

家居綜合保險

為您設想

您心愛的家居可能因意外引致嚴重損失而影響您的日常生活，如火災、爆炸及爆竊等，『交銀保險』之家居綜合保險為您及您的家居財物提供全面保障，令您倍感安心。

全險保障

『交銀保險』之家居綜合保險為您的家居財物提供『全險』之保障，包括您的傢俬、電器用品、廚房用具、衣物及私人財物，確保您家中財物因遇上意外而導致損失時，我們會根據保單條款賠償您的損失。有關之保障範圍及最高賠償額，請參閱附件之保障簡介表。

免費保障

為照顧您的需要，我們特為您額外提供下列的免費附加保障：

- ✓ 公眾責任保險
- ✓ 因遭爆竊引致需要更換門鎖或窗戶
- ✓ 暫時搬離居所之財物
- ✓ 在家中因遭爆竊引致的個人現金損失
- ✓ 冷藏食物因雪櫃故障所致的損失
- ✓ 臨時居所
- ✓ 搬遷時導致的財物損失
- ✓ 保障您和您家人在受保居所因火災或爆竊引致的死亡
- ✓ 家傭的個人財物損失
- ✓ 因保障居所發生意外而需清理廢物之開支

為您服務

若您不幸遇上意外需要援助，中國交銀保險有限公司會為您提供24小時免費緊急轉介服務，包括：

- ✓ 緊急電器維修
- ✓ 緊急水管維修
- ✓ 冷氣機工程
- ✓ 24小時開鎖
- ✓ 一般維修
- ✓ 24小時一般索償援助

自選海外家傭保障

下列為海外家傭綜合保險的保障計劃之撮要：

保障計劃A： 基本計劃	當家傭在受僱期間因工作遭遇意外而傷亡，將依據本港僱員條例規定給予賠償
保障計劃B： 綜合計劃	提供計劃A之保障及附加以下保障： <ul style="list-style-type: none"> • 24小時人身意外 • 門診費用 • 住院及手術費 • 牙科費用 • 遣返費用 • 補聘與臨時家傭費用

主要不保事項

戰爭、恐怖活動、輻射感染，用於職業性或商業之設備、置於露天地方之財物、隱形眼鏡、手提電話、郵票、銀幣、支票、信用卡、文件及手稿等。

賠償服務

當有事故發生時，我們將以快捷、公平及誠懇的態度處理賠償事宜。

申請手續

請填妥投保書後寄回本公司辦理，如有查詢請致電本公司熱線。

此宣傳單張，只作一般性簡介，有關條文細節，應以保險單為準。

用心服務 交銀保險 稱心之選

保障簡介表		
保障項目	保障範圍 (HK\$)	最高賠償限額 (HK\$) 每年
1. 家居財物 (全險)	保障在您家中的家居財物因意外引致的損失。 每項財物損毀保障高達HK\$60,000 每項貴重物品損毀保障高達HK\$10,000，每年最高為HK\$300,000	1,000,000
2. 免費附加保障	因爆竊或企圖爆竊引致門鎖或窗戶損壞而需修理或更換的費用 家居物件因清潔或修理而暫時存放在其他地方期間遇上之意外損毀賠償。每件最高賠償額為HK\$20,000及每年最高為HK\$100,000 家傭之財物損失每項財物保障高達HK\$1,000及每年最高為HK\$25,000 由於受保居所被爆竊引致您及您家人的私人現金遺失 由於雪櫃故障而致食物變壞 (雪櫃使用期必須少於5年) 受保居所發生意外而需遷往臨時住所之費用，每天高達HK\$1,500及每年最高為HK\$50,000 在受保居所發生火災或爆竊，引致投保人及其家人死亡，每人賠償額為HK\$100,000，每年每家庭最高為HK\$200,000 因受保居所發生意外而需清理廢物的開支 在香港範圍內由專業搬運公司在搬運中造成的家居財物損毀	8,000 100,000 25,000 5,000 5,000 50,000 200,000 7,500 100,000
3. 公眾責任保險	在香港或澳門境內，您或您家人因疏忽而導致第三者意外身體受傷或財物損失而需負上法律責任	5,000,000
自負額	每宗事故之自負額為HK\$500 每宗因水災引致賠償之自負額為HK\$1,000或10%損失	
保費計算		
全年保費 以建築面積(平方呎)計算	少於 500 501 - 700 701 - 1,000 1,001 - 1,500 1,501 - 2,000 2,001 - 2,500 2,500 以上	HK\$550 HK\$800 HK\$1,000 HK\$1,200 HK\$1,500 HK\$1,800 另行商議
自選項目之保費計算： 計劃A：95折優惠 計劃B：95折優惠 * 有關詳情請參閱家傭綜合保險之內容。		

若受保物業被歸類為公共房屋、獨立房屋或村屋，保險公司有權修改任何承保條件、增加附加條件或拒絕此投保申請。

生效日期：2014年1月1日。如有任何更改，恕不另行通知。



Home Comprehensive Insurance Policy

WE CARE YOUR NEEDS

Your daily life can be affected seriously in the event of any misfortune happened to your lovely home such as fire, explosion and burglary etc. Our Home Comprehensive Insurance will give you a peace of mind and provide a comprehensive protection to you and your home contents.

All Risks COVERAGE

Our Home Comprehensive Insurance provides all risks cover to your home contents such as furniture, electrical appliance, kitchen utensils, clothings and personal valuables. In case your home contents are accidentally lost or damaged, we, subject to the terms and conditions of the policy, will indemnify you against any loss of or damage to your home contents up to the maximum amount stated in the attached Coverage Summary.

FREE EXTENSIONS

We care your concerns and offer the following extensions at free of charge:

- ✓ Public liability
- ✓ Lock and window replacement due to burglary
- ✓ Home contents temporarily removed from home
- ✓ Loss of personal cash due to burglary at home
- ✓ Damage to frozen food due to failure of refrigerator or freezer
- ✓ Temporary accommodation
- ✓ Home contents damaged whilst being removed to a new insured location
- ✓ In the event of fire or death at the Insured Premises, resulting in the death of the Insured and/or the family members
- ✓ Domestic Helper's personal effects
- ✓ Removal of debris

OUR SERVICES

If unfortunately you require assistance in the event of an accident, We provide you with 24 hours free emergency assistance referral services:

- ✓ Emergency Electrician
- ✓ Emergency Plumber
- ✓ Air-conditioning Engineering
- ✓ 24-hour Locksmith
- ✓ General Repairs Handyman
- ✓ 24 hours General Claims Assistance

OPTIONAL COVER FOR DOMESTIC HELPER INSURANCE

The following plans are available under Foreign Domestic Helper Insurance:

Plan A: Standard Plan	Protect your legal liability under Employees' Compensation Ordinance
Plan B: Comprehensive Plan	Coverage in addition to Plan A: <ul style="list-style-type: none"> • 24 Hours Personal Accident • Clinical Expenses • Surgical & Hospitalization Expenses • Dental Expenses • Repatriation Expenses • Replacement Expenses & Temporary Helper Expenses

MAIN EXCLUSIONS

War, terrorist act, radioactive contamination, special equipment used for profession, business or employment, contents in open area, contact lenses, mobile telephones, stamps, coins, cheques, credit cards, wear and tear, document of titles and manuscript etc.

CLAIMS SERVICE

In the event of any claim under the policy, we strive to provide you with prompt, fair and courteous claims service.

APPLICATION PROCEDURE

To apply, please complete and return the proposal form or call our enquiry hotline for more details.

This leaflet is for general introduction only. For detailed terms & conditions, please refer to our original policy wordings.



COVERAGE SUMMARY		
ITEMS	COVERAGE SUMMARY (HK\$)	Max Limits (HK\$) per period of insurance
1. Household Contents "All Risk"	Cover loss of or damage to home contents against accidental losses occurring within Insured premises.	1,000,000
	The maximum coverage per item of Contents is \$60,000. The maximum coverage per item of Valuables within the Insured Premises is \$10,000 subject to \$300,000 per period of insurance.	
2. Free Extension	Replacement of damaged locks and keys or installation of damaged windows due to burglary or attempted burglary.	8,000
	Loss or damage to household contents or home appliances while being temporarily removed from home due to renovation, cleaning or repairing. HK\$20,000 per item subject to the maximum limit.	100,000
	Loss or damage to Domestic Helper's property at home. HK\$1,000 per item subject to the maximum limit.	25,000
	Loss of Personal Cash for you and your family members as a result of burglary.	5,000
	Loss or damage to frozen food due to the failure of refrigerator or freezer. Refrigerator must be under 5 year old.	5,000
	Temporary accommodation if the Insured premises is rendered uninhabitable as a result of an insured accident, up to \$1,500 per day and \$50,000 per year.	50,000
3. Public Liability	In the event of fire or burglary at the insured premises, resulting in the death of the Insured and/or his family members. HK\$1,000,000 per person subject to a maximum HK\$200,000 per period of insurance.	200,000
	Removal of debris as a result of Insured loss.	7,500
	Loss or damage to Home Contents while they are being moved by professional removers to a new insured risk location within Hong Kong.	100,000
3. Public Liability	Liability coverage against any claim for bodily injury or property damage against you or your family members occurring within the territory of Hong Kong and Macau.	5,000,000
POLICY EXCESS	HK\$500 for each and every claim HK\$1,000 or 10% of loss amount for each and every water damage claim, whichever is the greater.	
PREMIUM TABLE		
ANNUAL PREMIUM Based on Gross Floor Area (Sq. Ft.)	Less than 500	HK\$550
	501 - 700	HK\$800
	701 - 1,000	HK\$1,000
	1,001 - 1,500	HK\$1,200
	1,501 - 2,000	HK1,500
	2,001 - 2,500	HK1,800
	More than 2,500	Negotiable
Special Premium for Domestic Helper: Plan A : Less 5% Plan B : Less 5%		
* Please refer Domestic Helper Comprehensive Insurance for coverage details.		





家居綜合保險投保書
HOME COMPREHENSIVE INSURANCE PROPOSAL FORM

投保申請人名稱

Name of Proposer/Applicant : _____

投保地點

Insured Situation: _____ 建築物落成年份

通訊地址 (如與投保地點不同者)

Postal Address (If Different from Insured Situation): _____ Year of Built: _____

投保人職業

Insured's Occupation: _____ 聯絡電話 Telephone No. 852- _____ 電郵地址 E-Mail Address: _____

保險期

Period of Insurance: FROM _____ Year _____ Month _____ Date TO _____ Year _____ Month _____ Date

投保地點用途 Purpose of Building

住宅類別 Type of Building

[△]若受保物業用作出租，此保單只保障投保人之財物而且保障範圍只限於由火災、水浸、颱風或兩水泛濫引起或導致之財物損失。If the insured premise is renting out, the insurance coverage will be limited to properties owned by the Insured and the insurance policy will cover only the loss and/or damage caused by resulting from fire, water, typhoon or flood only.

[△]若受保物業被歸類為公共房屋、獨立房屋或村屋，保險公司有權修改任何承保條件、增加附帶條件或拒絕此投保申請。If the insured premise is categorized as public housing, independent house or village house, the company may have rights to amend any terms and/or impose special terms and/or refuse this application.

請以“√”選擇保障 Please use “√” to select coverage

家居財物保障 Home Contents Coverage	建築面積(平方呎) Gross Floor Area (in Square feet)	保費 Premium	建築面積(平方呎) Gross Floor Area (in Square feet)	保費 Premium
	少於 Less than 500	<input type="checkbox"/> HK\$550	1,001 – 1,500	<input type="checkbox"/> HK\$1,200
	501 - 700	<input type="checkbox"/> HK\$800	1,501 – 2,000	<input type="checkbox"/> HK\$1,500
	701 - 1,000	<input type="checkbox"/> HK\$1,000	2,001 – 2,500	<input type="checkbox"/> HK\$1,800
			More than 2,500 以上	<input type="checkbox"/> 另行商議 (Negotiable) HK\$ _____
海外家傭保險 Foreign Domestic Helper Insurance	計劃 Plan A <input type="checkbox"/>		95 折優惠 Less 5% Discount	
	計劃 Plan B <input type="checkbox"/>		95 折優惠 Less 5% Discount	: HK\$ _____
*請參考海外家傭綜合保險簡介 Please refer to Foreign Domestic Helper Comprehensive Insurance Pamphlet			全年總保費 Total Annual Premium	: HK\$ _____

在過去三年曾否有索償家居保險之記錄，如有，請詳細說明: _____

Have you made any claim under your home contents policy for past 3 years? If Yes, please specify

如選擇海外家傭綜合保險，請填下列家傭資料 (If you insure Foreign Domestic Helper Insurance, please provide the following information):

家傭姓名 : _____ 香港身份證/護照號碼 : _____

Name of Domestic Helper : _____ HKID Card /Passport No. _____

出生日期 (日/月/年) : _____ 性別 : _____ 國籍 : _____

Date of Birth (dd/mm/yy) : _____ Sex : _____ Nationality : _____

如選擇海外家傭保險計劃 B 者，請填寫有關您的家傭健康狀況：

If you select Foreign Domestic Helper Insurance Plan B, please complete the following about the health condition of your domestic helper.

1. 您是否知道上述家傭可能因某種病症而需要接受治療或手術? 是 Yes 否 No

Are you aware of any condition for which your domestic helper may require medical or surgical treatment?

2. 您的家傭曾否被拒意外或醫療保險，或需附加特別項目或條件才受保? 是 Yes 否 No

Has the domestic helper ever been rejected or subject to special terms and conditions when applying for accident or illness insurance?

以上任何一項回答“是”者，請詳細說明。 If any the above answer is “yes”，please give details. _____

繳付保費方法 PREMIUM PAYMENT METHOD

選擇下列方法繳付保費 Choose the premium payment method below :

現金 Cash 轉賬 Transfer 支票*Cheque*

*如以支票付款，支票抬頭需填寫「中國交銀保險有限公司」。

*If paid by cheque, cheque should be made payable to “China BOCOM Insurance Co., Ltd.”

下列繳付保費方法只適用於以個人身份投保 Below payment method is solely used for insurance subscribed by individual

直接付款** (由 VISA 信用卡/交通銀行賬戶直接付款)

Direct Debit** (Direct debit from either VISA credit card or Bank of Communications bank account)

**如以直接付款，需填寫及提交「直接付款方式授權書」。

**If premium paid via Direct Debit payment, please complete and return the “Direct Debit Payment Authorization Form” to us.

In the event the Insurance application consisting of personal information, such application will not be processed unless this personal information collection statement is duly read and signed by the insurance applicant. (effective from 1st April, 2013)

PERSONAL INFORMATION COLLECTION STATEMENT ("PICS")

PART 1 : COLLECTION AND USE OF PERSONAL DATA

China BOCOM Insurance Co., Ltd. (hereafter called "the Company") may use the personal data the Company collects from you (whether contained in the insurance application or otherwise) for the following purposes:

- (i) processing and evaluating your insurance application and any future insurance application you may make;
- (ii) administering your insurance policy and providing services in relation to your insurance policy;
- (iii) investigating, processing and paying claims made under your insurance policy;
- (iv) invoicing and collecting premiums, deductibles for claim settlement and/or any outstanding amounts from you;
- (v) executing the Direct Debit Payment Authorization for premium payment;
- (vi) designing products/services for customers;
- (vii) conducting market research for statistical or other purposes;
- (viii) matching any data held which relates to you from time to time for any of the purposes listed herein;
- (ix) conducting identity and/or credit checks and/or debt collection;
- (x) carrying out other services in connection with the operation of the Company's business;
- (xi) promotion of insurance and/or financial products or services and/or providing of latest product privilege, new product and/or services information when they become available;
- (xii) contacting you for any of the above purposes;
- (xiii) other ancillary purposes which are directly related to the above purposes; and
- (xiv) complying with applicable laws, regulations or any industry codes or guidelines.

Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorized or accidental access, erasure or other use.

The Company may disclose your personal data for the above purposes to the following classes of transferees:

- (a) third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist the Company to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers, bank for executing direct debit payment and data processors);
- (b) in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- (c) in the event of default, debt collectors and recovery agents;
- (d) insurance reference bureaus or credit reference bureaus;
- (e) reinsurers and reinsurance brokers;
- (f) your insurance broker (if you have one);
- (g) our legal and professional advisors;
- (h) our related companies;
- (i) the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- (j) the Insurance Claims Complaints Bureau and similar industry bodies; and
- (k) government agencies and authorities as required or permitted by law.

The Company may also use and disclose your personal data otherwise with your consent.

"Related companies" in this form means the holding company of the China BOCOM Insurance Co., Ltd (Bank of Communications) which includes branches, subsidiaries, representative offices and/or any corporations or legal entity under the effective management control by the Bank of Communications and/or any subsidiaries and/or representative offices of China BOCOM Insurance Co., Ltd, wherever situated.

PART 2 : DIRECT MARKETING

With your consent, the Company may also use your contact details, demographic information and policy details to contact you with direct marketing communications regarding financial and insurance products by mail, email, telephone or mobile message. Please tick the box below to inform us if you do not consent to receive such direct marketing communications.

With your consent, the Company may also provide your contact details, demographic information and policy details to our related companies who may send you direct marketing communications regarding financial and insurance products by mail, email, telephone or mobile message. Please tick the box below to inform us if you do not consent to us providing your personal data to our related companies and do not wish to receive direct marketing communications from our related companies.

I/We do not consent to receive marketing communications from the Company.

I/We do not consent to receive marketing communications from the related companies of the Company.

If you return this form without ticking the above box it means that you do not wish to opt-out from any form of direct marketing of the Company and/or its related companies

In the event you have informed us in this statement you do not consent to receive direct marketing communications from the related companies of the Company, we will not provide your personal information to the related companies of the Company. However it does not mean that you are not consent the use of personal data by related companies who held or collected your personal information either by its own way or from other channels other than the Company for the purpose of direct marketing communications.

IMPORTANT NOTE TO INSURANCE APPLICANT:

- (1) It is mandatory to provide all of the personal data requested on the insurance application/proposal form. Failure to provide all the personal data requested on this insurance application/proposal form may mean the Company are unable to process your application.
- (2) The above statement at Part 2 represents your present choice whether or not to receive direct marketing materials and it will supersede all previous choices communicated by you to the Company prior to this application.
- (3) You may in future withdraw your consent to the use and provision of your personal data for direct marketing. If you wish to withdraw your consent, please inform us in writing to the address in the section on "ACCESS AND CORRECTION OF PERSONAL DATA". The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.
- (4) If you want to know the use and provision of personal data in direct marketing, please contact the Company for further information.

ACCESS AND CORRECTION OF PERSONAL DATA:

Under the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"), you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it. Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to: **Data Privacy Officer of China BOCOM Insurance Co., Ltd. 18/F., Fairmont House, 8 Cotton Tree Drive, Central, Hong Kong.**

收集個人資料的聲明

部分1: 收集及使用個人資料

中國交銀保險有限公司(下稱“本公司”)可能會使用客戶提供的個人資料(不論是否在投保申請書內所載或從其他途徑所取得)作以下用途:

- (i) 處理及審批閣下的保險申請或閣下將來提交的保險申請;
- (ii) 執行閣下保單的行政工作及提供與閣下保單相關的服務;
- (iii) 調查、處理及支付閣下保單有關的索償;
- (iv) 發出繳交保費通知及向閣下收取保費、自負額及欠款;
- (v) 執行直接付款方式授權繳付保費;
- (vi) 為客戶設計產品及/或服務;
- (vii) 為統計或其他目的進行市場研究;
- (viii) 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料;
- (ix) 進行身份和/或信用核查和/或債務追收;
- (x) 開展與本公司業務經營有關的其他服務;
- (xi) 向閣下提供本公司最新的產品優惠、推廣、新產品及服務資訊;
- (xii) 就以上用途聯絡閣下;
- (xiii) 其它與上述用途有直接關係的附帶用途;及
- (viii) 遵循適用法律, 條列及業內守則及指引。

本公司僅將為合法和相關的目的收集個人資料, 並將採取一切切實可行的步驟, 確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟, 確保個人資料的安全性, 及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

本公司亦可因應上述用途披露閣下的個人資料予下列各方:

- (a) 就上述用途, 向本公司提供行政、通訊、電腦、付款、保安及其它服務的第三方代理、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、執行直接付款方式繳付保費之銀行及數據處理服務商);
 - (b) 處理索賠個案的理賠師、理賠調查員及醫療顧問;
 - (c) 追討欠款的收數公司或索償代理;
 - (d) 保險資料服務公司及信貸資料服務公司;
 - (e) 再保公司及再保經紀;
 - (f) 閣下的保險經紀(若有);
 - (g) 本公司的法律及專業業務顧問;
 - (h) 本公司的關連公司;
 - (i) 香港保險業聯會(或同類的保險公司聯會)及其會員;
 - (j) 保險索償投訴局及同類的保險業機構;
 - (k) 法例要求或許可的政府機關。
- 經閣下同意, 本公司可能會以其它方式使用及披露閣下的個人資料。

“關連公司”是指本公司的控股公司『交通銀行』其中亦包括交通銀行屬下之分行、附屬公司及代表處及/或任何被交通銀行在管理上控制的公司及/或中國交銀保險有限公司的附屬公司及代表處, 不論其所在地。

部分2: 直銷促銷

經閣下同意, 本公司可能使用閣下的聯絡資料、個人基本資料及保單資料, 通過書信、電郵、電話或流動短訊與閣下聯絡, 提供金融及保險產品的直接促銷通訊。若閣下不欲接收有關直接促銷通訊, 請在以下的方格內填上☑。

經閣下同意, 本公司亦可能提供閣下的聯繫資料、個人基本資料及保單資料給本公司的關連公司, 關連公司可以以書信、電郵、或流動短訊與閣下聯絡, 提供金融及保險產品的直接促銷通訊。若閣下反對本公司將閣下個人資料提供給關連公司及不欲接收關連公司的直接促銷通訊, 請在以下的方格內填上☑。

- 若閣下反對接收本公司的直接促銷通訊, 請在方格內填上☑
- 若閣下反對接收關連公司的直接促銷通訊, 請在方格內填上☑。

如閣下遞交此聲明書而沒有在以上方格內以☑顯示閣下的選擇, 即代表閣下並不拒絕接收任何形式的直銷推廣。

若閣下在此聲明中已表明不同意接收關連公司的直接促銷通訊, 我司將停止提供閣下的個人資料給予本公司的關連公司, 但這並不代表閣下反對本公司的關連公司使用由其公司原本擁有閣下的個人資料或其公司從自己的途徑或從其他非經由本公司的途徑收集獲得閣下之個人資料所作出的直接促銷用途。

申請人需留意的重要事項

- (1) 敬請注意, 如果閣下不向本公司提供閣下的個人資料, 本公司可能無法提供閣下所需的資料、產品或服務, 或無法處理閣下的要求。
- (2) 以上部分2代表閣下現在接收直銷推廣資料的選擇, 這亦取代任何閣下之前已告知中國交銀保險有限公司的選擇。
- (3) 閣下如欲撤回閣下給予本公司的同意, 請發信至下文“個人資料的查閱和更正”部份所列的地址通知本公司。本公司會在收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。
- (4) 閣下如欲了解更多本公司為促銷目的使用閣下的個人資料的政策, 歡迎與本公司聯絡索取進一步資料。

個人資料的查閱和更正

根據條例, 閣下有權查明本公司是否持有閣下的個人資料, 獲取該資料的副本, 以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。查閱和更正的要求, 或有關獲取政策、常規及本公司所持的資料種類的資料, 均應以書面形式發送至: 中國交銀保險有限公司位於香港中環紅棉路8號東昌大廈18樓個人資料保護主任收。

聲明 DECLARATION

1. 本人/本公司之投保居所結構是由磚，石或三合土建做，以及樓齡不超過三十年。The Insured Premises is built of bricks, stone or concrete and roofed with concrete, and age of building not exceed 30 years.
2. 本人/本公司謹就本人/本公司所知及所聲明，上述資料全部屬實無訛。 I / We declare that the information given above is true and complete to the best of my / our knowledge and belief.
3. 本人/本公司明白本投保書被中國交銀保險有限公司接受後保障才正式生效，及同意該投保書和聲明將被用作雙方合約之根據。 I / We understand that this application will not become effective until this proposal has been accepted by China BOCOM Insurance Co., Ltd. and agree that this Proposal and Declaration shall be the basis of the contract between me / us and China BOCOM Insurance Co., Ltd.
4. 本人/本公司確認本人/本公司已閱讀並明白收集個人資料的聲明。本人/本公司確認本人/本公司已被通知本人/本公司須詳細閱讀該聲明，而本人/本公司已詳細閱讀該聲明對貴公司所收集或持有之本人/本公司的個人資料的影響(不論是否投保申請書內所載或從其他途徑所取得)。根據以上所述，本人/本公司特此確認並同意中國交銀保險有限公司根據該聲明使用及轉移本人/本公司的個人資料，包括根據本人/本公司在上述收集個人資料聲明部分 2 中給予貴公司的指示在直接促銷中是否使用及將本人/本公司個人資料提供予其他人士。 I / WE ACKNOWLEDGE AND CONFIRM that I/we have read and understood the Personal Information Collection Statement ("PICS"). I/we confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected or held by the Company (whether contained in the insurance proposal/application or otherwise). Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by China BOCOM Insurance Co., Ltd. in accordance with the PICS, including the use and provision of my/our personal data for the purpose of direct marketing based on my/our instruction stated at PICS Part 2 above.

投保申請人簽署

Signature of Insurance Proposer/ Applicant : _____

日期

Date: _____

If the proposer/applicant is a corporation, company's chop is required 若投保申請人是公司，必須在投保申請人簽署部分蓋上公司印章。

投保人須知 IMPORTANT NOTES TO PROPOSER

- (1) 閣下必須在其知悉範圍內提供所有有關會影響保險公司於接納或釐定此保單條文的資料，如對應透露的資料有任何疑問，請即向本公司或閣下的保險代理/經紀查詢。我們建議閣下將有關的資料作記錄(包括信件副本)，以備日後作參考之用。為確保閣下的利益，閣下應如實呈報所有有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。 Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to ask us or your insurance agent/broker. We recommend you keep a record (including copies of letters) for your future reference of any additional information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether.
- (2) 以上一般保險保單/計劃由中國交銀保險有限公司(「交銀保險」)承保。交銀保險是獲香港保險業監理專員授權在香港特別行政區經營的保險公司。交通銀行股份有限公司香港分行(「交通銀行」)乃根據保險公司條例(香港法例第41章)註冊為交銀保險於香港特別行政區分銷一般保險產品之授權保險代理商。所有保單/計劃內之保障包括但不限於客戶服務、處理索償服務等將由交銀保險負責。以上一般保險保單/計劃乃交銀保險之產品而非交通銀行之產品。The above general insurance policy/plan is underwritten by China BOCOM Insurance Co., Ltd. ("CBIC"). CBIC is the authorized insurer in Hong Kong SAR approved by the Office of the Commissioner of Insurance. Bank of Communications Co., Ltd. Hong Kong Branch ("BOCOM") is registered in accordance with the Insurance Companies Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of CBIC for distribution of general insurance products of CBIC in the Hong Kong SAR. All insurance coverage in the policy/plan including but not limited to customer services & claim handling services within the insurance policy/plan is supplied by CBIC. The above general insurance policy/plan is the product of CBIC but not BOCOM.
- (3) 對於交通銀行與投保人之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍)，交通銀行須與投保人進行金融糾紛調解計劃程序；而有關產品的合約條款之任何爭議，應由交銀保險與投保人按照保單/計劃條款及細則直接解決。 In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCOM and the proposer out of the selling process or processing of the related transaction, BOCOM is required to enter into a Financial Dispute Resolution Scheme process with the proposer; however any dispute over the contractual terms of the product should be resolved directly between CBIC and the proposer according to terms and conditions of the insurance policy/plan.
- (4) 本投保書及相連之產品單張內容只供一般參考，有關保障內容及條款細節，應以保險單內條文為準。The information contained in the proposal form and related product brochure is merely for reference only. Please refer to the original policy for exact policy terms, conditions and exclusions.
- (5) 若本中英文譯本有不同，概以英文為準。 If there is any difference between the Chinese and the English version, English version shall prevail.

此部份只供內部使用 INTERNAL USE ONLY

【交通銀行專用】

(必須填寫所有欄位)

單位編號		保險中介人姓名	
投保人 CI 號： <input type="checkbox"/> 沒有 <input type="checkbox"/> 有		保險中介人員工編號	
CM / RD		保險中介人簽署及日期	
備註 (若適用):		主管簽署及日期	