

MSIG Insurance (Hong Kong) Limited
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三井住友海上火災保險(香港)有限公司
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太古城中心第一期9樓
電話(852) 2894 0555 傳真(852) 2890 5741

澳門分公司
澳門南灣大馬路693號
大華大廈13樓A-B座
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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:

H741AG(CP/10-17/10-17/LK)

OFFICE INSURANCE
辦公室綜合保險

Proposal Form 投保書



msig.com.hk



For Agent
& Direct
Use Only

 Insurance
that sees
the heart
in everything

A Member of  INSURANCE GROUP

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 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.

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’. In your notification, you must supply the same required information as listed below.

.....
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.
.....

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)**

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 Given Name
聯絡人姓名 (先生 / 太太 / 女士)*: 姓 _____ 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 HK/KLN/NT*
街名及門牌 / 地段* _____ 地區 _____ 香港 / 九龍 / 新界*

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 HK/KLN/NT*
街名及門牌 / 地段* _____ 地區 _____ 香港 / 九龍 / 新界*

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 閣下希望保險生效之日期: (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\$ _____ 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:

| 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:

- Your anticipated gross profit for the next 12 months:
閣下估計未來12個月可得之毛利: HK\$ _____ 港幣 _____ 元
- Maximum indemnity period required:
所需最長補償期: 12/18/24* months 個月
- Sum Insured required:
所需投保金額: HK\$ _____ 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。

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。

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」，請另頁詳細說明

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 3.0 全年旅遊保險3.0

Payment Instruction 付款說明

I shall arrange the premium and levy payment with
本人將安排保費及保費徵費 with

- my insurance agent / broker 直接支付予三井住友海上火災保險 (香港)有限公司
 MSIG Insurance (Hong Kong) Limited directly 直接支付予三井住友海上火災保險 (香港)有限公司

Please make your cheque payable to "MSIG Insurance (Hong Kong) Limited"
支票抬頭請填寫「三井住友海上火災保險 (香港)有限公司」

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

~Important Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this proposal form are subject to levy.

~重要事項: 收取保費徵費之新規定 - 保險業監管局 (保監局) 已於《保險業條例》中公佈有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本投保書上所列明的保費金額將附加保費徵費。

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**之用途：

- 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。

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。

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”。

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