

Student AccidentCare Insurance Policy



WHEREAS The Insured, by a proposal or by giving information which shall all be or become the basis of the contract and be held as incorporated herein has applied to FWD General Insurance Company Limited (hereinafter called “the Company”) for the insurance hereinafter contained and has paid or agreed to pay the premium as consideration of such insurance.

THIS POLICY WITNESSES that if during the Period of Insurance an Accident described herein shall happen to the Insured Person and the Insured Person shall within one year of the happening of the Accident thereby sustain an Injury described herein the Company will subject to the Terms Exclusions, Conditions and Limits contained herein or endorsed hereon pay to the Insured or his/her legal representatives for the Benefits specified in the Policy Schedule.

ONLINE SECURITY

FWD is always concerned about security. It is important that you should be alert to any emails asking for your personal information; here we provide some information to help you to protect yourself:-

“Phishing attack” is an online fraud technique which involves sending official-looking email messages with return addresses, links and branding that all appear to come from legitimate banks, insurance companies, retailers, credit card companies, etc. Such emails typically contain a hyperlink to a spoof website and mislead account holders to enter customer names and security details on the pretence that security details must be updated or changed. Once you give them your information it can be used on legitimate sites to take your personal information.

To protect yourself, you should be aware of the following:

- FWD will not send you emails asking you to update, verify or confirm your personal security details e.g. PIN, bank account number, ID Card number and passport number.
- You should pay close attention to the URL (website address) of the site you are visiting to make sure it is actually the site you believe it to be.

Should you have further enquiries, or you would like to report on suspected phishing cases relating to FWD, please refer to FWD website www.fwd.com.hk or call our Customer Service Hotline at (852) 3123 3123.

IMPORTANT

1. Please examine this Policy carefully. If there are any errors or if it does not meet your requirements, please contact the Company or your Insurance Broker/Agent immediately.
2. According to the Condition of this Policy, the Insured must immediately notify the Company in writing of any change in the Insurance Person’s employment, occupation, duties or other pursuits.

注意

1. 請貴保戶詳細查閱此保單之內容，如有任何疑問，請從速與本公司或閣下之保險經紀/代理人聯絡。
2. 根據保單條款，若被保人之職業或工作性質有任何改變，投保人須立刻以書面通知本公司。



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Placing through Sun Flower Insurance Agency 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.

DEFINITIONS

Any word or expression to which a specific meaning has been attached shall bear the same meaning whenever and wherever it appears. By this Policy

“ACCIDENT” means an event occurring entirely beyond the Insured Person’s control and caused by accidental, violent, external and visible means.

“ACCIDENTAL MEDICAL EXPENSES” means medical surgical hospital and nursing fees or charges necessarily and reasonably incurred within 12 months of the happening of the Accident provided that 1) all such fees or charges are necessarily and reasonably incurred for medical professional services of a fully qualified and registered medical practitioner physical surgeon or nurse, and 2) in the event of the Insured Person becoming entitled to a refund of all or part of such expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other source. Reimbursement of such fees or charges shall not exceed the amount stated in the Policy Schedule in respect of any one Injury.

Accidental Medical Expenses do not include any fees or charges incurred for services of any kind from a Chinese Bonesetter or Acupuncturist.

“DAILY HOSPITAL CASH ALLOWANCE” means, in the event of the Insured Person being confined in hospital for treatment of Injury for which compensation is payable under this Policy, a daily cash allowance as stated in the Policy Schedule payable for such period of confinement subject to a maximum period payable not exceeding 365 days.

“HONG KONG” means Hong Kong Special Administrative Region.

“INJURY” means bodily injury which is sustained by the Insured Person during the Period of Insurance and is caused by an Accident, solely and independently of any other cause, where death or disablement of the Insured Person results within 12 months from the date of such Accident.

“INSURED PERSON” means the Insured Person named in the Policy Schedule who is a full time student studying in Hong Kong.

“LOSS OF FINGERS OR TOES” means complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints.

“LOSS OF HEARING” means the entire and irrecoverable loss of hearing.

“LOSS OF LIMB” means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

“LOSS OF SIGHT OF EYE” means the entire and irrecoverable loss of sight.

“LOSS OF SPEECH” means the entire and irrecoverable loss of speech.

“LOSS OF USE” means total functional disablement and is treated like the total loss of said limb or organ.

“PERIOD OF INSURANCE” means the period stated in the Policy Schedule and any subsequent period for which the Insured shall have paid and the Company shall have accepted a renewal premium.

“PERMANENT TOTAL DISABLEMENT” means an Injury which within 12 months of the date of the causative Accident prevents the Insured Person from engaging in each and every occupation or employment for which he/ she is reasonably qualified by reason of his/her education, training or experience, which disablement after lasting for a minimum period of 52 consecutive weeks shall at the end of that period permanently and totally prevent the Insured Person from engaging in any gainful occupation or employment without hope of any improvement.

EXCEPTIONS

1. This Policy shall not apply to any Injury consequent upon or arising from or contributed to by:
 - 1.1 (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - (b) any act of terrorism.

For the purpose of this Exception an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Exception also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured.



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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.

- 1.2 (a) biological or chemical contamination
(b) Missiles, bombs, grenades, explosives
due to any act of terrorism.
For the purpose of this Exception an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
For the purpose of (a) "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.
If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured.
- 1.3 radioactive contamination, whether arising directly or indirectly.
- 1.4 (a) intentional self injury or suicide;
(b) the taking of any drug unless taken in accordance with the directions and prescription of a registered medical practitioner;
(c) pregnancy or childbirth; or
(d) intoxication.
- 1.5 the Insured Person's engagement in any of the activities described below
(a) any sport in a professional capacity or where an Insured Person would or could earn income or remuneration from engaging in such sport.
(b) flying or other aerial activity other than flying in a multi-engined aircraft operated by a recognized airline or charter operator as a passenger but not
(i) airline personnel or aircrew; or
(ii) for the purpose of any trade or technical operation in or on the aircraft.
(c) climbing or mountaineering necessitating the use of ropes or guides, hang gliding and parachuting.
(d) racing other than
(i) on foot;
(ii) swimming; or
(iii) yacht racing within territorial waters
(e) diving to a sea-depth greater than 30 metres.
- 1.6 any physical or mental defect or infirmity suffered by the Insured Person and of which the Insured or such Insured Person was aware at the date such person was included in this Policy or at the renewal date unless declared to the Company and accepted in writing by the Company.
- 1.7 the Insured Person being air crew or ship crew.
- 1.8 the Insured Person's engagement in the service with the armed forces of any country.
- 1.9 the Insured Person's involvement in any criminal activities other than as a proven victim or a bystander.

2. Radioactive Exclusion Clause

This insurance does not cover loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with nuclear energy or radioactivity of any kind including but not limited to any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- 1) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- 2) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- 3) any weapon or other device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

3. Sanction Exclusion

Notwithstanding anything to the contrary in the Policy the following shall apply:

If, by virtue of any law or regulation which is applicable to the Company at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America or The People's Republic of China/Hong Kong SAR, that the Company shall provide no coverage or benefit or have no liability whatsoever to the Insured, to the extent that it would be in breach of such law or regulation.

CONDITIONS

1. Identification

This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.

2. Change of Occupation

Any settlement of the claim shall be based on the Insured Person's occupation as full time student studying in Hong Kong. The Insured shall give immediate written notice to the Company as soon as he/she is aware of any change in the Insured Person's occupation and pay any additional premium that may be required by the Company. Failure to disclose such change may result in no claim be payable for any Injury arising out of or in the course of the new occupation.

3. Change in Risk

The Insured shall give immediate written notice to the Company of any change of address or any injury, disease, physical or mental defect or infirmity by which the Insured Person has become affected or is or will be likely to be affected and also give notice of any other insurance effected by or on behalf of the Insured Person against accident or incapacity.

4. **Misrepresentation/Fraud**

If the proposal or declaration of the Insured is untrue in any respect or if any material fact affecting the risk be incorrectly stated therein or omitted therefrom or if this insurance or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases this Policy shall be void.

5. **Claims Procedure**

Upon the happening of any Accident likely to give rise to a claim under this Policy the Insured shall within 30 days after the happening of the Accident give notice to the Company with full particulars of the Accident and Injury and shall as soon as possible procure and act on proper medical or surgical advice.

The Insured, (or his/her representatives) shall at his/her own expenses furnish to the Company all such certificates, information and evidence as may be required by the Company and the Insured Person shall wherever reasonably required to do so submit to a medical examination on behalf of the Company.

In the event of the death of the Insured Person, the Company shall be entitled to have a post mortem examination at its own expense and notice shall when practicable be given to the Company before interment, or cremation stating the time and place of any inquest appointed.

6. **Exposure and Disappearance**

Death, loss or disablement caused by exposure directly resulting from a mishap to an aircraft or vessel in which the Insured Person is travelling under such circumstances as would otherwise be covered hereunder shall be deemed Injury for the purpose of this Policy.

If the body of the Insured Person has not been found within one year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured Person was travelling and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Insured Person suffered loss resulting from Injury covered by this Policy at the time of such disappearance, sinking or wrecking.

7. **Benefit payable to named beneficiary**

In the event of the death of the Insured in circumstances giving rise to a valid claim under this Policy, Benefit may be payable to the Beneficiary if any, named in the Policy Schedule whose discharge to the Company in respect of such payment shall be a full and binding discharge to the Company.

8. **Non-Assignment**

The Company shall not be bound to notice or be affected by any notice of trust charge or alienation relating to this Policy and the receipt of the Insured or his / her legal personal representatives shall in all cases effectively discharge the Company.

9. **Age Limits**

No person under the age of 2 years 8 months or over 23 years (at the commencement date of the Period of Insurance) shall be insured under this policy unless whose age has been specifically stated in the Policy Schedule.

10. **Renewal**

This Policy is renewable from year to year by mutual agreement between the Insured and the Company but in any case will be subject to revision at the end of the Period of Insurance during which the Insured Person attains 24 years of age.

11. **Cancellation**

The Company may cancel this Policy at any time during the Period of Insurance by sending at least 7 days' prior notice by way of Notice of Cancellation to the Insured at his/her last known address. The Insured will be entitled to a pro-rata refund of the premium corresponding to the unexpired portion of the Period of Insurance.

The Insured may cancel this Policy by sending written notice to the Company. Provided no claim has been made during the current Period of Insurance, the Insured shall be entitled to a return of premium less the premium calculated at the Company's short period rates as per table specified below for the period the Policy has been in force subject to a minimum premium of HK\$300 to be retained by the Company.

<u>Period of Insurance already covered</u>		<u>Refund Premium</u>
Not Exceeding	1 month	80% of premium paid
	2 months	70% of premium paid
	3 months	60% of premium paid
	4 months	50% of premium paid
	5 months	40% of premium paid
	6 months	30% of premium paid
	7 months	20% of premium paid
	8 months	10% of premium paid
	Over 8 months	No refund

12. **Arbitration**

All differences arising out of this Policy shall be determined by arbitration in accordance with the prevailing Arbitration Ordinance. If the parties fail to agree upon the choice of arbitrators or umpires, then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre. It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. If the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.



13. Expiry of Liability

The Company shall not be liable for any claim arising from an Accident which is not notified to it in writing or for which proper medical care and treatment is not sought or followed. In no case shall the Company be liable for any claim arising from an Accident after 12 months following the date of such Accident unless the claim is in arbitration.

14. Governing Laws

This Policy is subject to the exclusive jurisdiction of Hong Kong and to be construed according to the laws of Hong Kong.

15. Observance of Conditions

The due observance and fulfilment of the terms conditions and endorsements of this Policy by the Insured or by any claimant under this Policy in so far as they relate to anything to be done or complied with by the Insured or by any claimant under this Policy and the truth of the statements and answers in the said proposal or information shall be conditions precedent to any liability of the Company to make any payment under this Policy.

TABLE OF BASIC BENEFITS

Benefits as percentage of the Capital Sum per Insured Person:

<i>Benefits</i>	<i>Percentage of Capital Sum Payable</i>
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Permanent and incurable Paralysis of all Limbs	100%
4. Loss of or Permanent Total Loss of use of two Limbs	100%
5. Loss of or Permanent Total Loss of use of one Limb	50%
6. Permanent Total Loss of Sight of both Eyes	100%
7. Permanent Total Loss of Sight of one Eye	50%
8. Permanent Total Loss of the Lens of one Eye	50%
9. Loss of Speech and Hearing	100%
10. Permanent Total Loss of Hearing in	
(a) both Ears	75%
(b) one Ear	15%
11. Loss of Speech	50%
12. Loss of or Permanent Total Loss of Thumb and four Fingers of one Hand	70%
13. Loss of or Permanent Total Loss of use of four Fingers of one Hand	40%
14. Loss of or Permanent Total Loss of use of one Thumb	
(a) both joints	30%
(b) one joint	15%
15. Loss of or Permanent Total Loss of use of Fingers	
(a) three joints	10%
(b) two joints	7.5%
(c) one joint	5%
16. Loss of or Permanent Total Loss of use of Toes	
(a) all – one Foot	15%
(b) great – both Joints	5%
(c) great – one Joint	3%
(d) other toe	2%
17. Shortening of leg by at least 5 cm	7.5%
18. Any permanent disablement not specified above	See below

Benefit 18

Such percentage to be assessed by the Company as in the opinion of the Company's medical advisers is not inconsistent with the percentage specified above and without regard to the Insured Person's employment or occupation.

LIMITS

1. The total amount payable in respect of any one Benefit shall not exceed the corresponding Percentage of Capital Sum Payable.
2. The total amount payable in respect of any one Injury shall not exceed the Capital Sum per Insured Person as stated in the Policy Schedule.

OPTIONAL BENEFIT

(Only applicable if stipulated in the Policy Schedule)

CHINESE BONESETTER/ACUPUNCTURIST TREATMENT EXPENSES – Provides reimbursement of the fees necessarily and reasonably incurred for Chinese Bonesetter/Acupuncturist treatment (which is supported by receipts from a licensed or registered Chinese Bonesetter/Acupuncturist) for bodily injury of the Insured Person up to the amount stated in the Policy Schedule in respect of any one Accident. The aggregate of all such eligible expenses shall not exceed the Limit of Chinese Bonesetter/Acupuncturist Treatment Expenses stated in the Policy Schedule.



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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 Information Collection Statement

1. From time to time, it is necessary for you to supply **FWD General Insurance Company Limited** (the "Company") with personal information and particulars in connection with the provision, continuation and administration of insurance or other financial services and products by the Company. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile information about you. Personal information and particulars provided by you and all information generated and compiled by the Company about you from time to time is collectively referred to as "Your Personal Data".
3. The purposes for which Your Personal Data may be used are as follows:
 - (i) offering and providing services and products to you, and administering, implementing, maintaining, managing and operating such services and products which may include, without limitation, insurance, financial and wealth management services and products;
 - (ii) processing, assessing and determining any applications or requests made by you in connection with the Company's services or products, issuing or arranging insurance contracts and maintaining your account with the Company;
 - (iii) designing insurance and other financial services and products for customers;
 - (iv) marketing services and products to you (please see further details in paragraphs 5 to 8 below);
 - (v) operating, maintaining and providing subsequent services in relation to the applications for services and/or products;
 - (vi) creating and maintaining the credit and risk related models of the Company;
 - (vii) processing and implementing payment instructions;
 - (viii) determining any amount of indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or undertaking for your liabilities;
 - (ix) exercising any rights that the Company may have in connection with the services and/or products provided to you;
 - (x) verifying and conducting any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with provision of services or products;
 - (xi) any purposes in connection with any claims made by or against or otherwise involving you in respect of any services and/or products provided by the Company, including, without limitation, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims;
 - (xii) performing policy review and needs analysis (whether or not on a regular basis);
 - (xiii) meeting disclosure obligations or requirements imposed by or for the purposes of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any of its subsidiaries, holding companies, associated or affiliated companies of, or companies controlled by, or under common control with the Company (collectively, "the Group") including, without limitation, making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers;
 - (xiv) meeting any present or future contractual or other commitment with any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers in Hong Kong or any other jurisdictions that is assumed by or imposed on the Company or any member of the Group by reason of its financial, commercial, business or other interests or activities in or related to the relevant jurisdiction;
 - (xv) complying with any obligations, requirements, policies, procedures, measures or arrangement for sharing data and information within the Group and/or other use of data and information in accordance with any group-wide programmes from time to time for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities; and
 - (xvi) fulfilling any other purposes directly related to (i) to (xv) above.
4. To facilitate the purposes set out in paragraph 3 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following parties (whether within or outside Hong Kong) and Your Personal Data may be transferred outside Hong Kong:
 - (i) members of the Group;
 - (ii) any person or company which is acting for or on behalf of the Company, or jointly with the Company, in respect of a purpose or a directly related purpose for which Your Personal Data was provided;
 - (iii) any person or company which is under a duty of confidentiality to the Company and has undertaken to keep such information confidential, provided that such person or company has a legitimate right to access such information (e.g. professional advisors of the Company);
 - (iv) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
 - (v) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claim investigation companies, administrators or other professional advisors which are engaged by the Company in connection with the Company's business;
 - (vi) any business partners of the Company ("Our Partners");
 - (vii) any agents, contractors or service providers which provide administrative, credit reference, debt collection, telecommunications, computer, payment, printing, redemption or other services in relation to the operation of businesses of the Company; and/or
 - (viii) any person or company to whom the Company or the Group is under an obligation or otherwise required or expected to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) including, without limitation, any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers.
5. The Company is allowed to (i) use Your Personal Data in direct marketing only if you consent or do not object, or (ii) provide Your Personal Data to another person or company for its use in direct marketing only if you consent or do not object in writing.
6. In connection with direct marketing, the Company intends:
 - (i) to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing;
 - (ii) to market the following classes of services and products offered by the Company, other members of the Group and/or Our Partners from time to time:
 - a. insurance services and products;
 - b. wealth management services and products;
 - c. financial services and products;
 - d. reward, loyalty or privileges programmes and related services and products; and
 - e. donations and contributions for charitable and/or non-profit making purposes.
 - (iii) to provide Your Personal Data described in paragraph 6(i) above to any members of the Group and/or Our Partners for their use in direct marketing the classes of services and products described in paragraph 6(ii) above.
7. **If you do NOT wish the Company to use Your Personal Data in direct marketing or provide Your Personal Data to other persons or companies for their use in direct marketing, you may write to the Company at the address below to opt out from direct marketing at any time.**
8. You may also write to the Company at the address below to opt out from direct marketing at any time.
9. Under the Personal Data (Privacy) Ordinance:
 - (i) you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect; and
 - (ii) the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
10. Requests for access to or correction of Your Personal Data should be made in writing to:

Corporate Data Protection Officer
FWD General Insurance Company Limited
1st Floor, FWD Financial Centre
308 Des Voeux Road Central
Hong Kong
- Should you have any queries, please do not hesitate to call our Customer Service Hotline 3123 3123.
11. In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.



收集個人資料聲明

1. 在富衛保險有限公司（「本公司」）提供、延續及管理保險或其他金融服務及產品時，閣下需要不時向本公司提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可製作及匯編與閣下有關於閣下提供的個人資料及詳情以及本公司不時製作及匯編與閣下有關於閣下的所有資料，以下統稱為「閣下的個人資料」。
3. 閣下的個人資料可能用於以下用途：
 - (i) 向閣下要約及提供服務及產品，管理、執行、維持、處理及運作有關服務及產品，包括但不限於保險、金融及財富管理服務及產品；
 - (ii) 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求；發出或安排保險合約，以及維持閣下在本公司的賬戶；
 - (iii) 為客戶設計保險及其他金融服務及產品；
 - (iv) 向閣下提供服務及產品銷售（有關詳情，請參閱下文第 5 至 8 段）；
 - (v) 運作、維持有關申請之服務及／或產品及提供相關之後續服務；
 - (vi) 建立及維持本公司的信貸及風險相關模型；
 - (vii) 處理及執行付款指示；
 - (viii) 釐訂任何欠付閣下或閣下所欠的負債金額，及向閣下或任何為閣下的債務提供擔保或承諾的人士收取及追討欠款；
 - (ix) 行使本公司就向閣下提供服務及／或產品而可能享有的任何權利；
 - (x) 就提供之服務或產品作出及進行資格、信貸、身體、醫療、擔保、承保及／或身份核証；
 - (xi) 用於任何因本公司提供的產品及／或服務而由閣下提出或本公司對閣下提出的申索，包括但不限於作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索；
 - (xii) 進行保單審閱及需求分析（不論是否定期進行）；
 - (xiii) 本公司或其任何附屬公司、控股公司、聯營或聯屬公司，或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括但不限於向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體（如保險業聯會或協會等）作出披露；
 - (xiv) 履行任何本公司或本集團任何成員機構現有或將來之合約義務或與其他在香港或其他區域的法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體（如保險業聯會或協會等），因其相關之金融、商業、業務或其他利益或活動而承擔之義務；
 - (xv) 遵守任何於本集團內進行的數據及資料共享及／或其他數據及資料用途的責任、要求、政策、程序、措施或安排以符合任何制裁、防止或偵查洗黑錢、恐怖分子資金籌集或其他非法活動；及
 - (xvi) 履行與上文第(i)至(xv)段直接有關的其他用途。
4. 為達成上文第 3 段列出的用途，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方（不論在香港境內或境外者）共同使用，而閣下的個人資料有可能被轉移往香港境外：
 - (i) 本集團的成員機構；
 - (ii) 任何人士或公司受本公司指示或代表本公司或與本公司共同處理閣下提供的個人資料以達到提供有關資料之目的或直接相關之目的；
 - (iii) 對本公司負有保密責任並承諾將有關資料保密的任何人士或公司，而此人士或公司須有合法權利查閱有關資料（例如：本公司的專業顧問）；
 - (iv) 任何因本公司業務而聘用之經營保險相關及／或再保險相關業務之人士或公司；
 - (v) 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查公司、行政管理人士或其他專業顧問；
 - (vi) 任何本公司的業務夥伴（「本公司之夥伴」）；
 - (vii) 向本公司之經營業務提供行政、信貸資料庫、債務追討、電訊、電腦、付款、印刷、贖回或其他服務的任何代理人、承包商或服務供應商；及／或
 - (viii) 任何本公司或本集團負有責任或須要或預期要根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）作出披露的人士或公司，包括但不限於任何法律機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體（如保險業聯會或協會等）。
5. 容許本公司 (i) 在閣下同意或不反對的情況下，使用閣下的個人資料作直接促銷用途，或 (ii) 在閣下以書面方式同意或不反對的情況下，將閣下的個人資料提供予其他人士或公司作其直接促銷用途。
6. 就直接促銷而言，本公司擬：
 - (i) 使用本公司不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；
 - (ii) 銷售本公司、本集團其他成員機構及／或本公司之夥伴不時提供的下列服務及產品：
 - a. 保險服務及產品；
 - b. 財富管理服務及產品；
 - c. 金融服務及產品；
 - d. 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
 - e. 為慈善及／或非牟利用途的捐款及捐贈。
 - (iii) 將上文第 6(i)段所載閣下的個人資料提供予本集團成員機構及／或本公司之夥伴，讓其用於直接促銷上文第 6(ii)段所載的服務或產品。
7. 若閣下不希望本公司使用閣下的個人資料，或將閣下的個人資料提供予其他人士或公司作直接促銷用途，閣下可於任何時間致函本公司以下地址，藉以拒絕直接促銷。
8. 閣下亦可於任何時間致函本公司以下地址，藉以拒絕直接促銷。
9. 根據《個人資料（私隱）條例》：
 - (i) 閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料；及
 - (ii) 本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用。
10. 查閱或改正閣下的個人資料要求，應以書面形式向下列人士提出：

資料保護主任
富衛保險有限公司
香港德輔道中 308 號富衛金融中心 1 樓

如閣下有任何疑問，敬請致電本公司之客戶服務熱線 3123 3123。
11. 中英文本如有歧異，概以英文本為準。