

亞洲卓越 家傭保



給您和家傭
最貼心的關懷



亞洲保險
ASIA INSURANCE

asiainsurance.hk

ASIA SUPERIOR HELPER INSURANCE



Comprehensive Care
for You and Your Helper



亞洲保險
ASIA INSURANCE

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ASIA SUPERIOR HELPER INSURANCE

Asia Superior Helper Insurance fully accommodates the needs of your domestic helper, at the same time allows you to meet your legal obligation as an employer and protects you from unexpected expenses that may incur. Apart from basic medical expenses, the plan also covers cancer and heart disease, ensuring your domestic helper can work in a healthy and secure environment.

PLAN HIGHLIGHTS

- Out-patient visit up to HK\$220 per visit per day
- Cancer and Heart Disease covered without additional premium
- Covers treatments by registered Chinese Medicine Practitioners, Bonesetters or Physiotherapists
- No excess for Hospitalization and Surgical Expenses
- Age limit of domestic helper is revised up to 65
- Family Member Medical Expenses up to HK\$5,000

ELIGIBILITY

Overseas domestic helpers who are employed under a written employment contract of domestic services.

AGE LIMIT

The eligible domestic helper is **between 18–60 years old** on his or her first entry to this policy. Policy is renewable up to the age of 65.

PREMIUM FOR EACH DOMESTIC HELPER

Period of Insurance	Premium
1 Year	HK\$788
2 Years	HK\$1,420

REMARKS:

- Premium is applicable to domestic helper who carries out general household work only (excluding any driving duty). An additional annual premium of HK\$400 (per domestic helper) shall be charged for domestic helper who is required to perform domestic works with driving duty.
- Minimum premium per policy is HK\$400.
- Premium is inclusive of EC Insurance levy/surcharge.
- Premium Levy payable to the Insurance Authority by policyholders has been imposed on relevant policy at the applicable rate and would be collected through insurance companies. For further information, please visit www.asiainsurance.hk or contact (852) 3606 9933. All the premiums listed in this leaflet exclude Premium Levy.

WAITING PERIOD

A 14-day Waiting Period from the effective date of the insurance cover for each domestic helper shall be applicable under Section 2 Hospitalization and Surgical Expenses, Section 3 Clinical Expenses, Section 4 Dental Expenses and Section 8 Service Interruption Cover during which no benefit shall be payable.

SUMMARY OF BENEFITS

Sections	Coverage	Maximum Limits (HK\$)
1. Employees' Compensation	Protects you against legal liability as an employer under the Employees' Compensation Ordinance and at Common Law if your domestic helper suffers an injury or disease arising out of and in the course of employment with you.	\$100 million per event
2. Hospitalization and Surgical Expenses	Pays for the medical expenses if your domestic helper is confined to hospital for surgery or treatment of sickness or bodily injury resulting from an accident: <ul style="list-style-type: none">• Room & Board Charges• Surgical Expenses, Anaesthetist's Fees, and Operating Theatre Fees Aggregate Limit	\$350 per day \$15,000 per operation \$30,000 per year
3. Clinical Expenses	Covers out-patient expenses if your domestic helper requires medical treatment from a clinic for sickness or injury resulting from an accident. Include treatment by: <ul style="list-style-type: none">• Registered Chinese Medicine Practitioners, Bonesetters or Physiotherapists Aggregate Limit	\$220 per visit per day \$100 per visit per day up to \$500 per year \$3,000 per year
4. Dental Expenses	Covers for emergency dental expenses incurred by your domestic helper, including oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease.	\$2,500 per year Two-thirds of actual expense
5. Repatriation Expenses	Reimburses you the cost of repatriating your domestic helper to his/her country of residence if certified by a legally qualified and registered medical practitioner as medically unfit to continue employment or in the event of death in service.	\$20,000 per year
6. Replacement Helper Expenses	Pays for extra expenses, such as air ticket, agency fee, medical check-up fee and etc., necessarily and reasonably incurred in employing a replacement helper if your domestic helper is repatriated due to serious injury, illness or death.	\$10,000 per year
7. Personal Accident	Provides the following benefits if your domestic helper suffered accidental bodily injury during his/her rest days: <ul style="list-style-type: none">• Accidental death• Permanent total disablement• Total loss of two or more limbs or sight of both eyes• Total loss of one limb and sight of one eye• Total loss of one limb or sight of one eye The maximum amount payable for each Domestic Helper	\$100,000 per year \$100,000 per year \$100,000 per year \$100,000 per year \$50,000 per year \$100,000 per year

8. Service Interruption Cover	Compensates you for the loss or interruption of service if your domestic helper is hospitalized (from the 4th day of confinement onwards) due to bodily injury or sickness of your domestic helper.	\$6,000 per year \$200 per day
9. Fidelity Protection	Compensates you for your pecuniary loss caused by fraud or dishonesty committed by your domestic helper. (include compensation for unauthorised telephone calls)	\$10,000 per year (up to \$3,000)
10.Domestic Helper Liability	Protects you and your domestic helper against legal liability towards third parties for their bodily injury &/ or property damage caused by your domestic helper's negligence in the course of employment.	\$100,000 per year
11. Replacement Cost of Door Lock or Metal Gate Lock	Pays for the replacement cost of main door lock or metal gate lock undertaken within 1 week following the termination of employment contract with the domestic helper due to discovery of his/her infidelity or serious sickness or bodily injury or death of the domestic helper resulting in repatriation.	\$500 per year
12. Family Member Medical Expenses	Cover medical expenses incurred as a result of bodily injury of your family member, living with you and under 6 years old, caused by intentional malicious act of your domestic helper.	\$5,000 per year

MAJOR EXCLUSIONS

The following is a highlight of some key exclusions to Asia Superior Helper Insurance. Please refer to policy provisions for complete details.

- War, terrorism (except Employees' Compensation Section), asbestos, nuclear fission or fusion and radioactive contamination.
- All injuries, sickness or disease arising out of the pre-existing condition.
- Routine or general medical check-ups.
- Intentional self-inflicted injury or suicide, or any attempt whether sane or insane.
- Mental illness and psychological disorder.
- Childbirth, pregnancy, miscarriage, abortion and all complications.
- Intoxication by alcohol, narcotics or drugs not prescribed by a medical practitioner and treatment in connection with addiction to drugs or alcohol.
- Surgery for cosmetic purpose.
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC).

IMPORTANT NOTES:

This leaflet is only a brief description of products features and does not constitute any part of the insurance contract. Please refer to the policy document for details of insurance terms, conditions and exceptions. We reserve the right of final approval and decision. (If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.)

To apply for or more details, please contact your insurance agent or broker, or feel free to contact us directly.

亞洲卓越家傭保

亞洲卓越家傭保全面照顧您家傭的需要，同時助您履行身為僱主所需承擔的法律責任，更就家傭所引致之額外費用為您提供全面保障。計劃除了提供醫療保障之外，更涵蓋心臟病及癌症，讓您的家傭在健康和保障周全的環境下放心工作。

計劃特點

- 門診費用賠償高達每日每次 220 港元
- 心臟病及癌症醫療保障，無須額外附加保費
- 註冊中醫、跌打或物理治療費用皆獲涵蓋
- 住院及手術開支不設自負金額
- 受保年齡提高至 65 歲
- 特設家庭成員醫療費用保障高達 5,000 港元

申請條件

適用於全職合約制的**海外家庭傭工**。

受保年齡

家庭傭工首次投保此計劃之年齡須為 **18 至 60 歲**，保單可續保至滿 65 歲。

每位投保家庭傭工之保費

投保年期	保費
1年	788 港元
2年	1,420 港元

註：

- 保費只適用於負責一般家務（不包括任何駕駛職務）的家庭傭工。除一般家務外，如工作附帶駕駛職務，每位投保家庭傭工需附加額外保費每年 400 港元。
- 每份保單的最低收費為 400 港元。
- 僱員補償保險徵款已包括在保費之內。
- 保監局將透過保險公司向保單持有人根據訂明的徵費率按保單保費收取保費徵費。如要進一步資料，請瀏覽本公司網頁 www.asiainsurance.hk 或致電 (852) 3606 9933。本小冊子內列出的所有保費並不包括保費徵費。

等候期

由每位家庭傭工的保障生效日起之首 14 日為等候期，等候期內投保人所支付任何有關保障項目 2「住院及手術費用」、項目 3「門診費用」、項目 4「牙科費用」及項目 8「服務中斷保障」的費用將不會獲得賠償。

承保範圍

保障項目	保障範圍	最高賠償金額 (港元)
1. 僱員補償	保障您作為僱主在《僱員補償條例》及《普通法》下，對您的家傭在其受僱期間因工作引起生病、受傷或死亡而須承擔之法律責任。	每宗事故 100,000,000 元
2. 住院及手術費用	支付您的家傭因疾病或意外導致身體受傷，而須入住醫院接受治療或手術之費用。 <ul style="list-style-type: none">住院及膳食費用手術費用、麻醉師費用及手術室費用 每年賠償總額	每日 350 元 每次 15,000 元 全年 30,000 元
3. 門診費用	若您的家傭因患病或意外受傷，而須於診所接受治療所支付的費用將獲得賠償。 包括： <ul style="list-style-type: none">中醫、跌打或物理治療 每年賠償總額	每日每次 220 元 每日每次 100 元 / 全年總額 500 元 全年 3,000 元
4. 牙科費用	繳付您的家傭因口腔疾患而須接受治療，包括口腔手術、治療膿腫、X光檢查、脫牙或補牙的費用。	全年 2,500 元 每次實際治療費之三份二為限
5. 送返原居地費用	倘若家傭經註冊醫生診斷因嚴重疾病或受傷不能繼續工作而須送返原居地，或因身亡而須將遺體運到原居地之費用。	全年 20,000 元
6. 補聘家傭費用津貼	若家傭因嚴重受傷、患病或身亡而送返原居地，須改聘另一家傭的各項合理及必需之額外費用。	全年 10,000 元
7. 人身意外	若家傭在港休假期間因意外而導致身體受傷，將可依下列情況獲得賠償： <ul style="list-style-type: none">意外死亡永久完全傷殘完全喪失任何兩肢或以上或雙目視力完全喪失一肢及單目視力完全喪失一肢或單目視力 每位家傭每年賠償總額	全年 100,000 元 全年 100,000 元 全年 100,000 元 全年 100,000 元 全年 50,000 元 全年 100,000 元

8. 服務中斷保障	補償您因家傭患病或意外受傷而須住院連續超過 3 日，導致服務中斷（津貼由住院第 4 日起開始發放）。	全年 6,000 元 每日 200 元
9. 忠誠保障	補償您因家傭欺詐或舞弊引致僱主的金錢損失。 （其中包括未經許可的電話費用賠償）	全年 10,000 元 （最高 3,000 元）
10.家傭法律責任	補償您因家傭在工作時之疏忽導致第三者身體受傷及/或財物損失而所需承擔的法律責任。	全年 100,000 元
11. 更換大門鎖或大閘鎖之費用	若因您的家傭被揭發有不忠誠行為或因疾病、受傷或死亡而送返原居地而須終止僱傭合約，以致其後必須更換大門鎖或大閘鎖之費用。 （更換及安裝工作須於終止家傭的僱傭合約後 7 日之內進行。）	全年 500 元
12.家庭成員醫療費用保障	保障您因家傭之蓄意行為導致與您同住的 6 歲以下家庭成員身體受傷所需的醫療費用。	全年 5,000 元

主要不保事項

下列只為亞洲卓越家傭保部份不保事項的概略，請參閱保單內所列明的詳細內容。

- 戰爭、恐怖主義活動（僱員補償項目除外）、石棉、核能或輻射引致之死亡或損失。
- 保險生效前已存在之所有受傷或疾病。
- 身體檢查。
- 自我傷害、自殺或任何此等企圖，不論精神狀況是否正常。
- 精神病或心理問題。
- 分娩、懷孕、流產、墮胎及所有併發症。
- 因酒精、麻醉藥或未經醫生處方的藥物引致昏迷或中毒，或與酗酒或濫藥有關的治療。
- 整容手術。
- 愛滋病或其相關的病徵。

重要事項：

本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的詳細內容、條款和細則及不承保範圍，請參閱正式保單，如有任何差異，均以保單內的條款細則為準，本公司保留最終批核和決定權。（本小冊子的中文內容力求符合英文原意，若有任何爭議，概以英文版本為準。）

如有意投保或欲進一步了解本保險計劃的內容，歡迎致電 貴保險代理、經紀或向本公司查詢。

ASIA SUPERIOR HELPER INSURANCE
PROPOSAL FORM 亞洲卓越家傭保投保書

Please complete the form in BLOCK CAPITALS and tick ☒ the appropriate boxes.
請以英文正格填寫，並在適當的空格內填上 ☒ 號。



亞洲保險
ASIA INSURANCE

7/F & 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong
香港干諾道西118號7樓及8樓

Tel: (852) 3606 9933 | Fax: (852) 2810 0218 | Email: mailbox@afh.hk
asiainsurance.hk

Details of Proposer (Employer) 申請人 (僱主) 資料

Surname 姓		Given Name 名	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士	Email Address 電郵地址
Home Tel 住宅電話		Mobile Tel 手提電話		Occupation 職業
Home Address 住宅地址				
Place of Employment of Domestic Helper (if different from the above) 家傭工作地址 (如與上址不同)				

Details of Insured Person (Domestic Helper) 受保人 (家庭傭工) 資料

Full Name 姓名		<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	Date of Birth (D/M/Y) 出生日期 (日/月/年)
Nationality 國籍 <input type="checkbox"/> Indonesia 印尼 <input type="checkbox"/> Philippines 菲律賓 <input type="checkbox"/> Others 其他 _____	Passport or HKID Card No. (The first 4 characters/digits) 護照或香港身份證號碼 (首 4 個英文字/數字) <div><div></div><div></div><div></div><div></div></div>		Duties 工作 <input type="checkbox"/> Domestic works 一般家務 <input type="checkbox"/> Domestic works with driving duty 家務工作附帶駕駛職務 (Subject to additional premium 需附加額外保費)

Insurance Period and Plan Selected 承保期及所選計劃

Proposed Effective Date: 建議保險生效日期:	From 由	D 日	M 月	Y 年	<input type="checkbox"/> Valid for 1 year 有效期為 1 年	<input type="checkbox"/> Valid for 2 years 有效期為 2 年
Premium 保費: 1-Year 一年期			Premium 保費: 2-Year 二年期			
<input type="checkbox"/> HK\$788 Premium is applicable to domestic helper who carries out general household work only (excluding any driving duty). An additional premium of HK\$400 (per domestic helper) shall be charged for domestic helper who is required to perform domestic works with driving duty. 保費只適用於負責一般家務 (不包括任何駕駛職務) 的家庭傭工。除一般家務外，如工作附帶駕駛職務，每位投保家庭傭工需附加額外保費 HK\$400。 <input type="checkbox"/> HK\$400 Additional Premium for Driving Duty 附帶駕駛職務額外保費			<input type="checkbox"/> HK\$1,420 Premium is applicable to domestic helper who carries out general household work only (excluding any driving duty). An additional premium of HK\$800 (per domestic helper) shall be charged for domestic helper who is required to perform domestic works with driving duty. 保費只適用於負責一般家務 (不包括任何駕駛職務) 的家庭傭工。除一般家務外，如工作附帶駕駛職務，每位投保家庭傭工需附加額外保費 HK\$800。 <input type="checkbox"/> HK\$800 Additional Premium for Driving Duty 附帶駕駛職務額外保費			
» Premium is inclusive of EC Insurance levy/surcharge. 僱員補償保險徵款已包括在保費之內。 » Minimum premium per policy is HK\$400. 每份保單的最低收費為 HK\$400。 » Premium Levy payable to the Insurance Authority by policyholders has been imposed on relevant policy at the applicable rate and would be collected through insurance companies. For further information, please visit www.asiainsurance.hk or contact (852) 3606 9933. All the premiums listed in this leaflet exclude Premium Levy. 保監局將透過保險公司向保單持有人根據訂明的徵費率按保單保費收取保費徵費。如要進一步資料，請瀏覽本公司網頁 www.asiainsurance.hk 或致電 (852) 3606 9933。本小冊子內列出的所有保費並不包括保費徵費。						

Please answer the following questions 請回答以下問題:

1. Has your Domestic Helper had any surgical operation or sustained any illnesses or injuries during the past 3 years? 在過去 3 年內，閣下之家庭傭工曾否接受過任何外科手術或患有任何疾病或受傷？	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2. Is your Domestic Helper receiving or contemplating any medical attention or surgical treatment or taking medicine? 閣下之家庭傭工是否正在或預算接受醫藥治療或觀察或手術護理或服用藥物？	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
3. Has your Domestic Helper ever been refused by accident or illness insurance or subject to special terms and conditions? 閣下之家庭傭工曾否被其他保險公司拒絕投保意外或疾病保險或要附加特別條件？	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
If the answer to any of the above questions is "Yes", please supply details. 在上述問題中，若有答案為「是」者，請詳加說明。	

- Declaration 聲明
1.

I declare that the proposed Domestic Helper is now in good health and free from any physical impairment or physical deformity. (If this declaration is not accurate, please attach full details on a separate sheet.) 本人聲明該投保家庭傭工現在身體健康良好，並無任何傷殘或缺陷。(如此項聲明有任何不確，請另紙詳述。)
2.

I declare that the proposed Domestic Helper is legally employed under the laws of Hong Kong. 本人聲明該投保家庭傭工是在符合香港法例下所受僱的。
3.

I hereby apply to Asia Insurance Co., Ltd. ("the Company") for insurance on the terms as set out in the Company's **Asia Superior Helper Insurance** policy. I warrant that the particulars and statements I supply in this Proposal are complete and correct and further agree that this Proposal shall be the basis of the contract between me and the Company. 本人現依據**亞洲卓越家傭保**保單內之條款及條件投保該項保險。謹此聲明本投保書內填報的資料均屬正確無誤，本人同意以本投保書作為本人與亞洲保險有限公司(「亞洲保險」)保險合約之根據。
4.

I confirm having read and understood the Company's Personal Information Collection Statement as accompanied with this Proposal. 本人確認已閱讀及明白隨本投保書附上有關亞洲保險的收集個人資料聲明。

Signature of Proposer (Employer) 申請人 (僱主) 簽署

Date 日期:

Name of Licensed Insurance Agent/Broker 持牌保險代理/經紀名稱

Important Notes to Proposer 申請人注意事項

1.

Any other facts known to you which are likely to affect acceptance or assessment of this insurance cover must be disclosed. If you have any doubt about what you should disclose, do not hesitate to check with the Company or your insurance agent/broker. Failure to disclose such information may mean that your policy will NOT provide you with the cover you require and may even invalidate the policy together. 閣下必須盡己所知呈報可能影響亞洲保險於接納或釐定此保單條款的資料，如對資料應否透露有任何疑問，請即向亞洲保險或閣下的保險代理/經紀查詢。閣下應如實呈報有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能導致此保單無效。
2.

Incomplete Proposal Form will delay your application. 未經填妥之投保書會延誤閣下之申請。
3.

This insurance will not be effective unless the Proposal has been officially accepted by the Company. 投保須經批核，方可生效。
4.

The Domestic Helper's age limit is 18-60. Renew up to aged 65 (at last birthday). 家庭傭工年齡限制：18 至 60 歲，並可續保至 65 歲 (以上次生日為準)。
5.

Minimum premium per policy is HK\$400. 每份保單之最低收費為 HK\$400。
6.

The Proposer understands, acknowledges and agrees that as a result of the purchasing and taking up this policy issued by the Company, the Company will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the Proposer is a body corporate, the authorised person who signs on behalf of the Proposer further confirms to the Company that he or she is authorised to do so. The Proposer further understands that the above agreement is necessary for the Company to proceed with the application. 申請人明白、確知及同意，亞洲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亞洲保險確認他/她已獲該法人團體授權。申請人亦明白亞洲保險必須取得申請人以上的同意，才可以處理其保險申請。
7.

This leaflet is not a policy of insurance. Please refer to the policy document for full details of terms, conditions and exceptions. 此小冊子並非保單，詳情請參閱保單之條款細則及不承保範圍。

**ASIA INSURANCE COMPANY LIMITED –
PERSONAL INFORMATION COLLECTION STATEMENT ("PICS")**

1. Your personal information and particulars may be required by Asia Insurance Company Limited (the "Company") 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 beneficiaries, dependents, 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 confirm that 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 Company may use the personal data the Company collect about you for the following purposes:
 - (a) processing and assessing of applications or requests for any insurance products and daily operation of the related services;
 - (b) administering your insurance policy and providing services in relation to your insurance policy;
 - (c) investigating, analyzing, processing and paying claims made under your insurance policy;
 - (d) exercising any right under the insurance policy including right of subrogation, if applicable;
 - (e) detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
 - (f) developing insurance and other financial services and products;
 - (g) developing and maintaining credit and risk related models;
 - (h) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - (i) for statistical or actuarial research undertaken by the Company or any member of the Group;
 - (j) complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order;
 - (k) contacting you for any of the above purposes;
 - (l) other ancillary purposes which are directly related to the above purposes.
6. Your Personal Data may be transferred or disclosed to the following parties in Hong Kong or overseas for the purposes set out in the above paragraph:
 - (a) any insurance adjusters, agents and brokers, employers, healthcare professionals, hospitals, advisors, contractors or third party service providers who provide administrative, telecommunications, computer, payment, debt collection, security, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;
 - (b) organisations that consolidate claims and underwriting information for the insurance industry;
 - (c) fraud prevention organisations;
 - (d) other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information;
 - (e) any association, federation or similar organisation of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;

- (f) any members of the Federation by the Federation for any of the above or related purposes;
 - (g) regulators;
 - (h) lawyers;
 - (i) accountants, financial advisors, auditors;
 - (j) other members of the Group;
 - (k) any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business;
- The Company undertakes to keep the information confidential and solely for the purposes set out in the above paragraph.
7. If you do not agree to the use of Your Personal Data for above purposes, it would not be possible for the Company to process your policy and/or claim application and render the services.
 8. You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company and the Company has the right to charge you a reasonable fee for processing your data access request. Requests for such access or correction can be made in writing to the Personal Data Protection Officer, Asia Insurance Company Limited, 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong SAR.
 9. In case of any discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
 10. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

亞洲保險有限公司 — 收集個人資料聲明

1. 亞洲保險有限公司（「本公司」）可能會要求閣下就本公司提供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益人、受養人、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，代表閣下確認閣下乃是該等人士之父母或監護人或閣下確認已取得該等人士同意提供其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. 本公司將所收集閣下的個人資料，可能用作下列的用途：
 - (a) 處理及評估任何保險產品之申請或要求，及有關服務之日常運作；
 - (b) 管理閣下的保單及為閣下的保單提供相關服務；
 - (c) 閣下保單索償的調查、分析、處理及賠償；
 - (d) 行使有關保險單賦予的任何權利包括代位權，如適用；
 - (e) 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；
 - (f) 發展保險及其他金融服務及產品；
 - (g) 發展及維持本公司信貸及風險之相關模型；
 - (h) 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；
 - (i) 作本公司或本集團的任何成員的統計或精算研究；
 - (j) 遵守及符合任何法例及條例規定的要求、行業手則、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求；
 - (k) 為上述任何用途與閣下聯絡；
 - (l) 與上述用途直接有關之其他附帶的目的。
6. 閣下的個人資料可能會轉移或披露予下列各方在香港或海外單位作前段所述的用途：
 - (a) 任何保險理算人、代理和經紀、僱主、醫護專業人士、醫院、顧問、諮詢人、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、數據處理或儲存或有關服務的第三者服務供應人或任何其他從事與保險或再保險業務有關的公司，或中介人，或索償或調查或其他提供與保險業務有關的服務供應人，以達到任何上述或有關的用途；
 - (b) 整合保險業申索和承保資料的組織；
 - (c) 防欺詐組織；
 - (d) 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）；
- (e) 現存或不時成立的任何保險公司協會或聯會或類同組織（聯會），以達到任何上述或有關的用途，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；
- (f) 或透過聯會提供予任何聯會的會員，以達到任何上述或有關的用途；
- (g) 監管機構；
- (h) 執業律師；
- (i) 會計師、財務顧問、認可核數師；
- (j) 本集團的其他成員；
- (k) 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；本公司承諾將資料保密並純粹用作上述的用途。
7. 如果閣下不同意本公司使用閣下的個人資料於上述用途上，本公司可能不能處理閣下之保單及/或索償申請及為閣下提供服務。
8. 閣下有權查明本公司就個人資料的政策和實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料，及本公司有權就處理閣下的查閱資料要求而收取合理費用。有關查閱或更正的要求，可致函香港上環干諾道西一百一十八號八樓亞洲保險有限公司的個人資料保護主任提出。
9. 中英文版本如有差異，將以英文版本為準。
10. 本公司保留隨時增補、更改、更新及修訂本聲明之權利，任何更改將於發出通知時起生效。



亞洲保險
ASIA INSURANCE

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