HKT Care

Thank you for your interest in the insurance product.

多謝你對我們代理的保險產品的支持。

For more information, please feel free to contact is

如欲瞭解產品詳情，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 備註：

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), offers 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 authorized insurance distributor of FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability), FWD General Insurance Company Limited and Chubb Insurance Hong Kong Limited.

HKT Financial Services (IA) Limited(「HKTIA」)為香港電訊集團（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 品牌代理多元化的人壽保險及一般保險產品。HKTIA為香港特別行政區保險業監管局下的持牌保險代理機構 (持牌保險代理牌照號碼 ：FA2474)。HKTIA 為富衛人壽保險(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之授權保險代理商。

HKT Here To Serve

a PCCW Group member

探索成長路

Explore Your World

學生綜合意外保險

Student AccidentCare Insurance

敢 至係人生

fwd.com.hk

24小時服務熱線 3123 3123

FWD 富衛

Student AccidentCare Insurance
學生綜合意外保險

PRODUCT HIGHLIGHTS 保障特點	
- Covers accidental death & permanent total disablement, hospital cash allowance and accidental medical expenses - 保障意外死亡及永久傷殘、住院現金津貼及意外醫療費用	√
- 24 hours worldwide protection - 24 小時全球保障	√

Benefits

1. Accidental Death & Permanent Total Disablement
A sum equal to the percentage of Capital Sum specified in the Policy is payable.

2. Daily Hospital Cash Allowance
In the event the Insured Person suffers bodily injury and is confined in hospital for treatment, a daily benefit is payable for the period of confinement subject to a maximum period not exceeding 365 days.

3. Accidental Medical Expenses
Reimbursement of the incurred fees for medical and surgical treatment for bodily injury to the Insured Person in respect of any one accident, not exceeding the amount of Sum Insured.

Optional Extra Benefits

4. Chinese Bonesetter Treatment Expenses
Chinese acupuncture or bonesetter expenses incurred up to HK$100 per visit per day subject to a maximum of HK$1,000 per accident and HK$3,000 per Policy year.

Eligibility

All full-time unmarried students studying in Hong Kong aged 2 years and 8 months to 23 years.

基本保障

1. 意外死亡及永久傷殘
依照賠償表所列投保金額之百分率計算賠償。

2. 每天住院現金津貼
受保人如受傷入院留醫，於住院期間可獲每天住院現金津貼，惟以365天為限。

3. 意外醫療費用
賠償醫療費用，惟數額必須為合理的慣常收費，每次意外以不超過投保額為限。

自選保障

4. 中國跌打治療費用
賠償針灸或跌打醫師之費用，每次以港幣$100為限(每天祇限一次)。每次意外保額最高為港幣$1,000，而每年賠償限額為港幣$3,000。

投保資格

年齡由2歲8個月至23歲在本港就讀的未婚全職學生。

Schedule of Benefits
投保項目

Benefits 保障利益	Plan1 計劃一 (HK 港幣$)	Plan2 計劃二 (HK 港幣$)	Plan3 計劃三 (HK 港幣$)
1. Accidental death or permanent total disablement 意外死亡或永久傷殘	150,000	300,000	500,000
2. Daily hospital cash allowance (maximum 365 days) 每天住院現金津貼（最多365天）	150	300	500
3. Accidental medical expenses (maximum per accident / year) 意外醫療費用 （每次意外/每年最高賠償額）	8,000	10,000	12,000
4. Optional benefits - chinese bonesetter treatment expenses (maximum per year) (HK$100 per visit per day, maximum HK$1,000 per accident) 附加保障 - 中國跌打治療費用 （每年最高賠償額） （每次港幣$100為限，每天祇限一次，每次意外保障額為港幣$1,000）	3,000	3,000	3,000

Major Exclusions

The following is only a summary of the major exclusions. Please refer to the Policy for details.
War; Invasion or Civil War; Act of Terrorism; Active Military Service; Professional Sports, Sickness and Disease, Suicide and Self-inflicted Injury; Pregnancy or Childbirth; Flight or Ship Crew; Racing other than on foot or swimming; Diving to a sea-depth greater than 30 meters; Climbing or Mountaineering requiring use of ropes; Hang Gliding and Parachuting.

主要不保事項

以下為不保事項之概略，詳細內容請參閱保單。
因戰爭、恐怖活動、從事或參與任何持械紀律部隊、職業運動、疾病、自殺、自我傷害行為、懷孕或生育、機艙工作人員或海員、速度競賽（徒步、游泳除外）、潛水深逾30米、須使用繩索的登山或攀山活動、滑翔及跳傘所引致的損傷。

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

注意

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

Summary of Benefits For Major Injuries and Compensation Scale
保障利益賠償表(摘要)

Benefits 保障利益	Compensation Payable 保額賠償百分率
1. Accidental death 意外死亡	100%
2. Permanent total disablement 永久完全殘廢	100%
3. Permanent and incurable paralysis of all limbs 四肢永久癱瘓及無法痊癒	100%
4. Loss of or permanent total loss of use of two limbs 喪失雙肢或雙肢完全失去功能	100%
5. Loss of or permanent total loss of use of one limb 喪失任何一肢或任何一肢完全失去功能	50%
6. Permanent total loss of sight of both eyes 永久完全喪失雙眼視力	100%
7. Permanent total loss of sight of one eye 永久完全喪失一眼視力	50%
8. Permanent total loss of the lens of one eye 永久喪失一晶狀體	50%
9. Permanent total loss of speech and hearing 永久完全不能言語及失聰	100%
10. Permanent total loss of hearing in 永久完全失聰 a) both ears 雙耳 b) one ear 單耳	 75% 15%
11. Permanent total loss of speech 永久完全喪失言語能力	50%
12. Loss of or permanent total loss of use of thumb and four fingers of one hand 喪失或永久完全失去四隻手指及拇指功能	70%
13. Loss of or permanent total loss of use of four fingers of one hand 喪失或永久完全喪失四隻手指功能	40%
14. Loss of or permanent total loss of use of one thumb 喪失或永久完全喪失一隻拇指功能 a) both joints 兩個拇指關節 b) one joint 一個拇指關節	 30% 15%
15. Loss of or permanent total loss of use of fingers 喪失或永久完全喪失手指功能 a) three joints 三個手指關節 b) two joints 兩個手指關節 c) one joint 一個手指關節	 10% 7.5% 5%
16. Loss of or permanent total loss of use of toes 喪失或永久完全喪失腳趾功能 a) all - one foot 一隻腳所有腳趾 b) great - both joints 大腳趾 - 兩關節 c) great - joint 大腳趾 - 一關節 d) other toe 其他腳趾	 15% 5% 3% 2%
17. Shortening of leg by at least 5 cm 腳部縮短5厘米	7.5%
18. Any permanent disablement not specified above 任何未列於上表的永久完全殘廢	Refer to policy 請參閱保單

Student AccidentCare Insurance Application Form 學生綜合意外保險投保書

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 Proposer 申請人資料

Full Name 姓名：
☐ Mr.先生 ☐ Mrs.太太 ☐ Ms.女士 ☐ Miss小姐

Date of Birth 出生日期：_____DD日 _____MM月 _____YY年

Email Address 電郵地址：

HKID Card No. 香港身份證號碼：

Contact No. 聯絡電話：

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

Relationship with Student 與學生關係：

Period of Insurance Required 要求保單生效日期：
From 由 _____DD日 _____MM月 _____YY年 To 至 _____DD日 _____MM月 _____YY年

(II) Details of Student to be Insured 受保學生資料

Full Name 姓名：
☐ Ms. 女士 ☐ Mr. 先生 ☐ Miss 小姐

Sex 性別：

Date of Birth 出生日期：_____DD日 _____MM月 _____YY年

Birth Certificate No. / HKID Card No. 出生證明書/ 香港身份證號碼：

Eligibility 投保資格

All full-time unmarried student studying in Hong Kong between the ages of 2 years and 8 months to 23 years. 年齡由2歲8個月至23歲在本港就讀的未婚全職學生。

(III) Plan Selected for 所選投保計劃	Annual Premium Table (per student) 保費表(每個學生) (excluding insurance levy)(不包括保費徵費)		
Benefits 保障項目：	Plan 1 計劃一(HK$)	Plan 2 計劃二(HK$)	Plan 3 計劃三(HK$)
Item 保障1 - 3	☐ 300	☐ 400	☐ 600
Item 保障1 - 4	☐ 450	☐ 550	☐ 750

Insurance Levy Rate Table 保費徵費表

Date of Policy Inception 保單起保日	Rate 徵費率	Cap (HK$) 最高徵費(港幣)	Date of Policy Inception 保單起保日	Rate 徵費率	Cap (HK$) 最高徵費(港幣)
From 1 Jan 2018 till 31 Mar 2019 由2018年1月1日至2019年3月31日	0.040%	2,000	From 1 Apr 2019 till 31 Mar 2020 由2019年4月1日至2020年3月31日	0.060%	3,000

Date of Policy Inception 保單起保日	Rate 徵費率	Cap (HK$) 最高徵費(港幣)	Date of Policy Inception 保單起保日	Rate 徵費率	Cap (HK$) 最高徵費(港幣)
From 1 Apr 2020 till 31 Mar 2021 由2020年4月1日至2021年3月31日	0.085%	4,250	From 1 Apr 2021 onwards 由2021年4月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。

1. In respect of Life, Accident or Medical Insurance, has any insurer ever declined to insure the student to be insured or refused to renew the insurance or imposed special terms on the insurance or cancelled the insurance?
上述之受保學生有否在投保人壽，意外或醫療保險時被拒絕投保或拒絕續保或附加特別條款或取消保單？ ☐Yes 是 ☐No 否

2. In respect of Lile, Accident or Medical Insurance has the student to be insured ever made any claims against any insurer during the last 5 years?
上列之受保學生曾否在過去五年內因任何疾病或身體損傷而向保險公司要求賠償？ ☐Yes 是 ☐No 否

3. Is the student to be insured suffering or ever suffered from any major medical conditions, mental disease, or physical delects or inlirmity?
上列之受保學生之身體功能曾否有殘損或曾否患有任何精神病？ ☐Yes 是 ☐No 否

If the answer to any of the question no. 1 to 3 (inclusive) above is "yes" , please give details here.
如以上1 至3之問題中， 所選的答案為 "是 "， 請詳細說明。

(IV) 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 No. 支票 ☐ Visa ☐ MasterCard

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。

FWD General Insurance Company Limited

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;
   (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, 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, 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 to 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
1st 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 9(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.

Jan 2018

富衛保險有限公司
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；
   (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、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、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提供予本集團任何成員及 / 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1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(ii)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。

Important Notes

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 such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

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 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

2018年1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劃(√) 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
日期 _____

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 Hong Kong - Corporate Overview

FWD Group spans Hong Kong, Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam & Japan. In Hong Kong, FWD offers life and medical insurance, general insurance, employee benefits, pensions and financial planning services. The life insurance and general insurance operating entities have been assigned strong financial strength ratings by international rating agencies. FWD is focused on creating fresh customer experiences, with easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer that changes the way people feel about insurance. Established in Asia in 2013, FWD is the insurance business of investment group, Pacific Century Group.

Our Solutions

A quality suite of savings, protection and investment solutions are offered to meet customers' evolving needs in different life stages. We continuously enhance our products and services to empower people to live life to the fullest with optimism and confidence.

Life and Medical Insurance	Products range from individual life insurance, medical and critical illness protection plans, savings plans, educational reserves for children, retirement plans, investment-linked insurance, and more.
General Insurance	A wide spectrum of insurance solutions for individual and corporate customers, including household, motor, personal accident, property, travel, working holiday, overseas study, golf, marine cargo, pet, business pack, office, and more.
Employee Benefits	An array of insurance to protect and retain corporations' invaluable assets - employees. Products include group life (total and permanent disablement, accidental death and dismemberment benefits), group medical and group long-term disability income insurance.
Pensions	Customers of Mandatory Provident Fund (MPF) and Occupational Retirement Schemes have the access to a wide range of retirement savings and investment options, and enjoy personalised services of FWD's tied agents.
Financial Planning	Independent financial advisers help customers analyse their financial situations and propose tailored plans to build and boost customers' wealth and investment portfolios.

FWD has been providing customised services to 534,000 customers with over 730 staff in Hong Kong and Macau (as of 30 June 2017).

富衛香港 - 企業概覽

富衛集團業務遍佈香港、澳門、泰國、印尼、菲律賓、新加坡、越南及日本。在香港，富衛提供人壽及醫療保險、一般保險、僱員福利、退休金及財務策劃服務。人壽保險及一般保險營運機構均獲國際評級機構授予卓越的財務實力評級。富衛專注為客戶創造嶄新體驗，利用數碼科技，提供簡單易明的產品。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」的保險業務公司。

我們的保險服務

一系列儲蓄、保障及投資的保險方案照顧客戶於不同人生階段的需要。我們不斷優化產品組合及服務，希望賦予大眾盡情現在，投入精彩生活，展現樂觀與自信的正能量。

人壽及醫療保險	產品包括個人人壽保險、醫療及危疾保障、儲蓄計劃、子女教育儲備、退休計劃、投資相連保險等。
一般保險	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、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。
僱員福利	一系列保險服務為企業最寶貴的資產 — 僱員提供全面保障。產品包括個人及團體人壽（完全及永久傷殘保險、意外身故及傷殘賠償）、團體醫療及團體長期傷殘保險。
退休金	為退休金（強積金及公積金）客戶提供一系列退休儲蓄和投資選擇，以及由富衛專屬代理人提供的貼心個人化服務。
財務策劃	獨立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。

於香港及澳門，富衛超過 730 名員工為 534,000 名客戶提供貼心服務（截至2017年6月30日）。

Get ready to live
fwd.com.hk
24-hour Service Hotline 3123 3123

FWD 富衛