

The comprehensive insurance policy specially for SMEs 專為中小企而設的全面保障



Office Insurance

Office Insurance is a comprehensive insurance policy specifically designed for companies in Hong Kong, particularly suitable for SMEs. It offers the greatest flexibility while ensuring the most vital insurance covers in an all-in-one policy.

Highlighted Features

- Digital cameras, DV and other surveying equipment are protected against loss or damage when temporarily removed from premises
- Your fixed computers, systems and data are protected against any mechanical or electrical breakdown
- Office notebooks are optionally covered across borders
- The personal property of your employees is protected against any loss caused by theft with coverage up to HK\$20,000 per year
- Provide cover on Public Liability up to HK\$10,000,000 per event
- You are protected against any loss of gross profit incurred following insured damage to your office contents up to 24 months (Optional Cover)
- Trade samples in transit in Hong Kong are protected up to a limit of HK\$50,000

Section One - Office Contents

Benefits	Maximum Benefits Payable (HK\$)
Office Contents (Basic)	
Office equipment or machinery (unless specifically mentioned)	\$100,000 per item; up to the selected Sum Insured
Computer systems' records	\$50,000
Deeds, documents, cards, tapes, files or transparencies	\$5,000 per item; \$20,000 in aggregate
Personal effects	\$5,000 per employee; \$20,000 per year
Works of art	\$10,000 per item; \$100,000 in aggregate but not exceeding 10% of Sum Insured
Plus Free Extensions:	
Contents temporarily removed from premises:	
i) Surveying or photographic equipment	\$5,000 in aggregate
ii) Documents in transit within Hong Kong	\$5,000 per loss
iii) Trade samples in transit within Hong Kong	\$50,000 per loss
iv) All other property	10% of Sum Insured
Damage to office contents affected by decoration works at the Premises	Covered; subject to contract value not exceeding \$500,000
Damage to office premises in case of theft or attempted theft	Covered
Removal of debris	5% of Sum Insured
Fire extinguishing expenses	\$10,000
Breakdown of computer equipment:	
i) Costs of repair or replacement	\$100,000 in aggregate
ii) Additional expenditure incurred for the use of substitute computer equipment	\$50,000 in aggregate
Replacement of locks & roller shutter door	\$5,000 in aggregate
Loss of rent	\$10,000 in aggregate



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



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Thank you for considering Sun Flower to be one of your selected intermediaries.
We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

Section Two - Business Interruption

Benefits	Maximum Benefits Payable (HK\$)
Item 1 : Additional Expenditure	
Additional expenditure such as the cost incurred for temporary premises and facilities if applicable	\$750,000 per year
Item 2 : Loss of Gross Profit (Optional)	
Loss of gross profit incurred following insured damage to your office contents	Up to selected Sum Insured
Plus Free Extensions (Applicable to both items):	
Professional accountants' fees for the purpose of claim verification	10% of Sum Insured
Denial of access to your office premises due to damage to property in the vicinity of the Premises	10% of Sum Insured

Section Three - Money

Benefits	Maximum Benefits Payable (HK\$)
Money	
Inside premises during business hours, in transit or in a bank night safe	\$50,000
Inside premises out of business hours and in a locked safe or strongroom	\$20,000
Inside premises out of business hours but secured other than in a locked safe	\$5,000
In your residence or that of your directors, partners or employees	\$3,000
Crossed cheques and other non-negotiable items	\$500,000
Plus Free Extensions:	
Damage to safes or cases directly associated with theft or attempted theft	\$30,000
Cash cheque signed under violence or threat of violence	\$10,000
Personal assault as a result of attempt of theft during Business Hours	\$30,000

Section Four - Employees' Compensation

Benefits	Maximum Benefits Payable (HK\$)
Employees' Compensation (Optional)	
Liability under the Employees' Compensation Ordinance for employees' bodily injury or death arising out of and in the course of employment	As per Employees' Compensation Ordinance

Section Five - Public Liability

Benefits	Maximum Benefits Payable (HK\$)
Public Liability (Basic)	
Legal liability to third parties due to bodily injury and/or property damage arising from your business	\$10,000,000 per event
Plus Free Extensions to Cover the Legal Liability Incurred by the Insured and Arising from:	
<ul style="list-style-type: none">• Interior decoration work performed by independent contractors at the premises (contract value up to \$500,000)• Provision and management of canteen, social, sports and welfare activities• Damage to rented premises• Overseas visits• Supply of free food and drink	

* This brochure is only a summary of product features and does not constitute any part of the policy itself. Full details of the policy cover, exclusions and excess imposed for each section can be found in a copy of the Office Insurance policy. Ask your insurance advisor for details or visit msig.com.hk.

The SME Protection Bundle

The SME Protection Bundle offers comprehensive protection for offices in Hong Kong and travel protection for both employers and employees.

It is the ideal insurance choice for SMEs which are frequently engaged in China and overseas trade.



*Annual TravelSurance 3.0 (Optional)

Annual TravelSurance 3.0 provides a convenient, cost-saving and comprehensive worldwide cover for you and your staff as frequent travellers.

Remarkable Features*

- Natural disaster cover
- Terrorism cover
- Extra benefits provided for Black Alert under the Outbound Travel Alert System
- Full year protection with unlimited trips
- Medical expenses with hospital cash
- Trip Rearrangement
- 24-hour worldwide travel assistance services
- Travel delay coverage
- Loss of baggage and personal money
- No benefit deductible
- Extensive protection against personal accident and personal liability

* For more product details, please refer to the respective product brochures.

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your Insurance Representative at:
詳情請致電(852) 3122 6922 (香港) /
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀:

H741(CP/03-21/03-21/0K)

辦公室綜合保險

辦公室綜合保險是一份提供全面保障的保單，專為香港中小企僱主而設此計劃提供最大的靈活程度，並集合。多種風險保障於一份保單中，可使閣下安枕無憂。

保障重點

- 保障辦公室內的攝影器材如數碼相機，及測量儀器在短暫搬遷期間的遺失及損毀
- 辦公室內機件或電力引起之電腦故障、系統及記錄的損毀或遺失，均可獲全面保障
- 可選擇享有全球性的手提電腦保障
- 保障閣下僱員之私人物品因公司遇劫而遭受之損失，每年保障高達港幣20,000元
- 提供閣下或閣下僱員因疏忽而引起之公眾責任保障，每宗事故高達港幣10,000,000元
- 因辦公室設備損毀，而導致毛利損失的補償期，可長達兩年(自選保障項目)
- 境內運送途中的貨辦保障可高達港幣50,000元

第一部份—辦公室內設備保障

保障範圍	最高賠償額 (港幣 / 元)
辦公室內設備保障 (基本保障)	
辦公室器材或機器 (除列明外)	每件\$100,000；上限按自選投保額而定
電腦系統記錄	\$50,000
契約、文件、咭、磁帶、文件夾或幻燈片	每件\$5,000；總額不超過\$20,000
私人物品	每位僱員\$5,000；每年\$20,000
工藝品	每件\$10,000；總額為\$100,000但不超過投保額之10%
附加免費保障：	
在短暫遷離期間：	
i) 測量或攝影器材	總額為\$5,000
ii) 運送途中的商業文件 (香港境內)	每次損失\$5,000
iii) 運送途中的貨辦 (香港境內)	每次損失\$50,000
iv) 其他財物	投保額之10%
辦公室的設備在改裝或維修期間遭受損毀	已列入承保範圍，但工程費用不得超過\$500,000
辦公室因盜竊或意圖盜竊而遭損毀	已列入承保範圍
廢物處理費用	投保額之5%
滅火設備費用	\$10,000
電腦器材的故障	
i) 維修及更換費用	總額為\$100,000
ii) 使用其他電腦器材取代而引致之額外開支	總額為\$50,000
更換門鎖及捲閘之費用	總額為\$5,000
租金損失	總額為\$10,000

第二部份—業務干擾保障

保障範圍	最高賠償額 (港幣 / 元)
第一節：額外開支保障	
業務中斷所引致的額外開支，包括支付臨時辦公室及設施等費用	每年\$750,000
第二節：毛利損失保障 (自選保障項目)	
賠償因辦公室設備損毀而導致之毛利損失	上限按自選投保額而定
附加免費保障 (適用於以上兩節)：	
聘請專業會計師編製索償資料所需費用	投保額之10%
因鄰近地區物業受損毀，以致進入辦公室之通道封閉，令業務受阻	投保額之10%

第三部份—金錢損失保障

保障範圍	最高賠償額 (港幣 / 元)
金錢損失	
辦公時間存放在投保人寫字樓內、運送途中或存放在銀行夜間保險庫內之金錢	\$50,000
在非辦公時間存放在投保人寫字樓內的上鎖夾萬或保險庫之金錢	\$20,000
在非辦公時間存放在投保人寫字樓內，但並非存放在上鎖夾萬之金錢	\$5,000
存放在投保人家中或公司董事、合夥人或僱員家中而屬於公司之金錢	\$3,000
劃線支票及其他不可轉讓票據	\$500,000
附加免費保障：	
夾萬或存放金錢的行李夾因盜竊或意圖盜竊而遭到破壞	\$30,000
在暴力威迫下所簽的現金支票	\$10,000
在辦公時間內因遭盜竊或意圖盜竊而導致身體損傷	\$30,000

第四部份—僱員賠償保障

保障範圍	最高賠償額 (港幣 / 元)
僱員賠償保障 (自選保障項目)	
根據本港的《僱員補償條例》，保障僱主對僱員因工受傷或死亡須負上之法律責任	根據《僱員補償條例》的要求

第五部份—公眾責任保障

保障範圍	最高賠償額 (港幣 / 元)
公眾責任保障 (基本保障)	
保障閣下或閣下的僱員因疏忽而引致第三者身體損傷或財物損毀所須負上之法律責任	每宗事故 \$10,000,000
附加免費保障予下列情況所引起閣下之公眾責任：	
<ul style="list-style-type: none">• 因裝修或維修所引致之第三者責任 (工程費用不超過\$500,000)• 為僱員提供的飯堂、體育、社交及康樂活動• 所租用的辦公室遭損毀• 海外公幹• 供應免費的飲食	

* 此小冊子概述的保障只供參考之用，並不構成保單的一部份。關於「辦公室綜合保險」的詳細保障內容、不受保項目以及自負金額等等資料，可參閱保單副本。請向閣下的保險顧問查詢，或瀏覽 msig.com.hk。

中小企精選保障組合

中小企精選保障組合，為辦公室提供完善保障，並為其僱主及僱員提供旅遊保障，是香港公司最理想的保險選擇，特別適合從事中國和海外貿易的中小企。

投保中小企精選保障組合

全年旅遊保險3.0

可享九五折優惠

*全年旅遊保險3.0 (自選)

全年旅遊保險3.0提供方便、經濟及全面的世界性旅遊保障予需經常出外公幹的僱主及僱員。

產品優勢*

- 自然災害保障
- 恐怖活動保障
- 黑色外遊警示制度下提供額外保障
- 全年旅遊保障，次數不限
- 全面醫療住院保障
- 行程更改保障
- 24小時全球旅遊支援服務
- 行程延誤保障
- 遺失行李或個人財物保障
- 各項保障不設自負金額
- 全面人身意外及個人責任保障

* 詳細的保障內容，請參閱產品小冊子。



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Office Insurance Proposal Form 辦公室綜合保險投保書

H741

Please complete this application form in ENGLISH BLOCK LETTERS. Tick "✓" the boxes as appropriate.
請以英文正楷填寫此申請表。在適當的方格內"✓"。

Details of proposer 投保人資料			
Name of company/business entity: 公司/機構名稱 :	Description of business : 業務性質 :		
Name of contact person : Surname: 聯絡人姓名 : 姓 :	Given name: 名 :		
Email: 電郵 :	Contact no.: 聯絡電話 :		
Business Registration No. 商業登記證號碼 : (Please provide a copy of valid Business Registration Document 請提供有效之商業登記文件之副本)			
Correspondence address 通訊地址 : Flat/Room 室	Floor 樓	Block 座	
Building/Estate 大廈/屋苑			
Street/Road & district area 街道及地區		<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界	
Address of insured premises (If different from the above) 投保樓宇地址 (如與上述不同) : Flat/Room 室	Floor 樓	Block 座	
Building/Estate 大廈/屋苑			
Street/Road & district area 街道及地區		<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界	
How long have you been established at these premises 閣下佔用該樓宇	years 年		
Period of insurance: (Please note that the cover is not in force until the application has been accepted by the company) 保障期: (請注意, 保險必須待至本公司接受申請後方始生效)			
Commence on 本保單由	(D) (日)	(M) (月)	(Y) for one year (年) 起生效, 為期一年

Standard cover 標準保障

Comprising: Office Contents, Additional Expenditure, Money and Public Liability Cover.

包括：樓宇內設備、額外開支、金錢損失及公眾責任保障。

Office contents 樓宇內設備

1. What is the replacement cost as new of all your office contents?

您的辦公室內所有設備之全新更換價值：

HK\$港幣 _____ 元

2. Please list below any one item of office equipment, computer or machine included in the sum insured above where the value exceeds HK\$100,000.

如在投保金額內有任何一件辦公室器材、電腦或機器價值超過港幣100,000元，請註明：

Description 說明	Value (HK\$) 價值 (港幣/元)

Optional extensions 自選額外保障

Loss of gross profit 毛利損失

1. Your estimated gross profit for the next 12 months 您估計未來12個月可得之毛利： HK\$港幣 _____ 元

2. Maximum indemnity period required 所需最長補償期間： 12 18 24 Months 個月

3. Sum insured required 所需投保金額： HK\$港幣 _____ 元

Note: If your maximum indemnity period is more than 12 months, your figure for gross profit should be proportionately increased, e.g. 18 months indemnity will equal at least 1.5 times the annual gross profit.

註：您的最長補償期間如超過12個月，毛利額應按比例增加，例如18個月之投保額最少應為每年毛利額的1.5倍。

Employees' compensation 僱員賠償

If you wish to arrange Employees' Compensation Insurance, please provide the following information.

如您選擇安排僱員賠償保險，請提供以下資料。

Employer's Details 僱主資料

Name of employer in full 僱主全名 (if different from Name of Proposer above 如與上述投保人姓名不同)

Business registration no. 商業登記證號碼：

(Please provide a copy of valid business registration document 請提供有效之商業登記文件之副本)

Place of employment 僱用工作地點 (if different from correspondence address above 如與上述通訊地址不同)

Flat/Room 室

Floor 樓

Block 座

Building/Estate

大廈/屋苑

Street/Road & district area

街道及地區

HK 香港 KLN 九龍 NT 新界

Details of employer's business activities/profession 僱主之業務/行業資料

1. Please provide a general description of the employer's business activities/profession.

請詳細說明僱主之業務活動/職業。

2. How long has the business been established 業務成立年期? _____ Year(s) 年

3. Does any of the work carry out by the employers involve:

僱主所從事的工作是否涉及：

a) any work on ships, chemical works, off-shore structures, oil or gas refineries?

Yes 是 No 否

任何於船舶、化學廠、離岸建築物、石油或天然氣精煉廠進行的工作？

If 'yes', please give nature of work and no. of employee(s) involved.

如「是」，請說明有關工作性質和所涉及的員工人數。

b) any work outside Hong Kong?

Yes 是 No 否

任何在香港以外的地方工作？

If 'yes', please give nature of work and no. of employee(s) involved.

如「是」，請說明有關工作性質和所涉及的員工人數。

c) work at a height above 10 metres or underground?

Yes 是 No 否

在高度10米以上或於地底進行的工作？

If 'yes', please give nature of work and no. of employee(s) involved.

如「是」，請說明有關工作性質和所涉及的員工人數。

d) use, handle, store or transport any hazardous substances such as toxic chemicals, explosive substances, gases, asbestos, radioactive substance

Yes 是 No 否

使用、處理、貯存或運送任何危險物質，如有毒化學品、爆炸性物質、氣體、石棉、放射性物質？

If 'yes', please give nature of work and no. of employee(s) involved.

如「是」，請說明有關工作性質和所涉及的員工人數。

4. Does the employer 僱主是否有

- a) hire any self-employed persons for their business? Yes 是 No 否
 為其業務聘用任何自僱人士？
- b) hire any contractor for their business? Yes 是 No 否
 為其業務聘用任何承判商？
- c) hire any part-time employees? Yes 是 No 否
 聘用任何兼職員工？
- d) plan to increase the no. of the employees substantially or add different occupations in a short period of time? Yes 是 No 否
 計劃在短時間內大幅增聘員工或增設不同職務？

Employee's details 僱員資料

1. Please provide a copy of latest waggeroll (e.g. latest MPF contribution records, financial statements, tax returns or other relevant documents) of employee(s):

請提供最近期的僱員薪酬記錄副本（例如：最近期的強積金供款記錄、財務報表、報稅表或其他有關文件）：

Occupation of employee(s) by categories 僱員職務類別	Number of employees 僱員人數	Estimated total annual earnings* 估計全年總收入*	For office use only 只供內部使用			
			Classification no.	Warranty	Rate percent	Premium
Occupation of employee(s) by categories 僱員職務類別	Number of part time employees 兼職僱員人數	Estimated total annual earnings* 估計全年總收入*				
Total 總計：						

Declaration 聲明

I/We, being the owner/authorized person/representative of the proposed business, warrant the above estimated total annual earnings made by me/us or on my/our behalf are true and complete for all employees within the scope of the Employees' Compensation Ordinance (Chapter 282). Failure to disclose all material facts or under declaration on the total annual earnings may invalidate the insurance.

本人（等）作為投保業務的擁有人/獲授權人士/代表，謹此保證本人（等）或代本人（等）對上述全部僱員所申報之估計全年總收入均根據《僱員補償條例》（第282章）並屬真確及完整。倘未披露所有重要事實或少報全年總收入，可能導致保險作廢。

Authorized Signature (with company chop)
獲授權簽署（連公司圖章）

Name 姓名： _____

Position 職位： _____

Date 日期： _____ (DD日/MM月/YYYY年) _____

* Earnings include salaries, commissions, bonuses, overtime, allowance, etc., in accordance with the Employees' Compensation Ordinance (Chapter 282).
 * 根據《僱員補償條例》（第282章），收入包括：薪金、佣金、花紅、超時工作補薪、津貼等。

2. Please advise the working experience/qualification/certificate that the employer or employee(s) possesses in relation to the business.

請提供僱主或僱員所擁有的業務相關之工作經驗/認可資格/證書。

Insurance information 投保資料

Have you or any principals in the business :

您或貴公司主要成員曾否：

1. Ever been refused insurance, renewal, increased premium rate or had any special terms or conditions by any insurer? Yes 是 No 否

被拒絕投保、續保、被任何保險公司提高保費率附加任何特別條款或條件？

If 'yes', please give details 如「是」，請提供詳情：

2. Ever been convicted of or is any prosecution pending for any offence involving dishonesty of any kind (e.g. involving fire, fraud, theft etc)? Yes 是 No 否

曾被判罪名成立或正等待由任何不誠實行為所引致的起訴之審判（例如涉及火警、詐騙、盜竊等）？

If 'yes', please give details 如「是」，請提供詳情：

3. Have an interest which has been declared bankrupt, been the subject of bankruptcy proceedings or made any arrangement with creditors? Yes 是 No 否

擁有任何曾宣佈破產、正進行破產程序或與債權人協議任何安排的權益？

If 'yes', please give details 如「是」，請提供詳情：

4. Are you insured at present or have you ever proposed for insurance which provides similar coverage? Yes 是 No 否

您現時是否已投保或曾否申請投保提供類似保障之保險？

If 'yes', please give details 如「是」，請提供詳情：

Please answer question 5 for Employees' Compensation application.

如申請投保僱員賠償，請作答問題5。

5. Is the employer's at present insured, or has the employer ever proposed for an insurance in respect of employer's liability to its employees? Yes 是 No 否

僱主目前是否已投保或曾投保對僱員之責任保險？

If 'yes', please state the name of insurance company.

如「是」，請列出保險公司名稱。

Claims and related details 索償及相關資料

(Please note items 2&3 only applicable to Employees' Compensation section. 請注意項目2及3只適用於僱員補償部分。)

1. During the last three years, have you or any principal in the business sustained any loss, whether insured or otherwise, in connection with any of the covers for which Insurance has been requested? Yes 是 No 否
 過去三年，您或貴公司主要成員曾否蒙受任何與現申請投保之保障有關之損失（不論已投保與否）？
 If 'yes', please give details. For Employees' Compensation specific, please complete items 2&3 below.
 如「是」，請詳述，並填寫以下項目2&3有關僱員賠償部分）

2. Please provide the claim history for the past 3 years 請提供過去三年之索償記錄：
 (Note: Employer shall make request on the previous insurers for providing written evidence of such records.)
 (註：僱主需向曾投保的保險公司索取書面形式的索償記錄。)

Year of accident 意外發生年份	Paid claim(s) (including partial claim payment) 已支付索償 (包括部分索償償付)		Outstanding claim(s) 未支付索償		Total of the year 全年總計	
	No. of case 賠案數目	Amount (HK\$) 金額 (港幣)	No. of case 賠案數目	Amount (HK\$) 金額 (港幣)	No. of case 賠案數目	Amount (HK\$) 金額 (港幣)

3. Details of any claim with amount over HK\$50,000. 任何索償金額超過港幣50,000元的個案詳情。

Year of accident 意外發生年份	Brief details of each accident (including cause of loss, degree of injury, current status, etc.) 概述每宗意外的經過 (包括受傷原因、受傷程度、現況等等)	Claim amount (HK\$) 索償金額 (港幣)		
		Paid 已支付	Outstanding 未支付	Variation date 修訂日期

The SME Protection Bundle 中小企精選保障組合

I would like to purchase the following product 本人欲投保以下產品：

- Annual Travel Surance 4.0
 全年旅遊保險4.0

Declaration 聲明

I/We, the undersigned, desire to effect the insurance specified herein and declared that I/We:

- agree that MSIG Insurance (Hong Kong) Limited reserves its right to reject my application.
- warrant that the information given and answers to questions herein are true and correct to the best of my/our knowledge.
- have not withheld facts likely to influence assessment of this application.
- agree that this application, declaration and other information provided shall form the basis of the contract and agree to accept the terms, limitations, exclusions, conditions, clauses and warranties contained in the policy/policies and/or as modified or extended by any endorsements thereon.

本人（等）（下列簽署人）特此聲明：

- 同意三井住友海上火災保險（香港）有限公司保留其不受理本人投保的權利。
- 保證所填報資料及對所載問題的回答，據本人確信，均為正確無訛。
- 並未隱瞞可能影響本投保書評估的事實。
- 同意本投保書、聲明及所提供的其他資料作為合約基礎，並同意接受本保單所載及/或其任何修訂。
- 修訂或擴充的條款、限制、不承保事項、條件、條文及保證。

Declarations applicable to Employees' Compensation Section

適用於僱員補償申請的聲明

I/We, the undersigned, desire to effect the insurance as abovestated in the terms of the Policy to be issued by MSIG Insurance (Hong Kong) Limited ("the Company"). I/We agree to keep a proper salaries and wages actually paid and to pay premium on any salaries and wages paid in excess of the amount estimated above, I/We or mis-stated any material fact, that I/We have fairly estimated my/our total salaries, wages and expenditure, and I/We agree that this declaration shall be the basis of the contract made between me/us and the Company.

本人（等）（下列簽署人）同意向三井住友海上火災保險（香港）有限公司（“貴公司”）根據上述之保險條款投保，本人（等）同意妥善保留有關的薪金及工資記錄並於每個保險期屆滿時遵照貴公司所要求之報表格式並申報實際支付之工資並繳付超過上面所估計之薪金及工資數額之保險費用。本人（等）特此聲明本人（等）已閱讀及審查上列之所有陳述及報表詳情均屬實正確，本人（等）並沒有隱藏、虛報、歪曲任何重要事實，本人（等）亦公平地估計本人（等）之總薪金、工資及支出，並同意以本項聲明作為本人（等）與貴公司訂立之合約基礎。

Disclosure: Any facts known to you which are likely to affect acceptance or assessment of the risks proposed for insurance must be disclosed. Should you have any doubt about what you should disclose, please do not hesitate to tell us or your broker/insurance adviser. We recommend you keeping a record (including copies of letters) for your future reference, of any additional information given. Making sure we are informed is for your own protection, as failure to disclose may mean that your policy will not provide you with the cover you require, or perhaps may invalidate the policy altogether.

資料提供：投保人必須提供可能影響本公司接受或評估與本保險計劃的風險有關之所有事實。閣下倘對應提供甚麼資料存疑，請諮詢本公司或閣下的保險經紀/保險顧問。本公司建議閣下記存所有提供予本公司的額外資料之記錄（包括函件副本），以作參考。為保障閣下，請確保向本公司提供所有有關資料，否則本公司將無法為閣下提供所需保障，或甚至可能導致保單失效。

Important note: Please refer to the Office Insurance Policy (which will be issued to you upon acceptance of your proposal) for the applicable terms, conditions and exclusions.

注意事項：有關條款細則及不承保範圍，請參閱「辦公室綜合保險」保單（於接納您的投保書後奉上）。

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

MSIG Insurance (Hong Kong) Limited ("MSIG", "we" or "us") would ask that you take the time to read this privacy policy carefully. In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.

PRIVACY POLICY

MSIG takes your privacy very seriously. To ensure your personal information is secure, we communicate and enforce our privacy and security guidelines according to the relevant laws and regulations. MSIG takes precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorised access, disclosure, alteration, and destruction. Furthermore, we will not sell your personal information to anyone for any purposes. MSIG imposes very strict sanction control and only authorised staff on a need-to-know basis are given access to or will handle your personal data, and we provide regular training to our staff to keep them abreast of any new developments in privacy laws and regulations.

We will only retain your personal data in our business records for as long as it is necessary for business and tax purposes as permitted by the laws. We will require our agent, contractor or third party who provides administrative or other services on our behalf to protect personal data they may receive in a manner consistent with this policy. We do not allow them to use such information for any other purposes. If you have any questions or inquiries regarding our privacy policy, please feel free to contact us.

We may amend this Privacy Policy at any time and for any reason. The updated version will be available by following the 'Privacy Policy' link on our website homepage at msig.com.hk. You should check the Privacy Policy regularly for changes.

Personal information collection statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products ("the Product") that we provide to you and in order for us to deliver and improve the customer service. This includes but not limited to the personal data contained in the proposal form or in any documents in relation to the Product or any claim made under the Product.

Your personal data may be used for **obligatory purpose** or **voluntary purpose**. If personal data are to be used for an obligatory purpose, you MUST provide your personal data to MSIG if you want MSIG to provide the Product. Failure to supply such data for obligatory purpose may result in MSIG being unable to provide the Product.

The **obligatory purposes** for which your personal data may be used are as follows:-

- processing and evaluating your insurance application and any future insurance application you may make;
- our daily operation and administration of the services and facilities in relation to the Product provided to you;
- variation, cancellation or renewal of the Product;
- invoicing and collecting premiums and outstanding amounts from you;
- assessing and processing claims in relation to the Product and any subsequent legal proceedings;
- exercising any right of subrogation by us;
- contacting you for any of the above purposes;
- other ancillary purposes which are directly related to the above purposes; complying with applicable laws, regulations or any industry codes or guidelines; and
- detecting and preventing fraud (whether or not relating to the policy issued in respect of this application).

The **voluntary purposes** for which your personal data may be used are any sales, marketing, promotion of other general insurance services and products provided by MSIG. The personal data we intend to use for voluntary purposes are your name, your address, your phone number and email address.

If you do not wish MSIG to use your personal data for the voluntary purposes listed above, you should tick the box on the right and send us a copy of this Notice at the address listed below together with the required information which are necessary for us to process your opt-out request. You may also notify us by filling in the General enquiry form - Opt-out from direct marketing activities on our website at msig.com.hk. In your notification, you must supply the same required information as listed below.



To enable us to process your opt-out request, please provide us below information and send to:
The Data Protection Officer at 9/F 1111 King's Road, Taikoo Shing, Hong Kong.

Full name:

Contact number:

HKID number: *(for identification purpose)*

Policy/Certificate/Acknowledgement number
(if you have one):

NOTE: This instruction will override all previous instructions relating to direct marketing that have been given to MSIG.

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance broker;
- our legal and professional advisors;
- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- the Insurance Complaints Bureau and similar industry bodies; and
- government agencies and authorities as required or permitted by law;
- fraud prevention organizations;
- other insurance companies (whether directly or through fraud prevention organization or other persons named in this paragraph);
- the police; and
- databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F 1111 King's Road, Taikoo Shing, Hong Kong.

If you have any enquiries or require assistance with this Personal Information Collection Statement, please call us at +852 3122 6922.

Proposer's signature

Date _____ (DD/MM/YYYY)

附錄：致各客戶有關個人資料（私隱）條例（“條例”）通知書

三井住友海上火災保險（香港）有限公司（下稱「三井住友保險」、「我們」或「本公司」）請您仔細閱讀下列條款與條件。如此聲明的英文版本與中文版本內容有歧異，將以英文版本為準。

私隱政策

三井住友保險極為重視您的私隱。為了保障您的個人資料，我們有關法例及規例為準則，向公司內部傳達並執行我們定立之私隱及保障指引。三井住友保險採取預防措施以保障您的個人資料免遭受遺失、盜竊、誤用，以及在未經許可之情況下被取用、洩露、更改及破壞。此外，我們均不會出售您的個人資料給任何人。三井住友保險嚴格執行認可管制，只容許獲授權之職員在必需要的情况下，取用或處理您的個人資料。我們會向職員定期提供培訓，確保他們知悉任何有關私隱法律及規例的新發展。

我們只會在法律容許並必需用於業務及稅務用途之情況下，保留您的個人資料作為我們的業務記錄。我們會向以本公司之名義提供行政或其他服務之代理、承辦商或第三者，要求他們遵循本政策保護有可能收到的個人資料。本公司不會容許他們使用有關資料於任何其他目的。如您對我們的私隱政策有任何疑問，歡迎聯絡我們查詢。

我們可能不時修改此範本。修改後的範本可於本公司網頁 msig.com.hk 下載。您應定期查閱此範本所修改的內容。

個人資料收集聲明

個人資料是可以用作獨立識別或聯絡個別人士之數據。貴為我們的客戶，您須向我們不時供給與我們提供之一般保險服務及保單產品（下稱「保單」）相關的個人資料，讓我們可向您提供客戶服務及改善服務質素。當中包括但不限於您在申請表填寫或任何與保單有關之文件上或任何透過保單索償上所載之個人資料。

您的個人資料可被用於強制性或自願性用途。如個人資料是用於強制性用途，而您希望三井住友保險提供有關保單，則您必須向三井住友保險提供有關個人資料，否則三井住友保險將不能向您提供有關保單。

您的個人資料可被用於以下**強制性**之用途：

- 處理及審批您的保險申請或您將來提交的保險申請；
- 向您提供與保單及核保相關之日常運作及行政用途；
- 保單之更改、取消或續保用途；
- 發出繳交保費通知及向您收取保費及欠款；
- 評估及處理透過保單索償及任何繼後法律訴訟之用途；
- 由本公司行使代位權利之用途；就以上用途聯絡您；
- 其他與上述用途有直接關係的附帶用途；
- 遵循適用法律，條例及業內守則及指引；及
- 偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的是。

而**自願性用途**則指任何三井住友保險提供的其他一般保險服務及保單產品之銷售、市場營銷及推廣。用作自願性用途之個人資料則為您的姓名、地址、電話號碼及電郵地址。

如您不欲三井住友保險將您的個人資料用作上述自願性用途，您應於右列方格加上剔號並將此通告之副本連同您要求拒絕服務所必須提供的資料（詳情如下）郵寄至下列地址。您亦可填妥本公司網頁 msig.com.hk 的一般查詢表格 — 拒絕直銷活動。



為讓我們能夠處理您以上提出的拒絕服務之請求，請提供以下資料並寄至三井住友海上火災保險（香港）有限公司的資料保護主任：香港太古城英皇道1111號9樓。

姓名：

聯絡電話：

香港身份證號碼：
(作識別之用)

保單號碼/證書編號/確認編號（如適用）：

附註：此拒絕服務要求將會取代您先前給予三井住友保險一切關於直接促銷的指示。

就任何上述的用途，我們所收集的個人資料可能會被轉移至：

- 向我們提供行政、通訊、電腦、付款、保安及其他服務的第三方代理、承包商及顧問（包括：醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商）；
- 處理索賠個案的理賠師、理賠調查員及醫療顧問；
- 再保公司及再保經紀；
- 您的保險經紀；
- 我們的法律及專業業務顧問；
- 我們的關連公司（以《公司條例》內的定義為準）；
- 香港保險業聯會（或同類的保險公司聯會）及其會員；
- 保險投訴局及同類的保險業機構；
- 法例要求或許可的政府機關；
- 防欺詐組織；
- 其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；
- 警察；及
- 保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）。

為了確保您的個人資料之準確性，您同意授權本公司查閱並核實任何由保險業界內保險公司聯會所收集有關您的個人資料。

根據有關法例及規例，您有權查閱及更正本公司所持的任何載有您的個人資料之記錄。如您欲行使以上權利，可以書面形式投寄至香港太古城英皇道1111號9樓三井住友海上火災保險（香港）有限公司，通知本公司的資料保護主任。

如您對此個人資料收集聲明有任何疑問或須協助，請致電 +852 3122 6922 與我們聯絡。

投保人簽署

日期 _____ (日/月/年)