

Proposal Form 投保書



For Broker
Use Only

A Member of MS&AD INSURANCE GROUP

H711BR

Business Insurance Proposal Form 工商綜合保險投保書

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

^Compulsory Field 必須填寫

Name of Company / Business Entity 公司 / 機構名稱: _____
Name of Contact Person (Mr./Mrs./Ms.)* 聯絡人姓名 (先生 / 太太 / 女士)*: _____
Correspondence Address 通訊地址: _____
Email 電郵^: _____ Business Registration No. 商業登記證號碼: _____
(Please provide a copy of valid Business Registration Document 請提供有效之商業登記文件之副本)
Tel. No. 電話: _____ Description of Business 業務性質: _____
Address of Premises to be insured (if different from above) 投保樓宇地址 (如與上述不同): _____

Is your premises (please "✓") 閣下之樓宇是否 (請加✓號):

1. A godown 貨倉 2. A factory 工廠 3. Other (please describe) 其他 (請說明): _____

How long have you been established at these premises 閣下佔用該樓宇? _____ years 年

If less than three years, please provide business history 如不足三年, 請說明業務之歷史: _____

Period of insurance required 閣下希望保險生效之日期

From 由: _____ To 至: _____

(Please note that cover is not in force until the application has been accepted by the Company.) (請注意, 保險必須待至本公司接受申請後方始生效。)

Standard Cover 標準保障

Comprising: Contents and Stock, Business Interruption and Loss of Money insurance.

包括: 樓宇內設備及存貨、業務干擾及金錢損失保險。

Contents And Stock 樓宇內設備及存貨

The Sum Insured should be the full new replacement cost of all your property.

投保金額應為閣下所有財產之全新更換價值。

- | | |
|---|-----------------|
| 1. Machinery and plant 機器及機械 | HK\$ 港幣 _____ 元 |
| 2. Trade and office furniture, fixtures and fittings 營業及寫字樓傢具、裝置及裝備 | HK\$ 港幣 _____ 元 |
| 3. Stock and materials in trade 存貨及營業物料 | HK\$ 港幣 _____ 元 |

Please list below any machine, computer or item of equipment included in the Sum Insured above where the value exceeds HK\$750,000.

請列出投保金額內任何價值逾港幣750,000元之機器、電腦或器材:

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

Optional Extensions 自選額外保障

Stock In Transit 貨物運輸

Do you wish to extend your cover to more than HK\$50,000? If Yes, please advise maximum value of any one consignment:

閣下是否擬擴大保障至逾港幣50,000元? 如是, 請註明任何一次托運最高之貨物總值:

Yes 是 No 否

- 1st free cover 免費保障
- Balance 額外保障
- Total Value 總投保額

HK\$ 港幣 50,000元

HK\$ 港幣 _____ 元

HK\$ 港幣 _____ 元

Loss Of Gross Profit 毛利損失

Do you require cover for loss of Gross Profit? If Yes, please state:

Yes 是 No 否

閣下是否擬保障毛利損失? 如是, 請註明:

1. Your estimated Gross Profit for the next 12 months 閣下估計未來12個月可得之毛利
2. Maximum indemnity period required 所需最長補償期間
3. Sum Insured required 所需投保金額

HK\$ 港幣 _____ 元

12 / 18 / 24* months 個月

HK\$ 港幣 _____ 元

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

註: 閣下之最長補償期間如超過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。

Employees' Compensation 僱員賠償

If you wish to arrange Employees' Compensation Insurance, please provide the following information.

閣下如選擇安排僱員賠償保險，請提供以下資料。

Employer's Details 僱主資料

Name of employer in full 僱主全名 (if different from Name of Proposer above 如與上述投保人姓名不同)

Business Registration No. 商業登記證號碼： _____

(Please provide a copy of valid Business Registration Document 請提供有效之商業登記文件之副本)

Place of employment 僱用工作地點 (if different from Correspondence Address above 如與上述通訊地址不同)

Details of Employer's Business Activities / Profession

僱主之業務 / 行業資料

1. Please provide a general description of employer's business activities / profession.

請詳細說明僱主之業務活動 / 職業。

2. How long has the business been established?

業務成立年期？ _____ Year(s) 年

3. Does any of the work carry out by the employers involve:

僱主所從事的工作是否涉及：

a) any work on ships, chemical works, Yes 是 No 否

off-shore structures, oil or gas refineries?

任何於船舶、化學廠、離岸建築物、石油或天然氣精煉廠進行的工作？

If yes, please give nature of work and no. of employee(s) involved.

如是，請說明有關工作性質和所涉及的員工人數。

b) any work outside Hong Kong? Yes 是 No 否

任何在香港以外的地方工作？

If yes, please give nature of work and no. of employee(s) involved.

如是，請說明有關工作性質和所涉及的員工人數。

c) work at height above 10 meters or Yes 是 No 否
underground?

在高度10米以上或於地底進行的工作？

If yes, please give nature of work and no. of employee(s) involved.

如是，請說明有關工作性質和所涉及的員工人數。

d) use, handle, store or transport any Yes 是 No 否
hazardous substances such as toxic
chemicals, explosive substances, gases,
asbestos, radioactive substance?

使用、處理、貯存或運送任何危險物資，如有毒化學品、爆炸性物質、氣體、石棉、放射性物質？

If yes, please give nature of work and no. of employee(s) involved.
如是，請說明有關工作性質和所涉及的員工人數。

4. Does the employer 僱主有否

a) hire any self-employed persons Yes 是 No 否
for their business?

為其業務聘用任何自僱人士？

b) hire any contractor for their business? Yes 是 No 否

為其業務聘用任何承包商？

c) hire any part-time employees? Yes 是 No 否
聘用任何兼職員工？

d) plan to increase the no. of the Yes 是 No 否
employees substantially or add
different occupations
in a short period of time?

計劃在短時間內大幅增聘員工或
增設不同職務？

Employee's Details 僱員資料

1 [Please provide a copy of latest wage roll (e.g. latest MPF contribution records, financial statements, tax returns or other relevant documents) of employee(s)]:

[請提供最近期的僱員薪酬記錄副本，(例如：最近期的強積金供款記錄、財務報表、報稅表或其他有關文件)]:

(If any section does not allow enough space for all information, please add on a separate sheet. 如不敷應用，請另備紙張填寫。)

Occupation of Employee(s) by Categories 僱員職務類別	Number of Employee(s) 僱員人數	Estimated Total Annual Earnings* 估計全年總收入	For Office Use Only 只供內部使用			
			Classification	Warranty	Rate Percent	Premium
Occupation of Employee(s) by Categories 僱員職務類別	Number of Part Time Employee(s) 兼職僱員人數	Estimated Total Annual Earnings* 估計全年總收入				
Total 總計：						

Declaration 聲明

I/We, being the owner/authorized person/representative of the proposed business, warrant the above estimated total annual earnings made by me/us or on my/our behalf are true and complete for all employees within the scope of the Employees' Compensation Ordinance (Chapter 282). Failure to disclose all material facts or under declaration on the total annual earnings may invalidate the insurance.

本人(等)作為投保業務的擁有人/獲授權人士/代表，謹此保證本人(等)或代本人(等)對上述全部僱員所申報之估計全年總收入均根據《僱員補償條例》(第282章)並屬真確及完整。倘未披露所有重要事實或少報全年總收入，可能導致保險作廢。

Authorized Signature (with Company Chop)
獲授權簽署 (連公司圖章)

Name 姓名：_____

Position 職位：_____

Date 日期 _____ 日 _____ 月 _____ 年

*Earnings include salaries, commissions, bonus, overtime, allowance, etc., in accordance with the Employees' Compensation Ordinance (Chapter 282).

*根據《僱員補償條例》(第282章)，收入包括：薪金、佣金、花紅、超時工作補薪、津貼等。

2 Please advise the working experience/qualification/certificate that the employer or employee(s) possesses in relation to the business. 請提供僱主或僱員所擁有的業務相關之工作經驗 / 認可資格 / 證書。

Public Liability 公眾責任

1. Do you wish to arrange Public Liability Insurance? If Yes, please state: Yes 是 No 否

閣下是否選擇安排公眾責任保險？如是，請註明：

a) Estimated annual turnover 估計每年營業額
HK\$ 港幣 _____ 元

b) Estimated total annual wage roll 估計每年支薪總額
HK\$ 港幣 _____ 元

2. Do you wish to extend cover to include Products Liability? (If Yes, you will be required to provide additional information.) Yes 是 No 否

閣下是否選擇附加「產品責任」保障？

(如是，本公司將要求閣下提供額外資料。)

Glass 玻璃

Do you wish to insure against accidental breakage of glass? If Yes, please state: Yes 是 No 否

閣下是否需要保障玻璃意外破損？如是，請註明：

1. Description of glass 玻璃類型：

2. Replacement cost of glass 更換價值： HK\$ 港幣 _____ 元

Personal Accident 人身意外

Do you wish to arrange Personal Accident Insurance? If Yes, please complete the following: Yes 是 No 否

閣下是否選擇安排個人意外保險？如是，請填妥以下資料：

Persons to be Insured 受保人	Duties 職責	Date of Birth 出生日期	No. of Units Required 所需賠償單位數量

Is each person to be insured, to your best knowledge and belief, in good health and free from physical and mental defect? Yes 是 No 否
根據閣下所知及相信，是否每位受保人均健康良好，並無任何生理或心理缺陷？

If No, please give details: 如否，請詳述： _____

Declaration 聲明

I/We, the undersigned, 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.

本人(等)(下列簽署人)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。

Declarations applicable to Employees' Compensation Section 適用於僱員補償申請的聲明

I/We, the undersigned, desire to effect the insurance as above stated in the terms of the Policy to be issued by MSIG Insurance (Hong Kong) Limited ("the Company"). I/We agree to keep a proper salaries and wages record and to render at the end of each period of insurance a statement in the form required by the Company of all salaries and wages actually paid and to pay premium on any salaries and wages paid in excess of the amount estimated above. I/We hereby declare that all the above statement and particulars which I/We have read over and checked are true, that I/We have not suppressed, mis-represented or mis-stated any material fact, that I/We have fairly estimated my/our total salaries wages and expenditure, and I/We agree that this declaration shall be the basis of the contract made between me/us and the Company.

本人(等)(下列簽署人)同意向三井住友海上火災保險(香港)有限公司("貴公司")根據上述之保險條款投保，本人(等)同意妥善保留有關的薪金及工資記錄並於每個保險期屆滿時遵照貴公司所要求之報表格式並申報實際支付之薪金及工資並繳付超過上面所估計之薪金及工資數額之保險費用。本人(等)特此聲明本人(等)已閱讀及審查上列之所有陳述及報表詳情均屬實正確，本人(等)並沒有隱藏、虛報、歪曲任何重要事實，本人(等)亦公平地估計本人(等)之總薪金、工資及支出，並同意以本項聲明作為本人(等)與貴公司訂立契約之基礎。

Disclosure: Any facts known to you which are likely to affect acceptance or assessment of the risks proposed for insurance must be disclosed. Should you have any doubt about what you should disclose, please do not hesitate to tell us or your broker / insurance adviser. We recommend you keeping a record (including copies of letters) for your future reference, of any additional information given. Making sure we are informed is for your own protection, as failure to disclose may mean that your policy will not provide you with the cover you require, or perhaps may invalidate the policy altogether.

資料提供：投保人必須提供可能影響本公司接受或評估與本保險計劃的風險有關之所有事實。閣下倘對應提供甚麼資料存疑，請諮詢本公司或閣下的保險經紀/保險顧問。本公司建議閣下記存所有提供予本公司的額外資料之記錄(包括函件副本)，以作參考。為保障閣下，請確保向本公司提供所有有關資料，否則本公司將無法為閣下提供所需保障，或甚至可能導致保單失效。

Please refer to the Business Insurance Policy (which will be issued to you upon acceptance of your proposal) for the applicable terms, conditions and exclusions.

有關條款細則及不承保範圍，請參閱工商綜合保險保單(於接納您的投保書後奉上)。

Appendix: Notice to customers relating to the Personal Data (Privacy) Ordinance (“the Ordinance”)

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.

PRIVACY POLICY

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;
- complying with applicable laws, regulations or any industry codes or guidelines; and
- detecting and preventing fraud (whether or not relating to the policy issued in respect of this application).

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.

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 filling in the General enquiry form - Opt-out from direct marketing activities on our website at msig.com.hk. 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 Complaints Bureau and similar industry bodies; and
- government agencies and authorities as required or permitted by law;
- fraud prevention organizations;
- other insurance companies (whether directly or through fraud prevention organization 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.

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.

Authorized Signature (with Company Chop)

Name: _____

Position: _____

Date ____ (D) ____ (M) ____ (Y)

附錄：致各客戶有關個人資料(私隱)條例(“條例”)通知書

三井住友海上火災保險(香港)有限公司(下稱「三井住友保險」或「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。

私隱政策

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；
- 遵循適用法律，條例及業內守則及指引；及
- 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。

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。

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。您亦可填妥本公司網頁 msig.com.hk 的一般查詢表格-拒絕直銷活動。

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；
- 保險投訴局及同類的保險業機構；
- 法例要求或許可的政府機關；
- 防欺詐組織；
- 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定的其他人士)；
- 警察；及
- 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)。

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。

獲授權簽署 (連公司圖章)

姓名： _____
職位： _____
日期 _____ 日 _____ 月 _____ 年

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your Insurance Representative at:
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(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀：