



MSIG

MSIG Insurance (Hong Kong) Limited
三井住友海上火災保險（香港）有限公司
9/F 1111 King's Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555, Fax +852 2890 5741
msig.com.hk

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

Business Interruption Insurance Proposal Form 業務中斷保險投保書

H111

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 company 公司名稱：			For office use only 只供內部使用	
			Account no.	Policy no.
Email: 電郵：	Contact no.: 聯絡電話：			
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	
Nature of business (Please indicate products & services provided): 業務性質（請註明所提供的產品或服務）：				
Number of employees: 員工數目：				
0-9 <input type="checkbox"/>	10-19 <input type="checkbox"/>	20-49 <input type="checkbox"/>	50-99 <input type="checkbox"/>	
100-199 <input type="checkbox"/>	200-499 <input type="checkbox"/>	500-999 <input type="checkbox"/>	Over 超過 1,000 <input type="checkbox"/>	
Who makes insurance decisions for your company 貴公司由誰人負責決定保險事宜？				
Surname: 姓：	Given name: 名：	Position: 職位：		
Turnover (annual sales)(HK\$) 全年營業額（港幣/元）				
Below 1M <input type="checkbox"/> 一百萬以下	1M-5M <input type="checkbox"/> 一百萬至五百萬	5M-25M <input type="checkbox"/> 五百萬至二千五百萬	25M-50M <input type="checkbox"/> 二千五百萬至五千萬	
50M-100M <input type="checkbox"/> 五千萬至一億	100M-200M <input type="checkbox"/> 一億至二億	200M-500M <input type="checkbox"/> 二億至五億	Over 500M <input type="checkbox"/> 超過五億	
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
Situation of risk 受保地點：				
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	

Item no. 項目	The indemnity 保障範圍	Sum insured (HK\$) 投保額 (港幣/元)
1	Gross profit 毛利	
2	Wages 工資	
3	Professional accountants charges 會計核數費用	
4	Others 其他	
Indemnity period: 保障期限: _____ months 月		Total sum insured : 總投保額 :

Basic cover: Fire and lightning (subject to the terms, exception and conditions of policy) 基本保障範圍

Other extensions required 擴大保障範圍 :

- Is your Fire Policy similarly extended? ☐ Yes ☐ No
- Are your books regularly audited?
If 'yes', please state how often and name of auditor? ☐ Yes ☐ No

- What is the total amount of Fire Insurance with all insurance companies on the contents of the premises of which this insurance applies?

- Have you at present any insurance covering loss of profits?
If 'yes', please give full particulars: ☐ Yes ☐ No

- Which insurance company has the largest share of such insurances?

- Has any insurer ever
(a) declined your proposal? ☐ Yes ☐ No
(b) refused to renew your policy? ☐ Yes ☐ No
(c) cancelled your policy? ☐ Yes ☐ No
(d) required an increased rate or imposed special terms on renewal? ☐ Yes ☐ No
If 'yes', please give full particulars.

- Have you ever sustained loss from any of the perils which you now require insurance?
If 'yes', please give full particulars including name of insurance company, if insured. ☐ Yes ☐ No

Declaration 聲明

I/We hereby declare that the above answers and statements are true, and that I/we have withheld no information whatever regarding this proposal. I/We agree that this declaration on the answer above given as well as any proposal or declaration or statement made in writing by me/ourselves or any one acting on my/our behalf shall form the basis of the contract between me/ourselves and the Company, and I/We further agree to accept indemnity subject to the conditions in and endorsed on the Company's policy and to pay the first premium thereunder when called upon to do so.

Explanatory Notes To Business Interruption Insurance

1. **Gross Profit:-** The sum to be insured represents the amount by which
 - (i) the sum of the turnover and the amount of the closing stock, shall exceed
 - (ii) the sum of the opening stock, and the amount of the specified (or uninsured) working expenses.specified (or uninsured) working expenses are the charges which it is considered will vary proportionately with rise or fall in turnover - the charges which are to be excluded from the Gross Profit Insurance.
2. **Wages:-** If the proposer's business is such that all employees would be retained, after a loss, for the full indemnity period, then all wages should be insured under the gross profit item by not including wages as a specified working expense.

if the full cover above is not necessary, the proposer may decide to insure wages of all employees for an initial period (minimum 4 weeks) but thereafter to insure only a percentage (minimum 10%) of the wages roll for the remainder of the indemnity period chosen. In this case, known as the dual wages basis, the minimum indemnity period is 12 months.

The most satisfactory cover of dual wages basis is that the proposer has the option, at any time after damage has occurred, of converting the wages cover to 100% of the wage roll for an extended initial period; the cover thereafter being limited to any saving effected during the alternative period.
3. **Auditors Fees:-** in the event of a claim, it would be necessary for the claimant to deliver to the insurance company a statement in writing of any claim together with all supporting documents, proofs, information, explanations and other evidence etc as may be required. The charges for this preparation of claim (which would be additional to the normal accounting/auditing cost) can be insured. The sum insured is proposer's estimates of the charges likely to be incurred).
4. **Indemnity Period:-** This should be the proposer's estimate of the maximum period during which a serious interruption might affect the business. To ensure adequate cover, it is necessary to take into consideration of the further time which may elapse after restoration of the material damage before the earning can be brought back to their normal level, e.g. seasonal nature of turnover.
5. **Sum to be Insured:-** Gross profit and wages
If the indemnity period selected is 12 months or less, the sum insured must be the annual figure; if the indemnity period is longer than 12 months, the sum insured must be correspondingly increased.

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

注意事項：有關條款細則及不承保範圍，請參閱「業務中斷保險」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 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 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 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.

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 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：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」、「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况下，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。當中包括但並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）所需的目的是。

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將此通告之副本連同您要求拒絕服務所必須提供的資料（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，請提供以下資料並寄至三井住友海上火災保險（香港）有限公司的資料保護主任：香港太古城英皇道1111號9樓。

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名的其他人士）；
- 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）