

Executive Travel Care Insurance



Sun Flower Insurance Brokers Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong
Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

CHUBB®



Introduction

Chubb's Executive Travel Care Insurance provides a robust range of benefits covering medical, personal and travel-related incidents. The insurance policy assures the companies and their business executives that they are protected from unanticipated incidents.

It also assures their families that emergency assistance is a phone call away via a 24-hour hotline. Therefore, as companies expand their business ventures abroad, their business executives are able to travel with confidence knowing that they are Chubb insured.

Value-added Benefits:

- On unamed basis
- Extra 18 Free Benefits
- Extend personal deviation before/after business trip
- Optional China Clinical Network arrangement (on named basis)
- Unlimited Trips Cover

Product Highlights

- Benefits providing the cover you need
- Worldwide Coverage without geographical limitation
- 180 days trip duration
- Easy administration -no requirement for trip or name declarations
- For all employees (No age limit)
- Leisure travel for C-Suites employees included at no extra cost (standalone personal trips)
- Amateur Sports covered
- Zero excess (nil deductible)

Two different plans are offered by Chubb's Executive Travel Care Insurance to fulfil your needs – Supreme and Premier plan.

Schedule of Benefits

| Item | Coverage | Max. Sum Insured Per Person (HK\$) | |
|---------------------------|---|------------------------------------|--------------|
| | | Supreme | Premier |
| 1 | Accidental Death /Permanent Disability (Scale II): <ul style="list-style-type: none"> Accident in Public Conveyance or Innocent Victim in Armed Robbery Extension Additional Indemnity for taxis & E-hailing Vehicles | 1,500,000 | 1,000,000 |
| | | 3,000,000 | 2,000,000 |
| | | 150,000 | 100,000 |
| 2 | Medical Expenses: <ul style="list-style-type: none"> Chinese Bonesetter & Acupuncturists up to HK\$2,000/accident & HK\$4,000/policy period Follow up medical expenses incurred within 12 months after return to HK up to the remaining Sum Insured. | 1,000,000 | 1,000,000 |
| 3 | Personal Property: <ul style="list-style-type: none"> Sports equipment: HK\$5,000 per item/set/pair; lap-top computer: HK\$10,000; other article: HK\$3,000 per item/set/pair | 20,000 | 10,000 |
| 4 | Baggage Delay (6 hours delay) | 2,000 | 1,000 |
| 5 | Personal Money (including loss of travel document): <ul style="list-style-type: none"> Cash limit: HK\$2,000 | 30,000 | 15,000 |
| 6 | Curtailement Expenses | 30,000 | 20,000 |
| 7 | Personal Liability | 1,500,000 | 1,000,000 |
| 8 | Loss of Deposit (Cancellation) | 30,000 | 20,000 |
| 9 | Travel Delay (6 hours delay) Trip Re-route (48 hours delay) | 2,500 | 2,500 |
| | | 8,000 | 5,000 |
| 10 | Hospital Cash: <ul style="list-style-type: none"> Daily Benefit: HK\$500 | 5,000 | 5,000 |
| 11 | Chubb Insurance Worldwide Assistance Services: <ul style="list-style-type: none"> Emergency Hotline Assistance Services Emergency Medical Evacuation and/or Repatriation Services Return Of Mortal Remains Compassionate Visit Child Escort Convalescence Assistance Hospital Guarantee Admission Service China Clinical Network (Optional on named basis @HK\$50 per e-card) | Covered | Covered |
| | | Unlimited | Unlimited |
| | | Unlimited | Unlimited |
| | | 15,000 | 15,000 |
| | | 15,000 | 15,000 |
| | | 7,800 | 7,800 |
| | | 39,000 | 39,000 |
| | | | |
| 12 | Free Coverage: | | |
| | Major Burns (2nd & 3rd Degree Burns) | 100,000 | 100,000 |
| | Scarring of the face | 25,000 | 25,000 |
| | Trauma Counselling Benefits (HK\$1,500 per visit) | 15,000 | 15,000 |
| | Rehabilitation Expenses/Home Renovation | 25,000 | 25,000 |
| | Compassionate Death Benefits | 10,000 | 10,000 |
| | Critical Illness | 20,000 | 20,000 |
| | Funeral Expenses | 20,000 | 20,000 |
| | Education Fund | 25,000 | 25,000 |
| | Credit Card Protection | 20,000 | 20,000 |
| | Recruitment Expenses | 20,000 | 20,000 |
| | Coma Benefit (up to 50 weeks) | 500 per week | 500 per week |
| | Fractured Bones | 20,000 | 20,000 |
| Spouse Retraining Benefit | 20,000 | 20,000 | |

| | | |
|---|--------|--------|
| Rental Vehicle Excess Waiver | 5,000 | 5,000 |
| Identity Theft | 15,000 | 15,000 |
| Corporate Image Protection | 15,000 | 15,000 |
| Psychotherapy Benefit (1,500 per visit) | 15,000 | 15,000 |
| Missed Corporate Event | 5,000 | 5,000 |

* This is a summary of coverage. Please refer to the Policy for exact policy coverage, terms and conditions.

Aggregate Limit and Premium Table

| Total No. of Travelers* | Aggregate Limit per Accident (HK\$) | | Annual Flat Premium (HK\$)** | |
|-------------------------|-------------------------------------|------------|------------------------------|---------|
| | Supreme | Premier | Supreme | Premier |
| 3-6 | 6,000,000 | 4,000,000 | 6,000 | 5,000 |
| 7-10 | 10,000,000 | 7,000,000 | 8,000 | 7,000 |
| 11-15 | 15,000,000 | 10,000,000 | 12,000 | 10,000 |
| 16-20 | 20,000,000 | 13,000,000 | 14,000 | 12,000 |
| 21-25 | 25,000,000 | 16,000,000 | 17,500 | 15,000 |
| 26-30 | 30,000,000 | 20,000,000 | 21,000 | 18,000 |
| 31-40 | 35,000,000 | 25,000,000 | 23,500 | 19,500 |

* Persons who travel more than 5 times a year

** Premiums are not inclusive of levy. Levy collected by the Insurance Authority will be 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.ia.org.hk/tc/levy or contact 3191 6611

Chubb. Insured.™

Enrolment

If you are interested to apply for Chubb's Executive Travel Care Insurance, please complete the attached application form and return it to us.

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

Contact Us

Chubb Insurance Hong Kong Limited
39/F, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong
O +852 3191 6800
F +852 2560 3565
www.chubb.com/hk

Chubb. Insured.TM

Executive Travel Care Insurance Application Form

Important Notice:

Please refer to **Attachment 1** concerning your **Duty of Disclose** and the consequences of **Non-Disclosure**

| Insured Company Details | | | |
|--|---|--|--|
| Name of Applicant: | | | |
| Company Name: | | | |
| Business Registration Number: (Please provide a copy of the BR Certificate) | | | |
| Address: | | | |
| Business Nature: | | | |
| Plan Selected: | <input type="checkbox"/> Supreme <input type="checkbox"/> Premier | | |
| Policy Commencement Date: (DD/MM/YY) | | | |
| Total No. of Travellers: | | No. of China card required#: | |
| Annual Flat Premium (HK\$): | | China Card Charges: (HK\$50 per card) | |
| Total Premium (HK\$) | | | |

If China card is required, please fill in Insured Person name and E-Mail Address in the below table, please use separate sheet if space is not enough:

| Insured Person Name | E-Mail Address of Insured Person |
|---------------------|----------------------------------|
| 1. | |
| 2. | |
| 3. | |

Declaration

- We acknowledge that we have read and understood the Important Notices contained in this Application Form.
- We agree that this application, together with any other information or documents supplied, shall form the basis of any contract of insurance.
- We acknowledge that if this application is accepted, the contract of insurance will be subject to the terms and conditions as set out in the policy wording as issued or as otherwise specifically varied in writing by Chubb Insurance Hong Kong Limited (Chubb).
- We declare after enquiry that the statements, particulars and information contained in this application and in any documents accompanying this application are true and correct in every detail and that no other material facts have been misstated, suppressed or omitted.
- We undertake to inform Chubb of any material alteration to those facts before completion of the contract of insurance/insurance policy period (if applicable).

Personal Information Collection Statement

Chubb Insurance Hong Kong Limited (“**We/Us/Our**”) want to ensure that **Our** Insured Persons (“**You/Your**”) are confident that any personal data collected by **Us** is treated with the appropriate degree of confidentiality and privacy. This Personal Information Collection Statement sets out the purposes for which **We** collect and use personally identifiable information provided by **You** (“**Personal Data**”), the circumstances when **Personal Data** may be disclosed and information regarding your rights to request access to and correction of **Personal Data**.

A. Purposes of Collection of Personal Data

We will collect and use **Personal Data** for the purposes of providing competitive insurance products and services to **You**, including considering your application(s) for any new insurance policies and administering policies to be taken out with **Us**, arranging the cover and administering and managing your and our rights and obligations in relation to such cover. **We** also collect the **Personal Data** to be able to develop and identify products and services that may interest **You**, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of **Our** respective products and services. **We** may also use **Your Personal Data** in other ways with your consent.

B. Direct Marketing

Only with your consent, **We** may also use **Your** contact, demographic, policy and payment details to contact **You** with marketing information regarding our insurance products by mail, email, phone or SMS.

C. Transfer of Personal Data

Personal Data will be kept confidential and **We** will not sell **Your Personal Data** to any third party. **We** limit the disclosure of **Your Personal Data** but, subject to the provisions of any applicable law, **Your Personal Data** may be disclosed to:

- i. third parties who assist **Us** to achieve the purposes set out in paragraphs a and b above. For example, **We** provide it to our relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
- ii. **Our** parent and affiliated companies, or any company within Chubb local and outside Hong Kong;
- iii. the insurance intermediary through which **You** accessed the system;
- iv. provided to others for the purposes of public safety and law enforcement; and
- v. other third parties with your consent.

With regard to the above transfers of **Personal Data**, where applicable, **You** consent to the transfer of **Your Personal Data** outside of Hong Kong.

D. Access and correction of Personal Data

Under the **Personal Data** (Privacy) Ordinance (“PDPO”), **You** have the right to request access to and correction of **Personal Data** held by **Us** about **You** and **We** will grant **You** access to and correct **Your Personal Data** as requested by **You** unless there is an applicable exemption under the PDPO under which **We** may refuse to do so. **You** may also request **Us** to inform **You** of the type of **Personal Data** held by **Us** about **You**.

Requests for access or correction of **Personal Data** should be addressed in writing to:

Chubb Data Privacy Officer
39/F, One Taikoo Place,
979 King’s Road,
Quarry Bay, Hong Kong
O +852 3191 6222
E Privacy.HK@chubb.com

Your request to obtain access or correction will be considered within forty (40) days of our receipt of your request. **We** will not charge **You** for lodging a request for access to **Your Personal Data** and if **We** levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

Commission disclosure

The Applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by Chubb Insurance Hong Kong Limited (Chubb), Chubb will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the Applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to Chubb that he or she is authorised to do so.

The Applicant further understands that the above agreement is necessary for Chubb to proceed with the application. The above disclosure statement is only applicable in situations where an insurance broker is used to purchase/place a policy. The undersigned, on behalf of the Named Insured and all of its subsidiaries.

Signature

| | |
|------------------------|-------------------------------------|
| Applicant’s Signature: | Producer Name: |
| Date (DD/MM/YY): | Account Handler & Contact Phone no. |

Chubb. Insured.™

Attachment 1

Your Duty of Disclosure:

Before you enter into a contract of general insurance with an insurer, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

It is important that all information provided in support of your application for insurance is understood by you and is correct, as you will be bound by your answers and by the information provided by you. If you do not understand any part of this notice, you should obtain independent advice.

Your duty of disclosure continues after your application for insurance has been completed up until the contract of insurance is entered into.

Consequences of Non-Disclosure:

If you fail to comply with your duty of disclosure, Chubb may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, Chubb may also have the option of avoiding the contract from its beginning.

Change of Risk or Circumstances:

You should advise Chubb as soon as practicable of any change to your normal business as disclosed to Chubb prior to entering into the contract of insurance. This includes every change materially affecting the facts or circumstances existing at the commencement of this insurance, or at any subsequent renewal date.

Subrogation:

Where you have agreed with another person or company, who would otherwise be liable to compensate you for or contribute towards any loss or damage which is covered by the policy, that you will not seek to recover such loss or damage or contribution from that person, Chubb will not cover you, to the extent permitted by law, for such loss or damage or contribution.



Sun Flower Insurance Brokers Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

Chubb. Insured.TM