

The comprehensive insurance policy specially for SMEs  
專為中小企而設的全面保障



## Office Insurance

Office Insurance is a comprehensive insurance policy specifically designed for companies in Hong Kong, particularly suitable for SMEs. It offers the greatest flexibility while ensuring the most vital insurance covers in an all-in-one policy.

### Highlighted Features

- Digital cameras, DV and other surveying equipment are protected against loss or damage when temporarily removed from premises
- Your fixed computers, systems and data are protected against any mechanical or electrical breakdown
- Office notebooks are optionally covered across borders
- The personal property of your employees is protected against any loss caused by theft with coverage up to HK\$20,000 per year
- Provide cover on Public Liability up to HK\$10,000,000 per event
- You are protected against any loss of gross profit incurred following insured damage to your office contents up to 24 months (Optional Cover)
- Trade samples in transit in Hong Kong are protected up to a limit of HK\$50,000

## Section One - Office Contents

Benefits	Maximum Benefits Payable (HK\$)
<b>Office Contents (Basic)</b>	
Office equipment or machinery (unless specifically mentioned)	\$100,000 per item; up to the selected Sum Insured
Computer systems' records	\$50,000
Deeds, documents, cards, tapes, files or transparencies	\$5,000 per item; \$20,000 in aggregate
Personal effects	\$5,000 per employee; \$20,000 per year
Works of art	\$10,000 per item; \$100,000 in aggregate but not exceeding 10% of Sum Insured
<b>Plus Free Extensions:</b>	
Contents temporarily removed from premises:	
i) Surveying or photographic equipment	\$5,000 in aggregate
ii) Documents in transit within Hong Kong	\$5,000 per loss
iii) Trade samples in transit within Hong Kong	\$50,000 per loss
iv) All other property	10% of Sum Insured
Damage to office contents affected by decoration works at the Premises	Covered; subject to contract value not exceeding \$500,000
Damage to office premises in case of theft or attempted theft	Covered
Removal of debris	5% of Sum Insured
Fire extinguishing expenses	\$10,000
Breakdown of computer equipment:	
i) Costs of repair or replacement	\$100,000 in aggregate
ii) Additional expenditure incurred for the use of substitute computer equipment	\$50,000 in aggregate
Replacement of locks & roller shutter door	\$5,000 in aggregate
Loss of rent	\$10,000 in aggregate

**Office Insurance**

辦公室綜合保險

## Section Two - Business Interruption

Benefits	Maximum Benefits Payable (HK\$)
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### Item 1 : Additional Expenditure

Additional expenditure such as the cost incurred for temporary premises and facilities if applicable	\$750,000 per year
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### Item 2 : Loss of Gross Profit (Optional)

Loss of gross profit incurred following insured damage to your office contents	Up to selected Sum Insured
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#### Plus Free Extensions (Applicable to both items):

Professional accountants' fees for the purpose of claim verification	10% of Sum Insured
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Denial of access to your office premises due to damage to property in the vicinity of the Premises	10% of Sum Insured
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## Section Three - Money

Benefits	Maximum Benefits Payable (HK\$)
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### Money

Inside premises during business hours, in transit or in a bank night safe	\$50,000
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Inside premises out of business hours and in a locked safe or strongroom	\$20,000
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Inside premises out of business hours but secured other than in a locked safe	\$5,000
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In your residence or that of your directors, partners or employees	\$3,000
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Crossed cheques and other non-negotiable items	\$500,000
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#### Plus Free Extensions:

Damage to safes or cases directly associated with theft or attempted theft	\$30,000
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Cash cheque signed under violence or threat of violence	\$10,000
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Personal assault as a result of attempt of theft during Business Hours	\$30,000
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## Section Four - Employees' Compensation

Benefits	Maximum Benefits Payable (HK\$)
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### Employees' Compensation (Optional)

Liability under the Employees' Compensation Ordinance for employees' bodily injury or death arising out of and in the course of employment	As per Employees' Compensation Ordinance
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## Section Five - Public Liability

Benefits	Maximum Benefits Payable (HK\$)
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### Public Liability (Basic)

Legal liability to third parties due to bodily injury and/or property damage arising from your business	\$10,000,000 per event
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#### Plus Free Extensions to Cover the Legal Liability Incurred by the Insured and Arising from:

- Interior decoration work performed by independent contractors at the premises (contract value up to \$500,000)
- Provision and management of canteen, social, sports and welfare activities
- Damage to rented premises
- Overseas visits
- Supply of free food and drink

**\* This brochure is only a summary of product features and does not constitute any part of the policy itself. Full details of the policy cover, exclusions and excess imposed for each section can be found in a copy of the Office Insurance policy. Ask your insurance advisor for details or visit [www.msig.com.hk](http://www.msig.com.hk).**

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#### Macau Branch

Avenida Da Praia Grande No. 693,  
Edif Tai Wah 13 Andar A & B, Macau  
Tel +853 2892 3329 Fax +853 2892 3349

#### 三井住友海上火災保險(香港)有限公司

香港太古城英皇道1111號  
太古城中心第一期9樓  
電話 (852) 2894 0555 傳真 (852) 2890 5741  
[www.msig.com.hk](http://www.msig.com.hk)

#### 澳門分公司

澳門南灣大馬路693號  
大華大廈13樓A-B座  
電話 (853) 2892 3329 傳真 (853) 2892 3349

For more information,  
please call us at  
+852 3122 6922 (Hong Kong) /  
+853 2892 3329 (Macau) or contact  
your Insurance Representative at:  
詳情請致電 (852) 3122 6922 (香港) /  
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀:



## The SME Protection Bundle

The SME Protection Bundle offers comprehensive protection for offices in Hong Kong and travel protection for both employers and employees.

It is the ideal insurance choice for SMEs which are frequently engaged in China and overseas trade.



### \*Annual TravelSurance 2.0 (Optional)

Annual TravelSurance 2.0 provides a convenient, cost-saving and comprehensive

worldwide cover for you and your staff as frequent travellers.

#### Remarkable Features

- Natural disaster cover
- Terrorism cover\*
- Extra benefits provided for Black Alert under the Outbound Travel Alert System
- Full year protection with unlimited trips
- Medical expenses with hospital cash
- 24-hour worldwide travel assistance services
- Travel delay coverage
- Loss of baggage and personal money
- No benefit deductible
- Extensive protection against personal accident and personal liability

\* For more product details, please refer to the respective product brochures.

## 辦公室綜合保險

辦公室綜合保險是一份提供全面保障的保單，專為香港中小企僱主而設。此計劃提供最大的靈活程度，並集合多種風險保障於一份保單中，可使閣下安枕無憂。

### 保障重點

- 保障辦公室內之攝影器材如數碼相機，及測量儀器在短暫搬遷期間的遺失及損毀
- 提供閣下或閣下僱員因疏忽而引起之公眾責任保障，每宗事故高達港幣10,000,000元
- 因辦公室設備損毀，而導致毛利損失的補償期，可長達兩年（自選保障項目）
- 境內運送途中的貨辦保障可高達港幣50,000元
- 辦公室內機件或電力引起之電腦故障、系統及記錄的損毀或遺失，均可獲全面保障
- 可選擇享有全球性的手提電腦保障
- 保障閣下僱員之私人物品因公司遇劫而遭受之損失，每年保障高達港幣20,000元

## 第一部份—辦公室內設備保障

保障範圍	最高賠償額 (港幣 / 元)
<b>辦公室內設備保障 (基本保障)</b>	
辦公室器材或機器 (除列明外)	每件\$100,000；上限按自選投保額而定
電腦系統記錄	\$50,000
契約、文件、咭、磁帶、文件夾或幻燈片	每件\$5,000；總額不超過\$20,000
私人物品	每位僱員\$5,000；每年\$20,000
工藝品	每件\$10,000；總額為\$100,000但不超過投保額之10%
<b>附加免費保障：</b>	
在短暫離職期間：	
i) 測量或攝影器材	總額為\$5,000
ii) 運送途中的商業文件 (香港境內)	每次損失\$5,000
iii) 運送途中的貨辦 (香港境內)	每次損失\$50,000
iv) 其他財物	投保額之10%
辦公室的設備在改裝或維修期間遭受損毀	已列入承保範圍，但工程費用不得超過\$500,000
辦公室因盜竊或意圖盜竊而遭損毀	已列入承保範圍
廢物處理費用	投保額之5%
滅火設備費用	\$10,000
電腦器材的故障	
i) 維修及更換費用	總額為\$100,000
ii) 使用其他電腦器材取代而引致之額外開支	總額為\$50,000
更換門鎖及捲閘之費用	總額為\$5,000
租金損失	總額為\$10,000

## 第二部份—業務干擾保障

保障範圍	最高賠償額 (港幣 / 元)
<b>第一節：額外開支保障</b>	
業務中斷所引致的額外開支，包括支 付臨時辦公室及設施等費用	每年\$750,000
<b>第二節：毛利損失保障 (自選保障項目)</b>	
賠償因辦公室設備損毀而導致之毛利 損失	上限按自選投保額 而定
<b>附加免費保障 (適用於以上兩節)：</b>	
聘請專業會計師編製索償資料所需費用	投保額之10%
因鄰近地區物業受損毀，以致進入辦 公室之通道封閉，令業務受阻	投保額之10%

## 第三部份—金錢損失保障

保障範圍	最高賠償額 (港幣 / 元)
<b>金錢損失</b>	
辦公時間存放在投保人寫字樓內、運 送途中或存放在銀行夜間保險庫內之 金錢	\$50,000
在非辦公時間存放在投保人寫字樓內 的上鎖夾萬或保險庫之金錢	\$20,000
在非辦公時間存放在投保人寫字樓內 ，但並非存放在上鎖夾萬之金錢	\$5,000
存放在投保人家中或公司董事、合夥 人或僱員家中而屬於公司之金錢	\$3,000
劃線支票及其他不可轉讓票據	\$500,000
<b>附加免費保障：</b>	
夾萬或存放金錢的行李夾因盜竊或意 圖盜竊而遭到破壞	\$30,000
在暴力威迫下所簽的現金支票	\$10,000
在辦公時間內因遭盜竊或意圖盜竊而 導致身體損傷	\$30,000

## 第四部份—僱員賠償保障

保障範圍	最高賠償額 (港幣 / 元)
<b>僱員賠償保障 (自選保障項目)</b>	
根據本港的《僱員補償條例》，保障 僱主對僱員因工受傷或死亡須負上之 法律責任	根據《僱員補償條 例》的要求

## 第五部份—公眾責任保障

保障範圍	最高賠償額 (港幣 / 元)
<b>公眾責任保障 (基本保障)</b>	
保障閣下或閣下的僱員因疏忽而引致 第三者身體損傷或財物損毀所須負上 之法律責任	每宗事故 \$10,000,000
<b>附加免費保障予下列情況所引起閣下 之公眾責任：</b>	
<ul style="list-style-type: none"><li>因裝修或維修所引致之第三者責任 (工程費用不超過\$500,000)</li><li>為僱員提供的飯堂、體育、社交及康樂活動</li><li>所租用的辦公室遭損毀</li><li>海外公幹</li><li>供應免費的飲食</li></ul>	

\* 此小冊子概述的保障只供參考之用，並不構成保單的一部份。關於「辦公室綜合保險」的詳細保障內容、不受保項目以及自負金額等等資料，可參閱保單副本。請向閣下的保險顧問查詢，或瀏覽 [www.msig.com.hk](http://www.msig.com.hk)。

## 中小企精選保障組合

中小企精選保障組合，為辦公室提供完善保障，並為其僱主及僱員提供旅遊保障，是香港公司最理想的保險選擇，特別適合從事中國和海外貿易的中小企。

投保中小企精選保障組合

全年旅遊保險2.0

可享九五折優惠

### \*全年旅遊保險2.0 (自選)

全年旅遊保險2.0提供方便、經濟及全面的世界性旅遊保障予需經常出外公幹的僱主及僱員。

#### 產品優勢

- 自然災害保障
- 恐怖活動保障\*
- 黑色外遊警示制度下提供額外保障
- 全年旅遊保障，次數不限
- 全面醫療住院保障
- 24小時全球旅遊支援服務
- 行程延誤保障
- 遺失行李或個人財物保障
- 各項保障不設自負金額
- 全面人身意外及個人責任保障

\* 詳細的保障內容，請參閱產品小冊子。

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your Insurance Representative at:  
詳情請致電 (852) 3122 6922 (香港) /  
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀:

H741BR(CP/07-13/07-13/1.5K)

# Proposal Form 投保書

For Broker  
Use Only



A Member of **MS&AD** INSURANCE GROUP



**Office  
Insurance**  
辦公室綜合保險

## PRIVACY POLICY

MSIG Insurance (Hong Kong) Limited (“MSIG”, “we” or “us”) would ask that you take the time to read this privacy policy carefully. In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.

MSIG takes your privacy very seriously. To ensure your personal information is secure, we communicate and enforce our privacy and security guidelines according to the relevant laws and regulations. MSIG takes precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorised access, disclosure, alteration, and destruction. Furthermore, we will not sell your personal information to anyone for any purposes. MSIG imposes very strict sanction control and only authorised staff on a need-to-know basis are given access to or will handle your personal data, and we provide regular training to our staff to keep them abreast of any new developments in privacy laws and regulations.

We will only retain your personal data in our business records for as long as it is necessary for business and tax purposes as permitted by the laws. We will require our agent, contractor or third party who provides administrative or other services on our behalf to protect personal data they may receive in a manner consistent with this policy. We do not allow them to use such information for any

other purposes. If you have any questions or inquiries regarding our privacy policy, please feel free to contact us.

We may amend this Privacy Policy at any time and for any reason. The updated version will be available by following the ‘Privacy Policy’ link on our website homepage at [www.msig.com.hk](http://www.msig.com.hk). You should check the Privacy Policy regularly for changes.

### Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products (“the Product”) that we provide to you and in order for us to deliver and improve the customer service. This includes but not limited to the personal data contained in the proposal form or in any documents in relation to the Product or any claim made under the Product.

Your personal data may be used for **obligatory purpose** or **voluntary purpose**. If personal data are to be used for an obligatory purpose, you MUST provide your personal data to MSIG if you want MSIG to provide the Product. Failure to supply such data for obligatory purpose may result in MSIG being unable to provide the Product.

The **obligatory purposes** for which your personal data may be used are as follows:-

- processing and evaluating your insurance application and any future insurance application you may make;
- our daily operation and administration of the services and facilities in relation to the Product provided to you;
- variation, cancellation or renewal of the Product;
- invoicing and collecting premiums and outstanding amounts from you;
- assessing and processing claims in relation to the Product and any subsequent legal proceedings;
- exercising any right of subrogation by us;
- contacting you for any of the above purposes;
- other ancillary purposes which are directly related to the above purposes; and
- complying with applicable laws, regulations or any industry codes or guidelines.

.....  
To enable us to process your opt-out request, please provide us below information.

**Full Name:** \_\_\_\_\_

**Contact Number:** \_\_\_\_\_

**HKID Number:**  
*(for identification purpose)* \_\_\_\_\_

**Policy / Certificate / Acknowledgement Number (if you have one):** \_\_\_\_\_

**NOTE: This instruction will override all previous instructions relating to direct marketing that have been given to MSIG.**  
.....

The **voluntary purposes** for which your personal data may be used are any sales, marketing, promotion of other general insurance services and products provided by MSIG. The personal data we intend to use for voluntary purposes are your name, your address, your phone number and email address. We cannot use your personal data for voluntary purposes without your consent.

**If you do not wish MSIG to use your personal data for the voluntary purposes listed above, you should tick the box on the right and provide us with the following information. You may also notify us by sending an email to ‘[dpo@hk.msig-asia.com](mailto:dpo@hk.msig-asia.com)’. In your notification, you must supply the same required information as listed below.**

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance broker;
- our legal and professional advisors;
- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- the Insurance Claims Complaints Bureau and similar industry bodies; and

- government agencies and authorities as required or permitted by law.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F Cityplaza One, 1111 King’s Road, Taikoo Shing, Hong Kong.

If you have any enquiries or require assistance with this Personal Information Collection Statement, please call us at (852) 3122 6922.

\_\_\_\_\_  
Proposer’s Signature

Date \_\_\_\_\_ (D) \_\_\_\_\_ (M) \_\_\_\_\_ (Y)

## Office Insurance Proposal Form

## 辦公室綜合保險投保書

Please complete the following sections in ENGLISH using block letters and tick ✓ the box(es) as appropriate. 請以英文正楷填寫下列部份，並於適當的空格內加上✓號。

## Details of Proposer 投保人資料 (\*Please delete if not appropriate. \*請刪除不適用項目)

Name of Company / Business Entity:

公司 / 機構名稱: \_\_\_\_\_

Name of Contact Person (Mr./Mrs./Ms.): Surname

聯絡人姓名 (先生 / 太太 / 女士)\*: 姓 \_\_\_\_\_

Given Name

名 \_\_\_\_\_

Tel No.: Office Mobile Description of Business:

電話號碼: 辦公室 手提 業務性質: \_\_\_\_\_

Correspondence Address: Flat/Room \* Floor Block Building

通訊地址: 室 / 單位 \* 樓 座 大廈 \_\_\_\_\_

No. & Street Name/Lot. No. \* District

街名及門牌 / 地段 \* 地區 \_\_\_\_\_

Address of Premises to be insured (if different from the above): Flat/Room \* Floor Block Building

投保樓宇地址 (如與上述地址不同): 室 / 單位 \* 樓 座 大廈 \_\_\_\_\_

No. & Street Name/Lot. No. \* District

街名及門牌 / 地段 \* 地區 \_\_\_\_\_

How long have you been established at these premises? Period of insurance required: (Please note that the cover is not in force until the application has been accepted by the Company)

閣下佔用該樓宇 years 年 (請注意，保險必須待至本公司接受申請後方始生效)

From: (D) (M) (Y)

由: 日 月 年

To: (D) (M) (Y)

至: 日 月 年

## Standard Cover 標準保障

Comprising: Office Contents, Additional Expenditure, Money and Public Liability Cover

包括: 樓宇內設備、額外開支、金錢損失及公眾責任保障

Office Contents 樓宇內設備:

What is the replacement cost as new of all your office contents?

閣下寫字樓內所有設備之全新更換價值: HK\$ \_\_\_\_\_ 元

閣下寫字樓內所有設備之全新更換價值: 港幣 \_\_\_\_\_ 元

Please list below any one item of office equipment, computer or machine included in the Sum Insured above where the value exceeds HK\$100,000.

如在投保金額內有任何一件辦公室器材、電腦或機器價值超過港幣

100,000元，請註明:

100,000元，請註明:

Description 說明	Value (HK\$) 價值 (港幣/元)
1.	
2.	
3.	
4.	
5.	

## Optional Extensions 自選保障

Loss of Gross Profit 毛利損失:

1. Your anticipated gross profit for the next 12 months: HK\$ \_\_\_\_\_ 元

閣下估計未來12個月可得之毛利: 港幣 \_\_\_\_\_ 元

2. Maximum indemnity period required: \_\_\_\_\_ months

所需最長補償期: \_\_\_\_\_ 個月

3. Sum Insured required: HK\$ \_\_\_\_\_ 元

所需投保金額: 港幣 \_\_\_\_\_ 元

Note: If your maximum indemnity period is more than 12 months, your figure for gross profit should be proportionately increased, e.g. 18 months indemnity will equal to at least 1.5 times of the annual gross profit.

註: 閣下之最長補償期如超過12個月，毛利額應按比例增加，例如18個月

之投保額最少應為每年毛利額的1.5倍。

\* Please delete if not appropriate.\* 請刪除不適用項目。

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## Optional Extensions 自選保障

Employees' Compensation 僱員賠償:

	Number of Employees 估計僱員人數	Annual Earnings (HK\$) 估計每年薪酬 (港幣/元)
Management/Clerical Staff: 管理/文職人員:		
Sales Representatives: 營業代表:		
Staff Working Outside HK (Please specify country): 海外工作的人員 (請註明國家):		
Other (Please specify): 其他 (請註明):		

\* Earnings include all salaries, wages, bonus, overtime payments, commissions and special remuneration or income etc. as per Employees' Compensation Ordinance.

\* 根據「僱員補償條例」的釋義，薪酬包括固定性報酬及收入、花紅、佣金、超時補薪及其他特殊津貼及收入等等。

## The SME Protection Bundle 中小企精選保障組合

I would like to purchase the following product 本人欲投保以下產品:

Annual Travel Surance 2.0 全年旅遊保險2.0

## Payment Instruction 付款說明

I shall arrange the payment with 本人將安排保費

my insurance agent / broker 支付予本人的保險代理 / 經紀

## Insurance History 投保紀錄

Have you or any principal in the business 閣下或貴公司主要成員曾否:

Ever been refused insurance or had any special terms or conditions imposed by any insurer? 被拒絕投保或被任何保險公司附加任何特別條款或條件?  Yes 有  No 否

During the last three years sustained any loss, whether insured or otherwise, in connection with any of the covers for which insurance has been requested? 過去三年曾蒙受任何與現申請投保之保障有關之損失，不論已投保與否?  Yes 有  No 否

Ever been convicted of or is any prosecution pending for any offence involving dishonesty of any kind (e.g. involving fire, fraud, theft)? 曾被判罪名成立或正等待由任何不誠實行為所引致的起訴之審判 (例如涉及火警、詐騙、盜竊)?  Yes 有  No 否

If any of the above answers is "Yes", please give details in a separate sheet 如上述任何一項回答為「是」，請另行詳細說明

Declaration:

I/We desire to effect insurance specified herein and declared that I/We:

- agree that MSIG Insurance (Hong Kong) Limited reserves its right to reject my application
- warrant that the information given and answers to questions herein are true and correct to the best of my/our knowledge
- have not withheld facts likely to influence assessment of this application
- agree that this application, declaration and other information provided shall form the basis of the contract and agree to accept the terms, limitations, exclusions, conditions, clauses and warranties contained in the policy/ policies and/or as modified or extended by any endorsements thereon

聲明:

本人特此聲明:

- 同意三井住友海上火災保險(香港)有限公司保留其不受理本人投保的權利
- 保證所填報資料及對所載問題的回答，據本人確信，均為正確無訛
- 並未隱瞞可能影響本投保書評估的事實
- 同意本投保書、聲明及所提供的其他資料作為合約基礎，並同意接受本保單所載及/或其任何修訂或擴充的條款、限制、不承保事項、條件、條文及保證

Declaration of Broker Commission:

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by MSIG Insurance (Hong Kong) Limited ("MSIG"), MSIG will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to MSIG that he or she is authorised to do so.

The applicant further understands that the above agreement is necessary for MSIG to proceed with the application.

經紀佣金聲明:

申請人明白、確知及同意，三井住友海上火災保險(香港)有限公司(「三井住友保險」)會就申請人購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向三井住友保險確認他/她已獲該法人團體授權。

申請人亦明白三井住友保險必須取得申請人以上的同意，才可以處理其保險申請。



This form is not a policy of insurance. Please refer to the policy terms and conditions of Office Insurance which will be issued to you upon acceptance of your proposal. 本表格並非保單。有關保單將於接納您的投保申請後奉上，屆時請參閱辦公室綜合保險保單中的條款及條件。

## 私隱政策

三井住友海上火災保險（香港）有限公司（下稱「三井住友保險」、「我們」或「本公司」）請您仔細閱讀下列條款與條件。如此聲明的英文版本與中文版本內容有歧異，將以英文版本為準。

三井住友保險極為重視您的私隱。為了保障您的個人資料，我們以有關法例及規例為準則，向公司內部傳達並執行我們定立之私隱及保障指引。三井住友保險採取預防措施以保障您的個人資料免遭受遺失、盜竊、誤用，以及在未經許可之情況下被取用、洩露、更改及破壞。此外，我們均不會出售您的個人資料給任何人。三井住友保險嚴格執行認可管制，只容許獲授權之職員在必需要的情況下，取用或處理您的個人資料。我們會向職員定期提供培訓，確保他們知悉任何有關私隱法律及規例的新發展。

我們只會在法律容許並必需用於業務及稅務用途之情況下，保留您的個人資料作為我們的業務記錄。我們會向以本公司之名義提供行政或其他服務之代理、承辦商或第三者，要求他們遵循本政策保護有可能收到的個人資料。本公司不會容許他們使用有關資料於任何其他目的。如您對我們的私隱政策有任何疑問，歡迎聯絡我們查詢。

我們可能不時修改此範本。修改後的範本可於本公司網頁 [www.msig.com.hk](http://www.msig.com.hk) 下載。您應定期查閱此範本所修改的內容。

### 個人資料收集聲明

個人資料是可以用作獨立識別或聯絡個別人士之數據。貴為我們的客戶，您須向我們不時供給與我們提供之一般保險服務及保單產品（下稱「保單」）相關的個人資料，讓我

們可向您提供客戶服務及改善服務質素。當中包括但不限於您在申請表填寫或任何與保單有關之文件上或任何透過保單索償上所載之個人資料。

您的個人資料可被用於**強制性**或**自願性用途**。如個人資料是用於強制性用途，而您希望三井住友保險提供有關保單，則您必須向三井住友保險提供有關個人資料，否則三井住友保險將不能向您提供有關保單。

您的個人資料可被用於以下**強制性用途**：

- 處理及審批您的保險申請或您將來提交的保險申請；
- 向您提供與保單及核保相關之日常運作及行政用途；
- 保單之更改、取消或續保用途；
- 發出繳交保費通知及向您收取保費及欠款；
- 評估及處理透過保單索償及任何繼後法律訴訟之用途；
- 由本公司行使代位權利之用途；
- 就以上用途聯絡您；
- 其他與上述用途有直接關係的附帶用途；及
- 遵循適用法律、條例及業內守則及指引。

而**自願性用途**則指任何三井住友保險提供的其他一般保險服務及保單產品之銷售、市場營銷及推廣。用作自願性用途之個人資料則為您的姓名、地址、電話號碼及電郵地址。未獲您同意之前我們並不能使用您的個人資料用作自願性用途。

如您不欲三井住友保險將您的個人資料用作上述自願性用途，您應於右列方格加上剔號並必須提供如下的資料。您亦可選擇以電郵方式將您的要求連同所需的個人資料（詳情如下）電郵至“[dpo@hk.msig-asia.com](mailto:dpo@hk.msig-asia.com)”。

為讓我們能夠處理您以上提出的拒絕服務之請求，請提供以下資料。

姓名：\_\_\_\_\_

聯絡電話：\_\_\_\_\_

香港身份證號碼：  
(作識別之用)

保單號碼 / 證書編號 / 確認編號 (如適用)：\_\_\_\_\_

**附註：此拒絕服務要求將會取代您先前給予三井住友保險一切關於直接促銷的指示。**

就任何上述的用途，我們所收集的個人資料可能會被轉移至：

- 向我們提供行政、通訊、電腦、付款、保安及其他服務的第三方代理、承包商及顧問（包括：醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商）；
- 處理索賠個案的理賠師、理賠調查員及醫療顧問；
- 再保公司及再保經紀；
- 您的保險經紀；
- 我們的法律及專業業務顧問；
- 我們的關連公司（以《公司條例》內的定義為準）；
- 香港保險業聯會（或同類的保險公司聯會）及其會員；
- 保險索償投訴局及同類的保險業機構；
- 法例要求或許可的政府機關。

為了確保您的個人資料之準確性，您同意授權本公司查閱並核實任何由保險業界內保險公司聯會所收集有關您的個人資料。

根據有關法例及規例，您有權查閱及更正本公司所持的任何載有您的個人資料之記錄。如您欲行使以上權利，可以書面形式投寄至香港太古城英皇道1111號太古城中心第一期9樓三井住友海上火災保險（香港）有限公司，通知本公司的資料保護主任。

如您對此個人資料收集聲明有任何疑問或須協助，請致電(852) 3122 6922與我們聯絡。

投保人簽署

日期 \_\_\_\_\_ 日 \_\_\_\_\_ 月 \_\_\_\_\_ 年