

## 保費表

此家居保險計劃之每年保費乃根據投保居所之建築面積釐定，請參閱下表。

居所建築面積 (平方呎)	全年保費 (港幣)
少於 500	828
501 — 700	1,038
701 — 1,000	1,278
1,001 — 1,500	1,611
1,501 — 2,000	1,971
2,001 — 3,100	2,989

備註：面積超過3,100呎之單位或獨立洋房或樓齡超過二十年之樓宇，請聯絡我們報價。

### 自負額：

#### 項目1 — 家居責任

- 第三者財物損毀之首港幣2,000元
- 第三者財物因水濕損毀之首港幣2,000元或該損毀之百分之十(以較高者為準)

#### 項目2 — 家居財物

- 每次損失之首港幣250元

### 主要不保事項

對同住家人之法律責任；違例建築物引起之法律責任；並無暴力進入或離開居所之盜竊損失；戶外的物件和裝置物；爆竊或水濕發生在連續30天以上無人居住之居所；植物或動物；手提電話及傳呼機；不能解釋的損失；故意損毀；戰爭；核能輻射；恐怖襲擊；音波；污染。

## 上海商業銀行有限公司

上海商業銀行有限公司於一九五零年十一月於本港註冊，是香港著名的華資銀行之一，設有本地及海外分行超過四十間。

## 寶豐保險(香港)有限公司

寶豐保險(香港)有限公司為上海商業銀行有限公司之附屬公司，為客戶提供全面保險服務。

### 【註】

1. 此保險計劃乃由寶豐保險(香港)有限公司(「寶豐保險」)承保。該承保公司已獲香港保險業監管局授權經營，並受其監管。
2. 上海商業銀行有限公司(「本行」)為寶豐保險之獲委任保險代理商。
3. 本單張只供參考之用，不能詮釋為提供或出售或游說購買寶豐保險的任何產品的要約、招攬及建議，及並不構成保單的一部份。有關本計劃之詳盡條款及細則、保障範圍、不保事項、保單費用及保費，請參閱寶豐保險繕發的保單文件及條款。
4. 對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍)，本行將與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款之任何爭議則將由寶豐保險與客戶直接解決。
5. 有關投保及產品資訊，歡迎聯絡本行職員查詢。寶豐保險十分重視客戶的寶貴意見，歡迎透過以下途徑向寶豐保險提出建議或投訴：
  - 郵寄至寶豐保險(香港)有限公司  
九龍觀塘巧明街100號 Two Landmark East 28樓
  - 致電(852) 2290 3580
  - 傳真至(852) 2626 0704寶豐保險會於接獲投訴起計3個工作天內發出確認通知，並於14個工作天之內作出回覆。所有投訴個案資料均會絕對保密。
6. 如本單張之中英文版本有任何歧異，概以英文版本為準。

## 家居保險計劃



# 家居保險計劃

一份用心為您安排的家居保險計劃

## 主要保障項目

此家居保險計劃是專為業主或租戶而設計之全面家居保險，首要是保障業主或租戶及其同住家人因第三者在受保家居範圍內意外受傷、死亡或財物損毀而要負上之法律責任。同時，此計劃亦保障家居財物及個人財物，並提供家居緊急支援服務。

保障項目	投保人	
	業主	租戶
樓宇結構	✗	✗
對第三者之法律責任	✓	✓
家居財物如傢俬、裝修等	✓	✓
全球個人財物	✓	✓
家居附加保障	✓	✓
24小時家居緊急支援服務	✓	✓

## 家居責任保障

- 保障投保人及其同住家人，作為該家居之業主或租戶，對第三者財物損毀或第三者身體受傷或死亡所引起的法律責任，包括賠償金額及有關訴訟費用。例如因家居窗框墮下而造成他人傷亡，引起法律訴訟。此計劃提供高達港幣5,000,000元之家居責任保障。

## 家居財物保障

- 保障因意外例如火災、爆炸、水浸、爆竊等而造成之家居財物損毀，保障額高達港幣1,000,000元。

## 全球個人財物保障

- 保障於香港境外旅遊時因意外導致之隨身私人財物損毀。
- 保障因家居被爆竊或於香港境外旅遊時因意外導致之金錢損失。
- 附送港幣200,000元之人身意外保障。

## 家居附加保障

- 免費附送港幣1,000,000元之家居財物搬遷保障。
- 免費附送港幣50,000元之臨時居所津貼，若受保居所因意外受損而不適宜居住，可用此津貼租住其它地方作為臨時居所。

## 24小時家居緊急支援服務

- 安排緊急支援服務包括註冊技工即時到府上維修電器或水喉或作開鎖服務等。
- 轉介服務如醫生上門診症、家居清潔及滅蟲等。

## 家居保險計劃知多點

問：此家居保險計劃跟樓宇火險保障有什麼分別？

答：樓宇火險是保障樓宇之『結構』。簡單來說，『結構』是指樓宇之『牆壁』、『地面』、『天花』及『入牆之喉管』等。若該樓宇有銀行按揭，銀行會要求客戶購買此類樓宇保險。本家居保險計劃是保障家中之財物，如傢俬、裝修及電器等，跟樓宇『結構』是不同的。當然，家居保險計劃除了保障家中財物外，尚有其它保障。

問：誰人適合購買此家居保險計劃？

答：第一是自住物業之業主。業主及其同住家人之家居財物及他們對第三者之法律責任皆受保障。第二是租戶，租戶及其同住家人因作為該物業之住客對第三者之法律責任及屬於租戶之財物、傢俬等，皆受保障。

問：為什麼樓宇牆壁內水管爆裂導致牆壁損毀不獲賠償？

答：因「牆壁」及隱藏其內的水管等皆屬於「樓宇結構」項目，不在此計劃範圍內。但若水管爆裂而導致傢俬或電器損毀，因傢俬及電器屬於家居財物，故該等損毀則可獲賠償。引用同樣例子，若因「牆內水管」爆裂而令地毯或牆紙損毀，那麼清洗或更換地毯及更換牆紙的費用則會獲得賠償。

## 保障範圍及限額

保障範圍	投保期內賠償限額 港幣(元)
<b>家居責任保障</b> <ul style="list-style-type: none"><li>作為受保居所業主或租戶對第三者身體受傷或財物損毀的法律責任，包括訴訟費用及賠償</li></ul>	5,000,000
<b>家居財物全面意外保障</b> <ul style="list-style-type: none"><li>家居財物如傢俬、裝修等因意外而導致損毀(每件限額：港幣100,000)</li><li>貴重財物如珠寶、金銀、皮草、手錶、藝術品及古董因意外而導致損毀(每件限額：港幣20,000元)</li><li>災場清理費用</li></ul>	1,000,000 100,000 5,000
<b>全球個人保障</b> <ul style="list-style-type: none"><li>個人財物在受保居所或香港境外旅遊時因意外損毀(每件限額：港幣3,000)</li><li>因受保居所遭爆竊或在香港境外旅遊時遇劫導致之金錢損失</li><li>信用卡在受保居所或在香港境外旅遊時被盜取而遭盜用</li><li>個人證件在受保居所或在香港境外旅遊時被盜取而需補領的費用</li><li>投保人或其同住家人在受保居所遇劫或因火災而不幸身亡</li></ul>	20,000 2,500 5,000 3,000 200,000
<b>家居附加保障</b> <ul style="list-style-type: none"><li>受保居所因遭爆竊之現金損失</li><li>受保居所因意外損毀而不適宜居住之臨時居所津貼(每日限額：港幣1,500)</li><li>家居財物在搬遷期間因意外而損毀(每件限額：港幣20,000)</li><li>裝修期間因意外導致家居財物損毀(裝修期限：2個月)</li><li>因雪櫃失靈導致冷藏食物腐壞(每次意外限額：港幣1,500)</li><li>受保居所因遭爆竊引致門窗損毀之修理費用</li></ul>	5,000 50,000 1,000,000 100,000 3,000 5,000
<b>24小時家居緊急支援服務</b> <ul style="list-style-type: none"><li>緊急電器、水喉維修及開鎖</li><li>免費轉介醫生上門診治、緊急護理、家居清潔及滅蟲等服務</li></ul>	每次500 只提供轉介服務

此簡介只供參考之用，有關此項保險計劃的詳細內容及細則，請參閱保單。



**Paofong Insurance**  
寶豐保險

# 家居保險計劃 - 投保書

## Home Insurance Plan - Proposal Form



**上海商業銀行**  
SHANGHAI COMMERCIAL BANK

(1) 此投保書申請一經被接納後，閣下的保單將於每個保險期屆滿後自動續保。所有應繳保費必須以信用卡支付或於上海商業銀行賬戶扣賬。

Once the application for this Proposal Form is accepted, your policy will be automatically renewed for each period of insurance. All premium payments should be made by credit card or direct debit from Shanghai Commercial Bank account.

(2) 投保人必須為投保居所的業主、租客或租客，並持有有效香港身份證的香港永久居民。

The proposer must be the owner, occupier or tenant of the insured premises and a Hong Kong Permanent Resident holding a valid HKID card.

請以英文正楷填寫，並在適當空格內填上✓及於\*號刪去不適用者。

Please complete in **BLOCK LETTERS**, tick the appropriate boxes and\* delete where inappropriate.

所有項目必須填寫。

All fields are mandatory.

### I. 投保人資料 Proposer's Details

投保人姓名(請先填寫姓氏)(先生/太太/女士)\* \_\_\_\_\_ 香港身份證號碼  
Name of Proposer (Surname First) (Mr./Mrs./Ms.)\* \_\_\_\_\_ HKID Card No. \_\_\_\_\_

投保人身份 Identity of Proposer:  業主 Owner  業主及住客 Owner and Occupier  租客/住客 Tenant/Occupier

流動電話號碼 \_\_\_\_\_ 日間聯絡電話 \_\_\_\_\_ 電郵地址 \_\_\_\_\_  
Mobile Phone No. \_\_\_\_\_ Daytime Tel. No. \_\_\_\_\_ Email Address \_\_\_\_\_

通訊地址 \_\_\_\_\_  
Correspondence Address \_\_\_\_\_

### II. 投保居所資料 Insured Premises Details

投保居所地址(如與上述通訊地址不同,請填寫)  
Insured Premises Address (If different from the above Correspondence Address, please state.) \_\_\_\_\_

#### 面積及保費 Area and Premium:

閣下可自行選擇以建築面積或實用面積作為計算保費的方式。You can choose either gross floor area or usable area as the basis for calculation of premium.

建築面積 (平方呎) Gross Area (Sq. Ft.)		實用面積 (平方呎) Usable Area (Sq. Ft.)		全年保費 (港幣/元) Annual Premium (HK\$)
<input type="checkbox"/>	≤ 500	<input type="checkbox"/>	≤ 400	828
<input type="checkbox"/>	501 - 700	<input type="checkbox"/>	401 - 560	1,038
<input type="checkbox"/>	701 - 1,000	<input type="checkbox"/>	561 - 800	1,278
<input type="checkbox"/>	1,001 - 1,500	<input type="checkbox"/>	801 - 1,200	1,611
<input type="checkbox"/>	1,501 - 2,000	<input type="checkbox"/>	1,201 - 1,600	1,971
<input type="checkbox"/>	2,001 - 3,100	<input type="checkbox"/>	1,601 - 2,480	2,989

建成年份 Year Built \_\_\_\_\_

保單生效日期 Policy Effective Date:

\_\_\_\_ 日 DD \_\_\_\_ 月 MM \_\_\_\_ 年 YYYY  
(保單生效日期以寶豐保險審批為準 Policy Effective Date is subject to the Company's approval)

若投保居所屬以下任何一種類別,此申請必須經寶豐保險個別審批及釐定保費。

If the insured premises is any one of the following types, the application shall be subject to the Company's individual underwriting and rating.

<input type="checkbox"/> >3,100平方呎(建築面積)或>2,480平方呎(實用面積),請註明: >3,100 square feet (gross area) or >2,480 square feet (usable area), please specify: _____平方呎(建築/實用面積*) square feet (gross/usable area*)	<input type="checkbox"/> 樓齡超過30年 built over 30 years	<input type="checkbox"/> 位於最頂層/包含天台/平台* situates at the top floor / includes roof top / flat top*
<input type="checkbox"/> 包含停車位,請註明所處樓層及車位號碼 includes car park, please specify the floor and lot no.	<input type="checkbox"/> 獨立屋或村屋 house or village house	<input type="checkbox"/> 包含花園 includes garden
		<input type="checkbox"/> 包含私人泳池 includes private swimming pool

### III. 保險資料 Insurance Information

1. 閣下於投保類似保障計劃時是否曾被拒絕? Have you ever been refused to enroll in any similar protection plan?  是 Yes  否 No

2. 閣下於過去三年內是否曾蒙受任何與類似保障計劃有關之損失? Have you ever sustained any loss under any similar protection plan in the past 3 years?  是 Yes  否 No

如上述任何一條問題的答案是「是」,請詳細說明。If "Yes" to any of the questions above, please provide details.

### IV. 保費繳付及授權書 Premium Payment & Authorization

本人/吾等茲授權寶豐保險(香港)有限公司從本人/吾等下述之信用卡或上海商業銀行賬戶以直接轉賬自動支付此「家居保險計劃」之應繳保費包括往後續保的各期保費。請✓適用方格。

I/We hereby authorize Paofong Insurance Co. (HK) Ltd. to charge automatically the premium due from my/our following credit card or Shanghai Commercial Bank account including subsequent premium payment for renewal of this Home Insurance Plan. Please tick the appropriate box.

信用卡 Credit Card

持卡人姓名 Name of Cardholder \_\_\_\_\_

與投保人之關係 Relationship with Proposer \_\_\_\_\_

信用卡號碼 Credit Card Number \_\_\_\_\_

Visa  MasterCard \_\_\_\_\_月MM \_\_\_\_年YY  
到期日 Expiry Date

持卡人簽署 Signature of Cardholder \_\_\_\_\_

直接於上海商業銀行開設之下述賬戶扣賬。

Direct Debit from the following bank account at Shanghai Commercial Bank.

025- \_\_\_\_\_  
賬戶號碼 Account Number

簽署及公司蓋章(如有) Signature and Company Chop (if any)



## V. 注意事項 Important Notes

所有資料如可能影響此申請之接納與否或保單條款之釐定，閣下必須盡己所知作出披露。如對資料應否透露有疑問，請向本公司或閣下的保險中介查詢。閣下如未能據實呈報有關資料，此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。

Any facts known to you, which are likely to affect acceptance and terms and conditions of this application, must be disclosed. If you have doubts in disclosing some facts, please check with your insurance intermediary or us. Failure to disclose material information may nullify the cover you require and may even invalidate the policy.

## VI. 選擇拒絕在直接促銷中使用個人資料 Opt-out from Use of Personal Data in Direct Marketing

寶豐保險(香港)有限公司(「本公司」)可能會使用閣下的個人資料作直接促銷，但在未經閣下同意的情况下，本公司不能就此目的使用閣下的個人資料。如閣下不希望本公司在直接促銷中使用閣下的個人資料，應在此方格內口加上剔號(“✓”)。

本公司可能將閣下的個人資料提供予其他人士包括本公司之附屬公司，以供該等人士在直接促銷中使用，在任何情況下本公司不會因而獲取任何金錢或其他財產的回報，不論該等人士是否本公司集團成員。

如閣下不希望本公司將閣下的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用，應在此方格內口加上剔號(“✓”)。

以上代表閣下目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代閣下於本申請前以任何形式向本公司傳達的任何選擇。如上述方格內未有加上剔號，即代表閣下同意收到直接促銷聯繫或資訊。

請注意，閣下以上的選擇適用於本公司的「收集個人資料聲明」(「該聲明」)中所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該聲明以得知在直接促銷中可使用的個人資料的種類，以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

Paofong Insurance Company (Hong Kong) Limited (the “Company”) may use your personal data for direct marketing but the Company cannot use your personal data for such purpose without your consent.

You should check (“✓”) this box  if you **do not wish** the Company to use your personal data in direct marketing.

The Company may provide your personal data to other persons including subsidiary companies of the Company for their use in direct marketing, which in any event the Company will not receive any money or other property in return and, whether or not such persons are members of the Company’s group.

You should check (“✓”) this box  if you **do not wish** the Company to provide your personal data to any other persons for their use in direct marketing.

**The above represents your present choice whether or not to receive direct marketing contact or information. This choice supersedes any choice communicated by you in any form to the Company prior to this application. If none of the above boxes are checked, it represents your consent to receive direct marketing contact or information.**

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Company’s Personal Information Collection Statement (the “PICS”). You may refer to the PICS on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

## VII. 聲明 Declaration

本人/吾等謹此聲明：

1. 在本投保書內所填報的資料及陳述，均屬正確無誤及詳盡，並同意以此投保書作為本人/吾等與寶豐保險(香港)有限公司(簡稱「貴公司」)訂立之「家居保險計劃」(簡稱「此保險計劃」)合約的依據。
2. 本人/吾等明白此計劃的所有保障範圍、不受保事項、條款及細則概以保單為準。
3. 本人/吾等同意貴公司擁有是否接受任何有關此保險計劃投保申請的絕對權利，及明白此計劃必須貴公司接納此投保書及保費已繳付後才生效。
4. 除非本人/吾等另行通知貴公司，本人/吾等同意此保單將於每個保險期屆滿後自動續保。本人/吾等明白及同意貴公司保留不接受此保單續保之權利及不透露拒絕續保的原因。
5. 本人/吾等已細閱並明白附加於本投保書有關貴公司的收集個人資料聲明(「該聲明」)。

I/We hereby declare that :

1. the particulars and statements I/we have supplied in this Proposal Form are true, correct and complete and further agree that this Proposal Form shall form the basis of the contract of Home Insurance Plan (“this Plan”) between me/us and Paofong Insurance Company (Hong Kong) Limited (“the Company”).
2. I/we shall refer to the policy of this Plan for details of the insurance coverage, exclusions and terms and conditions.
3. I/we agree the Company has the absolute right to accept or decline any application for this Plan and understand that this Plan will only be in force until the Company has approved this Proposal Form and has collected the premium.
4. **I/we agree that this policy will be automatically renewed for each period of insurance unless notice is given by me/us to the Company to the contrary.** I/We acknowledge and agree that the Company reserves the right to refuse to renew this policy and it will not be obligated to reveal the reasons for such refusal.
5. I/we have read and understand the Company’s Personal Information Collection Statement (the “PICS”) attached to this Proposal Form.

投保人簽署 Signature of Proposer \_\_\_\_\_ 日期 Date \_\_\_\_\_

### 只供內部使用 For Internal Use Only

Please check CRM and tick the appropriate box and provide details if applicable :

No matching record  Matched with CRM Code (please specify the code no. : \_\_\_\_\_ )

	姓名 Name	職員號碼 Staff No.	業務代表登記號碼 TR Registration No.
業務代表 Technical Representative (TR)			
推介人 Referrer			不適用 N/A

所屬行處 Business Unit \_\_\_\_\_ 日期 Date \_\_\_\_\_

此投保書之中英文版本有任何歧異，概以英文版本為準。

In case of any discrepancy between the English and Chinese versions of this Proposal Form, the English version shall prevail.

GI-PFHAPMay2018



**Paofong Insurance**  
**寶豐保險**

**寶豐保險(香港)有限公司**  
**個人資料(私隱)條例**  
**- 收集個人資料聲明(「本聲明」)**

寶豐保險(香港)有限公司(「本公司」)乃上海商業銀行有限公司的附屬公司。在本聲明內,上海商業銀行有限公司連同任何其附屬公司、任何其直接或間接控股公司、及任何上述控股公司的任何附屬公司、聯屬公司或聯繫實體,將統稱為「上海商業銀行集團」。

為依從個人資料(私隱)條例(「條例」),本公司特此通知閣下以下事項:

- (A) 在申請及接受保險產品及服務時,及當本公司提供與保險產品及服務相關之其他服務時,閣下有需要不時向本公司提供個人資料。
- (B) 如閣下未能提供有關資料,可導致本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務及/或其他相關服務。
- (C) 本公司亦可能會在日常業務運作的過程中向閣下收集資料,例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書面形式與本公司溝通。
- (D) 本公司可視乎情況不時將閣下之資料使用、處理、儲存、轉移、披露及/或交換(不論在香港特別行政區或其他地方),以作下述用途:-
- (i) 處理及評估保險產品及服務的申請;
  - (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求,包括但不限於要求增加、更改、刪除、維持或管理保障項目或受保人,訂立直接付款安排及保單取消、更新或復效申請;
  - (iii) 處理、判定保險索償及就索償抗辯、進行任何附帶調查及行使代位權;
  - (iv) 執行與所提供的保險產品及服務相關的功能及活動,如核實身份、資料核對及再保險之安排;
  - (v) 製作數據及進行研究,設計保險產品及服務以提升本公司的服務質素;
  - (vi) 推廣服務、產品及其他標的(本公司或會因而獲得酬勞)(詳情請參閱下述第(G)段);
  - (vii) 行使本公司向閣下提供保險和服務時有關的權利,例如釐定閣下拖欠的任何款項的金額,及向閣下或其他為閣下的債務提供任何擔保或承諾之人士,追收和收回拖欠的任何款項;
  - (viii) 履行根據下列適用於本公司及/或上海商業銀行集團具有約束力或適用或期望其遵守的

就披露及使用資料的義務、規定或安排:

- (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律;
  - (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導;
  - (3) 本公司或上海商業銀行集團因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動,而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關,或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾;
  - (ix) 遵守上海商業銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於上海商業銀行集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排;
  - (x) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人,就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估;及
  - (xi) 一切與上述有聯繫、有附帶性及有關之用途。
- (E) 本公司會對持有之資料保密,惟可能會視乎情況將有關資料提供給下述各方作第(D)段列出的用途:-
- (i) 任何代理人、承包商或就本公司之業務運作,包括行政、數據處理、儲存、電訊、電腦、調查、收數、和付款服務,或就與保險產品及服務相關之其他服務,向本公司提供服務之第三方服務供應者(如法律顧問、會計師、理賠調查員、公證人、醫護及復康顧問、考察員、專家、維修人員、醫療服務提供者、緊急支援服務提供者、收數公司及資料處理公司);
  - (ii) 涉及索償時之相關機構如航空公司、交通工具機構,旅行社、酒店、零售商、物業管理公司、其它保險公司、及政府機構包括警察局、消防局及入境署;
  - (iii) 任何對本公司或上海商業銀行集團任何集團公司有保密責任的其他人士,包括對本公司有保密資料明文或指示承諾之上海商業銀行集團任何集團公司、業務伙伴或其他商號或聯營機構;
  - (iv) 保險中介人、再保險中介人、再保險公司及共保險公司;
  - (v) 本公司或上海商業銀行集團為遵守任何法律規定,或根據法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的

- (vi) 本公司的權益或業務之任何實際或建議承讓人、受讓人、參與人或附屬參與人;
  - (vii) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商;
  - (viii) 本公司及/或上海商業銀行集團任何集團公司的品牌合作夥伴(該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及/或宣傳資料上列明);
  - (ix) 慈善或非牟利機構;及
  - (x) 本公司聘用的外部服務提供者(包括但不限於郵遞機構、電訊公司、電話銷售及直銷代理、電話服務中心、數據資料處理公司及資訊科技公司)作第(D)(vi)段所列的用途;
  - (xi) 任何得到閣下明確或暗示同意的人士;及
  - (xii) 任何與第(D)(vii)段有關人士。
- (F) 閣下的資料或會在本公司或上述第(E)段所述之接收資料者認為適當及有需要的香港特別行政區以外的其他司法管轄區處理、儲存及轉移或披露,並或會根據該地的慣例、法律、法則及規定(包括任何政府行政措施及政令)、由該司法管轄區的監管機構或其他主管當局發出的守則、指引、通告及指示處理、儲存、發放或披露資料。
- (G) 本公司可能把閣下的個人資料用於直接促銷,而本公司為該用途須獲得閣下同意(包括表示不反對),但條例所指明的豁免情況除外。就此,請注意:
- (i) 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷;
  - (ii) 可用作促銷下列類別的服務、產品及促銷標的:
    - (1) 保險、財務、信用卡、銀行及相關服務和產品;
    - (2) 獎賞、客戶或會員或優惠計劃及相關服務和產品;
    - (3) 由本公司及/或上海商業銀行集團任何集團公司的品牌合作夥伴提供的服務和產品(該等品牌合作夥伴的名稱會在有關服務及產品(視情況而定)的申請表格及/或宣傳資料上列明);及
    - (4) 為慈善及/或非牟利用途的捐款及捐贈;
  - (iii) 上述服務、產品及促銷標的可能由本公司及/或下列各方提供或(就捐款及捐贈而言)徵求:
    - (1) 上海商業銀行集團任何集團公司;
    - (2) 第三方獎賞、客戶或會員、品牌合作或

- (3) 本公司及/或上海商業銀行集團任何集團公司的品牌合作夥伴(該等品牌合作夥伴的名稱會在有關服務及產品(視情況而定)的申請表格及/或宣傳資料上列明);及/或
  - (4) 慈善或非牟利機構;
  - (iv) 除由本公司促銷上述服務、產品及促銷標的以外,本公司亦擬將上述第(G)(i)段所述的資料提供予上述第(G)(iii)段所述的全部或任何人士,以供該等人士在促銷該等服務、產品及促銷標的中使用,而本公司為此用途須獲得閣下書面同意(包括表示不反對);
  - (v) 本公司可能因如上述第(G)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如本公司會因提供資料予其他人士而獲得任何金錢或其他財產的回報,本公司會於上述第(G)(iv)段所述徵求閣下同意或不反對時如是通知閣下。
- 如閣下不希望本公司如上述使用閣下的個人資料或將閣下的個人資料提供予其他人士作上述直接促銷用途,閣下可隨時通知本公司行使閣下的選擇權拒絕促銷,此項安排不另收費。閣下可根據本聲明第(H)段所提供的聯絡方法以書面向本公司的個人資料保護主任提出有關要求,或於有關的申請表格內向本公司表達閣下拒絕促銷的意願(如適用)。
- (H) 根據條例中之條款,閣下有權:
- (1) 向本公司查核是否持有閣下的個人資料及查閱該等資料;
  - (2) 要求本公司更正有關閣下不準確之資料;及
  - (3) 查明本公司對個人資料之政策及慣例、及獲告知本公司持有之個人資料種類。
- 閣下如欲行使有關權利,請以書面經以下聯絡方法向本公司的個人資料保護主任提出:  
寶豐保險(香港)有限公司資料保護主任  
香港九龍觀塘巧明街100號,  
Two Landmark East, 108樓  
傳真:(852) 2626 0704
- (I) 根據條例的條款,本公司有權就處理任何查閱或更改資料之要求收取合理費用。
  - (J) 閣下明白其與本公司職員的電話談話內容可能被錄音及用作證據,而本公司並不會再另行通知。
  - (K) 本公司只會根據上述任何用途上的合理需要或適用法例或規例或規定的期間保存閣下的個人資料。
  - (L) 本聲明不會限制閣下在條例下所享有之權利。
  - (M) 本聲明之中英文版如有歧異,概以英文版為準。
  - (N) 本聲明會由本公司不時修訂、更改或更新,並成為閣下與本公司或將與本公司訂定之所有合約、協議、及其他約束性安排之一部份。





**Pafoong Insurance**  
**寶豐保險**

## **Pafoong Insurance Company (Hong Kong) Limited Personal Data (Privacy) Ordinance – Personal Information Collection Statement (the “PICS”)**

Pafoong Insurance Company (Hong Kong) Limited (the “Company”) is a subsidiary of Shanghai Commercial Bank Limited, which, together with any of its subsidiaries, any of its direct or indirect holding company and any subsidiary, affiliate or associated entity of any such holding company are collectively referred to in this PICS as the “SCB Group”.

In compliance with the Personal Data (Privacy) Ordinance (the “Ordinance”), the Company would like to inform you of the following :

- (A) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for insurance products and services as well as carrying out by the Company of other services relating to these insurance products and services.
- (B) Failure to supply such data may result in the Company being unable to process your application or to provide or continue to provide the insurance products, services and/or the other related services to you.
- (C) Data may also be collected by the Company from you in the ordinary course of the Company’s business, for example, when you lodge insurance claims with the Company, or generally communicate verbally or in writing with the Company.
- (D) Where applicable, the purposes for which data relating to you may be used, processed, stored, transferred, disclosed and/or exchanged by the Company (whether in the Hong Kong Special Administrative Region or elsewhere) are as follows: -
- (i) processing and evaluating applications for insurance products and services;
  - (ii) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to your requests for addition, alteration, deletion, maintenance and management of insurance benefits or insured persons, setting up of direct debit facilities as well as cancellation, renewal or reinstatement of insurance policies;
  - (iii) processing, adjudicating and defending insurance claims, conducting any incidental investigation as well as exercising the rights of subrogation;
  - (iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching, and reinsurance arrangement;
  - (v) preparing statistics and conducting research, and designing insurance products and services with a view to improving the Company’s service;
  - (vi) marketing services, products and other subjects (in respect of which the Company may or may not be remunerated) (please see further details in Paragraph (G) below);

- (vii) exercising the Company’s rights in connection with provision of insurance products and services to you from time to time, for example, to determine any amount of indebtedness from you and collecting and recovering from you or any person who has provided any security or undertaking for your liability;
  - (viii) complying with the obligations, requirements or arrangements for disclosing and using data that bind on or apply to the Company and/or the SCB Group or that it is expected to comply according to:
    - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
    - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;
    - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the SCB Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
  - (ix) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the SCB Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
  - (x) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
  - (xi) all other incidental and associated purposes relating to any of the above.
- (E) Data held by the Company relating to you will be kept confidential but the Company may provide such information to the following parties, where applicable, for the purposes set out in Paragraph (D): -
- (i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, data processing, storage, telecommunications, computer, investigation, debt collection, and payment services as well as other services incidental to the provision of insurance products and services by the Company (such as legal advisors, accountants, claim investigators, loss adjusters, medical and rehabilitation consultants, surveyors, specialists, repairers, medical services providers, emergency services providers, debt collection agencies and data processing companies);
  - (ii) related parties in case of claims such as airlines, transport companies, travel agencies, hotels, retailers, property managements, other insurance companies, and government authorities including police, fire services and immigration;
  - (iii) any other person under a duty of confidentiality to the Company or any group company of the SCB Group including any group company of the SCB Group, a business partner or other merchant or affinity entity which has undertaken expressly or impliedly to keep such information confidential;
  - (iv) insurance intermediaries, reinsurance intermediaries, reinsurers and co-insurers;

- (v) any person to whom the Company or the SCB Group is under an obligation or otherwise required to make disclosure under the requirements of any law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, government, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the SCB Group or with which the Company or the SCB Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the SCB Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
  - (vi) any actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business;
  - (vii) third party reward, loyalty, co-branding and privileges programme providers;
  - (viii) co-branding partners of the Company and/or any group company of the SCB Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
  - (ix) charitable or non-profit making organizations; and
  - (x) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in Paragraph (D)(vi);
  - (xi) any person with the express or implied consent of you ; and
  - (xii) any third party in connection with Paragraph (D) (vii). Such information may be transferred to a place outside the Hong Kong Special Administration Region.
- (F) Your data may be processed, stored and transferred or disclosed in and to another jurisdiction outside the Hong Kong Special Administrative Region as the Company or data recipient referred to in Paragraph (E) considers appropriate and necessary. Such data may also be processed, stored, released or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders), codes, guidelines, circulars and directions issued by regulatory or other authorities in such jurisdiction.
- (G) The Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company requires your consent (which includes an indication of no objection) for that purpose. In this connection, please note that: -
- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
  - (ii) the following classes of services, products and subjects may be marketed:
    - (1) insurance, financial, credit card, banking and related services and products;
    - (2) reward, loyalty or privileges programmes and related services and products;
    - (3) services and products offered by the co-branding partners of the Company and/or any group company of the SCB Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and
    - (4) donations and contributions for charitable and/or non-profit making purposes;
  - (iii) the above services, products and subjects may be provided or

(in the case of donations and contributions) solicited by the Company and/or:

- (1) any group company of the SCB Group;
  - (2) third party reward, loyalty, co-branding or privileges programme providers;
  - (3) co-branding partners of the Company and/or any group company of the SCB Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);and/or
  - (4) charitable or non-profit making organisations
- (iv) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in Paragraph (G)(i) above to all or any of the persons described in Paragraph (G)(iii) above for use by them in marketing those services, products and subjects, and the Company requires your written consent (which includes an indication of no objection) for that purpose;
- (v) The Company may receive money or other property in return for providing the data to the other persons in Paragraph (G)(iv) above and, when requesting your consent or no objection in Paragraph (G)(iv) above, the Company will inform you if it will receive any money or other property in return for providing the data to the other persons.

**If you do not wish the Company to use or provide to other persons your personal data for use in direct marketing as described above, you may, at any time and without charge exercise your opt-out right by notifying the Company. You may write to the Data Protection Officer of the Company at the address or fax number provided in paragraph (H) below, or provide the Company with your opt-out choice in the relevant application form (if applicable).**

(H) Under and in accordance with the terms of the Ordinance, you have the right :-

- (1) to check whether the Company holds personal data about you and of access to such data;
- (2) to require the Company to correct any data relating to you which is inaccurate; and
- (3) to ascertain the Company’s policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company.

Such requests can be made in writing to the Data Protection Officer of the Company at the following address or fax number :

The Data Protection Officer  
Pafoong Insurance Company (Hong Kong) Limited  
28/F., Two Landmark East, 100 How Ming Street, Kwun Tong,  
Kowloon, Hong Kong  
Fax : (852) 2626 0704

- (I) In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access or correction request.
- (J) You acknowledge that telephone calls with the Company’s staff may be recorded and used as evidence by the Company without further notice.
- (K) The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- (L) Nothing in this PICS shall limit your rights under the Ordinance.
- (M) In the event of any inconsistency between the English and Chinese versions of this PICS, the English version shall prevail.
- (N) This PICS as may be revised, amended or updated from time to time shall be deemed an integral part of all contracts, agreements, and other binding arrangements which you have entered into or intend to enter into with the Company.