

Personal Accident Protector 個人平安保險

Protection for you and your family against the unexpected
保障助你和家人防患未然



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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.



Personal Accident Protector

Accidents can happen anytime and anywhere. On top of causing bodily injuries that costs you for the medical expenses or even prevents you from working for a period of time, resulting in a loss of income, accident can, in the worst event, be fatal. The right personal accident insurance can ensure that you are well protected. QBE-HKSI's Personal Accident Protector is designed to protect you by easing the financial strain on you and your family in the event of an accident. Key features of Personal Accident Protector are:

- 24 x 7 worldwide protection with free extension on 24-hour Worldwide Emergency Assistance Services
- Cover for occupations from clerical to extra-hazardous manual works
- Covers dangerous sports activities such as bungee jumping, skiing, rafting, etc
- Extended with food and gas poisoning
- Double indemnity extended for accidental death up to HK\$1 million
- Optional covers being Accidental Medical Expenses including Chinese Medicine Practitioner, Income Protection and Hospital Cash Allowance for extra protection if insured

Benefits

1. Accidental Death and Permanent Disablement

If accidental death or permanent disablement occurs within 12 months from the date of a bodily injury, a lump sum compensation (in accordance with the percentage specified in the given Scale of Benefits, is payable.

Double Indemnity* will be paid for accidental death in either of the following circumstances:

- the Insured dies on public conveyance
- the Insured and his or her spouse die in the same accident, and which all their dependent children are under the age of 18

* The maximum increment is HK\$1 million.

2. Accidental Medical Expenses

If the Insured requires medical treatment for injuries resulting from an accident, the policy pays the actual necessary and reasonable medical, hospital or surgical expenses incurred - provided that such treatment is received from a legally qualified and registered medical practitioner. Medical expenses for treatment by a registered Chinese medicine practitioner is payable up to HK\$1,000 per year.

3. Income Protection*

If the Insured is totally disabled as a result of an injury and is unable to engage in and attend to all duties pertaining to his or her occupation, profession or business for more than 7 days, the benefit at the amount specified is payable commencing from the 8th day of such period of temporary total disablement. The maximum period payable for this benefit is 2 calendar years.

This benefit will be payable from the first day of the disablement if the Insured has been confined in a hospital as a registered in-patient and receiving treatment for bodily injury covered by the policy for 2 consecutive days or above.

If the Insured is self-employed, this benefit will only be payable for the period that the Insured is hospitalised resulting from accidental bodily injury. Hospitalisation cannot be less than 12 consecutive hours and the benefit is payable from the first day of disablement.

* In the event of claim, the Insured has to provide the latest income tax demand note as proof of income.

4. Hospital Cash Allowance

If the Insured is confined in a hospital for treatment of bodily injury, a daily cash allowance at the amount specified is payable for such period of confinement. The maximum period payable for this benefit is 2 calendar years.



個人平安保險

5. 24-Hour Worldwide Emergency Assistance Service

Anywhere and anytime an Insured needs emergency assistance while travelling overseas, they can call the worldwide emergency hotline and obtain the following services:

- Emergency medical repatriation and / or evacuation
- Medical advice from a doctor over the telephone
- Hospital admission guarantee arrangement up to HK\$39,000
- Return of mortal remains in case of death
- Referral services on legal advice, interpreter
- Return of unattended childred if the insured is hospitalised
- Compassionate visit arrangement for a friend or relative, if the insured is hospitalised for 24 consecutive hours

* 24-hour Worldwide Emergency Assistance Services are rendered by the appointed service provider subject to a maximum limit of HKD7.8 million per person.

Classification of Occupation

Class I

Professions and occupations that consist mainly of indoor work and of a non-hazardous nature: accountants, administrators, architects, clerks, dentists, doctors, indoor sales representatives, lawyers, pharmacists, stockbrokers, students, teachers, housewives and clinic nurses.

Class II

Professions and occupations that require outdoor work or occasional manual work or the use of light tools or machines of non-hazardous nature, such as: commercial travelers, chauffeurs, hairdressers, outdoor sales representatives, electrical and electronic engineers, electronic factory workers, garment factory workers, factory foremen or supervisors, surveyors, tailors, hospital nurses, restaurant waiters and waitresses.

Class III

Professions and occupations of skillful or semi-skillful nature that do not use heavy and hazardous machines, such as: chefs and bakers, mechanical engineers, motor vehicle repair and maintenance, butchers, gas station workers, taxi drivers, plumbers, printing workers, restaurant kitchen workers, and boat boy or coxswain for a pleasure craft.

Class IV

Professions and occupations mainly of manual work and using machines of a hazardous nature, including: interior decorators, electrical technicians, heavy machine manufacturing and repairing, road construction and maintenance workers (excluding blasting and tunneling), drivers (other than above listed).

Class V

Professions and occupations of an extra-hazardous nature: delivery workers, construction site workers (excluding caisson, scaffolding, leveller), crane operators, lift and elevator technicians.

All other professions and occupations that are not mentioned above must be referred to the Company for a decision.

Exclusions

War and allied perils, suicide, driving or riding in any kind of race, flying as a crew member, ships crew, regular armed force, professional sports, underwater activities involving the use of breathing apparatus, intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC), nuclear fission or fusion and radioactive contamination, terrorism involving the use or release of the threat thereof any nuclear weapon or device or chemical or biological agent.

Important Notes

- Age Limit: 12-70 years
- The Insured Person must be a Hong Kong permanent resident

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

意外可隨時隨地發生，除了可造成身體受傷，令你要支付額外的醫療費用，以至令你被迫暫停工作，影響收入；嚴重的更可致命。要減輕你和家人因意外導致的財政負擔，你需要購備完善的個人意外保險。昆士蘭聯保的「個人平安保險」提供全面保障，助你和家人於不幸發生意外時，減輕財政壓力。

「個人平安保險」之主要產品特點如下：

- 24 x 7 全球性保障，更免費附送「24小時全球緊急援助服務」
- 保障文職以至高危之體力勞動工作
- 保障危險性運動如吊索跳、滑雪、激流木筏等
- 提供食物及氣體中毒伸延保障
- 意外死亡雙倍賠償保障最高1,000,000港元
- 自選保障包括意外醫療費用（包括中醫費用）、入息保障及住院現金津貼，為你提供額外保護

保障利益

1. 意外死亡及永久傷殘

受保人如因遭遇意外，導致12個月內死亡或永久傷損殘廢，本保險將根據保險賠償表所載之百分率作出賠償。

在以下任何一個情況下意外死亡，將可獲得雙倍賠償*：

- 受保人因乘搭公共交通工具而死亡
- 受保人與其配偶於同一意外中遇難身故及其所有子女均為18歲以下

*最高賠償額之增幅為1,000,000港元。

2. 意外醫療費用

受保人如因意外傷損而須接受註冊醫生治療，本保險將根據實際支付之必須及合理費用，包括治療、留院或手術費，作出賠償。如接受註冊中醫治療，將以實際支付之費用作出賠償，每年最高為1,000港元。

3. 入息保障*

受保人如因意外受傷，導致完全不能處理業務或工作超過七天，由第八天起將可獲賠償，賠償期高達兩年。

如受保人因身體受傷而須入院接受治療超過兩天，賠償則由首天起計。

自僱人士只可在因意外入院治療期間享有此項保障，住院期不可少於連續12小時，賠償將由第一天開始計算。

* 於申辦賠償時，受保人須繳交最近之入息稅單，以作入息證明。

4. 住院現金津貼

如受保人因意外傷損而入院接受治療，每天可獲現金津貼，賠償期高達兩年。



5. 24小時全球緊急援助服務

如受保人於海外遇上緊急事故，只須致電全球緊急援助熱線，便可獲得以下支援服務：

- 緊急醫療護送或運返
- 醫生電話醫療諮詢
- 入院按金保證高達39,000港元
- 遺體運送回港
- 法律諮詢及翻譯員轉介
- 如須住院，可護送子女回港
- 如須連續住院24小時，可安排一位親友探訪

* [24小時全球緊急援助服務] 由指定服務商提供，其總額高達7,800,000港元。

職業分類

第一類

主要為室內及非危險性職務，如會計師、行政人員、建築師、文員、牙醫、醫生、室內推銷員、律師、藥劑師、股票經紀、學生、教師、家庭主婦、診所護士等。

第二類

須經常外出或須作非經常性體力勞動或操作輕型工具或機械之非危險性工作，如外勤員，私家車司機、髮型師、室外推銷員、電子工程師、電子工人、製衣工人、工廠管工、測量師、裁縫、醫院護士、餐廳侍應等。

第三類

技術性或半技術性職務，但毋須操作重型及危險機械，例如廚師或麵包師傅、機械工程師、汽車修理及維修人員、屠夫、油站工人、的士司機、水喉匠、印刷工人、廚房工人、遊艇水手等。

第四類

體力勞動並須涉及機械之危險性工作，如裝修工人、電器技工、重型機械之製造及維修、築路及修路工人（非涉及爆炸及隧道開鑿）、司機（除上述第三類以外）。

第五類

極具危險性的工作，如搬運工人、地盤工人（非涉及沉箱、搭棚及平水之工作）、起重機操作人員、電梯及升降機技工。

不包括在上述分類之職業，須申報本公司按個別情況決定。

不保事項

戰爭及有關風險、自殺、駕駛或騎策比賽、飛行員職務工作、船員職務工作、正武裝部隊、職業體育運動、用供氧設備輔助呼吸之水中活動、酗酒、服用非經醫生處方指定之麻醉品或藥物、愛滋病或與其相關的病徵，核能或輻射引致之死亡或損失，涉及生物或化學物質或核武的恐怖主義活動或動亂引致之損失。

注意事項

- 年齡限制：12-70歲
- 受保人必須為香港永久居民

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。

Premium Table (HK\$) 保費計算表 (港元)

| BENEFITS 保障利益 | CLASS I 第一類 | CLASS II 第二類 | CLASS III 第三類 | CLASS IV 第四類 | CLASS V 第五類 |
|---|----------------|-----------------|------------------|-----------------|----------------|
| 1. Accidental Death & Permanent Disablement 意外死亡及永久傷殘 | 0.092% | 0.127% | 0.173% | 0.265% | 0.311% |
| Maximum Sum Insured 最高投保額 | - | - | - | 1,000,000 | 600,000 |
| Child below 16 years old 未足16歲之小童 - \$200,000 | | | | | |
| Fulltime student of 16 years old or above 16歲或以上之全職學生 - \$500,000 | | | | | |
| 2. Accidental Medical Expenses (per Accident) 意外醫療費用 (每宗意外) | | | | | |
| \$5,000 | 138 | 161 | 207 | 317 | 374 |
| \$7,500 | 173 | 207 | 265 | 414 | 483 |
| \$10,000 | 202 | 242 | 311 | 472 | 552 |
| \$12,500 | 230 | 282 | 357 | 541 | 633 |
| \$15,000 | 259 | 317 | 403 | 604 | 708 |
| \$20,000 | 317 | 386 | 495 | 736 | 865 |
| \$25,000 | 374 | 460 | 587 | 869 | 1,024 |
| \$30,000 | 432 | 529 | 679 | 1,003 | 1,182 |
| Additional amount in excess of \$30,000 超逾30,000港元額外金額 | 0.92% | 1.15% | 1.55% | 2.17% | - |
| Maximum Sum Insured: 10% of Accidental Death & Permanent Disablement up to 最高投保額： 意外死亡及永久傷殘投保額之10%及 不超逾 | 100,000 | 100,000 | 50,000 | 50,000 | 30,000 |
| 3. Income Protection 入息保額 | 0.345% | 0.518% | 0.690% | 0.863% | 0.978% |
| Maximum Sum Insured: 100% of actual earnings, but not exceeding 50% of Accidental Death & Permanent Disablement up to 最高投保額： 每年確實收入之100%及不超逾 意外死亡及永久傷殘投保額之50% | | | | | |
| Self-employed cover only applies to the period of the Insured is hospitalised resulting from accidental bodily injury and the premium rate is reduced by 50% 自僱人士只可在因意外入院期間享有此項保障，保費可減低50% | 1,000,000 | 1,000,000 | 500,000 | 250,000 | 150,000 |
| 4. Hospital Cash Allowance (per HK\$100) 住院現金津貼 (以每100港元計) | 63 | 81 | 98 | 127 | 150 |
| Maximum Sum Insured per day: 0.1% of Accidental Death & Permanent Disablement up to 每日最高投保額： 意外死亡及永久傷殘投保額之0.1%及 不超逾 | 1,000 | 1,000 | 750 | 500 | 300 |



Accidental Death and Permanent Disablement - Scale of Benefits 意外死亡及永久傷殘 - 保險賠償表

| | PERCENTAGE OF COMPENSATION OF THE PROPOSER'S CAPITAL SUM 主要保額賠償百分比 |
|--|---|
| Accidental death 意外死亡 | 100% |
| Loss of one or more limbs 喪失一肢或以上/ Loss of both hands, or of all fingers and both thumbs 喪失雙手或所有手指/ Total loss of sight of one eye or both eyes 雙眼或單眼之視力完全喪失/ Total paralysis 全身癱瘓/ Complete and incurable insanity 完全永久及無法治療之精神錯亂/ Injuries resulting in being permanently bedridden 導致永久性臥床之傷損/ Any other injury causing permanent total disablement 導致永久性完全殘廢之傷損/ | 100% |
| Loss of sight of eye (except perception of light) 喪失視力 (除對光線之感應外) | 50% |
| Loss of lens of one eye 喪失一目之眼球晶狀態 | 50% |
| Loss of four fingers and thumb of one hand 喪失一手之五指 | 50% |
| Loss of four fingers 喪失除姆指外之四指 | 40% |
| Loss of thumb 喪失姆指 • both phalanges 兩節 • one phalanx 一節 | 25% 10% |
| Loss of index finger 喪失食指 • three phalanges 三節 • two phalanges 兩節 • one phalanx 一節 | 10% 8% 4% |
| Loss of middle finger 喪失中指 • three phalanges 三節 • two phalanges 兩節 • one phalanges 一節 | 6% 4% 2% |
| Loss of ring finger 喪失無名指 • three phalanges 三節 • two phalanges 兩節 • one phalanx 一節 | 5% 4% 2% |
| Loss of little finger 喪失尾指 • three phalanges 三節 • two phalanges 兩節 • one phalanx 一節 | 4% 3% 2% |
| Loss of metacarpals 喪失掌骨 • first or second (additional) 第一或二節 (每節) • third, fourth or fifth (additional) 第三、四或五節 (每節) | 3% 2% |
| Loss of toes 喪失腳趾 • all 全部 • great, both phalanges 大腳趾兩節 • great, one phalanx 大腳趾一節 • other than great, if more than one toe lost, each 其他兩隻或以上之腳趾 (每趾計) | 15% 5% 2% 1% |
| Loss of hearing 喪失聽覺 • both ears 兩耳 • one ear 一耳 | 75% 15% |
| Loss of speech 喪失說話能力 | 50% |

- The word 'loss' shall include loss of use. 肢體喪失，亦包括完全及永久性功能喪失。
- In the event of permanent disablement by physical loss or loss of use not specified above, the percentage of compensation shall be assessed by the Company in the light of the degree of disability without reference to the profession or occupation of the Insured.
如因不包括在上表之感官肢體或其功能喪失，而引致永久傷殘，將由本公司衡量能力損廢程度作相應之賠償，但受保人的職業性質不會作為考慮因素。
- The aggregate of all percentages payable in respect of any one accident shall not exceed 100%.
因一宗意外導致之百分率賠償總數將不超過百分之一百。

Personal Accident Protector Proposal Form 個人平安保險投保書



Please complete in BLOCK LETTERS. If insufficient space, please use separate sheet. 請以英文正楷填寫。如空位不敷應用，請另加紙張。
 You are to disclose in the application form, fully and faithfully all the facts that you know or ought to know, otherwise the policy issued hereunder may be void. 請將你所知或應知之事實完全忠實列出，否則可能影響本保單之有效性。

| TYPE OF COVER REQUIRED 保障選擇 | AMOUNT OF COVERAGE 保額 | PREMIUM 保費 |
|--|--------------------------|--------------------|
| 1. Accidental Death & Permanent Disablement* 意外死亡及永久傷殘 | HK\$ 港元 | HK\$ 港元 |
| 2. Accidental Medical Expenses (per accident) 意外醫療費用 (每宗意外) | HK\$ 港元 | HK\$ 港元 |
| 3. Income Protection (per year) 入息保障 (每年) | HK\$ 港元 | HK\$ 港元 |
| 4. Hospital Cash Allowance (per day) 住院現金津貼 (每日) | HK\$ 港元 | HK\$ 港元 |
| Total 合計 | | HK\$ 港元 |

*Supplementary questionnaire may be required to fill in if necessary. 如有需要，你須填寫附加問卷。
 Minimum Premium Per Policy: HK\$500 每保單最低保費：500港元

Effective Date of Insurance 保單生效日期 From 由 日 月 年

Class of Occupation 職業分類 Class 第 類

Applicant Details 申請人資料

- Name of Applicant 申請人姓名
 (If the person to be insured is under 18 years of age, the applicant should be his/her parents or guardian)
 (18歲以下之受保人須以父母或監護人作申請人)
- Relations with Person to be Insured 與受保人關係 HKID Card No. 香港身份證號碼
- Name of Person to be Insured 受保人姓名 HKID Card No. 香港身份證號碼
- Gender 性別 Date of Birth 出生日期 日 月 年 Tel. No. 聯絡電話
- Address 地址
- Occupation (full time / part-time) 職業 (全職/兼職) Self-employed? 是否自僱? Yes 是 No 否
 Business of Occupation 行業 Duties 職務 Tel. No. 聯絡電話
- Name and Address of Employer 僱主名稱及地址
- Is the person to be insured currently insured against life, accident or sickness?
 If 'Yes', give details of name of company, amount of insurance (capital sum and weekly benefit).
 受保人是否已投保或購有人壽、意外或醫療保險? 如答「是」，請詳列保險機構名稱及保障金額 (分述死亡殘損金額及每週賠償等)。 Yes 是 No 否
- Has the person to be insured ever been declined or accepted on special terms for life, accident or sickness insurances, or has any company ever canceled or refused to renew your policy or desired to amend the conditions or benefits? If 'Yes', give details of name of company, reason and date.
 受保人是否曾投購人壽、意外或醫療保險而被拒受或有條件接受，或已受保而在保期中被取消保險，或被拒絕續保或被改動保單條款或保障範圍金額等? 如答「是」，請詳述說保險公司名稱、原因及日期。
 Yes 是 No 否
- Has the person to be insured ever made a claim against any company during the last 5 years for injury or serious sickness? If 'Yes', please give details.
 受保人是否曾在過去五年內因傷損或嚴重疾病向任何保險機構要求賠償? 如答「是」，請列詳情。
 Yes 是 No 否



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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.

7. Is the person to be insured currently in good health and free from any physical impairment, deformity or disease. If 'No', please give details.

受保人現在是否健康良好，而身體並無傷損、殘缺或疾病？如答「否」，請列詳情。 Yes No 否

Declaration and Signature 聲明及簽署

I/We hereby declare and agree that 本人/吾等聲明及同意：

- All answers and statements made in the application form are true and accurate in every respect and no information has been withheld which is likely to affect acceptance of this application.
本申請表內所有答題及述詞均為全部真實及正確，並無隱瞞而可能影響有關接納投保與否之決定。
- This application form and declaration shall be the basis of the policy and considered as being incorporated therein.
本申請表及聲明將為保單之根本依據，並視作保單之一部份。
- I/We shall accept the terms, conditions and exclusions as set out in the Policy.
本人/吾等接受保單內所列之一切條款、規章及不保事項。
- I/We confirm that I/we have read and agreed the QBE Hongkong & Shanghai Insurance Limited's Personal Information Collection Statement ("Notice"). I/We acknowledge and agree that the personal data and information with respect to me/us which are provided by me/us in our application may be held, used, processed or disclosed to such parties for the purposes as set out in the Notice.
本人/吾等確認本人/吾等已細閱並同意昆士蘭聯保保險有限公司之收集個人資料聲明（通知），於是次申請由本人/吾等所提供的有關本人/吾等的個人資料及其他資料，將可能被持有、使用、處理或披露予有關方面以作「通知」所載的用途上。（本投保費及章程中的中文內容力求符合英文原義，惟有關係文解釋及引用，則以英文為準。）

If the intermediary who serves you is an Insurance Broker, please read this:

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

The applicant further understands that the above agreement is necessary for QBE Hongkong & Shanghai Insurance Limited to proceed with the application.

如為你服務的中介人為保險經紀，請閱讀下文：

申請人明白，確知及同意，昆士蘭聯保保險有限公司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，代表團申請人簽署的獲授權人員須向昆士蘭聯保保險有限公司確認他/她已獲該法人團體授權。

申請人亦明白昆士蘭聯保保險有限公司必須取得申請人以上的同意，才可以處理其保險申請。

Signature of Applicant 申請人簽署

Date 日期

Personal Information Collection Statement 收集個人資料聲明

QBE Hongkong & Shanghai Insurance Limited ("the Company") may use the personal data collected or held about you for the following purposes:

Insurance Services (mandatory)

- | | |
|---|--|
| 1. processing and assessing of applications for any insurance products and daily operation of the related services; | 5. involving and collecting premiums and outstanding amounts from you; |
| 2. administering your insurance policy and providing services in relation to your insurance policy; | 6. exercising any right under the insurance policy including right of subrogation, if applicable; |
| 3. any alterations, variations, cancellation or renewal of any insurance and related services; | 7. complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order; |
| 4. investigating, analyzing, processing and paying claims made under your insurance policy; | 8. contacting you for any of the above purposes; |
| | 9. other ancillary purposes which are directly related to the above purposes. |

- The Company may transfer your personal data, including but not limited to your name and contact details, to the following parties within or outside Hong Kong for the purposes set out above:
- | | |
|--|---|
| a. any agent, advisor, contractor or third party service provider who provides administrative, telecommunications, computer, payment, debt collection, security, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes; | c. any members of the Federation by the Federation for any of the above or related purposes; |
| b. 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; | d. regulators; |
| | e. lawyers; |
| | f. auditors; and |
| | g. other insurance companies within the QBE Group which have undertaken to keep such information confidential and solely for the purposes set out in the above paragraph. |

By taking out an insurance policy with the Company, you hereby provide your express consent to the transfer of your personal data outside of Hong Kong. You also understand that your personal data may be transferred to a place that may not have data protection laws that are substantially similar to, or service the same purposes as the Personal Data (Privacy) Ordinance so as to ensure the protection of your personal information.

If you do not agree to the use of your personal data for above purposes, it would not be possible for the Company to process your application and render the services.

You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company subject to payment of an administrative fee. Requests for such access or correction can be made in writing to the Data Protection Officer, QBE Hongkong & Shanghai Insurance Limited, 17/F, Warwick House, West Wing, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong (Telephone: 2877 3488; Fax: 3607 0380).

If you do not want to receive any sale or marketing of any of the products or services from the Company at any time, you may also contact the Company's Data Protection Officer.

昆士蘭聯保保險有限公司（本公司）將所收集閣下的個人資料，可能用作下列的用途：

July 2015

保險服務（強制）

- | | |
|-------------------------------|--|
| 1. 處理及評估任何保險產品之申請，及有關服務之日常運作； | 6. 行使有關保單賦予的任何權利包括代位權，如適用； |
| 2. 管理閣下的保單及為閣下的保單提供相關服務； | 7. 遵守及符合任何法例及條例規定的要求，行業手冊、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求； |
| 3. 有關保險產品及服務的任何更改、變更、取消或續保； | 8. 為上述任何用途與閣下聯絡； |
| 4. 閣下保單索償的調查、分析、處理及賠償； | 9. 與上述用途直接有關之其他附帶的目的。 |
| 5. 保費通知、收集保費和款項； | |

閣下向本公司提供的資料可能會提供或轉送予下列各方在香港或海外工作前所述的用途：

- | | |
|---|---------------------------------------|
| a. 任何代理人、顧問、承辦商或提供行務、電訊、電腦、付款、債務追討、保安、數碼處理或儲存或有關服務的第三者服務供應商或任何其他從事與保險或再保險業務有關的公司，或中介人，或索償或調查或其他提供與保險業務有關的服務供應商，以達到任何上述或有關的目的； | c. 或透過聯會提供予任何聯會的會員，以達到任何上述或有關的目的； |
| b. 現存或不時成立的任何保險公司協會或聯會（聯會），以達到任何上述或有關的目的，或以使聯會執行監管職能，或任何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； | d. 監管機構； |
| | e. 職業律師； |
| | f. 認可核數師；及 |
| | g. 昆士蘭保險集團內的其他保險公司已承諾將資料保密並純粹用作上述的用途。 |

閣下在本公司投保，代表明確表示同意閣下的個人資料可能會轉移至並未設有資料保護法的地區，以致未能確保閣下的個人資料可以獲得與個人資料（私隱）條例類似或所提供的保障。

如果閣下不同意本公司使用閣下的個人資料於上述用途上，本公司可能不能處理閣下之申請及為閣下提供服務。

閣下有權查閱本公司閣下的個人資料及有關業務，並有權要求更正及/或由本公司持有有關閣下的個人資料，並需支付行政費用。有關查閱或更正的要求，可致函香港鰂魚涌英皇道 979 號太古坊大廈西翼 17 樓（電話：2877 3488；傳真：3607 0380）向昆士蘭聯保保險有限公司資料保護主任。

如閣下於任何時間不欲收取本公司的任何產品或服務的任何銷售或推廣，閣下亦可聯絡上述資料保護主任。

（中文譯本僅供參考，文義如與英文本有歧異，概以英文版為準。）

2015 年 7 月

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 is one of the world's top 20 general insurance and reinsurance companies. Listed on the Australian Stock Exchange, QBE operates in around 40 countries and territories worldwide. In the Asia Pacific region, we have had a presence for more than a century. Over the years, we have developed a wealth of local knowledge and expertise in each of our markets in the region. We have also built very strong partnerships with professional insurance intermediaries, these give us unparalleled advantages in understanding the environments in which our customers operate, and the specific risks they face. Today, we have around 60 offices across 16 markets in Asia Pacific.

China Construction Bank (Asia) Corporation Limited is the retail and commercial business platform of China Construction Bank Corporation in Hong Kong, and offers a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services and cross-border financial services, etc.

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 customers. We develop and deliver insurance solutions to deal with complex risk exposures in accident and health, liability, employees' compensation, construction and engineering, commercial property, marine cargo and marine hull. We are committed to providing high-quality customer service to our customers.

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。

昆士蘭保險集團為全球首20大保險及再保險公司之一，業務遍及約40個國家及地區，是澳洲證券交易所之上市公司。昆士蘭保險集團在亞太區的發展超越一個世紀，多年來累積豐富的本地知識和經驗，加上與專業的保險中介人建立了穩固的夥伴關係，讓我們對市場環境及客戶面對的經營風險等擁有深切理解。現時，我們已於16個亞洲市場設立約60間辦事處。

中國建設銀行（亞洲）股份有限公司為中國建設銀行股份有限公司於香港地區的零售及商業服務平臺，並提供多元化的銀行產品和服務，包括零售銀行服務、商業銀行服務、企業銀行服務、私人銀行服務和跨境金融服務等。

昆士蘭聯保是本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。我們更制定並提供可應付較複雜風險的專業保險方案，當中包括意外及醫療、責任、僱員補償、商業財產、建築及工程、貨運及船舶保險等。昆士蘭保險一直致力為客戶提供高品質的客戶服務。



QBE Hongkong & Shanghai Insurance Ltd.

昆士蘭聯保保險有限公司

17/F, Warwick House, West Wing, Taikoo Place,

979 King's Road, Quarry Bay, Hong Kong

香港鰂魚涌英皇道979號太古坊和城大廈西翼17樓

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