

Tenant Protector Proposal Form 租客家居保障計劃投保書

H967

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 投保人個人資料				
Name of proposer: Surname: 投保人姓名：姓：		Given name: 名：		
Gender 性別： M 男 ☐ F 女 ☐	Date of birth (DD/MM/YYYY): 出生日期（日/月/年）：		Contact no.: 聯絡電話：	
☐ HKID no. 香港身份證號碼： ☐ Passport no. 護照號碼：		Email: 電郵：		
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			☐ HK 香港 ☐ KLN 九龍 ☐ NT 新界	
Insured premises details 投保物業資料				
Address of insured premises (If different from the above) 投保物業地址（如與上述不同）：				
Flat/Room 室		Floor 樓		Block 座
Building/Estate 大廈/屋苑				
Street/Road & district area 街道及地區			☐ HK 香港 ☐ KLN 九龍 ☐ NT 新界	
Gross floor area (sq. ft.) 建築面積（平方呎）				
Saleable floor area (sq. ft.) 實用面積（平方呎）				
No. of person(s) residing in the insured address 投保居所之居住人數				
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 基本保障

Gross floor area of insured address (sq. ft.) 投保居所之建築面積（平方呎）	Saleable floor area of Insured Address (sq. ft.) 投保居所之實用面積（平方呎）	Maximum benefit limit of contents (HK\$) 家居物品的最高賠償限額（港幣/元）	Annual premium (HK\$)^ 全年保費（港幣/元）^
☐ ≤ 800	☐ ≤ 640	300,000	688
☐ 801-1,000	☐ 641-800	400,000	988
☐ 1,001-1,200	☐ 801-960	500,000	1,288
☐ >1,200	☐ >960	Special quotation 個別報價	Special quotation 個別報價

Remarks 註：

- MSIG Insurance (Hong Kong) Limited reserves its right to underwrite buildings aged 40 or above at its sole discretion.
三井住友海上火災保險（香港）有限公司保留承保樓齡已超過40年或以上的樓宇之權利。
- Please contact your insurance representative for special quotation if the gross floor area of your address to be insured is over 1,200 sq. ft. (Saleable floor area over 960 sq. ft.)
如您投保居所之建築面積為1,200平方呎以上（實用面積為960平方呎以上），請聯絡您的保險顧問以作個別報價。

Insurance information 投保資料

Do you have any insurance of the same kind with other insurance companies? ☐ Yes 有 ☐ No 否

您是否擁有其他保險公司的同類型保險？

If 'yes', please give details 如「有」，請提供詳情：

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 有 ☐ No 否

在申請投保同類保險時，您曾否被拒保或被要求附加特殊條款及/或額外保費？

If 'yes', please give details 如「有」，請提供詳情：

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

If 'yes', please give details 如「有」，請提供詳情：

Is your home 您的居所是否：

• a village house, bungalow, duplex house, townhouse or detached house? ☐ Yes 有 ☐ No 否
村屋/平房/複式屋/聯排屋/獨立屋？

• built of and roofed with materials other than bricks, stone and concrete? ☐ Yes 有 ☐ No 否
以磚瓦、石頭或水泥以外的材料建造其結構及屋頂？

• aged 40 years or above? ☐ Yes 有 ☐ No 否
樓齡已超過40年或以上？

• constructed with an open kitchen? ☐ Yes 有 ☐ No 否
設有開放式廚房？

Are there any household improvements made of glass, metal, plastic or the like? ☐ Yes 有 ☐ No 否

(Not applicable to non-structural indoor items e.g. shower sliding door/panel made by glass)

任何以玻璃、金屬、塑膠或類似物料所建造的家居改裝？

(非結構性室內物品則除外，例如：淋浴間的玻璃屏/玻璃趟門。)

Do you have any insured home contents being kept in the open or on a rooftop?

☐ Yes 有 ☐ No 否

您是否有任何受保之家居財物存放在露天地方或天台？

If 'yes', please give details 如「有」，請提供詳情：

Is the gross floor area of the insured address over 1,200 sq. ft. (Saleable floor area over 960 sq. ft.)?

☐ Yes 有 ☐ No 否

投保居所之建築面積是否超過1,200平方呎（實用面積超過960平方呎）？

If 'yes', please give details 如「有」，請提供詳情：

Does the total value of your contents including the cost of renovation in the insured premises over the maximum benefit limit of contents according to the gross/saleable floor area of insured premises?

☐ Yes 有 ☐ No 否

您於投保物業的財物總值（包括裝修）是否超過所選投保居所之建築面積中家居物品的最高賠償限額？

If 'yes', please give details 如「有」，請提供詳情：

Payment instruction and authorisation

付款說明及授權書

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

Payment mode
付款方式

☐ Visa

☐ MasterCard 萬事達

Credit card account number (Accept credit card in Hong Kong currency only)

信用卡賬戶號（只接受港幣信用卡）

Expiry date

有效日期至

□□□□-□□□□-□□□□-□□□□

□□ MM (月) □□ YY (年)

Issuing bank

發卡銀行

HKID no.

香港身份證號碼

Name of cardholder

持卡人姓名

□□-□□□□□□□□ (□□)

I hereby authorise MSIG Insurance (Hong Kong) Limited to charge the total amount of the policy to my credit card account for this insurance.

本人謹此授權三井住友海上火災保險（香港）有限公司從本人信用卡賬戶中扣除本保險的總費用。

Cardholder's signature

持卡人簽署

(Signature should correspond to the specimen signature of the above credit card account.

簽署必須與上述信用卡戶口式樣相同。)

Date

日期 (DD日/MM月/YYYY年)

^ 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。

Declaration 聲明

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

- agree that MSIG Insurance (Hong Kong) Limited ("MSIG") reserves the final right to accept or decline my application.
- warrant that an enforceable Tenancy Agreement shall be effective on/before the Policy Commencement Date and agree to present the Tenancy Agreement upon request.
- warrant that no illegal structure exists in the insured premises.
- warrant that the insured premises is solely for domestic use with no commercial purpose.
- warrant that the insured premises is not a sub-divided home or sub-let property.
- 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）特此聲明：

- 同意三井住友海上火災保險（香港）有限公司（「三井住友保險」）保留其接納或不受理本人（等）申請書的最後權利。
- 保證在保單生效日或之前備有一份具有效力的「租賃協議」及同意於有需要時提供「租賃協議」以茲證明。
- 保證投保物業內並無違例建築物。
- 保證投保物業只作居住用途並未有任何商業用途。
- 保證投保物業並無分租或轉租。
- 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法基礎，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。

I/We declare that the information given above is true and correct to the best of my/our knowledge and believe that all material facts affecting the assessment of this application have been disclosed. I/We understand that this application will not become effective until this Proposal has been accepted by MSIG Insurance (Hong Kong) Limited (hereunder called "MSIG") and agree that this Proposal should be the basis of the contract between me/us and the MSIG.

本人（等）聲明在本投保書內填報的資料，根據本人（等）所知全部正確無訛，並確信已把所有足以影響風險評估的事實列出，本人（等）明白本投保書獲三井住友海上火災保險（香港）有限公司（以下簡稱「三井住友保險」）接納後，保險始正式生效，並且同意本投保書作為本人（等）與三井住友保險的合約基礎。

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 Tenant Protector 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「租客家居保障計劃」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）