

Employees' Compensation Insurance Proposal Form

僱員補償保險計劃投保書

QBE Hongkong & Shanghai Insurance Limited 昆士蘭聯保保險有限公司
QBE General Insurance (Hong Kong) Limited 昆士蘭保險 (香港) 有限公司



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.



Details of the Insured 投保人資料

Name 姓名		
Business Address 商業地址		
Contact Number 聯絡電話	Email 電郵	
Period of Insurance 投保日期	From 由	To 至

Details of the Insured's Business 投保人業務資料

What is the main business activity / profession? 主要業務活動／職業？	
How long has the business been established? 業務成立年期？	Year(s) 年
Does any of the work carried out by the employer involve any of the followings? 僱主的業務有否涉及下列任何一項工作？	
Work on ships, chemical works, off-shore structures, oil or gas refineries 於船舶、化工廠、離岸建築物、石油或天然氣精煉廠進行的工作	☐ Yes 有 / ☐ No 否
Work outside Hong Kong 香港境外工作	☐ Yes 有 / ☐ No 否
Work at height above 10 meters 於離地面 10 米以上進行的工作	☐ Yes 有 / ☐ No 否
Work underground 於地底進行的工作	☐ Yes 有 / ☐ No 否
Use, handle, store or transport any hazardous substances such as: Toxic chemicals, explosive substances, gasses, asbestos and radioactive substances 使用、處理、貯存或運輸任何有害物質，例如： 有毒化學物、爆炸品、氣體、石棉及放射性物質	☐ Yes 有 / ☐ No 否
If you have answered "Yes" to any of the above questions, please provide details of the nature of work performed and number of employees involved . 如閣下於上述任何一項回答「有」，請提供有關工作性質的詳情及所涉僱員數目。	
Does the employer: 僱主有否：	
Hire any self-employed persons in the business? 為其業務聘用任何自僱人士？	☐ Yes 有 / ☐ No 否
Hire any part-time employees? 聘用任何兼職僱員？	☐ Yes 有 / ☐ No 否
Plan to increase the number of employees substantially or add different occupations? 計劃大幅增聘員工或增設不同職位？	☐ Yes 有 / ☐ No 否



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Details of Employees 僱員資料

Actual total of salaries, wages and other earnings paid to employees for each of the last 3 years:

過去 3 年期間，每年支付給僱員的實際薪金、工資及其他收入總額：

No. of employees in each of the last 3 years:

過去 3 年期間，每年僱員數目：

Estimated and Actual Annual Earnings Declaration 估計及實際年度收入聲明

Information of All Employees 所有僱員資料

All employees within the scope of the Employees' Compensation Ordinance must be included.

必須包括僱員補償條例範圍內的所有僱員。

Description of Occupations 職位簡介	No. of Employees 僱員數目	Actual Earnings for the Previous Period of Insurance 上一次投保期實際收入	Estimated Earnings for the Next Period of Insurance 估計下一次投保期收入
Total 總計			

Evidence 證明

Please provide evidence of the last 12 months payroll. Evidence can be in the form of: recent Pay book records, Taxation documentation, MPF returns or other records that provide confirmation of the level of salaries, wages and other earnings over the past 12 months.

請提供過去 12 個月之薪酬記錄證明。有關證明文件可以是最近的薪酬支付記錄、稅務文件、強積金報表或其他能證明過去 12 個月薪酬、工資及其他收入總額之證明文件。

Claims History 索償記錄

Please provide **detailed Claims History for a minimum of the past 3 years** (including confirmation of claim details from previous insurer/s):

請提供最少過去 3 年之詳細索償記錄（包括過去保險公司所批核之索償詳情）：

Accident Year 意外發生年份	No. of claims 索償次數	Total amount of all payments on claims 已支付之賠償總額	Total outstanding estimate on claims 預期未支付之賠償總額	Total claims cost for the year 本年之索償費用總額
Total 總數				

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Details of Claims Over HK\$50,000 逾五萬港元之索償詳情

Date of Accident 意外發生日期	Brief description of claim (nature of injury, cause of accident, current status of employee) 索償簡要說明（受傷之性質，事故原因，員工狀況）	Amount Paid 已支付之賠償	Amount Outstanding 未支付之賠償	Total claim cost 索償費用總額

Declaration and Signature 聲明及簽署

I/We declare and agreed:

本人／本公司謹聲明及同意：

- That to the best of my / our knowledge and belief the information and answers given on this form are true, complete and correct in every respect;
上述填寫之資料及答案均為真實、完整及正確；
- That the information and answers given on this form are filled in by me / us or by any other person under my / our full instructions;
上述之所有資料及答案均屬本人／本公司填寫或經本人／本公司授權下填寫；
- That this reporting shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between me / us and QBE Hong Kong;
所有申報資料為本人／本公司與昆士蘭保險香港所訂立此保險契約及以後續約之根據。
- I am authorised to sign this declaration on behalf of the Insured and hold a necessary position to sign this declaration as set out in the Employees' Compensation Ordinance.
本人獲授權代表投保人簽署此份聲明，並任職僱員補償條例所定明的職位。

I/We confirm that I/We have read and agreed QBE Hong Kong's Personal Information Collection Statement ("Notice") outlined in this form. I/We acknowledge and agree that the personal data and information with respect to me/us which are provided by me/us in our application may be held, used, processed or disclosed to such parties for the purposes as set out in the Notice.

本人／本公司確認本人／本公司已細閱並同意本表格內昆士蘭保險香港之收集個人資料聲明（「通知」），並明白及同意本人／本公司所提供的有關本人／本公司的個人資料，將可能被持有、使用、處理或披露予有關方面以作「通知」所載的用途。

☐ I/We object to the use of our personal data for direct marketing purposes.

本人／本公司不同意使用本人／本公司的個人資料作直銷用途。

Signature of Applicant / Insured (with Company Chop) 申請人／投保人簽署（公司印鑒）	Name and Title / Position (Print) 名字及職位（正楷）	Date 日期
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Important Notice 重要事項

It is very important that you correctly report all actual earnings information for your employees to us to comply with the Employees' Compensation Ordinance (ECO), Chapter 282. This will ensure full indemnification of your liabilities to employees for accidents arising out of and in the course of employment. You are reminded that according to the Limit of Indemnity Clause & Insurance Premium Clause within your employees' compensation insurance policy, under-reporting of earnings / wages may result in a reduced claim payment for accidents to your employees for which you are liable. If you fail to hold insurance in accordance with Section 40 (1) of the ECO (Chapter 282), you will be guilty of an offence and shall be liable on conviction to a maximum fine of HK\$100,000 and imprisonment for two years.

根據《僱員補償條例》第 282 章的規定，僱主必須向保險公司如實申報其僱員的實際薪酬，以確保僱員在僱傭期間發生意外或因工受傷時，僱主所承擔之責任獲得充份保障。謹此提醒所有僱主，根據現行僱員補償保單內有關保單賠償限額及保費的條款，僱主如未有申報全部薪酬或收入，保險公司的賠償金額或會因此而下調，僱主需承擔差額。此外，任何未有按照《僱員補償條例》第 282 章第 40 (1) 條的規定購買僱員補償保險的僱主，即屬違法，最高可被判罰款十萬港元及監禁兩年。

Guidelines 指引

Description of Occupations: Each category of occupation is to be shown separately, e.g. Clerical Staff, Sales & Marketing Staff, Messenger, Lorry Driver, Welder, etc.

Total Earnings (as more fully defined under Section 3 of the Employees' Compensation Ordinance, Chapter 282): Please declare the actual total gross earnings for the period, along with future estimated earnings (if the insurance program is to continue).

"Earnings" means all gross wages, salaries, remunerations, commissions, bonuses, overtime, termination payments, allowances and the like, directors' fees or other benefits whether at piecework rates or otherwise and whether paid in cash or in kind.

職位簡介：每個職位類型須分開獨立列明，例如文職人員、銷售及營銷人員、送件員、貨車司機及焊工等。

總收入（根據《僱員補償條例》第 282 章第 3 條之定義）：請提供投保期內之實際總收入，以及未來預計之收入（如繼續保險計劃）。「收入」的定義包括薪酬、工資、佣金、花紅、超時工作補薪、解僱費用及津貼等，以及董事費或其他利益，不論是計件工資或其他方式，又或是以現金或實物形式支付。

Personal Information Collection Statement 收集個人資料聲明

QBE Hongkong & Shanghai Insurance Limited and QBE General Insurance (Hong Kong) Limited ("the Company") may use the personal data the Company collects about you, which may include your name, address and other contact details, date of birth, bank account or credit card details, Hong Kong identity card number, information about your dependents and health records, and which we may collect when, for example, you apply for, renew or make a claim under a policy and/or you correspond with us, for the following purposes:

Insurance Services (Mandatory)

1. processing and assessing of applications for any insurance products and daily operation of the related services;
2. administering your insurance policy and providing services in relation to your insurance policy;
3. any alterations, variations, cancellation or renewal of any insurance and related services;
4. investigating, analysing, processing and paying claims made under your insurance policy;
5. invoicing and collecting premiums and outstanding amounts from you;
6. exercising any right under the insurance policy including right of subrogation, if applicable;
7. complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies, law enforcement agencies and court orders;
8. to conduct research, insurance survey and analysis for the purpose of product design and development and improvement of our services to you;
9. for statistical or actuarial research undertaken by the Company, other members of the QBE Group, any agents, third parties or business partners of the Company or its regulators;
10. for the operation and administration of the Company's internal business including without limitation any corporate reorganization;
11. contacting you for any of the above purposes; and

12. other ancillary purposes which are directly related to the above purposes.

The personal data you provide to the Company may be provided or transferred to the following persons in Hong Kong or overseas for the purposes set out in the above paragraph or directly related purposes or as otherwise permitted by applicable law:

- a. any agent, advisor, contractor or third party service provider (whether within or outside the QBE Group) who provides administrative, telecommunications, computer, payment, debt collection, security, research, ratings, consulting services, product design, marketing (where you have consented to direct marketing as described below), data processing or storage or related services or any other person carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business;
- b. any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
- c. any members of the Federation by the Federation for any of the purposes referred to in (b) above or directly related purposes;
- d. government bodies, regulators or any other body to whom the Company or any company within the QBE Group is required to or has agreed to make disclosure under any applicable laws or regulations;
- e. lawyers;
- f. auditors; and
- g. other insurance companies within the QBE Group which have undertaken to keep such information confidential.

Some of these persons may be located in countries overseas, namely Australia, Philippines, where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the data protection laws of Hong Kong. That means your personal data may not be protected to the same or similar level as in Hong Kong. However, the Company will only transfer your personal data to a service provider or overseas where the Company is satisfied that adequate levels of protection are in place to protect the integrity and security of any information being processed and compliance with applicable privacy and data protection laws.

In the unlikely event that the Company, any companies within the QBE Group, or its or their brands or substantially all of any of its or their assets are acquired by an unrelated third party, your personal data may be one of the transferred assets. By providing your personal data to the Company, you agree that the Company may disclose your personal data, on a confidential basis, to any prospective transferee and its professional advisors for the purposes of their due diligence investigations, the completion of any such transaction and the continued operation of the acquired business.

You do not have to provide your personal data to the Company, but if you do not provide certain personal data (for example, the information indicated as mandatory on the relevant application, registration or renewal forms, or your contact details if you send us an enquiry), it would not be possible for the Company to process your application and render the services or to otherwise correspond with you.

The Company is committed to ensuring your personal data is kept secure and confidential and not kept for longer than is necessary.

Direct Marketing of Products and Services

To provide a more comprehensive range of financial and insurance services, the Company would like to use your name and the contact details you provide to us (for example, your mobile phone number, residential phone number, office phone number, residential address, correspondence address and email address), alongside information that you provide (including but not limited to) about your age, gender, occupation, personal interests, marital status, family and education (the "Marketing Personal Data"), to provide you with direct marketing communications about the Company's products and services including but not limited to the Company's insurance, banking, financial services, provident schemes and general insurance products but the Company cannot do so without your consent.

The Company intends to share, from time to time, your Marketing Personal Data with any agents, third parties or business partners of the Company for the purpose of marketing to you their insurance, investment fund, provident schemes, and other financial products and services including general insurance products and services, but we will not do so without your written consent.

If you do not want to receive any direct marketing, you may withdraw your consent at any time free of charge by contacting the Company's Data Protection Officer below.

Your Rights

You have the right to ascertain the Company's policies and practices in relation to personal data, and to obtain access to and to request correction of your personal data held by the Company. Your right to access your personal data may be subject to payment of an administrative fee. Requests for such access or correction, to withdraw consent for direct marketing, or for further information about our data privacy policies and practices, can be made in writing to the Data Protection Officer, QBE General Insurance (Hong Kong) Limited, 33/F, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

In case of discrepancies between the English and Chinese versions, the English version shall prevail.

November 2018

昆士蘭聯保保險有限公司及昆士蘭保險（香港）有限公司（本公司）所收集閣下的個人資料，包括姓名、地址及其他聯繫方式、出生日期、銀行帳戶或信用卡資料、香港身份證號碼、有關閣下的家屬資料及醫療記錄、以及本公司日後可能會在閣下投保、續保、索償或與我們通信時收集的資料，本公司可能用作下列的用途：

保險服務（強制）

1. 處理及評估任何保險產品之申請，及有關服務之日常運作；
2. 管理閣下的保單及為閣下的保單提供相關服務；
3. 有關保險產品及服務的任何更改、變更、取消或續保；
4. 閣下保單索償的調查、分析、處理及賠償；
5. 保費通知、收集保費和款項；
6. 行使有關保險單賦予的任何權利包括代位權（如適用）；
7. 遵守及符合任何法例及條例規定的要求、行業守則、指引，監管機構、相關行業認可機構、政府機構、執法機構及法庭頒令的要求；
8. 從事研究、保險調查及開發產品和設計之分析並改善本公司為閣下提供的服務；
9. 由本公司、本集團成員、代理人、商業夥伴、第三方或其監管機構進行的統計或精算研究；
10. 本公司內部業務的運作和管理，包括但不限於公司重組；
11. 就上述任何用途與閣下聯絡；及
12. 與上述用途直接有關之其他附帶目的。

閣下向本公司提供的個人資料可能會提供或轉發予下列在香港或海外的各方人士作前段所述的用途或直接相關的用途或其他適用法律許可的用途：

- 甲. 任何代理人、顧問、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、研究、評級、諮詢服務、產品設計、市場營銷（如閣下已如下所述同意直銷）、數據處理或儲存或有關服務的第三者服務供應商（不論是否本集團的一部分）或任何其他從事與保險或再保險業務有關的人士，或中介人，或提供索償或調查或其他與保險業務有關的服務供應商；
- 乙. 現存或不時成立的任何保險公司協會或聯會或類同組織（「聯會」），以達到任何上述或有關的用途，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；
- 丙. 透過聯會提供予任何聯會的會員，以達到任何上述（乙）中提到的或直接相關的用途；
- 丁. 政府機構、監管機構或任何其他本公司或本集團內的任何公司根據任何適用的法律或法規必須或已經同意向其披露有關資料的機構；
- 戊. 執業律師；
- 己. 認可核數師；及
- 庚. 本集團內已承諾將資料保密的其他保險公司。

上列各方可能位於海外，包括澳洲及菲律賓。這些海外國家保障個人資料的法律不一定與香港的有關法律相同，亦不一定能達到相同目的。即閣下的個人資料可能得不到相等於或相近於香港法律下的保障水平。然而，本公司將閣下的個人資料轉發給服務供應商或轉發到海外前，本公司會確保接收資料的一方對有關資料有足夠的保護以保障資料的完整性和安全性，並遵守相關的私隱及個人資料保護法律。

一旦本公司、本集團內的任何公司、或本集團的品牌或實質上的全部資產被無關聯的第三方收購，閣下的個人資料可能會成為被轉讓的資產之一。當閣下向本公司提供個人資料的同時，亦表示閣下同意本公司可能會在保密的基礎上，向有關人士及

其專業顧問提供閣下的個人資料，以作他們盡職調查的用途、或以完成有關交易及使被收購的企業可持續經營。

閣下有權拒絕向本公司提供個人資料，但如閣下不向本公司提供某些個人資料（如申請表格、註冊表格或續保表格上必須填寫的資料，或閣下查詢時沒有留下聯絡方法），本公司便不能夠處理閣下的申請，為閣下提供服務或與閣下聯絡。

本公司致力確保閣下個人資料安全及保密，資料的保留時間亦不會超過實際所需。

直接市場推廣產品及服務

為提供更全面的金融和保險服務，本公司可能會使用閣下的姓名及閣下提供的聯繫方式（如手提電話號碼、家居電話號碼、辦公室電話號碼、居住地址、郵寄地址及電子郵件地址）以及其他資料，包括但不限於年齡、性別、職業、個人興趣、婚姻狀況、家庭及教育程度（「市場推廣用途的個人資料」），作為本公司產品及服務的直接促銷，包括但不限於本公司的保險、銀行及金融服務、公積金計劃及一般保險產品。本公司在未得到閣下的同意之前不能使用閣下的個人資料作上述用途。

本公司擬不時與本公司之代理人、商業夥伴及第三方分享閣下作為市場推廣用途的個人資料，以用作向閣下推銷相關的保險、投資基金、公積金計劃及其他金融產品及服務，包括一般保險產品及服務。本公司在未得到閣下的書面同意之前不能使用閣下的個人資料作上述用途。

閣下如不欲收取任何直接市場推廣或銷售，閣下可以在任何時候聯絡本公司的資料保護主任免費撤回閣下的同意。

閣下的權利

閣下有權查明本公司就個人資料的政策及實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料。查閱閣下的個人資料需支付行政費用。有關查閱或更正的要求，或有關撤回個人資料用於直接市場推廣的同意，或如欲索取更多有關本公司的個人資料政策和實務，可致函香港鰂魚涌英皇道979號太古坊濠豐大廈 33 樓昆士蘭保險（香港）有限公司，向資料保護主任提出。

中英文版本如有歧異，概以英文版本為準。

2018 年 11 月

QBE Hongkong & Shanghai Insurance Limited 昆士蘭聯保保險有限公司
QBE General Insurance (Hong Kong) Limited 昆士蘭保險（香港）有限公司

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