

備註：

1. 保證承保只適用於任職由蘇黎世定義之第一類至第五類職業之受保人，蘇黎世並保留最終批核及決定權。
2. 永久傷殘保障的賠償額將根據保單上賠償所列的賠償保額之百分比作出賠償。
3. 此自願性附加保障只適用於任職由蘇黎世定義之第一類或第二類職業之受保人。

主要不承保事項：

- 出任為任何空中乘載工具的機務人員或操作員、戰爭、核子輻射、任何性質之疾病、自殺、懷孕、分娩，從事任何職業體育活動或持械工作。
- 此保障計劃不承保正當受保人執行其職務，而受保人的職業為職業類別第三類或以上或主要操作輕型機械及須操作重型機械，高度體力勞動之任何危險職業或於極危險環境工作之任何危險職業時引致的死亡、傷殘、損傷或其他損失。如受保人未能確定所屬職業類別，請向蘇黎世查詢。

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。

(如中文譯本與英文有異，概以英文本為準。)

「樂在人生」個人意外保險計劃

保證承保 終身續保
特為您全家而設的保險計劃

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，至今已成為本港五大一般保險公司之一。

蘇黎世保險集團是一家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，總部設於瑞士的蘇黎世，集團有逾55,000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。



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 We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

蘇黎世保險有限公司

(於瑞士註冊成立之公司)

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「樂在人生」個人意外保險計劃

您難以預知未來會有甚麼事故發生在您及您的家人上，我們明白愛護家人的您，定會為自己及摯愛的家人安排足夠的保障。

「樂在人生」個人意外保險計劃針對人生不同階段的需要，在意外發生時，為您提供保障。作為您的終身保險夥伴，本計劃提供終身續保，確保您的人生能享有足夠的保障。

計劃特點

- 為幼童及青少年、成人及長者度身訂制保障內容。**保證承保**¹任何年齡介乎六個月至80歲合資格人士，本計劃更是終身續保。
- 保障範圍包括業餘危險運動，如冬季運動、水肺潛水、滑水、攀石、騎馬等。
- 食物飲料中毒及氣體中毒亦獲保障。
- 連恐怖活動亦在保障範圍內。
- 各種保費折扣，例如高達15%的無索償折扣及10%的家庭投保折扣，助您節省預算。
- 全球性個人意外保障。

保費折扣

高達15%無索償折扣

如於保險期內並無任何索償紀錄，您的續保保費便可享有5%的無索償折扣，無索償折扣最高累積可至15%。

家庭投保折扣

若您與至少另外一名家庭成員（您的配偶、子女、父母或配偶父母）同時投保。您們均可享有10%保費折扣。

基本保障

意外死亡及永久傷殘²

- 倘因意外事故導致受保人於12個月內死亡或永久傷殘，可獲賠償。
- 保障包括二級或三級皮膚燒傷，殮葬費用及家庭看護津貼。

意外醫療費用

- 倘因意外事故導致身體受傷，提供周全的保障，包括門診及住院醫療費用，及其他治療費用如中醫跌打費。
 - 中醫跌打費、中醫針灸費、脊椎治療費及物理治療費高達每年2,000港元，個別限額如下：
 - (i) 中醫跌打費、中醫針灸費及/或脊椎治療費：最高150港元/次/日；最多5次/意外；
 - (ii) 物理治療費：最高500港元/次/日；最多4次/意外。
- 若獲得主診醫生或註冊物理治療師之建議，本計劃亦會賠償購買復康器材如輪椅、拐杖及頭頸固定裝置的費用。

額外保障

- 我們明白，受害人經歷不愉快的事件後，可能需要接受輔導。因此，我們會支付受保人的創傷輔導服務之費用。
- 我們會賠償受保人因永久完全傷殘而需改裝其主要居所之費用。
- 倘因意外事故導致骨折受傷，可獲得額外賠償。
- 如在海外遇上意外事故（旅遊離港不超過90天），**蘇黎世緊急支援**為您提供多種服務，包括：
 - 接載受傷傷者返港或前往最鄰近地點就醫、遺體運返或於當地殮葬，賠償不設上限；
 - 代付入院保證金，最高達39,000港元；
 - 醫療諮詢、法律及傳譯服務轉介，及查詢有關啟程前所需資料，如簽證事宜。

特別度身保障

若您需要提高意外死亡及永久傷殘，及/或意外醫療費用的保障額，我們亦可為您安排切合您個人需要的保障計劃。詳情請與蘇黎世聯絡。

自選保障（只適用於成年保障計劃）

每週入息保障³

若喪失工作能力，經濟上便會驟失預算。選擇每週入息保障，受保人可獲本保單提供之每週入息保障賠償因意外導致暫時完全傷殘的收入損失。當有意想不到的事情發生在您身上時，此保障能減輕您的憂慮。

注意事項：

- 首三個病假曆日不作賠償。賠償將由喪失工作能力後第四天起計，對之後每滿連續七天向受保人作出賠償。
- 保障不適用於無業或退休人士。
- 若受保人是自僱人士，則只會獲賠償住院期間的入息損失。

職業分類

第一及二類

只限於文職工作之室內職業，或主要於室內工作而須間歇性需要少量體力勞動但無須使用機械之職業。

辦公室文員、管理人員、行政人員、律師、會計師、教師、醫生、護士、建築師，室內或戶外工作的營業代表、作家、社工、衛生督察、家庭主婦、學生、退休人士等。

第三、四及五類

少量體力勞動的室內或室外員工及工人；不論是否需要操作輕型機械的技術性或半技術性工人；需要操作大型機械或要求大量體力勞動之技術性工人或非技術性勞工。

侍應、廚師、警察、消防員、電工、木匠、水喉匠（家居/室內）、的士/巴士/小巴/貨車司機（香港境內）、速遞員、小販、機械製造/機器維修員、油站工人、安裝電梯及修理員等。

主要不承保之職業

離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品包括但不限於拆卸工人或爆炸品操作員、演員、武術指導、特技人員、漁夫、從事或參與任何國家或國際機構的海陸空服務或行動或持械工作者、航空服務員、船員、空中工作人員、競賽駕駛員、騎師、於地下或水底工作人員、建築地盤工人、高空工作者包括但不限於搭棚工人、雜技員、馬戲班訓練員、戰地記者及曝身於塵埃或有毒化合物之工人。

備註：此職業分類只作參考用途。若投保人未能確定所屬職業類別，請向蘇黎世查詢。



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6 個月 - 17 歲、18 - 23 歲 未婚之全職學生

保障子女健康成長

幼兒及青少年需要充分的關懷及照顧，因此我們特別為您的子女提供一份全面的保障計劃照顧他們日常生活所需。

幼青保障

- **學校活動** – 倘於參加學校活動期間及往返居所與學校途中，因意外事故導致死亡或永久傷殘，可獲額外賠償最高達 100,000 港元。
- **額外醫療費用保障** – 最高達 20,000 港元之額外海外意外醫療費用保障。
- **父母休假津貼** – 如受保子女因意外事故住院，父母因而需要休假陪伴及照顧，我們會向受保子女的父母提供每天 200 港元，長達十天的父母休假津貼。
- **寵物襲擊或虐兒** – 若受保子女不幸因寵物襲擊或虐兒住院，可額外獲每天最高 300 港元，長達 31 天的住院現金津貼。

18 - 70 歲

充份保障享受人生

我們相信，能同時兼顧工作與享樂，人生定會更豐盛。我們為您提供充分的保障，讓您可以更無憂無慮地享受人生。



成年保障

- **高達 1,000,000 港元意外保障**
- **雙倍意外死亡及永久傷殘保障** – 倘若受保人於乘搭公共交通工具途中、遭遇搶劫或天災、或於星期六、日或香港公眾假期期間遇上意外死亡或永久傷殘。
- **配偶休假津貼** – 倘受保人因意外事故住院，需要配偶休假陪伴及照顧，配偶可獲每天 200 港元，最長達十天的配偶休假津貼。



71 歲 - 80 歲 終身續保

黃金階段周全的醫療保障
享有周全的意外醫療保障，長者便可安享晚年。

長者保障

- **海外意外** – 額外海外意外醫療費用保障，最高達 20,000 港元。
- **骨折及復康器材**
- **家庭看護津貼保障** – 每天 200 港元，保障期最長達 182 天。

保障表

保障項目

每名受保人每年最高保障額 (港元)

	幼青保障 (6個月 - 17歲、18-23歲未婚之全職學生)		成年保障 (18-70歲)		長者保障 (71-80歲、終身續保)	
	計劃 A	計劃 B	計劃 A	計劃 B	計劃 A	計劃 B
意外死亡及永久傷殘 ²	150,000	300,000	500,000	1,000,000	250,000	500,000
燒傷	75,000	150,000	250,000	500,000	150,000	200,000
殮葬費用	30,000	30,000	30,000	30,000	30,000	30,000
家庭看護津貼	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)	< 81歲：每次意外最長為200/日 (182日) (≥81歲：每次意外最長為31日)	< 81歲：每次意外最長為200/日 (182日) (≥81歲：每次意外最長為31日)
額外賠償： 參加學校活動期間發生意外 乘搭公共交通工具、遇劫或遭遇天災或於星期六、日或香港公眾假期期間遇上意外	100,000	100,000	1,000,000	2,000,000	—	—
意外醫療費用						
住院及門診醫療費用	10,000/意外	20,000/意外	15,000/意外	30,000/意外	5,000/意外 (< 81歲：最高20,000/年) (≥81歲：最高10,000/年)	10,000/意外 (< 81歲：最高40,000/年) (≥81歲：最高20,000/年)
包括： 中醫跌打費、中醫針灸費、脊椎治療費及物理治療費	2,000/年	2,000/年	2,000/年	2,000/年	< 81歲：2,000/年 ≥81歲：1,000/年	< 81歲：2,000/年 ≥81歲：1,000/年
額外賠償： 海外意外醫療費用	10,000/意外	20,000/意外	—	—	5,000/意外 (最高10,000/年)	10,000/意外 (最高20,000/年)
復康器材	10,000	10,000	15,000	15,000	20,000	20,000
每週入息保障 (自願性附加保障) ³	—	—	每星期1,000 (最高至104週)	每星期2,000 (最高至104週)	—	—
額外保障						
骨折	10,000	10,000	50,000	50,000	< 81歲：最高100,000 ≥81歲：最高50,000	< 81歲：最高100,000 ≥81歲：最高50,000
家居裝置費用	25,000	25,000	25,000	25,000	25,000	25,000
創傷輔導服務保障	5,000 (每次1,000)	5,000 (每次1,000)	5,000 (每次1,000)	5,000 (每次1,000)	5,000 (每次1,000)	5,000 (每次1,000)
衣服及個人物品損毀賠償	3,000	3,000	3,000	3,000	3,000	3,000
父母/配偶休職津貼	200/日 (每次意外最長為10日)	200/日 (每次意外最長為10日)	200/日 (每次意外最長為10日)	200/日 (每次意外最長為10日)	—	—
住院現金	100/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)	—	—
公立醫院住院現金	—	—	—	—	200/日 (每次意外最長為31日)	200/日 (每次意外最長為31日)
寵物襲擊/慮兒住院現金	200/日 (每次意外最長為31日)	300/日 (每次意外最長為31日)	—	—	—	—
蘇黎世緊急支援	適用					
無索價折扣優惠	每年續訂保單，將可享有5%無索價折扣優惠，最高可享有15%無索價折扣優惠					



七天特快賠償承諾

若所需文件齊備，蘇黎世可在七個工作天內辦妥賠償事宜。而申報賠償只需以下簡單步驟：

- 事發後盡快以電話、傳真或郵遞通知蘇黎世有關情況；及
- 填妥賠償申請表格連同一切所需文件寄回蘇黎世。

注意事項

- 於保單續保時，倘受保人已年滿24歲，則其保障計劃會自動由幼青保障(任何計劃級別)轉換至成年保障計劃A。倘於保單續保時，受保人已年滿71歲，則其保障計劃會自動由成年保障轉換至長者保障，新續保之計劃級別將沿用前保單所選之計劃級別。當保障自動轉換時，保費亦會隨之作相應調整。受保人如需更改計劃級別，請與蘇黎世聯絡以作安排。
- 不論個人或家庭投保，每位受保人均獲簽發獨立保單。
- 於保單生效日年齡介乎六個月至17歲的受保人，保單持有人必須為受保人的父母或法定監護人，然而，當受保人年滿18歲時，受保人於續保時將自動成為保單持有人。
- 若成年保障之受保人同時受保於多份蘇黎世保險有限公司及/或關連機構之保險計劃，其可獲得的意外死亡及永久傷殘賠償，總累積額不可多於10,000,000港元。

保費表

繳費方式

每名受保人保費 (港元)

	幼青保障		成年保障		長者保障			
	計劃 A	計劃 B	計劃 A	計劃 B	計劃 A	計劃 B		
每年	516	936	每週入息保障	996	1,896	71-80歲	1,656	2,616
				276	552	81歲至終身(只限續保)	2,496	3,996
				83	158	71-80歲	138	218
每月	43	78	每週入息保障	23	46	81歲至終身(只限續保)	208	333
				83	158	71-80歲	138	218
				23	46	81歲至終身(只限續保)	208	333



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Notes:

1. Guaranteed acceptance offer is applicable to Occupation Classes 1 – 5 as defined by Zurich, and Zurich reserves the right of final approval and decision.
2. Permanent disablement benefit will be payable according to the scale of benefit as stated in the compensation table of the policy.
3. This optional benefit is only applicable to the insured person under Occupation Classes 1 or 2 as defined by Zurich.

Major exclusions of this policy:

- Being a crew member or an operator of any air carrier, war, nuclear radiation, any kind of sickness or disease, suicide, pregnancy, childbirth, engaging in any kind of professional sport, or any armed force.
- This policy excludes claims for death, disablement, injury or loss as a result of the insured person engaging in duties for Occupation Class 3 or above or any occupation principally involving the use of light machinery or engines and any extra hazardous occupations involving the use of heavy machinery, requiring high degree of physical exertion or working in an extra hazardous working environment. Please check with Zurich if the proposer cannot determine his/her own occupation class.

PAMultiple Personal Accident Insurance Plan

Guaranteed Acceptance Lifetime Renewable
An insurance plan for your whole family

This leaflet is only an illustration 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. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

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 five general 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 more than 55,000 employees serving customers in more than 170 countries, we aspire to become the best global insurer as measured by our shareholders, customers and employers.



® Sun Flower Insurance Brokers Limited
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.

Zurich Insurance Company Ltd
(a company incorporated in Switzerland)
25-26/F, One Island East,
18 Westlands Road, Island East, Hong Kong
Telephone: +852 2968 2288
Fax: +852 2968 0639
Website: www.zurich.com.hk

PAMultiple Personal Accident Insurance Plan

You cannot tell when an accident will happen to you and your family. We understand a caring person like you would like to provide an adequate protection for yourself and your loved ones.

PAMultiple Personal Accident Insurance Plan is tailored for any person for all stages of life, in taking care of the unexpected expenses when an accident hits. As your lifelong insurance partner, we design this plan to be lifetime renewable to ensure you can enjoy adequate protection along the way.

Plan highlights

- Tailored coverage for children and adolescents, adults and the elderly with **guaranteed acceptance**¹ for all eligible persons who are aged between six months and 80 years and the plan is **lifetime renewable**.
- Dangerous amateur sports like winter sports, scuba diving, water skiing, rock climbing, horse-riding etc. are all covered.
- Food and drink poisoning and gas poisoning are also covered.
- Even terrorist attack is covered.
- Various premium discounts: up to 15% no claim discount and 10% family discount, to save on your budget.
- Worldwide coverage for personal accident.

Premium discount

No claim discount up to 15%

If no claim has been made in the period of insurance, you are entitled to 5% no claim discount at annual renewal. The no claim discount can be accumulated up to 15%.

Family discount

Once you enroll with at least one family member (your spouse, child(ren), parents or parents-in-law) at the same time, an extra 10% discount will be offered to all of you.

Core benefits

Accidental death and permanent disablement²

- Compensation is payable in the event of death or permanent disablement caused within 12 months of an accident.

- Benefit covers second or third degree burns, burial / cremation cost and home nursing fee.

Accidental medical expenses

- Provide extensive protection including both outpatient and inpatient medical expenses and other treatments like Chinese medicine bone-setting expenses for bodily injury due to an accident.
 - Chinese medicine bone-setting expenses, Chinese medicine acupuncture expenses, chiropractic expenses and physiotherapy expenses up to HKD2,000/ year, subject to the sub-limits below:
 - (i) Chinese medicine bone-setting expenses, Chinese medicine acupuncture expenses, and/or chiropractic expenses: max. HKD150/ visit/ day; 5 visits/ accident;
 - (ii) Physiotherapy expenses: max. HKD500/ visit/ day; 4 visits/ accident.
- The plan also covers the expenses on the purchase of recovery equipment such as wheelchairs, crutches and neck support tools recommended by your attending doctor or physiotherapist.

Extra benefits

- We understand that victims may be required to have counseling session after experiencing an unpleasant event. Hence, we will reimburse the insured person for the cost of trauma counseling.
- We will reimburse the expenses incurred in renovating the principal home of the insured person for the purpose of coping with the permanent total disablement caused by an accident.
- Extra protection for broken bones due to accident.
- **Zurich Emergency Assistance** provides you with various services in the event of accident occurred outside Hong Kong for a travel period not exceeding 90 days:
 - Unlimited cover on transport for emergency medical evacuation of the insured person back to Hong Kong or to the nearest place for treatment, or to provide a repatriation of mortal remains;
 - Hospital admission guarantee up to HKD39,000;
 - Medical service referral, legal referral, interpreter referral and pre-trip information assistance such as visa requirements.

Special tailored protection

If you prefer a larger sum insured for accidental death and permanent disablement benefit and/or accidental medical expenses, a tailored plan can be arranged to suit your needs. Please contact Zurich for more information

Optional benefits (applicable to Adult Cover only)

Weekly income benefit³

If you lose your ability to work, you may encounter financial difficulties. By selecting weekly income benefit, the insured person can receive a weekly income benefit under the policy should there be an income loss due to injury which is caused by an accident and results in temporary total disablement. This benefit can ease your concerns even the unexpected befalls you.

Remarks:

- Cover is not available for the first three calendar days of the sick leave taken. Compensation shall be payable from the 4th day that the insured person is unable to work for each consecutive seven days period.
- Cover is not available for insured persons who are unemployed or retired.
- For insured persons who are self-employed, this cover is only available for income loss while the insured person is in hospital.

Classification of occupation

Class 1 & 2

Indoor occupations with job duties which are office related only, or occupations which are mainly indoor and involve light manual work occasionally and without the use of machinery or engine.

Office clerk, management, executive, lawyer, accountant, teacher, doctor, nurse, architect, indoor or outdoor sales representative, writer, social worker, health inspector, housewife, student, retiree, etc.

Class 3, 4 & 5

Indoor or outdoor personnel or workers involve light manual work; skilled or semi-skilled industrial workers with or without the use of light machinery or engine; skilled industrial workers who use large machinery or require high degree of manual work; or unskilled laborers.

Waiter/waitress, cook, policeman, fireman, electrician, carpenter, plumber(household/indoor duties only), taxi/bus/light bus/truck driver(within HK territory only), deliveryman, hawker, machine/engine repairer, fuel station worker, elevator installation & repairer, etc.

Major declined occupations

Engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives including but not limited to explosive worker or demolition worker, performing as an actor/actress, kung fu instructor, stunt man, fisherman; naval, military or airforce service or operations or armed force services of any country or international authority; aircrew, ship crew, aerial worker; racing driver; jockey; underground and underwater worker; construction site worker; worker at height including but not limited to scaffolding worker; acrobat, circus trainer; war correspondent and worker exposed to dust or poisonous.

Note: The classification of occupation is for reference only. Please check with Zurich if the proposer cannot determine his own occupation class.



**Aged 6 months - 17 years,
aged 18 - 23 years
unmarried full-time student**

**Provide a desirable growing
environment for children**

Children do need extra care, and that's why we provide a very comprehensive insurance plan for their everyday life.

For junior

- **School activities** – An extra cover up to HKD100,000 for accidents that happen during school activities or transportation between residence and school causing the death or permanent disablement of the insured junior.
- **Extra medical expenses protection** – An extra cover up to HKD20,000 for overseas accidental medical expenses.
- **Parent annual leave compensation** – If the insured junior is confined to hospital due to an accident and a parent takes annual leave from employer to take care of the insured junior, an annual leave compensation benefit of HKD200 per day, up to a maximum of ten days, will be provided to the parent.
- **Pet attack or child abuse protection** – Extra hospital cash benefit up to HKD300 per day, with a limit of 31 days, for the insured junior confined to hospital due to pet attack or child abuse.

Aged 18 – 70 years

**Shelter you to let you
relish life**

Work hard and play hard for life, so do we. With our special care for adults, you can achieve more with a free mind.



For adult

- **Accident protection up to HKD1,000,000.**
- **Double the cover on accidental death and permanent disablement** for the accident occurred when the insured person is a passenger of a public common carrier, or is a victim of robbery or as a result of natural disaster, or suffers injury during Saturday, Sunday or general holidays in Hong Kong resulting in the death or permanent disablement of the insured person.
- **Spouse annual leave compensation** – If the insured person is confined to hospital due to an accident and the spouse takes annual leave from employer to take care of the insured person, an annual leave compensation benefit of HKD200 per day, up to a maximum of ten days, will be provided to the spouse.



**Aged 71 - 80 years
Lifetime renewable**

**Extensive medical protection
for your golden years**

When you reach the harvest of your life, we are delighted to help you enjoy more.

For elderly

- **Overseas accident** – Extra protection up to HKD20,000 for overseas accidental medical expenses.
- **Broken bones and recovery equipment**
- **Home nursing fee benefit** – HKD200 per day, up to 182 days.

Table of Benefits

Coverage

Maximum benefits per insured person per year (HKD)

	Junior Cover (Aged 6 months - 17 years; aged 18 - 23 years unmarried full-time student)		Adult Cover (Aged 18 - 70 years)		Elderly Cover (Aged 71 - 80 years; Lifetime renewable)	
	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B
Accidental death and permanent disablement²						
Burns	150,000	300,000	500,000	1,000,000	250,000	500,000
Burial/cremation cost	75,000	150,000	250,000	500,000	150,000	200,000
Home nursing fee	30,000	30,000	30,000	30,000	30,000	30,000
Extra indemnity: Accidents during school activities	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Age < 81 years: Max. 182 days per accident) (Age ≥ 81 years: Max. 31 days per accident)	200/ day (Age < 81 years: Max. 182 days per accident) (Age ≥ 81 years: Max. 31 days per accident)
Accidents where the insured person is a passenger of a public common carrier, or is a victim of robbery or as a result of natural disaster, or suffers injury during Saturday, Sunday or general holidays in Hong Kong	100,000	100,000	—	—	—	—
Accidental medical expenses						
In-patient and out-patient medical treatment expenses	10,000/ accident	20,000/ accident	15,000/ accident	30,000/ accident	5,000/ accident (Age < 81 years: Max. 20,000/ year) (Age ≥ 81 years: Max. 10,000/ year)	10,000/ accident (Age < 81 years: Max. 40,000/ year) (Age ≥ 81 years: Max. 20,000/ year)
Inclusive of: Chinese medicine bone-setting expenses, Chinese medicine acupuncture expenses, or chiropractic expenses and physiotherapy expenses	2,000/ year	2,000/ year	2,000/ year	2,000/ year	Age < 81 years: 2,000/ year Age ≥ 81 years: 1,000/ year	Age < 81 years: 2,000/ year Age ≥ 81 years: 1,000/ year
Extra indemnity: Overseas accidental medical expenses	10,000/ accident	20,000/ accident	—	—	5,000/ accident (Max. 10,000/ year)	10,000/ accident (Max. 20,000/ year)
Recovery equipment	10,000	10,000	15,000	15,000	20,000	20,000
Weekly income benefit (Optional benefit)³	—	—	1,000/ week (Max. 104 weeks)	2,000/ week (Max. 104 weeks)	—	—
Extra benefits						
Broken bones	10,000	10,000	50,000	50,000	Age < 81 years: 100,000 Age ≥ 81 years: 50,000	Age < 81 years: 100,000 Age ≥ 81 years: 50,000
Home renovation expenses	25,000	25,000	25,000	25,000	25,000	25,000
Trauma counseling benefit	5,000 (1,000 per visit)	5,000 (1,000 per visit)	5,000 (1,000 per visit)	5,000 (1,000 per visit)	5,000 (1,000 per visit)	5,000 (1,000 per visit)
Clothing and personal effects damage compensation	3,000	3,000	3,000	3,000	3,000	3,000
Parent/ Spouse annual leave compensation	200/ day (Max. 10 days per accident)	200/ day (Max. 10 days per accident)	200/ day (Max. 10 days per accident)	200/ day (Max. 10 days per accident)	—	—
Hospital cash benefit	100/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)	—	—
Public hospital cash benefit	—	—	—	—	200/ day (Max. 31 days per accident)	200/ day (Max. 31 days per accident)
Hospital cash for pet attack / child abuse	200/ day (Max. 31 days per accident)	300/ day (Max. 31 days per accident)	—	—	—	—
Zurich emergency assistance	Available					
No claim discount	5% (+ / -) of no claim premium discount at annual renewal and it is subject to max. 15%					



7-day claims processing guaranteed

Zurich aims to settle your claims within seven working days after we have received all the required documents. Simply follow this simple claims procedure:

- Inform Zurich of the incident by phone, fax or mail as soon as possible; and
- Complete and send the claim form together with all necessary documents to Zurich.

Remarks

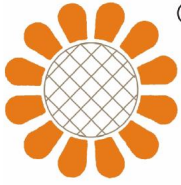
- When the insured person reaches the age of 24 years upon policy renewal, the cover will be automatically converted from Junior Cover (any plan levels) to Plan A of Adult Cover, regardless of the insured person being an unmarried full-time student. When the insured person reaches the age of 71 years upon policy renewal, the cover will be automatically converted from Adult Cover to Elderly Cover and the plan level will remain the same under the new cover. Following the automatic conversion of cover, the applicable premium rate will be changed accordingly. If the insured person prefers to select another plan level, he/she can contact Zurich for arrangement.
- Individual policy will be issued to each insured person regardless of whether the enrollment is made individually or as a family.
- For insured person aged between six months and 17 years old at the policy effective date, the policyholder of this plan must be his/her parent or legal guardian. However, when the insured person attains the age of 18, he/she will automatically become the policyholder upon renewal.
- Subject to the insurance cover of respective policies, any individual insured person under Adult Cover can enjoy up to a maximum limit of HKD10,000,000 for accidental death and permanent disablement benefit per life in aggregate of all policies issued by Zurich Insurance Company Ltd and/or its related companies.

Premium Table

Premium payment mode

Premium per insured person (HKD)

	Junior Cover		Adult Cover		Elderly Cover		
	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B	
Annual	516	936	Weekly income benefit	996	1,896	Aged 71 - 80	1,656
				276	552	Aged 81 - Lifetime (for renewal only)	2,496
							3,996
Monthly	43	78	Weekly income benefit	83	158	Aged 71 - 80	138
				23	46	Aged 81 - Lifetime (for renewal only)	218
							333



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ZURICH®

蘇黎世

PAMultiple Personal Accident Insurance Plan Enrollment Form

「樂在人生」個人意外保險計劃投保表格

Enquiry no. 查詢電話 : +852 2903 9300 Fax 傳真 : +852 2903 9340

Please tick the appropriate box and * delete where 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。

All fields are mandatory, except the fields marked with #. 所有項目必須填報，惟#號之項目除外。

1 Proposer's information 投保人資料

Mr 先生 Mrs 太太 Ms 女士

Full name in English
英文姓名

Full name in Chinese
中文姓名

HKID card no.
香港身份證號碼

Date of birth
出生日期

D日

M月

Y年

Sex 性別

Male 男

Female 女

Marital Status#
婚姻狀況#

Occupation 職業

Correspondence address 通訊地址

Contact Number (Please fill in at least one) 聯絡電話 (請填寫最少一項)

Mobile phone no.
流動電話號碼

Day time telephone no.
日間聯絡電話

Email address#
電郵地址#

2 Information of insured person(s) 受保人個人資料

	Insured person 1 受保人 1	Insured person 2 受保人 2	Insured person 3 受保人 3	Insured person 4 受保人 4
Surname 姓				
Given name 名				
Sex 性別	<input type="radio"/> Male 男 <input type="radio"/> Female 女	<input type="radio"/> Male 男 <input type="radio"/> Female 女	<input type="radio"/> Male 男 <input type="radio"/> Female 女	<input type="radio"/> Male 男 <input type="radio"/> Female 女
HKID card no./ Birth certificate no.* 香港身份證號碼/出世紙號碼*				
Date of birth (dd/mm/yy) 出生日期(日/月/年)	D M Y 日 月 年	D M Y 日 月 年	D M Y 日 月 年	D M Y 日 月 年
Relationship with proposer 與投保人關係				
Occupation/Job nature 職業/行業				
Occupation class* 職業類別*	<input type="radio"/> Class 1 & 2 第一及二類 <input type="radio"/> Class 3, 4 & 5 第三、四及五類	<input type="radio"/> Class 1 & 2 第一及二類 <input type="radio"/> Class 3, 4 & 5 第三、四及五類	<input type="radio"/> Class 1 & 2 第一及二類 <input type="radio"/> Class 3, 4 & 5 第三、四及五類	<input type="radio"/> Class 1 & 2 第一及二類 <input type="radio"/> Class 3, 4 & 5 第三、四及五類

* Please refer to the product leaflet for the table of occupation class. You can check with Zurich if you cannot determine the occupation class.
請參閱銷售冊子之職業分類表，若未能確定所屬職業類別，請向蘇黎世查詢。

Please note that a minor insured person will become the policyholder of his/her insurance plan automatically at the policy anniversary when the insured person reaches the age of 18.
請注意若未成年受保人於保單週年日時年滿 18 歲，便會自動成為其保單的保單持有人。

3 Choice of cover and plan level 保障項目及計劃級別

	Insured person 1 受保人 1	Insured person 2 受保人 2	Insured person 3 受保人 3	Insured person 4 受保人 4
Type of cover 保障類別	<input type="radio"/> Junior 幼青 <input type="radio"/> Adult 成年 <input type="radio"/> Elderly 長者	<input type="radio"/> Junior 幼青 <input type="radio"/> Adult 成年 <input type="radio"/> Elderly 長者	<input type="radio"/> Junior 幼青 <input type="radio"/> Adult 成年 <input type="radio"/> Elderly 長者	<input type="radio"/> Junior 幼青 <input type="radio"/> Adult 成年 <input type="radio"/> Elderly 長者
Plan level 計劃級別	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B	<input type="radio"/> Plan A 計劃 A <input type="radio"/> Plan B 計劃 B
Optional Benefits 自願性附加保障				
Section 5 – Weekly Income Benefit* 第 5 節 – 每週入息保障*	<input type="radio"/> Section 5 第 5 節	<input type="radio"/> Section 5 第 5 節	<input type="radio"/> Section 5 第 5 節	<input type="radio"/> Section 5 第 5 節

* Section 5 is only applicable to Adult cover for insured persons under occupation classes 1 and 2 only
第 5 節只適用於成年保障及職業類別為第一類及第二類的受保人

4 Premium payment 保費支付

	Insured person 1 受保人 1	Insured person 2 受保人 2	Insured person 3 受保人 3	Insured person 4 受保人 4
	Annual 每年 / Monthly 每月	Annual 每年 / Monthly 每月	Annual 每年 / Monthly 每月	Annual 每年 / Monthly 每月
Core Benefits premium* (HKD) 基本保障保費*(港元)				
Optional Benefits premium* (HKD) (if applicable) 自願性附加保障保費*(港元) (如適用)				
10% Family discount* (if applicable) 10% 家庭成員折扣*(如適用)				
Total premium payable (HKD) 應付保費總額(港元)				
Total premium payable = [Core Benefits premium + Optional Benefits Premium (if applicable)] x (100% - Family discount (if applicable)) 應付保費總額保費 = [基本保障保費 + 附加保障保費(如適用)] x (1 - 家庭成員折扣(如適用))				

* Please refer to the product leaflet for the premium rates of the Core Benefits and Optional Benefits.
請參閱銷售冊子以知悉基本保障及自願性附加保障的保費率。

* Family discount is applicable to the enrollment by self & spouse, self & child(ren), self & parents/parents-in-law, or spouse & child(ren).
家庭投保折扣適用於本人及配偶、本人及子女、本人及父母/配偶父母或配偶及子女之投保。

5 Payment Method 付款方法

<input type="radio"/> By cheque 以支票繳付 (Only applicable to annual payment mode 只適用於每年繳付方式)		Cheque no. 支票號碼：	Bank name 銀行名稱：
Cheque made payable to "Zurich Insurance Company Ltd" 支票抬頭人請寫「蘇黎世保險有限公司」 If the cheque issuer is not the proposer, please state the relationship between the cheque issuer and the proposer: 若支票發出人並非投保人，請列明支票發出人與投保人的關係：			
<input type="radio"/> By credit card 以信用卡繳付	<input type="radio"/> Annual payment 每年繳付	<input checked="" type="radio"/> Monthly payment 每月繳付 (The first 3 months' premium will be debited upon the first payment 首次過賬將扣除首三個月之保費)	
Credit card type 信用卡類別	<input type="radio"/> VISA	<input type="radio"/> MasterCard	<input type="radio"/> American Express
<input type="radio"/> Diners Club International			
Cardholder's name 持卡人姓名：			
Credit card no. 信用卡號碼：		Credit card expiry date 信用卡有效期至： M 月 Y 年	
The cardholder hereby authorizes Zurich Insurance Company Ltd to charge automatically the premium due from his / her credit card stated above including subsequent premium payment for renewal of this policy and accepts full responsibility for any overdraft on his / her credit card which arises as a result of such transfer. For the continuation of coverage, the cardholder understands that he / she should arrange sufficient credit balance in his / her credit card by the premium due date for the automatic debit of premium. The minor insured person(s) will become the policyholder for his/her insurance plan automatically at policy anniversary should the insured person(s) reaches the age of 18 and will be charged with the corresponding renewal premium in accordance with the premium table. Zurich Insurance Company Ltd will collect the renewal premium from the same payment account as stated above on due dates, unless informed otherwise. 持卡人茲授權蘇黎世保險有限公司從他/她上述之信用卡以直接轉賬自動支付應繳保費金額包括往後續保的各期保費及同意因該等轉賬而令他/她信用卡出現透支，持卡人願承擔全部責任。為了持續的保障，持卡人明白他/她需於保費到期日前安排足夠的信貸餘額於他/她的信用卡上作保費自動轉賬之用。 如未成年受保人於保單週年日時已年滿 18 歲，便會自動成為其保單的保單持有人，並會根據保費表收取相應的續保費用。蘇黎世保險有限公司將繼續於到期日時在以上付款賬戶收取續保保費，直至另行通知。			
If credit cardholder is not the proposer, please state the relationship between the credit cardholder and the proposer: 若信用卡持有人並非投保人，請列明信用卡持有人與投保人的關係：			
Signature of credit cardholder 信用卡持卡人/銀行賬戶持有人簽署：		Date 日期： D 日 M 月 Y 年	
<input type="radio"/> By bank account transfer 以銀行賬戶繳付 (Please complete the direct debit authorization form 請填寫直接付款授權書)	<input type="radio"/> Annual payment 每年繳付	<input type="radio"/> Monthly payment 每月繳付 (The first 3 months' premium will be debited upon the first payment 首次過賬將扣除首三個月之保費)	

Direct debit authorization 直接付款授權書

I/We hereby authorize my/our below-named Bank to effect transfer from my/our account to that of Zurich Insurance Company Ltd in accordance with such instructions as my/our Bank may receive from Zurich Insurance Company Ltd from time to time provided always that the amount of any one such transfer should not exceed the limit indicated below.
 本人〔等〕現授權本人〔等〕的下列銀行，根據蘇黎世保險有限公司不時給予本人〔等〕銀行的指示，自本人〔等〕的戶口內轉賬予蘇黎世保險有限公司，惟每次轉賬金額不得超過以下的限額。

I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.
 本人〔等〕同意本人〔等〕的銀行毋須證實該等轉賬通知是否已交予本人〔等〕。

I/We authorize Zurich Insurance Company Ltd to charge automatically the premium due from my/our account including subsequent premium payment for renewal of this policy and accepts full responsibility for any overdraft on my/our account which arises as a result of such transfer. For the continuation of coverage, I/we understand that I/we should arrange sufficient fund in my/our account by the premium due date for the automatic debit of premium.

本人〔等〕茲授權蘇黎世保險有限公司從本人〔等〕之戶口以直接轉賬自動支付應繳保費金額包括往後續保的各期保費及同意因該等轉賬而令本人〔等〕之戶口出現透支，本人〔等〕願承擔全部責任。為了持續的保障，本人〔等〕明白本人〔等〕需於保費到期日前安排足夠的款項於本人〔等〕的戶口上作保費自動轉賬之用。

The minor insured person(s) will become the policyholder for his/her insurance plan automatically at policy anniversary should the insured person(s) reaches the age of 18 and will be charged with the corresponding renewal premium in accordance with the premium table. Zurich Insurance Company Ltd will collect the renewal premium from the same payment account as stated below on due dates, unless informed otherwise.

如未成年受保人於保單週年日時已年滿 18 歲，便會自動成為其保單的保單持有人，並會根據保費表收取相應的續保費用。蘇黎世保險有限公司將繼續於到期日時在下述之付款賬戶收取續保保費，直至另行通知。

Direct debit authorization (continued) 直接付款授權書(續)

I/We confirm that my/our signature(s) on this enrollment form is/are the same as that/those for the operation of my/our Savings/Current Account to be debited for the transfer.

本人〔等〕確認本人〔等〕在此投保表格上的簽署與本人〔等〕用以轉賬的儲蓄/往來戶口的簽署相同。

I/We agree to notify Zurich Insurance Company Ltd of any change of bank account or cancellation of payment method and further agree that should there be insufficient funds in my/our Bank account to meet any transfer hereby authorized, the Bank shall be entitled, at its discretion, not to effect such transfer in which event the Bank may make the usual service charge to be paid by me/us.

本人〔等〕同意會通知蘇黎世保險有限公司任何銀行戶口的變更或取消消費方式，亦同意如本人〔等〕的戶口並無足夠款項支付該等授權轉賬，本人〔等〕的銀行有權不予轉賬，且銀行可收取慣常的收費。

This authorization shall have effect until further notice or until the expiry date written below (whichever is the earlier).

本授權書將繼續生效直至另行通知為止或直至下列到期日為止〔以兩者中最早的日期為準〕。

I/We agree that any notice of cancellation or variation of this authorization which I/we may give to my/our bank and Zurich Insurance Company Ltd shall be given at least two working days prior to the date on which such cancellation/variation is to take effect.

本人〔等〕同意，本人〔等〕取消或更改本授權書的任何通知，須於取消/更改生效日最少兩個工作天之前交予本人〔等〕的銀行及蘇黎世保險有限公司。

Account number 戶口號碼	Bank name 銀行名稱
---------------------	----------------

Name of account holder(s) 戶口持有人

(As recorded on statement/passbook – Please complete in English) (在結單/存摺上所紀錄的名稱 – 請以英文填寫)

ID no. of account holder(s) 戶口持有人的身份證件號碼	ID type* 身份證件類別*
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Limit for each payment/month# HKD 每次/月付款限額# 港元

Day 日	Month 月	Year 年					
Expiry date 到期日	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Signature of account holder(s): 戶口持有人簽署
--

Date 日期	Day 日	Month 月	Year 年				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

* ID type 身份證件類別：I = HKID 香港身份證 P = Passport 護照

If limit for each payment/month is not specified, my/our bank will set the limit as "unlimited".
如「每次/月付款的限額」一欄未有填上，本人〔等〕的銀行會將轉賬限額設定為「不設上限」。

6 Declaration 聲明

- I/We hereby apply for PAMultiple Personal Accident Insurance Plan ("Plan"). I/We declare that to the best of my/our knowledge and belief the information on this enrollment form is true and complete in every respect and all information disclosed have been verified by me/us as true and correct. Where applicable, I/we declare that I/we have full and complete authority from the insured person(s) to sign this application and disclose any personal information being requested to assess this application. I/We understand and agree that this enrollment form and declaration will form the basis of the contract between me/us and Zurich Insurance Company Ltd (the "Company").
 - I/We authorize the Company to obtain medical information from the insured person's medical practitioner(s) and I/we agree to supply additional information relevant to the policy of this Plan at my/our own expense.
 - I/We understand that I/we shall refer to the Policy of this Plan 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 enrollment form, failing which the Company cannot process my application for this Plan.
 - I/We declare that the insured person(s) is/are in good health and free from physical and mental impairment or deformity. (otherwise, please provide details on a separate sheet)
 - Subject to the Company's consent, I/we agree that this policy will be automatically renewed if the premium is paid by credit card or by direct debit from a bank account. I acknowledge and agree that the Company reserves the right to refuse to renew this policy and it will not be obligated to reveal the reasons for such refusal.
- 本人/吾等現投保申請「樂在人生」個人意外保險計劃(「計劃」)。本人/吾等特此聲明此投保表格的資料乃根據本人/吾等所知及所信為確實及完全而填報，屬實無訛，所有已披露的信息已經由本人/吾等核實正確無誤。在適用的情況下，本人/吾等聲明本人/吾等已獲受保人授予全權簽署此投保表格並披露所要求的任何個人資料，以作評估申請之用。本人/吾等明白本人/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。
 - 本人/吾等授權 貴公司有權向受保人之醫生索取有關病歷資料，本人/吾等亦同意提供任何進一步與此計劃有關之資料並自付所需費用。
 - 本人/吾等明白所有保障範圍、不承保事項、條款及細則概以此計劃保單為準。
 - 本人/吾等明白本人/吾等必須完成及提供此投保表格要求之所有資料，否則 貴公司將不會受理本人/吾等資料不全之保單申請。
 - 本人/吾等聲明受保人現在生理/心理健全，並無任何殘廢或缺陷。(如有，請另紙詳述之。)
 - 本人/吾等同意，如保費經信用卡或銀行戶口直接付款方式支付，本保單將會自動續保，惟須獲貴公司同意。本人確認及同意貴公司保留拒絕續保本保單之權利，並且毋須透露拒絕續保之原因。

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。

7 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
26/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.

- 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;

Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance")(continued)
有關個人資料(私隱)條例(「私隱條例」)的客戶通知(續)

- 3) 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；
 - 4) 編撰統計數字，或作會計及精算用途；
 - 5) 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；
 - 6) 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；
 - 7) 債務追討；
 - 8) 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
 - 9) 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：
- 1) 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；
 - 2) 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；
 - 3) 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；
 - 4) 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；
 - 5) 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例、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；
 - 6) 根據主管司法權區的法院的任何頒令的任何人士；及
 - 7) 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**：
- 1) 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；
 - 2) 進行客戶研究分析及分層；及
 - 3) 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。
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26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。

Day 日 Month 月 Year 年
 Policy inception date Date
 保單首次生效日期 日期

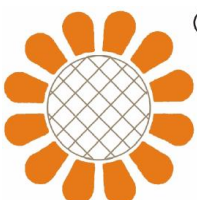
The policy inception date is subject to the final approval by Zurich Insurance Company Ltd.
 保單首次生效日期最終由蘇黎世保險有限公司決定。

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

本人/吾等確認由本人/吾等於此投保表格提供之所有資料均為事實正確無誤。本人/吾等更確認同意本投保表格內之所有部分，包括但不限於上列之聲明及有關個人資料(私隱)條例的客戶通知。

Signature of proposer
 投保人簽署：

Day 日 Month 月 Year 年
 Date
 日期



® Sun Flower Insurance Brokers Limited
 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.



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