

放膽玩盡情遊樂

Play Hard and Have Fun



TravelCare 星級旅遊保險
TravelCare Premier Insurance

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TravelCare Premier Insurance

TravelCare Premier Insurance provides you and your family with comprehensive travel protection for both leisure and business trips. Included is coverage for Medical Expenses, Worldwide Emergency Services, Personal Accident, Major Burns, Personal Money, Loss or Damaged to Baggage, Personal Liability, Travel Delay, and Cancellation and Curtailment of Trip. For details, please refer to the section of "Coverage" below.

Product Highlights

- No excess for all benefits
- 24-hour Worldwide Emergency Assistance Services
- Up to HK\$1,500,000 on overseas medical expenses and follow-up medical expenses
- Up to HK\$2,000,000 on personal accident benefit
- Cover for amateur leisure and 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 travel including winter sports, bungee jumping, horse riding, scuba diving and other water sports
- Extended coverage for cancellation or curtailment of your trip for Red Alerts and Black Alerts
- Cover for loss of mobile phone
- Cover for missed events due to trip cancellation or curtailment
- Optional cover for Cruise Benefit (Single Trip Only)
- Unlimited number of insured children for Family Plan
- Free automatic extension up to 10 days in case of unavoidable delay of the stipulated itinerary

Coverage

Cover		Maximum Limit (HK\$)
1. Medical Expenses Benefit	a) Medical Expenses – the cost of qualified medical treatment, surgery and hospitalization arising from a sickness or bodily injury.	\$1,500,000
	b) Follow-up Medical Expenses – medical, hospital and treatment expenses reasonably incurred within 90 days after the Insured Person's return to Hong Kong from overseas. Follow-up Medical Expense for Bodily Injury Follow-up Medical Expenses for sickness	100% of balance of maximum limit 10% of balance of maximum limit
	c) Trauma Counselling – Reimburse the expenses for trauma counselling incurred within 90 days from the occurrence of the traumatic event, if an Insured Person is the victim of a traumatic event (maximum daily limit per visit: HK\$1,500)	\$25,000
	d) Mobility Benefit – Reimburse the cost of mobility installation or modification required for household and daily purposes, as a result of accidental permanent total disability during a journey.	\$20,000
2. Overseas Hospital or Quarantine Cash Allowance	a) Overseas Hospital – HK\$500 for each complete day in hospital during journey.	\$10,000
	b) Compulsory Quarantine – HK\$500 for each complete day under compulsory quarantine during journey or within 7 days of returning to usual country of residence.	\$10,000
3. Worldwide Emergency Assistance Services	a) Telephone Medical Assistance – provide the medical advice to the insured person over the telephone.	Included
	b) Hospital Admission and Guarantee of Hospital Admission Deposit – for hospital admittance fees on behalf of the Insured Person.	\$40,000
	c) Arrange Delivery of Essential Medicine	Included
	d) Emergency Medical Evacuation and Repatriation – to the nearest hospital where appropriate medical care is available and to repatriate back to the usual country of residence if Intl. SOS determines that it is necessary, if the Insured Person suffers a serious medical condition covered under Medical Expenses Benefit.	Actual Cost
	e) Transportation of Mortal Remains – transportation charges for repatriation of the mortal remains to the usual country of residence.	\$40,000

	f) Compassionate Visit and Hotel Accommodation – up to 2 close relatives, include one economy class return airfare and hotel accommodation to join the Insured Person who is travelling alone and confined in hospital for more than 3 consecutive days.	\$40,000	
	g) Return of Minor Children – economy class one way fare for the return of unattended Insured Person's children (aged below 18 and unmarried) to the usual country of residence	\$40,000	
	h) Convalescence Expenses – additional hotel expenses incurred in relation to an incident which requires medical evacuation, repatriation or hospitalization. (Accommodations HK\$1,200 per night up to 5 consecutive days)	\$6,000	
	i) Unexpected Return to Usual Country of Residence – one-way economy class airfare for unexpected return of the insured person to the usual country of residence following the death of a close relative.	\$40,000	
	j) Additional Cost of Travel and Accommodation – economy class airfare for return of the Insured Person to the usual country of residence after the treatment and accommodation charges for the Insured Person's travel companion insured under the same policy while the Insured Person is in a hospital, if the Insured Person suffers a serious bodily injury or sickness which requires medical treatment covered under Medical Expenses Benefit.	\$40,000	
	k) Referral Services – for emergency travel service assistance or legal referral etc. Worldwide Emergency Assistance Services are arranged by International SOS Assistance (HK) Limited (Int'l SOS).	Included	
	4. Personal Accident Benefit	a) Accidental Death & Permanent Total Disablement Benefit limit for Insured Person aged 18-70 Benefit limit for Insured Person under age 18 or over age 70 b) Major Burns – Payable if the Insured Person suffers from second or third degree burns as a result of an accident c) Credit Card Reimbursement – Outstanding balance of the Insured Person's credit card as at the date of the accident will be paid in the event of accidental death of the Insured Person during the journey.	\$2,000,000 \$500,000 \$250,000 \$50,000
5. Baggage Benefit	Loss or damage directly resulting from accident, theft, robbery, burglary, or mishandling by carriers to the Insured Person's baggage or personal property carry-on. Sub-limit for each item, pair or set (except for Notebook Computer and Sporting Equipment) Sub-limit for Notebook Computer Sub-limit for Sporting Equipment	\$50,000 \$3,000 \$10,000 \$5,000	
	6. Baggage Delay Benefit	Emergency purchase of essential items of toiletries and clothing and additional travelling cost to get back the baggage consequent upon temporary deprivation of baggage for at least 6 hours from the time of arrival at destination abroad due to delay or misdirection in delivery.	\$2,000
	7. Loss of Personal Money & Mobile Phone / Tablet Benefit	Loss of cash, banknotes, travelers cheque and mobile phone / tablet arising from theft, burglary or robbery during the journey.	\$3,000
	8. Loss of Travel Documents Benefit	Cost of obtaining replacement of passports, travel tickets or other travel documents, travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss. Sub-limit for Travel and Accommodation Expenses per day	\$20,000 \$2,000
9. Travel Delay Benefit	Reimbursement for costs incurred due to delay or postponement of public conveyance as a result of adverse weather condition, natural disaster, closure of airport, industrial action, hijack, technical or other mechanical derangement of the public conveyance. The Insured Person will be reimbursed one of the following benefits: a) Cash Allowance – in the event of travel delay exceeding 6 hours, the Insured Person will be indemnified at HK\$300 for each full 6 hours period delay; or b) Additional accommodation and transport expenses – necessarily incurred and the Insured Person has to Re-route the trip as the result of the cancellation of the transportation previously confirmed for the travel delay over 6 hours; or Sub-limit of additional accommodation Sub-limit of transport expenses c) The forfeited travel expenses by cancellation the journey due to the delay for after a 24 consecutive hours.	3,000 \$15,000 \$5,000 \$10,000 \$10,000	

10. Cancellation Charge Benefit	Reimbursement of irrecoverable prepaid travel ticket, accommodation or tour package due to cancellation of trip in the event of death, serious bodily injury or sickness of the Insured Person, immediate family member, close business partner or travel companion insured under the same policy; witness summons, jury service, compulsory quarantine of the Insured Person; serious damage to the Insured Person's principal home in Hong Kong arising from fire or flooding within 10 days from the departure date; adverse weather conditions, natural disaster or an unexpected outbreak of an infectious disease , industrial action involving a public conveyance, Black Alert issued by the Government of Hong Kong at the destination within 7 days before departure date. Maximum amount for Red Outbound Travel Alert issued by the Government of Hong Kong at the destination within 7 days before departure date.	\$80,000 \$40,000
	11. Curtailment of Trip Benefit	Reimbursement of irrecoverable prepaid and unused portion of the transport and accommodation charges and additional travel expenses incurred to return to Hong Kong due to curtailment of trip in the event of death, serious bodily injury or sickness of the insured person, immediate family members, travel companion or close business partner of the Insured Person; hi-jack of public conveyance, vehicle or vessel arranged by a travel agency in which the Insured Person is travelling as a fare-paying passenger; adverse weather conditions, natural disasters or unexpected outbreak of infectious disease, industrial action involving a public conveyance, riot, civil commotion at the planned destination which prevents the Insured Person from continuing with the journey, Black Alert issued by the Government of Hong Kong for the planned destination is in effect during the journey. Maximum amount for Red Outbound Travel Alert issued by the Government of Hong Kong the destination is in effect during the journey.
12. Missed Event Benefit	Reimburse the cost of any tickets purchased for any theme park, sporting event, music or other performance that the Insured Person was going to attend while on the journey, but had to cancel as a result of one of the events set out in the "Cancellation Charges Benefit" or "Curtailment of Trip Benefit" above.	\$2,000
13. Loss of Home Contents	The loss of or damage to the contents or personal effects of the Insured Person's principal home as a result of burglary accompanied by forcible and violent entry into or exit from the premises whilst the home is unoccupied during the journey. Sub-limit for each item, pair or set	\$30,000 \$3,000
	14. Personal Liability Benefit	Indemnity against third party legal liability arising from a result of accidental bodily injury to third party or accidental loss or damage to third party's property during the journey.
15. Rental Vehicle Excess	If the Insured Person rents a private car or motorhome during the journey and is involved in a car accident, or the vehicle is damaged while parking or stolen, the costs of excess or deductible under the rental agreement will be payable.	\$10,000
16. Golfer "Hole-in-One"	If the Insured Person achieve a "hole-in-one" at any recognized golf course, the bar expenses on a one-off basis incurred for celebration on the same day at the same golf course will be payable.	\$3,000
Optional Benefit (For Single Trip Only)		
17. Cruise Benefit	a) Cruise Re-route – reimburse additional one way economy class transport expenses for catching the missed cruise or continuing to the next destination, if a strike, riot or civil commotion, advise weather, natural catastrophe, epidemic, or the Insured Person is confined due to Bodily Injury or Sickness occurred during the Journey which prevents the Insured Person from boarding the scheduled cruise tour or from arriving the scheduled destination.	\$5,000
	b) Excursion Tour Cancellation – Irrecoverable and forfeited deposits or any payment made in advance for excursion tour will be reimbursed in the event of serious bodily injury or serious sickness of the Insured Person or his/her travel companion, adverse weather conditions, natural disaster, infectious disease, unanticipated outbreak of strike, riot or civil commotion at the scheduled destination of the excursion, maximum limit of each cancelled excursion is HK\$1,000.	\$5,000
	c) Excursion Tour Curtailment – If the excursion tour is shortened by more than half of the original scheduled time due to adverse weather or natural disaster, and the Insured Person is forced to returned to the cruise directly, we will pay a cash benefit per each affected paid excursion tour HK\$500.	\$1,000
	d) Satellite Phone Fee – Reimbursement for satellite phone call expenses incurred by the insured person whilst on board a cruise during the period of insurance, in the event that the Insured Person must return directly to Hong Kong following bodily injury or sickness of the insured person which prevents the insured person from continuing the journey.	\$1,500

TravelCare 星級旅遊保險

TravelCare 星級旅遊保險提供全面保障，讓您和您的家人無憂盡享旅遊樂趣。計劃包括醫療費用、全球緊急支援服務、人身意外、嚴重燒傷、個人錢財、行李遺失或損毀、個人責任、取消及縮短行程等保障。有關保險詳情，請參閱以下的「保障範圍」。

產品特點

- 每項保障均無自負金額
- 24小時全球緊急支援服務
- 高達港幣 1,500,000 的海外醫療費用及回港後覆診費用保障
- 高達港幣 2,000,000 的人身意外保障
- 保障旅遊期間進行的休閒和業餘體育運動，包括冬季運動、蹦極、騎馬、水肺潛水及其他水上運動（不超過海拔 5,000 米或不超過水深 30 米）
- 旅程取消及旅程縮短保障延伸至「紅色旅遊警示」及「黑色旅遊警示」
- 手提電話遺失的保障
- 因旅程取消或縮短而缺席海外特別活動的保障
- 自選郵輪保障（只適用於單次旅程）
- 家庭計劃內受保的子女數目不限
- 若因不能避免的原因需要延續旅程，可自動享有為期高達 10 天的免費額外保障

保障範圍

保障項目	承保範圍	最高保障金額(港幣)
1. 醫療費用保障	<p>a) 醫療費用 - 身體損傷或疾病所引致的合資格醫療診治手術及住院的費用。</p> <p>b) 覆診費用 - 受保人於返港後 90 日內合理招致的藥物、醫院及診治費用。 身體損傷覆診費用 疾病覆診費用</p> <p>c) 創傷輔導 - 若受保人為創傷事件的受害人，就受保人於創傷事件發生的 90 日內招致的創傷輔導費用作出賠償。 (每日每次最高賠償為 HK\$1,500)</p> <p>d) 傷殘設施津貼 - 賠償於旅程中因意外導致永久完全傷殘而需要安裝或改裝家居及日常活動輔助的設施。</p>	<p>\$1,500,000</p> <p>最高保障金額結餘的 100% 最高保障金額結餘的 10%</p> <p>\$25,000</p> <p>\$20,000</p>
2. 海外住院或強制隔離現金津貼	<p>a) 海外住院 - 於旅程中就住院，每完整一天可獲得 HK\$500 現金津貼。</p> <p>b) 強制隔離 - 於旅程中，或於返回經常居住地七日內被強制隔離，受保人可獲得每完整一天 HK\$500 的現金津貼。</p>	<p>\$10,000</p> <p>\$10,000</p>
3. 全球緊急支援服務	<p>a) 電話醫療援助 - 透過電話向受保人提供醫療建議</p> <p>b) 入院及入院按金保證 - 為受保人辦理入院費用。</p> <p>c) 安排運送所需藥物</p> <p>d) 緊急醫療撤離及遣返 - 若受保人遭受醫療費用保障受保的重大醫療狀況，將受保人緊急運送至就近有足夠醫療設備的醫療中心及在國際 SOS 認為必須情況下將受保人送返其慣常居住國家接受治療。</p> <p>e) 遺體/骨灰運返 - 若受保人不幸身故，其骨灰或遺體運返其慣常居住國家之費用。</p> <p>f) 近親探望及酒店住宿 - 若受保人單獨旅遊及需留院超過連續 3 日，就最多 2 名至親前往該地照料而引致的交通（經濟客位機票）費用及住宿費用。</p> <p>g) 送返未成年子女 - 安排受保人的 18 歲以下未婚之同行子女乘搭單程經濟客位航班返回其慣常居住國家。</p> <p>h) 療養費用 - 為受保人因事故而需接受緊急醫療運送，撤離或住院治療所衍生的額外酒店費用作出安排（最多連續 5 晚住宿，每晚 HK\$1,200）。</p> <p>i) 緊急啟程返回經常居住地 - 因至親突然身故以致受保人需要返回其慣常居住國家的單程經濟客位機票費用。</p> <p>j) 額外旅遊及住宿費用 - 如受保人遇嚴重身體損傷或嚴重疾病而需接受醫療保障承保的醫療診治，受保人在接受治療後返回其慣常居住國家的經濟客位機票費用及同一保單下所受保之同行伙伴在受保人住院期間的額外住宿費用。</p> <p>k) 轉介服務 - 提供緊急旅遊支援服務或法律轉介服務。 全球緊急支援服務由國際 (SOS) 救援中心提供。</p>	<p>包括</p> <p>\$40,000</p> <p>包括 實際費用</p> <p>\$40,000</p> <p>\$40,000</p> <p>\$40,000</p> <p>\$6,000</p> <p>\$40,000</p> <p>\$40,000</p> <p>包括</p>

4. 人身意外保障	<p>a) 意外死亡及永久完全傷殘 18 至 70 歲之受保人賠償限額 18 歲以下及 70 歲以上之受保人賠償限額</p> <p>b) 嚴重燒傷 - 賠償受保人因意外而導致的第二級或第三級之燒傷。</p> <p>c) 信用卡保障 - 如受保人於旅程期間因意外身故，本公司將支付其信用卡截至意外發生日的未償結餘。</p>	<p>\$2,000,000 \$500,000</p> <p>\$250,000</p> <p>\$50,000</p>
5. 行李保障	<p>在旅程中因意外、盜竊、搶劫、爆竊或搬運工人錯誤處理受保人的行李或個人隨身攜帶的財物而直接導致受保人的財物損失或損毀。</p> <p>每件、每對或每套的最高上限 (手提電腦及運動器材除外) 手提電腦的最高上限 運動器材的最高上限</p>	<p>\$50,000</p> <p>\$3,000 \$10,000 \$5,000</p>
6. 行李延誤保障	<p>寄運之行李因延誤或誤送以致受保人暫時未能使用行李達 6 小時或以上 (由到達目的地起計)，可就購買沐浴用品和服裝等必需品或須支付來回機場以取回行李之額外交通費作出賠償。</p>	\$2,000
7. 個人錢財及手提電話/平板電腦遺失保障	<p>受保人在旅程中因被盜竊、爆竊或搶劫而導致的現金、鈔票、旅行支票及手提電話/平板電腦的損失。</p>	\$3,000
8. 旅遊證件遺失保障	<p>受保人被盜竊、爆竊、搶劫或意外而遺失護照、交通票及其他旅遊證件，而需支付的補領費用及因補領而支付的額外交通住宿費用</p> <p>交通及住宿費之每日上限</p>	<p>\$20,000</p> <p>\$2,000</p>
9. 旅程延誤保障	<p>賠償旅程中乘搭公共交通工具期間因惡劣天氣、天然災害、機場關閉、工業行動、該公共交通工具被騷劫，出現技術性或其他機械性失常而引致延誤所導致的費用。受保人可選擇以下一項作為賠償：</p> <p>a) 現金津貼 - 如旅程延誤超過 6 小時，受保人可就每 6 小時的延誤獲得 HK\$300 賠償；或</p> <p>b) 額外住宿及交通費用 - 如旅程延誤超過 6 小時，賠償受保人因原有交通安排取消而必須改動行程所導致之額外住宿及交通費用；或</p> <p>額外住宿費用上限 額外交通費用上限</p> <p>c) 賠償因旅程延誤超過連續 24 小時，導致受保人須取消旅程而不獲發還的旅遊費用。</p>	<p>\$3,000</p> <p>\$15,000</p> <p>\$5,000 \$10,000</p> <p>\$10,000</p>
10. 旅程取消保障	<p>若受保人、其直系親屬、緊密業務伙伴或同一保單下所受保之同行伙伴遭遇身故、嚴重身體損傷或疾病；受保人因須出庭作證、出任陪審團、被強制隔離；於出發前 10 日內受保人位於香港的主要住宅受到水災或火災嚴重損毀；於出發前 7 日內目的地受惡劣天氣、天然災害、突發廣泛性傳染病、所乘公共交通工具發生工業行動、香港政府對旅遊目的地發出黑色外遊警示，而導致不能成行，受保人可就其不能發還之預繳交通費用、住宿費用及旅行團費提出索償。</p> <p>出發前 7 日香港政府對旅遊目的地發出紅色外遊警示的最高賠償上限</p>	<p>\$80,000</p> <p>\$40,000</p>
11. 縮短旅程保障	<p>若受保人、其直系親屬、緊密業務伙伴或同行伙伴遭遇身故、嚴重身體損傷或疾病；所乘公共交通工具、由旅行社安排付費的車輛或船隻遭受騷劫；所計劃的目的地受惡劣天氣、天然災害、突發廣泛性傳染病、所乘公共交通工具發生工業行動、暴動、內亂影響；香港政府對旅遊目的地發出黑色外遊警示，而必須縮短旅程，其不獲發還之交通及住宿費用及返回香港之額外公共交通費用均可獲得賠償。</p> <p>香港政府對旅遊目的地發出紅色外遊警示的最高賠償上限</p>	<p>\$80,000</p> <p>\$40,000</p>
12. 錯過活動保障	<p>如受保人因上述「旅程取消保障」或「縮短旅程保障」提及的事件而導致旅程取消或縮短而缺席旅程中準備前往的主題公園、體育項目、音樂節目或其他表演，其已繳付之門票費用均可獲得賠償。</p>	\$2,000
13. 家居財物損失保障	<p>受保人之主要住所於外遊期間空置，並遭人強制及暴力進出住所進行爆竊而引致住所內家居或個人財物損失或損壞。</p> <p>每件、每對或每套的最高上限</p>	<p>\$30,000</p> <p>\$3,000</p>

14. 人身責任保障	<p>受保人在旅程期間因疏忽直接導致他人身體損傷或他人財物損失而須負上的第三者法律責任。</p>	\$5,000,000
15. 租車自負額	<p>受保人在旅程期間所租用的車輛或露營車發生交通意外，或該車輛在泊車時損壞或被盜，受保人可就該租用車輛之汽車租用協議所需支付的自負額獲得賠償。</p>	\$10,000
16. 高爾夫球「一桿入洞」	<p>受保人於任何認可的高爾夫球場成功打出「一桿入洞」，可獲支付於該球場內酒吧慶祝的一次性消費的費用。</p>	\$3,000
自選保障 (只適用於單次旅程)		
17. 郵輪保障	<p>a) 郵輪旅程改動 - 若受保人在離港後因計劃目的地之罷工、暴動、內亂、惡劣天氣、天然災害、突發廣泛性傳染病或身體損傷或疾病以致未能於指定碼頭登上郵輪或不能繼續其計劃的旅程，將賠償受保人因要前往下一個原定安排的郵輪停泊港口或抵達計劃目的地所需之額外單程經濟客位費用。</p> <p>b) 取消岸上觀光旅程 - 若受保人或其同行夥伴嚴重身體損傷或患上嚴重疾病、原定之觀光目的地出現惡劣天氣、天然災害、突發廣泛性傳染病、罷工、暴動或內亂，受保人可不獲發還之岸上觀光行程預繳訂金或任何費用提出索償，每一損失之觀光旅程最高賠償 HK\$1,000。</p> <p>c) 縮短岸上觀光旅程 - 若因突然的惡劣天氣或天然災害而須縮短岸上觀光行程超過一半的原定時間，並需直接返回郵輪，每一受影響的觀光旅程可獲得 HK\$500 現金津貼。</p> <p>d) 衛星電話費用 - 郵輪旅程中如受保人因身體損傷或疾病而導致不能繼續其原定旅程及必須返回香港，賠償因此原因於保險期間而需於郵輪上使用衛星電話的費用。</p>	<p>\$5,000</p> <p>\$5,000</p> <p>\$1,000</p> <p>\$1,500</p>

Major Exclusions

1. War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
2. Nuclear hazards.
3. Pre-existing condition, congenial and hereditary condition.
4. Suicide or intentional self-injury.
5. Chemical, biological, radiological or nuclear weapons.
6. 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 Person would or could earn income or remuneration from engaging in such sport.
7. Any activities in the air unless an Insured Person is (i) traveling as a fare paying passenger in licensed aircraft operated by a recognized 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 authorized by the relevant local authority.
8. Cyber risks (Loss of, or damage to, data or software, in particular any detrimental change in data, software or computer programs and the business interruption losses resulting from such loss or damage).
9. If, because of any law or regulation which applies to us, providing cover to you would be unlawful because it would breach a sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United States of America or the People's Republic of China/Hong Kong SAR.
10. Losses not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
11. Any illegal or unlawful act.

Age Limit

Individual-Refers to the Insured Person aged between 18 and 85 (70 for Annual Cover)

Children - Refers to dependent & unmarried children who is/are 6 weeks to 17 years of age travelling with the Insured Person during the entire journey

Individual & Children - Refers to Insured Person and his/her children defined above with no limit on number of children

Family - Refers to the Insured Person and his/her spouse and children as defined above with no limit on number of children

(This summary gives only an outline of the insurance cover. Please refer to the insurance policy for the precise terms and conditions)

主要不受保項目

1. 戰爭(不論有否已宣戰)、侵略、內戰、外敵行動、叛亂、革命、起義、敵對或類似戰爭的行動、民變、軍事或篡奪行動。
2. 核危機。
3. 投保前已存在之傷疾、先天及遺傳性疾病。
4. 自殺或蓄意自我傷害。
5. 化學、生物、放射性武器或核武器。
6. 比賽或競賽(徒步進行的比賽除外)或任何職業性質的運動或遊戲或受保人可能或可以賺取收入或報酬的運動。
7. 任何空中活動,除非受保人(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。
8. 網絡風險(資料數據、軟件或電腦程式損失或損壞,尤其是因原本結構遭刪除、破壞或變形而導致數據、軟件或電腦程式出現任何損害性的改變,以及因該等損失或損壞而導致的任何業務停頓損失)。
9. 假如因適用於本公司的任何法律或法規,本公司向受保人提供保障乃違反聯合國決議下的任何制裁、禁令或管制或違反歐盟、美國或中華人民共和國/香港特別行政區的貿易或經濟制裁或法律或法規,從而屬於或將屬非法。
- 10.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。
- 11.任何非法或不合法的行為。

年齡限制

個人 - 指年齡介乎18歲至85歲的投保人(全年保障計劃為70歲)

子女 - 指年齡介乎6星期至17歲而於整段旅程期間均與投保人同行的受養及未婚的子女

個人及子女 - 指投保人及上述所指之子女,並不限制子女數目

家庭 - 指投保人、其配偶及上述所指之子女,並不限制子女數目

(此乃保障計劃摘要,有關保障條款及規定,以保單內容為準。)

TravelCare Premier Insurance Application Form

TravelCare 星級旅遊保險投保書

Please complete in BLOCKLETTERS 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 投保人資料

Full Name of Applicant 申請人姓名：

(Applicant must be aged 18 or above 投保人必須為18歲或以上)

Mrs.太太 Ms.女士
 Mr.先生 Miss小姐

HKID Card/Passport No. 香港身份證/護照號碼：

Correspondence Address 通訊地址：

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

Contact No. 聯絡電話：

E-mail Address 電郵地址：

(II) The Person(s) to be Insured 受保人資料

Name of Insured Person(s) 受保人姓名	Relationship 關係	Occupation 職業	Date of Birth (DD / MM / YY) 出生日期(日 / 月 / 年)	HKID Card / Passport No. 香港身份證 / 護照號碼
1.	Self 本人			
2.				
3.				
4.				
5.				

(III) Insured Details 投保資料

Period of Insurance :

保障期 From 由 _____ / _____ / _____ to 至 _____ / _____ / _____ Total 共 _____ days 日
DD日 / MM月 / YY年 DD日 / MM月 / YY年

Single Trip
單次旅程計劃

Annual Cover
全年保障計劃

Covered Plan :
計劃 Individual
個人

Individual & Children
個人及子女

Family
家庭

Optional Benefit (Single Trip Only)
自選保障(只適用於單次旅程計劃)

Total Premium : HK\$

保費共 _____ : 港幣 _____

(Insurance levy is not included)(未包括保費徵費)

Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate. The payment received for such levy will be remitted to the Insurance Authority under the prescribed arrangement. For further information, please visit www.fwd.com.hk or contact: (852) 3123 3123.

保險業監管局已向相關的保單按規定的徵費率徵收保費徵費。已收取的徵費付款會按規定轉付予保險業監管局,詳情請瀏覽 www.fwd.com.hk 或聯絡 (852) 3123 3123。

Notes 注意事項

- The Applicant warrants that to the best of his / her knowledge and belief no Insured Person is traveling contrary to the advice of any medical practitioner or for the purpose of obtaining medical treatment and that he / she understands that treatment of any pre-existing, recurring or congenital medical conditions are not insured. The Applicant is not aware of any condition cause or circumstance that may necessitate the cancellation or curtailment of the journey as planned.

申請人保證並據實相信各受保人絕不會違反醫生的囑咐或僅為獲醫療而外出旅遊。申請人更清楚明白任何現已存在之疾病、現有、不時復發或先天疾病皆不在承保之列。申請人保證已對安排而又必須取消或縮短旅程之事絕不知情。

- Age Limit: 6 weeks up to the age of 85 (70 for Annual Cover)

年齡限制：6星期至85歲（全年保障計劃為70歲）。

- Children under age of 18 must be accompanied by an adult who is also insured under the same insurance policy.

18歲以下兒童必須由成人同行及一同投保。

- In the event of the death of an Insured Person, the beneficiary shall be that person's estate according to the laws of Hong Kong.

如受保人不幸身故，本計劃之賠償將按照香港法例給予受保人之遺產受益人。

- This Insurance is only valid for travel originating from and returning to Hong Kong.

此保障只適用於由香港出發及回境之旅程。

- The maximum duration of journey is 180 days for single trip cover and 90 days for annual cover.

單次旅遊計劃每一旅程保障期最長為180天，而全年保障計劃則為90天。

- Except for annual cover, no refund of premium is allowed once the insurance certificate has been issued.

除全年保障計劃外，保險證明書一經簽發，保費概不發還。

Payment Method 付款方法

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 Bank of Communications FWD Credit Card
交通銀行FWD富衛信用卡

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

				-							
M月						Y年					

I hereby authorize FWD General Insurance Company Limited to charge my credit card account specified for this insurance.

本人茲授權富衛保險有限公司從本人列明的信用卡賬戶支取此保險所應繳之保費。

Cardholder's Signature 持卡人簽署

Date 日期

- * The payer and the policyholder must be the same person. No third party payment is accepted.
付款人及保單持有人必須為同一人。第三者付款將不獲接納。

Single Trip Premium Table (HK\$) 單次旅程保險價目表 (港幣)

No. of Day 日數	Individual 個人	Individual & Children 個人及子女	Family 家庭
1	162	284	405
2	176	308	439
3	196	343	490
4	243	425	608
5	290	508	726
6	338	591	844
7	365	639	911
8	392	686	979
9	412	721	1,030
10	432	756	1,080
11	466	815	1,165
12	500	875	1,249
13	527	922	1,316
14	554	969	1,384
15	587	1,027	1,469
16	635	1,111	1,586
17	668	1,169	1,671
18	695	1,216	1,739
19	722	1,264	1,806
20	749	1,311	1,874
21	776	1,358	1,941
22	803	1,405	2,009
23	830	1,453	2,076
24	857	1,500	2,144
25	884	1,547	2,211
26	911	1,595	2,279
27	938	1,642	2,346
28	965	1,689	2,414
29	992	1,736	2,481
30	1,019	1,783	2,549
31	1,046	1,831	2,616
Each additional day up to 180 days 每逾一日 最多為180日	27	47	68

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

Optional Benefit (For Single Trip Only) - Cruise Benefit Premium Table (HK\$) 自選保障 (只適用於單次旅程) - 郵輪保障價目表 (港幣)

No. of Day 日數	Individual 個人	Individual & Children 個人及子女	Family 家庭
1-5	155	271	387
6-10	260	455	650
11-15	354	619	885
16-20	424	742	1,060
21-25	457	799	1,142
25-31	516	903	1,290
Each additional day up to 180 days 每逾一日 最多為180日	15	26	30

Annual Cover Premium Table (HK\$) 全年保障保費價目表(港幣)

Annual Cover not exceeding 90 days each trip 全年保障每次不逾90日	Individual 個人	Individual & Children/Family 個人及子女/家庭
	2,430	4,860

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 has been imposed on relevant policy at the applicable rate. The payment received for such levy will be remitted to the Insurance Authority under the prescribed arrangement. For further information, please visit www.fwd.com.hk or contact: (852) 3123 3123.

保險業監管局已向相關的保單按規定的徵費率徵收保費徵費。已收取的徵費付款會按規定轉付予保險業監管局。詳情請瀏覽 www.fwd.com.hk 或聯絡(852) 3123 3123。

Personal Information Collection Statement ("PICs")

1. From time to time, it is necessary for you to supply FWD General Insurance Company Limited (the "Company") or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
 2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICs as "Your Personal Data".
 3. "Your Personal Data" will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICs.
 4. As detailed in this PICs, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
 5. The purposes for which Your Personal Data may be used are as follows:
 - (i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
 - (ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
 - (iii) developing insurance and other financial services and products;
 - (iv) developing and maintaining credit and risk related models;
 - (v) processing payment instructions;
 - (vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
 - (vii) exercising any rights that the Company may have in connection with our services and/or products;
 - (viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - (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 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, 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.

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（無論是與就此申請而發出的保單有關）所需的目的；
 - 進行保單審閱及需求分析（不論是否定期進行）；
 - 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構（包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動）或向任何獨立監管或行業團體（如保險業聯會或協會等）作出披露；
 - 作本公司或本集團的任何成員的統計或精算研究；及
 - 履行與上文第(i)至(xii)段直接有關的其他用途。
- 閣下的個人資料將被保密但為達成上文第5段列出的用途，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方共同使用：
 - 本集團的其他成員；
 - 任何因本公司業務而聘用之經營保險相關及/或再保險相關業務之人士或公司；
 - 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失算人、風險情報供應商、索賠調查人、整合保險業申索和承保資料的組織、防欺詐組織、其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指定的其他人士）、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、贈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責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入、受讓入、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.

4. I/we have read, understood and accepted the PICS.

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

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

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

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

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

本人 / 我們，謹此聲明並同意：

- 於此申請表格內所提供的資料及細節均是準確無誤，真實及為事實之全部，並且是盡本人 / 我們所知及所信而作答的。本人 / 我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為本公司及本人 / 我們之保險合約之承保根據。本人 / 我們在此確認，如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料，將可能導致本公司不能接受或處理此保險申請或令本保單失效。
- 保障一概必須在本申請獲本公司接納後及本人 / 我們已繳交應付保費後始可生效。
- (如適用) 本人 / 我們已獲受保人授權提供本申請所需之一切資料，並就本申請之相關事宜，與本公司進行交涉，並向其接收或索取與受保人有關之資料。本人 / 我們並確認受保人已獲明確通知及同意，其個人資料將會轉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 spans Hong Kong, Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan and Malaysia. In Hong Kong, FWD offers life and medical insurance, general insurance, employee benefits, and financial planning. 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 and relevant products, supported by digital technologies. 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

Life 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 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.

富衛香港 - 企業概覽

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，富衛提供人壽及醫療保險、一般保險、僱員福利、及財務策劃。富衛的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、易明和貼心的產品。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

人壽保險	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。團體人壽方案提供完全及永久傷殘保險、身故、意外身故及傷殘賠償等；而團體健康方案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。



一般保險界別

客戶體驗全港第一

No. 1 for Customer Experience
Hong Kong's general insurance sector

更多詳情 Details

