

COMPANY PROFILE 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The **QBE Insurance Group** first established local representation in 1920. Today, QBE Insurance Group is one of the top 25 insurers and reinsurers worldwide. A public listed company, listed on the Australian Stock Exchange, QBE has consistently maintained a high Standard & Poor's A+ Financial Strength Rating. It operates in all key insurance markets and is active in more than 40 countries; so QBE is backed by the strength and security of a truly global organization. Yet, it prides itself on challenging expectations with fresh ideas. It means it can provide specialist insurance solutions innovatively tailored to suit customers' needs.

China Construction Bank (Asia) Corporation Limited, formerly known as Bank of America (Asia) Limited, offers a wide array of consumer and commercial banking services for customers. It is a wholly owned subsidiary of China Construction Bank Corporation, a leading bank in China possessing extensive strength in corporate and consumer banking, and treasury operations.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual clients. Apart from the conventional commercial insurance products such as fire, business interruption, burglary, public liability, property all risk, marine cargo, employees' compensation and motor, it also provides engineering insurance like electronic equipment and contractors' all risks, as well as specialist insurance solutions like trade credit, protection and indemnity, freight forwarders' liability, directors and officers' liability, medical malpractice liability, products liability and professional indemnity insurances. Its personal insurance products include household, personal accident, medical, golf, travel and pleasure craft insurances.

The development of the QBE Insurance Group in this market symbolizes its commitment to providing quality services to the insuring public in Hong Kong.

昆士蘭聯保保險有限公司 (昆士蘭聯保) 為昆士蘭保險集團與中國建設銀行 (亞洲) 股份有限公司之聯營機構。

昆士蘭保險集團 於一九二零年在香港設立業務代表，開始提供本地保險服務。昆士蘭保險集團現時在全球一般保險及再保險集團之排名中，名列二十五名內。集團為澳洲之上市公司，持續獲得標準普爾A+ 財務實力評級。其業務遍及所有主要保險市場，並活躍於超過四十個國家，表現真正環球企業的實力與可靠。同時，集團對本身一直能以嶄新意念迎接挑戰引以自豪，這象徵集團能提供度身訂造的創新專業保險解決方案，以滿足客戶的需求。

中國建設銀行 (亞洲) 股份有限公司 前身為美國銀行 (亞洲) 有限公司，為客戶提供一系列個人及商業銀行產品及服務。該行是中國建設銀行之全資附屬機構，母公司在中國銀行業居於市場領先地位，並在商業及個人銀行和資金業務等方面具有雄厚實力。

昆士蘭聯保 是香港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。其傳統工商業保險產品包括火災、營業中斷、盜竊、公眾責任、財產保險、船運保、僱員賠償及汽車等；而因應不同範疇的風險處理需要，「昆士蘭聯保」亦提供一些工程保險，如電子儀器及工程綜合保險等，及專業的保險產品，例如貿易信貸、船舶責任、董事及行政人員責任、產品責任和專業責任保險等。「昆士蘭聯保」提供的個人保障產品包括家居、人身意外、醫療、高爾夫球、旅遊、遊艇等保險產品。

昆士蘭保險集團在香港之積極發展，顯示集團對香港的服務承諾。

Underwritten by 承保機構



QBE Hongkong & Shanghai Insurance Ltd.
昆士蘭聯保保險有限公司
A member of the worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員

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Shop Protection Package

商舖綜合保險



QBE Hongkong & Shanghai Insurance Ltd.
昆士蘭聯保保險有限公司

「商舖綜合保險」是一個特為商舖東主而設的全面保障計劃，以合理的保費，保障你店舖的設備、存貨，以致經營利潤及法律責任等。

基本保障

A. 財物綜合保障

本計劃為你店舖內的財物，包括設備、存貨，你須負責之業主裝置及裝備、租客自置裝修及僱員之私人物品等，提供全險及全新更換保障，惟投保人必須以上述財物之全新更換價值投保。

以不超過你投購之投保額為原則，最高賠償額將作如下計算：

	港元
• 每件器材或機器	100,000
• 電腦系統紀錄	40,000
• 任何一份契約、文件、卡、磁帶、檔案或幻燈片 (此項之所有損失賠償額以20,000港元為上限)	5,000
• 每一瓶酒 (此項之所有損失賠償額以5,000港元為上限)	1,000
• 每一件藝術品 (此項之所有損失賠償額以10,000港元為上限)	5,000
• 每一件存貨 (此項之所有損失以投保額的10%為上限)	15,000
• 每一僱員之私人物品 (此項之所有損失以投保額的15%為上限)	3,000
• 每一意外事故之所有損失及損毀	投保總額

除以上保障外，另備有下列各項免費特別保障：

- 季節性保額調高**
於每年11月1日至3月1日期間，存貨保額會自動調高20%。
- 押運途中貨物**
提供高達50,000港元的保障，賠償由你或僱員押運的貨物於押運途中所蒙受之損毀。
- 財物暫存**
店舖內的財物暫時存放於其他地點作清潔或維修，期間遭受損失或毀壞，最高賠償額為財物投保額的10%。
- 店舖被盜賊毀壞**
本計劃亦承保店舖因盜賊所引致之損毀，此項最高賠償額以商舖財物投保額為上限，且不超過200,000港元。
- 廢物處理**
賠償意外發生後廢物處理所需的費用，最高賠償額為店舖財物投保額的10%。
- 建築師及測量師費用**
在重修店舖期間，因僱用專業建築師及測量師所需的費用將可獲賠償，最高賠償額為5,000港元。
- 商舖周邊財物損壞**
置於店舖旁的財物(包括簷篷)，因火災、雷擊、爆炸或車輛撞毀而導致損毀，最高賠償額為店舖財物投保額的5%。
- 維修期間引致損壞**
店舖內的物件在維修期間導致損壞，將可獲賠償，唯每宗維修工程之金額不可超過100,000港元。
- 門鎖替換**
賠償店舖遭盜竊或爆竊後需更換損壞的門鎖，最高賠償額為2,000港元。
- 捲門及閘門損毀**
保障因意外引致捲門及閘門損毀，最高賠償額為20,000港元。
- 滅火設備費用**
保障因火災或爆炸後，所重置之滅火器或自動灑水系統的費用，最高賠償額為10,000港元。

自負額：

- 每宗由水浸引致的損失的10%，最低不少於3,000港元。
- 每宗其他意外損失的首1,000港元。

B. 營利損失保障

免費提供如蒙受經營利潤的損失保障，最高賠償期為12個月：

- 如因店舖內的貨品、裝置受損；及/或
- 因鄰近建築物受毀壞或公共設施發生故障而引致進入店舖通道被有關政府部門或大廈管理封閉超過48小時。

賠償額最高可獲500,000港元。你亦可獲得因申報賠償賬項所需支付的專業會計師費用賠償，最高可達50,000港元。

C. 玻璃損毀保障

若你裝置於門窗、櫥窗、櫃位及架上的平面玻璃意外損毀，可獲高達10,000港元的賠償。

你只需支付額外保費，便可保障鍍金、雕花、刻字、多面或作裝飾用途的玻璃。

自負額：

每宗由颱風、暴風、水浸、墮下樹枝或惡意破壞所引致的損失的首1,000港元。

D. 金錢保障

保障你店舖的金錢損失，保額如下：

	港元
1. 現金損失	
i. 於香港境內由你或僱員押運之現金	30,000
ii. 營業時間內置於店中的現金	30,000
iii. 非營業時間內置於店中上鎖的夾萬內的現金	30,000
iv. 非營業時間內置於店中上鎖的抽屜或收銀機內的現金	10,000
v. 非營業時間內於店中但非置於上鎖的夾萬、抽屜或收銀機內的現金	5,000
vi. 於銀行夜庫中	30,000
vii. 存放於投保人家中或公司董事、合夥人或僱員家中而屬於公司之金錢	5,000
2. 劃線支票、信用咭收據及其他不可轉讓之票據	500,000
3. 夾萬及收銀機遭遇竊賊破壞	15,000

額外保障：

週日及公眾假期

由於就以上第一至四之細項，賠償額於週日、公眾假期及公眾假期翌日存放在店舖內的金錢將自動調高20%以配合營運上之需要。

E. 惡意襲擊保障

若你或僱員於店舖內被偷竊或企圖偷竊人仕蓄意傷害身體，引致死亡或永久傷殘，每位受傷人仕最高可獲100,000港元之賠償。

F. 公眾責任保障

保障你於店舖營運中引致他人身體或財物受損所須承擔之法律賠償責任，最高賠償額為1千萬港元。

額外保障：

- 海外公幹責任
- 廣告招牌或霓虹燈責任
- 急救
- 租戶責任
- 維修工程涉及的責任
- 公司的康樂體育活動

自負額：

- 每宗第三者財物損失之首1,000港元。
- 每宗由水浸引致第三者財物損失的10%，最低不少於3,000港元。

自選保障

僱員保險

你可選擇於本計劃內，為員工購買僱員保險，保障範圍包括香港的僱員賠償條例所訂定及民事法所裁定的僱主給予僱員因工傷亡之賠償，最高賠償額為每一事故1億港元。

注意：此小冊子只供作參考之用，所有條款及細則概以保險單為準。

SHOP PROTECTION PACKAGE is a comprehensive insurance package exclusively designed for retail shop owners like yourself. This package offers protection for your shop, trade contents, stocks as well as income and legal liabilities, all in a very reasonably priced policy.

BASIC COVER

A. Trade Contents“All Risks”Protection

This section offers “All Risks” protection to the Trade Contents in your shop, including stocks, landlord’s fixtures and fittings for which you are responsible, tenant’s improvements and employees’ personal effects, with a new for old cover provided that the sum insured represents the full replacement value.

Within the sum insured selected by you, insurance cover will be provided subject to the following limit:

	HK\$
• Any one machinery or equipment	100,000
• Computer systems’ records	40,000
• Any one deed, document, card, tapes, file or transparency <small>(total payable under this policy shall not exceed HK\$20,000)</small>	5,000
• Any one bottle of wine / spirit <small>(total payable under this policy shall not exceed HK\$5,000)</small>	1,000
• Any one set of work of art <small>(total payable under this policy shall not exceed HK\$10,000)</small>	5,000
• Any one item of stock <small>(total payable under this policy shall not exceed 10% of the Sum Insured against this section)</small>	15,000
• Personal effects belonging to any one employee <small>(total payable under this policy shall not exceed 15% of the Sum Insured against this section)</small>	3,000
• All other loss or damage in any one event	Up to the selected Sum Insured

Besides, this section also provides the following special extensions at no extra cost:

i. Seasonal Increase

The sum insured on stock will be automatically increased by 20% during the period from 1st November to 1st March every year.

ii. Goods in Transit

Up to HK\$50,000 protection for loss of or damage to goods in transit in the course of collection and delivery by you or any of your employees.

iii. Temporary Removal

Up to 10% of sum insured under this section for loss of or damage to contents whilst temporarily removed for cleaning, renovation, repair or other similar purposes.

iv. Damage to Shop Premises Caused by Burglary

This section will also be extended to cover the damages to your shop premises caused by a burglar, subject to the maximum limit of the declared Trade Contents value but shall not exceed HK\$200,000.

v. Removal of Debris

Pay for removal of debris after an insured loss, up to 10% of your Trade Contents Sum Insured.

vi. Architects’ & Surveyors’ Fee

Cover the fees charged by architect, surveyor, consultant engineer for the reinstatement of your shop, up to HK\$5,000.

vii. Damage to Property in the Open

Cover loss of or damage to the Trade Contents including canopy which is left in the open caused by fire, lightning, explosion or vehicle impact, up to a limit of 5% of the Trade Contents insured.

viii. Alterations or Repairs

Cover your Trade Contents if they are damaged during shop alterations or repairs, provided the contract value does not exceed HK\$100,000.

ix. Locks Replacement

Reimburse the cost of replacing damaged door locks due to a theft or burglary to your shop, up to a limit of HK\$2,000.

x. Roller Shutters and Gate

Pay for accidental damage to roller shutters and gate, up to a limit of HK\$20,000.

xi. Fire Extinguishing Expenses

Cover the replacement or refilling costs of fire extinguishers and sprinklers following a fire or an explosion, up to a limit of HK\$10,000.

DEDUCTIBLES:

- 10% of each and every loss due to water damage, subject to a minimum of HK\$3,000.
- The first HK\$1,000 of each and every other loss.

B. Loss of Income Protection

This section gives you free protection for loss of income for a period up to 12 months resulting from:

- The loss of or damage to your Trade Contents insured under the policy; and / or
- The denial of access to your shop as ordered by Government Authorities or Building Management in excess of 48 consecutive hours because of damage to neighbouring property or failure of public utilities / supplies.

The sum insured automatically provided is HK\$500,000. You will also be covered up to HK\$50,000 for the professional accountants’ or auditors’ charges arising from claims verification.

C. Breakage of Glass Protection

This section provides you up to HK\$10,000 protection against the accidental breakage of fixed plain plate and sheet glass in the windows, doors, showcases, counters and shelves.

This protection can also be extended to cover special glass which is silvered, embossed, lettered, bent or in any way ornamental by paying additional premium.

DEDUCTIBLES:

The first HK\$1,000 of each and every loss caused by Typhoon, Windstorm, Flood, Falling Tree or Malicious Act.

D. Money Protection

This section offers protection for:

	HK\$
1. Loss of cash	
i. Occurred while in transit anywhere in Hong Kong in the physical custody of you or your authorised employees	30,000
ii. Occurred inside the shop during business hours	30,000
iii. Occurred inside the shop outside business hours whilst the cash are secured in locked safe	30,000
iv. Occurred inside the shop outside business hours whilst the cash are secured in locked drawer / cash register	10,000
v. Occurred inside the shop outside business hours whilst the cash are not secured in locked safe / drawer / cash register	5,000
vi. In bank night safe	30,000
vii. Occurred in the residence of or that of your directors, partners or employees.	5,000
2. Loss of crossed cheques, crossed postal orders, crossed money orders, crossed bankers drafts and credit card sales vouchers	500,000
3. Damage to safe or cash register caused by theft	15,000

Additional Benefits

Sundays and Public Holidays

For item (i) to (iv) under 1 above, an extra 20% protection is provided on Sundays and Hong Kong public holidays (including the following day) to fit business needs during peak sales seasons.

E. Malicious Attack Protection

If you or your employees working at the shop are injured as a result of malicious attack by any person stealing or attempting to steal, we will provide each injured person up to HK\$100,000 compensation in the event of death or permanent disablement.

F. Public Liability Protection

This section covers your legal liability in respect of compensation for third party bodily injury and / or property damage arising in connection with the shop operation or within the Territory of Hong Kong. The limit of liability provided is HK\$10 million per event.

FURTHER COVER EXTENSION:

- Overseas Commercial Visits
- First Aid
- Contractor’s Liability
- Sign Board Liability
- Tenant’s Liability
- Welfare, Social and Sports Club

DEDUCTIBLE:

- The first HK\$1,000 for each and every claim of third party property damages.
- 10% each and every claim of third party property damage due to water damage subject to a minimum of HK\$3,000.

OPTIONAL COVER

Employees’ Compensation

This section covers employers’ liability to employees in accordance with the Employees’ Compensation Ordinance and Common Law, for injuries or death arising out of employment up to HK\$100 million per event.

Remarks: This brochure is only a summary. Please refer to the Policy for full terms and conditions.



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SHOP PROTECTION PACKAGE PROPOSAL FORM

「商舖綜合保險」投保書

For Office Use 公司專用
A/C No. 賬戶號碼
Policy No. 保單號碼

Name of Applicant 投保人名稱 _____

Postal Address 通訊地址 _____

Telephone No. 電話號碼 _____

Fax No. 傳真號碼 _____

Sales Shop Address 商舖地址 _____

Period of Insurance 承保期 From 由 _____ To 至 _____
(D日/M月/Y年) (D日/M月/Y年)

Business Nature 業務性質 _____

Please provide the following information for calculation of premium:
請提供以下資料，以便計算保費：

BASIC COVER 基本保障		
	Sum Insured 投保額 (HK\$ 港元)	(For Office Use 公司專用) Premium 保費 (HK\$ 港元)
A. Trade Contents "All Risks" Protection 財物綜合保障		
i. Stock in trade and goods in trust 存貨	i. \$	i. \$
ii. Trade fixture, fittings & furniture, machinery, equipment 店舖傢俬、裝置及設備、機器、器材	ii. \$	ii. \$
B. Loss of Income 營利損失	\$500,000	Free 免費
C. Breakage of Glass 玻璃損毀	\$10,000	Free 免費
Special Glass 特別玻璃 (which is silvered, embossed, lettered, bent or in any way ornamental 如屬鍍銀、雕花、刻字或 作裝飾用途玻璃。)	(please provide details and value of Special Glass) (請列詳情及價值) \$	\$
D. Money 金錢保障	As per Standard Stipulation 參照既定限額	Free 免費
E. Malicious Attack 惡意襲擊	\$100,000	Free 免費
F. Public Liability 公眾責任	\$10,000,000	Free 免費

OPTIONAL COVER – EMPLOYEES' COMPENSATION INSURANCE 自選保障 — 僱員保險

Estimated Earnings Declaration – Information of All Employees* 僱員收入評估申報 — 僱員資料

Description of Occupations 工作類別	No. of Employees Employed 僱員人數	Estimated Annual Salaries / Wages & other Earnings 年薪 / 工資及其他收入評估
		HK\$ 港元
		HK\$ 港元
		HK\$ 港元
		HK\$ 港元

* All employees within the scope of the Employees' Compensation Ordinance must be included
所有屬於僱員賠償條例下之僱員必須包括在內

The total amount of salaries / wages and other earnings paid by me / us to the above
mentioned employees during the past 12 months was
本人 / 我們在過去十二個月內支付予上列僱員的薪金、工資及其他收益為

HK\$ 港元

If your employees are or will be working outside Hong Kong, please state the country
and number of employees involved.

如有僱員在外地或將往外地工作，請列僱員數目及地區名稱。

Do your employees need to use any kind of machineries for the execution of works? If
yes, please give details.

閣下的僱員於工作時是否需要操作任何機器？若是，請列詳情。

Note: Minimum premium – HK\$1,000 (Basic Cover only); HK\$1,500 (Basic Cover plus Optional Cover, with Basic
Cover per policy not less than HK\$1,000)

備註：最低保費 – 1,000 港元 (基本保障)；1,500 港元 (基本及自選保障，惟基本保障保費不能少於 1,000 港元)

IMPORTANT NOTICE 重要通知

It is very important that all employers must report correct salaries / wages and other earnings information of their employees
to the insurers, in order to comply with the Employees' Compensation Ordinance (ECO), Chapter 282, and to ensure full
indemnification to meet their liabilities to the employees for accidents arising out of and in the course of employment.

Employers are reminded that according to the Limit of Indemnity Clause & Insurance Premium Clause contained in the
Employees' Compensation Insurance Policy, under-reporting of earnings / wages may result in reduced claim
payment for accidents to the employees of which employers are liable themselves. Furthermore, an employer
failing to insure in accordance with Section 40(1) of the ECO (Chapter 282) shall be guilty of an offence and shall be
liable on conviction to a maximum fine of HK\$100,000 and imprisonment for two years.

為符合法例第282章《僱員補償條例》的規定，並確保僱主在補償僱員因工受傷的責任時獲得足夠保障，僱主必須向保險公司
如實申報其僱員的實際薪金 / 工資。

謹此提醒所有僱主：根據僱員保險單內有關保單賠償限額及保費的條款，僱主如不足額申報工資，保險公司的賠償金額會因此
而下調，僱主需承擔差額。此外，任何未有按照《僱員補償條例》第40(1)條的規定購買僱員補償保險的僱主，即屬違法，最高可
被判罰款十萬元港元及監禁兩年。

GUIDELINES 指引

- Description of Occupations: Each category of occupation is to be shown separately, e.g. clerical staff, sales /
marketing staff, messenger, lorry driver, welder, etc.
僱員工作類別：閣下需要獨立申報所有類型的職位，例如：辦公室員工、銷售 / 市場推廣人員、郵遞員、貨車司機、燒焊技工等。
- Total Earnings [as more fully defined under Section 3 of the Employees' Compensation Ordinance (Chapter 282)]:
Please declare the estimated / actual total gross earnings for the period of insurance.
總收入 (詳細定義如法例第282章《僱員補償條例》第三節)：閣下請詳細列明在保險期內的預測 / 實際工資總金額。
- Submission: You are required to complete the Declaration of Earnings section duly signed by an authorized officer
and submit it to the insurance company together with proof of wages / monthly MPF Contribution Statements from
latest months (stating the occupation of each employee).
提交：閣下需要將填妥並獲授權人士簽署的僱員收入評估申報表提交給保險公司，同時附以過去之實際收入證明文件 / 強積
金月結單 (須指明工作類型)。

INSURANCE HISTORY 投保歷史

- Have you had any losses during the last 3 years from any of the risks now
proposed for insurance? If "Yes", please give details:
過去三年，你有否任何與是次投保申請有關的損失？若“是”，請詳述之。
Yes 是 No 否
- Have there been any accidents to your employees during the last 3 years?
If "Yes", please give details:
你的僱員於過去三年內有否遭遇任何意外？若“是”，請詳述之。
Yes 是 No 否
- Has any insurance company ever at any time declined your proposal, cancelled your
policy, refused to renew a policy, required an increased rate or imposed
special conditions? If "Yes", please give details:
你曾否被其他保險公司拒絕受保、取消保單、不允續保、要求增加保費或註
明特別條件？若“是”，請詳述之。
Yes 是 No 否

DECLARATION 聲明

I / We declared and agreed:

本人 / 我們謹聲明及同意：

- The premises are solely occupied by me / us as a shop and no processing and / or manufacturing
of any kind is carried on within the shop;
本人 / 吾等投保之店舖只供作銷售貨物用途，並無進行製造業或有關之程序；
- That to the best of my / our knowledge and belief the information and answers given on this
form are true, complete and correct in every respect;
上述填寫之資料及答案均為真實、完整及正確；
- That all particulars affecting the assessment of the risk have been disclosed, and the information and
answers given on this form are filled in by me / us or by any other person under my / our full instructions;
任何足以影響風險評估的資料，以及上述之所有資料和答案均屬本人 / 本公司填寫或經本人 /
本公司授意下填寫；
- That this reporting shall be the basis of and be deemed to be incorporated in the contract of
insurance, including any renewal thereof, between me / us and QBE Hongkong & Shanghai Insurance Ltd.
所有申報資料為本人 / 本公司與昆士蘭聯保保險有限公司訂立此保險契約及以後續約之根據。
(本投保書及章程中的中文內容力求符合英文原義，惟有關條文解釋及引用，則以英文為準。)

Signature of Applicant 投保人簽署
(with Company Chop 公司印鑑)

Date 日期

PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

The information you provide to us is collected to enable us to carry on insurance business and may be used for
the purpose of any insurance or financial related product or service or any alterations, variations, cancellations
or renewal of such product or service; any claim or investigation or analysis of such claim; and exercising
any right of subrogation, and may be transferred to 1) any related company or any other company carrying
on insurance or reinsurance related business or an intermediary or a claims or investigation or other service
provider providing services relevant to insurance business for any of the above or related purposes; 2) any
association, federation or similar organization of insurance companies ("Federation") that exists or is formed
from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory
functions or such other functions that may be assigned to the Federation from time to time and are reasonably
required in the interest of the insurance industry or any member(s) of the Federation, and 3) any members of the
Federation by the Federation for any of the above or related purposes.

Moreover, we are hereby authorized to obtain access to and/or to verify any of your data with the information
collected by the Federation from the insurance industry; You have the right to obtain access to and to request
correction of any personal information concerning yourself held by us. Requests for such access can be
made in writing to the General Administration Officer, QBE Hongkong & Shanghai Insurance Limited, 17/F,
Warwick House, West Wing, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong (Telephone: 2877 8488, Fax: 3607 0300)
閣下提供的資料，為本公司提供保險業務所需，並可能使用於：任何與保險或財務有關的產品或服務，或該等產品或服務的任
何更改、變更、或續約；或任何索償，或該等索償的調查或分析；或行使任何代位權之用。以上資料，及可能轉移予：
1) 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務
提供者，以達到任何上述或有關目的；2) 現存或不時成立之任何保險公司協會或聯會或類同組織（聯會），以達到任何上述
或有關目的，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能，及
3) 或透過聯會轉移予任何聯會的會員，以達到任何上述或有關目的。此外，本公司亦獲此授權由聯會從保險業內收集的資
料中查詢及/或核對閣下任何資料。閣下有權查詢及/或要求更正由本公司持有有關閣下的個人資料。如有需要查詢，可用書面寄
香港鯉魚涌皇道979號太古坊和域大廈西翼17樓（電話：2877 8488，圖文傳真：3607 0300）向本公司行政事務主任提出。