

Home Decoration Insurance

家居裝修保險



服務熱線 Call our hotline: 3123 3123

Home Decoration Insurance

家居裝修保險

Home Decoration Insurance is specially designed to protect you against loss or damage arising out of contract works like decoration, renovation or maintenance work at your home. It covers your legal liability in respect of third party bodily injury and/or property damage arising out of the works. You may also insure the replacement cost of lost or damaged decoration materials.

家居裝修保險是專為保障你在裝修、翻新或維修家居期間發生意外而蒙受損失而設的綜合保險計劃。此計劃保障你於施工時導致第三者身體受傷及 / 或財物損毀的法律責任。你亦可投保工程物料的損毀賠償。

Coverage

Cover	Benefits
Section 1	Material Damage (Optional Cover) This provides "All Risks" cover against accidental loss or damage to the insured contract works and materials caused by fire, water, burglary or explosion etc. during the contract period at contract site.
Section 2	Liability to Third Parties (Basic Cover) This protects you against the legal liability in respect of third party bodily injury and/or third party property damage arising out of the carrying out of the contract works.

Insured Contracts

This plan applies to the following contract works:
Interior decoration, renovation or maintenance works and which may involve related exterior works including works on scaffolding for installation or change or repair of air-conditioner, external pipes, windows or clothes racks etc. (but excluding erection, dismantling or repair of scaffolding).

Provided that the contract period does not exceed 3 months and costs involving such exterior works (if covered) does not exceed 15% of the total contract sum.

Excluded Contracts

- This plan does not apply to the following contracts:
- Any works related to signboard, neon sign, cage or scaffolding
 - Dismantling unauthorised building works
 - Exclusively or predominantly for exterior works
 - Any works related to the roof covering and/or wall covering
 - Any works for a building which is over 40 years old

Free Extension

Cover	Benefits
1. Maintenance Period Protection	This covers you against the legal liability arising from the maintenance works during the maintenance period for a maximum period of 3 months after actual completion of the contract works or the expiry of the contract period, whichever is the earlier.
2. Indemnity to Principal's Property	This covers the loss or damage of the properties belonging to the owner or tenant of the site whilst the contractor is performing the insured contract works, subject to a maximum indemnity of HK\$2,000,000.
3. Removal of Debris (if Section 1 Material Damage is covered)	This covers the expenses for removing of debris following an insured accident at the contract site, subject to a maximum of 5% of the total contract sum.
4. Automatic increase of Contract Sum (if Section 1 Material Damage is covered)	The quotation and the final contract sum may be different. The coverage of the contract works and material damage will be automatically increased by a maximum of 10% without any additional premium.

Premium Table

Total Contract Sum not exceeding (HK\$)	Liability to Third Parties Limit of Indemnity (HK\$)	Contract not involves exterior work/work on scaffolding		Contract involves exterior works/work on scaffolding*	
		Section 1 & 2	Section 2	Section 1 & 2	Section 2
150,000	5,000,000	1,200	1,000	1,800	1,500
	10,000,000	1,700	1,500	2,500	2,200
300,000	5,000,000	1,500	1,200	2,500	1,800
	10,000,000	2,100	1,800	3,000	2,500
500,000	5,000,000	2,000	1,500	2,800	2,100
	10,000,000	2,600	2,100	3,500	2,800

* Only covers Contract that the cost of such exterior work not exceeding 15% of Total Contract Sum.

Insurance levy is not included in the above premium

Insurance Levy Rate Table

Date of Policy Inception	Rate	Cap (HK\$)	Date of Policy Inception	Rate	Cap (HK\$)
From 1 Jan 2018 till 31 Mar 2019	0.040%	2,000	From 1 Apr 2020 till 31 Mar 2021	0.085%	4,250
From 1 Apr 2019 till 31 Mar 2020	0.060%	3,000	From 1 Apr 2021 onwards	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit www.fwd.com.hk or contact: (852) 3123 3123.

Excess

Total Contract Sum Not exceeding	Section 1 Material Damage Each and every loss	Section 2 Liability to Third Parties Each and every loss
HK\$150,000	HK\$5,000	<ul style="list-style-type: none">HK\$10,000 or 10% of the loss, whichever is the greater, in respect of water damage to third party property.HK\$10,000 in respect of each and every loss or damage to third party property resulting from any other cause.HK\$10,000 or 10% of the loss, whichever is the greater, in respect of loss or damage to Principal's Property.
HK\$300,000	HK\$10,000	
HK\$500,000	HK\$15,000	

Major Exclusions

- Fault, defect, error or omission in or failure of any design, plan or specification
- Defect in material or workmanship
- Loss of use, liquidated damages, penalties, performance guarantees or other consequential loss
- Loss or damage due to wear and tear, rust, mildew or other deterioration due to gradually operating causes
- Liability to workmen, self-employed persons or sole-proprietor or their dependants in respect of their bodily injury arising out of contract works
- War risks, radioactive risks or any act of terrorism
- Liability arising from asbestos

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.

保障範圍

保障項目	承保範圍
第一部份	工程物料損毀保障（選擇性投保項目） 此計劃提供工程物料 " 全險 " 保障，保障於投保地點在施工期間，因火災、水浸、爆竊或爆炸等意外而引致受保物料 / 工程蒙受損失或損毀。
第二部份	第三者責任保險（基本保障） 保障你於施工時導致第三者身體受傷及 / 或第三者財物損毀而需負上之法律責任。

受保工程

此計劃只適用於下列工程：
室內家居裝修、翻新或維修工程及可能涉及相關的外牆工程包括使用棚架安裝、更換或維修冷氣機、外牆喉管、窗戶或晾衣架等（但不包括搭建、拆除或維修棚架）。
但合約期不得超過三個月及涉及外牆工程（如受保）金額，以不超過工程合約總金額的15% 為限。

不受保工程

- 此計劃並不適用於下列工程：
1. 任何有關招牌、霓虹燈、花籠或棚架工程
 2. 拆除違例建築物工程
 3. 專門或主要用於外牆工程
 4. 任何有關屋頂覆蓋及或牆身覆蓋工程
 5. 任何於四十年樓齡以上的樓宇施工

免費額外保障

保障項目	承保範圍
1. 保養期保障	保障你於保養期內進行保養工程時導致的法律責任。保養期最長為工程實際完工日或合約屆滿日起計三個月，以較早者為準。
2. 委託人財物損毀保障	保障承建商於施工時，損毀裝修單位內屬於業主或租戶的財物，最高賠償額達 2,000,000 港元。
3. 廢物清理費用 （如投保第一部份工程物料損毀保障）	保障意外發生後清理廢物所需的費用，最高賠償額為工程合約總金額的 5%。
4. 工程合約升值保障 （如投保第一部份工程物料損毀保障）	裝修報價與最終工程造價如有差距，工程保障將與工程物料損失保障免費提升，最高達 10%。

保費表

工程總金額 不超過 (港元)	第三者責任保障 最高賠償額 (港元)	工程不涉及外部工程或棚架之工序		工程涉及外部工程或棚架之工序 [#]	
		第一及 第二部份	第二部份	第一及 第二部份	第二部份
150,000	5,000,000	1,200	1,000	1,800	1,500
	10,000,000	1,700	1,500	2,500	2,200
300,000	5,000,000	1,500	1,200	2,500	1,800
	10,000,000	2,100	1,800	3,000	2,500
500,000	5,000,000	2,000	1,500	2,800	2,100
	10,000,000	2,600	2,100	3,500	2,800

[#] 只涉及合約成本等外部工程不超過合約總金額的 15%
以上保費並未包括保費徵費

保費徵費表

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

保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，請瀏覽 www.fwd.com.hk 或致電：(852) 3123 3123。

自負金額

工程總金額不超過	第一部份 工程物料損毀保障 每一事故	第二部份 第三者責任保險 每一事故
150,000 港元	5,000 港元	● 因水浸導致第三者財物損失，自負金額為 10,000 港元或該損失之 10%，以較高者為準。
300,000 港元	10,000 港元	● 其他原因導致第三者財物損失，自負金額為 10,000 港元。
500,000 港元	15,000 港元	● 委託人財物損失，自負金額為 10,000 港元或該損失之 10%，以較高者為準。

主要不保事項

1. 設計、圖則或規格上的錯誤、缺陷、錯失、遺漏或不合規格
2. 物料或手工缺陷
3. 市場價值的損失、償付損失、罰款、履約保證或相應引致的損失
4. 自然損耗磨損及折舊、生鏽、發霉或物件逐漸變質
5. 對工人、自僱人士或獨自經營者或其家屬因工程合約期間施工時的身體受傷及引致的法律責任
6. 戰爭、輻射及恐怖主義活動
7. 因石棉引致之責任

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。

Home Decoration Insurance Application Form 家居裝修保險投保書

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 Proposer 投保人資料

Name of Proposer 投保人姓名 (Owner / Tenant) as Principal (業主 / 租戶) 為委託人			HKID Card No. 香港身份證號碼 ()
<div><input type="checkbox"/> Mr.先生 <input type="checkbox"/> Ms.女士 <input type="checkbox"/> Mrs.太太 <input type="checkbox"/> Miss小姐</div>			
Occupation職業	Contact No. 聯絡電話	Date of Birth 出生日期 ____/____/____ DD日 MM月 YYYY年	Email Address 電郵地址
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			Name of Contractor, if Contractor's Liability is required 如附加工程承建商責任,請提供承建商名稱

(II) Period of Insurance / Contract Details 保單有效日期 / 工程資料

Policy Effective Date* 保單生效日期*

From由: ____/____/____ for 3 months plus 3 months maintenance period 起為期三個月另加三個月保養期
DD日 MM月 YYYY年

(maintenance period is up to a maximum period of 3 months after actual completion of the contract works or the expiry of contract period whichever is the earlier.)
(保養期最長為工程實際完工自或合約屆滿日起計三個月, 以較早者為準。)

*Policy effective date is subject to the company's underwriting acceptance and applies before the works commencement date.
*保單生效日期以本公司審核為準並於工程開始前投保。

Location of Contract Work** (if different from Correspondence Address)
工程地點** (如與通訊地址不同)

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

**Age of building shall not exceed 40 years.
**樓齡以不超過四十年為限。

(III) Cover Required / Insurance Premium 投保項目 / 保險費用

Total Contract Sum Not exceeding 工程總額不超過 (港元)	Liability to Third Parties Limit of Indemnity 第三者責任保障最高賠償額 (港元)	Contract not involves exterior work/ work on scaffolding 工程不涉及外部工程或棚架之工序 (港元) (excluding insurance levy) (不包括保費徵費)		Contract involves exterior works/ work on scaffolding* 工程涉及外部工程或棚架之工序* (港元) (excluding insurance levy) (不包括保費徵費)	
		Section 1 & 2 第一及第二部份	Section 2 第二部份	Section 1 & 2 第一及第二部份	Section 2 第二部份
HK\$150,000	HK\$5,000,000	<input type="checkbox"/> HK\$1,200	<input type="checkbox"/> HK\$1,000	<input type="checkbox"/> HK\$1,800	<input type="checkbox"/> HK\$1,500
	HK\$10,000,000	<input type="checkbox"/> HK\$1,700	<input type="checkbox"/> HK\$1,500	<input type="checkbox"/> HK\$2,500	<input type="checkbox"/> HK\$2,200
HK\$300,000	HK\$5,000,000	<input type="checkbox"/> HK\$1,500	<input type="checkbox"/> HK\$1,200	<input type="checkbox"/> HK\$2,500	<input type="checkbox"/> HK\$1,800
	HK\$10,000,000	<input type="checkbox"/> HK\$2,100	<input type="checkbox"/> HK\$1,800	<input type="checkbox"/> HK\$3,000	<input type="checkbox"/> HK\$2,500
HK\$500,000	HK\$5,000,000	<input type="checkbox"/> HK\$2,000	<input type="checkbox"/> HK\$1,500	<input type="checkbox"/> HK\$2,800	<input type="checkbox"/> HK\$2,100
	HK\$10,000,000	<input type="checkbox"/> HK\$2,600	<input type="checkbox"/> HK\$2,100	<input type="checkbox"/> HK\$3,500	<input type="checkbox"/> HK\$2,800

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

If Contract involves exterior work or work on scaffolding, please specify.*
如工程涉及外部工作或棚架之工序, 請詳述。*

* Only covers Contract that the cost of such exterior work not exceeding 15% of Total Contract Sum
* 只涉及合約成本等外部工程不超過合約總金額的 15%

Premium is non-refundable once the cover is bound.
保險單一經生效, 保費概不退還。

(IV) 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。

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編匯額外的個人資料。本公司不時收集、製作及編匯的所有個人資料，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(ii)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 / 我們的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。
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. 本申請表格的中英文版本如有差異，以英文版為準。

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。