

HomeCare Insurance

家居保



HomeCare Insurance 家居保

HomeCare Insurance is a comprehensive insurance package to provide protection for your household contents, building as well as worldwide personal belongings and liability.

家居保是一份全面的綜合家居保險計劃。無論是你的家居物品、樓宇結構、攜帶外出的私人財物以至個人法律責任，均可得到保障。

THIS INSURANCE PACKAGE CONSISTS OF 4 SECTIONS:

本計劃主要分為四部份：

Section 1 - Household Contents
第一部份：家居財物全險

Section 2 - Personal Liability
第二部份：個人法律責任

Section 3 - Worldwide All Risks
第三部份：全球性個人財物全險

Section 4 - Building All Risks
第四部份：樓宇結構全險

Section 1 and 2 are basic covers. Section 3 and 4 are optional.
第一及第二部份是基本投保項目，第三及第四部份為可供選擇項目。

UNIQUE FEATURE 嶄新保障

"Excess Free" for Household Contents and Personal Liability!
Enable you to enjoy a carefree lifestyle!

家居財物及個人法律責任「零」自負金額！
讓你安枕無憂，享受優悠家居生活！

Premium Table 保費表

	Limit of Liability (HKD) 最高賠償金額 (港幣)	Annual Premium (HKD) 年費 (港幣)
Section 1 - Household Contents 第一部份：家居財物全險 Gross Floor Area of Your Home (in square feet) 家居建築面積 (平方呎)		
Less than 少於500	500,000	630
500 - 700	500,000	880
701 - 850	750,000	1,110
851 - 1000	1,000,000	1,250
1001 - 1500	1,000,000	1,600
1501 - 2000	1,000,000	2,000
Over 2000 或以上	1,000,000	To be advised 另議
Section 2 - Personal Liability 第二部份：個人法律責任	5,000,000	Free with Section 1 隨第一部份附送
Section 3 - Worldwide All Risks (Optional) 第三部份：全球性個人財物全險 (選擇性)	Up to Sum Insured 投保金額	1.5% on Sum Insured 投保額之1.5%
Section 4 - Building All Risks (Optional) 第四部份：樓宇結構全險 (選擇性)	Up to Sum Insured 投保金額	0.085% on Sum Insured 投保額之0.085%

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.

保費徵費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。

Section 1 - Household Contents (Basic Cover)

At home, your household contents are insured for "All Risks" cover. This "All Risks" cover protects your contents against accidental loss or damage arising from but not limited to fire, flood, typhoon, explosion or theft, up to a maximum of HK\$1,000,000 per year. Each and every single item of your household contents that is covered up to HK\$150,000. Valuables, such as jewellery, gold, silver or other precious metals, watches, photographic equipment, furs, musical instruments (except pianos), are covered up to HK\$10,000 per item and with an aggregate maximum of HK\$150,000 or 30% of the Limit of Indemnity of household contents (whichever is the lesser) per year.

What's More.....

This insurance also provides the following extra free benefits:

Items	Benefits	Maximum Limit (HK\$)
1. Window, Door Lock & Key Replacement	Replacement of external door locks and keys or broken windows due to burglary or attempted theft	HK\$3,000 per year
2. Temporary Removal	Accidental loss of or damage to household contents whilst being temporarily removed from home for renovation, cleaning or repair	HK\$50,000 per year
3. Home Removal	Accidental loss of or damage to household contents: a) whilst in transit between current home and new home by professional removers within Hong Kong; or b) whilst in temporary storage, for up to 7 days in a furniture depository; or c) whilst at the new home but before occupied as permanent residence up to 2 months (you have to notify us before your move)	HK\$100,000 per year
4. Frozen Food	Cost of replacing spoiled frozen food due to accidental power failure or breakdown of refrigerator	HK\$5,000 per year
5. Removal of Debris	Cost of removal of debris when household contents are accidentally damaged	HK\$10,000 per year
6. Personal Money	Accidental loss or theft of money at home	HK\$2,500 per year
7. Domestic Helper's Property	Accidental loss of or damage to domestic helper's property at home	HK\$1,000 per item HK\$5,000 per year
8. Tenant's Improvement	Accidental loss of or damage to tenant's improvements at home	HK\$150,000 per item
9. Interior Renovation	Accidental loss of or damage to household contents during interior renovation by contractors (provided that the period of renovation is within 2 months)	HK\$100,000 per year
10. Alternative Accommodation	Cost of alternative accommodation when the home becomes uninhabitable as a result of accidental loss or damage	HK\$1,500 per day HK\$50,000 per year
11. Personal Accident	Accidental death of insured or insured's family members as a result of fire or theft at home	HK\$100,000 per person HK\$400,000 per year

Section 2 - Personal Liability (Basic Cover)

HomeCare Insurance provides worldwide cover, subject to Hong Kong jurisdiction, up to HK\$5,000,000 against any claim for bodily injury or property damage resulting from the negligence of you and your family members normally living with you. Cover includes your legal liability

- as occupier of the home
- as owner of the home (including common areas of the building)
- as a private individual (anywhere in the world)

Your legal liability, where applicable, as Tenants of the home for damage to building including landlord's fixtures and fittings is also covered.

Section 3 - Worldwide All Risks (Optional Cover)

HomeCare Insurance provides "All Risks" cover for your personal belongings and valuables whilst being carried by you or your family members, up to the sum insured of your choice.

This section also provides the following free worldwide benefits at no extra cost.

Items	Benefits	Maximum Limit (HK\$)
1. Personal Document Replacement	Replacement of credit cards, passports and personal documents following accidental loss of baggage or purse	HK\$2,500 per year
2. Personal Money	Accidental loss or theft of money away from the Home	HK\$2,500 per year
3. Credit Card	Unauthorised use of credit cards	HK\$5,000 per year

Section 4 - Building All Risks (Optional Cover)

HomeCare Insurance provides "All Risks" cover for the structure of your home against accidental loss of or damage arising from but not limited to fire, flood, typhoon, explosion or theft.

This insurance also extends to cover loss or damage directly arising out of subsidence of the site or landslip.

Excesses

Items	Coverage	Excesses
Section 1	Household Contents	Nil
Section 2	Personal Liability	Nil
Section 3	Worldwide All Risks	The first HK\$250 of each claim
Section 4	Building All Risks	The first HK\$1,000 or 10% of the loss (whichever is the greater) of each claim caused by water, typhoon, windstorm, landslip or subsidence The first HK\$1,000 of each claim resulting from any other cause

Major Exclusions

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

- Loss or damage arising from uninsurable risks such as scratching, wear and tear, mechanical or electrical fault or breakdown, misuse or domestic animals
- Loss of or damage to mobile phones, household contents contained in open areas or on roofs, spectacles, contact lenses, sporting equipment whilst in use, computer system records, aerial devices or satellite dish
- Loss or damage if the home is unoccupied for more than 60 consecutive days
- Loss or damage or personal liability for travelling out of Hong Kong
- Loss or damage due to war risks, radioactive risks, sonic bangs or any act of terrorism

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.

第一部份：家居財物全險（基本投保項目）

家居保為你的家居財物提供「全面保障」，範圍包括因火災、水浸、颱風、爆炸、盜竊或意外而導致之損壞。賠償總額每年最高可達HK\$1,000,000，每件最高賠償額為HK\$150,000。貴重物件如珠寶首飾、金、銀或首飾、手錶、攝影器材、皮革或樂器（鋼琴除外）等，每件最高賠償額為HK\$10,000，而每年最高賠償總額為HK\$150,000或家居財物賠償之30%（以較低者為準）。

還有更多……

除以上保障外，本計劃更為你提供以下多項額外保障：

保障項目	承保範圍	最高保障金額（港幣）
1. 窗戶、門鎖及門匙更換費用	因爆竊或企圖盜竊而引致損毀需更換之大門門鎖、門匙或窗戶	每年3,000港元
2. 短暫寄存保障	家居物品需短暫寄存於其他地方進行翻新、維修或清潔時所受到的意外損毀	每年50,000港元
3. 搬遷保障	家居物品在下列情況下因意外而導致損毀： a) 由專業搬運公司運往香港範圍內之新居；或 b) 以七天為上限之短暫傢具儲存處；或 c) 在尚未入住的新居內，以不超過兩個月為限。（必須事先通知本公司）	每年100,000港元
4. 冷藏食物保障	冷藏食物因冰箱意外停電或故障而變壞並需重新購買之食物	每年5,000港元
5. 災場清理費用	意外發生後，清理現場廢物之費用	每年10,000港元
6. 金錢保障	存放於家居的金錢遺失或被竊	每年2,500港元
7. 家備財物保障	家庭僱傭於家中損失之個人物品	每件1,000港元 每年5,000港元
8. 租戶加設之裝修保障	租戶加設之室內裝修意外損毀	每件150,000港元
9. 室內裝修工程保障	室內裝修工程期間引致家居財物意外損毀（工程期以不超過兩個月為限）	每年100,000港元
10. 臨時住所保障	家居因意外損毀以致不宜居住，需另覓臨時住所之費用	每天1,500港元 每年50,000港元
11. 人身意外保障	投保人或家庭成員於家中因火災或盜竊而引致死亡	每人100,000港元 每年400,000港元

第二部份：個人法律責任（基本投保項目）

如你或同住的家庭成員在以下情況因疏忽而導致他人身體受傷或財物損失需負上法律責任及作出金錢賠償時，本計劃可提供高達HK\$5,000,000之保障。惟訴訟必須由香港法庭處理：

- 以住戶身份佔用家居
- 以業主身份（包括所在大廈公共地方）
- 以個人身份（全球保障）

法律責任更包括保障租客對業主之樓宇結構固定裝置和建設的損毀。

第三部份：全球性個人財物全險（選擇性）

當你或你的家人外出時，財物一旦遺失、遭盜竊或損毀均可獲得保障。投保金額由你自訂。

本部份更提供以下全球性額外保障：

保障項目	承保範圍	最高保障金額（港幣）
1. 個人文件補領費用	因失去行李或錢包而需補領個人證件、信用卡或旅遊證件的費用	每年2,500港元
2. 現金保障	現金於家居以外遺失或盜竊	每年2,500港元
3. 信用卡保障	信用卡被盜用所引致的損失	每年5,000港元

第四部份：樓宇結構全險（選擇性）

家居保為你的樓宇結構提供「全險」的保障，範圍包括因火災、水浸、颱風、爆炸或盜竊所引致的損毀。

本計劃更擴大保障範圍至因直接由山泥傾瀉或地陷所引致的損毀。

自負金額

每一事故的自負金額

項目	保障範圍	自負金額
第一部份	家居財物全險	無
第二部份	個人法律責任保障	無
第三部份	全球性個人財物全險	HK\$250
第四部份	樓宇結構全險	因山泥傾瀉、地陷、颱風、暴風或水浸導致的損失為HK\$1,000或該損失之10%（以較高者為準） 其他損失為HK\$1,000

主要不保項目

以下為不保事項之概略，詳細內容請參閱保單。

- 一般不受保的損失如刮花、自然損耗、機械或電力等故障而導致的失靈、錯誤使用或因家中飼養的動物等
- 眼鏡、隱形眼鏡、使用中的運動器材、電腦紀錄、手提電話、放置在天台或戶外的物品、無線電接收或發放裝置或衛星天線
- 居所空置連續超過60天期間發生之損失
- 外遊超過90天所產生之損失或個人法律責任
- 戰爭、恐怖活動、地震及輻射

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。

HomeCare Insurance Application Form 家居投保書

Please complete in BLOCK LETTERS and tick where appropriate.

請以英文正楷填寫並於適當空格內加上「√」號。

Details of Proposer 投保人資料	
Full Name of Proposer 投保人姓名 <input type="checkbox"/> Mr.先生 <input type="checkbox"/> Ms.女士 <input type="checkbox"/> Miss小姐	Date of Birth 出生日期
HKID Card No. 香港身份證號碼	Email Address 電郵地址
Occupation 職業	Contact No. 聯絡電話
Correspondence Address 通訊地址	
Flat _____ 室, _____ Floor 樓, Block _____ 座	
Building 大廈名稱: _____	
Street 街道: _____	
District 地區: _____	
<input type="checkbox"/> HK 香港 / <input type="checkbox"/> Kowloon 九龍 / <input type="checkbox"/> NT 新界	
Address of Home to be insured (if different from above) 投保居所地址 (若與以上不同)	
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	
Year Built of your Insured Home 投保居所之樓宇落成年份	
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	

Insurance Premium 保險費用

Section 1 - Household Contents (Basic Cover)

第一部份：家居財物全險(基本保障)

*The Premium is based on the gross floor area of your insured home. Please tick the appropriate box.

*本保險的收費是以你所投保居所之建築總面積計算，請在適當空格內加上「√」號。

Gross Floor Area of Your Home (in square feet) 家居建築面積 (平方呎)	Limit of Liability (HKD) 最高賠償金額 (港幣)	Annual Premium (HKD) 年費 (港幣)
<input type="checkbox"/> Less than 少於500	500,000	630
<input type="checkbox"/> 500 - 700	500,000	880
<input type="checkbox"/> 701 - 850	750,000	1,110
<input type="checkbox"/> 851 - 1000	1,000,000	1,250
<input type="checkbox"/> 1001 - 1500	1,000,000	1,600
<input type="checkbox"/> 1501 - 2000	1,000,000	2,000
<input type="checkbox"/> Over 2000 或以上	1,000,000	To be advised 另議

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

Section 2 - Personal Liability (Free Cover with Section 1)

第二部份：個人法律責任(隨第一部份附上的免費保障)

Section 3 - Worldwide All Risks on Valuables and Personal Effects (Optional Cover) (Annual Premium Rate: 1.5%)

第三部份：全球性個人財物全險

(選擇性保障) (每年保費率：1.5%)

A. Unspecified items 非特別列明財物

For value of each item which does not exceed HK\$5,000 每項目之價值不超過5,000港元

Total Sum Insured 總投保額HK\$ _____

(Minimum Premium HK\$150 最低保費為150港元)

B. Specified Items 特別列明財物

Value of each item exceeds HK\$5,000, please provide a copy of receipt of valuation certificate

每項目之價值超過5,000港元，請出示有關收據或估值書

Items Description 物品描述	New Replacement Value (HKD) 最新估值 (港幣)
1.	
2.	

Total Sum Insured 總投保額 (A+B) HK\$ _____

Total Premium 總保費 HK\$ _____

(A+B)(excluding insurance levy) (不包括保費徵費) _____

Section 4 - Building All Risks (Optional Cover)

第四部份：樓宇結構全險(選擇性保障)

Total Sum Insured 總投保額HK\$ _____

Annual Premium Rate 年費率 0.085% (Minimum Premium 最低保費為HK\$400)

Annual Premium 年費HK\$ _____

(excluding insurance levy) (不包括保費徵費) _____

Insurance Questionnaires 保險一般資料

Please tick the appropriate box. 請在適當空格內加上「√」號。

1. Is your insured home situated within a building which is not more than 4-storey high? 投保居所是否位於四層高或以下樓宇內? Yes 是 No 否
2. Is the age of building over 35 years? 投保居所樓齡是否在三十五年以上? Yes 是 No 否
3. Have you or your family member living with you sustained any loss during the last three years from any of the risks now proposed for insurance? 你或與你或同住家人在過去三年內曾否就有關保險計劃列明的保障範圍蒙受損失? Yes 是 No 否

If "Yes", please specify:

如「是」，請詳述： _____

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

_____-_____/_____/_____
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。

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。

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:

- 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。
- 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。