

Business Insurance

工商綜合保險計劃

Expertise that protects your business

以專業之道來守護您的業務



**PROTECTING
GOALS
POWERING
FUTURES**



Sun Flower Insurance Brokers Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong
Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

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

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

Your business is your greatest asset, and we understand the importance of protecting it. When faced with unexpected challenges, our Business Insurance offers the comprehensive coverage you need.

This solution not only alleviates the burden of unforeseen losses but also helps ease financial pressure. We are dedicated to assisting you in maintaining customer relationships while minimising operational disruptions and unexpected expenses, allowing you to focus on growth with peace of mind.

Plan highlights

-  Covers all Contents and Stock at your premises, including documents and computer systems' records, portable office equipment, employees' personal effects, fixed glass and mirrors
-  Covers Additional Expenditure such as the cost incurred for temporary premises and facilities due to business interruption
-  Protection against loss of or damage to the contents of your office or shop when temporarily removed from the premises
-  Covers Public Liability up to HK\$10,000,000 per incident
-  Provides coverage for Breakdown of Computers Equipment of up to HK\$100,000 **NEW**
-  Your employees' personal property is protected against any loss due to theft for up to HK\$50,000 per year
-  Provides coverage for contents, stock and public liability for participation in exhibition fairs or trade shows in Hong Kong, with a maximum duration of 14 days **NEW**
-  Provides additional Eco Support Coverage¹ of up to HK\$5,000 per eligible loss/damaged appliances² by replacing Energy Label Products³ with a minimum Grade 2 recognition under the Mandatory Energy Efficiency Labelling Scheme **NEW**
-  Provides Cyber Liability extension⁴ of up to HK\$100,000 **NEW**



¹ This benefit does not apply if the premises are located in a residential building.

² Eligible appliances means room air conditioners, refrigerators, washing machines, dehumidifiers, televisions, storage type electric water heaters, gas cookers and gas instantaneous water heaters.

³ Energy Label Product means any of the Listed Models of Prescribed Products as defined under the Energy Efficiency (Labelling of Products) Ordinance, Chapter 598 of the Laws of Hong Kong.

⁴ This benefit is applicable to policy with premium exceeding HK\$10,000.

Illustrative example



Mr. Chan operates several toys and dolls shops, along with back office, in Hong Kong. To protect his business from unforeseen risks, he takes out Business Insurance, including optional coverage of loss of gross profit under business interruption.

Scenario 1

After business hours, someone breaks into one of Mr. Chan's shops in Causeway Bay, damaging the security system and breaking 2 display LED TVs, 5 display cases, and the main door lock. The thieves also steal 30 limited edition dolls and 2 laptop computers, forcing Mr. Chan to close the shop for 5 days to make repairs and recover the business.

How does Business Insurance protect Mr. Chan?

-  **Equipment damage – HK\$94,000**
 - LED TV – HK\$14,000 (HK\$7,000 x 2 pcs)
 - Display case – HK\$50,000 (HK\$10,000 x 5 pcs)
 - Security system: HK\$30,000
-  **Stolen items – HK\$198,000**
 - Limited edition dolls – HK\$180,000 (HK\$6,000 x 30 pcs)
 - Laptop computers – HK\$18,000 (HK\$9,000 x 2 pcs)
-  **Replacement of door lock: HK\$5,000**
-  **Lost income (Business interruption) – HK\$100,000**
(HK\$20,000 x 5 days)
-  **Eco support coverage – HK\$1,400**
[(HK\$7,000 x 2 units) x 10%]
(LED TVs replaced with Grade 1 Energy Label Product)
-  **Subtotal – HK\$398,400**
-  **Excess – Laptop computers (portable equipment):**
HK\$18,000 x 10% = **HK\$1,800**

Total compensation: HK\$396,600

Scenario 2

One of the glass doors at Mr. Chan's shops in Tsim Sha Tsui suddenly breaks and injures a customer. The customer's left leg is broken, and she has to be admitted to the hospital.

How does Business Insurance protect Mr. Chan?

-  **Replacement of glass door – HK\$10,000**
-  **Public liability to third party – HK\$100,000**
-  **Excess – Contents: HK\$1,250**

Total compensation: HK\$108,750

Benefits at a glance

 Contents and Stock (Basic cover)	Maximum Benefits Payable Per Year (HK\$)		
1. Equipment or machinery (unless specifically mentioned) • Limit per item	Sum Insured 750,000		
2. Computer systems' records • Limit per item	150,000 10,000		
3. Deeds, documents, cards, tapes, files or transparencies • Limit per item	50,000 5,000		
4. Personal effects • Limit per person	50,000 5,000		
5. China, porcelain, works of art or curiosity • Limit per item	50,000 5,000		
6. Fixed glass or mirror • Limit per occurrence	20,000 10,000		New
7. Portable office equipment • Limit per item	20,000 5,000		New
8. Any stock • Limit per item	15,000		
9. All loss or damage	Sum Insured		

 Contents and Stock (Extra cover)	Maximum Benefits Payable Per Year (HK\$)		
1. Contents temporarily removed from premises:			
i) Surveying or photographic equipment	5,000		
ii) Documents in transit within Hong Kong • Limit per occurrence	10,000		
iii) Stock in transit within Hong Kong • Limit per occurrence	75,000		
iv) All other property	12,000 or 5% of Sum Insured on Contents, whichever is greater		New
2. Replacement of locks	10,000		New
3. Replacement of roller shutter door • Limit per occurrence	50,000 25,000		New
4. Damage to contents affected by decoration works at the premises (Contract value up to HK\$1,000,000)	Covered		New
5. Damage to premises in case of theft or attempted theft	Covered		
6. Damage to property in the open area by fire, lightning, explosion or vehicle impact	25,000 or 5% of Sum Insured, whichever is lower		New
7. Damaged frozen food/refrigerated stock • Limit per occurrence	10,000		New

Benefits at a glance

 Contents and Stock (Extra cover)	Maximum Benefits Payable Per Year (HK\$)	
8. Removal of debris	10% of Sum Insured on Contents	
9. Architects', surveyors', consultant engineers' fee	10,000	
10. Advertising signs, neon signs and signboard <ul style="list-style-type: none"> Limit per occurrence 	50,000 25,000	
11. Fire extinguishing expenses <ul style="list-style-type: none"> Limit per occurrence 	50,000	
12. Seasonal increase of Sum Insured of stock	Increased by 20%, up to 1,000,000 in January, February, November and December	
13. Eco support coverage¹ <ul style="list-style-type: none"> Limit per item 	10,000 5,000 or 10% of Sum Insured, whichever is lower	
14. Exhibition fairs or trade shows Cover loss of or damage to insured property for participation in exhibition fairs or trade show in Hong Kong, with a maximum duration of 14 days <ul style="list-style-type: none"> Limit per occurrence 	100,000 	
15. Breakdown of computer equipment <ul style="list-style-type: none"> Costs of repair or replacement Additional expenditure incurred for the use of substitute computer equipment 	100,000 50,000 	
16. Loss of rent	10,000 	

¹This benefit does not apply if the premises are located in a residential building.

 Business Interruption (Basic cover)	Maximum Benefits Payable Per Year (HK\$)	
1. Additional Expenditure such as the cost incurred for temporary premises and facilities if applicable	1,000,000	

 Business Interruption (Extra benefit)	Maximum Benefits Payable Per Year (HK\$)	
1. Professional accountants' charges	Sum Insured on Business Interruption	
2. Denial of access for more than 48 hours to your premises due to damage to property in the vicinity of the premises	Covered	
3. Interruption of or interference with business due to the failure of public utility supply for more than 48 hours	500,000 or 10% of Sum Insured, whichever is lower 	

Benefits at a glance

 Business Interruption (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Loss of gross profit <ul style="list-style-type: none"> Reduction in turnover Increase in cost of working 	Sum Insured

 Money (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
1. Loss of money	
i) In your premises during business hours, in transit or in a bank night safe <ul style="list-style-type: none"> Limit per occurrence 	100,000
ii) In your premises out of business hours and in a locked safe or strongroom <ul style="list-style-type: none"> Limit per occurrence 	100,000
iii) In your premises out of business hours but not secured in a locked safe <ul style="list-style-type: none"> Limit per occurrence 	10,000
iv) In your residence or that of your directors, partners or employees <ul style="list-style-type: none"> Limit per occurrence 	5,000
2. Crossed cheques and other non-negotiable items <ul style="list-style-type: none"> Limit per occurrence 	500,000

 Money (Extra benefit)	Maximum Benefits Payable Per Year (HK\$)
1. Damage to safes or cases directly associated with theft or attempted theft <ul style="list-style-type: none"> Limit per occurrence 	50,000
2. Cash cheque signed under violence or threat of violence	10,000
3. Loss of money arising from fraudulent or dishonest act of any of your director(s), partner(s), or employee(s) <ul style="list-style-type: none"> Limit per occurrence 	100,000
	50,000
4. Extra cover on Sundays and Public Holidays	Limit of loss of money increased by 25%
5. Personal assault as a result of attempt of theft during business hours	Covered
i) Accidental death or permanent disablement <ul style="list-style-type: none"> Limit per person 	100,000
ii) Temporary disablement from usual occupation <ul style="list-style-type: none"> Limit per week Maximum no. of weeks 	500 104
iii) Medical expenses	5,000
iv) Personal effects <ul style="list-style-type: none"> Limit per person per occurrence 	1,500

New

Benefits at a glance

 Employees' Compensation (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
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

 Public Liability (Basic cover)	Maximum Benefits Payable Per Year (HK\$)
Legal liability to third parties due to bodily injury and/or property damage arising from your business <ul style="list-style-type: none"> • Limit per occurrence 	10,000,000

 Public Liability (Extra benefit)	Maximum Benefits Payable Per Year (HK\$)
Cover the legal liability incurred by the insured and arising from:	
1. Interior decoration work performed by independent contractors at the premises <ul style="list-style-type: none"> • Contact value up to HK\$500,000 	Covered New
2. Provision and management of canteen, social, sports and welfare activities	Covered
3. Damage to rented premises	Covered
4. Overseas visits	Covered
5. Food and drink poisoning <ul style="list-style-type: none"> • Free supply 	5,000,000
6. Signboard	1,000,000 New
7. Exhibition fairs or trade shows being held within any premises in Hong Kong, with a maximum period of 14 days <ul style="list-style-type: none"> • Limit per occurrence and in aggregate 	1,000,000 New

 Personal Accident (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
1. Death, permanent disablement, or loss of a limb	25,000
2. Temporary total disablement from attending usual occupation <ul style="list-style-type: none"> • Limit per week • Maximum no. of weeks 	250 104
3. Temporary partial disablement from attending to a substantial and essential part of usual occupation <ul style="list-style-type: none"> • Limit per week • Maximum no. of weeks 	65 104
4. Medical expenses	2,000

Benefits at a glance

 Glass (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Additional covers on glass, for example in windows and display cases, against accidental breakage for its replacement cost	Sum Insured

 Cyber Liability Extension (Optional cover)	Maximum Benefits Payable Per Year (HK\$)
Cyber liability⁴ <ul style="list-style-type: none"> Limit per occurrence and in aggregate 	100,000 New

⁴ This benefit is applicable to policy with premium exceeding HK\$10,000.

Major excess

Excess for each and every claim (HK\$)	
Office Contents	
Each and every loss of damage (but not apply to fire, lightning or explosion, theft involves forcible entry/exit losses)	1,250
Computer breakdown	1,000 and any additional expenditure incurred during the first 48 consecutive hours
Portable equipment	1,000 or 10% of of loss, whichever is the greater
Water damage	3,000 or 10% of loss, whichever is the greater
Public Liability	
Damage to rented premises	500
Cyber Liability	5,000



Rest assured about our claims solution

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at [+852 2894 0660](tel:+85228940660) (Mon – Fri, 09:00 – 17:30, except public holidays).

Also, you can submit your claim through our **EASY Claims** online platform anytime, anywhere.

我們知道您的業務是您重要的資產，而保障其安全至關重要。面對突如其來的挑戰，我們的工商綜合保險為您提供全方位保障。

此計劃不僅能減輕意外損失的負擔，更能紓緩突發財務壓力。我們致力協助您與客戶維持良好關係，把營運中斷與額外開支降至最低，讓您能安心專注於業務發展，無後顧之憂。

計劃特點

 保障樓宇內所有設備及存貨，包括文件和電腦系統記錄、手提辦公室器材、僱員私人物品、固定玻璃及鏡子

 保障因業務干擾所引致的額外開支，包括支付臨時店舖及設施的費用

 保障辦公室或店舖內之財物在短暫搬遷期間的遺失及損毀

 公眾責任保障，每宗事故高達港幣10,000,000元



 電腦器材故障保障賠償額高達港幣100,000元 **全新**

 保障僱員之私人物品因公司遇劫而遭受之損失高達港幣50,000元

 提供於香港參與不超過14天的展覽會或貿易展覽的設備及存貨和公眾責任保障 **全新**

 每件合資格遺失/受損電器²置換為至少二級「能源效益標籤產品³」，可獲額外環保支持保障¹高達港幣5,000元 **全新**

 網絡責任保障⁴高達港幣100,000元 **全新**

¹ 此保障不適用於位於住宅樓宇之投保店舖。

² 合資格電器是指室內空調機、家用雪櫃、洗衣機、抽濕機、電視、儲水式電熱水爐、氣體煮食爐及即熱式氣體熱水爐。

³ 能源效益標籤產品是指於《能源效益（產品標籤）條例》（香港法例第598章）所訂明之「表列型號」。

⁴ 此保障適用於保費超過港幣10,000元的保單。

說明例子



陳先生於香港經營多間玩具及布偶專門店，並設有後勤辦公室。為全面保障其業務免受潛在風險影響，陳先生投保了工商綜合保險計劃，並附加了業務中斷導致利潤損失的自選保障。

例子一

在非營業時間，陳先生位於銅鑼灣的分店遭賊人強行闖入，導致保安系統受損及2部LED電視、5個展示櫥窗及大門門鎖損毀。賊人同時盜取30件限量版布偶及2部手提電腦。此事件導致陳先生的店舖需要暫停營業5天，以便進行維修及恢復營運。

工商綜合保險計劃如何為李先生提供保障？



受損設備—港幣**94,000元**

- LED電視—港幣14,000元（港幣7,000元 x 2部）
- 展示櫥窗—港幣50,000元（港幣10,000元 x 5個）
- 保安系統—港幣30,000元



被盜竊物品—港幣**198,000元**

- 限量版布偶—港幣180,000元（港幣6,000元 x 30件）
- 手提電腦—港幣18,000元（港幣9,000元 x 2部）



更換門鎖：港幣**5,000元**



收入損失（業務中斷）—港幣**100,000元**
（港幣20,000元 x 5日）



環保支持保障—港幣**1,400元**
[(港幣7,000元 x 2部) x 10%]
(LED電視置換為一級「能源效益標籤產品」)



總計—港幣**398,400元**



自負額—手提電腦（手提器材）—港幣**1,800元**
（港幣18,000元 x 10%）

總賠償額—港幣396,600元

例子二

陳先生位於尖沙咀的分店有一扇玻璃門突然破碎，導致一名顧客受傷。該顧客在事件中左腿骨折，需入院接受治療。

工商綜合保險計劃如何為陳先生提供保障？



更換玻璃門—港幣**10,000元**



第三者公眾責任—港幣**100,000元**



自負金額—設備：港幣**1,250元**

總賠償額—港幣108,750元

保障範圍一覽表

 樓宇內設備及存貨（基本保障）	每年最高賠償額（港幣/元）	
1. 器材或機器（除列明外） • 每件最高賠償額	投保額 750,000	
2. 電腦系統記錄 • 每件最高賠償額	150,000 10,000	
3. 契約、文件、咭、磁帶、文件夾或幻燈片 • 每件最高賠償額	50,000 5,000	
4. 個人財物 • 每人最高賠償額	50,000 5,000	
5. 陶瓷、瓷器或工藝品 • 每件最高賠償額	50,000 5,000	
6. 固定玻璃或鏡子 • 每宗事故最高賠償額	20,000 10,000	
7. 手提辦公室器材 • 每件最高賠償額	20,000 5,000	
8. 任何存貨 • 每件最高賠償額	15,000	
9. 所有損失或損毀	投保額	

 樓宇內設備及存貨（額外保障）	每年最高賠償額（港幣/元）	
1. 在短暫遷離期間：		
i) 測量或攝影器材	5,000	
ii) 於香港境內運送途中的商業文件 • 每宗事故最高賠償額	10,000	
iii) 於香港境內運送途中的貨物 • 每宗事故最高賠償額	75,000	
iv) 其他財物	12,000 或投保額之5%，以較高者為準	
2. 更換門鎖之費用	10,000	
3. 更換捲閘之費用 • 每宗事故最高賠償額	50,000 25,000	
4. 樓宇內設備在改裝或維修期間遭受損毀（工程費用不得超過港幣1,000,000元）	受保	
5. 樓宇因盜竊或意圖盜竊而遭損毀	受保	
6. 樓宇戶外地方因火災、閃電、爆炸、或車輛撞擊造成的財物損失	25,000 或投保額之5%， 以較高者為準	
7. 冷藏食品及冷藏存貨變壞 • 每宗事故最高賠償額	10,000	
8. 廢物處理費用	設備投保額之10%	
9. 建築師、測量師、顧問工程師費用	10,000	

保障範圍一覽表

 樓宇內設備及存貨（額外保障）	每年最高賠償額（港幣/元）	
10. 廣告標誌、霓虹招牌及招牌 • 每宗事故最高賠償額	50,000 25,000	全新
11. 滅火設備費用 • 每宗事故最高賠償額	50,000	全新
12. 季節性調高存貨的保額	於一月、二月、十一月和十二月提升20%， 最高為港幣1,000,000元	全新
13. 環保支持保障¹ • 每件最高賠償額	10,000 5,000或投保額之10%，以較低者為準	
14. 展覽會或貿易展覽 • 保障於香港舉辦不超過14天的展覽會或貿易展覽所 引致投保財物的損毀或遺失 • 每宗事故最高賠償額	100,000	全新
15. 電腦器材故障 • 維修及更換費用 • 使用其他電腦器材取代而引致之額外開支	100,000 50,000	全新
16. 租金損失	10,000	全新

¹此保障不適用於位於住宅樓宇之投保物店舖。

 業務干擾（基本保障）	每年最高賠償額（港幣/元）	
額外開支，包括支付臨時物業及設施等費用	1,000,000	

 業務干擾（額外保障）	每年最高賠償額（港幣/元）	
1. 專業會計師費用	業務干擾之投保額	
2. 因鄰近地區物業受損毀，以致未能進入辦公室 48小時以上	受保	
3. 公共設施故障令業務受阻48小時以上	500,000或投保額之10%，以較低者為準	全新

 業務干擾（自選保障）	每年最高賠償額（港幣/元）	
經營利潤損失保障，因以下原因導致損失經營利潤： • 收入減少 • 增加支出	投保額	

保障範圍一覽表

\$ 金錢 (基本保障)	每年最高賠償額 (港幣/元)
1. 金錢損失	
i) 在營業時間置於投保人樓宇內、運輸途中或置於銀行夜間保險庫內之金錢 • 每宗事故最高賠償額	100,000
ii) 在非營業時間置於投保人樓宇內的上鎖夾萬或保險庫之金錢 • 每宗事故最高賠償額	100,000
iii) 在非營業時間置於投保人樓宇內惟並無存放在上鎖夾萬或保險庫之金錢 • 每宗事故最高賠償額	10,000
iv) 置於投保人住宅或投保人之董事、合夥人或僱員住宅之金錢 • 每宗事故最高賠償額	5,000
2. 劃線支票及其他不可轉讓票據 • 每宗事故最高賠償額	500,000

\$ 金錢 (額外保障)	每年最高賠償額 (港幣/元)
1. 夾萬或存放金錢的行李夾因盜竊或意圖盜竊而遭破壞 • 每宗事故最高賠償額	50,000
2. 在暴力威迫下所簽的現金支票	10,000
3. 因董事、合夥人或僱員欺詐或不誠實行為而導致金錢損失 • 每宗事故最高賠償額	100,000 50,000
4. 星期日及公眾假期額外保障	金錢損失保障增加25%
5. 在辦公時間內因遭盜竊或意圖盜竊而導致身體損傷	受保
i) 身亡、永久傷殘或喪失一肢 • 每人最高賠償額	100,000
ii) 完全喪失執行正常職務之能力 • 每星期最高賠償額 • 最多賠償週數	500 104
iii) 醫療費用	5,000
v) 個人財物 • 每人每宗事故最高賠償額	1,500

全新

保障範圍一覽表

 僱員補償保障（自選保障）	每年最高賠償額（港幣/元）
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

 公眾責任保障（基本保障）	每年最高賠償額（港幣/元）
因業務原因而引致第三者身體損傷或財物損毀所須負上之法律責任 • 每宗事故最高賠償額	10,000,000

 公眾責任保障（額外保障）	每年最高賠償額（港幣/元）
保障下列情況所引起閣下之公眾責任：	
1. 由獨立承辦商於辦公室所進行的室內裝修 • 工程費用不超過港幣500,000元	受保 全新
2. 為僱員提供的飯堂、社交、體育及康樂活動	受保
3. 所租用的樓宇遭損毀	受保
4. 海外公幹	受保
5. 食物和飲料中毒 • 免費供應	5,000,000
6. 招牌	1,000,000 全新
7. 於香港任何處所內參與不超過14天的展覽會或貿易展覽 • 每宗事故及總賠償額	1,000,000 全新

 人身意外（自選保障）	每年最高賠償額（港幣/元）
1. 身亡、永久傷殘或喪失一肢	25,000
2. 暫時完全喪失執行正常職務之能力 • 每星期最高賠償額 • 最多賠償週數	250 104
3. 暫時喪失部份執行重要及基本正常職務之能力 • 每星期最高賠償額 • 最多賠償週數	65 104
4. 醫療費用	2,000

保障範圍一覽表

 玻璃（自選保障）	每年最高賠償額（港幣/元）
保障如窗戶及陳列櫥窗之玻璃因意外損毀之更換費用	投保額

 網絡責任保障（自選保障）	每年最高賠償額（港幣/元）
網絡責任⁴ • 每宗事故及總賠償額	100,000 

⁴ 此保障適用於保費超過港幣10,000元的保單。

主要自負金額

	每次索償自負金額（港幣/元）
辦公室內設備	
每一次損毀之損失（但不適用於火災、閃電或爆炸、涉及強行進入/逃走之竊盜損失）	1,250
電腦系統故障	1,000 及任何在事故發生後連續48小時內衍生的額外支出
手提辦公室器材	1,000或損失之10%，以較高者為準
水損事故	3,000或損失之10%，以較高者為準
公眾責任	
租用樓宇被破壞	500
網絡責任	5,000



貼心的保障及賠償服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由理賠專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。賠償服務熱線：+852 2894 0660（星期一至五，上午9時至下午5時30分，公眾假期除外）

您亦可隨時隨地，透過 **EASY網上索償系統** 申請索償。

MSIG Insurance (Hong Kong) Limited
9/F 1111 King's Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555 Fax +852 2890 5741

三井住友海上火災保險（香港）有限公司
香港太古城英皇道1111號9樓
電話 +852 2894 0555 傳真 +852 2890 5741

For more information,
please call us at +852 3122 6922
or contact your Insurance Representative at:
詳情請致電 +852 3122 6922
或聯絡您的保險代理 / 經紀：





Business Insurance Proposal Form

工商綜合保險計劃投保書

H711

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 投保人個人資料			
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：	
Gender: 性別： M 男 <input type="checkbox"/> F 女 <input type="checkbox"/>	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
Is your premises 閣下之樓宇是否	<input type="checkbox"/> A godown 貨倉	<input type="checkbox"/> A factory 工廠	<input type="checkbox"/> Other (please describe) 其他（請說明）
How long have you been established at these premises 閣下佔用該樓宇			years 年
If less than three years, please provide business history 如不足三年，請說明業務之歷史：			
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: Contents and Stock, Business Interruption and Loss of Money insurance.
包括：樓宇內設備及存貨、業務干擾及金錢損失保險。

Contents and stock 樓宇內設備及存貨

The sum insured should be the full new replacement cost of all your property.
投保金額應為您所有財物之全新更換價值。

- | | |
|---|----------------|
| 1. Machinery and plant 機器及機械 | HK\$港幣 _____ 元 |
| 2. Trade and office furniture, fixtures and fittings 營業及寫字樓傢具、裝置及裝備 | HK\$港幣 _____ 元 |
| 3. Stock and materials in trade 存貨及營業物料 | HK\$港幣 _____ 元 |

Please list below any machine, computer or item of equipment included in the sum insured above where the value exceeds HK\$750,000:

請列出投保金額內任何價值逾750,000港元之機器、電腦或器材：

Description 說明	Value (HK\$) 價值 (港幣/元)
a.	
b.	
c.	

Optional extensions 自選額外保障

Stock in transit 貨物運輸

Do you wish to extend your cover to more than HK\$75,000? If 'yes', please advise maximum value of any one consignment: Yes 是 No 否

您是否擬擴大保障至逾港幣75,000元？如「是」，請註明任何一次托運最高之貨物總值：

- 1st free cover 免費保障 HK\$港幣75,000 元
- Balance 額外保障 HK\$港幣 _____ 元
- Total value 總投保額 HK\$港幣 _____ 元

Loss of gross profit 毛利損失

Do you require cover for loss of Gross Profit? If 'yes', please state: Yes 是 No 否
您是否擬保障毛利損失？如「是」，請註明：

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 gross profit figure 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.

您如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 the following information 請提供以下資料

[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：						

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。

* 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。

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)

Public liability 公眾責任

Do you wish to arrange Public Liability Insurance? If 'yes', please state: Yes 是 No 否
您是否選擇安排公眾責任保險?如「是」,請註明

1. Estimated annual turnover 估計每年營業額: _____ HK\$港幣 _____ 元
2. Estimated total annual waggeroll 估計每年支薪總額: _____ HK\$港幣 _____ 元

Do you wish to extend cover to include Products Liability? Yes 是 No 否
您是否選擇附加「產品責任」保障?

If 'yes', you will be required to provide additional information. 如「是」,本公司將要求您提供額外資料。

Personal accident 人身意外

Do you wish to arrange Personal Accident Insurance? If 'yes', please complete the following: Yes 是 No 否
您是否選擇安排個人意外保險?如「是」,請填妥以下資料:

Persons to be insured 受保人	Duties 職責	Date of birth 出生日期	No. of units required 所需賠償單位數量

Is each person to be insured, to your best knowledge and belief, in good health and free from physical and mental defect? Yes 是 No 否

根據您所知及相信,是否每位受保人均健康良好,並無任何生理或心理缺陷?

If 'no', please give details 如「否」,請詳述:

Glass 玻璃

Do you wish to insure against accidental breakage of glass? If 'yes', please give details: Yes 是 No 否
您是否需要保障玻璃意外破損?如「是」,請註明:

1. Description of glass 玻璃類型: _____ 2. Replacement cost 更換價值: HK\$港幣 _____ 元

Cyber liability 網絡責任

[Note: This is only applicable to policy with premium exceeding HK\$10,000.] [註：只適用於保費超過港幣10,000元的保單。]

Do you wish to insure against cyber liability? If 'yes', please state:
您是否需要網絡責任保障？如「是」，請註明：

Yes 是 No 否

1. Are the current cybersecurity measures in place, such as firewalls, antivirus software, data encryption, employee security training, and incident response procedures, etc.?

Yes 是 No 否

目前是否已實施網絡安全防護措施，例如：防火牆、防毒軟件、數據加密、員工安全培訓、及事故應對流程等？

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 imposed 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或附加任何特別條款或條件？
If 'yes', please give details 如「是」，請提供詳情：

2. Even been convicted of, or is involved in 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3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，如有關僱員賠償請填寫以下項目2&3。）

2. Please provide the claim history for the past 3 years 請提供過去3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。]

Accident year 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 for 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。

Date of accident 意外發生日期	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

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（「MSIG」）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MSIG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。

Declaration of broker commission (if applicable):

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by MSIG Insurance (Hong Kong) Limited ("MSIG"), MSIG will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to MSIG that he or she is authorised to do so. The applicant further understands that the above agreement is necessary for MSIG to proceed with the application.

經紀佣金聲明（如適用）：

申請人明白、確知及同意，三井住友海上火災保險（香港）有限公司（「MSIG」）會就申請人購買及接受其簽發的保單，於保單有效期內（包括續保期）向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向MSIG確認他/她已獲該法人團體授權。申請人亦明白MSIG必須取得申請人以上的同意，才可以處理其保險申請。

Important note: Please refer to the Business 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「工商綜合保險」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 without your consent. 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 agents, contractors or third parties 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 customer, 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 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.

If you do not provide us with your personal data, we may not be able to provide the Product you need or process your request.

We may use your personal data for:-

- processing and evaluating your insurance application and any variation or renewal of the Product;
- administration of the services and facilities in relation to the Product provided to you;
- conducting identity and/or credit checks;
- invoicing, processing payment instructions and collecting premiums and outstanding amounts from you;
- assessing and processing claims in relation to the Product;
- conducting statistical or actuarial research and/or analysis by us;
- automated decision-making processes, including profiling, for risk assessment and claims management;
- other ancillary purposes which are directly related to the above purposes;
- conducting matching procedures (as defined under the Ordinance);
- complying with applicable laws, regulations or any industry codes or guidelines; and
- detecting, investigating and preventing fraud and/or other illegal activity (whether or not relating to the Product issued in respect of this application).

In connection with any of the above purposes, the personal data that we have collected might be disclosed or transferred to the following persons and/or entities (who may be located within or outside of Hong Kong, or may process or store your personal data outside of Hong Kong):

- third party agents, contractors, service providers and advisors (including but not limited to debt collection agencies, credit reference bureaus or call centers) who provide administrative, communications, computer, data processing and storage, payment, security, information technology, marketing 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);
- loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance intermediary;
- our legal and professional advisors;
- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar insurance industry association or federation);
- the Insurance Complaints Bureau and similar industry bodies; and
- government agencies and authorities as required or permitted by law;
- the police and fraud investigation or prevention organizations;
- databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; and
- in the event that we transfer all or a substantial part of our business to another company, the transferee of that business, who may then use your personal data to continue carrying out that business.

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

MSIG also intends to use your name, your address, your phone number and email address from time to time to provide marketing materials and conduct direct marketing (including but not limited to promotion, marketing and sales) of the Product.

If you do not wish MSIG to use your personal data for direct marketing as 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 "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.

Under the Ordinance, you have the right to: (a) be informed of the kind of personal data held by us; (b) be informed of the main purposes for which personal data held by us are or are to be used; (c) request access to your personal data held by us; (d) request correction of your personal data held by us; and (e) ascertain our policies and practices in relation to personal data. 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：關於《個人資料（私隱）條例》（「條例」）的客戶通知

三井住友海上火災保險（香港）有限公司（下稱「MSIG」、「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

MSIG極為重視您的私隱。為了保障您的個人資料，我們以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。MSIG採取切實可行的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，除非得到您的同意，我們均不會出售您的個人資料給任何人。MSIG嚴格執行認可管制，只容許獲授權之職員在必需要的情況下，取用或處理您的個人資料。此外，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「保單產品」）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。

如您未能向我們提供您的個人資料，我們可能無法提供您所需的產品或處理您的請求。

我們可能將您的個人資料用於以下用途：

- 處理和評估您的保險申請及任何保單產品的變更或續保；
- 管理與保單產品相關的服務和設施；
- 進行身份和/或信用審查；
- 發出賬單、處理付款指示及向您收取保費和未結清款項；
- 評估及處理與產品相關的索償；
- 進行統計或精算研究和/或分析；
- 風險評估和索償管理的自動化決策過程，包括分析；
- 與上述目的直接相關的其他輔助用途；
- 進行配對程序或相關活動（如有關係例中所定義）；
- 遵守適用的法律、法規或任何行業守則或指引；及
- 偵測、調查和防止欺詐及/或其他非法活動（無論是否與本申請下所發出的保單產品有關）。

在以上任何目的下，我們收集的個人資料可能會被披露或轉移至以下人士和/或實體（他們可能位於香港境內或境外，或可能在香港境外處理或儲存您的個人資料）：

- 向我們提供行政、通訊、電腦、數據處理和儲存、支付、保安、資訊科技、營銷或其他協助我們實現上述目的的服務的第三方代理、承包商、服務供應商及顧問（包括但不限於追討欠款機構、信用調查局或呼叫中心，以及醫療服務供應商、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；

- 再保險公司及再保險經紀；
- 您的保險中介人；
- 我們的法律及專業顧問；
- 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（或同類的保險行業協會或聯會）；
- 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；
- 警方及防止或調查欺詐的組織；
- 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）；及
- 在我們將全部或大部分業務轉讓給其他公司時，該業務的受讓人可繼續使用您的個人資料來執行該業務。

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。

MSIG亦擬不時使用您的姓名、地址、電話號碼及電郵地址提供產品的市場推廣及直接促銷（包括但不限於推廣、營銷及銷售）。

如您不欲MSIG將您的個人資料用作直接促銷用途，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直接促銷活動所必須提供的資料（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「查詢表格—拒絕直銷活動」通知我們。在您的通知中，您必須於提供以下列出的相同所需資料。



為讓我們能夠處理您以上提出的拒絕直接促銷活動之請求，請提供以下資料並寄至：香港太古城英皇道1111號9樓，資料保護主任收。

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：此拒絕直接促銷活動要求將會取代您先前給予MSIG一切關於直接促銷的指示。

根據條例，您有權：(a) 知悉我們所持有的個人資料種類；(b) 知悉我們所持有的個人資料的主要用途；(c) 查閱我們所持有的您的個人資料；(d) 更正我們所持有的您的個人資料；及 (e) 查詢我們有關個人資料的政策和實務。如您希望行使這些權利，請致函香港太古城英皇道1111號9樓，我們的資料保護主任收。

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)