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# Shop Insurance Policy

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Here is your new insurance Policy. Please examine it together with the Schedule, to make sure that you have the protection you need.

It is important that the Policy, the Schedule and any amendments are read together to avoid misunderstandings.

Almost certainly your needs will change. If they do, please let us know - your Policy is designed for easy amendment or extension.

## How Your Insurance Operates

Your Shop Insurance Policy is a contract between us, the Company, and you, our Insured named in the Schedule. The application form, declaration and information given are the basis of this contract.

In consideration of your paying to us the required Premium, we agree to indemnify you in the manner and to the extent provided for in the respective Sections specified in the Schedule, in respect of events occurring during the Period of Insurance, or any subsequent period for which you pay and we accept the required Premium.

It is also agreed that the only business insured by this Policy is the Business at the **Premises** described in the Schedule.

## Our Promise of Service

We wish to provide you with a high standard of service and to meet any claims covered by this Policy honestly, fairly and promptly. Should you have any reason to believe that we have not done so, please contact your broker or agent. If you do not use the services of a professional intermediary please contact, preferably in writing, our Business Manager. He has wide authority and will be ready to help you with your problems.

## A Guide to your Shop Insurance Policy

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**IMPORTANT** - Please read this Policy carefully upon receipt and promptly request for any necessary amendments.

## Definition of Words

Certain words have been defined below and in some Sections of this Policy. These have the same meaning wherever they are used in the Policy or Schedule and are highlighted in the Policy by being shown in bold print, e.g. **Premises**, **Contents**, **Money**, etc.

## Definitions

**Premises** means: -

The buildings of your shop (but which may also be used partly as private dwellings) located at the Situation shown in the Schedule, and which are constructed of concrete, brick or stone, and roofed with concrete, asphalt, tiles, slates, metal or sheets or slabs composed entirely of incombustible mineral ingredients, unless specially mentioned in the Schedule.

**Contents** means: -

Property at the **Premises**, consisting of:

- a) all shop contents, fixtures and fittings, deeds, documents, cables, pipes and signs and all other contents belonging to you or for which you are responsible,
- b) landlord's fixtures and fittings for which you are responsible, and tenants' improvements,
- c) your personal effects and those of any of your directors, partners or employees,
- d) sanitaryware,

but excluding **Stock**, **Money**, securities or other negotiable documents, travel tickets, jewellery, watches, furs, precious metals or precious stones or articles composed of any of them, or property more specifically insured, unless specially mentioned in the Schedule.

**Stock** means: -

Stock in trade belonging to you or for which you are responsible, whilst at the **Premises**.

**Money** means: -

Cash, bank and currency notes, cheques, postal orders, money orders, crossed bankers' drafts, current postage stamps, unexpired units in franking machines and credit sales vouchers, all belonging to you or for which you are responsible.

## General Conditions (which apply to the whole Policy)

The conditions which appear in the Policy or in any Endorsement are part of the contract and must be complied with. They are where their nature permits conditions precedent to the right to recover from us.

1. The Policy shall be voidable in the event of misrepresentation, misdescription or nondisclosure of any material fact.
2. You must take all reasonable steps to safeguard against accident, injury, illness, disease, loss or damage, including in particular:
  - the selection and supervision of employees,
  - the securing of all doors, windows and other means of entrance,
  - the prevention of bodily injury and loss of or damage to the property, and the sale or supply of food, drink, goods or containers which are defective in any way,
  - complying with all statutory obligations.
3. You must notify us immediately if:
  - any change is made in your Business, **Premises**, or their occupancy, or the duties of **Insured Persons** whereby the risk of loss, damage or accident is increased,
  - your **Premises** are unoccupied for more than 30 consecutive days,
  - your interest ceases (unless the cessation is brought about by will or operation of law), or your Business is wound up, carried on by a liquidator or receiver, or is permanently discontinued.
4. You must comply with the Additional Conditions described in Section 6 - Personal Accident - if this has been selected.

5. Prior to the commencement of the Period of Insurance, the Insured shall provide the Company with record of past wage roll certified as being correct by the appropriate officer of Your Company. Such certified wage roll shall be referred to herein as "the Estimated Earning Declaration" on the basis of which a deposit premium becomes payable to the Company. You must keep an accurate record containing all relevant particulars relating to the Estimated Earning and wage roll as mentioned, and allow us to inspect such records. Within one month from the expiry of each Period of Insurance and also whenever we request it, you must agree to provide the information we request, and the premium shall be adjusted accordingly.

6. You may cancel this Policy at any time by letter. We may cancel your Policy or any section by sending seven days' notice by recorded delivery letter or registered letter to your last known address. Any return of premium will depend on how long the Policy has been in force and whether any claims have been made, and the premium may also be subject to adjustment as described in General Condition 5 above.

7. **Other Insurance (Not applicable to Section 6 - Personal Accident)**  
If at the time any claim arises under this Policy there be any other insurance indemnifying any Insured who is entitled to be indemnified under this Policy, this Policy is not to be called on in contribution and, subject to the Policy Limit of Liability, is only to pay any amount under this Policy if and so far as such amount is not covered by any indemnity under other insurance.

8. **Jurisdiction Clause**

The indemnity provided by this Policy shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Hong Kong, nor to orders obtained in the said Court for the enforcement of judgements made outside Hong Kong, whether by way of reciprocal agreements or otherwise.

## Claims Conditions (which apply to the whole Policy)

We will act in good faith in all our dealings with you. Equally, the payment of claims is dependent on:

### A. You observing the following:

1. Notifying us immediately if any event occurs which may give rise to a claim under this Policy. You must not make any admission of liability, or any offer, promise or payment without our written consent.
2. Reporting in writing to us as soon as reasonably possible, full details of any incident which may result in a claim under this Policy, and taking all reasonable action to minimise any loss or damage, or any interruption or interference with the Business.
3. Forwarding to us immediately upon receipt, every writ, summons, legal process or other communication in connection with the claim.
4. Notifying us immediately if you have knowledge of any impending prosecution, inquest or fatal accident inquiry in connection with any occurrence which may give rise to a claim.
5. Giving all necessary information and assistance that we may require, including written details of the claim you wish to make, the latest wage roll of all employees duly certified as being correct by an independent auditor and all relevant supporting documents, at your expense or at the expense of any claimant in the form and nature required.
6. Not abandoning any property to us.
7. Notifying the police as soon as reasonably possible of:
  - any insured property lost outside your **Premises**,
  - loss or damage caused by theft, rioters or malicious persons.You may also have an obligation to notify the police in certain circumstances if you are involved in a road accident.

8. You or anyone acting on your behalf not making any fraudulent, false or exaggerated claims, otherwise we shall be under no obligation to make any payment under this Policy.

#### **B. You recognising our rights to:**

1. At our own option to repair, replace or reinstate any lost or damaged item or part thereof, or pay the amount of the loss or damage in money.
2. To take over and deal with in your name the defence or settlement of any claim made under this Policy.
3. To take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under this Policy.
4. All differences arising out of this Policy shall be determined by arbitration in accordance with the Arbitration Ordinance as amended from time to time. If the parties fail to agree upon the choice of the arbitrator, 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.

Any other person entitled to claim the benefit of this Policy must also observe its terms and conditions.

### **General Exceptions (which apply to the whole Policy)**

The insurance by this Policy excludes death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

#### **1. War and Terrorism Risks Exclusion Clause**

- 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 including but not limited to
  - i) the use or threat of force, violence and/or
  - ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents,by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or
- c) any action taken in controlling, preventing, suppressing or in any way relating to a) or b) above.

It is hereby noted that the terrorism exception mentioned under 1b) above does not apply to Section 4 - Employees' Compensation. The Company may amend this provision according to market changes by giving 7 days notice to you.

#### **2. Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause**

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

- d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- e) any chemical, biological, bio-chemical, or electromagnetic weapon

#### **3. Political Risks Exclusion Clause**

- a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority
- b) permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person

provided that the Company is not relieved of any liability to the Insured in respect of physical damage to the Property Insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy

- c) the destruction of property by order of any public authority

#### **4. Sonic Bangs Exclusion Clause**

pressure waves caused by aircraft or other aerial devices.

#### **5. Cyber Risks Exclusion Clause**

- (i) DAMAGE: to any computer or other equipment or component or system or item which processes stores transmits or retrieves data or any part thereof including loss or corruption of data whether tangible or intangible (including but without limitation any information or programs or software) and whether the property of the Insured or not, where such DAMAGE is caused by [programming or operator error,] Virus or Similar Mechanism or Hacking
- (ii) CONSEQUENTIAL LOSS: directly or indirectly caused by or arising from [programming or operator error,] Virus or Similar Mechanism or Hacking

but this exception shall not exclude any claim for subsequent loss or destruction of or damage to any property or consequential loss which itself results from a Defined Contingency (as defined hereunder), but only to the extent that such claim would otherwise be insured under this Policy.

#### **DEFINITION**

For the purpose of this exception only, "Defined Contingency" shall mean fire, lightning, explosion, aircraft and other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, volcano, freeze or weight of snow.

#### **Virus or Similar Mechanism**

Virus or Similar Mechanism means program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs.

#### **Hacking**

Hacking means unauthorised access to any computer or other equipment or component or system or item which processes stores transmits or retrieves data.

If we allege that by reason of these General Exceptions, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon you.

## Section 1 - Contents and Stock

### Cover

#### Item 1 - Contents

In the event of accidental loss of or damage to the insured **Contents** we will pay to you the value of the property at the time of the loss or the amount of the damage, or at our option reinstate or replace such property or any part thereof.

Deductions for wear, tear and depreciation shall not be made provided that the costs have been incurred for replacement or reinstatement to a condition similar to but not better than new.

#### Item 2 - Stock

In the event of accidental loss of or damage to the insured **Stock** we will pay to you the value of the property at the time of the loss or the amount of the damage, or at our option reinstate or replace such property or any part thereof. The amount payable will not exceed the actual cost of its replacement.

#### Sums Insured and the Consequences of Under-Insurance

The Sum Insured is shown in the Schedule. This is the maximum amount for which we may be liable under this Section. Payment shall not exceed such proportion of the loss or damage as the Sum Insured bears to the value of all the property at the time of the loss or damage. Each item as shown in the Schedule is separately subject to this provision.

#### Limits of Liability

Our liability under this Section shall not exceed in respect of:

- |   |            |
|---|------------|
| a) any one item of equipment or machinery<br>(unless specially mentioned in the Schedule) | HK\$75,000 |
| b) computer systems' records:   |            |
| i) any one item   | HK\$6,500  |
| ii) in total  | HK\$35,000 |

Cover in respect of computer systems' records is limited to the value of the materials together with the cost of clerical labour and computer time expended in reproducing such records (excluding any expenses in connection with the production of information to be recorded therein), and not for the value of the information contained therein.

- |   |   |
|---|---|
| c) any one deed, document, card, tape, file or transparency | HK\$4,000                                 |
| d) personal effects belonging to any one person             | HK\$4,000                                 |
| e) any one article insured under Item 2                     | HK\$15,000                                |
| f) all loss or damage during any one Period of Insurance    | the Sum Insured as stated in the Schedule |

#### Automatic Reinstatement

In the event of loss or damage covered by this Section the Sum Insured shall be automatically reinstated from the date of notification of a claim with no additional premium charged. The Sum Insured will not be automatically reinstated for any items specifically mentioned in the Schedule which have been totally lost or destroyed. If further insurance is required for replacement items, you must advise us accordingly.

### Extensions to Section 1

This Section extends to include:

#### 1. Temporary Removals

- a) Loss of or damage to **Contents** other than deeds, non-negotiable documents, personal effects and sanitaryware, whilst such **Contents** are temporarily removed from the **Premises** (but still within Hong Kong) for cleaning, renovation, repair or other similar purposes, but excluding loss or damage caused by storm, typhoon or flood unless the **Contents** are inside a building,

- b) Loss of or damage to deeds and non-negotiable documents in transit within Hong Kong by registered post or in your personal custody or that of any of your directors, partners or employees, until delivered to the consignees' address within Hong Kong,

but our liability under this Extension shall not exceed in respect of:

- |   |   |
|---|---|
| i) surveying or photographic equipment (in total) | HK\$3,500   |
| ii) any one loss of documents in transit          | HK\$3,500   |
| iii) all other property                           | HK\$12,000 or 5% of the Sum Insured whichever is greater. |

#### 2. Damage to Premises

Damage to the **Premises** for which you are responsible to repair following theft or attempted theft of **Contents** or **Stock**, involving forcible and violent means of entry into or exit from the **Premises**.

#### 3. Removal of Debris

The costs of removing debris of the **Contents** or **Stock** following loss or damage insured by this Section, incurred with the consent of the Company, for an amount not exceeding 5% of the respective Sum Insured provided that our liability under this Section shall not exceed the total Sum Insured for this Section (1).

#### 4. Stock In Transit

Loss of or damage to **Stock** whilst such **Stock** is in the ordinary course of transit within Hong Kong, but excluding loss of or damage to **Stock** from an unattended vehicle, from overnight storage or left in the open. Our liability under this extension shall not exceed HK\$50,000 in respect of each and every loss or damage.

### Exceptions to Section 1

#### A) This Section does not cover:

1. the first HK\$1,250 of each and every loss or damage, but this Exception shall not apply to loss or damage caused by fire, lightning or explosion, or to theft involving forcible and violent entry into or exit from your **Premises**,
2. **Money**, securities or other negotiable documents, stamps, manuscripts, plans, drawings, designs, patterns, travel tickets, jewellery, watches, furs, models or moulds, precious metals or precious stones or articles composed of any of them, unless specially mentioned in the Schedule,
3. property more specifically insured under any other insurance,
4. motor vehicles or other mechanically or electrically propelled vehicles or accessories licensed for road use,
5. any curiosity or work of art for an amount exceeding HK\$5,000,
6. explosives,
7. animals or livestock,
8. loss of or damage to property undergoing construction, erection, or the imposition of abnormal conditions directly or indirectly resulting from testing, intentional overloading, or experiments,
9. loss of or damage to property being worked on and directly arising from any process of manufacture, repair, alteration or servicing,
10. the cost of normal upkeep or making good,
11. breakage of china, porcelain or other brittle articles (other than sanitaryware) unless due to fire or thieves,
12. loss of or damage to any boiler or other pressure vessel including pipes, valves and other apparatus thereof, steam turbine and/or

engine occasioned by or arising from explosion, rupture, collapse, bursting, cracking, burning out or bulging thereof, provided that this Exception is limited to the aforementioned items immediately affected and does not extend to other property as a result of such explosion, rupture or bursting,

13. consequential loss of any kind,
14. any shortage arising from errors or omissions, or revealed only at the time of stocktaking or making of an inventory, and not identifiable with a specific occurrence insured by this Section,
15. any loss, damage or costs arising from false programming, punching, labelling or inserting, inadvertent cancelling of information or discarding of data carrying media, and loss of information caused by magnetic fields,
16. theft of **Stock** unless accompanied by violence to persons or threat of violence, or forcible and violent entry into or exit from the **Premises**,
17. the cost of rectifying defective materials or workmanship but this Exception shall not apply to other property insured under this Policy which is lost or damaged in consequence of such defective materials or workmanship,
18. loss of or damage to property which at the time of the happening of such loss or damage is insured by or would but for the existence of this Policy be insured by any Marine Policy or Policies except in respect of any excess beyond the amount which would have been payable under the Marine Policy or Policies had this insurance not been effected.

**B) This Section does not cover loss or damage caused by or arising from:**

19. wear, tear, depreciation, rust, corrosion, mildew, mould, fungus, wet or dry rot, gradual deterioration or slowly developing deformation or distortion, insects, larvae, moths, vermin, scratching of glass or any process of cleaning, dyeing, repairing, restoring or renovation,
20. fraud or dishonesty of any member of your household or any of your directors, partners or employees,
21. mechanical or electrical breakdown, but loss or damage by fire or explosion ensuing therefrom is not excluded,
22. change in temperature or humidity, failure or inadequate operation or any variation in temperature of an air-conditioning, cooling or heating system,
23. the failure of the supply of water, gas, electricity or fuel, or the deliberate act of the suppliers of water, gas, electricity or fuel,
24. inherent vice,
25. failure of design, fault, defect or omission in designs, plans or specifications,
26. pollution or contamination,
27. shrinkage, evaporation, loss of weight, change in flavour, colour, texture or finish, action of light, or exposure to weather conditions when property is left in the open or not contained in fully enclosed buildings,
28. total or partial cessation of work or the retarding or interruption or cessation of any process or operation caused thereby,
29. the insured property's own fermentation, natural heating or spontaneous combustion, or by its undergoing any heating or drying process.

## Section 2 - Business Interruption

### Definitions

**Damage** means: -

Loss or damage insured by Section 1 of this Policy provided that payment has been made or liability admitted thereunder.

**Indemnity Period** means: -

The period beginning with the occurrence of the **Damage** and ending not later than the **Maximum Indemnity Period** thereafter during which the **Trading Profit** of your Business is affected in consequence of the **Damage**.

**Maximum Indemnity Period** means: -

The period as stated in the Schedule.

**Trading Profit** means: -

The **Takings** less the cost of goods or materials relative thereto.

**Takings** means: -

The money paid or payable to you for goods sold and delivered and for services rendered in the course of the Business at the **Premises**.

**Rate of Trading Profit** means: -

The rate of **Trading Profit** earned on the **Takings** during the financial year immediately before the date of the **Damage**

} adjusted as may be necessary to provide for variations in or other circumstances affecting the Business, so that the adjusted figures shall represent as far as possible the results which but for the **Damage** would have been obtained during the relative period after the **Damage**.

**Annual Takings** means: -

The **Takings** during the twelve months immediately before the date of the **Damage**

} In the event of **Damage** occurring before the expiry of the first financial year of the Business, the results of the Business to the date before the date of the **Damage** of the **Damage** shall be used as a basis upon which to assess any loss, subject otherwise to all the conditions of the Policy.

**Standard Takings** means: -

The **Takings** during that period in the twelve months immediately before the date of the **Damage** which corresponds with the **Indemnity Period**.

### Cover

**Please refer to your current Schedule to see which Item is applicable**

#### Item 1 - Additional Expenditure

In the event of **Damage** occurring at the **Premises** during the Period of Insurance, we will indemnify you, up to HK\$500,000, in respect of the cost of additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing interruption of or interference with the Business which but for such expenditure would have taken place during the **Indemnity Period** in consequence of the **Damage**.

#### Item 2 - Trading Profit

In the event of your Business at the **Premises** being interrupted or interfered with as a consequence of **Damage**, we will indemnify you for the loss of **Trading Profit** due to (i) Reduction in **Takings** and (ii) Increase in Cost of Working, and the amount payable thereunder shall be:

- (i) In respect of Reduction in **Takings**: the sum produced by applying the **Rate of Trading Profit** to the amount by which the **Takings** fall short of the **Standard Takings** during the **Indemnity Period**, in consequence of the **Damage**,
- (ii) In respect of Increase in Cost of Working: the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in **Takings** which but for that expenditure would have taken place during the **Indemnity Period** in consequence of the **Damage**, but not exceeding the sum produced by applying the **Rate of Trading Profit** to the amount of the reduction thereby avoided.

#### Limit of Liability under Item 2 of Section 2

Our liability shall not exceed the Sum Insured described in the Schedule, provided also:

- a) we may deduct from the amount of any claim under this Item any sum saved during the **Indemnity Period** in respect of such of the charges and expenses of the Business payable out of **Trading Profit** as may cease or be reduced in consequence of the **Damage**,
- b) if the Sum Insured by Item 2 is less than the sum produced by applying the **Rate of Trading Profit** to the **Annual Takings** (or to a proportionately increased multiple thereof where the **Maximum Indemnity Period** exceeds twelve months), the amount payable shall be proportionately reduced,
- c) if during the **Indemnity Period** goods are sold or services rendered elsewhere than at the **Premises** for the benefit of the Business either by you or by others on your behalf, the money paid or payable in respect of such sales, work or services shall be brought into account in arriving at the **Takings** during the **Indemnity Period**.

#### Premium Adjustment Clause

The premium paid by you may be adjusted on receipt by us of a declaration of the **Trading Profit** earned during the financial year most nearly concurrent with the Period of Insurance as certified by your auditors.

If any **Damage** has occurred giving rise to a claim for loss of **Trading Profit**, the above mentioned declaration shall be increased for the purpose of the premium adjustment by the amount by which the **Trading Profit** was reduced during the financial year in consequence of such **Damage**.

In the event of the declaration (adjusted as provided for above and proportionately increased where the **Maximum Indemnity Period** exceeds 12 months) being less than the Sum Insured on **Trading Profit** for the relative period of insurance, a pro rata return of premium, not exceeding 50% of the premium paid, will be allowed.

### Extensions to Section 2

#### This Section extends to include:

**a) Professional Accountants' Charges**

An indemnity for the reasonable charges payable by you to your professional accountants or auditors for producing any particulars or details or any other proof, information or evidence as may be required, and reporting that such particulars or details are in accordance with your books of account or other business books or documents, provided that the sum of the amount payable under this Extension and the amount otherwise payable under this Section shall in no case exceed the total Sum Insured for this Section.

**b) Denial of Access**

Loss as insured by this Section resulting from interruption of or interference with the Business in consequence of damage to property in the vicinity of the **Premises** which prevents or hinders the use of the **Premises** or access thereto for more than 48 consecutive hours, whether the **Premises** or **Contents** be damaged or not.

### Section 3 - Money

#### Definition

**Business Hours** means: -

The period during which your **Premises** is actually occupied for business purposes and during which you or any of your directors, partners or employees entrusted with **Money** are on the **Premises**.

#### Cover

In the event of loss of **Money** in Hong Kong we will indemnify you against such losses subject to the following limits, provided that out of **Business Hours** the keys and combination numbers of safes and strongrooms are at all times kept in your personal custody or that of your directors, partners or employees:

1. In respect of any single loss of **Money** other than crossed cheques, crossed postal orders, crossed money orders, crossed bankers' drafts, unexpired units in franking machines and credit card sales vouchers:

- |  |             |
|--|-------------|
| a) In transit  | HK\$30,000  |
| b) In bank night safes and thereafter within bank premises until at banks' risk  | HK\$30,000  |
| c) In your shop:   |             |
| i) during <b>Business Hours</b>  | HK\$30,000  |
| ii) out of <b>Business Hours</b> and secured in a locked safe or strongroom  | HK\$20,000  |
| iii) out of <b>Business Hours</b> but not secured in a locked safe or strongroom   | HK\$5,000   |
| d) In your residence or that of your directors, partners or employees  | HK\$3,000   |
| 2. In respect of any single loss of <b>Money</b> consisting of crossed cheques, crossed postal orders, crossed money orders, crossed bankers' drafts, unexpired units in franking machines and credit card sales vouchers: | HK\$500,000 |

### Extensions to Section 3

#### This Section extends to include:

**1. Damage to safes**

In the event of loss of or damage to:

- a) safes or strongrooms, or  
b) cases, bags or waistcoats when such are used for the carriage of **Money**,

directly associated with any theft or attempted theft therefrom, then we will indemnify you against such loss or damage to the extent that you are not otherwise insured, but our liability under this Extension shall not exceed HK\$20,000 any one occurrence of loss or damage.

**2. Cash Cheques**

Loss of **Money** following violence or threat of violence to you or a director, partner or employee, forcing you/them to sign a cash cheque, for an amount not exceeding HK\$10,000.

**3. Personal Assault**

If as a result of an attempt by thieves to steal:

- a) **Money**, or  
b) **Contents** during **Business Hours**,

which are insured by this Policy, and if you and/or any of your directors, partners or employees aged between 18 and 65 years suffer bodily injury which independently of any other cause is the sole cause of death or disablement (the Results) or if their personal effects are lost or damaged, then we will pay to you or your legal personal representative in respect of each such person the Compensation shown below for such Results:

Results	Compensation
i) Death	HK\$30,000
ii) Total and permanent loss of all sight in one or both eyes	HK\$30,000
iii) Total loss by physical severance or total and permanent loss of use of one or both hands or feet	HK\$30,000
iv) Total disablement (temporary or permanent) from usual occupation	HK\$300 per week
v) Reimbursement of necessarily and reasonably incurred medical expenses up to	HK\$1,500
vi) An indemnity for personal effects up to	HK\$1,500

## Compensation Limits

1. Compensation for Result (iv) (total disablement) shall be payable:
  - a) for a period not exceeding 104 weeks from the commencement of the disablement,
  - b) when the total amount has been agreed, or at your request at intervals of not less than 4 weeks, but not in advance, commencing 4 weeks after we have received written notice of the disablement.
2. Compensation shall not be payable for:
  - a) any of the Results unless such Result occurs within 2 years of sustaining the injury causing such Result,
  - b) more than one of the Results (i), (ii) or (iii) for any one person, and when payable for one of those Results shall not be payable for any Result caused by any subsequent injury to that person.

## Exceptions to Section 3

### This Section does not cover:

1. loss or damage by or through the collusion of or the fraudulent embezzlement by or the fraudulent misappropriation by you or any of your directors, partners or any person/persons in the service of you,
2. shortages due to error or omission,
3. loss from an unattended vehicle.

## Section 4 - Employees' Compensation

Please refer to your current Schedule to see if this Section is in force

### Definitions

**Legislation** means: -

The Employees' Compensation Ordinance (Chapter 282 of the laws of Hong Kong).

**Geographical Area** means: -

- a) Hong Kong,
- b) Elsewhere, excluding the USA and Canada, as may be agreed with us.

**Accident** means: -

An accident or a series of accidents arising out of one event

**Disease** means: -

A disease contracted by an Employee of the Insured as a result of his exposure to the nature of his employment with the Insured. Such exposure may extend over a period of time and part of which period may fall outside the Period of Insurance under this Policy.

### Cover

We will indemnify you against liability at law (including liability under the **Legislation**) to pay compensation, claimants' costs and expenses and any other costs and expenses of litigation incurred with our written consent, in the event of any person under a contract of service or apprenticeship with you sustaining bodily injury, illness, death by Accident occurring or Disease contracted during the Period of Insurance and which arises out of and in the course of their employment by you.

We will also, in the event of your death, indemnify your legal personal representatives in the terms of this Section in respect of liability incurred by you, provided that such personal representatives, as though they were the Insured, observe, fulfil and be subject to the terms, Exceptions and Conditions of this Policy in so far as they can apply.

### Special Provisions

1. In the event of any change in your liability under the **Legislation** this Section shall remain in force, but our liability shall be limited to such sums as we would have been liable to pay if your liability had remained unaltered.
2. If we are obliged by the **Legislation** to pay an amount for which we would not otherwise be liable you must repay such amount to us.

## POLICY LIMIT OF INDEMNITY

- (a) In respect of any Accident or Disease giving rise to a claim or claims against the Insured for which indemnity is provided under this Policy the Company's indemnity to the Insured including costs and expenses incurred by or on behalf of the Insured with the Company's written consent shall in the aggregate be limited to the amount specified in the Schedule as "Policy Limit of Liability" irrespective of the number of Employees who may sustain bodily injury or death consequent on or attributable to the same occurrence of Accident or Disease.
- (b) In relation to any liability of the Insured in respect of a Disease contracted by an Employee due to the nature of his employment with the Insured which nature of employment applies during a period that extends over more than one policy period of insurance:
  - (i) the aggregate of the Company's indemnity to the Insured under all insurance policies including costs and expenses incurred by or on behalf of the Insured shall not exceed the limit of indemnity of the insurance policy that was in force at the time the nature of the Employee's employment to which such Disease was due first affected the Employee; and
  - (ii) subject to the limitation of paragraph (b)(i) hereof, the Company's indemnity to the Insured under this Policy including costs and expenses incurred by or on behalf of the Insured shall be limited to such proportion of the Insured's liability in respect of such Disease as that part of the Employee's period of employment falling within the Period of Insurance of this Policy bears to the total period of his employment to the nature of which such Disease was due.
- (c) If the occurrence of any Accident or Disease results in indemnity hereunder to more than one Insured, the limitations of the Company's liability specified in paragraphs (a) and (b) hereof shall apply to the aggregate of indemnity to all Insureds.
- (d) At any time after the occurrence of any Accident or Disease giving rise to a claim or claims against the Insured for which indemnity is provided under this Policy the Company may pay to the Insured the full amount of the Company's liability specified in paragraph (a) or (b) hereof (after the deduction of any sums already paid) or any lesser amount for which such claim or claims can be settled and shall relinquish the conduct of any defence settlement or proceedings relating to such claim or claims and shall not thereafter be responsible for any compensation damages or costs in respect thereof or for any costs or expenses whatsoever incurred by the Insured after the Company shall have relinquished such conduct or for any loss damage or expenses caused to the Insured in consequence of any act or omission of the Company in connection therewith or of the Company relinquishing such conduct.

## TERRORISM CLAUSE / ENDORSEMENT

Notwithstanding any provision to the contrary in this Policy or any endorsement thereto it is hereby agreed that in respect of any bodily injury or death by accident or disease ("the Loss") directly or indirectly caused by, resulting from or in connection with any act of terrorism or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the Loss:

- (a) the Policy Limit of Indemnity shall be such amount which the Company actually receives from the Government of the Hong Kong Special Administrative Region of the People's Republic of China ("the Government") pursuant to an Agreement for Provision of Facility between the Government and the Company under which the Government agreed to make available to the Company and other direct insurance companies authorized to underwrite employees' compensation insurance business in Hong Kong a facility to enable them to meet claims under employees' compensation insurance policies in respect of death and injury arising out of an event of terrorism ("the Facility Agreement");
- (b) the Company will only be required to make payment after it has received from the Government (i) an approval letter confirming that the Company should settle the claim and (ii) payment under the Facility Agreement; and

(c) for the avoidance of doubt, the Company shall have no obligation to make payment if for whatever reason it does not receive payment from the Government under the Facility Agreement, whether or not due to the Government's contention that the Loss does not fall within the scope of the Facility Agreement or the Company's breach of the Facility Agreement or the Loss does fall within the Exceptions or any other conditions leading to no payment for the Loss of the Facility Agreement, or the Facility Agreement ceases in the event that the remaining balance under the Facility is exhausted or the termination of the Facility Agreement by the Government.

For the purpose of the above an act of terrorism means the use of force or violence or other means or the threat thereof, of any person or persons, whether acting alone or on behalf of or in connection with any organization or government, for political, religious, or ideological purposes with an intention to influence any government and/or to put the public, or any section of the public, in fear.

If the Company alleges that the Loss falls within the scope of this Endorsement, the burden of proving the contrary shall be upon the Insured.

In the event any part of this Endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Words and phrases in this Endorsement shall have the same meaning as in the Policy.

\* A copy/extract of the Facility Agreement is available upon request

## Exceptions to Section 4

**We shall not be liable under this Section in respect of:**

1. your liability to employees of your contractors,
2. any liability which attaches to you by virtue of an agreement but which would not have attached in the absence of such agreement,
3. any sum which you would have been entitled to recover from any party but for an agreement between you and such party,
4. any injury by accident or disease sustained outside the **Geographical Area**,
5. any person who is not an "employee" within the meaning of the **Legislation**,
6. any liability arising from pneumoconiosis,
7. any late payment surcharge for which you may become liable under the **Legislation**,
8. all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
  - a) asbestos, or
  - b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

## Section 5 - Public Liability

**Please refer to your current Schedule to see if this Section is in force**

### Cover

In the event of any Occurrence described below we will indemnify you against:

- a) All sums which you become legally liable to pay for compensation and claimants' costs and expenses in respect of any Occurrence in connection with the Business,
- b) All costs and expenses of litigation incurred with our written consent in respect of a claim against you to which the indemnity expressed in this Section applies,

c) The payment of the solicitor's fee incurred with our written consent for your representation at proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of a statutory duty resulting in an Occurrence which may be the subject of indemnity under this Section, or at any Coroner's Inquest or Fatal Accident Inquiry in respect of any such Occurrence.

### Occurrences

### Limit of Indemnity for any one event

- |   |  |                |
|---|--|----------------|
| a) Bodily injury to or illness or disease of any person except that arising out of and in the course of employment by you under a contract of service or apprenticeship |  | HK\$10,000,000 |
| b) Loss of or damage to property not belonging to you or in your charge or under your control   |  |                |

happening within Hong Kong during the Period of Insurance.

### Limit of Indemnity

Our liability for all compensation, inclusive of all legal costs and expenses, payable to any claimant or number of claimants in respect of or arising out of any one Occurrence or all Occurrences of a series consequent on one original cause shall not exceed the sum stated as the Limit of Indemnity for any one event.

## Extensions to Section 5

**This Section extends to include the following:**

### 1. The Insured

The Insured shall include:

- a) in the event of your death, your personal representative in respect of liability incurred by you,
- b) if you request:
  - i) any of your directors or partners,
  - ii) any person employed by you under a contract of service or apprenticeship,
  - iii) any person working for you for the purpose of gaining work experience,in his respective capacity as such.

### 2. The Business

The Business shall include:

- a) the maintenance of your **Premises**,
- b) the provision and management of canteen, social, sports and welfare organisations for the benefit of your employees.

### 3. Damage to Rented Premises

Exception 4(b) shall not apply in respect of loss of or damage to:

- a) **Premises** or fixtures or fittings thereof hired or rented to you,
- b) **Premises** temporarily occupied by you for the purpose of work thereon.

However, we will not pay for:

- i) loss or damage if the liability is assumed by you under a tenancy or other agreement and would not have attached in the absence of such agreement,
- ii) the first HK\$1,250 of each and every claim under this Extension.

### 4. Overseas Visits

The indemnity provided by this Section shall extend to include your legal liability arising from occasional visits outside Hong Kong by any of your directors, partners or employees in connection with your Business, provided that such liability occurs during the Period of Insurance and such directors, partners or employees shall observe, fulfil and be subject to the terms, Limits, Exceptions, Conditions and the Jurisdiction Clause of this Policy.

### 5. Supply of free food and drink

Exception 9(c) shall not apply to your legal liability for bodily injury or illness directly caused by:

- a) food or drink poisoning, or
  - b) the presence of deleterious matter in such food or drink, or
  - c) the defective container of such food or drink,
- provided always that such food and drink are supplied free of charge.

Our liability under this Extension shall not exceed HK\$2,000,000 for any one Period of Insurance.



## Exceptions to Section 5

### This Section does not cover liability:

1. in respect of injury, illness, disease, loss or damage which results from your deliberate acts or omissions and which could reasonably have been expected having regard to the nature and circumstances of such acts or omissions,
2. assumed by you by agreement and which would not have attached in the absence of such agreement,
3. in respect of injury to or illness or disease of any person under a contract of service or apprenticeship with you if such liability is in respect of injury, illness or disease arising out of and in the course of the employment of such person by you, or any sums payable by you under legislation relating to occupational injury, illness or disease,
4. in respect of loss of or damage to property:
  - a) belonging to you,
  - b) in your charge or under your control or that of any of your employees or agents,
  - c) caused by or in connection with or arising from the bursting of any pressure part of any steam boiler or any economiser or any vessel or apparatus (other than any steam turbine or engine or other steam-driven machinery) intended to operate under steam pressure, belonging to you or under your control or that of any of your employees or agents,
5. in respect of injury to or illness or disease of any person or loss of or damage to any property, land or building caused by vibration or by the removal or weakening of support,
6. in respect of injury, illness, disease, loss or damage arising from the ownership, possession or use by you or on your behalf of:
  - a) any mechanically propelled vehicle (including any type of machine on wheels or caterpillar tracks) licensed for road use or for which compulsory insurance or security is required by any road traffic legislation, or trailer attached thereto, or the loading or unloading of such vehicle or trailer or the delivery or collection of goods in connection with such vehicle or trailer within the limits of any carriageway or thoroughfare,
  - b) any vessel, craft or aircraft made or intended to float on or in or travel through water, air or space, or the loading or unloading of such vessel or craft,
7. in respect of injury, illness, disease, loss or damage caused by or in connection with or arising from:
  - a) any lift, elevator, escalator, hoist or crane owned or used by you or for the maintenance of which you are responsible,
  - b) accidents to any vessel or craft in consequence of the condition or unsuitability of any berth, dock or mooring,
8. directly or indirectly occasioned by or through or in consequence of pollution or contamination,
9. in respect of:
  - a) any breach of professional duty or service whether of omission or commission,
  - b) any advice or act whether of omission or commission given or performed in a professional capacity,
  - c) any medicine, drug, article, commodity or thing supplied, repaired, altered or treated by you or at your order, and happening elsewhere than at any of your **Premises**,
10. in respect of any claim or loss arising out of any activities and/or business conducted and/or transacted via the Internet, Intranet, Extranet and/or via your own website, Internet site, web address and/or via the transmission of electronic mail or documents by electronic means,

11. in respect of all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
  - a) asbestos, or
  - b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

## Section 6 - Personal Accident

Please refer to your current Schedule to see if this Section is in force

### Definitions

**Insured Person** means: -

Each of the persons named in the Schedule as an Insured Person.

**Injury** means: -

Bodily injury suffered anywhere in the world caused solely and directly from accidental external violent and visible means and which are independently of any other cause and not by sickness, disease or gradual physical or mental wear and tear.

### Cover - Applicable as specified in the Schedule

We will pay you in respect of each Unit of Compensation insured for the **Injury** to the **Insured Person** as set out in this Section, which happens during any Period of Insurance. The number of Units of Compensation insured for each **Insured Person** is described in the Schedule.

Compensation is payable for death or disablement (the Results) as described below if the **Insured Person** is injured, and within two years of its happening, the **Injury** is the sole cause of the death or disablement.

Results	Compensation payable for each Unit insured
A. Death, or total and permanent disablement from engaging in or attending to employment or occupations of any and every kind, or total and permanent loss of all sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or two hands or feet	A. HK\$25,000
B. Temporary total disablement from engaging in or attending to usual employment or occupation	B. HK\$250 } for a period not exceeding 104 weeks from the commencement of
C. Temporary partial disablement from engaging in or attending to usual employment or occupation	C. HK\$65 } the first Result to occur
D. Necessary and reasonable medical, surgical, hospital, nursing home and nursing fees or charges incurred within 104 weeks of the happening of the <b>Injury</b>	D. Reimbursement up to HK\$2,000 in respect of any one <b>Injury</b> .

### Special Provisions

#### a) Disappearance

We shall presume death to have been suffered by the **Insured Person** if he or she is missing for twelve consecutive months, and sufficient evidence is provided that leads us to the conclusion that death was caused by **Injury**. However, if at any time after the payment of Compensation for such death the **Insured Person** is found to be living, such Compensation shall be refunded to us.

#### b) Exposure

If an **Insured Person** suffers an **Injury** and thereafter in consequence of that **Injury** he suffers death or disablement as a result of exposure to the elements, we will consider such death or disablement as having been caused by an **Injury**.

## Exceptions to Section 6

### We will not pay Compensation for:

1. **Injury** caused by the **Insured Person** engaging in:
  - a) air travel except as a passenger in a fully licensed passenger-carrying aircraft,
  - b) any crew, trade, technical or sporting activity in connection with an aircraft,
  - c) motor cycling (as driver or passenger).
2. **Injury** caused by the **Insured Person** engaging in or practising:
  - a) parachuting,
  - b) hang gliding,
  - c) for any kind of race (other than on foot or swimming) or trial of speed or reliability,
  - d) mountaineering, or rock climbing necessitating the use of guides or ropes,
  - e) underwater activities necessitating the use of compressed air or gas.
3. **Injury** caused by:
  - a) suicide or intentional self-injury,
  - b) pregnancy, childbirth or pre-existing physical or mental defect or infirmity,
  - c) the **Insured Person** being affected by a drug unless the drug is taken in accordance with an authorised medical prescription (but not for the treatment of drug addiction).
4. **Injury** sustained by the **Insured Person** whilst under the influence of alcohol, unless it can be established to our reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the **Injury**.
5.
  - a) Results **B.** and **C.** for any period of time subsequent to the death of the **Insured Person**, or subsequent to Compensation becoming payable under any part of Result **A.**
  - b) both Results **B.** and **C.** for the same period of disablement,
  - c) Result **D.** if there is any other insurance in force or if you or the **Insured Person** are entitled to indemnity from any other source, provided that we shall not be relieved of liability under this Result so far as concerns any excess beyond the amount payable under such other insurance or indemnity.

## Additional Conditions applicable to Section 6

### Changes

- a) You must advise us in writing as soon as you are aware of any change in the employment, occupation, duties or pursuits of any **Insured Person**, or any other change which may increase the possibility of a claim under this Section. You may be required to pay additional premium as a result of any such changes.

Before each renewal of the insurance you must also advise us in writing of any **Injury** or disease which to your knowledge has been suffered by any **Insured Person**.

### Notice of Claim and Treatment

- b) You must report to us in writing as soon as reasonably possible full details of any **Injury** which may result in a claim under this Section. You or the **Insured Person** shall employ the services of a registered medical practitioner and the **Insured Person** shall undergo any treatment such practitioner shall deem necessary.

### Evidence of Claim

- c) All certificates, information and evidence must be provided at your expense or at the expense of any claimant in the form and nature required.
- d) The **Insured Person** may have to undergo further medical examination as required by us at our expense.

- e) In the event of death of the **Insured Person** we are entitled to have a post-mortem examination at our expense.
- f) Compensation for either or both of Results **B.** and **C.** shall be payable when the total amount has been agreed, or at your request at intervals of not less than four weeks (but not in advance) commencing four weeks after receipt by us of written notice of the **Injury**.

### Non-Assignment

- g) We shall not recognise or be affected by any notice of trust, charge or assignment relating to this Section, and your receipt or that of your legal personal representatives shall in all cases effectively discharge our liability.

### Age Limit

- h) Although this Policy is renewable from year to year by mutual agreement, this insurance shall not apply to any **Insured Person** who is more than sixty-five years of age at the time of the **Injury**.

## Section 7 - Glass

Please refer to your current Schedule to see if this Section is in force

### Definition

**Glass** means: -

The glass described in the Schedule, all deemed to be plain plate of ordinary glazing quality unless otherwise specified. Lettering, painting, embossing, silvering or other ornamental work is not insured unless described otherwise in the Schedule.

### Cover

If during the Period of Insurance the **Glass** in your **Premises** is broken, we will pay you the value of the **Glass**, or at our option reinstate or repair such property or any part thereof, provided always that our liability shall not exceed, in respect of any one piece of **Glass**, the Sum Insured thereon, and in the aggregate, the total Sum Insured described in the Schedule.

### Sums Insured and the Consequences of Under-Insurance

The Sum Insured is shown in the Schedule. This is the maximum amount for which we may be liable under this Section. Payment shall not exceed such proportion of the loss or damage as the Sum Insured bears to the value of all the property at the time of the loss or damage. Each item as shown in the Schedule is separately subject to this provision.

## Exceptions to Section 7

This Section does not cover:

1. any consequence of riot or strike,
2. breakage by or arising out of fire or theft or preventative or salvage operations consequent therefrom,
3. breakage of lettering unaccompanied by breakage of **Glass**,
4. breakage of or damage to frames or framework of any description,
5. the cost of removing or replacing fixtures or fittings,
6. breakage due to dilapidation of frames or framework.

## **Appendix : Notice to customers relating to the Personal Data (Privacy) Ordinance ("the Ordinance")**

1. The information which You have provided in this Company in the proposal form and in any other documents in relation to this policy and in relation to any claims of whatsoever nature made under this policy and the alterations, the variations or cancellation of any such information ("your personal information") may be or would be held, used or disclosed in connection with this policy or any other insurance related product or in connection with any claims of whatsoever nature made under this policy and legal proceedings arising therefrom by this Company and may be transferred to any related company or to any other company carrying on insurance related business in or from Hong Kong or to any association or federation of insurance companies that exists or is formed from time to time.
2. Your personal information will be kept confidential by Company save and except for the purposes referred to hereinabove.
3. This Company is hereby authorised to obtain access to and/or to verify any of your data with information collected by any federation of insurance companies from the insurance industry.
4. Under the Ordinance, You have the right to obtain access to any records containing your personal information and You also have the right to request the correction of any of your personal information which is inaccurate within such records. Request for access to or correction of your personal information held by this Company can be made in writing to the Data Protection Officer of MSIG Insurance (Hong Kong) Limited.
5. This Company intends to use or has used your personal information to provide You with information on other services and products of this Company. If You do not wish to receive any such information, You are required to inform this Company in writing to the Data Protection Officer of MSIG Insurance (Hong Kong) Limited.

**The Data Protection Officer  
MSIG Insurance (Hong Kong) Limited  
9/F., Cityplaza One, 1111 King's Road,  
Taikoo Shing, Hong Kong.**

## **附錄：致各客戶有關個人資料（私隱）條例（“條例”）通知書**

1. 台端在投保書、在與本保單有關的其他文件中和在有關本保單的任何性質的索償中所提供與本公司的資料，以及該等被更改、變更或刪除的資料（“你的個人資料”），可能或將會為本公司所持有、使用或公開於與本保單有關的事宜、於其他與保險有關的產品、於有關本保單的任何性質的索償和由此而導致的法律訴訟。本公司亦有可能將你的個人資料轉移予本公司有關的機構、其他在本港或海外經營有關保險業務的公司、任何現存或不時成立的協會或保險公司聯會。
2. 除上述用途外，本公司會把你的個人資料保密。
3. 本公司有權查閱任何保險公司聯會所收集有關台端的個人資料及／或將台端的個人資料與任何保險公司聯會所收集的資料核實。
4. 根據有關條例，台端有權查閱任何載有你的個人資料的記錄。台端亦有權要求更正任何載於此等記錄之不準確個人資料。如欲查閱或修改本公司有關台端個人資料的記錄，請用書面形式向 MSIG Insurance (Hong Kong) Limited 資料保護主任提出。
5. 為了使本公司能夠向台端提供本公司其他服務和產品的資訊，本公司正準備或已經採用你的個人資料。如台端不欲收取該資訊，閣下必須用書面形式通知 MSIG Insurance (Hong Kong) Limited 資料保護主任。

**資料保護主任  
MSIG Insurance (Hong Kong) Limited  
香港太古城英皇道 1111 號  
太古城中心第一期 9 樓**