Overseas Accident Protection Plan
海外意外保障計劃

Policy Wording
保單條款

CHUBB®

Contents

目錄

1. Important Information About This Policy Wording

This document (the **Policy Wording**) contains important information to help **You** understand "Overseas Accident Protection Plan". Please read this document carefully to understand its features, benefit(s) and risks.

2. About the Insurer

Chubb Insurance Hong Kong Limited (a company incorporated in **Hong Kong** and having its registered office address at 39/F, One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong) ("**Chubb**") is the insurer of this product. In this **Policy Wording**, "**We**", "**Us**", "**Our**" means Chubb Insurance Hong Kong Limited. **Our** contact details are:

O +852 3191 6800
F +852 2560 3565
E Inquiries.HK@chubb.com

3. Cover We Can Offer

When **You** opted in for this insurance, **You** completed an application and answered questions asked by **Us**. The information **You** have provided shall form the basis of this contract of insurance. **We** provide cover to **You** on the terms contained in the application, the **Policy Wording** and any other document including the most recent **Policy Schedule** that **We** issue to **You**.

The **Policy Schedule** will contain important information relevant to **Your** insurance including the **Commencement Date**, the limits that **You** want for particular covers, and whether any standard terms need to be varied by way of endorsement.

All of these make up **Your** "**Policy**" with **Us**.

4. Important Information Regarding Your Policy

Your Policy
Your Policy Wording and **Policy Schedule** describe the insurance contract between **You** and **Us**. In return for **You** paying **Us** the premium (if applicable), **We** insure **You** for the **Events** subject to the terms, conditions and exclusions in **Your Policy Wording** and **Policy Schedule**.

Please read Your Policy
It is important that **You** carefully read and understand **Your Policy Wording** and **Policy Schedule** because they describe the terms, conditions and exclusions that apply to **Your** insurance under **Your Policy**.

Checking Your Policy
Please check **Your Policy Wording** and **Policy Schedule** to make sure all the information on them is correct. Please let **Us** know straight away if any alterations are needed. Please contact **Us** if **You** change **Your** email address or account details.

Contacting Us
If **You** have any queries or need to contact **Us**, please telephone **Us** on +852 3191 6800 or write to **Us** at Chubb Insurance Hong Kong Limited, 39/F, One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

Keeping Your documents safe
You should keep **Your Policy Wording**, **Policy Schedule** and any endorsement (if applicable) in a safe place in case **You** need to refer to them in the future.

Certain types of cover under **Your Policy** require **You** to provide receipts and other documentary evidence to **Us**. **You** should keep those documents in a safe place in case **We** need them to settle a claim.

5. Cover Under Your Policy

Who and what is insured?
You are insured for the **Events** subject to the terms, conditions and exclusions in **Your Policy**.

6. The Meaning of Certain Words

The following words when used with capital letters in **Your Policy Wording** or the **Policy Schedule** have the meaning given below.

Accident or **Accidental** means a sudden, unforeseen and unexpected event happening by chance.

Accidental Death means death occurring as a result of an **Accidental Injury** within six (6) months from the date of **Accident**.

Accidental Injury means physical injury caused solely and independently by an **Accident** and sustained during an **Overseas Journey**.

Civil War means any of the following, whether declared or not, armed opposition, insurrection, revolution, armed rebellion, sedition, between two or more parties belonging to the same country where the opposing parties are of different ethnic religious or idealistic groups.

Commencement Date means 12:01 a.m. **Hong Kong** time on the date **We** agree to provide insurance under the **Policy** and which is shown on **Your Policy Schedule**.

Dismemberment means: the types of disablement listed in Accidental Death & Dismemberment Table under Part 7 Benefits of this **Policy**.

Doctor means a person other than an **Insured Person** or an immediate family member who is a qualified medical practitioner licensed by the competent medical authorities of the jurisdiction in which treatment is provided and who, in providing treatment, practices within the scope of his or her licensing and training.

Event(s) means an occurrence that could give rise to a claim for a benefit under **Your Policy** during the **Period of Insurance**.

Hong Kong means Hong Kong Special Administrative Region of the People's Republic of China.

Loss of Limb means total and irrecoverable loss of use or loss by physical separation at or above the wrist or ankle joint of a limb. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Doctor** that the disability will be total, continuous and permanent for the remainder of the **Insured Person**'s life.

Loss of Sight means total and irrecoverable loss of complete sight of an eye in that the eye is beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Doctor** that the disability will be total, continuous and permanent for the remainder of the **Insured Person**'s life.

Overseas Journey means a return overseas trip made to a destination outside **Hong Kong** by an **Insured Person**, beginning and ending in **Hong Kong** during the **Period of Insurance** but not exceeding maximum thirty (30) days from the date of departure from **Hong Kong**.

Period of Insurance means six (6) calendar months from the **Commencement Date**.

Policy means **Your Policy Wording** and **Policy Schedule** describing the insurance contract between **You** and **Us**.

Policy Schedule means the schedule which **We** send **You** at the commencement of **Your Policy** along with **Your Policy Wording**, as may be amended or replaced by **Us** from time to time, which sets out the level of benefits due to **You** under **Your Policy**.

Policy Wording means this document.

Pre-existing Medical Conditions means any **Accidental Injury** sustained by the **Insured Person** prior to the **Commencement Date** for which the **Insured Person** has or should reasonably have received relevant medical treatment or advice from a doctor.

Sum Insured means, in relation to each benefit available to **You** under the **Policy Schedule**, the maximum amount per **Period of Insurance** listed in the **Policy Schedule** or any endorsement(s) corresponding to that benefit.

We/Us/Our means Chubb Insurance Hong Kong Limited.

You/Your/ Insured Person means the owner of this **Policy** and is named as policyholder and an insured on **the Policy Schedule**, who:

(i) is eighteen (18) years of age or above and under sixty-five (65) years of age on the **Commencement Date**; and

(ii) resides in **Hong Kong** and shall be the holder of a valid **Hong Kong** Identity Card on the **Commencement Date** until the end of the **Period of Insurance**.

7. Benefits

Overseas Accidental Death & Dismemberment

If an **Insured Person** sustains **Accidental Injury** during the **Overseas Journey**, as a direct and unavoidable result, suffers within six (6) consecutive months a loss of the type listed in the Accidental Death & Dismemberment Table in this Section, **We** will pay the percentage stated for that type of loss in the Accidental Death & Dismemberment Table in this Section of the **Sum Insured** stated in the **Policy Schedule**.

Accidental Death & Dismemberment Table

Type of Loss		Percentage of Sum Insured
1.	**Accidental Death**	100%
2.	**Loss of Sight** - both eyes	100%
3.	**Loss of Limbs** - two or more limbs	100%
4.	**Loss of Limb** - one limb and **Loss of Sight** - one eye	100%
5.	**Loss of Sight** - one eye	50%
6.	**Loss of Limb** - one limb	50%

Special Conditions:

(i) Where an **Insured Person** suffers more than one type of loss listed in the Accidental Death & Dismemberment Table in this Section in the same **Accident**, **Our** liability under this Section shall be limited to one payment for the type of loss which, of all the types of loss actually suffered, attracts the largest percentage stated in the Accidental Death & Dismemberment Table in this Section of the **Sum Insured** stated in the **Policy Schedule**.

(ii) **Our** total liability under this Section for all **Accidents** involving the same **Insured Person** occurring during an **Overseas Journey** shall not exceed the **Sum Insured**.

(iii) Where the use or enjoyment of an **Insured Person**'s limb or organ was partially impaired before an **Accident** occurred, **We** may, in **Our** sole discretion and after considering a medical assessment by **Our** appointed medical adviser of the extent to which any **Accidental Injury** was, in the medical adviser's opinion, caused solely and independently by that **Accident**, pay such percentage of the **Sum Insured** as it considers reasonable. No payment shall be made for a limb or organ which was totally unusable before an **Accident** occurred.

(iv) Exposure: If an **Insured Person** is unavoidably exposed to the elements by reason of sustaining **Accidental Injury** and, as a direct and unavoidable result, suffers death within twelve (12) consecutive months, **We** will pay the percentage stated for **Accidental Death** in the Accidental Death & Dismemberment Table in this Section of the **Sum Insured** stated in the **Policy Schedule**.

(v) Disappearance: Where an **Insured Person**'s body has not been found within one (1) year of the date of the disappearance, sinking or wrecking of the means of transport being used by the **Insured Person** on the date of the disappearance, sinking or wrecking:

(a) It will be presumed that the **Insured Person** suffered **Accidental Death** resulting from **Accidental Injury** at the time of such disappearance, sinking or wrecking; and

(b) Subject to receiving an undertaking, signed by the legal representative of the **Insured Person**'s estate that if the presumption of **Accidental Death** resulting from **Accidental Injury** is subsequently found to be wrong, any amount paid by **Us** under this Section will be immediately refunded to **Us**.

We will pay to the legal representative of the **Insured Person**'s estate the percentage stated for **Accidental Death** in the Accidental Death & Dismemberment Table in this Section of the **Sum Insured** stated in the **Policy Schedule**.

8. General Exclusions

Your Policy will not apply to any **Event** arising directly or indirectly out of:

1. suicide, attempted suicide or deliberate self-inflicted injury by the **Insured Person** regardless of the state of his/her mental health; or
2. any willful, malicious or unlawful act of the **Insured Person**; or
3. the **Insured Person** being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a **Doctor** and taken in accordance with the **Doctor**'s advice and is not for the treatment of addiction to illegal drugs; or
4. the **Insured Person** engaging or participating in any kind of motor sport, test drive, racing or competition on wheels; or
5. the **Insured Person** engaging in any air travel except as a passenger in a fully licensed commercial passenger carrying aircraft; or
6. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), **Civil War**, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
7. any act of terrorism including but not limited to the use or threat of force, violence and/or harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to the events stated in this clause; or
8. the **Insured Person** is engaged in the following occupations / industries: disciplinary forces or emergency services (for the avoidance of doubt, disciplinary forces shall include but not be limited to policemen, customs officers, firemen, paramedics, immigration officers/inspectors and correctional service officers/inspectors etc); active armed services or forces; offshore oil and gas rigs; professional sportspersons; diving and related occupations; ship crews; pilots and aircrew; forestry; logging and saw mills; mining and extraction; fishing/aquaculture; construction workers; railway workers; gondola or scaffolder workers; stunt persons; use of explosives; couriers; delivery; or
9. Participation in:
   (a) Any extreme sports and sporting activities that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to cliff jumping, horse jumping, stunt riding, big wave surfing and canoeing down rapids; unless such sports or sporting activities are usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator, providing that an **Insured Person** is acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities,
   (b) Any professional competitions or sports in which an **Insured Person** receives remuneration, sponsorship or any forms or financial rewards, any stunt activity, off-piste skiing,
   (c) Racing, other than on foot but this does not include long-distance running more than 10 kilometers, biathlons and triathlons,
   (d) Private white water rafting grade 4 and above,
   (e) Any kind of climbing, mountaineering or trekking ordinarily necessitating the use of specialized equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment,
   (f) Scuba diving unless an **Insured Person** holds a PADI certification (or similar recognized qualification) or when diving with a qualified instructor. The maximum depth that this **Policy** covers is as specified under the **Insured Person**'s PADI certification (or similar recognized qualification). However, in any situation, it should not be deeper than thirty (30) meters and he/she must not be diving alone; or
10. pregnancy, childbirth, miscarriage, abortion or complications arising from any of these; or
11. results from the **Insured Person**'s participation in any stunt works, wirework, firework handling, handling

of explosives, horse riding; or

12. **Pre-Existing Medical Conditions**, congenital or heredity condition; or
13. illness, diseases or any bacterial infection even if contracted by **Accident** (other than bacterial infection that is the direct result of an **Accidental** cut or wound or **Accidental** food poisoning); or
14. travelling abroad contrary to the advice of a **Doctor** or for the purpose of obtaining medical treatment or services; or
15. conditions directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
    - ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
    - the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
    - any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
    - the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
    - any chemical, biological, bio-chemical, or electromagnetic weapon.

9. General Conditions

1. **Where does Your Policy apply?**
   Your Policy insures **You** twenty-four (24) hours a day anywhere in the world outside **Hong Kong** during the **Overseas Journey**.

2. **How do We handle fraud or incorrect statement?**
   The **Policy** is issued based on the completeness and accuracy of information **You** give **Us** during the policy enrolment. If there is any fraud, mis-statement or concealment during such enrolment, or if **You** or **Your** legal representative makes a dishonest claim, **We** will cancel and void this **Policy** immediately and will not pay any benefit. All claims under this **Policy** will be forfeited.

3. **What will happen if You mis-state Insured Person's age?**
   If **You** have mis-stated the **Insured Person**'s age, then the **Insured Person** is not eligible for cover.

4. **What will happen if You use Your Policy for other purposes?**
   If **You** sell or transfer this **Policy**, or use it for any other kind of purpose **We** will not recognise the **Policy**. At all times **You** need to ensure that it is kept in **Your** possession or control.

5. **What will happen to this Policy if there are clerical errors?**
   If there is any clerical error in **Your Policy**, this will not invalidate **Your** insurance already in force nor continue **Your** insurance already terminated. If this **Policy** is terminated for reason other than clerical errors made by **Us**, it cannot be reinstated.

6. **If You have more than one "Overseas Accident Protection Plan":**
   An **Insured Person** is not allowed to be insured under more than one "Overseas Accident Protection Plan". If an **Insured Person** is insured under more than one such insurance, **We** will consider the **Insured Person** to be insured under the insurance which was issued first.

7. **Hong Kong Law and Jurisdiction**
   Your Policy is governed by the laws of **Hong Kong** and all legal actions concerning **Your Policy** must be brought at the courts of **Hong Kong**.

8. **Hong Kong Currency**
All payments by **Us** to **You** or someone else under **Your Policy** must be in **Hong Kong** currency.

9. **Benefit Limits**
The maximum total amount payable per **Event** under **Your Policy** for each benefit is the sum specified on **Your Policy Schedule** for that benefit.

An **Insured Person** shall only be eligible for either **Accidental Death** or **Dismemberment** benefit in one (1) **Accident**. Under no circumstances, shall any **Insured Person** be entitled for both of these benefits.

Except as provided above or specified otherwise, benefits payable as a result of **Accidental Death** or **Dismemberment** shall be paid in addition to any other insurance benefit to which **You** may be entitled.

10. **Commencement and Period of Your Policy**
Your Policy begins from the **Commencement Date** and continues for the **Period of Insurance**.

11. **Expiry of Your Policy**
Your Policy is effective from the **Commencement Date** and expires at the end of the **Period of Insurance**.

12. **Rights of Third Parties**
Any person or entity who is not a party to this **Policy** shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any terms of this **Policy**.

13. **Interpretation of this Policy**
Please note that the English version of this **Policy** is the official version. This **Policy** is provided to **You** in both English and Chinese languages for ease of reference only. The English version of the **Policy** will prevail if any dispute arises regarding the interpretation of any part of the **Policy**.

14. **Subrogation**
We are entitled to subrogate the **Insured Person**'s right of recovery/indemnity against any third party and have the right to proceed at **Our** expense in the name of the **Insured Person** against third parties who may be responsible for an **Event** giving rise to a claim under this **Policy**. The **Insured Person** should co-operate and endeavor to secure such rights and shall not take any action to prejudice such rights.

15. **Compliance with Applicable Economic and Trade Sanctions Laws**
This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit **Us** from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and **Hong Kong** sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

16. **Mediation**
Any dispute or difference arising out of, or in connection with, this **Policy** must first be referred to mediation at the Hong Kong Mediation Centre (HKMC) and in accordance with the HKMC Mediation Rules in effect at the time of the mediation. The **Insured Person**'s genuine attempt in resolving the dispute via mediation is a condition precedent to the **Insured Person** pursuing the claim. If the **Insured Person** does not bring the dispute to mediation within six (6) months from the time of **Our** claim decision, then

such claim against **Us** is deemed to be withdrawn or treated as abandoned and the **Insured Person** is barred from pursuing the same claim against **Us**.

17. **Legal Action**
No legal action shall be brought to recover on this **Policy** unless mediation has failed, and no such action shall be brought against **Us** after eighteen (18) months from the time of **Our** claim decision. If the **Insured Person** fails to meet the time limit, then such claim against **Us** is deemed to be withdrawn or treated as abandoned and the **Insured Person** is barred from pursuing the same claim against **Us**.

10. Cancellation of Your Policy

When You can cancel

You can cancel **Your Policy** at any time.

The cancellation will take effect at 12:00a.m. (midnight) **Hong Kong** time on the date **We** receive **Your** written request.

When We can cancel

In addition to any other legal rights, **We** may have under this **Policy** or otherwise, **We** may cancel **Your Policy** by giving **You** written notice if **You** or **Your** legal representative:

(a) breach the duty of utmost good faith;
(b) make a misrepresentation to **Us** before or at the time **Your Policy** was entered into;
(c) breach a provision of **Your Policy**;
(d) make a fraudulent claim under any policy of insurance;
(e) engage in any act or omission which under **Your Policy You** are required to notify **Us** of, but **You** do not notify **Us**; or
(f) engage in any such act or omission which under the terms of **Your Policy** authorises **Us** to refuse to pay a claim either in whole or in part.

We will give **You** a notice in writing to **Your** email address on file. The cancellation will take effect at 12:00 a.m. (midnight) **Hong Kong** Time on the date **We** cancel this **Policy**.

Automatic cancellation

Your Policy will be cancelled automatically when:

(a) **You** are unable to meet the definition of **You** as defined in the **Policy Wording**; or
(b) **You/Your** legal representative receives 100% of the Accidental Death and Dismemberment Benefit which is claimable under **Your Policy** for **Accidental Death** or **Dismemberment** sustained by **You**. The cancellation will take effect from 12:00 a.m. (midnight) **Hong Kong** time on the day when the benefit amount is confirmed to be payable to **You/Your** estate; or
(c) **You** die.

All coverage will be cancelled at the time **Your Policy** is cancelled automatically.

11. Claims

Procedure for making a claim

You, or any Insured Person, or Your legal representative should submit a claim within thirty (30) days of the event taking place to Chubb Claim Centre* (www.chubbclaims.com.hk). You or they can simply scan the below QR code to access the Chubb Claim Centre on your smartphone or tablet.

Alternatively, **You** or they can complete a claim form and submit together with the following documents as appropriate to Chubb Insurance Hong Kong Limited within thirty (30) days of the **Event** taking place. Please call 3191 6222 for further assistance.

Personal Accident Cover Benefit
- Medical report or certificate issued by a **Doctor** certifying the degree or severity of disability;
- Police report, where relevant.

Accidental Death
- Death certificate;
- Coroner's report;
- Police report, where relevant;
- In the event of a disappearance, presumption of death as proclaimed by court.

*For English submission only.

These are some of the required documents for claims. **We** reserve the right to request the **Insured Person** to provide any other information or documents which are not specified above, if necessary.

We may also have the **Insured Person** medically examined at **Our** expense when and as often as **We** may reasonably require after a claim has been made. **We** may also arrange an autopsy if **We** reasonably require one.

Processing and payment of claims

We must take all reasonable steps to pay a valid claim promptly. If **We** pay the **Accidental Death** benefit, **We** will pay this amount to the **Insured Person**'s estate. Unless specified otherwise, **We** will pay amounts under **Your Policy** to **You**. No payment under this **Policy** shall carry interest.

Making claims after Your Policy is cancelled

If **Your Policy** is cancelled this does not affect **Your** rights to make a claim under **Your Policy** if the **Event** occurred before the date of cancellation.

12. Dispute Resolution

If **You** are dissatisfied with any other aspect of **Your Policy**, please contact:

The Customer Service Manager
Chubb Insurance Hong Kong Limited
39/F, One Taikoo Place,
979 King's Road,
Quarry Bay, Hong Kong
O +852 3191 6222
F +852 2519 3233
E cs.hk@chubb.com

We have developed an internal procedure for dispute resolution in accordance with "The Code of Conduct for Insurers". If at any time **You** have an unresolved complaint about **Our** products or services, **You** can use **Our** internal dispute resolution process. **Your** query or complaint will then be reviewed and **We** will respond within fifteen (15) working days. If **You** are dissatisfied with the outcome of **Our** internal review of **Your** complaint, **You** may take **Your** complaint, at no cost to **You**, to the Insurance Complaints Bureau for assistance. Contact details are given below:

Insurance Complaints Bureau
29th Floor, Sunshine Plaza,
353 Lockhart Road,
Wanchai, Hong Kong
F +852 2520 1967

13. Personal Information Collection Statement

Chubb Insurance Hong Kong Limited ("**We/Us/Our**") want to ensure any customer ("**You/Your**") who provides personal identifiable information ("**Personal Data**") to **Us** are confident that **Your Personal Data** is treated with the appropriate degree of confidentiality and security.

This Personal Information Collection Statement sets out the types of **Personal Data We** may collect, the purposes for collecting **Personal Data**, how and when **We** may use and disclose the **Personal Data**, and how **You** may access and correct **Your Personal Data**.

The types of **Personal Data We** collect from **You** depends on **Your** relationship with **Us**. The **Personal Data** may include but not limited to **Your** name, date of birth, identification document number, contact details (e.g. phone number, address, email address), financial information and account details, medical information, claims history, photographs and location information. Sometimes **You** may provide **Personal Data** about another person to **Us**, in doing so **You** confirm **You** have obtained that person's consent and have the authority to provide such **Personal Data** for use and transfer by **Us**.

a. Purposes of Collection of Personal Data
We will collect and use **Your Personal Data** for the purposes of creating, distributing and providing competitive insurance products and services, including **Our** processing of **Your** applications for insurance products, administering and managing **Your** and **Our** rights and obligations in relation to such insurance cover. **We** also collect **Personal Data** to identify products and services for **You**, to conduct research, surveys and analytics, and to market **Our** products and services. **We** may require **You** to provide certain **Personal Data** on mandatory basis for enabling **Us** to provide **You** with **Our** products and/or services.

b. Direct marketing
Only with **Your** consent, **We** may use **Your** name, phone number, address, email address to contact **You** on marketing **Our** insurance products and services via mail, email, phone or messaging. **You** may notify **Us** to cease direct marketing by writing to **Our** Data Privacy Officer at the address stated below.

c. Transfer of Personal Data
All **Personal Data We** collect will be kept confidential and will not be disclosed nor transferred to any other parties without **Your** prior consent, but subject to any applicable law, **Your Personal Data** may be disclosed or transferred to the following parties (whether within or outside Hong Kong Special Administrative Region):
   i. third parties who assist **Us** to achieve the purposes set out in paragraphs a and b above. For example, **Our** relevant staff, contractors, agents, service providers and others such as data analysts, professional advisers, loss adjudicators and claims investigators, doctors and medical service providers, expert consultants, emergency assistance providers, credit reference bureaus, government agencies, reinsurers and reinsurance brokers;
   ii. **Our** parent and affiliated companies;
   iii. the relevant insurance intermediary; and
   iv. others for the purposes of public safety and law enforcement.

d. Access and correction of Personal Data
You may access and correct **Your Personal Data** held by **Us** and **We** will do so unless there is any legal reason why **We** may refuse to do so. Please email **Our** Data Privacy Officer at Privacy.HK@chubb.com or mail to **Us** at 39/F, One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. If **We** levy any charges for providing information on your request, such charges will not be excessive. **We** will not charge **You** for updating **Your Personal Data**.

請注意本「保單」以英文版本為正式版本。本「保單」同時設有中文版本，惟僅供「閣下」作參考用途而已。如因對本「保單」內任何地方的詮釋 而引起任何爭議，均以英文版本為準。

1. 本「保單內文」的重要事項

本文件(即「保單內文」)載有重要的資料，以協助「閣下」了解「海外意外保障計劃」。「閣下」需仔細閱讀本文件，以了解其特徵、保障及風險。

2. 承保公司

安達保險香港有限公司(於香港註冊成立，其註冊辦事處地址為：香港鰂魚涌英皇道 979 號太古坊一座 39 樓)(「安達保險」)為本保險產品的承保公司。在本「保單內文」內，「我們」或「我們的 」皆指安達保險香港有限公司。以下是聯絡「我們」的方法：

電話 +852 3191 6800
傳真 +852 2560 3565
電郵 Inquiries.HK@chubb.com

3. 「我們」可以提供的保障

在「閣下」登記此保險時，已經完成申請手續及回答了「我們」的問題。「閣下」提供的資料將構成本保險合約的基礎。「我們」會依據在申請表、「保單內文」、及任何其他文件，包括「我們」簽發給「 閣下」最新的「承保表」內的條款， 向「閣下」提供保障。

「承保表」記載與「閣下的」保險有關的重要資料，包括「生效日」、「閣下的」保障的保障金額及透過背書更改的任何標準條款。

以上提及的全部將構成「閣下」與「我們」之間的「保單」。

4. 有關「閣下的」「保單」的重要資料

「閣下的」「保單」
「閣下的」「保單內文」及「承保表」記載了「閣下」與「我們」之間的保險合約，作為「閣下」繳付保費的代價(如適用)，「我們」將依據「閣下的」「保單內文」及「承保表」內的條款、細則及不保事項的規定，為「閣下」提供「受保事件」的保障。

請閱讀「閣下的」「保單」
小心閱讀及了解「閣下的」「保單內文」及「承保表」是十分重要的，因為它們記錄了「閣下的」「保單」內所列明保險的條款、細則及不保事項。

檢查「閣下的」「保單」
小心檢查「閣下的」「保單內文」及「承保表」，確保記載的所有資料皆正確無誤。如需作任何更改，請通知「我們」。如「閣下」需更新電郵或銀行戶口的資料，請聯絡「我們」。

聯絡「我們」
如「閣下」有任何疑問或需要聯絡「我們」時，可致電 +852 3191 6800 或以書面郵寄香港鰂魚涌英皇道 979 號太古坊一座 39 樓安達保險香港有限公司。

安全保管「閣下的」文件
「閣下」必須把「閣下的」「保單內文」、「承保表」及任何批註(如有) 放置於一個安全的地方，確保日後能隨時查閱。

「閣下的」「保單」內部份類別的保障要求「閣下」向「我們」提供收據及其他證明文件。「閣下」必須把這些文件放置在一個安全的地方，以便「我們」處理索償時能使用。

5. 「閣下」在此「保單」下的保障

誰是「受保人」及保障是什麽?
「閣下」為「受保人」，可依據「閣下的」「保單」內的條款、細則及不保事項的規定獲得「受保事件」的保障。

6. 詞彙的釋義

以下名詞在「閣下的」「保單內文」或「承保表」中有其特定釋義。 為協助「閣下」識別有關詞彙，特將此等詞彙全部加上引號。

「**意外**」或「**意外的**」指偶然發生的突發、不可預見及意料之外的事件。

「**意外死亡**」指於發生「意外」後的六(6)個月內因「意外損傷」而導致死亡。

「**意外損傷**」指純粹及完全由「意外」造成並於「海外旅程」中遭遇的生理傷害。

「**內戰**」指兩個或兩個以上屬同一國家的不同種族、宗教或理想主義團體之間，不論是否已宣佈的武裝反對派、叛亂、革命、武裝叛亂或煽動叛亂。

「**生效日**」指「我們」同意提供「保單」內保障的日期，該日期已列於「承保表」內。保障將於該日的「香港」時間凌晨十二時零一分(12:01 a.m.)起生效。

「**傷殘**」指本「保單」第七部分保障範圍意外死亡及傷殘之損傷表中的所列的傷殘類別。

「**醫生**」指合資格執業的醫師，在提供治療予他人時，所處司法管轄區的主管醫療當局已發出牌照予他 / 她，他 / 她於提供治療已領有合資格執業的醫師牌照並提供其接受培訓的範圍內的醫療服務，惟有關人士不包括「受保人」及其直系家庭成員。

「**受保事件**」指在「受保期間」發生能向本「保單」索償的事件。

「**香港**」指中華人民共和國香港特別行政區。

「**喪失肢體**」指手腕或腳踝以上完全及永久喪失其使用功能或永久與身體分離。此等傷殘須維持連續十二(12)個月，並須經「醫生」證實於「受保人」的餘生屬於完全、持續及永久傷殘。

「**喪失視力**」指永久、完全及無法恢復視力，任何外科手術或其他治療均告無效並導致「受保人」完全失明。此等傷殘須維持連續十二(12)個月，並須經「醫生」證實於「受保人」的餘生屬於完全、持續及永久傷殘。

「**海外旅程**」指於「受保期間」內，由「香港」開始出發到「香港」以外的目的地，並由海外返回「香港」結束的行程，惟只適用於由離港日起計最多不超過三十(30)天內的行程。

「**受保期間**」指由「生效日」起計的六 (6) 個月。

「**保單**」指「閣下的」「保單內文」及「承保表」，當中列明「閣下」與「我們」之間的保險合約。

「**承保表**」指「我們」在「閣下的」「保單」生效時連同「閣下的」「保單內文」發送給「閣下」的文件，或不時發出修訂或更替的文件以便列明「閣下」在本「保單」內可享有的保障金額。

「**保單內文**」指本文件。

「**之前已存在疾病**」指「受保人」於本「保單」之「生效日」前，已接受或理應接受醫生治療或提供醫學意見「意外損傷」。

「**保額**」指在「受保期間」內，就「受保人」根據「承保表」可享用的各項保障而言，在「承保表」或該保障的任何相應批註中所列的最高金額。

「**我們**」/「**我們的**」指安達保險香港有限公司。

「**閣下**」/「 **閣下的**」/「**受保人**」指本「保單」的持有人，並已在「承保表」上列作保單持有人及受保人，其：
(i) 年齡在「生效日」當日必須在十八(18)歲或以上及在六十五(65)歲以下；及
(ii) 在「生效日」至「受保期間」完結前居於「香港」及持有有效的「香港」身份證。

7. 保障

海外意外死亡及傷殘保障

若「受保人」於「海外旅程」期間遭受「意外損傷」，而直接及無可避免地於連續六(6)個月內蒙受本章節的意外死亡及傷殘之損傷表中的損失，「我們」將按照本章節的意外死亡及傷殘之損傷表上所列損失類別的百分比，支付「承保表」所列「保額」。

意外死亡及傷殘之損傷表

損失類別：		保額百分比
1.	「**意外死亡**」	100%
2.	「**喪失視力**」 – 雙眼	100%
3.	「**喪失肢體**」 – 兩肢或以上	100%
4.	「**喪失肢體**」 – 單肢 及「**喪失視力**」 – 單眼	100%
5.	「**喪失視力**」 – 單眼	50%
6.	「**喪失肢體**」 – 單肢	50%

特別條款：

(i) 假若「受保人」在同一次「意外」中遭遇超過一類本章節的意外死亡及傷殘之損傷表所列的損失，「我們」於本章節的責任僅限於支付一種損失類別，即根據所有實際遭遇的損失類別中，在本章節的意外死亡及傷殘之損傷表列百分比為最高的一種損失類別，而「我們」只會支付「承保表」所列「保額」。

(ii) 「我們」根據本章節就涉及同一「受保人」於該「海外旅程」中發生的所有「意外」而承擔的總責任不可超逾「保額」。

(iii) 假若「受保人」的肢體或器官於「意外」發生前在運用上或感覺上已部分受損，則「我們」可全權酌情決定及經考慮由「我們」委任的醫療顧問所作的醫療評估後，按醫療顧問的意見認為純粹及單獨由該意外導致的任何「意外損傷」程度，支付其認為合理的「保額」百分比。「我們」不會就「意外」發生前完全不能運用的肢體或器官支付費用。

(iv) 風險：假若「受保人」因遭遇「意外損傷」而面對不可避免地致命風險因素，以及因此直接及不可避免地導致於連續十二(12)個月內死亡，「我們」將按照本章節的意外死亡及傷殘之損傷表內「意外死亡」所列百分比，支付「承保表」所列「保額」。

(v) 失蹤：假若「受保人」的身體於「受保人」所使用的交通工具失蹤、沉沒、毀壞，當日起計一(1)年內未能尋回：
   (a) 將會假設「受保人」已於上述失蹤、沉沒或毀壞時因「意外損傷」而導致「意外死亡」；及
   (b) 在收到由已故「受保人」遺產的法定代表簽署的承諾書後（假若因「意外損傷」而導致「意外死亡」的假設其後被證實有誤，則「我們」根據本章節支付的任何款項將即時退還「我們」）。

   「我們」將按照本章節的意外死亡及傷殘之損傷表就「意外死亡」所列百分比，向已故「受保人」遺產的法定代表支付「承保表」所列「保額」。

8. 一般不保事項

「閣下的」「保單」不適用於由以下任何一個情況直接或間接而引致的「受保事件」：

1. 不論「受保人」的精神狀態如何，其自殺、企圖自殺或蓄意作出自殘行為；或
2. 「受保人」的任何惡意、蓄意或非法的行為；或
3. 「受保人」受酒精影響，包括駕駛車輛時血液之酒精含量超過法定水準，或受任何其他藥物影響，但按照「醫生」配方及指示服食而並非因治療沉溺藥物者則屬例外；或
4. 「受保人」從事或參與任何汽車比賽、速度測試、使用車輪之競賽或比賽；或
5. 「受保人」參與任何航空活動；但不包括乘坐由已正式註冊的航空公司之民航客機的乘客；或
6. 戰爭、侵略、外敵行動、敵對行為或類似戰爭的行動（不論宣戰與否）、「內戰」、叛亂、革命、暴動、起義、民眾騷亂、軍事或篡權；或
7. 任何恐怖主義活動，包括但不限於使用或威脅使用武力、暴力及/或對生命或財產造成傷害或損毀（或威脅造成此類傷害或損毀），包括但不限於核輻射及/或化學及/或生物污染，由任何人士或團體，以達到政治、宗教、意識形態或類似的目的，不論是否明示，及/或令公眾或任何部分公眾恐慌以控制、預防、鎮壓，或以任何方式與本條款所述事件相關的任何行動；或
8. 「受保人」從事以下任何職業/行業包括：紀律部隊或緊急服務（為免生疑問，紀律部隊應包括但不限於警察、海關官員、消防員、醫護人員、入境處官員/督察和懲教官員/督察等）、現役武裝部隊、 離岸石油和天然氣鑽機、 職業運動員、 潛水及相關職業、 船員、飛行員和機組人員、 林業、伐木和鋸木廠、 採礦和提煉、 捕魚/水產養殖、建築工人、鐵路工人、 吊船或支架工人、 特技演員、炸藥相關行業、快遞、運送；或
9. 參與：
    (a) 任何極限的運動或體育活動，其性質存有高度的危險性（即涉及高水平專門技術、超乎正常的體力運用、使用專門工具或特技等），包括但不只限於跳懸崖、障礙馬術、特技表演、巨浪衝浪及獨木舟激流。除非該項活動是由當地合資格的旅遊活動經營者主辦，而且是項活動是開放給一般大眾及遊客參與，而對參與者並無特殊限制的旅遊活動（除身高或一般健康狀況警告外）。在參與活動時，「受保人」必須跟從按照合資格的導師及 / 或旅遊經營商的指導員之指導和監督；
    (b) 「受保人」可透過從事該運動而取得報酬、贊助或任何形式的財政報酬之職業體育比賽或運動、任何特技活動、偏離滑雪道之越野滑雪活動；
    (c) 速度競賽（除徒步的競賽外，但不包括超過十公里的跑步、冬季兩項競賽及三項全能運動）；
    (d) 第四(4)級程度或以上之激流漂筏；
    (e) 任何一般需利用專用裝備的攀石、攀山或跋涉活動，裝備包括但不限於冰爪、十字鎬、錨、螺、登山扣和導繩或頂繩錨固設備等工具；
    (f) 潛水活動，除非「受保人」持潛水教練專業協會(PADI)證書（或同類認可的資格）、或在合資格的導師指導下陪同之下進行潛水。深度限制不能超過「受保人」的潛水教練專業協會(PADI)證書（或同類認可的資格）所註明的深度，惟在任何情況下都不得超過三十(30)米深及不得單獨進行潛水。
10. 懷孕、分娩、流產、墮胎或由此而引起之併發症；或
11. 因「受保人」參與任何特技表演、威也鋼線、煙火處理、爆炸物處理或騎馬所導致；或
12. 「之前已存在疾病」、先天性或遺傳狀況；或
13. 疾病、病症或任何細菌感染（即使細菌感染為「意外」感染）。除非該細菌感染由「意外」割傷或傷口或「意外」食物中毒直接引致；或
14. 違反「醫生」意見而外出旅遊，或為了獲取醫治或醫療服務而外出旅遊；或
15. 任何一項直接或間接引起的狀況，是由於以下任何一項所導致或與之相關的，無論是否同時或以任何其他順序導致損失的任何其他原因或事件：
    - 任何核子燃料、核子廢料或核子燃料燃燒造成的電離子輻射或放射性污染；
    - 任何核子裝置、反應器或其他核子機組或其核子元件之輻射性、毒性、爆炸性或其他危險性或污染物質；
    - 任何應用原子或核子分裂，及/或核聚變或其他同類反應，或輻射性能量或物質之武器或裝置；
    - 任何輻射物質造成之輻射性、毒性、爆炸性或其他危險或污染物質。當輻射同位素正在預備、預置、運載、儲存或使用於商業、農業、醫療、科技或其他類似的和平用途時，則本項之不承保範圍並不包括該等輻射同位素，惟核子燃料除外；
    - 任何化學、生物、生化或電磁武器。

9. 一般條款

1. 「閣下的」「保單」在哪裏適用?

「閣下」在「海外旅程」期間，在「香港」以外世界各地的每日二十四(24)小時均可享有「閣下的」「保單」內所提供的保障。

2. 「我們」如何處理詐騙或失實聲明?

本「保單」是基於「閣下」在登記「保單」時所提供資料的完整性及準確性而簽發。如當中有任何詐騙、蓄意的失實聲明或隱瞞，又或「閣下」提出不誠實的索償時，「我們」會立即取消並作廢本「保單」及不會支付任何保障。所有在本「保單」下的賠償權利將被喪失。

3. 如「閣下」誤報「受保人」的年齡時，「我們」會如何處理?

在「閣下」誤報「受保人」的年齡時，「受保人」將不會受到保障。

4. 如「閣下」利用「保單」作其他用途時會如何?

如「閣下」售賣或轉讓本「保單」，或利用其作任何其他用途時，「我們」將不會承認本「保單」。在任何時候，「閣下」均必須確保本「保單」由「 閣下」妥善保存或管理。

5. 如有筆誤，本「保單」將會如何?

如在本「保單」內有任何筆誤，將絕對不會令「閣下」原已生效的保險失效，亦不會令有關已失效的保險繼續生效。如本「保單」並非因「我們」的筆誤而被終止，則不能被重新續訂。

6. 如「閣下」擁有超過一份「海外意外保障計劃」:

「受保人」不可同時間受保多於一份「海外意外保障計劃」。如「受保人」受保多於一份此等保單，「受保人」將會被視作只受保於「我們」首次簽發的保險。

7. 「香港」法律及司法管轄權

「閣下的」「保單」是受「香港」法律管轄，所有與「閣下的」「保單」有關之法律訴訟必須在「香港」法庭提出。

8. 「香港」貨幣

在「閣下的」「保單」下，任何由「我們」支付予「閣下」或其他人士的款項均須以港元結算。

9. 保障限額

「我們」在「閣下的」「保單」內的個別「受保事件」的最高賠償額，將以列於「閣下的」「承保表」內該保障金額為上限。

「受保人」在同一「意外」上，只可領取因「意外死亡」或「傷殘」其中一項事件而作出的賠償。在任何情況下，「受保人」不會同時領取兩項保障賠償。

除上述規定或另有規定外，「閣下」在領取因「意外死亡」或「傷殘」所發放的賠償的同時，亦可享有任何其他保險的保障。

10. 「閣下的」「保單」的生效日期及保障期間

「閣下的」「保單」由「生效日」開始生效並在「受保期間」內繼續生效。

11. 「閣下的」「保單」到期

「閣下的」「保單」由「生效日」開始生效並於「受保期間」完結時終止。

12. 第三者權利

任何不是本「保單」某一方的人士或實體，不能根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本「保單」任何條款。

13. 本「保單」的詮釋

請注意本「保單」以英文版本為正式版本。本「保單」同時設有中文版本，惟僅供「閣下」作參考而已。如因對本「保單」內任何地方的詮釋而引起任何爭議，均以英文版本為準。

14. 代位權

「我們」有權以自費方式，以「受保人」的名義對導致根據本「保單」提出索償的事件可能負上責任的第三方提出訴訟。「受保人」應合作並盡力保障該等權利，不得採取任何可能損害該等代位權的行動。

15. 遵守適用的經濟和貿易制裁條例

當經貿制裁規定或其他法規禁止「我們」提供保險 (包括但不限於支付賠償金) 時，本保險將不適用。保單中的所有其他條款及細則則維持不變。

安達保險香港有限公司是一間美國公司 Chubb Limited 的子公司/分公司， Chubb Limited 是紐約證券交易所上市公司，因此除了歐盟 、聯合國和「香港」的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家/地區例如古巴提供保障。

16. 調解

凡出現因本「保單」產生或與本「保單」有關的任何爭議或歧異，均須首先提交香港和解中心 (HKMC)，並按當時有效的香港和解中心的調解規則進行調解。「受保人」通過調解真誠地嘗試解決爭議是「受保人」追討索償的先決條件。倘若「受保人」未於「我們」作出理賠決定後六(6)個月內將爭議提交調解，則將被視為撤回或放棄該索償，而「受保人」對「我們」就同樣索償的追討將不獲受理。

17. 法律訴訟

除非調解失敗，否則不得針對本「保單」提起任何法律訴訟，並且於「我們」作出理賠決定之日起十八 (18) 個月後不得對「我們」提出有關訴訟。若「受保人」超過上述時限，則將被視為撤回或放棄該索償，而「受保人」對「我們」就同樣索償的追討將不獲受理。

10. 取消「閣下的」「保單」

「閣下」在何時可以取消「保單」

「閣下」可於任何時間取消「保單」。

「保單」將在「我們」收到「閣下」書面通知當日「香港」時間凌晨十二時 (12:00a.m.)被取消。

「我們」在何時可以取消

「閣下的」「保單」除了在本「保單」內或在其他情況下給予「我們」應有的合法權利外，當出現以下情況時，「我們」會書面通知「閣下」取消「保單」，如「閣下」或「閣下的」法律代表：

(a) 違反絕對誠信的責任；
(b) 在達成「閣下的」「保單」合約的事前或當時作出失實聲明；
(c) 違反「閣下的」「保單」的條文；
(d) 在任何保險保單內提出虛假的索償；
(e) 在「閣下的」「保單」內規定「閣下」必須通知「我們」而「閣下」卻沒有遵行的任何行為或疏忽；或
(f) 作出任何行為或疏忽，令「我們」可根據「閣下的」「保單」內規定拒絕支付全部或部份賠償。

「我們」會向「閣下」在「我們」文件案內的電郵地址發出書面通知。「保單」將在「我們」取消當日「香港」時間凌晨十二時 (12:00a.m.)被取消。

自動取消

「閣下的」「保單」在以下情況下會被自動終止，當：

(a) 「閣下」不再符合「保單內文」「閣下」的釋義時；或
(b) 「閣下」蒙受「意外死亡」或「傷殘」後，「閣下」/「閣下的」法律代表已領取「閣下的」「保單」內意外死亡及傷殘百分之百(100%)的保障賠償。取消會於確定可支付保障賠償予「閣下」/作為「閣下的」遺產一部份的當日「香港」時間凌晨十二時(12:00 a.m.)(午夜)開始生效；或
(c) 「閣下」身故。

當「閣下的」「保單」自動取消時，所有保障將同時被取消。

11. 索償

提出索償的步驟

閣下或 任何受保人或 閣下的法律代表應於事發後三十 (30) 天內於安達索償中心* (www.chubbclaims.com.hk) 提交索償申請。 閣下或他們亦可透過智能電話或平板電腦掃描以下的 QR 碼登入安達索償中心。

再者，「閣下」或他們可將索償申請表，連同下列文件 (視乎事件而定) 於事發後三十(30)天內送交至安達保險香港有限公司。如需協助，請致電 3191 6222：

個人意外保障
- 由「醫生」簽發的醫療報告或證明書，證明傷疾程度或嚴重狀況；
- 警方報告(若相關)。

意外死亡
- 死亡證；
- 死因裁判官報告；
- 警方報告(若相關)；
- 如屬失蹤，由法院宣佈推定死亡。

*只支援英文輸入

上述文件為提出索償時需要提供的部份文件。「我們」保留權利，於有必要時，要求「受保人」提供上文並未註明的任何其他資料或文件。

在「我們」認為合理及需要的情況下，可在索償提出後，要求以自費的方式向「受保人」作出身體檢查。 在「我們」認為合理及需要的情況下，亦會安排驗屍。

處理及支付索償

「我們」必定會按正常程序儘快支付獲批為有效索償的賠償。若「我們」須支付「意外死亡」保障，「我們」將會把賠償數額支付予「受保人」的遺產法律代表。除上述規定或另有規定外，「我們」將會把「閣下的」「保單」內所定的賠償數額支付給 「閣下」。在本「保單」內的賠償概不付任何利息。

取消「保單」後提出索償

如 「閣下」已取消「保單」，但「受保事件」是在「保單」取消日期前發生的話，則「閣下」在「保單」內可享有的索償權力將不會受影響。

12. 解決爭議

如「閣下」對「保單」的任何其他方面有不滿時，請聯絡：

客戶服務經理
安達保險香港有限公司
香港鰂魚涌英皇道 979 號太古坊一座 39 樓
電話 ＋852 3191 6222
傳真 ＋852 2519 3233
電郵 cs.hk@chubb.com

「我們」已依據《承保商專業守則》建立了一套內部流程處理爭議。在任何時候，如「閣下」有一些關於「我們」產品或服務的投訴仍未獲解決，歡迎「閣下」使用「我們的」內部解決爭議程式。屆時「閣下的」查詢或投訴將會獲得調查，而「我們」亦會在十五(15)個工作天內回應。若「閣下」對「我們」最終的回應不滿意，可免費向保險投訴局尋求協助。聯絡資料如下：

保險投訴局
香港灣仔駱克道 353 號三湘大廈 29 樓
傳真 +852 2520 1967

13. 個人資料收集聲明

安達保險香港有限公司 (「**我們**」) 竭力確保客戶(「**閣下**」)向**我們**提供用以識別 **閣下**的資料(「**個人資料**」)時，有信心**我們**於處理 **閣下**的**個人資料**時會適度地保密及保障相關資料。

本個人資料收集聲明陳述**我們**所收集的**個人資料**類別、收集**個人資料**的目的、使用及披露**個人資料**的情況及場合，以及 **閣下**查閱及更改**個人資料**的方法。

我們從**閣下**所收集的**個人資料**類別視乎 **閣下**與**我們**的關係。**個人資料**可包括但不限於 **閣下**的姓名、出生日期、身分證明文件號碼、聯絡資訊（例如: 電話號碼、地址、電郵地址）、財務資訊和帳戶詳細資訊、醫療記錄、保險索賠記錄、照片以及 **閣下**的位置資料。當 **閣下**向**我們**提供他人的**個人資料**時， **閣下**須確認已獲得該人的同意並有權提供該等**個人資料**予**我們**使用及作轉讓用途。

a. **收集個人資料的目的**
我們收集及使用 **閣下個人資料**的目的是為了訂立、分銷及提供具優勢的保險產品及服務，包括用作處理 **閣下**購買保險產品的投保申請，執行和管理 **閣下**及**我們**在該等保單保障下的權利及責任。**我們**亦會收集**個人資料**以辨識產品及服務予 **閣下**，進行研究、調查及分析，及促銷**我們**的產品及服務。**我們**可要求 **閣下**必須提供指定的**個人資料**，以讓**我們**能夠提供產品及/或服務。

b. **直接促銷**
我們只會在得到 **閣下**的同意下使用 **閣下**的姓名、電話、地址及/或電郵地址，透過郵寄、電郵、電話或短訊方式聯絡 **閣下**，以促銷**我們**的保險產品及服務。 **閣下**可透過書面方式郵寄至以下地址聯絡**我們**的資料保護主任以終止直接促銷。

c. **個人資料的轉讓**
我們會將所有收集到的**個人資料**予以保密，並不會在未取得 **閣下**同意的情況下將 **閣下**的**個人資料**披露或轉讓給第三者，但在任何適用的法例下， **閣下**的**個人資料**可能會披露或轉讓至以下各方 (不論在香港特別行政區或海外）：

   i. 協助**我們**達成以上第 a 及第 b 段所述目的之第三者。 例如：與**我們**相關的員工、承辦商、代理、服務供應商及其他人士，如數據分析人員、專業顧問、損失評估人員及索償調查員、醫生及醫療服務提供者、專家顧問、緊急支援服務提供者、信貸局、政府機構、分保人及分保經紀；
   ii. **我們**的母公司及附屬聯營公司；
   iii. 相關的保險中介人；及

iv. 維持公眾安全及法紀的相關人員。

d. **查閱及更改個人資料**

閣下可查閱及更正曾給予**我們**的**個人資料**。除非**我們**有適當的法律原因拒絕相關要求，否則**我們**會按 **閣下**的要求辦理。 請透過電郵(Privacy.HK@chubb.com)或郵寄方式 (香港鰂魚涌英皇道 979 號太古坊一座 39 樓)聯絡**我們**的資料保護主任。如**我們**在辦理**閣下**要求時需徵收費用以提供資料，所收取的費用將會在合理的水平。**我們**不會因更新 **閣下**的**個人資料**而向 **閣下**收取費用。

About Chubb in Hong Kong SAR

Chubb is a world leader in insurance. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, midsized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering market leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk

關於安達香港

安達為領先全球的保險公司，經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港特別行政區超過 90 年。安達香港的一般保險業務(安達保險香港有限公司) 為大型及中小企業客戶、以及個人客戶設計及提供特定的保險產品，包括財產險、責任險、海上險、金融險和個人保險服務。多年來，安達保險憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質理賠服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽 www.chubb.com/hk。

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