

MSIG Insurance (Hong Kong) Limited  
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三井住友海上火災保險(香港)有限公司  
香港太古城英皇道1111號  
太古城中心第一期9樓  
電話 (852) 2894 0555 傳真 (852) 2890 5741

澳門分公司  
澳門南灣大馬路693號  
大華大廈13樓A-B座  
電話 (853) 2892 3329 傳真 (853) 2892 3349

For more information,  
please call us at  
+852 3122 6922 (Hong Kong) /  
+853 2892 3329 (Macau) or contact  
your Insurance Representative at:  
詳情請致電 (852) 3122 6922 (香港) /  
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀:

H602BR(CP/09-17/09-17/1K)

**PERSONAL PROTECTOR 3.0**  
**平安寶 3.0**

# Proposal Form

## 投保書



® **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](http://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.

[msig.com.hk](http://msig.com.hk)



For Broker  
Use Only



Insurance  
that sees  
the heart  
in everything

A Member of **MS&AD** INSURANCE GROUP

Please complete the following section in **ENGLISH** using **BLOCK LETTERS**. 請以**英文正楷**填寫下列部份。

### Details of Proposer 投保人資料

Name of Proposer (Mr/Mrs/Miss) 投保人姓名 (先生/太太/小姐): \_\_\_\_\_

Proposer's Address 投保人地址: \_\_\_\_\_

\_\_\_\_\_ HKID/Passport No.\* 香港身份證 / 護照號碼\*: \_\_\_\_\_ ( )

Tel. No. 聯絡電話: \_\_\_\_\_ (Home) (住宅) \_\_\_\_\_ (Mobile) (手提) \_\_\_\_\_ (Office) (辦公室)

Email Address 電郵地址: \_\_\_\_\_

Period of Insurance 保障期: from 由 \_\_\_\_\_ D日 \_\_\_\_\_ M月 \_\_\_\_\_ Y年 to 至 \_\_\_\_\_ D日 \_\_\_\_\_ M月 \_\_\_\_\_ Y年

### Insured Details 受保人資料

	Insured Person 受保人	Spouse 配偶
Name 姓名		
HKID/Passport No. 香港身份證/護照號碼		
Date of Birth 出生日期		
Occupation 職業		
Mobile Phone No. 手提電話號碼		
<b>Benefits Required (HK\$) 投保金額 (港幣/元)</b>		
Accidental Death & Permanent Disablement 意外死亡及永久傷殘		
Temporary Disablement 暫時傷殘	Per week 每週	Per week 每週
Medical Expenses 醫療費用	Per injury 每次受傷	Per injury 每次受傷
Premium (HK\$) 保費 (港幣/元)		
* Please provide details of beneficiary(ies) (if necessary) in a separate "Beneficiary Form" 如需指明受益人, 請填寫有關之「受益人表格」		
<b>Total Premium^ (HK\$) 保費總額^ (港幣 / 元)</b>		

### Payment Instruction and Authorisation 付款說明及授權書


I shall arrange the premium and levy payment^ with \_\_\_\_\_ my insurance agent / broker \_\_\_\_\_ MSIG Insurance (Hong Kong) Limited directly \_\_\_\_\_  
本人將安排保費及保費徵費^ 支付予本人的保險代理/經紀 直接支付予三井住友海上火災保險(香港)有限公司

Payment mode 付款方式 \_\_\_\_\_  
 Visa  MasterCard 萬事達  Cheque 支票 (please make your cheque payable to "MSIG Insurance (Hong Kong) Limited". 支票抬頭請填寫「三井住友海上火災保險(香港)有限公司」)

Credit Card Account Number (Accept credit card in HK currency only) 信用卡賬戶號碼 (只接受港幣信用卡) \_\_\_\_\_ Expiry Date 有效期至 \_\_\_\_\_  
 \_\_\_\_\_ MM(月) \_\_\_\_\_ YY(年)

Issuing Bank 發卡銀行 \_\_\_\_\_ HKID No. 香港身份證號碼 \_\_\_\_\_  
 Name of Cardholder 持卡人姓名 \_\_\_\_\_

I hereby authorise MSIG Insurance (Hong Kong) Limited to charge the total premium of the policy to my credit card account for this insurance. 本人謹此授權三井住友海上火災保險(香港)有限公司從本人信用卡賬戶中扣除本保險的保費。

 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.

Cardholder's Signature 持卡人簽署  
 Signature should correspond to the specimen signature of the above credit card account. 簽署必須與上述信用卡戶口樣相同。)

Date 日期 \_\_\_\_\_ (D) \_\_\_\_\_ (M) \_\_\_\_\_ (Y)  
 \_\_\_\_\_ 日 \_\_\_\_\_ 月 \_\_\_\_\_ 年

### General Questions 一般的問題

Does any insured person have any existing accident insurance?  Yes  No  
 任何受保人中有否已投保個人意外保險? 有 沒有

Has any insured person ever had an application for life or accident insurance declined?  Yes  No  
 任何受保人中有否曾在申請人壽或個人意外保險時遭受拒絕? 有 沒有

Does the amount of weekly compensation any insured person requires exceeds his/her average weekly earnings?  Yes  No  
 任何受保人在所擬定之每星期賠款中有任何超過其每星期平均收入? 有 沒有

Is there anything hazardous about any insured person's occupation or pursuits?  Yes  No  
 任何受保人中之聽覺及視覺有否缺憾之處或體質有否不健全或傷殘? 有 沒有

Is there anything hazardous about any insured person's occupation or pursuits?  Yes  No  
 任何受保人中之聽覺及視覺有否缺憾之處或體質有否不健全或傷殘? 有 沒有

Is there anything hazardous about any insured person's occupation or pursuits?  Yes  No  
 任何受保人中之聽覺及視覺有否缺憾之處或體質有否不健全或傷殘? 有 沒有

Is there anything hazardous about any insured person's occupation or pursuits?  Yes  No  
 任何受保人中之聽覺及視覺有否缺憾之處或體質有否不健全或傷殘? 有 沒有

Is there anything hazardous about any insured person's occupation or pursuits?  Yes  No  
 任何受保人中之聽覺及視覺有否缺憾之處或體質有否不健全或傷殘? 有 沒有

Is there anything hazardous about any insured person's occupation or pursuits?  Yes  No  
 任何受保人中之聽覺及視覺有否缺憾之處或體質有否不健全或傷殘? 有 沒有

Is there anything hazardous about any insured person's occupation or pursuits?  Yes  No  
 任何受保人中之聽覺及視覺有否缺憾之處或體質有否不健全或傷殘? 有 沒有

Is there anything hazardous about any insured person's occupation or pursuits?  Yes  No  
 任何受保人中之聽覺及視覺有否缺憾之處或體質有否不健全或傷殘? 有 沒有

### Important Notes

- Accidental Death & Permanent Disablement is a compulsory benefit.
- Minimum policy premium is HK\$500.
- The benefit for Temporary Disablement cannot exceed the proposer's average weekly earnings.
- Self-employed individuals, housewives, and unemployed persons are not entitled to Temporary Disablement benefit.
- For coverage of Temporary Disablement, only original sick leave certificate issued by registered medical practitioner will be recognised. The insured person is required to submit a written confirmation from his/her employer on his/her absence from work due to bodily injury before any compensation is payable under this benefit.
- The insurance is available for persons aged from 16 to 70.

### 重要事項:

- 意外身亡及永久傷殘是必須投保項目。
- 每張保單的最低保費為港幣500元。
- 暫時傷殘的保障額不得超過投保人每星期的平均收入。
- 暫時傷殘保障不適用於自僱人士、家庭主婦及失業人士。
- 只有持有由註冊醫生簽發的病假證明書正本,方可申請暫時傷殘賠償。而受保人必須遞交經由僱主簽署的病假通知書,證明受保人因身體受傷而申請病假,方可獲得賠償。
- 此保障計劃只適用於16至70歲人士。

### Declaration: I/We desire to effect the insurance specified herein and declared that I/We:

- agree that MSIG Insurance (Hong Kong) Limited ("MSIG") reserves its right to reject my application.
- warrant that the information given is true and correct to the best of my/our knowledge.
- have not withheld facts likely to influence assessment of this application.
- agree that this application, declaration and other information provided shall form the basis of the contract and agree to accept the terms, limitations, exclusions, conditions, clauses and warranties contained in the policy/policies and/or as modified or extended by any endorsements thereon.
- understand that the policy is only effective after my/our enrolment has been accepted by MSIG.

### 聲明: 本人(等)特此聲明:

- 同意三井住友海上火災保險(香港)有限公司(「三井住友保險」)保留其不受理本人(等)申請的權利。
- 保證所填報資料及對所載問題的回答,據本人(等)確信,均為正確無訛。
- 並未隱瞞可能影響本申請書評估的事實。
- 同意本申請書,聲明及所提供的其他資料作為合法基礎,並同意接受本保單所載及/或其任何修訂或擴充的條款、限制、不承保事項、條件、條文及保證。
- 明白申請書獲三井住友保險接納後,保單始正式生效。

### Declaration of Broker Commission:

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by MSIG Insurance (Hong Kong) Limited ("MSIG"), MSIG 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 MSIG that he or she is authorised to do so.

The applicant further understands that the above agreement is necessary for MSIG to proceed with the application.

### 經紀佣金聲明:

申請人明白、確知及同意,三井住友海上火災保險(香港)有限公司(「三井住友保險」)會就申請人購買及接受其簽發的保單,於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體,代表申請人簽署的獲授權人員須向三井住友保險確認她/他已獲該法人團體授權。

申請人亦明白三井住友保險必須取得申請人以上的同意,才可以處理其保險申請。

^Important Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1<sup>st</sup> January 2018. As a result, all premium amounts shown in this product brochure are subject to levy.

^重要事項: 收取保費徵費之新規定 - 保險業監管局(保監局)已於《保險業條例》中公佈有關收取保費徵費的新規定,並於2018年1月1日正式生效。因此,本產品小冊子上所列明的保費金額將附加保費徵費。

IMPORTANT NOTE: This form is not a policy of insurance. Please refer to the Personal Protector 3.0 Policy (which will be issued to you upon acceptance of your proposal) for the applicable terms, conditions and exclusions.

重要事項: 本表格並非保單,有關條款、細則及不承保範圍,請參閱平安寶3.0保單(於接納您的投保書後奉上)。

## PRIVACY POLICY

MSIG Insurance (Hong Kong) Limited (“MSIG”, “we” or “us”) would ask that you take the time to read this privacy policy carefully. In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.

MSIG takes your privacy very seriously. To ensure your personal information is secure, we communicate and enforce our privacy and security guidelines according to the relevant laws and regulations. MSIG takes precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorised access, disclosure, alteration, and destruction. Furthermore, we will not sell your personal information to anyone for any purposes. MSIG imposes very strict sanction control and only authorised staff on a need-to-know basis are given access to or will handle your personal data, and we provide regular training to our staff to keep them abreast of any new developments in privacy laws and regulations.

We will only retain your personal data in our business records for as long as it is necessary for business and tax purposes as permitted by the laws. We will require our agent, contractor or third party who provides administrative or other services on our behalf to protect personal data they may receive in a manner consistent with this policy. We do not allow them to use such information for any other purposes. If you have any questions or inquiries regarding our privacy policy, please feel free to contact us.

We may amend this Privacy Policy at any time and for any reason. The updated version will be available by following the ‘Privacy Policy’ link on our website homepage at msig.com.hk. You should check the Privacy Policy regularly for changes.

### Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products (“the Product”) that we provide to you and in order for us to deliver and improve the customer service. This includes but not limited to the personal data contained in the proposal form or in any documents in relation to the Product or any claim made under the Product.

Your personal data may be used for **obligatory purpose** or **voluntary purpose**. If personal data are to be used for an obligatory purpose, you MUST provide your personal data to MSIG if you want MSIG to provide the Product. Failure to supply such data for obligatory purpose may result in MSIG being unable to provide the Product.

The **obligatory purposes** for which your personal data may be used are as follows:-

- processing and evaluating your insurance application and any future insurance application you may make;
- our daily operation and administration of the services and facilities in relation to the Product provided to you;
- variation, cancellation or renewal of the Product;
- invoicing and collecting premiums and outstanding amounts from you;
- assessing and processing claims in relation to the Product and any subsequent legal proceedings;
- exercising any right of subrogation by us;
- contacting you for any of the above purposes;
- other ancillary purposes which are directly related to the above purposes; and
- complying with applicable laws, regulations or any industry codes or guidelines.

The **voluntary purposes** for which your personal data may be used are any sales, marketing, promotion of other general insurance services and products provided by MSIG. The personal data we intend to use for voluntary purposes are your name, your address, your phone number and email address. We cannot use your personal data for voluntary purposes without your consent.

**If you do not wish MSIG to use your personal data for the voluntary purposes listed above, you should tick the box on the right and provide us with the following information. You may also notify us by sending an email to ‘dpo@hk.msig-asia.com’. In your notification, you must supply the same required information as listed below.**

.....  
To enable us to process your opt-out request, please provide us below information.

**Full Name:** \_\_\_\_\_

**Contact Number:** \_\_\_\_\_

**HKID Number:**  
***(for identification purpose)*** \_\_\_\_\_

**Policy / Certificate / Acknowledgement Number (if you have one):** \_\_\_\_\_

**NOTE: This instruction will override all previous instructions relating to direct marketing that have been given to MSIG.**  
.....

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance broker;
- our legal and professional advisors;
- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- the Insurance Claims Complaints Bureau and similar industry bodies; and
- government agencies and authorities as required or permitted by law.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F Cityplaza One, 1111 King’s Road, Taikoo Shing, Hong Kong.

If you have any enquiries or require assistance with this Personal Information Collection Statement, please call us at (852) 3122 6922.



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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.

\_\_\_\_\_  
**Proposer’s Signature**

**Date** \_\_\_\_\_ **(D)** \_\_\_\_\_ **(M)** \_\_\_\_\_ **(Y)**

## 私隱政策

三井住友海上火災保險（香港）有限公司（下稱「三井住友保險」、「我們」或「本公司」）請您仔細閱讀下列條款與條件。如此聲明的英文版本與中文版本內容有歧異，將以英文版本為準。

三井住友保險極為重視您的私隱。為了保障您的個人資料，我們以有關法例及規例為準則，向公司內部傳達並執行我們定立之私隱及保障指引。三井住友保險採取預防措施以保障您的個人資料免遭受遺失、盜竊、誤用，以及在未經許可之情況下被取用、洩露、更改及破壞。此外，我們均不會出售您的個人資料給任何人。三井住友保險嚴格執行認可管制，只容許獲授權之職員在必需要的情況下，取用或處理您的個人資料。我們會向職員定期提供培訓，確保他們知悉任何有關私隱法律及規例的新發展。

我們只會在法律容許並必需用於業務及稅務用途之情況下，保留您的個人資料作為我們的業務記錄。我們會向以本公司之名義提供行政或其他服務之代理、承辦商或第三者，要求他們遵循本政策保護有可能收到的個人資料。本公司不會容許他們使用有關資料於任何其他目的。如您對我們的私隱政策有任何疑問，歡迎聯絡我們查詢。

我們可能不時修改此範本。修改後的範本可於本公司網頁msig.com.hk下載。您應定期查閱此範本所修改的內容。

### 個人資料收集聲明

個人資料是可以用作獨立識別或聯絡個別人士之數據。貴為我們的客戶，您須向我們不時供給與我們提供之一般保險服務及保單產品（下稱「保單」）相關的個人資料，讓我們可向您提供客戶服務及改善服務質素。當中包括但不限於您在申請表填寫或任何與保單有關之文件上或任何透過保單索償上所載之個人資料。

您的個人資料可被用於**強制性**或**自願性用途**。如個人資料是用於強制性用途，而您希望三井住友保險提供有關保單，則您必須向三井住友保險提供有關個人資料，否則三井住友保險將不能向您提供有關保單。

您的個人資料可被用於以下**強制性**之用途：

- 處理及審批您的保險申請或您將來提交的保險申請；
- 向您提供與保單及核保相關之日常運作及行政用途；
- 保單之更改、取消或續保用途；
- 發出繳交保費通知及向您收取保費及欠款；
- 評估及處理透過保單索償及任何繼後法律訴訟之用途；
- 由本公司行使代位權利之用途；
- 就以上用途聯絡您；
- 其他與上述用途有直接關係的附帶用途；及
- 遵循適用法律，條例及業內守則及指引。

而**自願性用途**則指任何三井住友保險提供的其他一般保險服務及保單產品之銷售、市場營銷及推廣。用作自願性用途之個人資料則為您的姓名、地址、電話號碼及電郵地址。未獲您同意之前我們並不能使用您的個人資料用作自願性用途。

為讓我們能夠處理您以上提出的拒絕服務之請求，請提供以下資料。

姓名：\_\_\_\_\_

聯絡電話：\_\_\_\_\_

香港身份證號碼：  
(作識別之用)

保單號碼 / 證書編號 / 確認編號 (如適用)：\_\_\_\_\_

**附註：此拒絕服務要求將會取代您先前給予三井住友保險一切關於直接促銷的指示。**

如您不欲三井住友保險將您的個人資料用作上述自願性用途，您應於右列方格加上剔號並必須提供如下的資料。您亦可選擇以電郵方式將您的要求連同所需的個人資料（詳情如下）電郵至“dpo@hk.msig-asia.com”。

就任何上述的用途，我們所收集的個人資料可能會被轉移至：

- 向我們提供行政、通訊、電腦、付款、保安及其他服務的第三方代理、承包商及顧問（包括醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商）；
- 處理索賠個案的理賠師、理賠調查員及醫療顧問；
- 再保公司及再保經紀；
- 您的保險經紀；
- 我們的法律及專業業務顧問；
- 我們的關連公司（以《公司條例》內的定義為準）；
- 香港保險業聯會（或同類的保險公司聯會）及其會員；
- 保險索償投訴局及同類的保險業機構；
- 法例要求或許可的政府機關。

為了確保您的個人資料之準確性，您同意授權本公司查閱並核實任何由保險業界內保險公司聯會所收集有關您的個人資料。

根據有關法例及規例，您有權查閱及更正本公司所持的任何載有您的個人資料之記錄。如您欲行使以上權利，可以書面形式投寄至香港太古城英皇道1111號太古城中心第一期9樓三井住友海上火災保險（香港）有限公司，通知本公司的資料保護主任。

如您對此個人資料收集聲明有任何疑問或須協助，請致電(852) 3122 6922與我們聯絡。

投保人簽署

日期 \_\_\_\_\_ 日 \_\_\_\_\_ 月 \_\_\_\_\_ 年