

Commercial Vehicle Insurance Proposal Form 商用車輛保險投保書

H100

Please complete this application form in **ENGLISH BLOCK LETTERS**. Tick "✓" the boxes as appropriate.
 請以英文正楷填寫此申請表。在適當的方格內"✓"。

Details of proposer 投保人資料			
Name of proposer/company: 投保人或公司名稱：			
Email: 電郵：			Contact no.: 聯絡電話：
Occupation: 職業：	Industry: 行業：	CI no./HKID no.: 公司註冊證號碼/香港身份證號碼：	
Correspondence address 通訊地址： Flat/Room 室 Floor 樓 Block 座			
Building/Estate 大廈/屋苑			
Street/Road & district area 街道及地區 <input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界			
Period of insurance: 保障期：	Commence on 本保單由	(D) (日)	(M) (月)
(Y) For one year (年) 起生效，為期一年			
Basic cover required 基本保障類別		Other extensions 其他伸延保障	
<input type="checkbox"/> Comprehensive Insurance 全險 <input type="checkbox"/> Third Party Legal Liability Insurance 第三者保險 <input type="checkbox"/> Third Party Legal Liability, Fire & Theft Insurance 第三者保險、火險及盜竊險		<input type="checkbox"/> Strike, Riot & Civil Commotion 罷工、騷亂及民眾暴動 <input type="checkbox"/> China Extension 中港跨境保障	
Particulars of motor vehicle to be insured 投保車輛詳情			
Registration no. 車牌號碼		Make & model 製造廠及型號	
Type of body 車牌類型		Year of manufacture 製造/出廠年份	
Chassis no. 車身底盤號碼		Engine no. 引擎號碼	
Seating capacity (excluding driver) 座位限額（司機除外）		Cylinder capacity 汽缸容量	Carrying capacity (tons) 載重量（噸）
Hire purchase owner (if any) 如屬分期付款銀主為		Price paid (HK\$) 買入時車價（港幣/元）	
		Date of purchase 購買日期 (DD日/MM月/YYYY年)	

1. Are you, or is any person who to your knowledge will drive the vehicle, aware of or suffering from loss of use of limbs or sight of eye, defective vision or hearing or from any physical defect, heart, diabetic, epileptic or mental condition? If 'yes', please give details. ☐ Yes 是 ☐ No 否
閣下或閣下所知將會駕駛投保車輛之人士是否肢體傷殘、失明、視力或聽覺功能不健全或有任何身體缺陷，患有心臟病、糖尿病、癲癇症或精神病？如作答「是」，請詳述。
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2. In the past 3 years, have you, or has any person who to your knowledge will drive the vehicle, been convicted of any offence in connection with any motor vehicle? Is any police prosecution pending (other than parking offences)? Has any traffic infringement fine been paid? If 'yes', please give particulars of the nature of conviction, date and amount of fine and whether licence endorsed or suspended or the nature of any impending prosecution. ☐ Yes 是 ☐ No 否
閣下或閣下所知將會駕駛投保車輛之人士是否曾於過去三年內因涉及使用任何車輛時發生事故而被定罪或起訴（違例泊車除外）或須交付罰款？如作答「是」，請詳述判罪詳情、罰款金額及日期、任何違例記錄、駕駛執照停牌記錄或控罪性質。
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3. In the past 3 years, has any insurance company or underwriter in respect of any motor insurance proposed or effected by or for you or for any person who to your knowledge will drive the Vehicle to which this proposal applies declined your application or renewal of your policy or required any special terms or imposed any special conditions? If 'yes', please give details. ☐ Yes 是 ☐ No 否
閣下或閣下所知將會駕駛投保車輛之人士是否曾於過去三年內被其他保險公司拒絕接受汽車保險投保或續保，或附加任何特殊條款？如作答「是」，請詳述。
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4. Please give details of any accidents, claims or losses including motor vehicle being stolen (whether to blame or not) during the past three (3) years in connection with any motor vehicle owned or driven by you or any person who to your knowledge will drive the Vehicle. If 'yes', please give details. ☐ Yes 是 ☐ No 否
在過去三年內，閣下或閣下所知將會駕駛投保車輛之人士所擁有或駕駛的任何車輛，是否曾涉及任何交通意外、索償或損失，包括汽車失竊（不論承擔責任與否）？如作答「是」，請詳述。
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5. Will the vehicle be used :
投保車輛是否用於：
- a) solely for pleasure purpose and personal business use? ☐ Yes 是 ☐ No 否
只作為消閒及個人業務之用？
- b) for hire or reward? ☐ Yes 是 ☐ No 否
租賃？
- c) for carriage of passengers for hire or reward? ☐ Yes 是 ☐ No 否
載客而作租賃或收費用途？
- d) for carriage of goods of explosive, inflammable or volatile nature? ☐ Yes 是 ☐ No 否
裝載爆炸、易燃或危險性物品？
- e) for any other purposes? Please specify. ☐ Yes 是 ☐ No 否
其他特別用途？請詳述。
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6. Please give details of alterations different from maker's standard specifications, if any. ☐ Yes 是 ☐ No 否
投保車輛是否已經改裝？如作答「是」，請詳述。

7. Will the vehicle be used with trailer attachment? If 'yes', please give details.

☐ Yes 是 ☐ No 否

投保車輛是否加上拖卡使用？如作答「是」，請詳述。

8. Are you now, or have you been insured in respect of any motor car? If so, please give particulars of name and policy number of your last insurer. (Documentary proof must be provided by the proposer)

☐ Yes 是 ☐ No 否

請填報現時承保閣下車輛或閣下曾投保的保險公司名稱及保單號碼。（請將保單副本一併提交）

9. Are you entitled to a no claim discount?

☐ Yes 是 ☐ No 否

(This will be shown on your most recent motor insurance renewal document)

閣下是否享有無索償折扣？

（有關資料將顯示於閣下最新的汽車保險續保通知書）

If 'yes', please state 如是，請詳述：

1. The number of years of entitlement

享有年期

2. Current insurer & policy number

現時承保的保險公司名稱及保單號碼

* Our no claim discount rating system uses years to measure the discount provided.

我們的無索償折扣以年份釐定所提供的折扣率。

No. of claim-free years 無索償年期	No claim discount 無索償折扣
1 year 一年	10%
2 consecutive years 連續兩年	20%
3 or more consecutive years 連續三年或以上	30%

Note: If the proposer is in any doubt whether any factors other than those disclosed on this proposal form are material material facts, the Proposer should disclose them since failure to disclose all material facts by the Proposer will be a ground for voiding the policy.

注意：除於本投保書上所填報的資料外，倘若投保人懷疑尚有其他與投保有關之重要事實，請將該等事實詳情向本公司申報。若投保人隱瞞任何重要事實，保單將被視為無效。

Note: Documentary proof (original copy) of no claim discount is mandatory and must accompany this proposal.

注意：無索償折扣之證明文件（正本）必須與此申請書一併提交。

Declaration 聲明

I/We desire to effect the insurance specified herein and declared that I/We:

- warrant that if such statements and particulars are in the writing or any person other than the undersigned such person shall be deemed to have been my/our agent for the purpose of filling in the same application.
- agree that MSIG Insurance (Hong Kong) Limited ("MSIG") reserves its right to reject my/our application.
- warrant that the information given and answers to questions herein are true and correct to the best of my/our knowledge and that the motor vehicle(s) described are and shall be maintained in an efficient condition.
- 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.
- undertake that the motor vehicle(s) to be insured shall not be driven by any person who to my/our knowledge has been refused by any motor insurance or the continuance thereof.
- agree to authorise MSIG to transmit the motor insurance data to Transport Department for reference only.

本人（等）特此聲明：

- 保證倘若本申請書為他人代書，該等代書人士均為本人（等）填寫本申請書之代表。
- 同意三井住友海上火災保險（香港）有限公司（「三井住友保險」）保留其不受理本人（等）申請書的權利。
- 保證所填報資料及對所載問題的回答，據本人（等）確信，均為正確無訛，並且承諾保持投保車輛之性能良好。
- 並未隱瞞可能影響本申請書評估的事實。
- 同意本申請書、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。
- 保證該投保車輛將不會由任何根據本人（等）所知曾經被拒絕投保汽車保險或續保的人士駕駛。
- 同意授權三井住友保險將車輛保險資料傳送予運輸署作參考之用。

I/We hereby authorise MSIG Insurance (Hong Kong) Limited to act on my behalf in applying for and obtaining from the above current insurer my/our Motor Claims Record.

本人等授權三井住友海上水災保險（香港）有限公司代表本人從上述現時承保本人的保險公司申請及獲得本人等之汽車索償記錄。

Declaration of broker commission (if applicable):

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（如適用）：

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。

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

注意事項：有關係款細則及不承保範圍，請參閱「商用車輛保險」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 without your consent. 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 agents, contractors or third parties 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 customer, 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 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.

If you do not provide us with your personal data, we may not be able to provide the Product you need or process your request.

We may use your personal data for:-

- processing and evaluating your insurance application and any variation or renewal of the Product;
- administration of the services and facilities in relation to the Product provided to you;
- conducting identity and/or credit checks;
- invoicing, processing payment instructions and collecting premiums and outstanding amounts from you;
- assessing and processing claims in relation to the Product;
- conducting statistical or actuarial research and/or analysis by us;
- automated decision-making processes, including profiling, for risk assessment and claims management;
- other ancillary purposes which are directly related to the above purposes;
- conducting matching procedures (as defined under the Ordinance);
- complying with applicable laws, regulations or any industry codes or guidelines; and
- detecting, investigating and preventing fraud and/or other illegal activity (whether or not relating to the Product issued in respect of this application).

In connection with any of the above purposes, the personal data that we have collected might be disclosed or transferred to the following persons and/or entities (who may be located within or outside of Hong Kong, or may process or store your personal data outside of Hong Kong):

- third party agents, contractors, service providers and advisors (including but not limited to debt collection agencies, credit reference bureaus or call centers) who provide administrative, communications, computer, data processing and storage, payment, security, information technology, marketing 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);
- loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance intermediary;
- our legal and professional advisors;
- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar insurance industry association or federation);
- the Insurance Complaints Bureau and similar industry bodies; and
- government agencies and authorities as required or permitted by law;
- the police and fraud investigation or prevention organizations;
- databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; and
- in the event that we transfer all or a substantial part of our business to another company, the transferee of that business, who may then use your personal data to continue carrying out that business.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

MSIG also intends to use your name, your address, your phone number and email address from time to time to provide marketing materials and conduct direct marketing (including but not limited to promotion, marketing and sales) of the Product.

If you do not wish MSIG to use your personal data for direct marketing as listed above, you should tick the box on the right and send us a copy of this Notice at the address listed below together with the required information which are necessary for us to process your opt-out request. You may also notify us by filling in the "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 and send to:
The Data Protection Officer at 9/F, 1111 King's Road, Taikoo Shing, Hong Kong.**

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.

Under the Ordinance, you have the right to: (a) be informed of the kind of personal data held by us; (b) be informed of the main purposes for which personal data held by us are or are to be used; (c) request access to your personal data held by us; (d) request correction of your personal data held by us; and (e) ascertain our policies and practices in relation to personal data. 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.

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 _____ (DD/MM/YYYY)

附錄：關於《個人資料（私隱）條例》（「條例」）的客戶通知

三井住友海上火災保險（香港）有限公司（下稱「MSIG」、「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

MSIG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。MSIG採取切實可行的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，除非得到您的同意，我們均不會出售您的個人資料給任何人。MSIG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。此外，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「保單產品」）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。

如您未能向我們提供您的個人資料，我們可能無法提供您所需的產品或處理您的請求。

我們可能將您的個人資料用於以下用途：

- 處理和評估您的保險申請及任何保單產品的變更或續保；
- 管理與保單產品相關的服務和設施；
- 進行身份和/或信用審查；
- 發出賬單、處理付款指示及向您收取保費和未結清款項；
- 評估及處理與產品相關的索償；
- 進行統計或精算研究和/或分析；
- 風險評估和索償管理的自動化決策過程，包括分析；
- 與上述目的直接相關的其他輔助用途；
- 進行配對程序 或相關活動（如有關係例中所定義）；
- 遵守適用的法律、法規或任何行業守則或指引；及
- 偵測、調查和防止欺詐及/或其他非法活動（無論是否與本申請下所發出的保單產品有關）。

在以上任何目的下，我們收集的個人資料可能會被披露或轉移至以下人士和/或實體（他們可能位於香港境內或境外，或可能在香港境外處理或儲存您的個人資料）：

- 向我們提供行政、通訊、電腦、數據處理和儲存、支付、保安、資訊科技、營銷或其他協助我們實現上述目的的服務的第三方代理、承包商、服務供應商及顧問（包括但不限於追討欠款機構、信用調查局或呼叫中心，以及醫療服務供應商、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；

- 再保險公司及再保險經紀；
- 您的保險中介人；
- 我們的法律及專業顧問；
- 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（或同類的保險行業協會或聯會）；
- 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；
- 警方及防止或調查欺詐的組織；
- 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）；及
- 在我們將全部或大部分業務轉讓給其他公司時，該業務的受讓人可繼續使用您的個人資料來執行該業務。

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。

MSIG亦擬不時使用您的姓名、地址、電話號碼及電郵地址提供產品的市場推廣及直接促銷（包括但不限於推廣、營銷及銷售）。

如您不欲MSIG將您的個人資料用作直接促銷用途，您應於右列方格加上剔號並將此通告之副本連同您要求拒絕直接促銷活動所必須提供的資料（詳情如下）郵寄至下列地址。您亦可填妥本公司網頁 msig.com.hk 的「查詢表格—拒絕直銷活動」通知我們。在您的通知中，您必須於提供以下列出的相同所需資料。

為讓我們能夠處理您以上提出的拒絕直接促銷活動之請求，請提供以下資料並寄至：香港太古城英皇道1111號9樓，資料保護主任收。
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：此拒絕直接促銷活動要求將會取代您先前給予MSIG一切關於直接促銷的指示。

根據條例，您有權：(a) 知悉我們所持有的個人資料種類；(b) 知悉我們所持有的個人資料的主要用途；(c) 查閱我們所持有的您的個人資料；(d) 更正我們所持有的您的個人資料；及 (e) 查詢我們有關個人資料的政策和實務。如您希望行使這些權利，請致函香港太古城英皇道1111號9樓，我們的資料保護主任收。

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）