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M601(CP/03-21/03-21/OK)

MSIG Insurance (Hong Kong) Limited
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Macau

FAMILY SURANCE PLUS 4.0
家居寶 4.0

A comprehensive choice for home protection 全面家居保障的最佳選擇



msig.com.hk



Insurance
that sees
the heart
in everything

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

FamilySurance Plus 4.0

FamilySurance Plus 4.0 is a fixed Sum Insured option for people who want a simpler choice for home protection.

You could be a homeowner, an occupant or a tenant.

FamilySurance Plus 4.0 could be the ideal choice for you

- If you need more than just protection for household contents and personal liability...
- If you want cover for personal possessions that don't happen to be at home at the time of loss...
- If you're sure of the value of your household contents and know that a specified sum will be enough to replace them...
- If you want optional covers such as personal accident...
- If you are a tenant and you want to have your own household contents protected or cover yourself against damages to your landlord's household contents...

“Although FamilySurance Plus 4.0 is a simple and straightforward product, that doesn't mean it's basic! The policy includes a range of features.”

Benefits at a Glance	Maximum Benefits Payable (HK\$)
Household Contents (Basic)	
Household Contents	
- any unforeseen sudden accidental physical loss or damage such as by fire, typhoon, gas explosion, flooding, landslip and subsidence or theft	Plan A - \$1,000,000 Plan B - \$750,000 Plan C - \$500,000 <i>\$100,000 per item, set or collection</i>
The maximum cover for Valuables	1/3 of the section limit chosen <i>\$15,000 per item</i>
Money	\$5,000 <i>\$1,000 per loss</i>
Extra Benefits	
a. Household removal - for loss of or damage to Household Contents during the course of removal by a professional remover	\$100,000
b. Alternative accommodation / Loss of rent - should your home become uninhabitable due to insured damages	\$50,000
c. Temporary removal of Household Contents - for repairing or cleaning	\$50,000
d. Fatal accident - should you or your spouse pass away within 3 months from injury caused by fire or burglars in your home	\$50,000
e. Burglary harm allowance - if you or your spouse sustains injury caused by burglars in your home	\$5,000
f. Loss of personal effects in office	\$2,500
g. Loss of personal effects / money on business trips	\$2,500
h. Domestic Servant's property	\$5,000
i. General holidays increment - for loss of money in burglary happened during public holidays	\$2,000 per incident
j. Damaged locks - for replacement cost due to burglary	\$2,500
k. Frozen food - if food in freezer rots due to freezer failure	\$5,000
l. Home quarantine allowance - if being confined at home involuntarily in quarantine as declared by the local authority	\$5,000 <i>\$500 X 10 days</i>
m. Tenant's liability - for loss of or damage to landlord's property	10% of the section limit
Personal Liability (Free)	
Any claim against you or your family members in the event of your negligence causing third party injury or property damage,	\$5,000,000
and it extends to	
Contingent contractor's liability	\$1,000,000
Owner's liability in common area	

“FamilySurance Plus 4.0 offers a simpler and yet comprehensive choice for **home protection**.

Not only does FamilySurance Plus 4.0 offer extensive cover as standard, there are **lots of other optional covers”**.

Building (Optional)		
Building - for the structural part of your home including flooring, walls, ceiling, windows and doors and their subsequent household improvement	Sum Insured ¹	
Alternative accommodation - should your home become uninhabitable due to insured damages	\$50,000	
Removal of debris - after the damage or destruction to your building	\$10,000	
Personal Accident ¹ (Optional)		
Accidental death and permanent disablement ²	Sum Insured	
Temporary disablement ⁴ - for being unable to attend to usual occupation temporarily	Sum Insured ³ (weekly benefit)	
Medical expenses	Sum Insured	
Extra Benefits a. Extended spouse cover - cover your spouse as well if you choose the cover for the accidental death and permanent disablement for \$1,000,000 or above	\$100,000	
b. Funeral and cremation expenses	\$25,000	
c. Clothing and personal effects for the damage or loss during accident	\$2,000	
d. Bonesetters & acupuncturists treatment	\$1,500	
e. Hospital confinement allowance	\$500 per week up to 1 year	
f. No claim bonus - the no claim bonus you are enjoying can be transferred to us from your current insurer, subject to our scale	10% increase on Sum Insured per annum up to 5 years	
g. Double indemnity	\$1,000,000	

Worldwide Personal Possessions (Optional)		
Unspecified item	Sum Insured ¹ \$5,000 per item, set or collection	
Specified item	Sum Insured ² (for each property exceeding \$5,000)	
Extra Benefits a. Money b. Unauthorised use of credit cards c. Sports equipment d. Personal documents	\$2,500 \$10,000 \$2,500 \$1,000	
Important Notes For Building Section 1. The Sum Insured for the building should be the rebuilding value plus redecoration cost.		
For Worldwide Personal Possessions Section 1. The Sum Insured for unspecified items should represent the maximum possible value of all the property you are likely to have away from home at any one time. 2. For any property exceeding HK\$5,000 which you would like to insure, please list down separately in the proposal form.		
For Personal Accident Section 1. This insurance is available to persons aged from 16 to 70. 2. Accidental Death and Permanent Disablement Benefits is the basic cover. 3. Please do not insure the Temporary Disablement Benefit with the limit exceeding your average weekly earnings. 4. Self-employed individuals, housewives, and the unemployed are not entitled to Temporary Disablement Benefit.		
Major Excess		
Household Contents	\$250 Household removal excess: \$1,000 Landslip and subsidence excess: \$10,000 or 10% whichever is greater	
Personal Liability	Water damage excess: \$3,000	
Building	\$250 Water damage excess: \$1,000 or 10% whichever is greater Landslip and subsidence excess: \$10,000 or 10% whichever is greater	
Worldwide Personal Possessions	\$250	

Premium			
Household Contents	Annual Premium (HK\$)		
Gross Floor Area (sq ft)	Plan A	Plan B	Plan C
up to 500	\$1,030	\$790	\$540
501-700	\$1,430	\$1,090	\$750
701-1,000	\$1,820	\$1,390	\$960
1,001-1,500	\$2,430	\$1,860	\$1,290
1,501-2,000	\$2,860	\$2,190	\$1,520
over 2,000	Please refer to us or your insurance advisor		
Worldwide Personal Liability	Free		
Building	0.09%		
Worldwide Personal Possessions	1.5%		
Personal Accident			
Occupational Class*	Class 1	Class 2	Class 3
Accidental Death & Permanent Disablement (for every \$10,000 compensation in an injury)	\$9.4	\$10.4	\$18.0
Temporary Disablement (for every \$100 weekly payment)	\$18.0	\$22.0	\$31.0
Medical Expenses (for every \$100 compensation in an injury)	\$2.2	\$2.8	\$4.2

*** Occupational Class**
Class 1: refers to professional, administrative and office duties without manual work
Class 2: refers to other non-manual occupations
Class 3: refers to occupations involving slight manual work

*** This brochure is only a summary of product features and does not constitute any part of the policy itself. Full details of the policy cover can be found in a copy of the FamilySurance Plus 4.0 policy. Ask your insurance advisor for details or visit msg.com.hk for a copy.**

家居寶 4.0

「家居寶4.0」為您精選三款預設保障額計劃，讓您更輕鬆地擁有全面家居保障。

無論您是業主、住戶或租戶，「家居寶4.0」是您不二之選。

家居寶 4.0 正是您的最佳選擇

- 假如您需要的不僅是家居財物及法律責任保障...
- 如果您希望個人物品的保障並不限於居所之內...
- 如果您確切知道家居財物的價值，並清楚重新添置時所需的總額...
- 假如您希望獲得其他自選保障，如個人意外保障...
- 如果您是租戶，希望保障自己的家居財物或想避免因損毀業主所提供的家居設備而須支付賠償...

“「家居寶4.0」不單**投保方法簡易**，我們更為您精心設計一系列有關保障。”

保障範圍一覽表		最高賠償額 (港幣/元)
家居財物 (基本保障)		
家居財物		
- 任何不可預見的突發意外如火災、颱風、氣體爆炸、水災、山泥傾瀉、地陷或盜竊等所引致的損失	A計劃 - 1,000,000元 B計劃 - 750,000元 C計劃 - 500,000元 每件、每套或每系列 100,000元	
下列各項的最高賠償額為： 貴重物件	家居財物保障投保額的三分之一 每件15,000元	
金錢	5,000元 每項損失1,000元	
額外保障		
a. 搬遷保障 - 委托專業搬屋公司遷居的過程中，家居物品因意外而遺失或損壞	100,000元	
b. 暫時住所費用/租金損失 - 因為家居損毀不能居住	50,000元	
c. 暫寄家居物品 - 因維修或清潔而將家居物品暫放於其他地方	50,000元	
d. 意外身故 - 您或配偶於家中因火災或盜竊而受傷並於三個月內身故	50,000元	
e. 盜竊受傷津貼 - 您或配偶於家中因爆竊而受傷	5,000元	
f. 辦公室內損失個人物品	2,500元	
g. 海外公幹時遺失個人物品/金錢	2,500元	
h. 家傭物品	5,000元	
i. 金錢損失增額保障 - 在公眾假期期間遭爆竊而導致的金錢損失	每次意外2,000元	
j. 門鎖或窗鎖因盜竊損毀 - 門窗因爆竊而引致損毀所需的換鎖費用	2,500元	
k. 冷藏食品變壞 - 雪櫃故障而引致冷藏食物變壞	5,000元	
l. 檢疫隔離津貼 - 按有關機構公布規定，使您在非自願情況下被限制在居所接受隔離	5,000元 每天500元， 最長可達十天	
m. 租約責任 - 意外損毀業主的家居設施	為家居財物保障投保額的10%	
個人法律責任 (免費附送)		
您或家人因疏忽導致第三者受傷或財物損失的法律責任	5,000,000元	
此保障並伸延至 因家居裝修或維修所引致的第三者責任 業主在公共地方的法律責任		
	1,000,000元	

“「家居寶4.0」提供既簡單又全面的家居保障計劃，**家裡家外**都照顧周到。

「家居寶4.0」除提供涵蓋範圍廣泛的標準保障外，還備有**多項自選保障以供選擇。**”

樓宇結構 (自選保障)		
樓宇結構		
- 保障您居所的結構部份，包括地板、牆、天花、門窗及其後有關的裝修工程	所選投保額 ¹	
暫時住所費用 - 樓宇因損毀而不能居住	50,000元	
清除瓦礫 - 樓宇損毀後的清理	10,000元	
個人意外 ¹ (自選保障)		
意外身亡及永久傷殘 ²	所選投保額	
暫時傷殘 ⁴ - 指暫時不能從事慣常的職業	所選投保額 ³ (賠償以每週形式支付)	
醫療費用	所選投保額	
額外保障		
a. 配偶額外保障 - 如果您選擇的意外身亡及永久傷殘保障的投保額達1,000,000元或以上，您的配偶可同時享有該項保障	100,000元	
b. 殯儀及殮葬費用	25,000元	
c. 衣服及個人物品因意外而損毀或遺失	2,000元	
d. 跌打及針灸治療	1,500元	
e. 住院津貼	每週500元，最長可達一年	
f. 無索償優惠 - 逐年自動增加意外身亡及永久傷殘保障額。您更可將於現有保險公司所享有的無索償優惠轉至本公司（優惠額以本公司的比率計算為準）	投保額每年增加10%，最長可達五年	
g. 雙倍賠償	1,000,000元	

全球性個人財物（自選保障）

一般個人財物	所選投保額 ¹ 每件、每套或每系列5,000元
指定受保財物	所選投保額 ² (適用於每項價值超過5,000元的財物)
額外保障	
a. 遺失金錢	2,500元
b. 信用卡遭盜用	10,000元
c. 運動器材	2,500元
d. 個人證件	1,000元

注意事項
適用於樓宇結構保障

1. 樓宇結構的投保額應為樓宇重建及重新裝修的費用。

只適用於全球個人財物保障

1. 一般個人財物的投保額應為外出時隨身攜帶財物最高的總額。
2. 若想投保任何價值超過5,000港元的財物，請在投保書內另行列明。

只適用於個人意外保障

1. 受保人年齡須為16至70歲。
2. 意外身亡及永久傷殘保障為個人意外保障中的必須投保項目。
3. 暫時傷殘保障的投保額不可超過您每星期的平均收入。
4. 暫時傷殘保障不適用於自僱人士、家庭主婦及失業人士。

主要自負金額

家居財物	250元 搬遷保障自負金額為1,000元 因山泥傾瀉及地陷而引致損毀的自負金額為10,000元或損毀金額的10% (以較高者為準)
個人法律責任	因水漬而引致損毀的自負金額為3,000元
樓宇結構	250元 因水漬而引致損毀的自負金額為1,000元或損毀金額的10% (以較高者為準) 因山泥傾瀉及地陷而引致損毀的自負金額為10,000元或損毀金額的10% (以較高者為準)
全球性個人財物	250元

保費一覽表

家居財物	全年保費 (港幣)		
建築面積 (平方呎)	A 計劃	B 計劃	C 計劃
不超過 500	1,030元	790元	540元
501 - 700	1,430元	1,090元	750元
701 - 1,000	1,820元	1,390元	960元
1,001 - 1,500	2,430元	1,860元	1,290元
1,501 - 2,000	2,860元	2,190元	1,520元
2,000 以上	請諮詢本公司或您的保險顧問		
個人法律責任	免費附送		
樓宇結構	所選投保額的0.09%		
全球性個人財物	所選投保額的1.5%		

個人意外			
職業類別*	第一類	第二類	第三類
意外身亡及永久傷殘 (以每宗事故10,000元之賠償額計)	9.4元	10.4元	18.0元
暫時傷殘 (每週100元之賠償額計)	18.0元	22.0元	31.0元
醫療費用 (以每宗事故100元之賠償額計)	2.2元	2.8元	4.2元

* 職業類別

- 第一類：從事專業、行政及其他非體力勞動的辦公室工作
第二類：其他非體力勞動的職業
第三類：輕微涉及體力勞動的職業

* 此小冊子概述的保障只供參考之用，並不構成保單的一部份。關於「家居寶4.0」的詳細保障內容，可參閱保單副本。請向您的保險顧問查詢或瀏覽 msig.com.hk。

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。

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

Name of Proposer (Mr./Mrs./Ms.): 投保人姓名 (先生/太太/女士)*:	Surname 姓	Given Name 名	Gender: 性別:	<input type="checkbox"/> M 男	<input type="checkbox"/> F 女			
Date of Birth: 出生日期:	(D) 日	(M) 月	(Y) 年	Marital Status: 婚姻狀況:	<input type="checkbox"/> Single 單身	<input type="checkbox"/> Married 已婚	Occupation: 職業:	
Macau ID/Passport No.*: 澳門身份證/護照號碼*:	()			Email: 電郵:				
Tel No.: 電話號碼:	Home 住宅	Office 辦公室			Mobile 手提			
Correspondence Address: 通訊地址:	Flat/Room* 室/單位*	Floor 樓	Block 座	Building 大廈				
	Estate Name/No. & Street Name/Lot. No.* 屋苑名稱/街名及門牌/地段*				District 地區	Macau 澳門		
Address of Home to be Insured (if different from the above): 投保居所地址 (如與上述地址不同):	Flat/Room* 室/單位*	Floor 樓	Block 座	Building 大廈				
	Estate Name/No. & Street Name/Lot. No.* 屋苑名稱/街名及門牌/地段*				District 地區	Macau 澳門		
Period of Insurance: 保障期:	From: 由:	(D) 日	(M) 月	(Y) 年	To: 至:	(D) 日	(M) 月	(Y) 年

Premium Table (HK\$) 全年保費 (港幣)

Basic Cover 標準保障				Subtotal 小計
<input type="checkbox"/> Household Contents / 家居財物				
Gross Floor Area (sq. ft.) 建築面積 (平方呎)	Plan A A 計劃	Plan B B 計劃	Plan C C 計劃	
up to 500 / 不超過 500	<input type="checkbox"/> \$1,030	<input type="checkbox"/> \$790	<input type="checkbox"/> \$540	
501 - 700	<input type="checkbox"/> \$1,430	<input type="checkbox"/> \$1,090	<input type="checkbox"/> \$750	
701 - 1,000	<input type="checkbox"/> \$1,820	<input type="checkbox"/> \$1,390	<input type="checkbox"/> \$960	
1,001 - 1,500	<input type="checkbox"/> \$2,430	<input type="checkbox"/> \$1,860	<input type="checkbox"/> \$1,290	
1,501 - 2,000	<input type="checkbox"/> \$2,860	<input type="checkbox"/> \$2,190	<input type="checkbox"/> \$1,520	
<input type="checkbox"/> over 2,000 / 2,000 以上	Please refer to us or your insurance advisor 請諮詢本公司或您的保險顧問			
<input checked="" type="checkbox"/> Personal Liability / 個人法律責任	Free / 免費附送			
Optional Cover 自選保障	Sum Insured / 投保額			
<input type="checkbox"/> Building / 樓宇結構				
		x 0.09%		
<input type="checkbox"/> Worldwide Personal Possessions / 全球性個人財物				
Unspecified Items / 一般個人財物	#	x1.5%		
Specified Items / 指定受保財物		x1.5% (please describe each item insured with the value in a separate sheet / 請另行詳述投保物品及其價值)		
<input type="checkbox"/> Personal Accident / 個人意外				
Occupational Class 職業類別		Class 1 第一類	Class 2 第二類	Class 3 第三類
Accidental Death & Permanent Disablement (per injury) 意外身亡及永久傷殘 (每宗事故)	▼	<input type="checkbox"/> 0.094%	<input type="checkbox"/> 0.104%	<input type="checkbox"/> 0.18%
Temporary Disablement (payment per week per injury) 暫時傷殘 (每宗事故的每週賠償額)	▼▼	<input type="checkbox"/> 18%	<input type="checkbox"/> 22%	<input type="checkbox"/> 31%
Medical Expenses (per injury) 醫療費用 (每宗事故)	▼▼	<input type="checkbox"/> 2.2%	<input type="checkbox"/> 2.8%	<input type="checkbox"/> 4.2%
TOTAL ANNUAL PREMIUM 全年保費總額				

**Additional Information for Personal Accident Section
投保個人意外保障補充資料**

Occupation:
投保人職業:

Duty:
投保人職務:

Beneficiary Name:
受益人姓名:

Relationship with you:
受益人與投保人關係:

Gross floor area of Home to be insured (sq. ft.)
投保居所建築面積 (平方呎):

☐ up to 500 以內

☐ 501 - 600

☐ 601 - 700

☐ 701 - 800

☐ 801 - 900

☐ 901 - 1,000

☐ 1,001 - 1,100

☐ 1,101 - 1,200

☐ 1,201 - 1,300

☐ 1,301 - 1,400

☐ 1,401 - 1,500

☐ 1,501 - 1,600

☐ 1,601 - 1,700

☐ 1,701 - 1,800

☐ 1,801 - 1,900

☐ 1,901 - 2,000

☐ Over 2,000 以上

Insurance History 投保紀錄

If any of the below answer is "Yes", please give details in a separate sheet

如下列任何一項回答「是」，請另行詳細說明

Applicable to all sections / 適用於所有保障

Do you have any insurance of the same kind with other insurance companies?

☐ Yes
是

☐ No
否

您是否擁有其他保險公司的同類型保險？

Have you ever been refused cover or have special terms and/or additional premium been imposed to you for any insurance of the same kind you are applying for?

☐ Yes
是

☐ No
否

Have you made any claims under any insurance related to your application within the past two years?

☐ Yes
是

☐ No
否

過往兩年內，您曾否就與今次申請有關的任何保險提出索賠？

Household Contents Section Only / 適用於家居財物保障

Is your home built of/roofed with materials other than bricks, stone or concrete?

☐ Yes
是

☐ No
否

您的居所及其屋頂是否以磚瓦、石頭或水泥以外的材料建造？

Personal Accident Section Only / 適用於個人意外保障

Do you have hearing or sight impairment, physical defect or infirmity?

☐ Yes
是

☐ No
否

您有否聽覺或視力障礙、身體缺陷或疾病？

Is there anything hazardous about your occupation?

☐ Yes
是

☐ No
否

您所從事的工作有否存在危險？

Important Remarks

- Subject to 5% Government Tax on Gross Premium
 - The premium could be optional dealt with Patacas, the exchange rate is HK\$1.00 equivalent to MOP1.03
 - The settlement of indemnity will be payable in Hong Kong Dollars, if any
- 重要備註
- 需另加 5% 政府稅
 - 保費可選擇以澳門幣結算，兌換率為港幣 1 元相等於澳門幣 1.03 元
 - 如有賠償，金額以港幣計算

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書的權利
 - 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

Proposer's Signature
投保人簽署

Date
日期

(D)
日

(M)
月

(Y)
年

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 document in relation to the Product or any claim made under the Product.

Your personal data may be used for the purpose of:

- our daily operation and administration of the services and facilities in relation to the Product provided to you;
 - any sales, marketing, promotion of other general insurance services and products provided by us;
 - variation, cancellation or renewal of the Product;
 - assessing and processing claims in relation to the Product and any subsequent legal proceedings; or
 - exercising any right of subrogation by us.
- In connection with any of the above purposes, the personal data that we have collected might be transferred to:
- our related, subsidiary or affiliated companies within the MSIG Group or MS&AD Insurance Group in or out of Macau;
 - any other company carrying out insurance or reinsurance related business in or out of Macau;
 - any association or federation of insurance companies that exists or is formed from time to time; or
 - any agent, contractor or third party who provides administrative, claims handling or other services relating to the Product to MSIG or any member of the MSIG Group or MS&AD Insurance Group.

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, and to request to opt out from receiving any direct marketing communication from us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F 1111 King's Road, Taikoo Shing, Hong Kong (for Hong Kong customers) or at Avenida Da Praia Grande No. 693, Edif Tai Wah 13 Andar A&B, Macau (for Macau customers).

Nothing in this statement shall limit your rights under the relevant laws and regulations.

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給我們提供之一般保險服務及產品（「本產品」）相關的個人資料，這資料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產品有關之文件上或任何透過產品索償上所載之個人資料。

您的個人資料可被用於以下用途：

- 向您提供與產品及設施相關之日常運作及行政用途；
 - 任何我們提供的其他一般保險服務及產品之銷售、市場營銷及推廣用途；
 - 產品變動、取消或更新用途；
 - 評估及處理透過產品索償及任何繼後法律訴訟之用途；或
 - 由本公司行使代位權利之用途。
- 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：
- 在三井住友友險集團或MS&AD保險集團內，在澳門或海外與本公司有關之機構、子公司或附屬公司；
 - 任何其他在澳門或海外經營有關保險或再保險業務之公司；
 - 任何現存或不時成立的協會或保險公司聯會；或
 - 任何提供行政服務、索償處理或其他與三井住友友險集團或MS&AD保險集團或具相關產品服務之代理、承辦商或第三者。

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。

根據相關法例及規例，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，以及要求選擇拒收任何本公司的直銷通訊。如您欲行使以上權利，可以書面形式投寄至香港太古威英皇道1111號9樓三井住友海上火災保險（香港）有限公司（適用於香港客戶）；或澳門南灣大馬路693號大華大廈13樓A-B座三井住友海上火災保險（香港）有限公司澳門分公司（適用於澳門客戶），通知本公司的資料保護主任。

此聲明所述之條文並不限制您就相關法例及規例可行使之權利。

This form is not policy of insurance. Please refer to the policy terms and conditions 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，屆時請參閱保單中的條款及條件。

* (The Sum Insured of unspecified items should represent the maximum possible value of all the property you are likely to have away from home at any one time / 一般個人財物的投保額應為外出時隨身攜帶所有財產的最高總額)

▼ (Must be multiple of \$10,000 / 須為10,000元的倍數)

▼▼ (Must be multiple of \$100 / 須為100元的倍數)