

智駕享受

Smart Driving



智駕保汽車保險
MotorSmart Insurance

敢 至係人生

fwd.com.hk

24小時服務熱線 3123 3123

FWD
富衛



MotorSmart Insurance

Enjoy pure driving pleasure knowing your precious ride is covered by our MotorSmart Insurance plan. It protects you against motor driving legal liability with our Third Party Cover, as well as covers loss or damage to your vehicle with our Comprehensive Cover. We have three plans to meet your needs.

MotorSmart Insurance Benefits

Basic Benefits

Coverage	Comprehensive Gold	Comprehensive Silver	Third Party
a. Third Party Bodily Injury	Limit : HK\$100,000,000	Limit : HK\$100,000,000	Limit : HK\$100,000,000
b. Third Party Property Damage	Limit : HK\$3,000,000	Limit : HK\$2,000,000	Limit : HK\$2,000,000
c. Own Damage to Your Vehicle	√	√	X
d. Medical Expenses	√	√	X
e. No Claim Discount Protection	√	X	X
f. "New for Old" Replacement Vehicle	√	X	X
g. Windscreen Excess Waiver	√	X	X
h. Claims Recovery Advisory Services	√	X	X
i. Alternative Vehicle	√	X	X
j. Emergency Roadside Assistance	√	X	X
k. Emergency Towing Assistance	√	X	X
l. Theft of Mobile Phone	√	X	X

Free Additional Benefit

FWD Drivamatics NCD Protector

You are automatically eligible for the FWD Drivamatics NCD Protector¹ if your current NCD when purchasing or renewing a Comprehensive (Gold or Silver) MotorSmart policy reaches a minimum of 40%. As long as you are continuously insured by FWD, your total average score of the FWD Drivamatics app is 86² or above upon policy renewal and you have a 40%, 50% or 60% NCD, this will be protected regardless of the number of claims you make against your policy as the driver at the time of the event.

¹Eligibility for the FWD Drivamatics NCD Protector does not mean that FWD will accept or offer renewal terms, or that FWD may not change the terms of any renewal. The FWD Drivamatics NCD Protector will be lost if your motor vehicle is involved in an accident and you are not the driver at the time of the event.

²The FWD Drivamatics score needs to be calculated from at least 300 km, 20 journeys and 10 hours of driving.

Optional Additional Benefits

"Spend a little more to Get More"

Coverage	Comprehensive Gold	Comprehensive Silver	Third Party
m. Personal Accident for Named Driver	√	√	√
n. Increase of Third Party Property Damage limit to HK\$5,000,000	√	√	√

a. Third Party Bodily Injury

To protect you against legal liability for damages consequent upon accidental death or bodily injury to third parties arising out of the use of your motor vehicle.

b. Third Party Property Damage

To protect you against legal liability for damages consequent upon accidental loss of or damage to the property of third parties arising out of the use of your motor vehicle.

c. Own Damage to Your Vehicle

To protect you against loss of or damage to the motor vehicle resulting from any causes, such as collision, fire, theft and other accidental losses.

d. Medical Expenses

Cover the reasonable medical expenses if you/insured driver/your passenger sustain bodily injury from an accident to the motor vehicle. Limit : HK\$2,000 any one Event.

e. No Claim Discount Protection

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

f. "New for Old" Replacement Vehicle

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

g. Windscreen Excess Waiver

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

h. Claims Recovery Advisory Services

In the event of the adjusted claim being under the Claims Excesses, the Company at the Insured's request will assist in pursuing the claim against the third party.

i. Alternative Vehicle

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

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

j. Emergency Roadside Assistance

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

k. Emergency Towing Assistance

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

l. Theft of Mobile Phone

In the event of the theft of a Mobile Phone from the Motor Car, the Company shall indemnify the Insured for 70% of the cost of replacing the Mobile Phone with a new mobile phone of the same model and specifications. The Company's liability shall not exceed HK\$ 3,000 any one Event.

m. Personal Accident for Named Driver

Personal Accident Cover to the named driver who suffered a car accident when driving the motor vehicle within 12 months of the accident, the Company will pay HK\$500,000 with just additional premium of HK\$100.

n. Increase of Third Party Property Damage limit to HK\$5,000,000

The limit of Third Party Property Damage is increased to HK\$5,000,000 with additional premium HK\$309 only. (Inclusive of MIB)

Items i, j, k are arranged by International SOS Assistance (HK) Limited.

FWD Drivamatics

FWD Drivamatics app rewards you for improving your driving skills, bringing you a brand new driving experience!

Enhancing your driving skills

Equipped with an intelligent identification system, FWD Drivamatics can detect your driving pattern upon completing the requirements – driving for at least 300 km, 20 journeys and 10 hours of driving. Based on the data, the system will assess your driver performance level by taking into accounts your skills in speed control , brake control, level of attention, turning skills and stable driving etc. through intelligent and sophisticated calculation, enabling you to master your driving techniques easily.

Connecting with your friends

You can connect FWD Drivamatics to social platforms and set up a driver ranking with your friends, competing with each other to take your driving experience to a whole new level!

Winning your MotorSmart Award

When you work to upgrade your driving performance level, you have the opportunity to earn a cash rebate up to 30%*!

*The cash rebate will be calculated based on the premium paid, driving score and travel distance in MotorSmart during the policy year, and payable after expiry. If you have filed any claims during the insured period, you will not be entitled to the cash rebate.

Download FWD Drivamatics app now to earn your score, enjoying extraordinary fun brought to you by safe driving!

Notes

FWD Drivamatics app and MotorSmart Award are subject to the relevant terms and conditions.

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.

智駕保汽車保險

富衛智駕保汽車保險計劃讓您每一段駕駛旅程加倍安心自信。計劃可保障車主駕駛時若遇上交通意外而導致的第三者之法律責任，與此同時，選擇投保綜合保險更可保障閣下受保車輛遭盜竊或損毀所引致之損失。此保險提供三種計劃以迎合您的需要。

智駕保汽車保險保障表

基本保障

保障範圍	綜合保險(金)	綜合保險(銀)	第三者保險
a. 第三者人身傷亡	限額 HK\$100,000,000	限額 HK\$100,000,000	限額 HK\$100,000,000
b. 第三者財物損毀	限額 HK\$3,000,000	限額 HK\$2,000,000	限額 HK\$2,000,000
c. 車輛損毀	√	√	X
d. 醫療費用	√	√	X
e. 無索償折扣保障	√	X	X
f. 「新換舊」賠償保障	√	X	X
g. 擋風玻璃豁免“墊底費”	√	X	X
h. 追討第三者責任諮詢服務	√	X	X
i. 後備車輛服務	√	X	X
j. 路邊緊急維修服務	√	X	X
k. 緊急拖車服務	√	X	X
l. 流動電話盜竊	√	X	X

免費額外權益

富衛智駕無索償折扣保障

當您購買或續保綜合保險（金或銀）保單時的無索償折扣（NCD）達到最少40%，便會自動合資格獲得富衛智駕無索償折扣保障¹。只要您繼續受保於富衛，在保單續保時，於富衛智駕手機程式的總平均分數目達到86²分以上而您擁有40%、50%或60% NCD，並且在發生事故時的身份為駕駛者，無論您索償次數多少，您的無索償折扣將不會受影響。

¹合資格享有富衛智駕無索償折扣保障並不代表富衛將會接受或提供續保條款，或富衛不會更改任何續保條款。如您的車輛牽涉一宗意外，而您在意外發生時並不是駕駛者，您將會喪失富衛智駕無索償折扣保障。

²富衛智駕手機程式的總平均分數需來自於至少300公里、20次旅程及10小時的駕駛。

自選額外保障【花費多一點，保障更周全】

保障範圍	綜合保險(金)	綜合保險(銀)	第三者保險
m. 記名駕駛者意外保障	√	√	√
n. 增加第三者財物損毀保障額至港幣五百萬元	√	√	√

a. 第三者人身傷亡

保障閣下因任何人使用車輛時而引致第三者傷亡所須承擔法律上之賠償責任。

b. 第三者財物損毀

保障閣下因任何人使用車輛時而引致第三者財物損毀所須承擔法律上之賠償責任。

c. 車輛損毀

為閣下提供因任何原因(例如: 碰撞、火災、盜竊及各種意外事故所致的損失)而引致汽車損失或毀壞的保障。

d. 醫療費用

支付因交通意外導致閣下或受保駕駛人或乘客身體受傷的合理醫療費用。最高賠償金額：每次事故港幣2,000元。

e. 無索償折扣保障

不論索償的次數，只要一年內總索償金額不超過港幣60,000元或汽車估值的15%（以較低者為準），受保車主即可保留原有的無索償折扣（NCD）。續享保費優惠，節省開支。

f. 「新換舊」賠償保障

一般情況下，新車落地即會損失20%折舊率。「智駕保汽車保險」計劃會為車齡不超過一年的車輛提供十足賠償。該等車輛若失竊或因意外導致完全損毀，車主可獲同一品牌和型號的新車作為賠償，不扣減折舊，節省購回新車的可觀金額。

g. 擋風玻璃保障

汽車的擋風玻璃通常較易破損，車主卻往往因為要自負「墊底費」，及賠償後會被扣減無索償折扣（NCD），而寧願自掏腰包維修。「智駕保汽車保險」計劃提供高達港幣5,000元的擋風玻璃破爛賠償，不設「墊底費」，亦不必扣減無索償折扣（NCD）。

h. 追討第三者責任諮詢服務

若意外由第三者造成，按受保車主要求，富衛將會協助向第三者追討「墊底費」索償。

i. 後備車輛服務

如受保車輛被竊，於48小時內未能尋回或因意外後閣下座駕無法行駛及需要在車房內維修超過48小時，「智駕保汽車保險」計劃將為車主安排後備車輛，並支付租車費用，最高可達港幣5,000元。（每日限額港幣1,000元，閣下須自付每次租車費用的20%。）

拖車服務必須由本計劃的24小時援助服務安排。

j. 路邊緊急維修服務

若受保車輛於路上因交通意外、機械故障等事故而無法行駛，受保車主只需致電24小時熱線，緊急支援隊伍便會盡快安排現場搶修，讓你繼續安全上路。每次事故最高保障額為港幣2,000元。

k. 緊急拖車服務

若受保車輛無法於現場修妥，本計劃提供即時安排拖車服務至指定車房。此服務為閣下救急解困，節省金錢。每次事故最高保障額為港幣2,000元。

l. 流動電話盜竊

若閣下的流動電話在車內被偷竊，會獲得重購相同型號及規格新機價格的70%作為賠償。每次事故最高限額為港幣3,000元。

m. 記名駕駛者意外保障

記名駕駛者駕駛閣下的汽車發生意外時，於受傷十二個月內所引致的身體受傷可獲得人身意外保障。只需額外保費港幣100元，保障金額高達港幣五十萬元。

n. 增加第三者財物損毀保障額至港幣五百萬元

只需額外付出港幣309元(包括MIB)，第三者財物損毀保障額便可增加至港幣五百萬元。

項目i, j, k 由國際(SOS)救援中心提供。

FWD Drivamatics

富衛打造的富衛智駕流動應用程式，以獎賞鼓勵提升駕駛技術，帶來嶄新駕駛體驗！

提升您的駕駛技術

富衛智駕擁有高智能系統識別駕駛行為特徵，只需駕駛至少300公里、20次旅程及10小時，便可融入您的駕駛模式。根據數據，系統會透過速度控制、煞車技術、專注程度、轉彎技術及穩定駕駛等高智能精密計算，評定您的駕駛級數，讓您輕易掌握更好的駕駛技巧。

連繫您的好友

您可透過富衛智駕聯繫社交平台與好友進行互動，並設立排名榜，切磋駕駛技術，享受更高層次的駕駛樂趣！

贏取您的智駕禮遇

在您努力通過卓越技術賺取優秀駕駛評分的同時，更有機會獲得高達30%現金回贈*！

*有關現金回贈將根據您就智駕保於該保單年度的已繳保費作計算，駕駛評分及行駛距離，並將於該保單期滿後派發。如該保單有任何索償申請，將無法獲取現金回贈。

立即下載富衛智駕流動應用程式賺取優秀評分，體驗安全駕駛所帶來的非凡樂趣！

注意

富衛智駕手機應用程式及智駕禮遇受相關條款及細則約束。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。

MotorSmart Insurance Application Form 智駕保汽車保險投保書

Please complete all the following fields. 必須填寫以下各項。 Please complete in BLOCK LETTERS and tick where appropriate. 請以英文正楷填寫並於適當空格內加上「√」號。

(I) Details of Applicant and Named Driver(s) (申請人及駕駛人資料)

Full Name of Car Owner/1st Named Driver : (車主/第一記名駕駛人全名)		<input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Miss 小姐		HKID Card No. 香港身份證 :			
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							
Date of Birth (DD/MM/YY) 出生日期(日/月/年) :		Contact No. 聯絡電話 :		Email Address 電郵地址 :		Occupation 職業 :	

Additional Named Driver(s) 其他記名駕駛人

	Full Name 姓名 :	Occupation 職業 :	HKID Card No. 香港身份證 :	Date of Birth (DD/MM/YY) 出生日期(日/月/年) :	Driving Experience(year) 駕駛經驗(年):
2nd					
3rd					
4th					

(II) Cover Required 保險類別

Basic Plan 基本保障 :	<input type="checkbox"/> Comprehensive Gold 綜合保險(金)	<input type="checkbox"/> Comprehensive Silver 綜合保險(銀)	<input type="checkbox"/> Third Party 第三者保險
Optional Benefit 自選保障 :	<input type="checkbox"/> Personal Accident 個人意外	<input type="checkbox"/> Increase Limit of TPPD 增加第三者財物損毀保障額	
Period of Insurance Required 要求保單生效日期 :	_____ DD日 _____ MM月 _____ YY年 for one year 起一年		

(III) Car Details 投保汽車詳情

Registration No. 車牌號碼	Make & Model 汽車牌子及型號	Chassis No. 底盤號碼	Cubic Capacity (c.c.) 汽車容積
Year of Manufacture 製造年份	Type of Body 車型	Estimated Car Value 市價	Seating Capacity (Including Driver) 座位數量(連駕駛者)
Anti-Theft Alarm System 防盜系統 :	Hire Purchase Company (if any) 財務按揭 (如有):		

Please provide below information if entitled to a "No Claim Discount" 如有“無索償折扣優惠”，請提供以下資料：

No Claim Discount 無索償折扣	Name of previous Insurance Co 前保險公司名稱	Registration No. of previous Policy 前保單車牌號碼	Previous Insurance Expiry Date 前保單到期日	Previous Policy No. 前保單號碼
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(IV) Insurance Questionnaires 保險一般資料

1. In the last 5 years, have you or any driver been : 在過去五年內，所有駕駛者曾否： • Involved in any motor accident? 牽涉交通意外 • Involved in any prosecution pending? 觸犯交通條例被檢控 • Disqualified from driving? 被罰停牌 • Refused insurance or had it terminated? 被拒絕投保或中止保單	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2. Have you or any driver been incurred 12 driving-offence points within a period of 3 years? 在過去三年內，被扣超過12分	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
3. Will the car be used for commercial purpose or for hire or reward? 該車輛用於商業用途或租賃載貨用途	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

(V) Payment Method 付款方法 **

Type of Credit Card 信用卡種類 Visa MasterCard

Credit Card No. 信用卡號碼

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Cardholder's Name

持卡人姓名

Card Expiry Date 信用卡有效期至

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 MM月 / YYYY 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

FWD General Insurance Company Limited

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;
 - (ix) 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;
 - (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 adjustors, risk intelligence providers, claims investigators, 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, 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 to 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
1st 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.

富衛保險有限公司 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、解決和/或有關申索；
 - 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、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、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提供予本集團任何成員及/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1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進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。

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，我們建議你將有關資料(包括此投保書副本作紀錄)，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

Declaration

聲明

I/WE HEREBY DECLARE AND AGREE THAT:

- The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between the Company and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
- The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/We have paid the required premium.
- (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the Personal Data (Privacy) Ordinance.
- I/we have read, understood and accepted the PICS.

The Company intends to send you marketing communications or materials and use your Personal Data in accordance with paragraphs 8 & 9 of the PICS. If you do not agree to receive such marketing communications or the Company's intended use of your Personal Data, please tick below to exercise your right to opt-out.

- Opt-out marketing communications or materials and the Company's intended use of my personal data**

Where the Applicant(s) has/have an Insurance Broker:

I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. (If applicable) Where the applicant is a body corporate, I/We am/are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so.

I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人 / 我們，謹此聲明並同意：

- 於此申請表格內所提供的資料及細節均是準確無誤，真實及為事實之全部，並且是盡本人 / 我們所知及所信而作答的。本人 / 我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為本公司及本人 / 我們之保險合約之承保根據。本人 / 我們在此確認，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

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 Hong Kong - Corporate Overview

FWD Group spans Hong Kong, Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam & Japan. In Hong Kong, FWD offers life and medical insurance, general insurance, employee benefits, pensions and financial planning services. The life insurance and general insurance operating entities have been assigned strong financial strength ratings by international rating agencies. FWD is focused on creating fresh customer experiences, with easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer that changes the way people feel about insurance. Established in Asia in 2013, FWD is the insurance business of investment group, Pacific Century Group.

Our Solutions

A quality suite of savings, protection and investment solutions are offered to meet customers' evolving needs in different life stages. We continuously enhance our products and services to empower people to live life to the fullest with optimism and confidence.

Life and Medical Insurance	Products range from individual life insurance, medical and critical illness protection plans, savings plans, educational reserves for children, 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, property, travel, working holiday, overseas study, golf, marine cargo, pet, business pack, office, and more.
Employee Benefits	An array of insurance to protect and retain corporations' invaluable assets - employees. Products include group life (total and permanent disablement, accidental death and dismemberment benefits), group medical and group long-term disability income insurance.
Pensions	Customers of Mandatory Provident Fund (MPF) and Occupational Retirement Schemes have the access to a wide range of retirement savings and investment options, and enjoy personalised services of FWD's tied agents.
Financial Planning	Independent financial advisers help customers analyse their financial situations and propose tailored plans to build and boost customers' wealth and investment portfolios.

FWD has been providing customised services to 534,000 customers with over 730 staff in Hong Kong and Macau (as of 30 June 2017).

富衛香港 - 企業概覽

富衛集團業務遍佈香港、澳門、泰國、印尼、菲律賓、新加坡、越南及日本。在香港，富衛提供人壽及醫療保險、一般保險、僱員福利、退休金及財務策劃服務。人壽保險及一般保險營運機構均獲國際評級機構授予卓越的財務實力評級。富衛專注為客戶創造嶄新體驗，利用數碼科技，提供簡單易明的產品。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」的保險業務公司。

我們的保險服務

一系列儲蓄、保障及投資的保險方案照顧客戶於不同人生階段的需要。我們不斷優化產品組合及服務，希望賦予大眾盡情現在，投入精彩生活，展現樂觀與自信的正能量。

人壽及醫療保險	產品包括個人人壽保險、醫療及危疾保障、儲蓄計劃、子女教育儲備、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、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	一系列保險服務為企業最寶貴的資產——僱員提供全面保障。產品包括個人及團體人壽（完全及永久傷殘保險、意外身故及傷殘賠償）、團體醫療及團體長期傷殘保險。
退休金	為退休金（強積金及公積金）客戶提供一系列退休儲蓄和投資選擇，以及由富衛專屬代理人提供的貼心個人化服務。
財務策劃	獨立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。

於香港及澳門，富衛超過 730 名員工為 534,000 名客戶提供貼心服務（截至2017年6月30日）。

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