

Interior Renovation Insurance



All-round protection to your renovation works



Put your mind at ease

While you are planning for the details of the renovation work for your home, office or shop, you may not have time to arrange insurance cover to protect the entire process. Now, ICBC (Asia) is offering a Interior Renovation Insurance with AXA General Insurance, to provide you with a simple and comprehensive coverage for your renovation contract, at a reasonable price.

Contractor All Risks (Basic Cover)

Interior Renovation Insurance provides you a comprehensive protection during the contract period at the insured location. It includes two sections, you can opt to insure either both sections I & II or section II only.

Section I - Material Damage

This section protects you against accidental physical loss of or damage to insured works and materials arising out of the renovation works.

Free Additional Benefits

■ Removal of Debris

We will pay for removal of debris after an insured loss, up to a maximum of 5% of total contract value.

■ Automatic Increase of Contract Value

In the event that the final contract value exceeds the original quotation, we will automatically increase the insured value by a maximum of 10% without any additional premium.

Section II - Liability to Third Parties

This section protects you against legal liability for third parties' bodily injuries and/or third parties' property damage arising out of your renovation works.

Free Additional Benefits

■ Maintenance Period Protection

Cover any loss of or damage to the contract works during the 3 months maintenance period. The maintenance period is after the actual completion date of contract works or the policy expiry date whichever is the earlier.

■ Cross Liability

We will indemnify each of the insured parties individually as if a separate policy is issued for each party, subject to the maximum limit of liability stated in the policy per any one occurrence and in aggregate.

■ Damage to Principal Property

Cover the legal liability in respect of damage to the principal property, the limit of indemnity is up to 50% of third party liability, subject to a maximum limit of HKD10,000,000 per any one occurrence and in aggregate during the period of insurance.

■ Vibration, Weakening or Removal of Support

Cover the legal liability to third party property damage caused by vibration, weakening or removal of support, the limit of indemnity is up to 50% of third party liability subject to a maximum limit of HKD10,000,000 per any one occurrence and in aggregate during the period of insurance.

Employee Compensation (Optional Cover)

We will insure you as an employer under the Employees' Compensation Ordinance and Common Law for bodily injuries to employees arising out of and in the course of employment, up to a limit of HKD200,000,000 per event.

Important Notes

- 1 The building age cannot exceed 40 years old.
- 2 Cover single contract work for individual premises only.
- 3 Cover for sub-contract work only is not accepted.
- 4 No working to neon signs, exterior signboards, cages, cladding, and building's public and common areas (including but not limited to lift shaft, underground or confined space etc).
- 5 Location where renovation takes place has occupation permit and is not a construction site area.
- 6 No work is involved in demolishing of any illegal or unauthorized structure. No working on swing boat or gondola.
- 7 No more than 20% of total contract value for scaffolding works and mainly change of window frame, air-conditioner, water pipe etc.
- 8 Cover contract period up to 3 months.
- 9 Policy effective date must be confirmed by AXA General Insurance before the commencement of policy.
- 10 No premium refund for any cancellation and amendment once policy is effected.
- 11 Employees' Compensation Insurance subject to the works at height not exceeding 30 feet above ground or floor.
- 12 Optional cover of Employee Compensation cannot be insured standalone.

N.B.: All benefits and premiums are in Hong Kong Dollars.

Please refer to the policy for complete details. A specimen policy can be made available upon request.

Premium Table

	Plan 1		Plan 2		Plan 3		Plan 4	
Total Contract Value not exceeding	\$200,000		\$350,000		\$500,000		\$700,000	
Liability to Third Parties - Limit of Indemnity	Sections I & II	Section II only	Sections I & II	Section II only	Sections I & II	Section II only	Sections I & II	Section II only
Pure interior renovation works								
\$5,000,000	\$1,200	\$1,000	\$1,680	\$1,320	\$2,000	\$1,700	\$2,280	\$1,780
\$10,000,000	\$1,800	\$1,380	\$2,200	\$1,580	\$2,780	\$1,930	\$3,280	\$2,280
\$15,000,000	\$2,080	\$1,680	\$2,450	\$1,800	\$3,180	\$2,180	\$3,680	\$2,580
\$20,000,000	\$2,380	\$2,000	\$2,680	\$2,080	\$3,380	\$2,480	\$3,880	\$2,880

Interior renovation with scaffolding works*

\$5,000,000	\$1,500	\$1,250	\$2,100	\$1,650	\$2,500	\$2,180	\$2,880	\$2,280
\$10,000,000	\$2,250	\$1,750	\$2,750	\$1,980	\$3,480	\$2,480	\$4,100	\$2,880
\$15,000,000	\$2,600	\$2,100	\$3,100	\$2,250	\$3,980	\$2,780	\$4,600	\$3,280
\$20,000,000	\$3,000	\$2,500	\$3,350	\$2,600	\$4,280	\$3,100	\$4,880	\$3,600

Employee Compensation (Optional Cover)

Pure interior decoration works +	\$1,500	\$2,100	\$3,000	\$4,900
Interior decoration with scaffolding works**	\$2,000	\$2,700	\$3,800	\$6,200

* Scaffolding works not exceeding 20% of total contract value.

+ Not including ECIL Levy.

Excess

In respect of each and every loss

Section I - Material Damage

Water damage	\$10,000 or 15% of loss, whichever is greater
Other than the above	\$10,000

Section II - Liability to Third Parties

Limit of indemnity	up to \$15,000,000	above \$15,000,000
Water damage to third party property	\$15,000 or 15% of loss, whichever is greater	\$30,000 or 20% of loss, whichever is greater
Damage to principal property	\$20,000 or 20% of loss, whichever is greater	\$30,000 or 20% of loss, whichever is greater
Vibration, weakening or removal of support	\$20,000 or 20% of loss, whichever is greater	\$30,000 or 20% of loss, whichever is greater
Other than the above	\$10,000	\$20,000

Applicable to interior renovation with scaffolding works*

Damage to third party vehicle	\$20,000 or 30% of loss, whichever is greater	\$30,000 or 30% of loss, whichever is greater
Other than the above	\$20,000	\$30,000

* Scaffolding works not exceeding 20% of total contract value.

Common Exclusions

Exclusions applicable to Contractor All Risks Section I & II including but not limited to:

- Loss or damage due to any fault, defect, error or omission in or failure of any design plan or specification
- Loss or damage due to defect in material or workmanship
- Loss of use, liquidated damages, penalties, performance guarantees or other consequential losses
- Loss or damage due to wear and tear, rust, mildew or other deterioration due to gradually operating causes
- Loss or damage due to war and civil war, total asbestos and illegal structure
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk
- Any liability directly or indirectly arising out of or in connection with any erection or dismantling works of scaffold
- Any liability arising out of any demolition or removing works to any structural alterations without permission from the Authorities
- Sanction Limitation and Exclusion Clause

Exclusions applicable to Employee's Compensation Section including but not limited to:

- Sole-Proprietors, Partners and Self-employed Persons Exclusion
- Excluding any Specialist and/or Nominated Contractors and their sub-contractors
- Erection or dismantling works of scaffold is not covered
- Sanction Limitation and Exclusion Clause

AXA General Insurance Hong Kong Limited ("AXA General Insurance") assumes full responsibility for the contents of this leaflet. The information of this leaflet is for reference only. AXA General Insurance is the insurance underwriter of Interior Renovation Insurance and is solely responsible for all coverage and compensation subject to the terms and conditions of the Policy.

Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") is acting as an insurance agent for AXA General Insurance.

Underwritten by :



redefining / standards

AXA General Insurance Hong Kong Limited

If you do not wish to receive promotional materials from ICBC (Asia), please fill in the following form and send the request to "The Data Protection Officer, ICBC (Asia), 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong". This service is free of charge.

☐ I do not wish to receive any promotional materials from ICBC (Asia). (Please add "✓" in the box)

Name: _____ Date: _____

Account No.: _____ or HKID/ Passport No.: _____

For details, please visit any of our branches and our Customer Service Officers will be pleased to provide you with more information.

You may also call our Customer Service Hotline

218 95588 or

browse our website

www.icbcasia.com

一般不受保項目

不受保項目適用於裝修工程全險第一及第二部份包括但不限於：

- 因設計或圖則上的錯誤、缺失、錯失、遺漏或不合規格引致的損失或損毀
- 因物料或手工缺失引致的損失或損毀
- 任何市場價值的損失、償付損失、罰款、履約保證或相應而引致的損失
- 因自然損耗、生鏽、發霉或物件逐漸變質而引致的損失或損毀
- 因戰爭、內戰、石棉及違例結構所引致的損失或破壞
- 因污染而導致的損失或破壞
- 因資訊科技風險所引致的損失或破壞
- 任何直接或間接因搭建或拆除棚架而引起或牽涉的責任
- 任何在未經有關機構授權下而進行拆毀或移除支撐結構工程所引致的責任
- 制裁責任限制及不受保條款

不受保項目適用於僱員賠償部份包括但不限於：

- 不保障所有獨資經營者、合夥人及自僱人士
- 不保障任何專家及/或指定承判商及其分判商
- 不保障搭建或拆除棚架的工作
- 制裁責任限制及不受保條款

此單張上所載的內容由安盛保險全權負責，僅供參考之用。室內裝修保險計劃由安盛保險承保保險，並依據保單之條款及細則，承擔所有保障及賠償事宜。

中國工商銀行（亞洲）有限公司為安盛保險之授權保險代理商。

承保公司：



引領／新標準

安盛保險有限公司

如您不想收取工銀亞洲的宣傳資料，請填妥以下表格並交回工銀亞洲，地址及收件人為「香港中環花園道3號中國工商銀行大廈33樓資料保護主任收」。此服務並不收費。

☐ 本人不想收取貴行日後發出的宣傳資料。（請於方格內加上「✓」號）

姓名：_____ 日期：_____

賬戶號碼：_____ 或香港身份證/護照號碼：_____

查詢詳情，歡迎親臨本行各分行，
我們的客戶服務主任隨時樂意為你提供更多資料。

你亦可致電客戶服務熱線

218 95588 或

瀏覽我們的網站

www.icbcasia.com

CCX-B-1013T-ICBCA



室內裝修保險計劃

全面裝修保障 盡享粉飾樂趣



ICBC  工銀亞洲

讓你輕鬆安排粉飾工程

正當你忙於籌劃如何粉飾你的家居、辦公室或商舖時，或許你無暇兼顧安排保險事宜，以致未能確保整個工程得到妥善的保障。工銀亞洲聯同安盛保險提供的「室內裝修保險計劃」，以合理的價錢，讓你獲得簡便且周全的保障。

裝修工程全險 (基本保障)

室內裝修保險計劃使你的投保地點在工程期間得到全面的保障。本計劃分為兩個部份，你可自由選擇同時投保第一及第二部份，或單獨投保第二部份。

第一部份 - 工程物料損毀保障

本部份保障你在施工期間於投保地點的工程及有關物料因意外而導致的實質損失或損毀。

免費額外保障

- **廢物處理**
賠償意外發生後，因損毀而需清理工程物料的費用，最高賠償額為工程合約總金額的5%。
- **工程合約升值**
若最終工程造价超過原定合約金額，工程保額可獲免費自動提升，最高可達原定合約金額的10%。

第二部份 - 第三者責任保障

本部份保障你在施工期間，因裝修工程而導致第三者身體受傷及/或財物損毀而須承擔的法律責任。

免費額外保障

- **保養期保障**
保障於保養期內因施工引致的損失。保養期為實際工程完工日或保單完結日起計的三個月，以較早者為準。
- **交互責任**
若保單列明多個受保單位，每受保單位將被視為持有獨立保單，唯賠償總額會以保單所列每宗事故的最高賠償額為限。
- **業主財物損毀**
保障工程期間，對業主的財物造成損毀，因而須負上法律責任，每宗事故的最高賠償額為保障額的50%或港幣\$10,000,000，以較低者為準。
- **震動、減弱或移動支撐**
保障工程期間因震動、減弱或移動支撐，對第三者財物造成損毀，而須承擔法律責任。每宗事故的最高賠償額為保障額的50%或港幣\$10,000,000，以較低者為準。

僱員賠償 (自選保障)

保障你作為僱主，於「僱傭補償條例」規定下，對受聘僱員在其受僱期間因工作意外而受傷或死亡所須承擔的法律責任，每宗事故的保障額最高為港幣\$200,000,000元。

重要事項

- 1 樓宇建成不超過40年為限。
- 2 此計劃只保障單一地點並為單一工程合約。
- 3 不適用於只投保分判工程。
- 4 不適用於涉及霓虹燈、外牆廣告牌、花籠、簷蓬及大廈公眾地方的工程(包括但不限於電梯豎井、地面下層或密閉空間等)。
- 5 必須持有工程地點的佔用許可證及工程地點為非建築工地。
- 6 不適用於有關拆除任何非法或違例的結構。不適用於使用吊船工作。
- 7 涉及棚架工序主要為更換窗框、冷氣機、水管等，其金額不可超過工程合約總金額的20%。
- 8 工程保障期最長為三個月。
- 9 保單起保日必須獲得安盛保險確認，才能正式生效。
- 10 保單一經生效，不可取消或退款。
- 11 僱員賠償保障只適用於僱員在離地面或樓層起計高度30呎或以下工作的。
- 12 僱員賠償為自選保障，須與裝修工程全險一併投保。

註：所有金額均以港元計算。
一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。
本中文簡譯，概以英文原文為準。

保費表

	計劃 1		計劃 2		計劃 3		計劃 4	
工程總額不超過	\$200,000		\$350,000		\$500,000		\$700,000	
第三者責任保障 - 最高賠償額	第一及第二部份	第二部份	第一及第二部份	第二部份	第一及第二部份	第二部份	第一及第二部份	第二部份

單作室內裝修工程

\$5,000,000	\$1,200	\$1,000	\$1,680	\$1,320	\$2,000	\$1,700	\$2,280	\$1,780
\$10,000,000	\$1,800	\$1,380	\$2,200	\$1,580	\$2,780	\$1,930	\$3,280	\$2,280
\$15,000,000	\$2,080	\$1,680	\$2,450	\$1,800	\$3,180	\$2,180	\$3,680	\$2,580
\$20,000,000	\$2,380	\$2,000	\$2,680	\$2,080	\$3,380	\$2,480	\$3,880	\$2,880

室內裝修工程涉及棚架工序*

\$5,000,000	\$1,500	\$1,250	\$2,100	\$1,650	\$2,500	\$2,180	\$2,880	\$2,280
\$10,000,000	\$2,250	\$1,750	\$2,750	\$1,980	\$3,480	\$2,480	\$4,100	\$2,880
\$15,000,000	\$2,600	\$2,100	\$3,100	\$2,250	\$3,980	\$2,780	\$4,600	\$3,280
\$20,000,000	\$3,000	\$2,500	\$3,350	\$2,600	\$4,280	\$3,100	\$4,880	\$3,600

僱員賠償 (自選保障)

單作室內裝修工程 +	\$1,500	\$2,100	\$3,000	\$4,900
室內裝修工程涉及棚架工序**	\$2,000	\$2,700	\$3,800	\$6,200

- * 棚架工序金額不可超過工程合約總金額的20%。
- + 不包括徵款。

自負金額

每宗意外或損失的自負金額

第一部份 - 工程物料損毀保障

因水浸引致損失	\$10,000或損失的15%，以較高者為準
上述事件以外	\$10,000

第二部份 - 第三者責任保障

最高賠償額為	\$15,000,000或以下	高於\$15,000,000
因水浸引致第三者財物損失	\$15,000 或損失的15%，以較高者為準	\$30,000 或損失的20%，以較高者為準
業主財物損毀	\$20,000 或損失的20%，以較高者為準	\$30,000 或損失的20%，以較高者為準
震動、減弱或移動支撐	\$20,000 或損失的20%，以較高者為準	\$30,000 或損失的20%，以較高者為準
上述事件以外	\$10,000	\$20,000

只適用於室內裝修工程涉及棚架工序*

第三者車輛損毀	\$20,000 或損失的30%，以較高者為準	\$30,000 或損失的30%，以較高者為準
上述事件以外	\$20,000	\$30,000

- * 棚架工序金額不可超過工程合約總金額的20%。

1. 你必須在此投保書上填報一切有關的重要事實，因為你與本公司之合約將以這些事實為根據，否則該合約「保單」將告無效或可被視為無效。如你不清楚某一事實是否重要，也請將此事實在下面說明。You are required to disclose in this application ALL material facts, which shall form the basis of our contract; otherwise the contract "Policy" may be void or voidable. If you are in doubt whether certain facts are material, please disclose them as below.
2. 如此申請上未有註明，投保人將被視為保單持有人。The Proposer shall be deemed to be the Policyholder unless otherwise indicated in this proposal form. 請以英文正楷填寫，並在適當的空格內填上 ☒ Please fill in this form in English block letters and tick the boxes where appropriate ☒
- † 必須填寫項目 Mandatory fields

室內裝修保險計劃投保書 Interior Renovation Insurance Proposal Form

投保人資料 Proposer Details

<input type="checkbox"/> 業主/租戶 Principal	<input type="checkbox"/> 先生 Mr	投保人 Proposer [†]
<input type="checkbox"/> 承建商 Contractor	<input type="checkbox"/> 女士 Ms	
(請選其一類別 Please tick one only)	<input type="checkbox"/> 公司 Company	
業主/租戶名稱 Name of Principal [†] (如有if any)		
承建商名稱 Name of Contractor [†] (如有if any)		
聯絡電話 (請填寫最少一項) Contact No (Please fill in at least one) [†]		
手提電話 Mobile No	公司電話 Office Tel	住宅電話 Home Tel
工程地點 Location of Contract work ^{†*}		
通訊地址 Correspondence Address (如與上述地址不同 If different from above mentioned address) [†]		
生效日期 Commencement Date		
<div> <div>日 dd / 月 mm / 年 yyyy</div> <div>工程有效期最長為三個月另附加三個月保養期</div> <div>Valid for maximum 3 months plus 3 months maintenance period</div> </div>		

基本保障 Basic Cover

計劃選擇 Select Plan	計劃 Plan 1 <input type="checkbox"/>	計劃 Plan 2 <input type="checkbox"/>	計劃 Plan 3 <input type="checkbox"/>	計劃 Plan 4 <input type="checkbox"/>
部份選擇 Select Section	第一部份 - 工程物料損毀保障 及 第二部份 - 第三者責任保障 <input type="checkbox"/>			最高賠償額 (第二部份)
	Section I - Material Damage & Section II - Liability to Third Parties			Limit of Indemnity (Section II)
	第二部份 - 第三者責任保障 <input type="checkbox"/>			HK\$5,000,000 <input type="checkbox"/>
Section II - Liability to Third Parties only			HK\$10,000,000 <input type="checkbox"/>	
			HK\$15,000,000 <input type="checkbox"/>	
			HK\$20,000,000 <input type="checkbox"/>	
是否涉及棚架工序?#				
Any scaffolding works involved?# 是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/>				

自選保障 Optional Cover

是否選擇投保僱員賠償保障?	是 Yes <input type="checkbox"/>	否 No <input type="checkbox"/>
Select to insure Employee Compensation Benefit?		

工程範圍 Scope of Works[†]

裝修、安裝、更新、保養、拆卸、維修及相關之下列工程 (不適用於霓虹燈、外牆廣告牌、花籠、簷蓬及大廈公眾地方等工程)。#

Decoration, installation, renovation, maintenance, dismantling, repair, and all related work on the following items (excluding works on neon signs, exterior signboards, cages, cladding, and building's public and common areas).#

住宅 Dwelling ☐ 辦公室 Office ☐ 購物商場 Shopping Mall ☐

其他 Others ☐ 請註明 Please specify: _____

* 樓宇建成不超過40年為限 The building age cannot exceed 40 years old

如工程涉及外牆棚架工序，請提供報價單副本 (包括個別項目及其金額)。而棚架工序金額不可超過工程合約總金額的20%。
Please submit a copy of the works quotation for any contract involving exterior scaffolding work (listing items and amounts separately). Scaffolding works not exceeding 20% of total contract value.

投保人須知 Important Notes to Proposer

- 1 保費須連同投保書一併繳交。
Payment must accompany this proposal.
- 2 此保單提供的保障，必須在安盛保險有限公司確定接納投保及收妥保費後，才能正式生效。
The liability of AXA General Insurance Hong Kong Limited does not commence until this proposal has been accepted by AXA General Insurance Hong Kong Limited and the premium paid.

聲明 Declaration

收集個人資料的聲明 Personal Information Collection Statement

安盛保險有限公司（下稱“本公司”）明白其就《個人資料（私隱）條例》（香港法例第486章）（“條例”）收集、持有、處理、使用和/或轉移個人資料所負有的責任。本公司僅將為合法和相關的目的收集個人資料，並將採取一切切實可行的步驟，確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟，確保個人資料的安全性，及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

敬請注意，如果閣下不向本公司提供閣下的個人資料，我們可能無法提供閣下所需的資料、產品或服務，或無法處理閣下的要求。

目的：本公司不時有必要收集閣下的個人資料，並可能因下列各项目的（“有關目的”）而供本公司使用、存儲、處理、轉移、披露或共享該等個人資料：

- 1 向閣下推介、提供和營銷本公司、安盛集團的其他公司（“安盛關聯方”）或本公司的商業合作夥伴（參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份）之產品/服務，以及提供、維持、管理和操作該等產品/服務；
- 2 處理和評估閣下就本公司及安盛關聯方所提供之產品/服務提出的任何申請或要求；
- 3 向閣下提供後續服務，包括但不限於執行/管理已發出的保單；
- 4 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的，包括索賠調查；
- 5 評估閣下的財務需求；
- 6 為客戶設計產品/服務；
- 7 為統計或其他目的進行市場研究；
- 8 不時就本條款所列的任何目的核對所持有的與閣下有關係的任何資料；
- 9 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查；
- 10 進行身份和/或信用核查和/或債務追收；
- 11 遵守任何適用的司法管轄區的法律；
- 12 開展與本公司業務經營有關的其他服務；及
- 13 與上述任何目的直接有關的其他目的。

個人資料的轉移：個人資料將予以保密，但在遵守任何適用法律條文的前提下，可提供給：

- 1 位於香港或香港以外其他地方的任何安盛關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會、基金管理公司或金融機構，以及就此方面而言，閣下同意將閣下的資料轉移至香港境外；
- 2 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何人士（包括私家偵探）；
- 3 在香港或香港以外其他地方本公司和/或安盛關聯方提供行政、技術或其他服務（包括直接促銷服務）並對個人資料負有保密義務的任何代理、承包商或第三方；
- 4 信貸資料機構或（在出現拖欠還款的情況下）追討欠款公司；
- 5 本公司權利或業務的任何實際或建議的承讓人、受讓人、參與者或次參與者；及
- 6 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關。

如欲了解本公司為促銷目的使用閣下的個人資料的政策，請參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份。

閣下的個人資料將僅為上文中規定的一個或多個有關目的而被轉移。

在直接促銷中使用及將其個人資料提供予其他人士

本公司有意：

- 1 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背景及人口統計數據以進行直接促銷；
- 2 就本公司、安盛關聯方、本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷（包括但不限於提供獎賞、客戶或會員或優惠計劃）：
 - a) 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務；
 - b) 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服務及高級消費類產品；
- 3 以上服務及產品將會由本公司及/或以下機構提供：
 - a) 任何安盛關聯方；
 - b) 第三方金融機構；
 - c) 提供上文2所列之服務及產品之本公司及/或安盛關聯方的商業合作夥伴或合作品牌夥伴；
 - d) 向本公司或任何以上所列機構提供支援的第三方獎賞、客戶或會員或優惠計劃提供者；
- 4 除由本公司促銷上述服務及產品外，本公司亦有意將上文1段部份所述的資料提供予上文3段部份所述的全部或任何人士，以供該等人士在促銷該等服務及產品中使用，而本公司為此目的須獲得客戶書面同意（包括表示不反對）。

在使用閣下的個人資料作上文所述的目的或提供予上文所述的人士之前，本公司須獲得閣下的書面同意，及只在獲得閣下的書面同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。

閣下日後可撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何促銷用途的同意。

閣下如欲撤回閣下給予本公司的同意，請發信至下文“個人資料的查閱和更正”部份所列的地址通知本公司。本公司會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

個人資料的查閱和更正：根據條例，閣下有權查明本公司是否持有閣下的個人資料，獲取該資料的副本，以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

查閱和更正的要求，或有關獲取政策、常規及本公司所持的資料種類的資料，均應以書面形式發送至：

香港九龍九龍灣宏遠街1號壹號九龍23樓

安盛保險有限公司

個人資料保護主任

本公司可能會向閣下收取合理的費用，以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

AXA General Insurance Hong Kong Limited (referred to hereinafter as the “**Company**”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“**PDPO**”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

Purpose: From time to time it is necessary for the Company to collect your personal data which may be used, stored, processed, transferred, disclosed or shared by us for purposes (“**Purposes**”), including:

- 1 offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group (“**our affiliates**”) or our business partners (see “**Use and provision of personal data in direct marketing**” below), and administering, maintaining, managing and operating such products/services;
- 2 processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
- 3 providing subsequent services to you, including but not limited to administering the policies issued;
- 4 any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
- 5 evaluating your financial needs;
- 6 designing products/services for customers;
- 7 conducting market research for statistical or other purposes;
- 8 matching any data held which relates to you from time to time for any of the purposes listed herein;
- 9 making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
- 10 conducting identity and/or credit checks and/or debt collection;
- 11 complying with the laws of any applicable jurisdiction;
- 12 carrying out other services in connection with the operation of the Company’s business; and
- 13 other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

- 1 any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
- 2 any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
- 3 any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
- 4 credit reference agencies or, in the event of default, debt collection agencies;
- 5 any actual or proposed assignee, transferee, participant or sub-participant of our rights or business; and
- 6 any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere.

For our policy on using your personal data for marketing purposes, please see the section below “**Use and provision of personal data in direct marketing**”.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

Use and provision of personal data in direct marketing:

The Company intends to:

- 1 use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
- 2 conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
 - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
- 3 the above products and services may be provided by the Company and/or:
 - a) any of our affiliates;
 - b) third party financial institutions;
 - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in 2 above;
 - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities
- 4 in addition to marketing the above products and services, the Company also intends to provide the data described in 1 above to all or any of the persons described in 3 above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose;

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on “**Access and correction of personal data**”. The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

Access and correction of personal data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer
AXA General Insurance Hong Kong Limited
23/F, One Kowloon, 1 Wang Yuen Street, Kowloon Bay, Kowloon, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

本人/ 我們確認本人/ 我們已閱讀並明白收集個人資料的聲明（「該聲明」）。本人/ 我們確認本人/ 我們已被通知本人/ 我們須詳細閱讀該聲明，而本人/ 我們已詳細閱讀該聲明對貴公司所收集或持有之本人/ 我們的個人資料的影響（不論是否此表格所載或從其他途徑所取得）。根據以上所述，本人/ 我們特此確認並同意安盛保險有限公司根據該聲明使用及轉移本人/ 我們的個人資料，包括在直接促銷中使用及將本人/ 我們個人資料提供予其他人士。

I/WE ACKNOWLEDGE AND CONFIRM that I/we have read and understood the Personal Information Collection Statement ("PICS"). I/We confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected or held by the Company (whether contained in this application or otherwise). Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by AXA General Insurance Hong Kong Limited in accordance with the PICS, including the use and provision of my/our personal data for the purpose of direct marketing.

[重要通知：如閣下不同意根據「收集個人資料的聲明」使用和轉移閣下的個人資料作直接促銷用途(參閱「在直接促銷中使用及將其個人資料提供予其他人士」部份)，請在下列方格內 ☐ 加上剔號（「✓」），本公司將不會使用閣下的個人資料作為直接促銷用途。]

[Important: If you do not agree to the use and provision of your personal data for direct marketing as set out in the section "Use and provision of personal data in direct marketing", please tick the box below and we will not use your personal data for direct marketing.]

☐ 本人/ 我們不同意貴公司根據「收集個人資料的聲明」使用和轉移本人/ 我們的個人資料作直接促銷用途(參閱「在直接促銷中使用及將其個人資料提供予其他人士」部份) 及並不願意接收任何貴公司的推廣及直接促銷的材料。

I/We do not agree with the use and provision of my/our personal data for direct marketing purposes as set out above in the **Personal Information Collection Statement** (see "Use and provision of personal data in direct marketing") and do not wish to receive any promotional and direct marketing materials.

本人謹此確認本人並沒有代表任何其他人士提出此投保申請；如在此投保書或就此申請提交的任何其他文件上另有註明則除外。

I HEREBY CONFIRM that I am not acting on behalf of any other person for this insurance application unless otherwise expressly indicated in this application form or any other documents provided to the Company for this application.

本人謹此代表本人及其他在此投保書提及之人士（下稱「相關人士」或「我們」）（為免存疑，「相關人士」或「我們」指包括本人及此投保書提及之其他人士）聲明及同意

I HEREBY DECLARE AND AGREE on behalf of myself and other persons referred to in this application (hereinafter referred to as "Relevant Persons", "We", "Our" or "Us") (for the avoidance of doubt, the expressions "Relevant Persons", "We", "Our" or "Us" include myself and such other persons) that

- 1 上述一切陳述及問題的所有答案，不論是否本人親手所寫，就本人所知所信，均為事實全部並確實無訛；
all statements and answers to all questions whether or not written by my own hand are to the best of my knowledge and belief complete and true;
- 2 上述問題的所有答案及此投保書，將成為發出保單的根據，並作為保單的一部份；
all answers to such questions, together with this application, shall form the basis and become a part of the policy;
- 3 本人已細閱並明白所申請的保單之主要銷售刊物之內容；
I have read and fully understood the Proposal for the policy applied for;
- 4 本人會向貴公司申報，自簽署此投保書至保單簽發期間，有關任何一位相關人士的重要事實之轉變；
I shall disclose to the Company any change and/or material facts of all Relevant Person(s) that occur after signing this application form but before the policy is issued;
- 5 保單將在有關保費已全數繳清及符合所有規定後，方能生效；
the policy shall effective only following the full payment of premium stated in the policy schedule and all applicable requirements being met;
- 6 本人對任何人所作出的任何聲明，如沒有在此投保書上填寫或印出，貴公司不須受其約束。
the Company is not bound by and is not required to rely on any statement which I may have made to any person if not written or printed here.

投保人簽署（如適用，請連同公司蓋章） Proposer's Signature (with Company chop if applicable)
(請勿於空白投保書上簽署 Do **not** sign a blank form)

日期 Date
(日/月/年) (dd/mm/yyyy)

如你不想收取本行的宣傳資料，請填妥以下表格並交回本行，地址及收件人為「香港中環花園道3號中國工商銀行大廈33樓資料保護主任收」。此服務並不收費。

If you do not wish to receive our promotional materials, please fill in the following form and send the request to "The Data Protection Officer, ICBC (Asia), 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong". This service is free of charge.

☐ 本人不想收取貴行日後發出的宣傳資料。（請於方格內加上「✓」號）

I do not wish to receive any promotional materials from ICBC (Asia). (Please add "✓" in the box)

姓名 Name: _____ 日期 Date: _____

賬戶號碼 Account No.: _____ 或 or

香港身份證/護照號碼 HKID/ Passport No.: _____

銀行專用 For Bank Use Only

CI No

Branch / Department Code

Staff Name