

裝修寶 DecorationSafe Insurance



裝修寶

要確保裝修或維修工程順利進行,事前的規劃和準備至關重要。然而,過程中往往出現難以預見的問題,若要減低風險和損失,一份全面的裝修保險不可或缺。我們誠意為您推出**裝修寶**,全方位守護您的裝修工程,涵蓋工程物料損毀以及第三者責任等保障。計劃更提供不同級別的保障,為您提供更多元選擇,更切合您所需。

計劃特點



 ◆ 為住宅、商舗及寫字樓的裝修、翻新保養工程所引 致的意外損失或損毀提供保障



◆ 保障涵蓋工程物料損毀及第三者責任分別高達 HK\$2,000,000 及 HK\$30,000,000



◆保障因工程產生的支柱物震動、移除或減弱導致 第三者財物損毀的法律責任,最高保障額達 HK\$10,000,000



◆ 為承建商提供自選僱員補償保險,以滿足法例要求 僱主須為僱員提供保障



◆ 施工期及保養期的保障分別長達 12 個月



◆ 受保樓宇樓齡:住宅樓宇高達 55 年,非住宅樓宇 高達 45 年

計劃摘要 (HK\$)

基本保障

第 I 部分 - 工程物料損毀保障

(如選擇投保第 I 部分,必須同時投保第 II 部分)

工程合約 總額 (不超過)	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6		
	100,000	300,000	500,000	1,000,000	1,500,000	2,000,000		
免費附加 保障:								
■ 廢物清理 費用	高達工程合約總額 5%							
■ 工程合約 保額自動 升值保障	高達工程合約總額 10%							

第 II 部分 - 第三者責任保障(可單獨投保)

最高賠償額*	5,000,000	10,000,000	20,000,000	30,000,000
免費附加 保障:				
■ 業主財物損 毀保障	5,000,000	10,000,000	10,000,000	10,000,000
■ 震動保障	5,000,000	10,000,000	10,000,000	10,000,000

^{*} 每宗事故的最高賠償金額。每一保險期內不設索償次數上限。

	自選保障
僱員補償保障 (只適用於保單持有人為 承建商)	每宗傷亡事故上限為 HK\$200,000,000

免費升級保障

在受保工程完成後,伸延保障至受保保養期內因執漏工序所 引致的法律責任,詳情如下:

	工程合約總額	受保施工期	受保保養期				
保養期保障	300,000 或以下	3 個月	3 個月				
	300,001 - 1,000,000	6 個月	6 個月				
	1,000,001 - 2,000,000	12 個月	12 個月				
交互責任 保障	包括						

受保工程之單位樓齡限制

住宅樓宇

樓齡在 55 年或以下△

非住宅樓宇

樓齡在 45 年或以下△

△ 如物業樓齡超過相關上限,投保申請須經藍十字批核及釐定保費。



基本保障

本計劃提供兩部分基本保障,您可選擇一併投保第 I 部分 = 工程物料損毀保障及第 II 部分 = 第三者責任保障,或單獨投保第 II 部分 = 第三者責任保障。

第 I 部分 - 工程物料捐毁保障

在保險期內,為裝修工程施工期間,因意外導致裝修單位內的財物或工程物料(如地板、磁磚、牆紙、木器、潔具及其他相關裝修用料等)損失或損毀提供「全險」保障。

免費附加保障:

■ 廢物清理費用

在受保意外發生後,支付清理工程現場廢物的費用,最高達工程合約總額 5%。

■ 工程合約保額自動升值保障

若最終工程之實際費用高於工程合約報價,受保工程保額將 免費自動提升,最高達 10%。

第 II 部分 - 第三者責任保障

保障因進行裝修工程導致第三者身體受傷及/或財物損毀而負上 的法律責任。

免費附加保障:

■ 業主財物捐毀保障

保障受保承建商於施工期間,因意外導致交由該承建商保管或管理的業主財物損失或損毀而須承擔的賠償責任,最高達 HK\$10,000,000。

■ 震動保障

保障因工程產生的支柱物震動、移除或減弱導致第三者財物 損毀的法律責任,最高保障額達 HK\$10,000,000。

自選保障 (需額外保費)

■ 僱員補償保險(只適用於保單持有人為承建商)

根據「僱員補償條例」(香港法例第 282 章)及普通法,在保險期內保障您作為僱主對裝修工人在進行受保工程期因工傷亡而須承擔的法律責任,每宗傷亡事故賠償上限為HK\$200,000,000。

■免費升級保障

選擇基本保障後,您即自動獲得以下免費保障:

■ 保養期保障

在受保工程完成後,伸延保障至受保保養期(3、6或12個月) 內因執漏工序所引致的法律責任。

■ 交互責任保障

若保單承保多於 1 名受保人,保單內的每位受保人將被視作獨立持有保單,惟第三者責任保障的最高賠償額以保單內列明的賠償金額為 上限。

保費表 (HK\$)

	工程不涉及棚架或工作平台工序									
計劃級別	工程物料 損毀保障 最高 賠償額	第 I 部分 – 工程物料損毀保障 及 第 Ⅱ 部分 – 第三者責任保障				僅第 II 部分 – 第三者責任保障				僱員補償保險 (自選保障)
		5,000,000	10,000,000	20,000,000	30,000,000	5,000,000	10,000,000	20,000,000	30,000,000	
			保	費		保費				保費
計劃 1	100,000	1,300	1,650	2,000	2,500	1,150	1,450	1,800	2,300	1,200
計劃 2	300,000	1,650	2,150	2,500	3,050	1,200	1,700	2,050	2,600	3,100
計劃3	500,000	2,250	2,750	3,150	3,800	1,500	2,000	2,400	3,050	4,700
計劃 4	1,000,000	3,900	4,400	5,000	5,900	2,500	3,000	3,600	4,500	8,450
計劃 5	1,500,000	5,950	6,300	7,100	7,450	3,750	4,100	4,850	5,200	12,650
計劃 6	2,000,000	7,900	8,400	9,400	9,900	4,950	5,450	6,450	6,950	16,850

	工程涉及棚架或工作平台工序 ^{个#}									
計劃級別	工程物料 損毀保障 最高 賠償額	第 I 部分 – 工程物料損毀保障 及 第 Ⅱ 部分 – 第三者責任保障				僅第 II 部分 – 第三者責任保障				僱員補償保險 (自選保障)
		5,000,000	10,000,000	20,000,000	30,000,000	5,000,000	10,000,000	20,000,000	30,000,000	
			保	費		保費				保費
計劃 1	100,000	1,500	1,900	2,300	2,850	1,300	1,700	2,100	2,600	1,600
計劃 2	300,000	1,900	2,450	2,850	3,500	1,450	1,950	2,350	3,000	3,450
計劃3	500,000	2,550	3,150	3,600	4,350	1,750	2,300	2,750	3,500	5,250
計劃 4	1,000,000	4,450	5,050	5,700	6,800	2,900	3,450	4,100	5,200	9,500
計劃 5	1,500,000	6,700	7,100	7,800	8,550	4,450	4,850	5,550	5,950	14,250
計劃 6	2,000,000	8,900	9,400	10,400	10,900	5,950	6,450	7,450	7,900	18,950

[^] 棚架或工作平台工序金額以不超過受保工程合約總額 20% 為限。

以上保費並未包括保險業監管局對保單收取的保費徵費及僱員補償保險徵費。如閣下投保自選僱員補償保險,藍十字將收取僱員補償保險徵費。

保險業監管局將按照法例透過保險公司向投保人收取保費徵費。如欲得悉更多有關保險業監管局收取徵費的資料,請瀏覽藍十字網頁 http://bluecross.com.hk/document/general/levy_collection。

[#] 保障使用棚架時所引致的責任,惟不包括安裝和拆卸時所引致的責任。



每宗索償

第 I 部分 – 工程物料損毀保障

工程合約總額(不超過)	計劃 1	計劃 2	計劃 3	計劃 4	計劃 5	計劃 6	
	100,000	300,000	500,000	1,000,000	1,500,000	2,000,000	
水浸導致的損毁	10,000	15,000 或經核實後 損失的 10%, 以較高者為準		25,000 或經核實後損失的 20%, 以較高者為準			
其他損毁		21/12	170	20,000			

每宗索償

第 II 部分 – 第三者責任保障						
最高賠償額	5,000,000	10,000,000	20,000,000 30,000,000			
業主財物損毀	10,000 或經核實	10,000 或經核實後損失的 20%,				
水浸導致的第三者財物損毀	以較高	者為準	25,000 或經核實後損失的 20%, 以較高者為準			
支柱物震動、移除或減弱導致的 第三者財物損毀	20,000 或經核實 以較高	後損失的 20%, 者為準	, Alais	120		
其他第三者財物損毁	15,	000	25,000			
第三者身體受傷	15,	000	25,000			

[▽] 如物業樓齡超過相關上限,自付額須經藍十字批核及釐定保費。

重要事項

- 1. 保單只為單一處所之工程合約而設。
- 2. 請根據報價單上的工程總額選擇計劃級別,並於工程進行前投保。
- 3. 保單只適用於香港境內進行之裝修工程。
- 4. 保單一經繕發,不得取消,而保費將不獲退還。

主要不保事項

- 1. 任何機器保養、維修或檢查。
- 2. 任何因安裝或拆卸棚架時所引致的責任。
- 3. 任何設計、圖則或規格上的錯誤、缺陷、錯失、遺漏或不合格。
- 4. 如非因意外所引致的任何物料或手工缺陷。
- 5. 任何未能使用的損失、償付損失、罰款、履約保證或相應引致的損失。
- 6. 自然損耗磨損及折舊、生銹、發霉或物件逐漸變質所引致的損失或損毀。
- 7. 因戰爭、入侵、外敵行動、內戰及恐怖主義活動所引致的損失或損毀。
- 8. 因石棉、滲漏、污染及沾污所引致的損失或損毀。
- 9. 因非法或未獲授權的結構所引致的損失或損毀。
- 10. 因在吊船上進行任何工序或履行職責所引致的損失或損毀。
- 11. 按任何僱員補償法例由傷者或其家屬向受保人提出的索償。

索償手續

請客戶於事故發生後14天內透過Blue Cross HK App 或藍十字網站內 24/7 運作的「智」易 Claims網上平台完成3個簡單步驟(輸入、上傳及 確認)向藍十字遞交保險索償申請。客戶可在提交「智」易 Claims 時 上載有關索償文件包括事件報告、工程合約、相片及其他有效及完整的 證明文件。客戶亦可選擇郵寄或親身提交索償申請。



「智」易 Claims 一般保險

 如屬保單中的第三者責任索償,請立即填妥第三者責任保險賠償申請表及 附上相關索償文件並盡快交回藍十字理賠部。

有關索償條款詳情,請查閱相關保單之條款與細則。

注意

- 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、 游說顧客購買或提供任何保險產品。此單張的中英文版本如有差異,以英文版本 為準。此單張只供參考之用。有關詳盡條款及細則及所有不保之事項,概以保單 為準。
- ◆ 「裝修寶」由香港獲授權之保險商-藍十字(亞太)保險有限公司承保。
- 藍十字(亞太)保險有限公司乃友邦保險控股有限公司之子公司,與 Blue Cross and Blue Shield Association 及其任何關聯公司或持牌人並無任何關聯。



藍十字(亞太)保險有限公司(「藍十字」)乃友邦保險控股有限公司之子公司, 於香港經營保險業務逾50年,致力為個人及企業客戶提供多元化的保險產品及 服務,包括醫療、旅遊及一般保險。藍十字通過龐大的分銷渠道銷售其產品, 包括友邦香港營業團隊、網上平台、直銷渠道、東亞銀行網絡、保險代理和 經紀,以及旅行社。

藍十字在 2023 年獲標普全球評級分別授予財務實力評級 A+ (展望穩定)及發行人信用評級 A+ (展望穩定)。



www.bluecross.com.hk

Blue Cross (Asia-Pacific) Insurance Limited 藍十字(亞太)保險有限公司

個人資料(私隱)條例 — 收集個人資料聲明(「本聲明」)

藍十字(亞太)保險有限公司(「本公司」)乃友邦保險控股有限公司的全資附屬公司。在本聲明內,友邦保險控股有限公司連同其附屬公司及聯營公司將統稱為「友邦保險集團」。

為依從個人資料(私隱)條例(「條例」),本公司特此通知閣下以下事項:

(1) 在申請及接受保險產品及服務時,及當本公司提供與保險產品及服務相關之其 他服務時,閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資 料,可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產 品及服務及/或其他相關服務。本公司亦可能會在日常業務運作的過程中向閣 下收集資料,例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書 面形式與本公司溝通。

(2) 個人資料收集目的

本公司所存下或收集的關於閣下的個人資料(包括但不限於信用資料和以往申索紀錄)可能會用作下列用途:

- (i) 處理保險產品及服務的申請;
- (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求,包括但不限於要求增加、更改或刪除保障項目或受保成員,訂立直接付款安排及保單取銷、更新或復效申請;
- (iii) 處理、判定、結清保險索償及就索償抗辯,包括進行任何附帶調查,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);
- (iv) 執行與所提供的保險產品及服務相關的功能及活動,如核實身份、資料核 對及再保險之安排;
- (v) 行使本公司因不時向閣下提供保險產品及服務而享有的權利,例如向閣下 追討欠款;
- (vi) 設計保險產品及服務以提升本公司的服務質素;
- (vii) 製作數據及進行研究;
- (viii) 營銷服務、產品、建議及其他標的(詳情請參閱本聲明第(4)段);
- (ix) 履行根據下列對本公司及/或友邦保險集團具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定及/或安排:
 - (a) 不論於香港特別行政區(「香港」)境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律(例如稅務條例及當中的條款,包括與自動交換財務帳戶資料相關的條款);
 - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出的任何指引或指導(例如稅務局作出或發出的指引或指導,包括與自動交換財務帳戶資料相關的指引或指導);或
 - (c) 本公司或友邦保險集團因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動,而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關,或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾;
- (x) 遵守友邦保險集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動 或其他非法活動的任何方案就於友邦保險集團內共用資料及資訊及/或資 料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或 安排:
- (xi) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人,就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估;及
- (xii) 與上述有關的其他用途。

(3) 個人資料的轉移

存於本公司的個人資料將會保密,但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途:

- (i) 任何代理人、承包人或就本公司之業務運作,包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務,或就與保險產品及服務相關之其他服務,向本公司提供服務的第三方服務供應者(如保險理算人、理賠調查員、收數公司、資料處理公司及專業顧問);
- (ii) 任何對本公司或友邦保險集團負有保密責任的其他人士,包括承諾保密該 等資料的友邦保險集團任何成員公司;
- (iii) 與本公司有或將有商業往來的再保險公司;
- (iv) 本公司或友邦保險集團為遵守任何法律規定,或根據法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司或友邦保險集團具有約束力或適用或期望其遵守的規則、規例、實務守則、指引或指導,或根據本公司或友邦保險集團向本地或外地的法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以上不論於香港境內或境外及不論目前或將來存在的),而有義務或以其他方式被要求向其作出披露的任何人士或機構;
- (v) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人;
- (vi) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商;
- (vii) 本公司及/或友邦保險集團任何成員公司的品牌合作夥伴及/或營銷夥伴

(該等品牌合作夥伴及/或營銷夥伴的名稱會在有關服務和產品的申請表 格及/或宣傳資料上列明);

- (viii) 本公司為就本聲明第(2)(viii)段所列明的用途而聘用的外判服務供應商(包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心、數據處理公司和資訊科技公司);及
- (ix) 為履行任何本聲明第(2)(i)-(2)(iii) 段所列明的用途的以下人士:保險理算人、代理和經紀;僱主;醫護專業人士;醫院;會計師;財務顧問;律師;整合保險業申索和承保資料的組織;防欺許組織;其他保險公司(無論是直接地,或是通過防欺許組織或本段中指名的其他人士);警察;和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)。

該等資料可能被轉移至香港境外。

(4) 直接促銷中個人資料的使用及提供

本公司可能把閣下的個人資料用於直接促銷,及把閣下的個人資料提供予本公司的聯盟計劃合作夥伴(如下文第4(iii)段定義)作直接促銷之用。除非本公司已取得閣下的同意(包括表示不反對),否則本公司並不可以如此使用閣下的個人資料,或把閣下的個人資料提供予我們的聯盟計劃合作夥伴作直接促銷之用,但條例所指明的豁免情況除外。就此,請注意:

- (i) 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷;
- (ii) 本公司可能就下列服務、產品、建議及促銷標的進行促銷:
 - (a) 保險、年金、強積金/職業退休計劃;財富管理、信用卡、財務、銀 行及相關服務及產品;
 - (b) 獎賞、客戶或會員、抽獎或優惠計劃及相關服務及產品;
 - (c) 本公司及/或友邦保險集團任何成員公司的品牌合作夥伴及/或營銷 夥伴提供之服務及產品(該等品牌合作夥伴及/或營銷夥伴的名稱會 在有關服務和產品的申請表格及/或宣傳資料上列明);
 - (d) 醫療/醫護及保健服務及產品;及
 - (e) 慈善/非牟利、教育、招聘及訓練事務。
- (iii) 上述服務、產品、建議及促銷標的可能由本公司及/或下列各人士或供應商提供:
 - (a) 友邦保險集團任何成員公司;
 - (b) 第三方獎賞、客戶或會員、品牌合作或優惠計劃供應商;
 - (c) 本公司及/或友邦保險集團任何成員公司之品牌合作夥伴及/或營銷 夥伴(該等品牌合作夥伴及/或營銷夥伴的名稱會在有關服務和產品 的申請表格及/或宣傳資料上列明);及/或
 - (d) 醫療/醫護及保健服務供應商,

(統稱為「聯盟計劃合作夥伴」);

- (iv)除本公司促銷上述服務、產品、建議及促銷標的以外,本公司同時擬將以 上第4(i)段所述的個人資料提供予我們的聯盟計劃合作夥伴,以供該等人 士通過聯絡閣下以在促銷以上第4(ii)段所述的服務、產品、建議及促銷 標的中使用,而本公司為此用途須獲得閣下的書面同意(包括表示不反 對);
- (v) 本公司可能會因如第 4(iv) 段所述將資料提供予我們的聯盟計劃合作夥伴 而獲得金錢或其他財產的回報。

如閣下不希望本公司使用閣下的個人資料作上述直接促銷用途,或提供閣下的個人資料予我們的聯盟計劃合作夥伴作上述直接促銷用途,閣下可通知本公司行使閣下的選擇權拒絕促銷。閣下可根據本聲明第(5)段所提供的聯絡方法以書面向本公司的個人資料保障主任提出有關要求,或於有關的申請表格內向本公司表達閣下拒絕促銷的意願(如適用)。

(5) 查閱及改正資料權利

根據條例規定,閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本(查閱資料要求),並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利,請以書面經以下聯絡方法向本公司的個人資料保障主任提出:

香港九龍觀塘道 418 號創紀之城 5 期東亞銀行中心 29 樓 藍十字(亞太)保險有限公司

個人資料保障主任

根據條例,本公司有權就辦理任何查閱資料要求收取合理費用。

- (6) 閣下亦有權根據本聲明第(5)段所提供的聯絡方法向本公司的個人資料保障主任索取本公司有關個人資料私隱的政策及實務,並獲告知本公司持有的個人資料的種類。
- (7) 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存 閣下的個人資料。
- (8) 如閣下對本聲明有任何疑問,請致電本公司的客戶服務熱線 2839 6333。
- (9) 本聲明不會限制客戶在條例下所享有的權利。
- (10) 本公司保留修改本聲明的權利。

由藍十字(亞太)保險有限公司發出 (202302)



The Personal Data (Privacy) Ordinance -Personal Information Collection Statement (the "Statement")

Blue Cross (Asia-Pacific) Insurance Limited (the "Company") is a wholly owned subsidiary of AIA Group Limited. AIA Group Limited, together with its subsidiaries and affiliates are collectively referred to in this Statement as the "AIA Group".

In compliance with the Personal Data (Privacy) Ordinance (the "Ordinance"), the Company would like to inform you of the following:

From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company's business, for example, when you lodge insurance problems with the Company to the contract schedule. insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you held or collected by the Company (including but not limited to credit information and claims history) may be used for the following purposes:

- processing applications for insurance products and services;
- providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- processing, adjudicating, settling and defending insurance claims as well as conducting any incidental investigation, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
- performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- exercising the Company's rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- designing insurance products and services with a view to improving the Company's
- (vii) preparing statistics and conducting research;
- (viii) marketing services, products, advice and other subjects (please see further details in paragraph (4) of this Statement);
- complying with the obligations, requirements and/or arrangements for disclosing and
- complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company and/or the AIA Group or that it is expected to comply according to:

 (a) any law binding on or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong") existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);

 (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); or

 (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the AIA Group
 - providers that is assumed by or imposed on the Company or the AIA Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
- complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the AIA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
- (xii) any other purposes relating to the purposes listed above.

TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:-

- any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as insurance adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- any other person or entity under a duty of confidentiality to the Company or the AIA Group including a member of the AIA Group which has undertaken to keep such data confidential;
- reinsurance companies with whom the Company has or proposes to have dealings;
- reinsurance companies with whom the Company has or proposes to have dealings; any person or entity to whom the Company or the AIA Group is under an obligation or otherwise required to make disclosure under the requirements of any law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the AIA Group or with which the Company or the AIA Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the AIA Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the
- any actual or proposed assignee, transferee, participant or sub-participant of the

Company's rights or business;

- (vi) third party reward, loyalty, co-branding and privileges program providers;
- (vii) co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- (viii) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (2)(viii) of this Statement; and
- the following persons who carry out any of the purposes described in paragraphs (2) the following persons who carry out any of the purposes described in paragraphs (2) (i)-(2)(iii) of this Statement: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation 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.

Such information may be transferred to a place outside Hong Kong.

USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing and provide your personal data to the Company's alliance program partners (as defined in paragraph 4(iii) below) for their use in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data or provide your personal data to its alliance program partners for their use in direct marketing without your consent (which includes an indication of no objection). In this connection, please note that:

- the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
- the following services, products, advice and subjects may be marketed:
 (a) insurance, annuities, MPF/ORSO, wealth management, credit cards, financial, banking and related services and products; reward, loyalty, lucky draw programs or privileges programs and related services
 - and products;
 - and products; services and products offered by the co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);

 - medical/healthcare and wellness services and products; and charitable/non-profitable, educational, recruitment and training causes;
- the above services, products, advice and subjects may be provided by the Company and/or the persons/providers below:

 - any member of the AIA Group; third party reward, loyalty, co-branding or privileges program providers;
 - co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and/or medical/healthcare and wellness service providers (collectively "alliance program partners");
- (collectively 'animance program partners); in addition to marketing the above services, products, advice and subjects itself, the Company also intends to provide the personal data described in paragraph 4(ii) above to all or any of its alliance program partners described in paragraph 4(iii) above for use by them in marketing those services, products, advice and subjects described in paragraph 4(ii) above by contacting you, and the Company requires your written consent (which includes an indication of no objection) for that purpose;
- the Company may receive money or other property in return for providing the personal data to its alliance program partners in paragraph 4(iv) above.

uata to its alliance program partners in paragraph 4(iv) above. If you do not wish the Company to use or provide to its alliance program partners your personal data for use in direct marketing as described above, you may exercise your optout right by notifying the Company. You may write to the Corporate Data Protection Officer of the Company at the address provided in paragraph (5) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company at the following address:

The Corporate Data Protection Officer

Blue Cross (Asia-Pacific) Insurance Limited 29th Floor, BEA Tower, Millennium City 5,

418 Kwun Tong Road,

Kwun Tong, Kowloon

Hong Kong

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- You also have the right, by writing to the Company's Corporate Data Protection Officer at the address provided in paragraph (5) of this Statement, to request for the Company's policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 2839 6333.
- Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (10) The Company retains the right to change this Statement.

Issued by Blue Cross (Asia-Pacific) Insurance Limited