent loss of use of : 完全喪失或永久及完全喪失以下部份之功用 : a) thumb and four a) 其中一手之所有手指 fingers of one hand b) four fingers of one hand b) 其中一手之四指 c) thumb (both phalanges) c) 拇指之兩個關節	50% 40% 25%

7. Total and permanent loss of : 完全及永久喪失 : a) hearing in both ears a) 雙耳聽覺 b) hearing in one ear b) 單耳聽覺 c) speech c) 言語能力	75% 15% 50%
8. Total loss by physical severance or total loss of use of thumbs, fingers, toes 完全喪失或永久及完全喪失拇指、手指及腳趾之功用	*see below *如下
9. Third degree burns which cover more than: 三級程度燒傷 : a) 30% of the entire a) 燒傷部份達身體總表面 body surface 面積百分之三十或以上 b) 15% of the entire b) 燒傷部份達身體總表面 body surface 面積百分之十五或以上	40% 30%

*Please refer to our Policy for detail of the percentage of compensation.
*有關詳細的賠償百分率請參照保單。

Major Exclusions

The following is only a summary of the major exclusions. Please refer to the policy for full details.

- Any death, disablement or injury caused by pre-existing physical or mental defects or infirmity, effects of alcohol or drugs, war, riot, strike, civil commotion, suicide or intentional self-injury, pregnancy or childbirth.
- Flying except as a passenger in a fully licensed passenger carrying aircraft.
- Motor cycling (as driver or passenger), winter sports (other than skating), mountaineering or rock climbing, parachuting, hang gliding, underwater activities necessitating the use of breathing apparatus, any kind of racing (other than on foot or swimming), trial of speed or reliability or any sports in a professional capacity.
- Act of terrorism.

主要不保事項

以下只為不保事項之概略，詳細內容請參閱保單。

- 受保前已存在之身體殘缺、精神病或智力不健全、酗酒、濫用藥物、戰爭、暴亂、罷工、內亂、自殺或自我傷害行為、懷孕或分娩引致之死亡、傷殘及損傷。
- 飛行（以乘客身份乘搭民航機除外）。
- 駕駛或乘坐電車、冬季運動（溜冰除外）、攀山或攀岩、跳傘、滑翔飛行、水肺潛水、非徒步或游泳之速度競賽或測試及一切職業體育運動。
- 恐怖主義活動。

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。

AccidentCare Plus Insurance Application Form 綜合意外投保書

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。

Full Name 姓名：

☐ Mrs. 太太

☐ Ms. 女士

☐ Mr. 先生

☐ Miss 小姐

HKID Card No. 香港身份證號碼：

()

Email Address 電郵地址：

Contact No. 聯絡電話：

Date of Birth 出生日期：

DD日

MM月

YYYY年

Relationship with Person to be insured 與被保人關係：

Nature of Work / Exact Duties 工作性質 / 職責：

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

Period of Insurance Required 要求保單生效日期：

From 由

DD日

MM月

YYYY年

 To 至

DD日

MM月

YYYY年

Full Name姓名：

☐ Mrs. 太太

☐ Mr. 先生

☐ Miss小姐

☐ Ms.女士

HKID Card No. 香港身份證號碼：

()

Occupation / Profession 職業：

Date of Birth 出生日期：

DD日

MM月

YYYY年

Name of Employer 僱主名稱：

Nature of Work / Exact Duties 工作性質 / 職責：

Full Name姓名：

☐ Mrs.太太

☐ Mr.先生

☐ Miss小姐

☐ Ms.女士

HKID Card No. 香港身份證號碼：

()

Relationship with Person to be insured 與被保人關係：

Basic Benefits Coverage 基本保障

A. Accidental Death or 意外身故 或

B. Permanent Disablement 永久傷殘

Optional Extra Benefits Coverage 自選附加保障

C. Temporary Total Disablement (per week) 暫時性完全喪失工作能力 (每週)

D. Medical Expenses 醫療費用

E. Chinese Bonesetter or Acupuncturist Treatment Expenses 中國跌打或針灸治療費用

Amount to be Insured 保障金額

HK 港幣 \$

HK 港幣 \$

HK 港幣 \$

☐ Yes 是 ☐ No 否

(v) General Information 其他資料

1. Are you or the person to be insured normally residing in Hong Kong?
閣下或被保人是否經常居於香港?

☐ Yes 是 ☐ No 否

2. Do you or the person to be insured's occupation or profession involve manual work or supervision of manual work?
閣下或被保人從事的職務是否需要體力勞動或監管體力勞動?

☐ Yes 是 ☐ No 否

3. Are you or the person to be insured at present holding any Life, Accident or Medical Insurance effected with us or other insurers?
閣下或被保人現在是否已與本公司或其他公司購有任何人壽、意外或醫療保險?

☐ Yes 是 ☐ No 否

4. In respect of Life, Accident or Medical insurance, has any insurer ever declined to insure you or refused to renew your insurance or imposed special terms on your insurance or cancelled your insurance?
閣下或被保人有无在投保人壽、意外或醫療保險時被拒絕投保或拒絕續保或附加特別條款或取消保單?

☐ Yes 是 ☐ No 否

5. In respect of Life, Accident or Medical insurance, have you or the person to be insured ever made any claims against any insurers during the last 5 years?
閣下或被保人曾否在過去五年內因任何疾病或身體損傷而向保險公司要求賠償?

☐ Yes 是 ☐ No 否

6. Are you or the person to be insured suffering or ever suffer from any major medical conditions, mental disease, physical defects or infirmity?
閣下或被保人之身體功能曾否有殘損? 閣下或被保人曾否患有任何精神病?

☐ Yes 是 ☐ No 否

7. Do you or the person to be insured engage or intend to engage in any dangerous sports or activities?
閣下或被保人會否參加任何危險性運動或活動?

☐ Yes 是 ☐ No 否

If the answer to any of the question no. 2 to 7 (inclusive) above is "Yes", please provide details. 如以上2至7之問題中，所選的答案為"是"，請詳細說明。

(vi) Payment Method 付款方式

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

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 (DD / MM / YYYY)

*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。

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. 保險業監督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。

Occupational Classification

Class 1
Persons engaged in indoor or professional, administrative, managerial, clerical and non-manual occupations.
e.g. Accountant, Banker, Clerk, Doctor, Teacher, Secretary, etc.

Class 2
Persons engaged in outdoor duties of non-manual works and / or work of a supervisory nature.
e.g. Outdoor Salesman, Commercial Traveller, Domestic Servant, Merchandiser, Messenger, Civil Engineer, etc.

Class 3
Persons engaged in light manual work without using heavy machine.
e.g. Restaurant Waiter, Private Car Driver (within Hong Kong), Garment Worker, etc.

Class 4
Persons engaged in manual works.
e.g. Car Mechanics, Electrician, Plumber (indoor), Commercial Vehicle Driver (within Hong Kong), etc.

Those occupations not listed above will be considered on application.

職業類別

第一類
從事室內工作或專業、行政、管理、文職等非體力勞動之工作。
例如會計師、銀行家、文員、醫生、教師、秘書等。

第二類
從事非體力勞動之戶外或有監管性質之工作。
例如外勤營業員、商務行政人員、家傭助理、買辦人員、信差、建築工程師等。

第三類
日常涉及體力勞動但不需操作重型機器之人士。
例如侍應生、私家車司機 (香港境內)、製衣工人等。

第四類
從事體力勞動人士。
例如汽車維修工人、電器技工、水喉匠(室內)、商用車司機(香港境內)等。

上文沒有列舉的職業，本公司須按個別情況而決定是否承保及釐定保費。

Premium Table 保費表

Benefits 保障利益	Annual Rate (on amount to be insured) 年費率 (下列%乘以投保額)			
	Class 1 第一類別	Class 2 第二類別	Class 3 第三類別	Class 4 第四類別
Basic Benefits Coverage 基本保障				
A. Accidental Death or 意外身故或	0.08%	0.1%	0.2%	0.3%
B. Permanent Disablement 永久傷殘				
Optional Extra Benefits Coverage 自選附加保障				
C. Temporary Total Disablement (per week) 暫時性完全喪失工作能力 (每週)	35%	40%	70%	90%
D. Medical Expenses 醫療費用	3%	4%	6%	10%
E. Chinese Bonesetter or Acupuncturist Treatment Expenses 中國跌打或針灸治療費用	HK\$120	HK\$150	HK\$180	HK\$210

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

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 由 2021 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. 保險業監督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。

Notes

1. **Minimum Premium**
Minimum Policy Premium is HK\$500.00.
2. **Minimum Capital Sum Insured for Accidental Death or Permanent Disablement Benefit**
Accidental Death or Permanent Disablement (Basic Benefits) shall be subject to a minimum capital sum insured of :
- HK\$500,000 for Class 1 & 2 occupation
- HK\$250,000 for Class 3 occupation
- HK\$150,000 for Class 4 occupation
3. **Temporary Total Disablement Benefit**
- 3.1 Housewife, student, daily waged employee, casual worker, unemployed, self-employed, sole proprietor, retired as well as children are not entitled to Temporary Total Disablement benefit.
- 3.2 Weekly benefit of Class 1 & 2 occupation shall not exceed 80% of the Insured Person's weekly income and up to 0.2% of the capital sum insured of Basic Benefit or HK\$2,000, whichever shall be the lesser.
- 3.3 Weekly benefit for Class 3 & 4 occupation shall not exceed 80% of the Insured Person's weekly income or HK\$700, whichever shall be the lesser.
- 3.4 For reimbursement under Temporary Total Disablement benefit, only original sick leave certificates issued by registered medical practitioner will be recognised. The Insured Person is also required to submit a written confirmation from the employer(s) on his/her absence from work due to injury before any compensation is payable.
4. **Medical Expenses Benefit**
Medical Expenses benefit shall not exceed :
(i) 5% of the capital sum insured of Basic Benefit, or
(ii) HK\$50,000 for Class 1 & 2 occupation and HK\$10,000 for Class 3 & 4 occupation, whichever shall be the lesser.

注意

1. **最低收費**
本保單最低收費為港幣\$500。
2. **意外身故或永久傷殘的最低投保額**
意外身故或永久傷殘保障（基本保障）的最低投保額將以被保人所從事的職業為依據：
- 第一或第二類為港幣\$500,000
- 第三類為港幣\$250,000
- 第四類為港幣\$150,000
3. **暫時性完全喪失工作能力**
- 3.1 暫時性完全喪失工作能力保障不適用於家庭主婦、學生、日薪僱員、臨時工，失業、自僱、獨資經營、退休人士及兒童。
- 3.2 從事第一或第二類職業的被保人，暫時性完全喪失工作能力的每週最高賠償額將不會超過其每週入息的80%，並不超過基本保障額的 0.2%或港幣\$2,000，以較低者為限。
- 3.3 從事第三或第四類職業的被保人，暫時性完全喪失工作能力的每週最高賠償額將不會超過其每週入息的80%，或港幣\$700，以較低者為限。
- 3.4 被保人必須出示由政府註冊醫生簽發的病假證明書正本及由僱主發出的休假證明書正本，才可獲得每週賠償利益。
4. **醫療費用**
醫療費用的最高投保額：
(i) 以基本保障之5%為限，或
(ii) 港幣\$50,000（從事第一或第二類職業的被保人）
港幣\$10,000（從事第三或第四類職業的被保人）
並以較低者為限。

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);
 - (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 (such as phone number, email address and mailing address), gender, 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 (such as phone number, email address and mailing address), gender, services and products portfolio information, financial background and demographic data to FWD Life Insurance Company (Bermuda) Limited or 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
8th 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土）、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（例如：電話號碼、電郵地址、郵寄地址）、性別、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(例如：電話號碼、電郵地址、郵寄地址)、性別、服務及產品組合資料、財務背景及人口統計資料提供予富衛人壽保險（百慕達）有限公司及本集團任何成員及／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8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遵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。

2021年2月

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:

1. 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 the Company unable to accept or process this application or the insurance policy void.
2. 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.
3. (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：

1. 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 / 我們在此確認，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。
2. 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。
3. (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。
4. 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劃(√)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 / 獲發收集體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 (DD / MM / YYYY)
日期 (日 / 月 / 年) _____ / _____ / _____

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. 本申請表格的英文版本如有差異，以英文版本為準。

FWD in Hong Kong

FWD spans Hong Kong, Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan and Malaysia. In Hong Kong, the FWD life insurance and general insurance businesses have been assigned strong financial strength ratings by international rating agencies, and offer customers life, medical insurance, general insurance, employee benefits, and financial planning.

FWD is focused on creating fresh customer experiences and making the insurance journey simpler, faster and smoother, with innovative propositions, and easy-to-understand and relevant products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer with a vision to change the way people feel about insurance. Established in Asia in 2013 with a trailblazer mentality, FWD is the primary insurance business of investment group, Pacific Century Group.

FWD in Hong Kong offers*

Life Insurance	Products range from individual life insurance, medical and critical illness protection plans, savings plans, educational reserves for children, legacy, retirement plans, investment-linked insurance, and more.
General Insurance	A wide spectrum of insurance solutions for individual and corporate customers, including household, motor, personal accident, individual medical, property, travel, working holiday, overseas study, golf, marine cargo, pet, business pack, office, and more.
Employee Benefits	An array of group life and health insurances are available to protect and retain corporations' invaluable assets – employees. Group life solutions cover members for total and permanent disablement, death, accidental death and dismemberment benefits and more, while group health solutions protect members with medical insurance and long-term disability income etc.
Financial Planning	Professional financial advisers help customers analyse their financial situations and propose tailored plans to build and boost customers' wealth and investment portfolios.

* Life Insurance, employee benefits and financial planning are offered by FWD Life Insurance Company (Bermuda) Limited and General Insurance is offered by FWD General Insurance Company Limited

富衛在香港

富衛業務遍佈香港、澳門、泰國、印尼、菲律賓、新加坡、越南、日本及馬來西亞。在香港，富衛的人壽保險及一般保險業務均獲國際評級機構授予卓越的財務實力評級，並提供人壽及醫療保險、一般保險、僱員福利，及財務策劃服務。

富衛專注為客戶創造嶄新體驗，利用數碼科技，提供簡單、易明和貼心的創新產品，使整個保險體驗更簡便、快捷及順暢。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，創造保險新體驗。富衛於2013年在亞洲成立，是投資集團「盈科拓展集團」轄下的主要保險業務。

富衛於香港提供*

人壽保險	產品包括個人人壽保險、醫療及危疾保障計劃、儲蓄計劃、子女教育儲備、遺產傳承規劃、退休計劃、投資相連保險等。
一般保險	為個人及企業客戶提供多元化的保險方案，包括家居、汽車、個人意外、個人醫療、財產、旅遊、工作假期、海外升學、高爾夫球、貨運、寵物、辦公室、工商業綜合保險等。
僱員福利	一系列團體人壽及健康保險服務，為企業最寶貴的資產——僱員——提供全面保障。團體人壽方案提供完全及永久傷殘、身故、意外身故及傷殘賠償等；而團體健康方案則包括醫療及長期傷殘保險等。
財務策劃	專業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。

* 富衛人壽保險(百慕達)有限公司提供人壽保險、僱員福利及財務策劃服務；富衛保險有限公司則提供一般保險。