

MSIG Insurance (Hong Kong) Limited
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Macau Branch
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三井住友海上火災保險(香港)有限公司
香港太古城英皇道1111號9樓
電話 (852) 2894 0555 傳真 (852) 2890 5741

澳門分公司
澳門南灣大馬路693號
大華大廈13樓A-B座
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For more information,
please call us at
+852 3122 6922 (Hong Kong) /
+853 2892 3329 (Macau) or contact
your Insurance Representative at:
詳情請致電 (852) 3122 6922 (香港) /
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀:

M709AG(CP/03-21)

SHOP INSURANCE
店舖綜合保險計劃

Proposal Form 投保書



msig.com.hk

For Agent
& Direct
Use Only



Insurance
that sees
the heart
in everything

A Member of MS&AD INSURANCE GROUP

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 Contact Person (Mr. / Mrs. / Ms.): 聯絡人姓名 (先生 / 太太 / 女士)*: Surname: 姓 _____ Given Name: 名 _____

Tel No. Office: 電話號碼 : 辦公室 : _____ Mobile: 手提 : _____ Description of Business: 業務性質 : _____

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)

Correspondence Address: 通訊地址 : Flat / Room * 室/單位 * _____ Floor 樓 _____ Block 座 _____ Building 大廈 _____

No. & Street Name / Lot. No. * 街名及門牌/地段 * _____ District 地區 _____ Macau 澳門

Address of Premises to be insured (if different from the above): 投保店舖地址 (如與上述地址不同) : Flat / Room * 室/單位 * _____ Floor 樓 _____ Block 座 _____ Building 大廈 _____

No. & Street Name / Lot. No. * 街名及門牌/地段 * _____ District 地區 _____ Macau 澳門

How long have you been established at these premises: 閣下佔用該店舖 : _____ years 年

Period of insurance required: 閣下希望保險生效之日期 : From 由 : _____ (D) 日 _____ (M) 月 _____ (Y) 年 To 至 : _____ (D) 日 _____ (M) 月 _____ (Y) 年

(Please note that the 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生效)

Standard Cover 標準保障

Comprising: Contents and Stock, Business Interruption, Money and Public Liability insurance.

包括：店舖內設備及存貨、業務干擾、金錢損失保險及公眾責任。

Contents and Stock 店舖內設備及存貨

The replacement cost as new of your Shop Contents 貴店內所有設備之全新更換價值 HK\$ 港幣 _____ 元

The actual replacement cost of Stock 存貨實際更換價值 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\$100,000.

請列出投保金額內任何價值逾港幣100,000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: Yes 是 No 否

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：

- 1st free cover 免費保障 HK\$ 港幣 50,000 元
- Balance 額外保障 HK\$ 港幣 _____ 元
- Total Value 總投保額 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：

- Your estimated Gross Profit for the next 12 months 閣下估計未來12個月可得之毛利 HK\$ 港幣 _____ 元
- Maximum indemnity period required 所需最長補償期間 12 18 24 months 12 18 24 個月
- Sum Insured required 所需投保金額 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。

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? 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？

Yes 是 No 否

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

Glass 玻璃

Do you wish to insure against accidental breakage of glass? If Yes, please give details:

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

Insurance History 投保歷史

Have you or any principal in the business: (If Yes, please give details in separate sheet)

閣下或貴公司主要成員曾否：(如有者請另以紙張詳述)

1. Ever been refused insurance, renewal, increased premium rate or had any special terms or conditions imposed by any insurer?

Yes 有 No 沒有

被拒絕投保、續保、被任何保險公司提高保費率附加任何特別條款或條件？

2. Ever been convicted of or is involved in any prosecution pending for any offence involving dishonesty of any kind (e.g. involving fire, fraud, theft etc)?

Yes 有 No 沒有

曾被判罪名成立或正等待由任何不誠實行為所引致的起訴之審判（例如涉及火警、詐騙、盜竊等）？

3. Have an interest which has been declared bankrupt, been the subject of bankruptcy proceedings or made any arrangement with creditors?

Yes 有 No 沒有

擁有任何曾宣佈破產、正進行破產程序或與債權人協議任何安排的權益？

4. Are you insured at present or have you ever proposed for insurance which provides similar coverage?

Yes 有 No 沒有

閣下現時是否已投保或曾否申請投保提供類似保障之保險？

Claims and Related Details 索償及相關資料

1. During the last three years, have you or any principal in the business sustained any loss, whether insured or otherwise, in connection with any of the covers for which Insurance has been requested? (If Yes, please give details.)

過去三年，閣下或貴公司主要成員曾否蒙受任何與現申請投保之保障有關之損失(不論已投保與否)？
(如有，請詳述)

Yes 是 No 否

Declaration 聲明

I/We, the undersigned, desire to effect the 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。
- 修訂或擴充的條款、限制、不承保事項、條件、條文及保證。

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 Shop Insurance Policy (which will be issued to you upon acceptance of your proposal) for the applicable terms, conditions and exclusion.

有關條款細則及不承保範圍，請參閱店舖綜合保險計劃保單（於接納您的投保書後奉上）。

Appendix:

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 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 service 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 proceeding; 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 connection 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. 683. 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.

Authorized Signature (with Company Chop)

Name: _____

Position: _____

Date: _____(D) _____(M) _____(Y)

附錄：

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產品（下稱「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，市場售銷及推廣用途；
- 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處；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：

- 在三井住友保險集團或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聯會；或
- 任何提供行政服務、索償處理或其他與三井住友保險集團或MS&AD保險集團成員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城英皇道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。

獲授權簽署 (連公司圖章)

姓名: _____

職位: _____

日期 _____ 日 _____ 月 _____ 年