

Overseas StudyCare Insurance

海外留學保險



服務熱線 Call our hotline: 3123 3123

Overseas StudyCare Insurance

海外留學保險

Overseas StudyCare provides you or your children with comprehensive protection while studying in foreign countries. Included is coverage for Medical Expenses, Worldwide Emergency Services, Personal Accident, Major Burns, Personal Liability, Cancellation and Curtailment of Trip and Education Fund.

Overseas StudyCare 海外留學保險提供全面保障，讓您或您的子女無憂享受世界各地的學習旅程。計劃包括海外醫療、全球緊急支援服務、人身意外、嚴重燒傷、個人責任、取消及縮短行程、教育基金等保障。

PRODUCT HIGHLIGHTS

產品特點

Top-up In-Patient Medical Expenses providing extra benefits on top of your other medical policy, up to HK\$2,000,000.

特設備用住院醫療保障，就您現有的醫療保險提供額外的保障，最高可達港幣\$2,000,000。



Education Fund to provide for unpaid Tuition Fees if tragedy strikes your family.

教育基金保障因不幸喪失摯親而未能繳付之學費。



Compassionate Visit and Death Compensation for a kidnapping incident.

就綁架事故提供恩恤探望及身故賠償。



Cover for leisure and amateur sports activities (with altitude limit not over 5,000 meters above sea-level or depth not greater than 30 meters below sea-level) during your study including winter sports, bungee jumping, hiking, rock climbing, horse riding, scuba diving and other water sports.

保障您在學習旅程中的休閒和業餘體育運動，包括冬季運動、蹦極、登山、攀岩、騎馬、潛水等水上運動（不超過海拔5,000米或不超過水深30米）。



Cover for personal accident and medical related claims caused by an act of terrorism.

保障因恐怖主義活動而引起的個人意外及醫療相關的索償。



Covers your Overseas Study from secondary school to life-long education.

保障期可由中等教育延伸至終身教育。



Worldwide cover for Medical and Personal Accident benefits.

醫療及個人意外保障更延伸至全球。



24 hours Worldwide Emergency Assistance Services.

全球24小時免費緊急支援服務。



Coverage

Cover	Benefits	Maximum Limit (HK\$)	
		Plan A	Plan B
1. Medical Expenses	<p>a) Medical Expenses - the cost of qualified medical treatment, surgery and hospitalisation arising from a sickness or accidental injury.</p> <p>b) Follow-up Expenses - medical, hospital and treatment expenses reasonably incurred within 90 days of the Insured Student's return to the country of residence up to HK\$100,000 (Including Chinese medical practitioner in Hong Kong up to HK\$3,000 with maximum daily limit per visit HK\$200).</p>	\$1,000,000	\$500,000
2. Top up In-Patient Medical Expenses	Additional medical insurance cover for inpatient medical expenses, where you have another medical benefits policy which covers the same expenses, up to 2 times the cover provided under that other policy, or HK\$2,000,000 (whichever is the lesser).	Up to \$2,000,000	N/A
3. Worldwide Emergency Assistance Services	a) Remittance of Hospital Admission Guarantee Deposits - for hospital admittance fees on behalf of the Insured Student.	\$40,000	\$40,000
	b) Emergency Medical Evacuation and Repatriation - to the nearest facility capable of providing adequate medical care and to repatriate back to Hong Kong if the physician determines that it is necessary.	Included	Included
	c) Repatriation of Mortal Remains - transportation charges for repatriation of the mortal remains to Hong Kong.	\$40,000	\$15,000
	d) Compassionate Visit and Hotel Accommodation - up to 2 immediate family members, includes travelling cost to join the Insured Student where the Insured Student is confined in hospital for more than 3 days. (Accommodations HK\$1,200 per night up to 5 consecutive days)	\$40,000	\$15,000
	e) Convalescence Expenses - Intl.SOS will arrange additional hotel expenses incurred in relation to an incident which requires medical evacuation and repatriation. (Accommodations HK\$1,200 per night up to 5 consecutive days)	\$6,000	\$6,000
	f) Unexpected Return in the Event of the Death of a Close Relative - return economy class airfare for unexpected return to Hong Kong following the death of a close relative.	\$40,000	\$15,000
	g) Additional Costs of Travel - Intl.SOS will arrange for an economy class airfare for the Insured Student to return Hong Kong due to a serious medical condition.	\$40,000	\$15,000
4. Personal Accident	h) Other Assistance - including telephone medical advice, emergency travel service assistance or legal referral.	Included	Included
	Worldwide Emergency Services are arranged by International SOS Assistance (HK) Limited.		
	a) Personal Accident - Accidental death / permanent total disablement / total and permanent loss of sight in one or both eyes / loss by physical severance or permanent and total loss of use of one or more limbs.	\$500,000	\$250,000
	b) Double Indemnity - Accidental Death Benefits will be doubled up for: - a fare paying passenger on a public conveyance which was involved in an accident - an innocent bystander in a gun battle between the police and another person(s) - a fire within a residential building (Limit for this benefit for children under 18 years old)	\$250,000 \$1,000,000	\$250,000 \$500,000
	c) Major Burns - Suffering of Third Degree Burns with burnt areas equal to or greater than 5% of head or 10% of total body surface area. (Apply either a or b compensation only)	\$500,000 \$200,000	\$500,000 \$100,000
5. Cancellation Charge	Reimbursement of irrecoverable prepaid study costs and airfares in the event of death, serious sickness or injury of the Insured Student, immediate family members of the Insured Student, witness summons, jury service, compulsory quarantine of the Insured Student, natural disaster, unexpected outbreak of infectious diseases at destination; industrial action involving a Public Conveyance, riot/civil commotion at the destination, serious damage to the Insured Student's principal home in Hong Kong arising from fire or flooding within 10 days from the departure date or Black Outbound Travel Alert for the destination in effect 7 days before the departure date.	\$30,000	N/A

6. Curtailment of Trip	Irrecoverable unused portion of prepaid transport or accommodation charges, pre-paid tuition fees and additional public transportation expenses incurred to return to Hong Kong as a direct result of death, serious injury/sickness of the Insured Student or immediate family member, or of the hijack of transport arranged by a travel agency, adverse weather conditions, natural disaster, or unexpected outbreak of infectious diseases; industrial action involving a Public Conveyance, riot/civil commotion at the destination that prevents the Insured Student from continuing the journey or Black Outbound Travel Alert for the destination is in effect during the study.	\$30,000	N/A
7. Kidnapping	a) Compassionate Visit and Hotel Accommodation - Provided to up to 2 close relatives of the Insured Student, including travelling costs to the location of the educational institution where the Insured Student was kidnapped. (Accommodations up to HK\$1,200 per person per night for 5 consecutive days)	\$40,000	N/A
	b) Compassionate Death Benefit - compensation for the Accidental Death of Insured Student from injury inflicted during the kidnapping incident.	\$250,000	
8. Education Fund	Payment of unpaid tuition fees in the event of the death of the parent or legal guardian of the Insured Student, where the Insured Student is an unmarried full time student under 23 years old.	\$350,000	\$200,000
9. Travel Delay	Reimbursement for costs incurred due to delay or postponement of public conveyance as a result of adverse weather condition, industrial action, hijack, technical or other mechanical derangement of the public conveyance. The Insured Student will be reimbursed one of the following benefits:		
	a) Cash allowance - In the event of travel delay exceeding 6 hours, the Insured Student will be indemnified at HK\$300 for each full 6-hour period delay; or b) Additional transport expenses - necessarily incurred and the Insured Student has to arrange a different method of public transport or different route as the result of the cancellation of the transportation previously confirmed for the travel delay over 6 hours	\$2,500 \$10,000	\$600 \$2,500
10. Baggage	Loss, physical breakage or damage directly resulting from accident, theft, robbery, burglary, or mishandling by carriers to the Insured Student's baggage or personal property (Personal property does not include mobile phones, pagers, handheld portable telecommunication equipment, or other computer equipment, except lap top computers).	\$20,000	\$10,000
	a) Limit for each item, pair or set b) Limit for lap-top computer	\$3,000 \$10,000	\$3,000 \$5,000
11. Personal Liability	Indemnity against third party legal liability arising as a result of accidental injury or loss or damage to third party's property during the Period of Insurance. (This benefit does not apply to liability arising from the use or hire of motor vehicle.)	\$1,500,000	\$750,000

Major Exclusions

- War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
- Nuclear hazards.
- Acts of Terrorism (except that this exclusion does not apply to the Medical Expenses Benefit, Worldwide Emergency Assistance Services, Personal Accident Benefit, Cancellation Charge Benefit, Curtailment of Trip Benefit and Travel Delay).
- Pre-existing condition, congenital and hereditary condition.
- Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal diseases, the use of alcohol or drugs other than those prescribed by a qualified registered physician, dental treatment (unless resulting from accidental bodily injury to sound and natural teeth).
- Any kind of racing (including as a passenger or other occupant), other than foot races and sports competition or any sports or games in a professional capacity or where the Insured Student would or could earn income or remuneration from engaging in such sport.
- Any activities in the air unless an Insured Student is (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in such activity where the maneuver or navigation of such activity is managed and controlled by another licensed person and the provider of such activity must be authorised by the relevant local authority.
- The Insured Student being a crew member or an operator of any air carrier; engaging in offshore activities including commercial diving, oil rigging, mining or aerial photography; handling of explosives, being a site worker or rendering armed force services. (This exclusion does not apply if the Insured Student was engaged in one of the above occupation as a compulsory requirement of his/her course of study.)
- Losses not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
- Personal liabilities arising from use or operation of vehicles, aircraft, watercraft.
- Any illegal or unlawful act.

保障範圍

保障項目	承保範圍	最高保障金額 (港幣)	
		計劃 A	計劃 B
1. 醫療費用	a) 醫療費用 - 因生病或意外受傷所引致的合資格醫療診治、手術及住院費用。 b) 覆診費用 - 受保學生返回居住國家後九十日內因醫療、住院及治療衍生之合理費用，最高可達港幣 \$100,000 (包括於香港接受中醫治療，每日每次上限為港幣 \$200，最高賠償額為港幣 \$3,000)。	\$1,000,000	\$500,000
2. 備用住院醫療保障	為受保學生所持有並涵蓋相同開支的住院醫療保險提供額外的保障，最高可達該住院醫療保險之雙倍保額，或港幣 \$2,000,000 (以較少者為準)。	上限 \$2,000,000	不適用
3. 全球緊急支援服務	a) 匯寄入院保證按金 - 代受保學生支付入院費用。 b) 緊急醫療撤離及遣返 - 將受保學生緊急運送至就近有足夠醫療設備的醫療中心及在醫療人員認為必須的情況下，將受保學生送返香港治療。 c) 運送遺體 / 骨灰返回香港 - 將遺體或骨灰運返香港之費用。 d) 恩恤探望及酒店住宿 - 最多兩名直系親屬，包括前往探望受保學生的交通費用，但受保學生必須住院多於 3 天。(住宿最長為連續 5 天及費用上限為每晚港幣 \$1,200) e) 復康住宿費用 - 國際 SOS 將為受保學生因事故而需接受緊急醫療運送和撤離所衍生之額外酒店費用作出安排。(住宿最長為連續 5 天及費用上限為每晚港幣 \$1,200) f) 因至親身故而須返港 - 因至親身故而返港的來回經濟客艙機票費用。 g) 額外交通費用 - 國際 SOS 會為病情危重的受保學生安排非經濟客艙機票返港。 h) 其他援助 - 包括電話醫療諮詢，緊急旅遊支援服務或法律團體轉介。 全球緊急支援服務由國際 (SOS) 救援中心提供。	\$40,000 已包括 \$40,000 \$40,000 \$6,000 \$40,000 \$40,000 已包括	\$40,000 已包括 \$15,000 \$15,000 \$6,000 \$15,000 \$15,000 已包括
4. 人身意外	a) 意外死亡 / 永久完全傷殘 / 單目或雙目視力完全及永久喪失 / 單肢或四肢截斷或永久及完全喪失功能。 (18歲以下兒童之賠償限額) b) 雙倍賠償 - 雙倍意外身故保障賠償： - 作為付費乘客因其搭乘的公共交通工具遇上意外而身故 - 作為無辜的旁觀者在警察與他人的槍戰中身亡 - 因住宅大廈內發生火災而身亡 (18歲以下兒童之賠償限額) c) 嚴重燒傷 - 受保學生於旅程期間遭受三級程度燒傷且燒傷部分達其頭部表面積的 5% 或以上或其身體總表面積的 10% 或以上。 (只可選擇 a 項或 b 項作為賠償)	\$500,000 \$250,000 \$1,000,000 \$500,000 \$200,000	\$250,000 \$250,000 \$500,000 \$500,000 \$100,000
5. 旅程取消	若因受保學生或其直系親屬身亡、遭遇嚴重疾病或身體損傷、或受保學生須出庭作證、出任陪審團、被強制隔離、或目的地發生天然災害、突然爆發廣泛性傳染病、發生牽涉公共交通的工業行動、暴動或內亂、或於出發前 10 天受保學生的住宅受到水災或火災嚴重損毀或出發前 7 天政府向目的地發出黑色外遊警示以致受保學生未能如期出發，就其不獲退回之預繳的學費及機票費用提供賠償。	\$30,000	不適用
6. 旅程縮短	若因受保學生或其直系親屬身故、遭遇嚴重損傷 / 疾病、或受保學生所乘搭由旅行社安排之交通工具被擄劫、或因惡劣天氣、天然災害、突然爆發廣泛性傳染病、或目的地發生牽涉公共交通的工業行動、暴動或內亂以致受保學生未能繼續行程、或在留學期間政府向目的地發出黑色外遊警示，就受保學生不獲退回之未用交通及住宿費用、預繳的學費及返回香港之額外交通費用提供賠償。	\$30,000	不適用
7. 綁架	a) 恩恤探望及酒店住宿 - 若受保學生不幸遭綁架，為最多兩名直系親屬提供酒店住宿及包括前往學校位置的交通費。(住宿最長為連續 5 天及費用每人每晚上限為港幣 \$1,200) b) 恩恤死亡賠償 - 為受保學生因遭綁架受傷而意外身故提供死亡賠償。	\$40,000 \$250,000	不適用

8. 教育基金	若受保學生的父母或合法監護人不幸身故，為未滿 23 歲的未婚及正接受全日制教育的受保學生支付欠繳的學費。	\$350,000	\$200,000
9. 旅程延誤	賠償旅程中乘搭公共交通工具期間因惡劣天氣、工業行動、該公共交通工具被擄劫，出現技術性或其他機械性失常而引起延誤所導致的費用。受保學生可選擇以下一項作為賠償： a) 現金津貼 - 如旅程延誤超過 6 小時，受保學生可就每 6 小時的延誤獲得港幣 \$300 賠償；或 b) 額外交通費用 - 如旅程延誤超過 6 小時，賠償受保學生因原有交通安排取消而必須安排不同的公共交通工具或不同的路線所導致之額外交通費用。	\$2,500 \$10,000	\$600 \$2,500
10. 行李	因意外、盜竊、搶劫、爆竊、運輸人員不當處理使受保學生的行李或個人物品受到損壞、損壞或損害 (個人物品不包括手提電話、傳呼機、手提便攜式通訊器材、電腦器材 (手提電腦除外)) a) 每件 / 對 / 套最高賠償限額 b) 手提電腦最高賠償限額	\$20,000 \$3,000 \$10,000	\$10,000 \$3,000 \$5,000
11. 人身責任	為於受保期間因意外導致第三者身體受傷或財物受損而引起的第三者法律責任提供保障。 (使用或租用汽車引起的責任不在受保範圍之列)	\$1,500,000	\$750,000

主要不受保項目

- 戰爭 (不論已宣戰與否)、內戰、外敵行動、叛亂、軍事或暴動行動。
- 核風險。
- 恐怖主義 (此保障計劃所承保的醫療費用、全球緊急支援服務、人身意外、旅程取消、旅程縮短及旅程延誤項目除外)。
- 投保前已存在之傷疾、先天及遺傳性疾病。
- 自殺、企圖自殺、蓄意自我傷害、神經錯亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由註冊醫生處方的藥物、牙齒護理 (因意外導致健全的牙齒受損除外)。
- 競賽 (從步行進行的比賽除外) 或任何職業性質的運動或受保學生可能或可以賺取收入或報酬的運動。
- 任何空中活動，除非受保學生 (i) 以付費乘客身份乘搭認可及持牌航空公司的航機，或 (ii) 所參與之活動是由另一位持牌人士帶領下負責操縱及航行，而該活動的舉辦者亦獲當地有關當局授權。
- 受保學生出任為任何空中載客工具的機務人員或操作員；從事離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品、地盤工人、或出任軍隊服務。(如受保學生參與上述任何一項工作乃課程必須的規定者除外)
- 任何損失未能於 24 小時內向有關機構報告 (例如：航空公司、警署) 及未能提供由相關機構證實的報告。
- 因使用汽車、飛機或船隻所引起的責任。
- 任何非法或不合法的行為。

Annual Premium (HK\$) 全年保費價目表 (港幣)	Territorial Limit 保障地域範圍	Plan 計劃 A	Plan 計劃 B
Comprehensive Medical Overseas StudyCare (Benefits 1 – 11 are included) 綜合醫療海外留學保障 (包括保障項目 1 - 11 項)	Worldwide 全球保障	\$8,000	\$5,000
Standard Overseas StudyCare (Benefits 3 – 11 are included) 基本海外留學保障 (包括保障項目 3 - 11 項)	Asia Countries 亞洲地區	\$5,500	\$3,500
	Worldwide 全球保障	\$3,500	\$2,000

* The Policy is valid for 1 year and the Effective Date must be same as or before the Insured Student's Departure Date from Hong Kong.

* 此保單有效期為 1 年，而保單生效日期必須為受保人離港當日或之前。
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.

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

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

注意

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

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 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(i) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
 11. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
 12. Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at the address above. Should you have any queries, please do not hesitate to call our Customer Service Hotline on 3123 3123.
 13. In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
 14. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

收集個人資料聲明

- 閣下需要不時向富衛保險有限公司（「本公司」）或本公司的代理及代表就本公司的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
- 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
- 「閣下的個人資料」亦包括由閣下提供有關閣下的受養人、受益人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。
- 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
- 閣下的個人資料可能用於以下用途：
 - 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品；
 - 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶；
 - 發展保險及其他金融服務及產品；
 - 發展及維持本公司信貸及風險之相關模型；
 - 處理付款指示；
 - 釐訂任何欠付閣下或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
 - 行使與本公司的服務及／或產品有關的任何權利；
 - 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及／或身份核証；
 - 用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索，包括作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索以及偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的；
 - 進行保單審閱及需求分析（不論是否定期進行）；
 - 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構（包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動）或向任何獨立監管或行業團體（如保險業聯會或協會等）作出披露；
 - 作本公司或本集團的任何成員的統計或精算研究；及
 - 履行與上文第(i)至(xii)段直接有關的其他用途。
- 閣下的個人資料將被保密但為達成上文第5段列出的用途，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方共同使用：
 - 本集團的其他成員；
 - 任何因本公司業務而聘用之經營保險相關及／或再保險相關業務之人士或公司；
 - 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、整合保險業申索和承保資料的組織、防欺詐組織、其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指定的其他人土）、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）、法律顧問及／或其他專業顧問；
 - 任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及／或
 - 任何本公司或本集團的其他成員負有責任或需要或預期要根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）作出披露的官員、規管者、部門、執法代理或其他人士（不論在香港境內或境外）。
- 閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。
- 本公司只可在閣下作出書面同意或不反對的情況下 (i) 使用閣下的個人資料作直接促銷用途，或 (ii) 將閣下的個人資料提供予其他人士或公司作其直接促銷用途。

- 就直接促銷而言，本公司擬：
 - 使用本公司不時持有的閣下姓名、聯絡資料（例如：電話號碼、電郵地址、郵寄地址）、性別、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；銷售本公司、本集團其他成員及／或本公司之業務夥伴（即以下產品及服務的供應商）不時提供的下列服務及產品：
 - 保險服務及產品；
 - 財富管理服務及產品；
 - 退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品；
 - 健康檢查及健康服務及產品；
 - 媒體、娛樂及電信服務；
 - 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
 - 為慈善及／或非牟利用途的捐款及捐贈。
 - 將閣下的姓名及聯絡資料（例如：電話號碼、電郵地址、郵寄地址）、性別、服務及產品組合資料、財務背景及人口統計資料提供予富衛人壽保險（百慕達）有限公司及本集團任何成員及／或本公司之業務夥伴，讓其用於直接促銷上文第9(i)段所載的服務或產品（如為業務夥伴，則包括作金錢或其他商業利益）。

本公司有意向閣下送交推廣訊息或資料及根據上述第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，閣下可於任何時間致函本公司的資料保護主任並將函件郵寄至以下地址，藉以行使閣下不同意此項安排的權利：

富衛保險有限公司
香港德輔道中308號
富衛金融中心8樓

- 為達成上文第5及第9段所列出的目的，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與上文第6及第9(ii)段所列的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料（私隱）條例》大致相同或用作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 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，其個人資料將會轉介予本公司作辦理本申請之用，亦已獲通知其在個人資料(私隱)條例下所享有的權利。
- 本人 / 我們已閱讀、明白及接受收集個人資料聲明。

本公司有意向閣下送交推廣訊息或資料及根據收集個人資料聲明第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，請在以下有關方格內加上剔(√)號。

拒絕接收推廣訊息或資料及本公司擬對本人的個人資料的使用

如申請人有保險經紀：

本人 / 我們明白、確知及同意，本公司會就本人 / 我們購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責替本人 / 我們安排有關保單的獲授權保險經紀支付佣金。(如適用)假如申請人為法人團體，本人 / 我們為代表申請人簽署的獲授權人員並向本公司確認本人 / 我們已獲該法人團體授權。

本人 / 我們亦明白本公司必須取得申請人的上述同意，才可以處理其保險申請。

Signature of Applicant / Individual to whom the PICS is given

申請人 / 獲發收集個人資料聲明人士簽署 _____

Name of Agent / Broker / Technical Representative

代理人 / 經紀 / 業務代表 _____

Date (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	產品包括個人壽保險、醫療及疾症保障計劃、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。