



安盛



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Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com
Thank you for considering Sun Flower to be one of your selected intermediaries.
We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

AXA China Region Insurance Company (Bermuda) Limited

AXA General Insurance Hong Kong Limited

5/F, AXA Southside, 38 Wong Chuk Hang Road,

Wong Chuk Hang, Hong Kong

安盛保險（百慕達）有限公司

安盛保險有限公司

香港黃竹坑黃竹坑道

38 號安盛匯 5 樓

(852) 2523 3061



travel.claims@axa.com.hk

www.axa.com.hk

TRAVEL INSURANCE CLAIM FORM

旅遊保險索償表

Claim procedure: please (1) Complete this form, (2) Prepare the relevant documents listed on page 4, and (3) Email them to travel.claims@axa.com.hk

索償步驟：(1)填寫索償表，(2)提供證明文件（請參閱第4頁），(3)電郵至 travel.claims@axa.com.hk

1. POLICYHOLDER INFORMATION 保單持有人資料			
Full Name 姓名			Policy No. 保單號碼
2. INSURED PERSON/CLAIMANT INFORMATION 受保人/索償人資料			
Full Name 姓名			Email 電郵
Correspondence Address 通訊地址			Mobile No. 手機號碼
3. TRAVEL AND LOSS DETAILS 旅遊及損失資料			
Travel Period (dd/mm/yyyy) 旅行日期 (日/月/年)	From 由： To 至：		
Date and Time of Loss/Accident 事發日期及時間	Location 事發地點		
Type of Loss/Accident 索償類別	<input type="checkbox"/> Medical Expense 醫療費用 <input type="checkbox"/> Personal Accident 人身意外 <input type="checkbox"/> Baggage and Personal Effects/Personal Money and Travel Documents 行李及個人財物/遺失現金及旅遊證件 <input type="checkbox"/> Personal Liability/Rental Vehicle Excess 個人責任/租車自負額 <input type="checkbox"/> Baggage Delay 行李延誤 <input type="checkbox"/> Travel Delay, Trip Re-routing, Missed Journey and Overbooking 旅程延誤、更改行程、行程誤點及超額訂票 <input type="checkbox"/> Loss of Deposit or Cancellation and Curtailment 損失訂金或取消/提早結束旅程 <input type="checkbox"/> Others 其他()		
Description of Loss/Accident/ Nature of Illness <i>*If space is insufficient, please give details in a separate paper.</i> 事故細節 <i>* 如有需要，請另外附上詳細說明。</i>			Total amount claimed (HKD) 總索償金額 (港元)
Have you lodged any report with Police/Airline/Hotel? If yes, please provide 有否向警方/航空公司/酒店報案？ 如有，請提供	Name of the Police Station/Airline/Hotel 報案警署/航空公司/酒店：		
	Date & Time 日期及時間：		
	Reference Number 檔案編號：		
Do you have any other insurance covering this loss? If yes, please provide 有否向其他保險公司索償？ 如有，請提供	Insurance Company 保險公司名稱：		
	Policy Number 保單號碼：		

C-CF-ST5-1020

4. CLAIM PAYMENT METHOD 收取索償款項提示

- If the claim payment method "Autopay to bank account" is chosen,
 - please provide Insured/Insured Person/Eligible Person/Claimant's bank account proof showing account holder name and account number (e.g. copy of bank book, ATM card or bank statement etc).
 - For Insured/Insured Person/Eligible Person/Claimant who is an individual, only personal banking saving/current accounts will be accepted by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability)/AXA General Insurance Hong Kong Limited ("AXA").
 - For Insured/Insured Person/Eligible Person/Claimant who is a corporate entity, only commercial banking saving/current accounts will be accepted by AXA.
 - AXA will only pay/transfer Hong Kong Dollars to the designated bank account.
 - If the bank transfer payment is rejected, declined or unsuccessful, a cheque will be issued to Insured/Insured Person/Eligible Person/Claimant and posted to address stated on the claim form instead without further notice.
- If the claim payments are settled in currencies other than the policy currency(ies), the payment amounts would be subject to change according to the prevailing exchange rate determined by AXA from time to time. The fluctuation in exchange rates may have impact on the payment amounts. You are subject to exchange rate risks. Exchange rate fluctuates from time to time. You may suffer a loss of your benefit values as a result of the exchange rate fluctuations.
- AXA reserves the right to determine the claim payment method at its absolute discretion.

- 凡選擇以「自動轉賬至銀行戶口」方式收取索償款項，
 - 請同時提交印有投保人／受保人／合資格人士／索償人士全名及銀行戶口號碼之戶口證明 (如銀行存摺或自動櫃員機卡或銀行月結單副本等)。
 - 投保人／受保人／合資格人士／索償人士是個人客戶，安盛保險 (百慕達) 有限公司 (於百慕達註冊成立的有限公司)／安盛保險有限公司 (「AXA 安盛」) 只接受個人銀行儲蓄／支票戶口。
 - 投保人／受保人／合資格人士／索償人士是公司客戶，AXA 安盛只接受公司銀行儲蓄／支票戶口。
 - AXA 安盛將支付／轉賬港元到指定的銀行賬戶。
 - 如銀行轉賬被拒絕或不成功，款項將以支票形式寄予投保人／受保人／合資格人士／索償人士於索償書上所提供的地址，而恕不另行通知。
- 如索償款項的貨幣不是保單貨幣，該款項可能會受 AXA 安盛不時釐定的匯率而改變。匯率之波動會對索償款項構成影響。您須承受匯率風險。匯率會不時波動，您可能因匯率之波動而損失部分的利益價值。
- AXA 安盛保留權利自行決定其索償款項的付款方式。

I/WE hereby request and authorize AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability)/AXA General Insurance Hong Kong Limited to pay benefit due in respect of this claim by (Please "✓" the appropriate box to indicate your choice):

我／我們在此要求並授權安盛保險 (百慕達) 有限公司 (於百慕達註冊成立的有限公司)／安盛保險有限公司用以下方式支付索償款項 (請以"✓"作出選擇)：

- ☐ Cheque (to be drawn in Hong Kong Dollar) 支票 (以港元結算支付款項)
- ☐ Cheque (To be drawn in Policy Currency which is non-Hong Kong Dollar) 支票 (以非港元保單貨幣結算支付款項)
- ☐ Autopay* to bank account (By HKD) 自動轉賬*至銀行口 (以港元結算)

* Please fill in Part below 請填妥以下部分

Bank Account Information 銀行戶口資料

Name of Bank 銀行名稱																				
Full Name in English of Account Holder(s) 銀行戶口持有人的名稱																				
Bank Account No. 銀行戶口號碼				-																
	Bank Code 銀行編號			Branch Code 分行編號			Account No. 戶口號碼													

5. PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability)/AXA General Insurance Hong Kong Limited (referred to hereinafter as the "Company") recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

Purpose: From time to time it is necessary for the Company to collect your personal data (including credit information and claims history) which may be used, stored, processed, transferred, disclosed or shared by us for purposes ("Purposes"), including:

- offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group ("our affiliates") or our business partners, and administering, maintaining, managing and operating such products/services;
- processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
- providing subsequent services to you, including but not limited to administering the policies issued;
- any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
- detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
- evaluating your financial needs;
- designing products/services for customers;
- conducting market research for statistical or other purposes;
- matching any data held which relates to you from time to time for any of the purposes listed herein;
- making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
- conducting identity and/or credit checks and/or debt collection;
- complying with the laws of any applicable jurisdiction;
- carrying out other services in connection with the operation of the Company's business; and
- other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

- any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
- any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the

Company and/or our affiliates; 3. any agent, contractor or third party who provides administrative, technology or other services to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same; 4. credit reference agencies or, in the event of default, debt collection agencies; 5. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business; 6. any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and 7. the following persons who may collect and use the data only as reasonably necessary to carry out any of the purposes described in paragraphs nos. 2, 3, 4 and 5 of the Purposes specified above: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation 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 data provided against existing data.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

Access and correction of personal data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer
AXA General Insurance Hong Kong Limited
5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

安盛保險有限公司／安盛保險（百慕達）有限公司（下稱“本公司”）明白其就《個人資料（私隱）條例》（香港法例第 486 章）（“條例”）收集、持有、處理、使用和／或轉移個人資料所負有的責任。本公司僅將為合法和相關的目的收集個人資料，並將採取一切切實可行的步驟，確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟，確保個人資料的安全性，及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

敬請注意，如果閣下不向本公司提供閣下的個人資料，我們可能無法提供閣下所需的資料、產品或服務，或無法處理閣下的要求。

目的：本公司不時有必要收集閣下的個人資料(包括信用資料和以往申索紀錄)，並可能因下列各項目的（“有關目的”）而供本公司使用、存儲、處理、轉移、披露或共享該等個人資料：

1. 向閣下推介、提供和營銷本公司、安盛集團的其他公司（“安盛關聯方”）或本公司的商業合作夥伴之產品／服務，以及提供、維持、管理和操作該等產品／服務；2. 處理和評估閣下就本公司及安盛關聯方所提供之產品／服務提出的任何申請或要求；3. 向閣下提供後續服務，包括但不限於執行／管理已發出的保單；4. 與就本公司和／或安盛關聯方提供的任何產品／服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的，包括索賠調查；5. 偵測和防止欺詐行為（無論是否與就由本公司及／或安盛關聯方提供的產品／服務有關）；6. 評估閣下的財務需求；7. 為客戶設計產品／服務；8. 為統計或其他目的進行市場研究；9. 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料；10. 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查；11. 進行身份和／或信用核查和／或債務追收；12. 遵守任何適用的司法管轄區的法律；13. 開展與本公司業務經營有關的其他服務；及 14. 與上述任何目的直接有關的其他目的。

個人資料的轉移：個人資料將予以保密，但在遵守任何適用法律條文的前提下，可提供給：

1. 位於香港或香港以外其他地方的任何安盛關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會、基金管理公司或金融機構，以及就此方面而言，閣下同意將閣下的資料轉移至香港境外；2. 與就本公司和／或安盛關聯方提供的任何產品／服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何人士(包括私家偵探)；3. 在香港或香港以外其他地方本公司和／或安盛關聯方提供行政、技術或其他服務並對個人資料負有保密義務的任何代理、承包商或第三方；4. 信貸資料機構或（在出現拖欠還款的情況下）追討欠款公司；5. 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者；6. 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關；及 7. 在有合理需要履行任何上述有關目的段落 2, 3, 4 及 5 之情況下，以下人士：保險理算人、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業申訴和承保資料的組織、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定的其他人士）、警察、和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）。

閣下的個人資料將僅為上文規定的一個或多個有關目的而被轉移。

個人資料的查閱和更正：根據條例，閣下有權查明本公司是否持有閣下的個人資料，獲取該資料的副本，以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

查閱和更正的要求，或有關獲取政策、常規及本公司所持的資料種類的資料，均應以書面形式發送至：

香港黃竹坑黃竹坑道 38 號安盛匯 5 樓
安盛保險有限公司
個人資料保護主任

本公司可能會向閣下收取合理的費用，以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

6. DECLARATION AND AUTHORISATION 聲明及授權

1. I/WE HEREBY DECLARE AND AGREE that (1) all statements and answers to all questions whether or not written by my/our own hand are to the best of my/our knowledge and belief complete and true; (2) AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability)/AXA General Insurance Hong Kong Limited (the “Company”) is not bound by and is not required to rely on any statement which I/We may have made to any person if not written or printed here.
2. I/WE, HEREBY AUTHORIZE (1) any employer, medical practitioner, paramedical examiners, hospital, clinic, insurance company, bank, financial institution, police, government institution, or other organization, institution or person, that has any records or knowledge of me/us to disclose such information to the Company; (2) the Company or any of its appointed medical examiners, paramedical examiners or laboratories to perform the necessary medical assessments and tests to evaluate in relation to this claim. This authorization shall bind the successors of and remains valid notwithstanding death or incapacity. A photocopy of this authorization shall be as valid as the original.
3. I/WE ACKNOWLEDGE AND CONFIRM that I/we have read and understood the Personal Information Collection Statement (“PICS”). I/We confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected or held by the Company (whether contained in this application or otherwise). Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by the Company in accordance with the PICS.

1. 本人／我們謹此聲明及同意(1)上述一切陳述及問題的所有答案，不論是否本人／我們親手所寫，就本人／我們所知所信，均為事實全部並確實無訛；(2) 本人／我們對任何人所作出的任何聲明，如沒有在此申請書上填寫或印出，安盛保險（百慕達）有限公司（於百慕達註冊成立的有限公司）／安盛保險有限公司（「貴公司」）不須受其約束。
2. 本人／我們茲授權(1)任何僱主、註冊西醫、醫療人員、醫院、診所、保險公司、銀行、財務機構、警察、政府機構、或其他組織、機構或人士、凡知道或持有任何本人／我們之紀錄者，均可將該等資料提供給貴公司；(2) 貴公司或任何其指定之醫生或化驗所，可就此賠償申請替本人／我們進行所需之醫療評估及測試，作為審核本人／我們之索償。此授權對本人／我們之繼承人具有約束力；即使本人／我們身故或無行為能力時，此授權仍具效力。本授權書的影印本與正本均有同等效力。
3. 本人／我們確認本人／我們已閱讀並明白收集個人資料的聲明《該聲明》。本人／我們確認本人／我們已被通知本人／我們須詳細閱讀《該聲明》，而本人／我們已詳細閱讀《該聲明》對貴公司所收集或持有之本人／我們的個人資料的影響(不論是否此表格所載或從其他途徑所取得)。根據以上所述，本人／我們特此確認並同意貴公司根據《該聲明》使用及轉移本人／我們的個人資料。

Signature of Insured Person/Claimant Or Signature of Policyholder (if claimant is under 18 years old) 被保人/索償人/保單持有人簽署 (如索償人未滿18歲)	Date (DD/MM/YYYY) 日期 (日/月/年)

7. DOCUMENT CHECKLIST 所需文件指引

Below is a list of documents required to proceed with your claim. In certain circumstances, more information may be required to substantiate the claim. 請提供下列文件。本公司有可能就個別情況要求進一步文件證明，以處理索償申請。

Type of Claim 索償類別	Documents Required (Please ✓ against the documents you have submitted)
Basic for all types 所有索償類別的文件	<input type="checkbox"/> Boarding passes, air tickets etc. that confirm the departure and return dates 登機證，機票等證明出發及回程日期
(Plus) As applicable below(額外所需文件) 如適用：	
Medical Expenses 醫療費用	<input type="checkbox"/> Medical Certificate/Medical Report 醫療證明/醫療報告 <input type="checkbox"/> Hospital and Medical Bills/Receipts that show the period of hospitalization 住院及醫療單據
Personal Accident 人身意外	<input type="checkbox"/> Medical Certificate/Medical Report 醫療證明/醫療報告 <input type="checkbox"/> Death Certificate (for death claim) 死亡證(如適用)
Baggage and Personal Effects/Personal Money and Travel documents 行李及個人財物/遺失現金及旅遊證件	<input type="checkbox"/> Loss or Damage Report from relevant authorities e.g. police, airline or hotel 有關機構(例如：警局，航空公司或酒店)發出的遺失或損毀報告 <input type="checkbox"/> Photos showing the extent of damaged 受損毀物品的相片 <input type="checkbox"/> All Receipts/Warranties 所有單據/保用證 <input type="checkbox"/> All Exchange Slip/Withdrawal Records 兌換收據/提款紀錄 <input type="checkbox"/> The replacement receipts for the lost Travel Documents 補領旅遊證件的收據
Personal Liability 個人責任	<input type="checkbox"/> Any Correspondence, Summons, Writ in relation to the incident UNANSWERED 所有法庭傳票、告票或有關文件(請直接交由本公司跟進，不要回覆有關文件) <input type="checkbox"/> Incident report from the relevant authority (e.g. Police report) 警方/有關機構之事故報告
Rental Vehicle Excess 租車自負額	<input type="checkbox"/> A copy of the Insured Person's International Driving License 受保人的國際駕駛執照副本 <input type="checkbox"/> Incident Report from the Relevant Authority (e.g. Police report) 警方/有關機構之事故報告 <input type="checkbox"/> Payment Receipt for the Rental Vehicle 租車協議 <input type="checkbox"/> Payment Receipt for the Loss/Damage Charges/Rental Vehicle's Policy Excess 遺失/損壞賠款/租車自負額收據 <input type="checkbox"/> A copy of the Comprehensive Motor Insurance Policy covering the damaged rental vehicle 租車的汽車保單副本
Baggage Delay 行李延誤	<input type="checkbox"/> Confirmation from the Airline/Carrier certifying the number of hour of delay & the reason of delay 航空公司/客運機構延遲時間及原因證明 <input type="checkbox"/> Receipts for purchase of essential items 購買必需品的收據
Travel Delay, Trip re-routing, missed journey and overbooking 旅程延誤、更改行程、行程誤點及超額訂票	<input type="checkbox"/> Confirmation from the Airline/Carrier certifying the number of hour of delay & the reason of delay 航空公司/客運機構延遲時間及原因證明
Loss of Deposit or Cancellation and Curtailment 損失訂金或取消、提早結束旅程	<input type="checkbox"/> Receipt for the prepaid of transport cost and accommodation 預繳交通及住宿費用的收據 <input type="checkbox"/> Confirmation from the Hotel/Travel agent/Airline/Carrier certifying the amount of refund on the unused expenses 酒店/旅行社/航空公司/客運機構發出的退款證明

8. TRACK YOUR CLAIM STATUS 了解您的索償進度

Once your claim is registered, you will be updated through Email. If you have any query on your claim, please reach us at 當我們收到您的索償申請，您將收到電子郵件了解索償進度。如果您對您的索償有任何疑問，請聯絡我們



(852) 2523 3061



www.axa.com.hk (Claims Section)



travel.claims@axa.com.hk

AXA is committed to making your Travel insurance claim process as easy and stress-free as possible. Thank you for insuring with us.
We are always glad to be of service.

安盛致力使您的旅遊保險索償過程輕鬆簡單。感謝您與我們投保。我們很高興為您服務的。

Personal information collection statement (pics)

Sun Flower Insurance Brokers Limited (referred to hereinafter as the "Company") recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

In order to provide you with our insurance brokerage services and other services set out in the "Purpose" section below, we may collect personal data directly from you or from other third parties. Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

Purpose: From time to time it is necessary for the Company to collect your personal data which may be used, stored, processed, transferred, disclosed or shared by us for purposes ("Purposes"), including:

1. providing insurance brokerage services to you, including assessing and evaluating your needs on insurance, wealth management, estate planning, business planning or other financial matters;
2. advising or acting for you on matters relating to insurance, wealth management, estate planning, business or financial planning, or arranging insurance contracts on your behalf;
3. offering, providing and marketing to you insurance products/services of local or offshore insurance companies or other insurance service providers (see "Use and provision of personal data in direct marketing" below);
4. preparing for you any applications for insurance products/services. This will entail providing your personal data to insurance carriers for the purpose of obtaining life cover;
5. providing subsequent services to you, including but not limited to conducting face-to-face meetings or phone discussions for the purposes of reviewing and administering any products/services you have purchased; any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services you have purchased, including investigation of claims;
6. any other reasonable purposes in connection with the provision of our brokerage services;
7. designing products/services for customers;
8. conducting market research for statistical or other purposes;
9. matching any data held which relates to you from time to time for any of the purposes listed herein;
10. making disclosures as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government, regulatory or tax authorities in Hong Kong or elsewhere;
11. conducting identity checks;
12. complying with the laws of any applicable jurisdiction;
13. carrying out other services in connection with the operation of the Company's business; and
14. other purposes directly relating to any of the above.

Transfer of Personal Data: Personal data will be kept confidential and subject to the provisions of any applicable law. Your personal data may be provided to the following recipients for the Purposes listed above:

1. any of our affiliates, any person associated with the Company, insurance or any reinsurance company, claims investigation company, industry association or federation, or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
2. any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
3. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business; and any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere.

For our policy on using your personal data for marketing purposes, please see the section below "Use and provision of personal data in direct marketing". Transfer of your personal data will only be made for one or more of the

Purposes specified above.

Use and provision of personal data in direct marketing: The Company and/or its affiliates intends to:

1. use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for the purpose of providing products and services and additional insurance advisory activities.
2. provide your personal data to insurance carriers and/or re-insurers for the purpose of obtaining life cover.
3. provide information regarding your insurance policy and/or application to a financial institution for the purpose of obtaining financing.
4. provide your personal data to insurance carriers and/or reinsurers for the purpose of obtaining additional life cover as well as health, wellness, annuity and other insurance products.
5. provide information regarding your insurance policy to the policy's owner which may be you or an affiliated entity as instructed by you.
6. use your data to provide "after-sales" services including face-to-face meetings and phone discussions for the purpose of advising, reviewing and administering your policy(ies).

You may in the future withdraw your consent to the use and provision of your personal data for providing the insurance advisory activities.

If you wish to withdraw your consent, please inform us in writing to the address in the section on "Access and correction of personal data". The Company shall, without charge to you, ensure that you are not included in future insurance advisory activities.

Access and Correction of Personal Data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer

Sun Flower Insurance Brokers Limited

1105-08, 11/F., Hing Yip Commercial Centre, 272-284 Des Voeux Road Central, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.