HKT Care

Thank you for your interest in the insurance product.
多謝你對有關保險產品的支持。

For more information, please feel free to contact us
如欲瞭解更多詳情，歡迎隨時與我們聯絡：

Customer Service Hotline
客戶服務熱線
8209 0098
(Monday to Saturday 9:00 am - 8:00 pm, except Public Holidays
星期一至六上午九時至晚上八時，公眾假期除外)

cs.hktcare@pccw.com

Remarks
HKT Financial Services (IA) Limited ("HKTIA") is a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability), arranging for a wide range of life insurance and general insurance products under the brand of HKT Care. HKTIA is a licensed insurance agency in Hong Kong and regulated by the Insurance Authority of Hong Kong (Licensed insurance Agency License No. FA2474). HKTIA is an appointed licensed insurance agent of FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability), FWD General Insurance Company Limited and Chubb Insurance Hong Kong Limited.

備註
HKT Financial Services (IA) Limited (「HKTIA」) 為香港電訊有限公司 (香港電訊有限公司是一家於開曼群島註冊成立的有限公司)旗下的全資附屬公司，以 HKT Care 品牌安排多元化的人壽保險及一般保險產品。HKTIA 為香港的持牌保險代理機構並受香港之保險業監管局監管 (持牌保險代理牌照號碼 ： FA2474)。HKTIA 獲富衛人壽保險(百慕達)有限公司 (於百慕達註冊成立之有限公司)、富衛保險有限公司及安達保險有限公司委任為持牌保險代理人。

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FWD insurance

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TravelCare Insurance
旅遊保險

COVID-19 protection included
已包括2019冠狀病毒病保障

服務熱線 Call our hotline: 3123 3123

TravelCare Insurance

TravelCare provides you with comprehensive travel protection (including COVID-19 protection) for leisure and business trips. Medical Expenses, Worldwide Emergency Services, Hospital Cash Allowance, Personal Accident, Major Burns, Personal Money, Baggage, Personal Liability, Travel Delay, Cancellation and Curtailment of Trip benefits are all included. For details, please refer to the Coverage section below.

Product Highlights

- No excess for all benefits
- 24-hour Worldwide Emergency Assistance Services
- Cover for leisure and amateur sports activities (with altitude limit not over 5,000 meters above sea-level or depth not greater than 30 meters below sea-level) during the journey including winter sports, bungee jumping, hiking, rock climbing, horse riding, scuba diving and other water sports etc
- Cover for personal accident and medical related claims caused by act of terrorism
- Premium is calculated on a daily basis according to the exact length of your trip
- Unlimited number of insured children for Family Plan
- Free automatic extension up to 10 days in case of unavoidable delay of the stipulated itinerary
- Cover for loss of mobile phone

Coverage

Cover	Benefits	Maximum Limits (HK Dollars)	
		Plan A	Plan B
1. Medical Expenses	a) Medical Expenses Not Due to COVID-19 i) the cost of qualified medical treatment, surgery and hospitalisation arising from sickness or accidental injury. ii) Follow-up Expenses - medical, hospital and treatment expenses reasonably incurred within 90 days of the Insured Person's return to the place of origin from overseas up to HK$100,000 (Including Chinese bone-setting in Hong Kong up to HK$3,000 with a maximum daily limit per visit HK$200).	$1,000,000	$500,000
	b) Medical Expenses Due to COVID-19	$500,000	$100,000
2. Hospitalization or Quarantine Cash Allowance	a) Overseas Hospital Cash Allowance (Not Due to COVID-19) – HK$500 for each complete day in hospital to meet Insured Person's extra expenses.	$10,000	$5,000
	b) Hospital Cash Allowance Due to COVID-19		
	i) during overseas – HK$1,000 for each complete day	$14,000	$14,000
	ii) after returned to Hong Kong – HK$500 for each complete day	$7,000	$7,000
	c) Compulsory Quarantine (Not Due to COVID-19) – HK$500 for each complete day during the journey or 7 days upon return to Hong Kong	$10,000	$5,000
3. Worldwide Emergency Assistance Service	(A) Worldwide Emergency Assistance Service (Not Due to COVID-19)		
	a) Emergency Medical Evacuation and Repatriation - send the Insured Person to the nearest facility capable of providing adequate medical care, and repatriate the Insured Person back to Hong Kong if the physician determines that it is necessary.	Actual Cost	Actual Cost
	b) Guarantee of Hospital Admission Deposits - for hospital admittance fees on behalf of the Insured Person.	$40,000	$40,000
	c) Additional Costs of Accommodation - for an Insured Person's family member or travelling companion when such costs arise from hospitalization or delay due to a serious medical condition of the Insured Person.	$40,000	$15,000
	d) Compassionate Visit and Hotel Accommodation - up to 2 immediate family members, includes travelling cost to join the Insured Person who is confined in hospital for more than 3 days or dies abroad.	$40,000	$15,000
	e) Return of Minor Children - reasonable additional accommodation and travelling expenses, such as a one-way economy airfare for the return of unattended Insured Person's children (aged below 18) to Hong Kong.	$40,000	$15,000
	f) Repatriation of Mortal Remains - transportation charges for repatriation of the mortal remains to Hong Kong.	$40,000	$15,000

Cover	Benefits	Maximum Limits (HK Dollars)	
		Plan A	Plan B
3. Worldwide Emergency Assistance Service	g) Unexpected Return in the Event of the Death of a Close Relative - return economy class airfare for unexpected return to Hong Kong following the death of a close relative.	$40,000	$15,000
	h) Other Assistance - including telephone medical advice, emergency travel service assistance or legal referral etc.	Included	Included
	(B) Medical Evacuation and Repatriation Due to COVID-19	$100,000	$100,000
	Worldwide Emergency Assistance Service is arranged by International SOS (HK) Limited.		
4. Personal Accident	Accidental death / permanent total disablement / total and permanent loss of sight in one or both eyes / loss by severance or permanent and total loss of use of one or more limbs. (Death benefit for children under 18 years old and for person over 70 years old shall not exceed HK$300,000.)	$1,000,000	$500,000
	Major Burns Suffering of Third Degree Burns with burnt areas equal to or greater than 5% of head or 10% of total body surface area.	$200,000	$100,000
	Credit Card Protection In the event of accidental death of the Insured Person during the journey, the outstanding balance of the Insured Person's credit card as at the date of accident will be covered.	$30,000	$15,000
5. Baggage	Loss, physical breakage of damage directly resulting from accident, theft, robbery, burglary, or mishandling by carriers to the Insured Person's baggage or personal property carry-on.	$20,000	$3,000
	a) Sub-Limit per item, pair or set	$3,000	$3,000
	b) Sub-Limit for loss of mobile phone	$2,500	$2,000
6. Baggage Delay	Emergency purchases of essential items of toiletries and clothing and the additional travelling cost to get back the baggage consequent upon temporary deprivation of baggage for at least 6 hours from the time of arrival at destination abroad due to delay or misdirection in delivery.	$1,500	$500
7. Personal Money	Loss of cash, banknotes and travellers cheques arising from theft, burglary or robbery.	$3,000	$2,000
8. Loss of Travel Document	Cost of obtaining replacement air tickets, travel document, travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss (Reimbursement is limited to HK$2,000 per day for Plan A or HK$1,000 per day for Plan B).	$20,000	$5,000
9. Travel Delay	a) Cash Allowance - If the Insured Person need not to pay additional transportation expenses in the event of travel delay, resulting from adverse weather condition, natural disaster, closure of airport, industrial action, hi-jack, technical or other mechanical derangement, the Insured Person will be indemnified HK$300 for each full 6-hour period delay.	$2,500	$600
	b) Additional Travel Cost For Re-routing - Public transportation expenses necessarily incurred to re-route the trip due to delay or cancellation of airline or other public transportation resulting from adverse weather condition, natural disaster, closure of airport, industrial action, hijack or mechanical derangement.	$10,000	$2,500
	(Select either a or b for compensation only.)		
10. Cancellation Charge	a) Reimbursement of irrecoverable prepaid accommodation, tour costs and travel tickets due to cancellation of trip in the event of death, serious sickness (not due to COVID-19) or injury of the Insured Person, immediate family members, travel companion or close business partner of the Insured Person, witness summons, jury service, compulsory quarantine of the Insured Person, adverse weather conditions, natural disaster or unexpected outbreak of infectious diseases (except COVID-19) / industrial action, riot/civil commotion at the destination within 7 days before departure date, serious damage to the Insured Person's principal home in Hong Kong arising from fire or flooding within 10 days from the departure date or Black Outbound Travel Alert for the destination is in effect 7 days before the departure date.	$30,000	$5,000

Cover	Benefits	Maximum Limits (HK Dollars)	
		Plan A	Plan B
10. Cancellation Charge	b) Reimbursement of irrecoverable prepaid cost due to cancellation of trip in the event of the Insured Person being diagnosed with COVID-19 30 days before start of the journey.	$5,000	$5,000
11. Curtailment of Trip	a) Reimbursement of irrecoverable prepaid transport or accommodation charges and additional public transportation expenses incurred to return to Hong Kong due to curtailment of trip in the event of death, serious sickness (not due to COVID-19) or injury of the Insured Person, immediate family members, travel companion or close business partner of the Insured Person, adverse weather conditions, natural disaster or unexpected outbreak of infectious diseases (except COVID-19), industrial action, riot, civil commotion at the destination that prevents the Insured Person from continuing the journey or Black Outbound Alert for the destination is in effect during the journey.	$30,000	$5,000
	b) Reimbursement of unexpected additional expenses incurred to return to Hong Kong due to curtailment of trip in the event of the Insured Person being diagnosed with COVID-19.	$5,000	$5,000
12. Loss of Home Contents	The loss of or damage to the contents or personal effects of the Insured Person's principal home as a result of burglary with forcible and violent entry to or exit from the premises whilst the home is unoccupied during the journey of travel.	$30,000	$10,000
13. Personal Liability	Indemnity against legal liability to third party as a result of accidental injury, loss or damage to third party's property during the Period of Insurance. (This benefit does not apply to liability arising from the use or hire of motor vehicle.)	$3,000,000	$1,500,000
14. Rental Vehicle Excess	If the Insured Person hires a rental vehicle during the journey and is involved in a car accident, or the vehicle is damaged or stolen, the claims excess in the motor insurance policy purchased by the Insured Person will be reimbursed.	$5,000	$3,000
15. Golfer "Hole-in-One"	If the Insured Person achieves a "hole-in-one" at any recognized golf course.	$3,000	$1,000

Major Exclusions

1. War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
2. Nuclear hazards.
3. Acts of Terrorism (Except for Personal Accident, Medical Cover, Worldwide Emergency Services, Travel Delay, Cancellation Charges and Trip Curtailment benefits as a result of Acts of Terrorism are covered by TravelCare).
4. Pre-existing condition, congenital and hereditary condition.
5. Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal diseases, the use of alcohol or drugs other than those prescribed by a qualified registered physician, dental treatment (unless resulting from accidental bodily injury to sound and natural teeth).
6. Any kind of racing (including as a passenger or other occupant), other than foot races and sports competition or any sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sports.
7. Any activities in the air unless an insured person is (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in an activity of which the maneuver or navigation is managed and controlled by another licensed person and the provider of such activity must be authorised by the relevant local authority.
8. Losses which are not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
9. Pager, handheld portable telecommunication equipment, computer equipment (except laptop computer and loss of mobile phone).
10. Any illegal or unlawful act.
11. Any dwelling quarantine.

Age Limit

Individual - Refers to the Insured Person aged between 18 and 85
Children - Refers to dependent & unmarried children who is/are 6 weeks to 17 years of age travelling with the Insured Person during the entire journey
Individual & Children - Refers to Insured Person and his/her children defined above with no limit on number of children
Family - Refers to the Insured Person and his/her spouse and children as defined above with no limit on number of children
(This summary gives only an outline of the insurance cover. Please refer to the insurance policy for the precise terms and conditions)

旅遊保險

TravelCare專為旅遊或外出公幹人仕而設，提供全面旅遊保障(包括2019冠狀病毒病)，讓您無論身處何地，亦可享有醫療、全球緊急支援服務、住院現金津貼、人身意外、嚴重燒傷、個人錢財、行李、個人責任、旅程延誤、取消及縮短行程等保障。有關保障詳情，請參閱以下的保障範圍。

產品特點

- 每項保障均無自負金額
- 24小時全球緊急支援服務
- 保障旅遊期間進行的休閒和業餘體育運動，包括冬季運動、蹦極、登山、攀岩、騎馬、水肺潛水及其他水上運動(不超過海拔5,000米或不超過水深30米)
- 保障因恐怖主義活動而引起的個人意外及醫療相關的索償
- 保費按日計算，切合實際旅程需要，毋須多付保費
- 家庭計劃內受保的子女數目不限
- 若因不能避免的原因需要延續旅程，可自動享有為期高達10天的免費額外保障
- 手提電話遺失的保障

保障範圍

保障項目	承保範圍	最高保障金額(港幣)	
		計劃 A	計劃 B
1. 醫療費用	a) 醫療費用(非因2019冠狀病毒病所引致) i) 因生病或身體受傷所需的醫療費用包括手術、住院或其他合資格醫療服務。 ii) 覆診費用－受保人由外地返回出發地後九十日因醫療及住院衍生之合理費用。最高可達100,000港元(包括於香港接受跌打治療，每日每次上限為200港元，最高賠償額為3,000港元)。	$1,000,000	$500,000
	b) 醫療費用(因2019冠狀病毒病所引致)	$500,000	$100,000
2. 住院或隔離現金津貼	a) 海外住院現金津貼(非因2019冠狀病毒病所引致)－受保人在住院期間，每完整一日可獲得500港元的現金津貼，以應付額外開支。	$10,000	$5,000
	b) 住院現金津貼(因2019冠狀病毒病所引致) i) 於海外時－每完整一日可獲得1,000港元的現金津貼 ii) 返抵香港－每完整一日可獲得500港元的現金津貼	$14,000 $7,000	$14,000 $7,000
	c) 強制隔離(非因2019冠狀病毒病所引致)－於受保旅程中，或於受保旅程完結後返回香港七日內被強制隔離，受保人可獲得每完整一日500港元的現金津貼。	$10,000	$5,000
3. 全球緊急支援服務	(A) 全球緊急支援服務(非因2019冠狀病毒病所引致) a) 緊急醫療撤離及遣返 - 將受保人緊急運送至就近有足夠醫療設備的醫療中心及在必須情況下，將受保人送返香港治療。	全部開支	全部開支
	b) 入院按金保證 - 辦理緊急入院按金保證。	$40,000	$40,000
	c) 額外住宿費用 - 如受保人遭遇嚴重醫療問題，使其同行的一名家人或朋友支付額外的住宿費用。	$40,000	$15,000
	d) 近親探望 - 受保人遭嚴重疾病或意外導致死亡或需停留外地治療超過3天，兩名直系親屬前往該地照料而引致的交通費。	$40,000	$15,000
	e) 安排未成年子女送返香港 - 安排受保人的十八歲以下同行及受保子女送返香港之合理住宿及交通費用，例如單程的回港經濟客位機票。	$40,000	$15,000
	f) 運送遺體 / 骨灰返港 - 若受保人不幸身故，其遺體或骨灰運返香港之費用。	$40,000	$15,000
	g) 安排返回香港以便辦理至親人的後事 - 因直系親屬去世而需臨時折返香港的經濟客位機票費用。	$40,000	$15,000
	h) 其他援助 - 提供電話醫療諮詢服務，緊急旅遊支援服務或法律團體轉介等等。	已包括	已包括
	(B) 緊急醫療撤離及遣返(因2019冠狀病毒病所引致) 全球緊急支援服務由國際(SOS)救援中心提供。	$100,000	$100,000
4. 人身意外	**人身意外** 意外死亡/永久完全傷殘/單目或雙目視力永久喪失/單肢或四肢不全或永久喪失功效。(18歲以下兒童及70歲以上人士的最高死亡賠償為300,000港元)	$1,000,000	$500,000

保障項目	承保範圍	最高保障金額(港幣)	
		計劃 A	計劃 B
4. 人身意外	**嚴重燒傷** 受保人於旅程期間因意外遭受三級程度燒傷且燒傷部分達其頭部表面面積的5%或以上或其身體總表面面積的10%或以上。 **信用卡保障** 受保人在旅途中因意外死亡，意外發生當日其信用卡之結欠將得到賠償。	$200,000 $30,000	$100,000 $15,000
5. 行李	在旅途中因盜竊、搶劫、爆竊、意外遺失或損毀而導致受保人的財物損失。 a) 每件/對/套最高賠償限額 b) 遺失手提電話最高賠償限額	$20,000 $3,000 $2,500	$3,000 $3,000 $2,000
6. 行李延誤	受保人在抵達目的地6小時後，寄運之行李因誤送或延遲仍未送達，可就購買必需品或來回機場以取回行李之額外交通費而提出索償。	$1,500	$500
7. 個人錢財	受保人被盜竊、爆竊、搶劫而導致的金錢損失。(包括：現金、旅行支票)	$3,000	$2,000
8. 旅遊證件遺失	因遺失護照、機票及其他旅遊證件所支付的補領費用，額外交通及住宿費用等。(額外交通及住宿費用最高賠償為每天2,000港元(計劃A) 或每1,000港元(計劃B)	$20,000	$5,000
9. 旅程延誤	a) 現金津貼 如旅程因惡劣天氣、天然災害、機場關閉、工業行動、劫持、機件故障而延誤超過6小時但無須支付額外交通費，每延誤超過6小時可獲300港元現金津貼。 b) 因改動行程而導致之額外交通費 飛機或其他公共交通工具因惡劣天氣、天然災害、機場關閉、工業行動、劫持、機件故障而取消或延誤，以致受保人必須改動行程而導致之額外交通費。 (只可選擇a項或b項作為賠償)	$2,500 $10,000	$600 $2,500
10. 旅程取消	a) 若受保人或其直系親屬、同一保單下所受保之同行伙伴或緊密業務伙伴遭遇身故、嚴重疾病(非因2019冠狀病毒病所引致) 或嚴重身體受傷，或受保人因須出庭作證、出任陪審團、被強制隔離，或於出發前7天內目的地受惡劣天氣、天然災害、所乘公共交通工具發生工業行動或突然爆發廣泛性傳染病(2019冠狀病毒病除外)、目的地發生暴動或內亂、香港政府對目的地發出黑色外遊警示，或受保人的住宅於出發前10天內受到水災或火災嚴重損毀，而導致不能成行，受保人可就不能取回之預繳住宿費用、旅費及交通費用提出索償。 b) 若受保人在旅程開始前30日內被確診感染2019冠狀病毒病而要取消旅程，本公司將向受保人賠償已提前支付但無法收回的費用。	$30,000 $5,000	$5,000 $5,000
11. 縮短旅程	a) 受保人或其直系親屬或同行伙伴或緊密業務伙伴遭遇身故、嚴重疾病(非因2019冠狀病毒病所引致) 或嚴重身體受傷，或因惡劣天氣、天然災害、突然爆發廣泛性傳染病(2019冠狀病毒病除外)、工業行動、暴動或內亂或旅遊目的地發出黑色外遊警示而必須縮短旅程，其不獲退回之交通或住宿費用及返回香港之額外公共交通費均可獲得賠償。 b) 如受保人因被確診感染2019冠狀病毒病而無法按原定行程返回香港，本公司將賠償因返回香港而產生的額外費用。	$30,000 $5,000	$5,000 $5,000
12. 家居爆竊	受保人之主要住所於外遊期間空置，並遭人使用暴力進出及入屋爆竊引致住所內家居物品或個人財物之損失或損壞。	$30,000	$10,000
13. 人身責任	因疏忽直接導致他人身體意外受傷或他人財物損失而負上法律責任。(駕駛或租用汽車引起的責任不在受保範圍之列)	$3,000,000	$1,500,000
14. 租車自負額	受保人在旅行期間所租用的車輛發生汽車意外，或車輛在停泊時遭損毀或被盜竊，受保人可就該租用車輛之汽車保險保單所支付的自負額獲得賠償。	$5,000	$3,000
15. 高爾夫球「一桿入洞」	受保人於任何認可的高爾夫球場成功打出了「一桿入洞」。	$3,000	$1,000

主要不受保項目

1. 戰爭(不論已宣戰與否)、內戰、外敵行動、叛亂、軍事或篡奪行動。
2. 核危機。
3. 恐怖主義活動(除了由恐怖主義活動所導致的人身意外、醫療費用、全球緊急支援服務、旅程延誤、旅程取消、縮短旅程項目則受此旅遊計劃承保)。
4. 投保前已存在之傷疾、先天及遺傳性疾病。
5. 自殺、蓄意自我傷害、神經錯亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由註冊醫生處方的藥物、牙齒護理(因意外而損壞健全的牙齒除外)。
6. 任何種類的競賽(徒步進行的比賽除外)或任何職業性質的運動或受保人可能或可以賺取收入或報酬的運動。

7. 任何空中活動，除非受保人(i)以付費乘客身份在認可及持牌航空公司的航機上，或(ii)所參與之活動是由另一位持牌人士帶領下負責操縱及航行，而該活動的舉辦者亦獲當地有關當局授權。
8. 任何未能於24小時內向有關機構報告(例如：航空公司、警署)及未能提供由相關機構證實的報告。
9. 傳呼機、手提便攜式通訊器材、電腦器材(手提電腦及遺失手提電話除外)。
10. 任何非法或不合法的行為。
11. 任何家居隔離。

年齡限制

個人 - 投保人年齡介乎18歲至85歲

子女 - 指年齡介乎6星期至17歲而於整段旅程期間均與投保人同行的未婚子女

個人及子女 - 即投保人及上述所指之子女，並不限制子女數目

家庭 - 即投保人、其配偶及上述所指之子女，並不限制子女數目

(此乃保障計劃摘要，有關保障條款及規定，以保單內容為準。)

Important Notes 重要事項

The Applicant (i.e. You are) is required to disclose all material facts which you know FWD General Insurance Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose suchinformation may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

申請人(即你)必須提供所有可能影響富衛保險有限公司(「本公司」)接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料(包括此投保書副本作紀錄)，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

FWD in Hong Kong 富衛在香港

FWD spans Hong Kong, Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan and Malaysia. In Hong Kong, the FWD life insurance and general insurance businesses have been assigned strong financial strength ratings by international rating agencies, and offer customers life, medical insurance, general insurance, employee benefits, and financial planning.

FWD is focused on creating fresh customer experiences and making the insurance journey simpler, faster and smoother, with innovative propositions, and easy-to-understand and relevant products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer with a vision to change the way people feel about insurance Established in Asia in 2013 with a trailblazer mentality, FWD is the primary insurance business of investment group, Pacific Century Group.

富衛業務遍佈香港、澳門、泰國、印尼、菲律賓、新加坡、越南、日本及馬來西亞。在香港，富衛的人壽保險及一般保險業務均獲國際評級機構授予卓越的財務實力評級，並提供人壽及醫療保險、一般保險、僱員福利，及財務策劃服務。

富衛專注為客戶創造嶄新體驗，利用數碼科技，提供簡單、易明和貼心的創新產品，使整個保險體驗更簡便、快捷及順暢。富衛秉持以客為先的服務理念及方針，矢志成為泛亞洲區領先的保險公司，創造保險新體驗。富衛於2013年在亞洲成立，是投資集團「盈科拓展集團」轄下的主要保險業務。

FWD in Hong Kong offers* 富衛於香港提供*

Life Insurance 人壽保險	Products range from individual life insurance, medical and critical illness protection plans, savings plans, educational reserves for children, legacy, retirement plans, investment-linked insurance, and more. 產品包括個人人壽保險、醫療及危疾保障計劃、儲蓄計劃、子女教育儲備、遺產傳承規劃、退休計劃、投資相連保險等。
General Insurance 一般保險	A wide spectrum of insurance solutions for individual and corporate customers, including household, motor, personal accident, individual medical, property, travel, working holiday, overseas study, golf, marine cargo, pet, business pack, office, and more. 為個人及企業客戶提供多元化的保險方案，包括家居、汽車、個人意外、個人醫療、財產、旅遊、工作假期、海外升學、高爾夫球、貨運、寵物、辦公室、工商業綜合保險等。
Employee Benefits 僱員福利	An array of group life and health insurances are available to protect and retain corporations' invaluable assets - employees. Group life solutions cover members for total and permanent disablement, death accidental death and dismemberment benefits and more, while group health solutions protect members with medical insurance and long-term disability income etc. 一系列團體人壽及健康保險服務，為企業最寶貴的資產 - 僱員 - 提供全面保障。團體人壽方案提供完全及永久傷殘、身故、意外身故及傷殘賠償等；而團體健康方案則包括醫療及長期傷殘保險等。
Financial Planning 財務策劃	Professional financial advisers help customers analyse their financial situations and propose tailored plans to build and boost customers wealth and investment portfolios. 專業理財顧問協助客戶分析財務狀況，度身制定合適的財富增值及投資方案。

* Life Insurance, employee benefits and financial planning are offered by FWD Life Insurance Company (Bermuda) Limited and General Insurance is offered by FWD General Insurance Company Limited

* 富衛人壽保險(百慕達)有限公司提供人壽保險、僱員福利及財務策劃服務；富衛保險有限公司則提供一般保險。

TravelCare Insurance Application Form
旅遊保險投保書

Please complete in BLOCK LETTERS and tick where appropriate. 請以英文正楷填寫並於適當空格內加上「√」號。

(I) Details of Applicant 投保人資料

Full Name of Applicant 申請人姓名：
(Applicant must be aged 18 or above 投保人必須為18歲或以上)

☐ Mrs.太太 ☐ Ms.女士
☐ Mr.先生 ☐ Miss小姐

HKID Card/Passport No. 香港身份證/護照號碼：

Correspondence Address 通訊地址：

Flat _____ 室, _____ Floor 樓, Block _____ 座, Building 大廈名稱: _____

Street 街道: _____ District 地區: _____

*HK香港 / Kowloon九龍 / NT新界

Contact No. 聯絡電話：

E-mail Address 電郵地址：

(II) The Person(s) to be Insured 受保人資料

Name of Insured Person(s) 受保人姓名	Relationship 關係	Date of Birth (DD / MM / YY) 出生日期(日/月/年)	HKID Card / Passport No. 香港身份證/護照號碼
1.	Self 本人		
2.			
3.			
4.			
5.			

(III) For Single Trip 單次旅程計劃

Period of Insurance : 保障期

From 由 _____ DD日 / _____ MM月 / _____ YY年 to 至 _____ DD日 / _____ MM月 / _____ YY年 Total 共 _____ days 日

Covered Plan : 計劃

☐ Plan A A計劃

☐ Plan B (Please tick the appropriate box) B計劃（請在適當空格內☑）

Total Premium : HK$
保費共 ：港幣 _____
(excluding insurance levy) (不包括保費徵費)

(IV) For Annual Cover 全年保障

Period of Insurance : 保障期

From 由 _____ DD日 / _____ MM月 / _____ YY年 to 至 _____ DD日 / _____ MM月 / _____ YY年

both dates inclusive
包括首尾兩日

Occupation : 職業 _____

(please state occupation of all Insured Persons)
（請列明所有受保人職業）

Covered Plan : 計劃

☐ Plan A A計劃

☐ Plan B (Please tick the appropriate box) B計劃（請在適當空格內☑）

Total Premium : HK$
保費共 ：港幣 _____
(excluding insurance levy) (不包括保費徵費)

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit www.fwd.com.hk or contact: (852) 3123 3123.
保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，請瀏覽 www.fwd.com.hk 或致電：(852) 3123 3123。

Payment Method 付款方法

Cheque should be crossed and made payable to "FWD General Insurance Company Limited"
劃線支票抬頭請寫：「富衛保險有限公司」

☐ Cheque 支票 ☐ Visa ☐ MasterCard ☐ Bank of Communications FWD Credit Card 交通銀行FWD富衛信用咭

Credit Card No. 信用卡號碼

Cardholder's Name 持卡人姓名 _____

Card Expiry Date 信用卡有效期至 ☐☐ – ☐☐☐☐
M月 Y年

I hereby authorize FWD General Insurance Company Limited to charge my credit card account specified for this insurance.
本人茲授權富衛保險有限公司從本人列明的信用卡賬戶支取此保險所應繳之保費。

Cardholder's Signature 持卡人簽署 _____

Date 日期 _____

* The payer and the policyholder must be the same person. No third party payment is accepted.
付款人及保單持有人必須為同一人。第三者付款將不獲接納。

Notes 注意事項

1. The Applicant warrants that to the best of his / her knowledge and belief no Insured Person is traveling contrary to the advice of any medical practitioner or for the purpose of obtaining medical treatment and that he / she understands that treatment of any pre-existing, recurring or congenital medical conditions are not insured. The Applicant is not aware of any condition cause or circumstance that may necessitate the cancellation or curtailment of the journey as planned. 申請人保證並據實相信各受保人絕不會違反醫生的囑咐或僅為獲醫療而外出旅遊。申請人更清楚明白任何現已存在之疾病、現有、不時復發或先天疾病皆不在承保之列。申請人保證已對安排而又必須取消或縮短旅程之事絕不知情。
2. Age Limit: 6 weeks up to the age of 85 (70 for Annual Cover) 年齡限制：6星期至85歲 (全年保障計劃為70歲)。
3. Children under age of 18 must be accompanied by an adult who is also insured under the same insurance policy. 18歲以下兒童必須由成人同行及一同投保。
4. In the event of the death of an Insured Person, the beneficiary shall be that person's estate according to the laws of Hong Kong. 如受保人不幸身故，本計劃之賠償將按照香港法例給予受保人之遺產受益人。
5. This Insurance is only valid for travel originating from and returning to Hong Kong. 此保障只適用於由香港出發及回境之旅程。
6. The maximum duration of journey is 180 days for single trip cover and 90 days for annual cover. 單次旅遊計劃每一旅程保障期最長為180天，而全年保障計劃則為90天。
7. Except for annual cover, no refund of premium is allowed once the insurance certificate has been issued. 除全年保障計劃外，保險證明書一經簽發，保費概不發還。

Single Trip Premium Table (HK$)* 單次旅程保險價目表(港幣)

No of days 日數	Individual 個人		Individual & Children 個人及子女		Family 家庭	
	Plan 計劃 A	Plan 計劃 B	Plan 計劃 A	Plan 計劃 B	Plan 計劃 A	Plan 計劃 B
1	230	137	403	240	575	344
2	240	147	421	258	600	369
3	255	157	447	275	638	394
4	290	177	508	310	725	444
5	325	197	569	345	813	494
6	360	217	631	380	900	544
7	380	230	666	403	950	576
8	400	242	701	424	1,000	606
9	415	254	727	445	1,038	636
10	430	267	753	468	1,075	669
11	455	279	797	489	1,138	699
12	480	291	841	510	1,200	729
13	500	303	876	531	1,250	759
14	520	315	911	552	1,300	789
15	545	327	954	573	1,363	819
16	580	339	1,016	594	1,450	849
17	605	351	1,059	615	1,513	879
18	625	363	1,094	636	1,563	909
19	645	375	1,129	657	1,613	939
20	665	387	1,164	678	1,663	969
21	685	399	1,199	699	1,713	999
22	705	411	1,234	720	1,763	1,029
23	725	423	1,269	741	1,813	1,059
24	745	435	1,304	762	1,863	1,089
25	765	447	1,339	783	1,913	1,119
26	785	459	1,374	804	1,963	1,149
27	805	471	1,409	825	2,013	1,179
28	825	483	1,444	846	2,063	1,209
29	845	495	1,479	867	2,113	1,239
30	865	507	1,514	888	2,163	1,269
31	887	520	1,552	911	2,219	1,301

Scan this QR code to browse travel premium for 32-180 days.
掃描此二維條碼以瀏覽32至180日的旅程保費。

Annual Cover Premium Table (HK$)* 全年保障保費價目表(港幣)

Annual cover not exceeding 90 days each trip 全年保障 每次不逾90日	Individual 個人		Individual & Children / Family 個人及子女 / 家庭	
	Plan 計劃 A	Plan 計劃 B	Plan 計劃 A	Plan 計劃 B
	2,116	1,419	4,232	2,838

*Insurance levy is not included in the above premium 以上保費並未包括保費徵費

Insurance Levy Rate Table 保費徵費表

Date of Policy Inception 保單起保日	Rate 徵費率	Cap (HK$) 最高徵費(港幣)
From 1 Apr 2021 onwards 由2021年4日1日之後	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit www.fwd.com.hk or contact: (852)3123 3123. 保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，請瀏覽www.fwd.com.hk 或致電：(852)3123 3123。

Notes 附註

Individual - refers to the Insured Person aged between 18 and 85 (70 for Annual Cover)
Children - refers to dependent & unmarried children who is / are 6 weeks to 17 years of age travelling with the Insured Person during the entire journey
Individual & Children - refers to Insured Person and his / her children defined above with no limit on number of children
Family - refers to the Insured Person and his / her spouse and children as defined above with no limit on number of children
個人 - 投保人年齡介乎1歲至85歲(全年保障計劃為70歲)
子女 - 指年齡在6星期至1歲而於整段旅程期間均與投保人同行的未婚子女
個人及子女 - 即投保人及上述所指的17歲或以下之子女，並不限制子女數目
家庭 - 即投保人、其配偶及上述所指的17歲 或以下之子女，並不限制子女數目

Personal Information Collection Statement ("PICS")

1. From time to time, it is necessary for you to supply FWD General Insurance Company Limited (the "Company") or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data"
3. "Your Personal Data" will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
5. The purposes for which Your Personal Data may be used are as follows:
   (i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
   (ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
   (iii) developing insurance and other financial services and products;
   (iv) developing and maintaining credit and risk related models;
   (v) processing payment instructions;
   (vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
   (vii) exercising any rights that the Company may have in connection with our services and/or products;
   (viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
   (ix) any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
   (x) performing policy reviews and needs analysis (whether or not on a regular basis);
   (xi) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
   (xii) for statistical or actuarial research undertaken by the Company or any member of the Group; and
   (xiii) fulfilling any other purposes directly related to (i) to (xii) above.
6. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
   (i) other members of the Group;
   (ii) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
   (iii) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjustors, risk intelligence providers, claims investigators, organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, other insurance companies (whether directly or through fraud prevention organizations or other persons named in this paragraphs), the police and databases or registers (and their operators) used by the insurance industry to analyze and check information provided against existing information, legal advisors and/or other professional advisors engaged in connection with the Company's business;
   (iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
   (v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
7. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.
8. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing if you provide your consent or do not object in writing.
9. In connection with direct marketing, the Company intends:
   (i) to use your name, contact details (such as phone number, email address and mailing address), gender, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:
      a. insurance services and products;
      b. wealth management services and products;
      c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
      d. health-check and wellness services and products;
      e. media, entertainment and telecommunications services;
      f. reward, loyalty or privileges programmes and related services and products; and
      g. donations and contributions for charitable and/or non-profit making purposes; and
   (ii) to provide your name and contact details (such as phone number, email address and mailing address), gender, services and products portfolio information, financial background and demographic data to FWD Life Insurance Company (Bermuda) Limited or any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).

The Company intends to send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 above. If you do NOT agree to receive such marketing communications or the Company's intended use of Your Personal Data, you may write to the Corporate Data Protection Officer of the Company at the address below to opt out from direct marketing at any time:

Corporate Data Protection Officer
FWD General Insurance Company Limited
8th Floor, FWD Financial Centre,
308 Des Voeux Road Central
Hong Kong

10. To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and g(ii) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
11. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for Processing and complying with your data access request.
12. Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at the address above. Should you have any queries, please do not hesitate to call our Customer Service Hotline on 3123 3123.
13. In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
14. The Company reserves the right, at any time effective upon notice to you, to add to change, update or modify this PICS.

Feb 2021

收集個人資料聲明

1. 閣下需要不時向富衛保險有限公司(「本公司」)或本公司的代理及代表就本公司的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」
3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受養人、受益人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途
4. 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司 (統稱「本集團」) 處理
5. 閣下的個人資料可能用於以下用途：
   (i) 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品；
   (ii) 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶；
   (iii) 發展保險及其他金融服務及產品；
   (iv) 發展及維持本公司信貸及風險之相關模型；
   (v) 處理付款指示；
   (vi) 釐訂任何欠付閣下或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
   (vii) 行使與本公司的服務及/或產品有關的任何權利；
   (viii) 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及/或身份核証；
   (ix) 用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索，包括作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索以及偵測和防止欺詐行為(無論是否與就此申請而發出的保單有關)所需的目的；
   (x) 進行保單審閱及需求分析 (不論是否定期進行)；
   (xi) 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引(不論在香港境內或境外適用)要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構(包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動)或向任何獨立監管或行業團體(如保險業聯會或協會等)作出披露；
   (xii) 作本公司或本集團的任何成員的統計或精算研究；及
   (xiii) 履行與上文第(i)至(xii)段直接有關的其他用途。
6. 閣下的個人資料將被保密但為達成上文第5段列出的用途，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方共同使用：
   (i) 本集團的其他成員；
   (ii) 任何因本公司業務而聘用之經營保險相關及 /或再保險相關業務之人士或公司；
   (iii) 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、整合保險業申索和承保資料的組織、防欺詐組織、其他保險公司(無論是直接地，或是通過防欺詐組織或本段中指名的其他人士)、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)、法律顧問及/或其他專業顧問；
   (iv) 任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及/或
   (v) 任何本公司或本集團的其他成員負有責任或需要或預期要根據任何法律、規則規例、實務守則或指引(不論在香港境內或境外適用)作出披露的官員、規管者、部門、執法代理或其他人士(不論在香港境內或境外)。
7. 閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。
8. 本公司只可在閣下作出書面同意或不反對的情況下(i)使用閣下的個人資料作直接促銷用途，或(ii)將閣下的個人資料提供予其他人士或公司作其直接促銷用途。
9. 就直接促銷而言，本公司擬：
   (i) 使用本公司不時持有的閣下姓名、聯絡資料(例如：電話號碼、電郵地址、郵寄地址)、性別、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；銷售本公司、本集團其他成員及/或本公司之業務夥伴(即以下產品及服務的供應商)不時提供的下列服務及產品：
      a. 保險服務及產品；
      b. 財富管理服務及產品；
      c. 退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品；
      d. 健康檢查及健康服務及產品；
      e. 媒體、娛樂及電信服務；
      f. 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
      g. 為慈善及/或非牟利用途的捐款及捐贈。
   (ii) 將閣下的姓名及聯絡資料(例如：電話號碼、電郵地址、郵寄地址)、性別、服務及產品組合資料、財務背景及人口統計資料提供予富衛人壽保險(百慕達)有限公司及本集團任何成員及/或本公司之業務夥伴，讓其用於直接促銷上文第9(i)段所載的服務或產品(如為業務夥伴，則包括作金錢或其他商業利益)。

本公司有意向閣下送交推廣訊息或資料及根據上述第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，閣下可於任何時間致函本公司的資料保護主任並將函件郵寄至以下地址，藉以行使閣下不同意此項安排的權利：

富衛保險有限公司
香港德輔道中308號
富衛金融中心8樓

10. 為達成上文第5及第9段所列出的目的，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與上文第6及第9(i)段所列的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料(私隱)條例》大致相同或用作同一用途的資料保護法。
11. 根據《個人資料(私隱)條例》，閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料及本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用。
12. 查閱或改正閣下的個人資料要求，應以書面形式向本公司的資料保護主任提出並將函件郵寄至上述地址。如閣下有任何疑問，敬請致電本公司之客戶服務熱線3123 3123。
13. 中英文本如有歧異，概以英文本為準。
14. 本公司保留隨時增補、更改、更新及修訂本聲明之權利，並任何更改將於發出通知時起生效

2021年2月

Declaration 聲明

I/WE HEREBY DECLARE AND AGREE THAT:

1. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between the Company and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the the Company unable to accept or process this application or the insurance policy void.
2. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/We have paid the required premium.
3. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the Personal Data (Privacy) Ordinance.
4. **I/we have read, understood and accepted the PICS.**
   The Company intends to send you marketing communications or materials and use your Personal Data in accordance with paragraphs 8 & 9 of the PICS. If you do not agree to receive such marketing communications or the Company's intended use of your Personal Data, please tick below to exercise your right to opt-out.

   ☐ **Opt-out marketing communications or materials and the Company's intended use of my personal data**

Where the Applicant(s) has/have an Insurance Broker:

I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. (If applicable) Where the applicant is a body corporate, I/We am/are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so.

I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人/我們，謹此聲明並同意：

1. 於此申請表格內所提供的資料及細節均是準確無誤，真實及為事實之全部，並且是盡本人/我們所知及所信而作答的。本人/我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為本公司及本人/我們之保險合約之承保根據。本人/我們在此確認，如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料，將可能導致本公司不能接受或處理此保險申請或令本保單失效。
2. 保障一概必須在本申請獲本公司接納後及本人/我們已繳交應付保費後始可生效。
3. (如適用) 本人/我們已獲受保人授權提供本申請所需之一切資料，並就本申請之相關事宜，與本公司進行交涉，並向其接收或索取與受保人有關之資料。本人我們並確認受保人已獲明確通知及同意，其個人資料將會轉介予本公司作辦理本申請之用，亦已獲通知其在個人資料 (私隱) 條例下所享有的權利。
4. **本人/我們已閱讀、明白及接受收集個人資料聲明。**

   本公司有意向閣下送交推廣訊息或資料及根據收集個人資料聲明第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，請在以下有關方格內加上剔(✓)號。

   ☐ **拒絕接收推廣訊息或資料及本公司擬對本人的個人資料的使用**

如申請人有保險經紀：

本人/我們明白、確知及同意，本公司會就本人/我們購買及接受其簽發的保單，於保單有效期內 (包括續保期) 向負責替本人/我們安排有關保單的獲授權保險經紀支付佣金。(如適用) 假如申請人為法人團體，本人/我們為代表申請人簽署的獲授權人員並向本公司確認本人/我們已獲該法人團體授權。

本人/我們亦明白本公司必須取得申請人的上述同意，才可以處理其保險申請。

Signature of Applicant / Individual to whom the PICS is given
申請人/獲發收集個人資料聲明人士簽署 _____

Name of Agent / Broker/ Technical Representative
代理人/經紀/業務代表 _____

Date (DD/MM/YYYY)
日期(日/月/年) _____

Account Code
賬戶號碼 _____

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail. 本申請表格的中英文版本如有差異，以英文版本為準。

FWD General Insurance Company Limited 富衛保險有限公司

9/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong

香港中環德輔道中308號富衛金融中心9樓

T 3123 3123 F 2850 3031

PSAP.B.2022.04