

注意事項：

1. 店舖財物及存貨因任何原因導致之水災所引致的損失或損毀，其自負費用為每宗損失或損毀賠償之首1,000港元或其最終賠償金額之百份之十，以較高者為準，但由於火災、閃電或爆炸引致上述之水災除外。
2. 店舖財物及存貨因其他意外（火災、閃電或爆炸除外）而導致的損失或損毀，其自負費用為每宗損失或損毀賠償之首1,000港元。
3. 公眾法律責任之每宗第三者財物損毀的自負額為1,000港元。
4. 公眾法律責任之每宗第三者財物因水災引致財物損毀，其自負費用為每宗賠償之首1,000港元或其最終賠償金額之百份之十，以較高者為準。
5. 存貨及樣本因清潔、維修、翻新而搬離店舖所引致的損失，不在承保之列。
6. 在運送途中，貨物在沒有人看守的車輛內遺失，不在承保之列。
7. 店舖財物保障最低保費為每份1,000港元，如同時投保僱員賠償保障，每份保單的最低保費為1,500港元（店舖財物保障每份保費不能少於1,000港元）。

主要不承保事項：

神秘失蹤、無故遺失、喪失市場、磨損、逐漸退化、罰款、懲罰、戰爭、電離子輻射、核能損毀、飛機產生的氣壓所引致的損毀、任何由於恐怖活動引致的損失（僱員賠償保障除外）。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。

關於蘇黎世

蘇黎世保險(香港)是蘇黎世保險集團轄下之機構，竭誠為個人及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已成為本港十大保險公司之一。

蘇黎世保險集團是一間全球領先的多險種保險供應商，其全球網絡的分支機構和辦事處遍及歐洲、北美洲、拉丁美洲、亞太和中東等地區。集團成立於1872年，總部設立於瑞士的蘇黎世。集團有逾60,000名員工在170多個國家為客戶提供服務。我們矢志成為我們的股東、客戶和員工眼中全球最佳的保險公司。

蘇黎世保險有限公司
(於瑞士註冊成立之公司)
香港港島東華蘭路18號港島東中心24-27樓
電話：+852 2968 2288
傳真：+852 2968 0639
網址：www.zurich.com.hk



「富舖」保險計劃



「富舖」保險計劃

安享保障永無憂 業務更上一層樓

業務的拓展，除了精明策略及周詳計劃外，同樣重要的是讓員工及店內的財物安享全面保障。「富舖」保險計劃正好為您這種需要而設。此計劃承保的風險範圍最為廣泛，例如火災、盜竊、水浸等。除店舖財物外，更保障人身意外、額外支出、法律責任、收入損失及僱員賠償等，保證令您後顧無憂，自可全力創造更佳業績。

保障表

店舖財物保障

保障範圍	最高保障額 (港元)
店舖財物包括室內裝修、電話、電腦等設備因意外遺失或損毀後所需的重新裝置費用	按自選保額而定
店舖內的存貨因意外遺失或損毀	按自選保額而定
窗戶、門、飾櫃、櫥窗的玻璃、舖面招牌燈箱等遭意外損毀所需的重新裝置費用	每年 20,000 (每宗事故 5,000)
在香港境內，店舖財物因清潔、維修、翻新等情況暫時搬離店舖，期間意外損毀 * 存貨及樣本因清潔、維修、翻新而搬離店舖所引致的損失，不在承保之列	每宗事故為保障額的 15%
僱主及僱員之衣物或個人隨身財物(現金及手提電話除外)在店舖內因受保事故意外損毀、或於運送金錢途中遭人惡意襲擊或遇搶劫而導致損毀	每人每宗事故 3,000
店舖財物受損毀後的碎片清理費用	每宗事故為保障額的 10%
零售業旺季，即由 11 月 1 日至 3 月 1 日共 4 個月期間，免費將存貨的保障額提高	免費提高保額 20%
貨物在香港境內於運送途中受損毀或損失 * 在運送途中，貨物在沒有人看守的車輛內遺失，不在承保之列	每宗事故 50,000
因機械故障或停電引致急凍箱、冰箱、冷藏庫的溫度變化而使內裡的急凍食物受損壞	每宗事故 10,000
在火災或爆炸後重購滅火器液體及更換自動灑水噴頭所引致的費用	每宗事故 5,000

- * 店舖財物及存貨因任何原因導致之水災所引致的損失或損毀，其自負費用為每宗損失或損毀賠償之首 1,000 港元或其最終賠償金額之百份之十，以較高者為準，但由於火災、閃電或爆炸引致上述之水災除外。
- * 店舖財物及存貨因其他意外(火災、閃電或爆炸除外)而導致的損失或損毀，其自負費用為每宗損失或損毀賠償之首 1,000 港元。

金錢保障

現金、銀行本票、支票、流通郵票等在下列情況下的損失：

保障範圍	最高保障額 (港元)
於運送途中損失	每宗事故 30,000
於店舖內損失	每宗事故 30,000
於僱主或指定僱員家中損失	每宗事故 5,000
劃線支票被竊或被劫後被提取款項	每宗事故 500,000
收銀機損毀	每宗事故 3,000
因僱員欺詐舞弊行為而導致的金錢損失	每年 30,000

人身意外保障

僱主或僱員在店舖內因火災、因工遇劫、遇上暴力襲擊而受傷或死亡，均可獲得賠償。

保障範圍	最高保障額 (港元)
意外死亡、喪失功能或失去一肢或多肢、失去單目或雙目、永久喪失任職或從事現任業務的能力	每宗事故 50,000
暫時喪失任職或從事現任業務的能力	每星期 250， 最長達 104 星期

額外支出保障

保障範圍	最高保障額 (港元)
因受保事故導致店舖損毀，在意外發生後 3 個月內，為恢復業務運作而引起的額外開支，如租用其他地方等費用	每年最高總額為店舖財物投保額的 200% 或 500,000，以較低者為準
申報索償時所需的專業會計師費用	每宗事故 20,000

法律責任保障

保障範圍	最高保障額 (港元)
公眾法律責任 在店舖因公司業務而導致他人身體受傷或財物損毀的法律責任	每宗事故 10,000,000
海外工作法律責任 生意夥伴、董事或指定僱員前往香港以外地方工作，因業務關係導致他人身體受傷或財物損毀的法律責任	每宗事故 5,000,000
食物及飲品法律責任 因業務需要而免費供應之食物及飲品，被證實直接引致他人身體受傷或患病的法律責任	每宗事故 5,000,000
租客法律責任 投保人身為租客，因受保事故對樓宇造成損毀的法律責任	每宗事故 5,000,000

- * 公眾法律責任之每宗第三者財物損毀的自負額為 1,000 港元。
- * 公眾法律責任之每宗第三者財物因水災引致財物損毀，其自負費用為每宗賠償之首 1,000 港元或其最終賠償金額之百份之十，以較高者為準。

自選保障項目

閣下可選擇投保以下額外保障：

保障項目	保障範圍
收入損失保障	• 財物因受保事故而導致意外損毀，由於上述事故影響而業務中斷所引致的收入損失 • 為減低店舖業務受阻而引致的額外支出 • 每宗申報索償時所需的專業會計師費用，最高賠償為 20,000 港元
僱員賠償保障	• 根據僱員補償條例，如僱員因工作導致身體受傷，僱主須為僱員承擔之法律責任 • 每宗事故的最高賠償額為 100,000,000 港元

Notes:

1. The excess for each and every loss or damage to trade contents and stock by water whatsoever caused other than those resulting from fire, lightning or explosion is the first HKD1,000 or 10% of the adjusted loss (whichever is the greater).
2. The excess for each and every loss or damage to trade contents and stock by other incidents except fire, lightning or explosion is the first HKD1,000.
3. The excess for each and every loss or damage to third party property under legal liability is HKD1,000.
4. The excess for each and every loss or damage to third party property caused by water under legal liability is the first HKD1,000 or 10% of the adjusted loss, whichever is the greater.
5. Damage to stocks and samples temporarily removed for cleaning, renovation or repair is not covered.
6. Damage to or loss of goods in an unattended vehicle whilst in transit is not covered.
7. The minimum premium for trade contents protection per policy is HKD1,000. If employees' compensation is included in the package, the minimum premium per policy is HKD1,500 (The premium for trade contents protection per policy is not less than HKD1,000).

Major exclusions of this policy:

Mysterious disappearance, unexplained loss, loss of market, damage caused by wear or tear, gradual deterioration, fines, penalties, war, radioactive contamination, nuclear damage, damage resulted from pressure waves caused by aircraft, loss or damage arising out of or in connection with terrorism (except employees' compensation cover).

This leaflet is only a summary and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.

Shop Comprehensive Insurance Plan



About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top 10 insurers in Hong Kong.

Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With over 60,000 employees serving customers in more than 170 countries, we aspire to become the best global insurer as measured by our shareholders, customers and employees.

Zurich Insurance Company Ltd
 (a company incorporated in Switzerland)
 24-27/F, One Island East,
 18 Westlands Road, Island East, Hong Kong
 Telephone: +852 2968 2288
 Fax: +852 2968 0639
 Website: www.zurich.com.hk

Shop Comprehensive Insurance Plan

Take the worry out of protecting your business

Shop Comprehensive Insurance Plan is an all-in-one insurance scheme that protects your business against all risks such as fire, burglary, water damage, etc. As well as trade contents, Shop Comprehensive Insurance Plan also covers for personal accident, increase in cost of working, legal liability, loss of income and employees' compensation. With this comprehensive protection, you can rest assured and develop your business without the slightest worry.

Table of Benefits

Trade contents protection

Coverage	Maximum benefits (HKD)
Covers accidental loss or damage to shop contents including interior decoration, telephones, computers, etc.	Selected sum insured
Accidental loss or damage to stock contained in the business premises	Selected sum insured
Damage to fixed glass in windows, doors, showcases, counters, shelves and shop front sign-boards	20,000/ year (5,000/ event)
Damage to contents temporarily removed for the purpose of cleaning, renovation or repair within Hong Kong * Damage to stock and samples temporarily removed for cleaning, renovation or repair is not covered	15% of sum insured/ event
Damage to clothing or personal effects (except money and mobile phones) of employer(s) and employees arising from an insured event on the premises or as a result of malicious attack or robbery whilst in charge of money outside the premises	3,000/ staff/ event
Removal of debris following damage to contents	10% of sum insured/ event
Free of charge for seasonal increase in sum insured for stock from 1 November to 1 March	Sum insured increased by 20%
Damage to or loss of goods in transit within Hong Kong * Damage to or loss of goods in an unattended vehicle whilst in transit is not covered	50,000/ event
Damage to frozen food in frozen food cabinet, deep freezer, cold room or cold storage caused by a change in temperature resulting from mechanical or electrical breakdown or accidental failure of public electricity supply	10,000/ event

Coverage	Maximum benefits (HKD)
Refilling fire extinguishers and replacing sprinkler heads following fire or explosion	5,000/ event

- * The excess for each and every loss or damage to trade contents and stock by water whatsoever caused other than those resulting from fire, lightning or explosion is the first HKD1,000 or 10% of the adjusted loss (whichever is the greater).
- * The excess for each and every loss or damage to trade contents and stock by other incidents except fire, lightning or explosion is the first HKD1,000.

Money protection

Covers the loss of cash, bankers' drafts, cheques, stamps under the following circumstances:

Coverage	Maximum benefits (HKD)
Loss in transit	30,000/ event
Loss on premises	30,000/ event
Loss at home of employer(s) or authorized employee(s)	5,000/ event
Loss of crossed cheques	500,000/ event
Damage to cash register	3,000/ event
Loss of money arising from any fraudulent or dishonest acts of employees	30,000/ year

Personal accident protection

Employer(s) or employees sustaining bodily injury or death due to fire, violent attack or robbery on the business premises.

Coverage	Maximum benefits (HKD)
Accidental death, loss of/ loss of use of one or more limbs, loss of sight of one/ both eyes, permanent total disability to attend to usual occupation	50,000/ event
Temporary total disability to attend to usual occupation	250/ week up to 104 weeks

Increase in cost of working

Coverage	Maximum benefits (HKD)
Extra expenses incurred within 3 months after the accident to restore normal conduct of business following damage by an insured event, e.g. rental fees of temporary site	Max. aggregate limit per year is 200% of sum insured of trade contents or 500,000, whichever is the lesser
Professional accountant charges for verification of any claims	20,000/ event

Legal liability protection

Coverage	Maximum benefits (HKD)
Public liability Covers legal liability for third party bodily injury or damage to third party property occurring on the business premises in Hong Kong	10,000,000/ event
Legal liability for overseas business visit Covers legal liability of partners, directors or specified employees for third party bodily injury or damage to third party property occurring in connection with business whilst travelling overseas	5,000,000/ event
Food & drink liability Covers legal liability for third party bodily injury or illness caused by food or drink supplied free of charge by the insured	5,000,000/ event
Tenant's liability Covers legal liability as tenant for damage to building caused by the insured event	5,000,000/ event

- * The excess for each and every loss or damage to third party property under legal liability is HKD1,000.
- * The excess for each and every loss or damage to third party property caused by water under legal liability is the first HKD1,000 or 10% of the adjusted loss, whichever is the greater.

Optional protection

You can choose to insure for the following optional coverage:

Option	Coverage
Loss of income	• Loss of income resulting from business interruption following damage to contents by insured event • Additional expenses incurred for the sole purpose of minimizing the interruption to or interference in business • Professional accountant charges for verification of any claims up to HKD20,000
Employees' compensation	• Liability under the Employees' Compensation Ordinance for bodily injury to employees • Maximum cover is HKD100,000,000 per event

Shop Comprehensive Insurance Plan Enrolment Form

「富舖」保險計劃

投保表格



Broker Name

經紀人姓名：_____

Broker No

經紀人編號：_____

Enquiry no. 查詢電話：+852 2903 9391 Fax 傳真：+852 2968 0639

Please tick the appropriate box and * delete whichever is inappropriate. 請✓適用方格及於*號刪去不適用者。

Please complete in BLOCK LETTERS. 請以英文正楷大寫填報。

I. Business information 業務資料

Name of company: 公司名稱：				
Correspondence address: 通訊地址：	Flat/Room 室/單位	Floor 樓	Block 座	Building 大廈
	Estate name/Street no. & name/Lot no.* 屋苑名稱/街名及門牌/地段*			District 地區
Risk address (If different from the above): 受保店舖地址(若與上址不符)：	Flat/Room 室/單位	Floor 樓	Block 座	Building 大廈
	Estate name/Street no. & name/Lot no.* 屋苑名稱/街名及門牌/地段*			District 地區
Shop tel. no.: 店舖電話號碼：			Fax no.: 傳真號碼：	
Email address: 電郵地址：			Nature of business: 業務性質：	

II. Plan Selection 所需保障

Please attach supplementary sheets if necessary. 如有需要，請另備紙張詳細說明。

Effective date of insurance 保障生效日期：	D 日	M 月	Y 年
☒ Basic coverage 基本計劃	For all trade contents including tenant's improvement and interior decoration and items held in trust 店舖內所有財物保障，包括裝修、受託保管之財物保障		
	HKD 港元 _____		
	Stock cover 存貨保障		
	HKD 港元 _____		
	What do these comprise? 包含甚麼？ _____		
☐ Optional coverage 自選保障			
☐ Customised loss of income 自訂收入損失保障	Estimated gross income for the next 12 months 估計未來十二個月的總收入		
	HKD 港元 _____		
	Indemnity period required for loss of income 收入損失所需保障期	☐ 3 months 3 個月	☐ 6 months 6 個月
	☐ Other (please specify) 其他(請註明)	_____	
☐ Employees' compensation 僱員賠償保障			
Type of employees 僱員類別	No. of employees 僱員人數	Total annual wages (HKD) 總年薪(港元)	
Indoor employees 戶內僱員			
Outdoor salesman, messenger, merchandiser, private car driver 戶外推銷員、信差、辦貨、私家車司機			
Goods vehicle driver, deliverer, outdoor engineer and installation worker 貨車司機、送貨工人、戶外技工、安裝工人			
Other employees (Please specify) 其他僱員(請詳述)			

III. Insurance history 保險資料

If the below space is insufficient, please give details on a separate sheet. 如空間不敷填寫，請另備紙張詳細說明。

	Yes 是	No 否
1. Is your premises built of bricks, stone or concrete and roofed with concrete? 閣下的店舖是否用磚、石或石屎建成，並蓋有石屎屋頂？	☐	☐
2. Is your premises solely occupied by you? 受保的店舖是否閣下獨佔的產業？	☐	☐
If you have answered "No" to any questions from 1 to 2, please give details below: 若於第1至第2題任何一項「否」者，請詳細說明於下： _____ _____		
3. Have you suffered any loss or damage covered by this plan during the past 3 years? 閣下於過往三年內是否曾遭受此計劃承保範圍內的保障招致有關的損失或損毀？	☐	☐
4. Have you made any employees' compensation claims within the past 3 years? 閣下於過往三年內是否曾申請僱員保險賠償？	☐	☐
5. Has any insurer 其他承保公司是否曾		
• Declined your enrolment? 拒絕閣下的投保申請？	☐	☐
• Refused to renew your policy? 拒絕為閣下的保單續保？	☐	☐
• Cancelled your policy? 取消閣下的保單？	☐	☐
6. Is a burglary alarm installed in your premises? (if yes, please give details of the alarm) 受保的店舖是否裝有防盜警報系統？(如有，請詳述警報系統的資料) _____	☐	☐
If you have answered "Yes" to any questions from 3 to 6, please give details below: 若於第3至第6題任何一項「是」者，請詳細說明於下： _____ _____		

IV. Declaration 聲明細則

- I/We declare that to the best of my/our knowledge and belief the information on this enrolment form is true and complete in every respect. I/We understand that this enrolment form and declaration will form the basis of the contract between me/us and Zurich Insurance Company Ltd (the "Company").
- I/We understand that I/We shall refer to the Policy for details of the insurance coverage, exclusion clauses and terms and conditions.
- I/We understand I/We must complete and provide all information requested in this form, failing which the Company cannot process my/our application for the Policy.
- I/We understand, acknowledge and agree that, as a result of my/our purchasing and taking up the policy to be issued by the Company, the Company will pay the authorized insurance broker commission during the continuance of the policy including for renewals, for arranging the said policy. Where I/we am/are a body corporate, the authorized person who signs on behalf of me/us further confirms to the Company that he or she is authorized to do so. I/We further understand that the above consent is necessary for the Company to proceed with the application.**
- 本公司/吾等特此聲明此投保表格的資料乃根據本公司/吾等所知及所信為確實及完全而填報，屬實無訛。本公司/吾等明白本公司/吾等與蘇黎世保險有限公司(「貴公司」)的保險合約將照此投保表格及聲明而訂立。
- 本公司/吾等明白所有保障範圍、不承保事項、條款及細則概以此保險計劃保單為準。
- 本公司/吾等明白本公司/吾等必須完成及提供此表格之所有資料，貴公司將不會受理本公司/吾等資料不全之保單申請。
- 本公司/吾等明白、確知及同意，貴公司會就本公司/吾等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。假如本公司/吾等為法人團體，代表本公司/吾等簽署的獲授權人員須向貴公司確認他/她已獲該法人團體授權。本公司/吾等亦明白貴公司必須取得申請人同意，方可以處理其保險申請。**

This insurance application will not be in force until the application(s) has been accepted by the Company and the premium has been paid.
此保險申請須待貴公司覆核，接納投保書及收訖保費後才能生效。

V. Notice to Customers relating to the Personal Data (Privacy) Ordinance (“Ordinance”) 有關個人資料(私隱)條例(「私隱條例」)的客戶通知

- The personal information of customers (include policy owners, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by **Zurich Insurance Company Ltd (“Company”)** may be used by the Company for the following **obligatory purposes** necessary in providing services to the customers (otherwise the Company is unable to provide services to customers who fail to provide the required information):
 - to process, investigate (and assist others to investigate) and determine insurance applications, insurance claims and provide ongoing insurance services;
 - to process requests for payment, and for direct debit authorization;
 - to manage any claim, action and/or proceedings brought against the customers, and to exercise the Company’s rights as more particularly defined in applicable policy wording, including but not limited to the subrogation right;
 - to compile statistics or use for accounting and actuarial purposes;
 - to meet the disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company and/or its group (**“Zurich Insurance Group”**) and conduct matching procedures where necessary;
 - to comply with the legitimate requests or orders of the courts of Hong Kong and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and government-related establishments;
 - to collect debts;
 - to facilitate the Company’s authorized service providers to provide services to the Company and/or the customers for the above purposes; and
 - to enable an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment.
 - The Company may provide any personal information of customers to the following parties, within or outside of Hong Kong, for the **obligatory purposes**:
 - companies within the Zurich Insurance Group, or any other company carrying on insurance or reinsurance related business, or an intermediary;
 - any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Zurich Insurance Group in connection with the operation of its business;
 - third party service providers including legal advisors, accountants, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, and data processors;
 - credit reference agencies, and, in the event of default, any debt collection agencies or companies carrying on claim or investigation services;
 - any person to whom the Zurich Insurance Group is under an obligation to make disclosure under the requirements of any law binding on the Zurich Insurance Group or any of its associated companies and for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Zurich Insurance Group or any of its associated companies are expected to comply;
 - any person pursuant to any order of a court of competent jurisdiction;
 - any actual or proposed assignee of the Zurich Insurance Group or transferee of the Zurich Insurance Group’s rights in respect of the policy owners.
 - Certain personal information of policy owners and insured persons collected or held by the Company, in particular, names, contact information, age, gender, identity document reference, marital status, policy information, claim information, and medical history may be used by the Company for the following **voluntary purposes**:*
 - to provide marketing materials and conduct direct marketing activities in relation to insurance and/or financial products and services of the Zurich Insurance Group and/or other financial services providers, and/or other related services of business partners, with whom the Company maintains business referral or other arrangements;*
 - to perform customer analysis, profiling and segmentation; and*
 - to conduct market research and insurance surveys for the Zurich Insurance Group’s development of services and insurance products.*

The Company is not allowed to use the personal information of any customer for the above voluntary purposes without such customer’s consent. In the absence of any “opt-out” request, the Company shall treat the insurance application and continuation of the policy(ies) held with the Company as an indication of no objection of such policy owner and insured person to the Company’s use of their personal information for the above voluntary purposes.
 - The Company may provide certain personal information, in particular, name, contact information, age, gender and policy information of a policy owner and an insured person, upon such policy owner’s and insured person’s written consent, to the following parties, within or outside of Hong Kong, for the **voluntary purposes**:
 - companies within the Zurich Insurance Group;
 - other banking/financial institutions, commercial or charitable organisations with whom the Company maintains business referral or other arrangements;
 - third party marketing service providers and insurance intermediaries.

The Company is not allowed to provide to any third party the personal information of any customer, specifically, policy owners or insured persons, for the above voluntary purposes without their written consent.
 - All customers have the right to access to, correct, or change any of their own personal information held by the Company, and in the case of policy owners and life insured, opt-out of the Company’s use and transfer of their personal information for the voluntary purposes, by request in writing to the Company’s Personal Data Privacy Officer at the address below. Requests for opt-out must state clearly the full name, identity document number, policy number, telephone number and address of the person making such request. Policy owners and insured persons may otherwise delete both the above paragraphs 3 and 4 (*in italics*) to indicate their wish to opt-out altogether.

Personal Data Privacy Officer
24 – 27/F, One Island East
18 Westlands Road
Island East
Hong Kong
 - In accordance with the Ordinance, the Company has the right to charge a reasonable fee for processing any data access request.
 - In the event of any discrepancy or inconsistencies between the English and Chinese versions of this notice, the English version shall prevail.
1. 由 **Zurich Insurance Company Ltd (「本公司」)** 收集或持有的客戶(包括保單持有人、受保人、受益人、保費付款人、信託人、保單受讓人及索償人)個人資料, 均可供本公司使用作以下**強制性用途**, 以便為客戶提供服務(否則本公司將無法為未能提供所需資料的客戶提供服務):
- 辦理、調查(及協助他人調查)和決定保險申請、保險索償及提供持續的保險服務;
 - 辦理付款要求及直接付款授權;
 - 處理任何對客戶的索償、訴訟及/或司法程序; 以及行使本公司的權利(詳情見適用保單條款所定), 包括但不限於代位權;
 - 編撰統計數字, 或作會計及精算用途;
 - 符合對本公司及/或其所屬集團(「蘇黎世保險集團」)具約束力的任何本地或外國法例、規則、守則或指引的披露規定及如需要時進行核對程序;
 - 遵循香港法院及監管機構作出的合法要求或指令, 包括但不限於保險業監理處、香港保險業聯會、核數師、政府組織和政府相關機構;
 - 債務追討;
 - 便利本公司的認可服務供應商, 就上述目的為本公司及/或客戶提供服務; 及
 - 使本公司的實際或建議承讓人能夠評核擬進行涉及有關轉讓的交易。
2. 本公司可就**強制性用途**, 向以下於香港境內或境外的人士提供任何客戶個人資料:
- 蘇黎世保險集團成員公司, 或任何進行保險或再保險相關業務的其他公司或中介人;
 - 任何向蘇黎世保險集團提供行政、電訊、電腦、付款或其他與其業務運作有關的服務的代理人、承包商或第三方服務供應商;
 - 第三方服務供應商, 包括法律顧問、會計師、調查員、理賠師、再保公司、醫護及復康顧問、考察員、專家、維修人員、及資料處理者;
 - 信貸諮詢機構, 而在客戶欠賬時, 任何債務追收代理或進行索償或調查服務的公司;
 - 根據對蘇黎世保險集團或其任何關連機構具約束力的任何法例, 及就任何由政府、監管或其他機關所頒佈且蘇黎世保險集團或其任何關連機構預期須遵守的任何規則、守則或指引而言, 蘇黎世保險集團有責任向其作出披露的任何人士;
 - 根據主管司法權區的法院的任何頒令的任何人士; 及
 - 蘇黎世保險集團的任何實際或建議承讓人或蘇黎世保險集團對保單持有人的權利的受讓人。
3. 由本公司收集或持有的保單持有人及受保人的某些個人資料, 特別是姓名、聯絡資料、年齡、性別、身份證明文件資料、婚姻狀況、保單資料、索償資料、及醫療紀錄等, 均可供本公司使用作以下**自願性用途**:
- 為蘇黎世保險集團及/或與本公司維持業務引薦關係或其他安排之其他金融服務供應商的保險及/或金融產品及服務, 及/或其他商業合作伙伴之相關服務, 提供市場推廣資料及進行直接市場推廣活動;
 - 進行客戶研究分析及分層; 及
 - 就蘇黎世保險集團的服務及保險產品發展進行市場調查及保險研究。
- 未經客戶同意, 本公司不得使用任何客戶的個人資料作上述自願性用途。在未有收到任何「反對」要求, 本公司將把有關保險申請及持續投保, 視作有關保單持有人及受保人之不反對本公司使用其個人資料作上述自願性用途。

V. Notice to Customers relating to the Personal Data (Privacy) Ordinance (“Ordinance”) 有關個人資料(私隱)條例(「私隱條例」)的客戶通知

4. 經保單持有人及受保人書面同意後，本公司可就上述**自願性用途**，向以下於香港境內或境外的人士提供其**某些**個人資料，特別是姓名、聯絡資料、年齡、性別、保單持有人及受保人的保單資料等：
- 1) 蘇黎世保險集團成員公司；
 - 2) 與本公司維持業務引薦關係或其他安排的其他銀行／金融機構、商業或慈善組織；
 - 3) 第三方市場推廣服務供應商及保險中介人。
- 未經客戶書面同意，本公司不得向任何第三方提供有關客戶(特別指保單持有人及受保人)的個人資料作上述自願性用途。
5. 所有客戶均有權以書面向本公司之個人資料私隱主任(地址如下)要求查閱、修正及／或更改由本公司所持有有關其本身的任何個人資料。如保單持有人及受保人欲反對本公司使用及提供其個人資料作上述自願性用途，亦可向本公司提出，並於有關反對要求中清楚註明要求人士之全名、身份證明文件編號、保單編號、電話號碼和地址。保單持有人及受保人亦可同時刪劃以上第3及4段(見斜字)以提出有關所有自願性用途之反對要求。
- 個人資料私隱主任
香港港島東華蘭路18號
港島東中心24-27樓
6. 根據私隱條例，本公司有權收取合理費用，藉以處理任何資料的查閱要求。
7. 本通知的中英文版本如有任何歧異或不一致，概以英文版為準。

I/We confirm that all information provided by me/us in this application form is true, correct and accurate. I/We further confirm my/our agreement to all sections in this application form, including without limitation, the above Declaration and the Notice to Customers relating to the Personal Data (Privacy) Ordinance (“Ordinance”).

本公司/吾等確認由本公司/吾等於此申請表格提供之所有資料均為事實正確無誤。本公司/吾等更確認同意本申請表格內之所有部分，包括但不限於上列之聲明細則及有關個人資料(私隱)條例(「私隱條例」)的客戶通知。

☒	Name of signatory: 簽署人姓名：	Title of signatory: 簽署人職位：		
	Authorized signature & company stamp: 授權簽署及公司蓋章：	Date 日期：	D 日	M 月 Y 年