

# Motor Insurance

## 汽車保險



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FWD Motor Insurance provides comprehensive protection for car owners including the basic protection for own damage of vehicle and your legal liability with **Extra Benefits** at no extra cost.

## Third Party Cover

To protect you against legal liability for damages consequent upon accidental

- Death or bodily injury to Third Parties
- Loss of or damage to the property of Third Parties arising out of the use of your motor vehicle

## Comprehensive Cover

In addition to Third Party risks, the cover protects you against loss of or damage to the motor vehicle resulting from any causes, such as collision, fire, theft and other accidental losses.

## Extra Benefits (For Private Car - Comprehensive Cover Only)

- A) No Claim Discount Protection
- B) "New for Old" Replacement Vehicle
- C) Windscreen Excess Waiver
- D) Claims Recovery Service
- E) Alternative Vehicle

## What's More.....

Just pick-up the phone and you can get:

- F) 24-Hour Free Emergency Roadside Assistance
- G) 24-Hour Free Emergency Towing Assistance

## A) No Claim Discount Protection

No matter how many claims you make, if the total amount claimed within one year does not exceed HK\$60,000 or 15% of estimated car value (whichever is the less), your No Claim Bonus (NCB) entitlement will not be discounted. This will add up to great savings over the years!

## B) "New for Old" Replacement Vehicle

You know that as soon as you use your brand new vehicle, it normally depreciates by 20%. Now, in a revolutionary move, FWD Motor Insurance provides 100% compensation for vehicles less than one year old. If the car is stolen or involved in an accident causing it to be written off, a new car of the same make and model will be given as compensation. This saves you thousands of dollars.

## C) Windscreen Excess Waiver

You know the usual story, your windscreen is so easily broken, yet it's not covered because it's below the excess limit. With FWD Motor Insurance, replacement of windscreen is covered with no excess for the first HK\$5,000 and your NCB won't be affected.

## D) Claims Recovery Service

In the event of an accident caused by the third party's fault, a claim recovery service will be provided to pursue recovery for your excess losses.

## E) Alternative Vehicle\*

In the event that your vehicle is immobilized by an accident and the required repairs take more than 48 hours in a garage, or if it is stolen for more than 48 hours, we can arrange for an alternative vehicle. The cost of the vehicle rental will be borne by FWD Motor Insurance up to the maximum of HK\$5,000 (subject to HK\$1,000 per day and an excess of 20%), getting you back on the road and minimising your inconvenience when you need it most.

\* This benefit applies only if the towing service is arranged by our 24-hour Assistance Service.

## F) Free 24-Hour Emergency Roadside Assistance

If your vehicle suffers a mechanical breakdown or an accident, just call the 24-hour hotline. The emergency assistance team is on-call to help you and your vehicle to get safely back on the road as soon as possible. Maximum benefit for each accident is HK\$2,000.

## G) Free 24-Hour Towing Service

If your vehicle is beyond repair on the spot, we'll immediately arrange a towing service to a designated garage. Another example of the real benefits of FWD Motor Insurance - solving your problems and saving a lot of your money & time. Maximum benefit for each accident is HK\$2,000.

Items E), F) & G) are arranged by International SOS Assistance (HK) Limited.

## Notes

1. For details of FWD Motor Insurance coverage or enrolment procedures, please contact your insurance agent or broker directly.
2. The above free benefits are especially for comprehensive private motor policyholders.
3. 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.

富衛汽車保險為各車主提供全面的保障，包括一般的汽車損毀及車主責任，更提供免費的**額外保障**。

### 第三者保險

保障閣下因使用車輛時的疏忽而引致第三者傷亡或財物損毀所須承擔法律上之賠償責任。

### 綜合保險

除保障第三者責任外，更為閣下提供有關汽車損毀的保障，例如碰撞、火災、盜竊及各種意外事故所引致的損失。

### 額外保障（只適用於私家車“綜合保險”）

- A) 無索償折扣保障
- B) 「新換舊」賠償保障
- C) 擋風玻璃豁免「墊底費」
- D) 第三者責任追討服務
- E) 後備車輛服務

### 還有更多 .....

祇需一個電話，閣下便可以得到：

- F) 24小時免費路邊緊急維修服務
- G) 24小時免費拖車援助

### A) 無索償折扣保障

不論賠償次數，只要一年內之索償金額不超過60,000港元或汽車保額之15%（以較低者為準），受保車主便可保留原有的無索償折扣（NCB），續享保費優惠，節省開支。

### B) 「新換舊」賠償保障

一般情況下，新車落地即會損失20%折舊率，富衛汽車保險計劃會為車齡不超過一年的車輛提供十足賠償。該等車輛若失竊或因意外導致完全損毀，車主可獲同款新車作為賠償，不扣減折舊，節省購回新車的可觀金額。

### C) 擋風玻璃豁免「墊底費」

汽車的擋風玻璃通常較易破損，車主卻往往因為要自負「墊底費」，及賠償後會被扣減NCB，而寧願自掏腰包維修。富衛汽車保險計劃提供首5,000港元的擋風玻璃破爛賠償，不設「墊底費」，亦不必扣減NCB。

### D) 第三者責任追討服務

如第三者被證實為應負上造成交通意外責任的一方，本公司將代車主向該第三者追討「墊底費」索償。

### E) 後備車輛服務\*

如汽車被竊，於48小時內未能尋回或因意外後閣下座駕無法行駛及需要維修超過48小時，富衛汽車保險計劃將為車主安排後備車輛，並支付租車費用，最高可達5,000港元（每日限額1,000港元，閣下須自付每次租車費用的20%）。

\* 拖車服務必須由本計劃安排。

### F) 24小時免費路邊緊急維修服務

若汽車於路上因交通意外、機械故障等事故而無法行駛，受保車主只需致電24小時熱線，緊急支援隊伍便會安排現場搶修，讓您繼續安全上路。每次事故保障額為2,000港元。

### G) 24小時免費拖車服務

倘若汽車無法當場修妥，我們即會安排拖車服務至車主的居所或指定車房。上述中途緊急維修及拖車服務專為富衛汽車保險保戶提供，確保專業可靠，費用全免，為閣下救急解困，節省金錢。每次事故保障額為2,000港元。

項目E), F) 及 G) 由國際(SOS) 救援中心提供。

### 注意

1. 如欲查詢詳情或投保事宜，請直接與代理人 / 經紀聯絡。
2. 以上免費優惠專為私家車綜合保險客戶而設。
3. 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。

# Motor Insurance Application Form 汽車保險投保書

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。

(i) Details of Applicant 申請人資料	
Full Name of Applicant 申請人姓名	<input type="checkbox"/> Mr.先生 <input type="checkbox"/> Miss小姐 <input type="checkbox"/> Ms.女士 <input type="checkbox"/> Co.公司
Date of Birth (DD/MM/YY) 出生日期/月/年	_____ DD日 _____ MM月 _____ YY年
HKID Card/B.R.No. 香港身份證/商業登記證號碼	
Contact No. 聯絡電話	
Email Address 電郵地址	
Business or Profession 行業或職業	
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	
Period of Insurance Required 要求保單生效日期	
From 由 _____ DD日 _____ MM月 _____ YY年	
To 至 _____ DD日 _____ MM月 _____ YY年	
Cover Required 保險類別	<input type="checkbox"/> Comprehensive 綜合保險 <input type="checkbox"/> Third Parties 第三者保險

(iii) 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」	
<input type="checkbox"/> Cheque 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

\* 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。

(ii) Particulars of Car to be Insured 投保汽車詳情			
Registration No. 車牌號碼	Makers Name & Chassis No. 汽車牌子及車身底盤號碼	Engine Capacity c.c / Tonnes 汽缸容積 / 噸	Year of Manufacture 製造年份
Type of Body 車型	Proposer's Estimate of Present Value (including accessories) 市價 (連零件在內)	Date of Purchase by Proposer 購買日期	Seating Capacity (including Driver) 座位數量 (連駕駛人在內)
<input type="checkbox"/> Automatic 自動 (自動波) <input type="checkbox"/> Manual 手動 (棍波) <input type="checkbox"/> Automatic & Manual 兼具自動及手動性能 (半自動波)	No. of Door 車門數量 <input type="checkbox"/> Coupe 雙門 <input type="checkbox"/> 4-Door Sedan 四門 <input type="checkbox"/> 3-Door Hatchback 三門揭背 <input type="checkbox"/> 5-Door Hatchback 五門揭背	Anti-Theft Alarm System (Model / Value) 防盜系統 (型號 / 價格)	
Compulsory excess applies to all claims for accidental damage to your car whilst it is being driven by anyone other than a driver who has been accepted by the Company and is specially named in the policy. Please complete the following for each of the drivers you wish to be named. 如駕駛人並未列名於下, 投保人須負責額外之汽車意外損壞賠額。請列出駕駛人名單。			
Full Name 姓名	(Proposer 投保人)		
Relationship with Proposer 與投保人關係	Self 本人		
Occupation 職業			
HKID Card No. 香港身份證號碼			
Date of Birth 出生日期			
In which year did the driver(s) named get a full driving license in Hong Kong? (e.g. 2015) 駕駛人取得香港正式駕駛執照的年份? (例: 2015年)			
NOTE: The premium for comprehensive terms relates to TWO named drivers only. The Policy may be extended to provide for up to TWO additional drivers (a maximum of 4 named drivers in all) subject to payment of an additional premium at a rate of 10% at the total premium for each additional driver. 注意: 全險保費只包括兩名記名駕駛人士, 記名駕駛人可增多兩名即記名駕駛人共四名, 每增多一名所須加付保費為百分之十。			
1. Is the car owned by, or registered in the name of, someone other than the proposer? 該汽車是否由他人擁有? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否			
2. Is a Hire Purchase Company interested? If "Yes", please provide name of Hire Purchase Company. 現時是否仍有 "分期付款" 合約? 如 "有", 請提供財務公司名稱 <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否			
3. Have you or any person who to the best of your knowledge will drive 該汽車駕駛人中 a) been involved in any motor accident or loss within the last 5 years? 在過去五年內曾否牽涉交通意外? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 b) been convicted of any motoring offence within the last 5 years, or is there any prosecution against him / her pending? 在過去五年內, 曾否觸犯交通條例或正待檢控? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 c) been disqualified from driving? 曾否被罰停牌? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 d) suffered or is suffering from any defective vision or hearing, fits or any other physical defects or infirmity? 是否患有不良視力或聽覺、羊癇症、其他疾病或其他缺陷? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 e) been refused motor insurance, renewal or had any special terms or conditions imposed by any insurer? 曾否被拒絕汽車投保、續保, 或投保時須接受任何特別條件? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否			
4. Has the Motor Vehicle been modified in any way from manufacturer's standard specification? 上述投保之汽車曾否經過任何改装或裝置非原裝標準機件? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否			
5. Have you held or do you now hold a motor insurance policy? 現時是否有任何汽車保險? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否			
6. Are you entitled to a "No Claim Discount"? If "Yes", please provide proof of "No Claim Discount" (e.g. your last renewal notice) 是否持有「無索償折扣優惠」? 如 "有", 請附有關證明文件 (如續保通知書) <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否			
Name of the Company 保險公司名稱	Registration No. 車牌號碼	Policy No. 保單號碼	Expiry Date 滿約日期
7. Purpose of use: Will the car 車輛用途: 該車輛 For Private Car (私家車) a) be used only for social domestic and pleasure purposes and for your business or profession? 只用於私人或投保人業務上用途? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 b) be used for hire or reward racing pace-making reliability trial speed testing or for any purpose in connection with the Motor Trade? 用於出租、賽事或汽車行業? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 c) the carriage of goods for hire or reward? 租賃載貨用途? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 For Commercial Vehicle (商用車) a) the carriage of passengers for hire or reward? 租賃載客用途? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 b) the carriage of explosive, inflammable or volatile nature? 裝載易燃、爆炸或危險物品? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否			
If answer is "Yes" for the above question(s), please give full details except for question 5 & 7a 如答「是」請列細節, 問題5及7a除外			

## 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 adjustors, 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  
8<sup>th</sup> 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:

- 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.
- 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 / 我們在確此證，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 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。