

Shop Comprehensive Insurance Policy 「商舖綜合保險單」投保書

Name of Proposer 投保人名稱 _____

Correspondence Address 通訊地址 _____

Telephone No. 電話號碼 _____

Fax No. 傳真號碼 _____

Sales Shop Address 商舖地址 _____

Period of Insurance 承保期 From 由 _____ To 至 _____
(D日 M月 Y年) (D日 M月 Y年)

Business Nature 業務性質 _____

Please provide the following information for calculation of premium:
請提供以下資料，以便計算保費：

BASIC COVER 基本保障		
	Sum Insured 投保額 (HK\$港幣)	For Office Use 公司專用 Premium 保費 (HK\$港幣)
A. Trade Contents "All Risks" Protection 財物綜合保障 (1) Stock in trade and goods in trust 存貨 (2) Trade fixture, fittings & furniture, machinery, equipment 店舖傢俬、裝置及設備、機器、器材	(1) (2)	(1) (2)
B. Loss of Income 營利損失	500,000	Free 免費
C. Breakage of Glass 玻璃損毀 Special Glass 特別玻璃 (please provide details and value of any glass which is silvered, embossed, lettered, bent or in any way ornamental 如鑲鑲銀、雕花、刻字或作裝飾用途玻璃。請列詳情及價值)	As Per Standard Stipulation 參照既定限額	Free 免費
D. Money 金錢保障	As Per Standard Stipulation 參照既定限額	Free 免費
E. Malicious Attack 惡意襲擊	As Per Standard Stipulation 參照既定限額	Free 免費
F. Public Liability 公眾責任	As Per Standard Stipulation 參照既定限額	Free 免費

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OPTIONAL COVER - EMPLOYEES' COMPENSATION INSURANCE 附加保障 — 僱員保險

Estimated Earnings Declaration - Information of All Employees* 僱員收入評估申報 — 僱員資料

Description of Occupations 工作類別	No. of Employees Employed 僱員人數	Estimated Annual Salaries / Wages & other Earnings 年薪 / 工資及其他收入評估
		HK\$ 港幣
		HK\$ 港幣
		HK\$ 港幣
		HK\$ 港幣

* All employees within the scope of the Employees' Compensation Ordinance must be included
所有屬於僱員賠償條例下之僱員必須包括在內

The total amount of salaries / wages and other earnings paid by me / us to the above mentioned employees during the past 12 months was
本人 / 我們在過去十二個月內支付予上列僱員的薪金、工資及其他收益為

HK\$ 港幣

If your employees are or will be working outside Hong Kong, please state the country and number of employees involved.
如有僱員在外地或將往外地工作，請列僱員數目及地區名稱。

Do your employees need to use any kind of machineries for the execution of works? If yes, please give details.
閣下的僱員於工作時是否需操作任何機器？若是，請列詳情。

Note: Minimum premium - HK\$1,000 (Basic Cover only); HK\$1,500 (Basic Cover plus Optional Cover)
備註：最低保費 - 1,000港幣 (基本保障) ; 1,500港幣 (基本及附加保障)

IMPORTANT NOTICE 重要通知
It is very important that all employees must report correct salaries / wages and other earnings information of their employees to the insurers, in order to comply with the Employees' Compensation Ordinance (Chapter 282, and to ensure full indemnification to meet their liabilities to the employees for accidents arising out of and in the course of employment. Employees are reminded that according to the Limit of Indemnity Clause & Insurance Premium Clause contained in the Employees' Compensation Insurance Policy, under-reporting of earnings / wages may result in reduced claim payment for accidents to the employees of which employers are liable themselves. Furthermore, an employer failing to insure in accordance with Section 40(1) of the ECO (Chapter 282) shall be guilty of an offence and shall be liable on conviction to a maximum fine of HK\$100,000 and imprisonment for two years.
為符合所保之《僱員賠償條例》之規定，並獲保單主在補償僱員因工受傷或患病時應負之賠償，僱主必須向保險公司如實申報其僱員的薪金及工資。
特此聲明所有僱主：僱員賠償及保險單內有僱員賠償及保險費條款。僱主如不遵從申報工資，保險公司賠償金額亦會因而下降。僱主需知僱員：僱員賠償及保險單內有僱員賠償及保險費條款。僱主如不遵從申報工資，保險公司賠償金額亦會因而下降。僱主需知僱員：僱員賠償及保險單內有僱員賠償及保險費條款。僱主如不遵從申報工資，保險公司賠償金額亦會因而下降。

GUIDELINES 指引
1. Description of Occupations: Each category of occupation is to be shown separately, e.g. clerical staff, sales / marketing staff, messenger, lorry driver, welder, etc.
僱員工作類別：閣下需將僱員工作類別分別列明，例如：辦公室員工、銷售 / 市場推廣人員、船隻司機、維修技工等。
2. Total Earnings has more fully defined under Section 3 of the Employees' Compensation Ordinance (Chapter 282). Please declare the estimated / actual total gross earnings for the period of insurance.
總收入 (詳見定例如法例第282條《僱員賠償條例》第三節)：閣下請詳列在保險期內之估計 / 實際工資總金額。
3. Submission: You are required to complete the Declaration of Earnings section duly signed by an authorized officer and submit it to the insurance company together with proof of wages / monthly MPF Contribution Statements from latest months relating to the occupation of each employee.
提交：閣下需將填妥並簽署的僱員收入評估申報表提交給保險公司，同時附上過去之工資單或入息證明文件 / 強積金月結單或《供款工作證明》。

INSURANCE HISTORY 投保歷史

- Have you had any losses during the last 3 years from any of the risks now proposed for insurance? If "Yes", please give details: 過去三年，你有否任何與最近投保之風險有關的損失？若“是”，請詳述之。
Yes 是 No 否
□ □
- Have there been any accidents to your employees during the last 3 years? If "Yes", please give details. 你的僱員於過去三年內有否遭遇任何意外？若“是”，請詳述之。
Yes 是 No 否
□ □
- Has any insurance company ever at any time declined your proposal, cancelled your policy, refused to renew a policy, required an increased rate or imposed special conditions? If "Yes", please give details: 你曾否被其他保險公司拒絕承保、取消保單、不允續保、要求增加保費或註明特別條件？若“是”，請詳述之。
Yes 是 No 否
□ □

ADDITIONAL DECLARATION RELATING TO PERSONAL INFORMATION COLLECTION STATEMENT 《收集個人資料聲明》的附加聲明

If this form is returned without ticking any of the boxes below, it means that you do not wish to opt out from any form of direct marketing communications from us and / or any transferees specified in the Personal Information Collection Statement ("PICS") attached to this form. Your choice on whether or not to receive direct market communication as indicated in this form would replace any choice communicated by you to us prior to this application.
如閣下遞交本表時並未在以下任何方格內填上“是”，則代表閣下並不拒絕本公司及 / 或轉承人與閣下的《收集個人資料聲明》中所列的受讓人以何種形式的直接市場通訊。閣下在本表格內所填之選擇，會取代任何閣下之前已告知本公司的選擇。

- I acknowledge and confirm that I have read and understand the Personal Information Collection Statement ("PICS") attached to this form. I confirm that I have been advised to read carefully the PICS, and I have read it carefully its effect and impact in respect of my personal data collected or held by Sompso Insurance (Hong Kong) Co., Ltd. I hereby give my acknowledgement and agree to the use and transfer of my personal data for the purpose of direct marketing.
本人謹此承認及確認我已閱讀及理解《收集個人資料聲明》(“收集聲明”)。本人謹此承認本人已經過知悉本人訂定《收集聲明》。而本人已詳細閱讀《收集聲明》對日本財產保險(香港)有限公司所收集及持有之本人的個人資料的影響。本人特此確認並同意日本財產保險(香港)有限公司根據《收集聲明》使用及轉移本人的個人資料，包括在直接市場通訊中提供及將本人個人資料提供予上述的受讓人。
(Important: If you do not agree to the use and provision of your personal data for direct marketing as set out in the PICS, please tick the box below and we will not use your personal data for direct marketing.)
[重要提示：如閣下不欲接收直接市場通訊，請在下列方格內填上“是”。本公司將不會使用閣下的個人資料作直接市場通訊。]
□ Please tick if you do not consent to receive direct marketing communications from us. 若閣下反對接收本公司的直接市場通訊，請在方格內填上“是”。
□ Please tick if you do not consent to receive direct marketing communications from any transferees specified in the Personal Information Collection Statement ("PICS") attached to this form. 若閣下反對接收轉承人系統所持有的《收集個人資料聲明》中所列的受讓人的直接市場通訊，請在方格內填上“是”。

DECLARATION AND SIGNATURE 聲明及簽署

- I / We declared and agreed:
本人 / 吾等謹聲明及同意：
1. The premises are solely occupied by me / us as a shop and no processing and / or manufacturing of any kind is carried on within the shop.
本人 / 吾等投保之店舖只作銷售貨物用途，並無進行製造業或有關之程序。
2. That to the best of my / our knowledge and belief the information and answers given on this form are true, complete and correct in every respect.
上述填寫之資料及答案均為真實、完整及正確。
3. That all particulars affecting the assessment of the risk have been disclosed, and the information and answers given on this form are filled in by me / us or by any other person under my / our full instructions.
所有可能影響風險評估之資料，以及上述之所有資料和答案均屬本人 / 本公司填報或經本人 / 本公司授權下填寫。
4. That this reporting shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between me / us and Sompso Insurance (Hong Kong) Co., Ltd.
所有申報資料為本人 / 本公司與日本財產保險(香港)有限公司訂立此保險契約及以後續約之根據。(本投保書及續約中之中文內力可與英文對照，惟有關條文解釋及引用，則以英文為準。)

Signature of Proposer 投保人簽署
(with Company Chop 公司印鑑)

Date 日期

ABOUT US 公司簡介

Strong Prop from SOMPO Group

Sompso Insurance (Hong Kong) Co., Ltd. ("SOMPOHK") is a member of SOMPO Group – one of the largest globally competitive insurance groups listed in Tokyo Stock Exchange of Japan. Having its origin back in 1888, our shareholding company, Sompso Japan Insurance Inc., is the oldest fire insurance company and one of the Japan's largest Property & Casualty (P&C) insurance companies in terms of premiums written on a stand-alone basis with an A+ rating from Standard and Poor's.

Long-Standing Development in Hong Kong

Our Japan head office first established its branch office in Hong Kong in 1957 and subsequently established its Hong Kong subsidiary in 1977. In the past decades, our company strived to provide the best protection and the most reliable peace of mind to our commercial and individual clients via extensive and solid intermediary network. Side by side with our long history, the A+ rating granted by Standard and Poor's to SOMPOHK also reflects our sound financial strength.

We always treat our customer first by delivering wide range of client-oriented general insurance products and excellent customer services. Backed by strong support and power of synergy provided by the SOMPO Group and its vast global networks, we will continue to protect our customers, for many years to come.

SOMPO Group 的強大支持

日本財產保險(香港)有限公司是 SOMPO Group 的集團成員之一。SOMPO Group 於日本東京交易所上市，是全球最具競爭力的保險集團之一。而日本財產保險(香港)有限公司是該集團的控股公司 Sompso Japan Insurance Inc. 成立於 1888 年，是全本歷史悠久及最大的財產保險公司(以淨保費計算)之一。此外，它更得到標準普爾 A+ 評級，足証實力雄厚。

歷史悠久的香港業務發展

香港辦事處早於 1957 年成立，發展本地業務。1977 年，香港分公司正式成立。在過去數十年，我們透過龐大而可靠的中介網絡，致力為企業和個人客戶提供最佳、最可靠的保障，讓客戶倍感安心。日本財產保險(香港)有限公司不單擁有悠久的歷史，更榮獲標準普爾 A+ 評級，反映我們穩健的財務實力。

我們一直將客戶放在第一位，為他們提供以客為本的一般保險產品和卓越的客戶服務。憑藉 SOMPO Group 的強大後盾和集團廣闊的國際網絡，我們會繼續努力，無時無刻為客戶提供最佳的保障。

Sompso Insurance (Hong Kong) Co., Ltd.
19/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong
日本財產保險(香港)有限公司
香港灣仔道 979 號太古坊林蔭大廈 19 樓
Tel 電話: (852) 2831 9980 Fax 傳真: (852) 2573 2072
Website 網址: www.sompso.com.hk



Shop 商舖保



Shop Comprehensive Insurance 商舖綜合保險



Sompso Insurance (Hong Kong) Co., Ltd.
日本財產保險(香港)有限公司



Shop Comprehensive Insurance

The Shop Comprehensive Insurance Policy of Sompo Insurance (HK) Co., Ltd. is a comprehensive insurance package exclusively designed for retail shop owners like yourself. This package offers protection for your shop, trade contents, stocks as well as income and legal liabilities, all in a very reasonably priced policy.

BASIC COVER

A. Trade Contents "All Risks" Protection

This section offers "All Risks" protection to the Trade Contents in your shop, including stocks, landlord's fixtures and fittings for which you are responsible, tenant's improvements and employees' personal effects, all replaced by new provided the sum insured represents the full replacement value.

Within the sum insured selected by you, insurance cover will be provided subject to the following limit:

1. Any one machinery or equipment	100,000
ii. Computer systems' records	40,000
iii. Any one deed, document, card, tape, file or transparency	5,000
iv. Any one bottle of wine / spirit	1,000
v. Any one set of work of art	5,000
vi. Any one item of stock	15,000
vii. Personal effects belonging to any one person	3,000
viii. All loss or damage in any one event	Up to the selected sum insured

Besides, this section also provides the following special extensions at no extra costs:

Seasonal Increase
The sum insured on stock will be automatically increased by 20% during the period from 1st November to 1st March every year.

Goods in Transit
Up to HK\$50,000 protection for loss of or damage to goods in transit in the course of collection and delivery by you or any of your employees.

Temporary Removal
Up to 10% of sum insured under this section for loss of or damage to contents whilst temporarily removed for cleaning, renovation, repair or other similar purposes.

Damage to Shop Premises Caused by Burglary
This section will also be extended to cover the damages to your shop premises caused by a burglar.

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DEDUCTIBLES:

1. 10% of each and every loss due to water damage, subject to a minimum of HK\$3,000.
2. The first HK\$1,000 of each and every other loss.

B. Loss of Income Protection

This section gives you free protection for loss of income for a period up to 12 months resulting from:

- i. The loss of or damage to your Trade Contents insured under the policy; and / or
- ii. The denial of access to your shop as ordered by Government Authorities or Building Management in excess of 48 consecutive hours because of damage to neighbouring property or failure of public utilities / supplies.

The sum insured automatically provided is HK\$500,000. You will also be covered up to HK\$50,000 for the professional accountants' or auditors' charges arising from claims verification.

C. Breakage of Glass Protection

This section provides you up to HK\$10,000 protection against the accidental breakage of fixed plain plate and sheet glass in the windows, doors, showcases, counters and shelves.

This protection can also be extended to cover special glass which is silvered, embossed, lettered, bent or in any way ornamental by paying additional premium.

D. Money Protection

The first HK\$1,000 of each and every loss caused by Typhoon, Windstorm, Flood, Falling Tree or Malignant Act.

This section offers protection for:

1. Loss of cash	30,000
i. Occurred in the physical custody of you or your authorised employees	30,000
ii. Occurred inside the shop during business hours	30,000
iii. Occurred inside the shop outside business hours whilst the cash are secured in locked safe / drawer / cash register	10,000
iv. Occurred inside the shop outside business hours whilst the cash are not secured in locked safe / drawer / cash register	3,000
v. In bank night safe	30,000
2. Loss of crossed cheques, crossed postal orders, crossed money orders, crossed bankers drafts and credit card sales vouchers	500,000
3. Damage to sale or cash register caused by theft	15,000

E. Malignant Attack Protection

If you or your employees while present at the shop are injured as a result of malicious attack by any person stealing or attempting to steal, we will provide each injured person HK\$100,000 compensation in the event of death or permanent disablement.

F. Public Liability Protection

This section covers your legal liability in respect of compensation for third party bodily injury and / or property damage arising in connection with the shop operation or within the Territory of Hong Kong. The limit of liability provided is HK\$10 million per event.

DEDUCTIBLE:

The first HK\$1,000 for each and every claim of third party property damages.

OPTIONAL COVER

Employees' Compensation

This section covers employers' liability to employees in accordance with the Employees' Compensation Ordinance and Common Law, for injuries or death arising out of employment up to HK\$100 million per event.

Common Exclusions

This Plan contains some exclusions such as:

- Shortage due to errors and omissions
- Loss or damage due to war, terrorism and kindred risks and government acts
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk

NB: Please refer to the policy for complete details. A specimen policy can be made available upon request.

商舖綜合保險

日本財產保險(香港)有限公司的「商舖綜合保險單」是一個特為商舖業主而設的全面保障計劃，以合理的保費，保障你店舖的設備、存貨，以及經營利潤及法律責任等。

基本保障

A. 財物綜合保障

本計劃為你店舖內的財物，包括設備、存貨、你須負責之業主裝置及裝潢、租客自置裝修及僱員之私人物品等，提供全面保障。及全新更換保障，惟投保人必須以上述財物之全新更換價值投保。

以不超過你投保之投保額為原則，最高賠償額將作如下計算：

項目	港元
i. 每件器材或機器	100,000
ii. 電腦系統紀錄	40,000
iii. 任何一份契約、文件、卡、磁帶、檔案或幻燈片	5,000
iv. 每一瓶酒	1,000
v. 每一件藥品	5,000
vi. 每一件存貨	15,000
vii. 每一個人之私人物品	3,000
viii. 每一意外事故之所有損失及損毀	投保總額

除以上保障外，另備有下列各項免費特別保障：

季節性保額提高
於每年11月1日至3月1日期間，存貨保額會自動調高20%。

押運途中貨物
提供高達50,000港元的保障，賠償由你或僱員押運的貨物於運押途中所遭受之損毀。

財物暫存
店舖內的財物暫時存放於其他地點作清潔或維修，期間遭受損壞或毀壞，最高賠償額為財物投保額的百分之十。

店舖被盜賊毀壞
本計劃亦承保店舖因盜賊所引致之損毀。

自負額：
1. 每宗由水浸引致的損失的百分之十，最低不少於3,000港元。
2. 每宗其他意外損失的首1,000港元。

B. 盜利損失保障

免費提供如要受經管利潤的損失保障，最高賠償期為12個月；
(i) 如因店舖內的貨品、裝置受損；及
(ii) 因鄰近建築物受毀壞或公共設施發生故障而引致進入店舖連連有關政府部門或大廈管理封閉超過48小時。
賠償總額為可獲500,000港元。你亦可獲得因串竊盜賊場所需交付的專業會計師費用賠償，最高可達50,000港元。

C. 玻璃損毀保障

若你裝置於門窗、櫥窗、櫃位及架上的平面玻璃意外損毀，可獲高達10,000港元的賠償。

你只需支付額外保費，便可保羅鑽石、麗花、刻字、多面或作裝飾用途的玻璃。

自負額：
自負額由颱風、颶風、水浸、墮下樹枝或惡意破壞所引致的損失的自1,000港元。

D. 金錢保障

保障你店舖的金錢損失，保額如下：

項目	港元
1. 現金損失	30,000
ii. 營業時間內屬於店中的現金	30,000
iii. 非營業時間內屬於店中上鎖的現金、抽匣或收銀機內的現金	10,000
iv. 非營業時間內於店中但非屬於上鎖的現金、抽匣或收銀機內的現金	3,000
v. 於銀行夜庫中	30,000
vi. 銀錢交票、信用卡收據及其他不可轉讓之票據	500,000
3. 夾厘及收據機邊運貨載破壞	15,000

E. 惡意破壞保障

若你或僱員於店舖內被槍殺或企圖槍殺人士惡意傷害身體，引致死亡或永久傷殘，每位受傷人士可獲100,000港元之賠償。

F. 公眾責任保障

保障你於店舖營運中引致他人身體或財物受損所須承擔之法律賠償責任，最高賠償額為1千萬港元。

自負額：
每宗第三者財物損失之首1,000港元。

附加保障

僱員保障

你可選擇於本計劃內，為員工購買僱員保障，保障範圍包括港的僱員賠償條例所訂定及民事法所規定的僱主給予僱員因工傷亡之賠償，最高賠償額為每一事故1億港元。

一般不受保項目

- 因錯誤或遺漏導致的短缺
- 因戰爭、恐怖分子活動或類型的行動及政府法令而導致的損失或被壞
- 因污染而導致的損失或破壞
- 因資訊科技風險而導致的損失或破壞
- 任何種類或形式的後果損失或損毀(第二部份除外)

註：一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。

本中文簡譯，概以英文為準

SH-201609

Personal Information Collection Statement (“PICS”)

(v022019)

1. **Purpose:** Sompo Insurance (Hong Kong) Co., Ltd. (the “Company”) is committed to protecting the personal data of our customers. The Company is also committed to the implementation of the data protection principles set out in Schedule 1 of Personal Data (Privacy) Ordinance (“the PDPO”)(Chapter 486 of the laws of Hong Kong). From time to time it is necessary for you to supply the Company personal data of you, insured and beneficiary under the insurance policy which may be used, stored, processed, transferred, disclosed or shared by the Company for the following purposes:
 - (a) processing and evaluating your application or request for and any alterations, variations, cancellation, renewals and reinstatements of any insurance products and / or services offered by the Company;
 - (b) administering your insurance policy and providing services in relation to your insurance policy;
 - (c) any purposes in connection with any claims made by or against or otherwise involving you in respect of any products and / or services provided by the Company, including processing and / or investigating any claims and detect / prevent fraud;
 - (d) invoicing and collecting premiums and / or outstanding amounts from you;
 - (e) exercising any right of subrogation, if applicable;
 - (f) conducting statistical analysis;
 - (g) contacting you for any of the above purposes;
 - (h) meeting the requirements to make disclosure (i) under any law binding on the Company; or (ii) under any applicable rules, regulations, codes or guidelines or to assist in law enforcement purposes, investigation by police or other government or regulatory authorities; or (iii) for complying with any requirements, policies or measures for using data and information within Sompo Holdings Group (“the Group”) in accordance with any Group-wide programmes from time to time for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities / misconducts;
 - (i) other purposes directly related to any of the above purposes.

For using the personal data provided by you for promotional / marketing purposes, please refer to the section titled “**Use of Personal Data in Direct Marketing**”.

The failure of providing the Personal Data by you may result in the Company being unable to provide products and services, assess your policy application, process claims under insurance policies issued by us, or process any other requests, enquiries, or complaints from you, or any of the purposes listed above.

2. **Transfer:** The Company may disclose your personal data to the following transferees in Hong Kong or overseas, including transferring into and out of the European Economic Area, for the above purposes:
 - (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, hospitals, emergency assistance service providers, mailing houses, IT service providers and data processors);
 - (b) in the event of a claims, loss adjusters, 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) financial services intermediaries that are authorized by the Company for the distribution of products and services provided by the Company including your insurance agents, intermediaries or brokers, if applicable;
 - (g) legal and professional advisors of the Company;
 - (h) The Group and any associated companies of the Company;
 - (i) the policyholder, when none of the insured person(s) of that policy is the policyholder, for the purpose of policy application, administration, renewal and / or claims administration (if applicable);
 - (j) relevant industry association and federation that exists or is formed from time to time;
 - (k) the fraud prevention database or registers (and the operators) and any participating parties of the database including other insurance companies and service providers handling claims for them;
 - (l) governments and authorities within or outside HKSAR as required or permitted by law. The Company may also use and disclose your personal data otherwise with your consent;

(m) any third party in connection with a transfer or potential transfer of all or part of the business of the Company that some of the transferees may be located within or outside of HKSAR.

3. Access: You have the right to ascertain what type of personal data the Company holds, whether the Company holds your personal data and, if so, the right to request access to and to request correction of any personal data concerning you held by the Company. Such request can be made to the Data Protection Officer, Sompoo Insurance (Hong Kong) Co., Ltd, 19/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. The Company reserves the right to charge a reasonable fee for processing a request to access your personal data access request.

Use of Personal Data in Direct Marketing

Apart from the aforementioned purpose, the Company may also use your name, contact details, demographic information, policy details, products and services portfolio information, transaction pattern and behavior, and financial background held by the Company to contact you with direct marketing communications regarding financial and insurance products by mail, email, telephone, facsimile or SMS. The Company may also provide your name, contact details, demographic information, policy details, products and services portfolio information, transaction pattern and behavior, and financial background held by the Company to the following transferees: (I) third party financial institutions, insurers, banks, credit card companies, securities and investment services providers; (II) third party reward, loyalty, privileges programme providers or merchants; and (III) charitable or non-profit making organizations for gain who may send you direct marketing communications regarding (1) insurance, banking, credit card, financial, provident fund scheme and related products and services; (2) reward, loyalty or privileges programmes and related products and services; and (3) donations and contributions for charitable and / or non-profit making purposes by mail, email, telephone, facsimile or SMS.

Before using your personal data for contacting you with direct marketing communications, the Company must obtain your written consent, and only after having obtained written such consent, the Company may use your personal data for any direct marketing purpose.

You may in future withdraw your consent to the use of your personal data for direct marketing purposes by the Company or the transferees and thereafter the Company shall, without charge to you, cease to use such data for direct marketing purposes. If you wish to withdraw your consent, please inform the Company by writing to the Data Protection Officer, Sompoo Insurance (Hong Kong) Co., Ltd, 19/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

Amendment to the PICS

The Company reserves the right at anytime, with or without notice, amends this PICS which will be found in our website or in writing to notify you how the Company will collect, use and transfers your personal data. Should there be any amendment to this PICS in the future, such amendment will become effective with immediate effect.

I acknowledge and confirm that I have read and understood the PICS. I confirm that I have been advised to read carefully the PICS, and I have read it carefully about its effect and impact in respect of my personal data collected or held by Sompoo Insurance (Hong Kong) Co., Ltd. I hereby give my acknowledgement and agree to the use and transfer of my personal data by Sompoo Insurance (Hong Kong) Co., Ltd in accordance with the PICS, including the use and provision of my personal data for the purpose of direct marketing. **[Important: If you do not agree to the use and provision of your personal data for direct marketing as set out in the PICS, please tick the box below and we will not use your personal data for the purpose of direct marketing.]**

Please tick if you do not consent to receive direct marketing communications from us.

Please tick if you do not consent to receive direct marketing communications from any transferees specified in the PICS.

Signature

Date

Name

個人資料收集聲明

(v022019)

1. 目的：日本財產保險（香港）有限公司（“本公司”）致力於保障本公司顧客的個人資料。本公司亦致力遵守《個人資料（私隱）條例》（“《條例》”）（香港法律第486章）附表1列明的保障資料原則。閣下可能因下列各項目的需要不時向本公司提供 閣下、保單受保人及保單受益人的個人資料而供本公司使用、儲存、處理、轉移、披露或共享該等個人資料：

- (a) 處理和評估 閣下就本公司所提供的產品及／或服務的申請或要求，或作任何更改、變更、取消、續期和復效；
- (b) 執行閣下保單的行政工作及提供與 閣下保單相關的服務；
- (c) 與就本公司提供的任何產品及／或服務而由 閣下或針對 閣下提出的或者其他涉及任何索償任何目的，包括處理及／或索償調查及偵查／防止欺詐行為；
- (d) 發出繳交保費通知及向 閣下收取保費及／或欠款；
- (e) 行使任何代位權，如適用；
- (f) 進行統計分析；
- (g) 就以上用途聯絡 閣下；
- (h) 與根據 (i) 對本公司有約束力的任何法律的規定；或 (ii) 作出任何適用規則、規例、守則或指引所要求的披露或協助警方或其他政府或監管機構執法及進行調查；或 (iii) 為遵守根據集團方案於 Sampo Holdings Group（“集團”）內使用資料及資訊的任何要求、政策或措施，而該集團方案乃為符合制裁或預防或偵測清洗黑錢、恐怖分子融資或其他非法活動／不當行為的目的而不時被制定的；
- (i) 與上述任何目的直接有關的其他目的。

就本公司使用 閣下提供的個人資料作宣傳或市場推廣用途，請參閱「**使用個人資料作直接促銷用途**」一節。

未能提供所需的個人資料可能導致本公司無法為 閣下提供產品及服務、評估 閣下的保單申請、處理保單索償、或處理任何 閣下提出的要求、查詢或投訴、或任何上述用途。

2. 轉移：本公司亦可因應上述用途披露 閣下的個人資料予下列位於香港或海外地方的受讓人，包括轉入及轉出歐洲經濟區：

- (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、醫院、緊急救援服務供應商、郵寄服務商、資訊科技服務供應商及數據處理服務商）；
- (b) 處理索償個案的理賠師、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) 獲本公司授權以分銷本公司所提供之產品及服務的金融服務中介團體包括 閣下的保險顧問、代理及經紀（如適用）；
- (g) 本公司的法律及專業顧問；
- (h) 集團及本公司的聯繫公司；
- (i) 保單持有人（而該保單的所有受保人均非保單持有人），以執行該保單的投保、行政、續期及／或處理索賠（如適用）；
- (j) 現有或不時成立的相關行業協會及聯會；
- (k) 上載往偵查／防止欺詐的數據庫或登記冊（及其營運者）及參與的第三方公司包括其他保險公司及為其處理索償個案的第三方代理；
- (l) 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；
- (m) 與本公司業務的轉讓或擬議轉讓有關的任何第三方，當中部分受讓方或位於香港境內或境外。

3. 查閱：閣下有權查明本公司持有個人資料的類別、本公司是否持有 閣下的個人資料，如持有，閣下有權要求查閱本公司持有涉及 閣下的個人資料以及要求對該等資料作出更正。閣下可向本公司的資料保障主任提出要求，地址為香港鰂魚涌英皇道九七九號太古坊林肯大廈十九樓。本公司有權為處理 閣下的個人資料查閱要求而收取合理費用。

使用個人資料作直接促銷用途

除上述提及的使用用途，本公司可能將本公司持有 閣下的姓名、聯絡資料、人口統計資料、保單資料

、產品及服務組合資料、交易模式及行爲、及財務背景通過書信、電郵、電話、傳真或短訊與閣下聯絡，提供金融及保險產品的直接促銷通訊。此外，本公司可能將本公司持有閣下的姓名、聯絡資料、人口統計資料、保單資料、產品及服務組合資料、交易模式及行爲、及財務背景給下列受讓人：(I) 第三者金融機構、承保商、銀行、信用卡公司、證券及投資服務供應商；(II) 第三方獎賞、長期客戶或優惠計劃供應商或商號；(III) 及慈善或非牟利機構。受讓人可以通過書信、電郵、電話、傳真或短訊與閣下聯絡，提供 (1) 保險、銀行、信用卡、財務、公積金計劃及相關的產品及服務；(2) 獎賞、長期客戶或優惠計劃及相關的產品及服務；及 (3) 為慈善及/或非牟利用途的捐款及捐贈的直接促銷通訊。

就直接促銷用途向上述受讓人提供閣下的個人資料前，我們必先取得閣下的書面同意，並僅會在取得有關書面同意後方可使用閣下的個人資料作直接促銷用途。

閣下將來可以撤回閣下對個人資料作本公司及第三方直接促銷用途的同意書；此後，本公司會在不收取任何費用的情況下停止使用該等資料作直接促銷之用。如閣下欲撤回以上同意，閣下可向本公司的資料保障主任提出要求，地址為香港鰂魚涌英皇道九七九號太古坊林肯大廈十九樓。

個人資料收集聲明的修訂（“聲明”

本公司保留權利可隨時且在無須通知的情況下，修訂本聲明，本公司亦可在本公司的網站或以書面形式知會閣下，閣下因而能得悉本公司如何收集閣下的個人資料、如何使用該資料及轉移該資料的情況。任何有關修訂將在刊登後即時生效。

本人確認本人已閱讀並明白本聲明。本人確認本人已被通知本人須詳細閱讀本聲明，而本人已詳細閱讀本聲明對日本財產保險（香港）有限公司所收集或持有之本人的個人資料的影響。本人特此確認並同意日本財產保險（香港）有限公司根據本聲明使用及轉移本人的個人資料，包括在直接促銷中使用及將本人個人資料提供予上述的受讓人。

[重要通知：如閣下不同意根據本聲明使用和轉移閣下的個人資料作直接促銷用途，請在下列方格內填上剔號（“√”），本公司將不會使用閣下的個人資料作為直接促銷用途。]

- 若閣下反對接收本公司的直接促銷通訊，請在方格內填上「√」。
- 若閣下反對接收本聲明中提及的受讓人的直接促銷通訊，請在方格內填上「√」。

簽名

日期

姓名