

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

LANDLORD PROTECTOR
住宅出租保障計劃

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

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

Insurance
that sees
the heart
in everything

For Broker
Use Only

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

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.
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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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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.

Proposer's Signature
Date _____ (D) _____ (M) _____ (Y)

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.

MSIG Insurance (Hong Kong) Limited
9/F Cityplaza One, 1111 King’s Road,
Taikoo Shing, Hong Kong
Tel +852 2894 0555 Fax +852 2890 5741

Macau Branch
Avenida Da Praia Grande No. 693,
Edif Tai Wah 13 Andar A & B, Macau
Tel +853 2892 3329 Fax +853 2892 3349

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:

Please complete the following section in **ENGLISH** using **BLOCK LETTERS** and tick ✓ the box(es) as appropriate. 請以英文正楷填寫下列部份，並於適當的空格內加上✓號。

Personal Details of Proposer 投保人個人資料 (*Please delete if not appropriate. 請刪除不適用項目。)

Name of Proposer 投保人姓名	(Mr. / Mrs. / Ms.) * (先生 / 太太 / 女士) *	Surname 姓	Given Name 名
Date of Birth 出生日期	(D) _____ (M) _____ (Y) _____ 日 _____ 月 _____ 年 _____	Occupation 職業	HKID / Passport No.* 香港身份證 / 護照號碼* (_____)
Tel No. 電話號碼	Home 住宅	Office 辦公室	Mobile 手提
Correspondence Address 通訊地址	Flat / Room * 室 / 單位*	Floor 樓	Block 座
	Estate Name / No. & Street Name / Lot. No. * 屋苑名稱 / 街名及門牌 / 地段 *	Building 大廈	District 地區
			HK / KLN / NT * 香港 / 九龍 / 新界*

Insured Address Details 投保居所資料

Insured Address: (If different from correspondence address) 投保居所地址 (如與上述地址不同)	Flat / Room * 室 / 單位*	Floor 樓	Block 座	Building 大廈	District 地區	HK / KLN / NT * 香港 / 九龍 / 新界*
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Gross floor area (sq. ft.) 建築面積 (平方呎) _____ (Information collected will be used for internal reference only. 所提供之資料只用作內部參考。)

Saleable area (sq. ft.) 實用面積 (平方呎) _____ (If available 如有)

Basic Cover 基本保障

Gross Floor Area of Insured Address (sq. ft.) 投保居所之建築面積 (平方呎)	Annual Premium* (HK\$) 全年保費* (港幣 / 元)
<input type="checkbox"/> ≤ 800	798
<input type="checkbox"/> 801-1,000	1,088
<input type="checkbox"/> 1,001-1,200	1,388
<input type="checkbox"/> >1,200	Special Quotation 個別報價

Optional Cover 自選保障

Building 樓宇建築全險:
Sum Insured (HK\$)
投保額 (港幣 / 元) _____ x 0.09% = _____

Total Annual Premium (HK\$)

全年保費總額 (港幣 / 元) _____

Period of Insurance 保障期:

From 由: _____ (D) 日 _____ (M) 月 _____ (Y) 年

To 至: _____ (D) 日 _____ (M) 月 _____ (Y) 年

Remarks 註:

- MSIG Insurance (Hong Kong) Limited reserves its right to underwrite buildings over 40 years at its sole discretion.
三井住友海上火災保險 (香港) 有限公司保留承保樓齡超過40年的樓宇之權利。
- Please contact your insurance representative for special quotation if the gross floor area of your address to be insured is over 1,200 sq. ft.
如您投保居所之建築面積為1,200平方呎以上，請聯絡您的保險顧問以作個別報價。
- The sum insured for the building should represent the full cost of rebuilding the Insured Address (including the costs of fixtures and fittings, renovation, debris removal, professional fees and compliance costs).
樓宇建築的投保額應為投保居所樓宇重建之全數費用 (包括固定裝置、裝修、清理費用、專業人士費用)。

Payment Instruction and Authorisation 付款說明及授權書

I shall arrange premium and levy payment* with
本人將安排保費及保費徵費*

Payment mode
付款方式

- MSIG Insurance (Hong Kong) Limited directly
直接支付予三井住友海上火災保險 (香港) 有限公司
- my insurance agent / broker
支付予本人的保險代理 / 經紀
- 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」)

This form is not a policy of insurance. Please refer to the policy terms and conditions which will be issued to you upon acceptance of your proposal. 此表格並非保單。有關保單將於接納您的投保申請後奉上，屆時請參閱保單中的條款及條件。

Insurance History 投保紀錄

If any of the below answers is "Yes", please give details in a separate paper.
如下列任何一項回答為「是」，請另紙作詳細說明。

Do you have any insurance of the same kind with other insurance companies?
您是否擁有其他保險公司的同類型保險? Yes No
是 否

Have you ever been refused cover or have special terms and/or additional premium been imposed to you for any insurance of the same kind you are applying for?
在申請投保同類保險時，您曾否被拒保或被要求附加特殊條款及 / 或額外保費? Yes No
是 否

Have you made any claims under any insurance related to your application within the past two years?
過往兩年內，您曾否就與今次申請有關的任何保險提出索賠? Yes No
是 否

Is the Insured Address aged 40 years or above?
投保居所之樓齡已超過40年或以上? Yes No
是 否

Is the Insured Address built of / roofed with materials other than bricks, stone or concrete?
投保居所及其屋頂是否以磚瓦、石頭或水泥以外的材料建造? Yes No
是 否

Have you taken any legal action against tenant to recover rent of the Insured Address in the past two years?
過往兩年內，您曾否就投保居所採取任何法律行動? Yes No
是 否

Is the gross floor area of the Insured Address over 1,200 sq. ft.?
投保居所之建築面積是否超過1,200平方呎? Yes No
是 否

Does the total value of your contents including the cost of renovation in the Insured Address over the maximum benefit of Contents according to the gross floor area of Insured Address?
您於投保居所之財物，包括裝修的總價值是否超過所選投保居所之建築面積之家居物品的最高賠償限額? Yes No
是 否

Credit Card Account Number (Accept credit card in Hong Kong currency only)
信用卡賬戶號 (只接受港幣信用卡)

_____ - _____ - _____ - _____

Issuing Bank
發卡銀行 _____

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。

Expiry Date
有效期至
_____ MM(月) _____ YY(年)

Name of Cardholder
持卡人姓名 _____

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式樣相同。)

Date 日期 _____ (D) 日 _____ (M) 月 _____ (Y) 年

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.
- am/are now in good health and free from any physical impairment or deformity. (If not, please give full particulars in separate sheet.)

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)投保書的權利。
- 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投保書評估的事實。
- 同意本投保書，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。
- 本人(等)現在身體健康，並無任何傷殘或缺陷。(如有，請另行詳述之。)

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他/她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。



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.

***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 1st January 2018. As a result, all premium amounts shown in this proposal form 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，本投保書上所列明的保費金額將附加保費徵費。**