



FAMILY PERSONAL ACCIDENT INSURANCE POLICY

NOTES TO POLICYHOLDER

Thank you for insuring with Allied World Assurance Company, Ltd (“Allied World”).

We will provide the insurance cover described in this policy during the period of insurance upon receiving your premium payment.

This policy provides comprehensive protection for you with the following documents forming the basis of and part of your policy :

- the proposal, declaration and any other information you have given us,
- the policy schedule and any amended schedule,
- the most recent renewal confirmation, and
- any endorsement amending any of the above.

We highly recommend that you read this policy thoroughly which sets out the benefits and limitations of the insurance you have bought. We also suggest that you should make your family members aware of this insurance cover in case they need to make or assist with a claim.

Should you have any query about this policy cover, please do not hesitate to contact your broker, agent or us for clarification.

Making a Claim

If you have any query when making a claim, please contact:

Claims Team

Tel +852 2968 3221 Fax +852 2917 6179

Customer Service Excellence

Should you have any feedback or advice to assist us in continuously improving our customer service, please contact:

Marketing & Communications Team

Tel +852 2968 3000 Fax +852 2968 5111

Email hkhotline@awac.com

This Policy is an evidence of contract between You and Us. The Proposal or any information supplied by You shall be incorporated in and be the basis of the contract.

In consideration of You paying to us the required Premium, We agree to pay the benefits stated in the Schedule for Bodily Injury which the Insured Person sustains during the Period of Insurance anywhere in the world.

PART I - DEFINITIONS

Bodily Injury

Bodily injury suffered resulting solely and directly from accidental, external, violent and visible means and which are independently of any other cause and not by sickness, disease or any naturally occurring condition or degenerative process

Confinement

Confinement refers to an admission to Hospital for a period of at least 24-hours as a resident inpatient on the recommendation of a Medical Practitioner, or a series of admissions from the same cause except that if admissions from the same cause are separated by 12 months or more then each such admission shall constitute a separate Hospital confinement

Common Carrier

Common Carrier means any bus, coach, taxi, hotel car, ferry, hovercraft, hydrofoil, ship, train, tram, underground train or other means of conveyance provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft or helicopter provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine, airport transit system operating on fixed routes and schedules

Eligible Children

Shall include all your unmarried children, stepchildren and legally adopted children who permanently reside with you, and who are aged 6 months to 17 or who are fulltime students aged 21 or below at the time of sustaining Bodily Injury

Hospital

An establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons and which:

- a. has organised facilities for diagnosis, treatment and major surgery;
- b. provides 24-hours a day nursing services by registered graduate nurses;
- c. is under the supervision of a physician; and
- d. is not primarily a clinic, a place for custodial care, alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishment

Insured Person

The Insured Person(s) named in the Schedule, for whom this insurance has been arranged, provided:

- a. You, are aged 18 – 65 upon application;
- b. Your spouse, if named on the Schedule, is aged 18 – 65 upon application;
- c. Your Eligible Children, are stated as included in the Schedule

Loss of Limb(s)

In the case of the lower limb, physical severance at or above the ankle, or permanent and total loss of use of a complete foot or leg. In the case of the upper limb, physical severance or permanent and total loss of use of a complete hand or arm

Major Burns

Means a Third Degree Burns to the Insured Person with burnt area equal to or greater than 2% of the total head surface or 10% of the total body surface. Third Degree Burns shall mean the damage or destruction of the skin to its full depth and damage to the tissues beneath

Medical Practitioner

A practitioner of occident medicines duly qualified and legally registered as such under the laws of the country to render medical or surgical service but excluding a person who is the Insured Person himself, his spouse or relatives

Occupation

The Insured Person's full-time or part-time gainful employment and/or any other work for remuneration or profit which the Insured Person is fitted to do by knowledge and/or training

Period of Insurance

The period specified in the Schedule for which We have agreed to accept and You have paid or agreed to pay the appropriate premium

Policy Start Date

The date shown in Your Schedule on which this Policy cover commences

Policy Due Date

The date which premium will be debited from the Insured

Schedule

The Schedule attached to the policy of insurance

You/Your/The Insured

The person named in the corresponding item in the Schedule as the policyholder of the insurance

We/Us/Our

Allied World Assurance Company, Ltd

PART II - BASIC BENEFITS

If during the Period of Insurance the Insured Person shall sustain Bodily Injury as aforesaid, we will pay Benefits as outlined below:

1. Death**Item 1 of the Schedule**

We will pay the amount shown in the Schedule if during the Period of Insurance, any Insured Person shall sustain Bodily Injury resulting in the sole and direct cause of death within 12 months from occurrence.

2. Permanent Disablement**Item 2 of the Schedule**

We will pay the amount shown in the Schedule if during the Period of Insurance, any Insured Person shall sustain Bodily Injury resulting in disablement as specified in the Permanent Disablement Scale of Benefits below within 12 months from occurrence. We will pay according to the degree of disability up to the percentage of Benefits as follows:

Permanent Disablement Scale of Benefits

Disablement	Percentage of the
Loss of or total and permanent loss of use of one or more limbs	100%
Total and irrecoverable loss of sight in one 100% or both eyes	100%
Permanent total deafness in both ears	100%
Permanent loss of speech and hearing	100%
Major Burns	100%
Permanent total deafness in one ear	20%
Permanent loss of speech	50%
Permanent loss or permanent loss of use of:	70%

Four fingers and thumb of a. right hand b. left hand	50%
Four fingers of a. right hand b. left hand	40% 30%
One thumb a. both right joints b. one right joint c. both left joints d. one left joint	25% 10% 20% 5%
Fingers a. three right joints b. two right joints c. one right joint d. three left joints e. two left joints f. one left joint	15% 10% 5% 10% 10% 7% 3%
Toes a. all-one foot b. great-both joints c. great on joint	13% 5% 3%
Shortening of leg by at least 5cm	10%

Where any permanent partial disablement not specified above, the amount of Benefit will be assessed by comparing the percentage of disability sustained with those specified and which in Our opinion is not inconsistent with the above scale without taking the Insured Person's occupation into account.

In the event of the loss of or total and permanent loss of use of more than one of the aforementioned members or organs, the percentage payable shall be aggregated but the total sum payable shall not exceed 100% of the maximum limit under Item 2 of the Schedule during any one Period of Insurance.

When a limb or organ, which was partially useless prior to an accident covered under this Policy, becomes completely useless as the result of such accident, the amount payable shall be equivalent only to the loss occasioned by the accident. No payment however will be made in respect of Loss of a Limb or organ which was useless prior to the accident.

Compensation under Item 2 of the Schedule is not payable for any specific part of Permanent Disablement where greater Benefit amount is payable for another part of the Permanent Disablement that includes the specific part.

3. Permanent Total Disablement

Item 3 of the Schedule

We will pay the amount shown in the Schedule if during the Period of Insurance, any Insured Person shall sustain Bodily Injury resulting in the Insured Person being totally and permanently disabled and prevented from engaging in or attending to his/her occupation or occupation of any kind within 12 months from occurrence, provided satisfactory proof has been furnished to Us that such disablement has continued for one year from the date of occurrence and will in all probability continue for the remainder of the Insured Person's life.

4. Medical Expenses

Item 5 of the Schedule

We will pay the amount shown in the Schedule for the cost of medical, surgical, Hospital and nursing or massage expenses necessarily incurred in connection with the treatment of Bodily Injury sustained by any Insured Person during the Period of Insurance, provided that all such fees or charges are recommended or undertaken by a Medical Practitioner.

If any Medical Expenses covered under the Policy is also covered by any other insurance, We shall not be liable under this Item except for any excess beyond the amount payable under other insurance.

This Policy is extended to cover bonesetter treatment necessarily and reasonably incurred by treatment undertaken by a registered Chinese bonesetter, provided the first treatment is undertaken by a Medical Practitioner. Our maximum liability shall not exceed the total amount and per visit limit as shown in the Schedule, provided the detailed accounts relating to such expenses are submitted to Us. We will not be liable for more than one visit per day.

Our liability to any Insured Person under this Item shall not exceed in any one Period of Insurance the Benefit as shown in the Schedule.

Provided that

- a. We will be liable to pay only one Benefit under any or all of Items 1 to 3 of the Schedule and when such Benefit becomes payable, we will have no further liability in respect of the Insured Person.
- b. If the Insured Person is left-handed the percentage for the various disabilities of the right hand shall be transposed.
- c. If the Insured Person be at any time during the continuance of this Policy also insured under any other Personal Accident Insurance policy with Us, then We shall only pay the Benefit under the policy which provides the highest benefit amount unless otherwise specifically agreed by Us.
- d. No Benefit stated in the Schedule will be payable until the total amount of the Benefit shall have been ascertained and agreed unless otherwise agreed by Us.
- e. If the insurance applies to the Insured and his or her spouse, the Insured and spouse will each receive the same level of Benefits.
- f. The coverage under Items 1 to 3 of the Schedule for each Eligible Children if insured, will be limited to a percentage of the Insured's Benefit amount as stated in the Schedule.

Extensions

The cover of this Policy is expressly extended to include:

- a. drowning
- b. gassing
- c. poisoning
- d. exposure

If by reason of an accident the Insured Person is unavoidably exposed to the elements and as a result of such exposure suffers death or disablement for which Benefit is otherwise payable hereunder, such death or disablement shall be covered subject to the terms and conditions of this Policy.

- e. disappearance

If the body of the Insured Person has not been found within 365 days of the disappearance, sinking or wrecking of the conveyance in which the Insured Person was travelling as a fare-paying passenger at the time of the accident, it will be presumed that the Insured Person suffered death resulting from Bodily Injury at the time of such disappearance, sinking or wrecking and We will forthwith pay the Death Benefit under this Insurance provided that the person(s) to whom such sum is paid shall sign an undertaking to refund such sum to Us if the Insured Person is subsequently found to be living.

PART III - ADDITIONAL BENEFITS

1. Double Indemnity

Indemnity payable under Item 1, 2 or 3 of the Schedule shall be doubled (not applicable to disablement less than 100%) if Bodily Injury is resulting from the Insured Person

- i) while travelling as a fare-paying passenger on board any public Common Carrier licensed to carry passengers; or
- ii) being an innocent victim in a robbery or attempted robbery.

The amount payable under this Benefit will only apply to the original amount that is stated in the Schedule.

2. Hospital Cash Benefit

In the event of Hospital Confinement of the Insured Person occasioned by an accident covered under this Policy, a daily cash allowance shall be payable subject to the period of hospitalisation being more than three consecutive days. The Benefit is payable for a maximum of 120 days during the Period of Insurance which need not be consecutive.

Hospital Confinement resulting from the same accident and in the event of nonconsecutive confinement within 12 months shall be considered a continuation of the prior Hospital Confinement for the purpose of determining the maximum Benefit payable.

3. Coma

We shall pay for a weekly benefit for the Insured Person's coma due to an accident following a 2-weeks waiting period. Our liability shall not exceed the Benefit amount as stated in the Schedule for a maximum of 52 weeks. However, the weekly Benefit will cease when the amount of this Benefit, together with any other Benefits payable under Item 2 of this Policy, equals the amount of the total sum insured under Item 2 of this Policy.

4. Disfigurement / Scarring of the Face

If the Insured Person sustains Bodily Injury during the Period of Insurance and resulting in severe and permanent disfigurement or scarring of the face, we shall pay for a Benefit as percentage of the sum payable in the Schedule as follows:

- | | |
|--|------|
| a) up to 4 centimetres in length or 2 square centimetres in area | 100% |
| b) up to 2 centimetres in length or 1 square centimetre in area | 50% |

5. Education Fund

Following the accidental death of an Insured &/or the Insured's spouse if insured hereunder, We will pay for a Benefit amount as stated in the Schedule as an education subsidy for the Insured's dependent children.

6. 24-hours Assistance Services

We have arranged a 24-hours worldwide assistance service provider Inter Partner Assistance Hong Kong Limited (IPA) to assist the Insured Person in the event of a journey outside the stationed country.

The following services are available before and during the journey:

Pre-trip Travel Information

- visa requirements
- health advice for international travel
- exchange rate
- vaccination and immunisation requirements
- consulate and embassy contacts
- weather information
- airport taxes
- customs requirements
- language information
- banking days

During the Journey

- medical advice, evaluation and referral
- medical evacuation
- repatriation after treatment
- repatriation of mortal remains or local burial
- compassionate visit
- return of unattended children to country of residence
- deposit guarantee of hospital admission up to HK\$40,000
- unexpected return to home
- emergency re-routing arrangement
- advance of bail bond up to HK\$40,000
- referral of lawyers and solicitors

- arrangement of interpreters and children escort
- transmission of urgent messages for medical reasons
- luggage retrieval

Services provided are on advisory or referral basis. Any costs or expenses incurred by the required service will be borne by the Insured.

Our service provider shall not be held responsible for delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities, (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments or radioactivity or acts of God or any other event of Force Majeure which prevents Our service provider from providing such assistance services.

Our service provider and the professionals to whom the Insured Persons are referred by Our service provider are to be responsible for their own acts as independent contractors and are not employees, agents or servants of Us. We shall not be responsible for any act or failure to act on the part of the service provider and these professionals such as, and not limited to, physicians, hospitals and clinics.

24-Hour Emergency Hotline +852 2851 2666

Please quote the following when You or Your representative call:

- a. Your Policy Number
- b. the Insured Person's name
- c. a brief description of the accident and the nature of assistance required

PART IV – GENERAL EXCEPTIONS

We will not be liable for any claim directly or indirectly caused by, arising or resulting from, in consequence of or contributed to or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power (other than Passive War).
2. Passive War herewith, is defined as any accident occurrence where Bodily Injury or death, disablement or incurring of medical expenses as the result of or contributed to by war outside of your country of residence whilst You are undertaking any external journey
3. pregnancy or childbirth
4. committing or attempting to commit suicide, intentional inflicting self-injury, willful exposure to needless perils (other than in an attempt to save human life)
5. under the influence of intoxicants or drugs (unless under medical supervision by a Medical Practitioner and is not for the treatment of drug addiction)
6. any pre-existing physical or mental defect or infirmity or recurring disease which was known to the Insured &/or Insured Person at the time of the occurrence of Bodily Injury unless it had been declared to and accepted in writing by Us
7. driving with more than the legally permitted level of alcohol in the blood
8. a cause which operates gradually to affect the Insured Person
9. flying or travelling in an aircraft other than as a fare-paying passenger with a licensed carrier on a scheduled domestic or international route or on a duly licensed charter service engaging in Occupation (whether on a temporary or permanent basis) as follows:
 - a. actor/actress/artist
 - b. aerial worker
 - c. aircrew
 - d. armed force
 - e. betting shop/bookmaker/casino worker
 - f. contractor/maintenance or repair work at heights in excess of 50fts/15m
 - g. construction site work
 - h. demolition contractor

- i. diver
 - j. explosive user
 - k. fireman
 - l. firework worker
 - m. fisherman
 - n. gas/oil rig worker
 - o. jockey
 - p. marine salvager
 - q. miner/underground worker
 - r. pilot
 - s. policeman
 - t. saw miller
 - u. scaffolder
 - v. scrap metal
 - w. ship crew
 - x. steeplejack
 - y. stevedore
 - z. structural steel worker
 - aa. stuntman
10. engaging in:
- a. racing of any kind (other than on foot or whilst sailing on inland or territorial water)
 - b. mountaineering or rock climbing necessitating the use of ropes or guides
 - c. winter sports (other than skating)
 - d. diving using breathing apparatus
 - e. parachuting, ballooning, bungi-jumping or hang-gliding except and insofar as We have by endorsement agreed to extend under this Policy
11. any sport in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sport
12. attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivative or variations thereof however caused
13. nuclear weapons material or ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or solely for the purpose of this General Exception combustion shall include any self-sustaining process of nuclear fission
14. fighting (except in bona fide self defence), provoked assault, resistance to arrest, illegal acts of the Insured or the Insured Person

PART V - GENERAL CONDITIONS

1. Observance of Policy Terms

Our liability shall be conditional on You &/or the Insured Person complying with the terms, exceptions and conditions of this Policy.

2. Interpretation

This Policy, the Schedule and any Endorsement are to be read together as one document and any word or expression used as a specific meaning in any of them has the same meaning wherever it appears.

3. Change of Name Residence Occupation or Health

You must give notice immediately to Us of any change in the name, residence, health conditions, employment, occupation, duties or pursuits of any Insured Person or any other change which may increase the possibility of a claim under this Policy. No change in this Policy shall be valid unless approved by Us and evidenced by endorsement or amendment.

4. Insured is the Absolute Owner

We are entitled to treat the Insured as the absolute owner of the Policy and shall not be bound to recognize any equitable or other claim to or interest in the Policy.

5. Misrepresentation

This Policy is voidable in the event of misrepresentation, misdescription or non- disclosure of any material fact.

6. Payment of Benefit

Benefit payable under this Policy shall be paid to You or as otherwise directed in writing by You. In the absence of any such written direction, accrued benefits unpaid at the time of the Insured's death shall be paid to the estate of the Insured. Any receipt or discharge which You or Your legal representatives may give Us for any benefit or compensation under this Policy shall be deemed a final and complete discharge of all liability of Us in respect of all Bodily Injury resulting to the Insured Person in consequence of the accident whether resulting before or after the date of such receipt or discharge.

7. Cooling-Off Period

In the event You are not satisfied with this Policy for any reason, it may be returned to Us within 15 days from the Policy Start Date as stated in the Schedule, provided no claim has been made under this Policy. Any premium paid under this Policy will be refunded. In such event, the Policy shall be deemed to have been void from the commencement date of the Period of Insurance and We shall not be liable to pay any Benefit.

8. Monthly Installments

This Policy is effective only with the payment of premium to Us when due. If you are paying the premium by way of monthly installments by credit card, total premium of 3 months will be charged in the first installment. Unless the Payment Due Date is otherwise specified in the Schedule, the subsequent installments will be due on the same date of Your first installment starting from the fourth month onwards until Policy Cancellation as stated under Item 10 of General Conditions below. Except when the first installment is on the 31st or February 29th, the subsequent installments will be due on the last date of the month. You are required to ensure validity of Your credit card account and adequate balance of credit limit throughout the installment period.

Policy Renewal

Subject to the terms and conditions of this Policy, payment of premium when due will automatically continue this Policy in force until the next Premium Due Date unless Policy Cancellation as stated under Item 10 of General Conditions below. No renewal document will be issued. The Insured's Policy Schedule plus payment of premium when due is the evidence of valid cover.

9. Addition / Termination of Insured Person

If You and Your Eligible Children are insured hereunder, any persons who subsequently become Eligible Children shall automatically become Insured Person(s) at no additional premium charge on the date they become Eligible Children. The spouse or the Eligible Children will cease to be an Insured Person upon his or her ceasing to be a family member or an Eligible Children. In the event annual premium has been paid beyond the termination date of cover in respect of an Insured Person, the relevant proportion shall be refunded to You. However, no refund of monthly installment premium will be made in the event of payment has been made for the month the Insured Person(s) cease to be a family member or an Eligible Children.

10. Policy Cancellation

Unless in the event of cancellation within the Cooling-Off Period as stated under Item 7 of General Conditions, you may cancel this Policy in accordance with the terms and conditions as below:

Annual Payment

You may cancel this Policy by giving Us written instructions, You will then receive a refund premium less the premium calculated based on Our customary Short Period Rates subject to minimum gross premium of this Policy of HK\$500, provided no claim has been made during the current Period of Insurance.

Short Period Rates are defined as:

Policy Period Not Exceeding	Percentage of Annual Premium Payable
1 month	20%
2 months	30%

3 months	40%
4 months	50%
5 months	60%
6 months	70%
7 months	80%
8 months	100%

Monthly Installment

You may cancel this Policy by giving Us not less than 30 days notice in writing, subject to minimum gross premium of the first installment being the first 3-months premium. Following the receipt of such notice by Us, such notice of cancellation shall be effective to terminate this Policy on the next installment due date. In the event of the initial installment charged to Your credit card account is not paid when due, this Policy shall be deemed to have been void from the intended Policy Start Date of insurance. In the event the first or more installments have been paid, non-payment of any subsequent installment shall terminate cover under this Policy as of the installment due date that does not receive premium.

Cancellation by Us

We may cancel Your Policy by writing to Your last known address confirming that all cover will cease 7 days after the date of the letter, You will then receive a refund premium for the remaining period on a pro-rata basis.

11. Claims Procedure and Requirements

In the event of an occurrence giving rise to a claim under this Policy:

- a. all certificates, reports, evidence, information or assistance as We may reasonably require shall be provided to Us at Your or Your representative's expenses
- b. the Insured Person shall act upon medical or surgical advice as soon as practicable and submit to medical examination at Our expense when and so often as We may reasonably require
- c. in the event of the death of the Insured Person, We may require a postmortem examination at Our expense
- d. reasonable notice shall be given to Us before interment cremation or the holding of any inquest, enquiry or proceedings concerning the death of the Insured Person

12. Insurers Not Obligated to Renew

There is no obligation on Us to accept any renewal or to give notice that renewal of the Policy is due nor shall the cover be continued after the year of insurance in which the Insured Person attains the age of 65.

13. Arbitration

All differences arising out of this Policy shall be determined by arbitration in accordance with the prevailing Arbitration Ordinance. If the parties fail to agree upon the choice of arbitrators or umpires then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained.

14. Jurisdiction

The Policy is subject to jurisdiction of and to be construed according to the laws of Hong Kong Special Administrative Region.

15. Sanction Clause

The Company shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction in any applicable jurisdiction.

16. Rights of Third Parties Clause

Save for any person or entity expressly conferred a benefit under this policy, no person or entity who is not a party to this policy has any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any obligation or to receive any benefit or remedy under this policy. The

consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

Making a Claim

Should you wish to make a claim, you are highly recommended to follow the below advice for speedy settlement.

1. In case of any claim, call our Claims Hotline at +852 2968 3221 during our office hours as soon as possible.
2. Obtain a claim form from us without delay. Complete and return it together with the relevant supporting documents as soon as reasonably possible in the case of death or within 30 days of the occurrence in the event of other claims.

Underwritten by 承保公司 :

Allied World Assurance Company, Ltd 世聯保險有限公司 (Incorporated in Bermuda with limited liability)

SP-FA0925PJ

Personal Data Information Collection Statement (PICS)

Purpose of Collection

Allied World Assurance Company, Ltd (Hong Kong Branch) (collectively with the other subsidiaries of Allied World Assurance Company Holdings, Ltd, "Allied World") may collect and use your personal data for the purposes of conducting its insurance business, including:

so that we can provide you with and manage insurance products and services, including to consider and process your application; to vary, cancel or renew your insurance; to deal with and/or process any claims under your policy, including settlement, and to conduct necessary investigations; to complete due diligence and background checks that are either required by law or regulation or have been put in place by Allied World; to respond to your queries and administer your policy, including correspondence with you; to investigate fraud, misconduct or any unlawful act or omission in relation to your policy; so that we can comply with legal obligations; for research and statistical purposes; for marketing (including, where permitted by law, direct marketing) of other services provided by us; and/or any purpose directly related to the above.

In general, it is voluntary for you to provide Allied World with your personal data. However, if you do not provide sufficient information, Allied World may not be able to provide insurance services to you.

Potential Transferees

Data held by Allied World relating to you will be kept confidential but Allied World may, for the purposes set out above, transfer your personal data to:

other insurers; reinsurers; intermediaries; insurance associations, federations or similar organisations; related companies; our advisers, service providers and agents; external claims data collectors and verifiers; parties that have an insurance scheme in place under which you purchased your policy; parties involved in claims investigation and management; government and statutory agencies; and/or as otherwise required or allowed by law, in each case both within and outside of the Hong Kong Special Administrative Region.

Marketing and Promotion

Treating you as a valued customer, Allied World and its group companies may use the personal data, including name and contact details, collected from you for the purposes of direct marketing of Allied World and its group companies' general insurance products, services or offers and for sending you the promotional materials or updates of such products, services or offers when they become available.

Allied World will not use your personal data for direct marketing if you have indicated objection to such use by ticking the opt-out box on the proposal form. You may also, at any time, request Allied World to cease the use of your personal data for direct marketing purposes, by informing Allied World's Compliance Officer at the contact information set out below.

Access Requests and Corrections

You have the right, subject to applicable law, to request access to and correction of any personal data concerning yourself held by Allied World. Requests can be made to the Compliance Officer of Allied World Assurance Company, Ltd, by mail to Suite 2201, 22/F One Island East, Taikoo Place, 18 Westlands Road, Quarry Bay, Hong Kong or fax to +852 2968 5111, or email to hkcompliance@awac.com.