



PRUDENTIAL  
保誠保險

Listening. Understanding. Delivering.

# PRUChoice Home Deluxe 保誠精選「名家寶」

HOME 家居



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## SUPERIOR HOUSEHOLD INSURANCE 卓越的家居保險

To ensure the enjoyment of a quality life, most of us would choose a dream home in a sought-after area and fill it with superbly crafted stylish furniture, state-of-the-art appliances and valuable collections. Such dwellings can only truly be perfect when protected with comprehensive insurance cover. Prudential General Insurance Hong Kong Limited is proud to offer you and your loved ones total peace of mind home protection, **PRUChoice Home Deluxe**.

(Applicable on or after 1 March, 2022)

懂得追求高質素的生活，自然會在優越的地點築建理想家園；您悉心選購精緻時尚的傢具、功能卓越的名貴家品及價值不菲的藝術珍藏，為的是打造一個能令您引以為傲的理想家居。為這個理想家居，您更需投保周全的家居保障，有見及此，保誠財險有限公司為您與您家人推出卓越家居保險計劃 – **保誠精選「名家寶」**，讓您盡享無憂生活。

(2022年3月1日後適用)



# Special Features

## 產品特點

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### 1 Shield your cherished possessions 悉心保障您的至愛珍藏

**PRUChoice Home Deluxe** protects your household contents and collections comprehensively, from your refined interior design motifs, lifestyle furniture, cherished family collections such as jewellery and fine artwork, plus designer handbags, furs and liquor. For discerning individuals such as you, there is no better insurance package that can provide such all-round coverage.

保誠精選「名家寶」為您的家居財物和至愛珍藏提供全面的保障，保障範圍伸延至精雕細琢的雅緻陳設、品味傢具、家傳之寶的名貴首飾及藝術珍藏；甚至包括出自設計名師的手袋、皮草及佳釀，一一都可成為受保項目！對於追求卓越保障的您而言，保誠精選「名家寶」能照顧您的獨特需要，絕對是您的不二之選。

### 2 Protect your personal effects globally 全球保障您的貼身個人財物

Personal effects which you carry in everyday life may be accidentally lost or damaged. **PRUChoice Home Deluxe** understands your needs and offers worldwide personal effects protection for you. Coverage can be extended to cover accidental damage to mobile phones, portable music instruments, the replacement cost of personal documents, and the accidental loss of or damage to newly purchased items whilst in transit.

再貼身的個人財物，都難免有意外損失或損毀的機會。保誠精選「名家寶」了解您的需要，為您提供全球個人財物保障，保障包括手提電話的意外損毀、可攜帶的樂器、個人文件的補領費用及新購財物在運送途中的意外損失或損毀。

### 3 Home assistance services 家居支援服務

Accidents can happen at any time! For this reason, we offer you a worry-free 24/ 7 Assistance Hotline with a referral service for locksmiths, plumbers, electricians, dentists, babysitters, nurses, professional cleaners and pest control experts. We can additionally offer annual protection for the cost of locksmiths and plumbing and electrical assistance services which we refer to you.

意外可能隨時隨地發生！因此，我們為您提供全年無休的家居熱線服務，在您有需要時，轉介不同範疇的專業人士，包括鎖匠、水喉匠、電工、牙醫、褓姆、看護、專業清潔公司及滅蟲公司。我們更會為所轉介的鎖匠、水喉匠、電工在提供支援服務時所收取的費用提供保障。

### 4 Legal liability protection 法律責任保障

No matter whether you are a property owner, a tenant, an occupier of the premises or a pet owner, **PRUChoice Home Deluxe** offers both you and your family members protection against third-party legal liability, including the legal costs, in respect of third-party bodily injury or property damage arising out of negligence. You have an option to increase the cover limit so as to provide you and your family an adequate and worry-free protection.

無論您是受保居所的業主、租戶、住戶或寵物的主人，保誠精選「名家寶」為您和您家人提供因疏忽導致第三者身體受傷或財物損失的法律責任，包括法律開支的保障。您亦可額外選擇提高保障限額，為您和您家人提供更充裕且安心的保障。

### 5 Obtain extra protection for your collections or personal effects 為您的珍藏或個人財物提供額外保障

Luxury watches, limited edition handbags, world famous paintings, jade and jewellery, unique wine and fine-arts, all your private collections or personal effects are usually treasured possessions. The limits under basic cover insurance may not be able to provide a sufficient indemnity for such items. **PRUChoice Home Deluxe**, therefore, offers you and your family members Collections Extra Cover and Personal Effects Extra Cover which allows you to increase the coverage limits so as to obtain adequate protection.

奢華腕錶、限量手袋、世界名畫、翡翠珠寶、獨特名酒或工藝精品，能成為您的個人珍藏或財物，必然是您的心頭好。基本保障中的保額未必能為這些貴重的財物提供足額的賠償。因此，保誠精選「名家寶」誠意為您和您的家人推出額外珍藏及個人財物保障，讓您有多一個選擇以較高的限額，為這些珍藏及個人財物投保足額的保障！



# Basic Cover 基本保障

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**Table of Benefits 保障一覽表**

1. Household Contents And Collections Cover <sup>#</sup> 家居財物及珍藏保障 <sup>#</sup>	Maximum Limits 最高賠償額 (HK\$ 港幣\$)	
	per item 每件	per year 每年

"All Risks" Cover safeguards not only your Household Contents but also your Collections.

我們的「全險」保障，不但保障您的家居財物，更照顧到您的珍藏。

The amount of protection provided by this Section can be all the way up to the annual limit:

此項每年的最高保障金額為：

3,000,000

**A. Household Contents as follows on a "New for Old" basis**

以「以新換舊」的方式保障以下家居財物

i. Furniture, household goods or appliances 傢俬、家居用品或家電	300,000	
ii. Personal Effects 個人財物	50,000	
iii. Interior decoration, fixtures and fitting such as wall paint, wallpaper and floorings 室內裝修、裝置及設備，例如油漆、牆紙及地板		1,000,000

**B. Collections 珍藏**

i. Fine Art, antiques and paintings 工藝品、古董及名畫	100,000	300,000
ii. Furs and designer handbags 皮草及名師設計手袋	100,000	300,000
iii. Other valuables, including jewellery and watches 其他貴重財物，包括珠寶及手錶	50,000	300,000

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	per item 每件	per year 每年

**Extensions 額外保障**

<b>Extended protection at home 住所內的額外保障</b>	We also cover the following items for you and your family members at the Insured Premises: 我們保障您和您的家人下列放置於受保住所內的物品：		
	a. Loss of or damage to Business Property used for professional purposes 用作業務用途的商業財物損失或損毀		5,000
	b. Loss of or damage to windows (not including curtain wall windows which have to be underwritten and accepted separately) 窗戶的損失或損毀（惟不包括幕牆玻璃，有關保障需經核保才予以接納）		100,000
	c. Accidental breakage of glass objects, including mirrors, glass, china porcelain, earthenware and crystal due to fire, explosion, burglary or attempted burglary 因火災、爆炸、爆竊或企圖爆竊而受意外損毀的玻璃裝置，包括鏡、玻璃、瓷器、陶器及水晶擺設	10,000	200,000
	d. Loss due to accidental breakage to bottles of liquor 載酒酒瓶意外損毀而引致的損失	5,000 (per bottle 每瓶)	50,000
	e. Frozen foods and drinks spoiled as a result of breakdown of a refrigerator which is less than 5 years old at the time of accident, or failure of the public electricity supply which is not caused by the deliberate act of the supply authority or its employees 若受保住所中的雪櫃因意外機件故障，而該雪櫃的機齡在有關意外發生時不足5年；或因意外停電，且有關意外並非由於電力公司或其員工蓄意截斷電力而導致雪櫃中的冷藏食品及飲品變壞		50,000

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		per item 每件	per year 每年
<b>Quality</b> <b>life protection</b> <b>優質生活保障</b>			
	To ensure the enjoyment of your quality of life, we also reimburse the following: 為令您安享無憂的優質生活，我們為以下情況提供賠償：		
f.	Costs necessarily incurred for pest control or prevention services within the first 3 months following water damage to Household Contents 因水濕導致家居財物損毀，及後三個月內因需進行滅蟲或防蟲而所招致的費用		10,000
g.	Replacement of locks and/ or keys if they are damaged due to burglary or attempted burglary 因家居遭爆竊或企圖爆竊所招致更換門鎖及/ 或鎖匙的費用		20,000
h.	Cost of alternative accommodation, if the Insured Premises is rendered uninhabitable after an insured accident 若受保住所所在受保範圍內意外損失而不宜居住，租住臨時住所的費用	100,000 (per month 每月)	300,000
i.	Cost of cleaning and removal of debris arising out of damage by an insured accident 若受保障意外後需清理和搬走瓦礫的費用		150,000
j.	Accidental loss of or damage to Household Contents on a balcony, garden, terrace, yard or roof or in a garage solely occupied by you 放置於只由您佔用的露台、花園、陽台、後院、車房及屋頂的家居財物的意外損失或損毀	5,000	50,000
k.	Replacement cost of title deeds of the Insured Premises accidentally lost or damaged, no matter whether the title deeds are placed at the Insured Premises or in a bank in Hong Kong 因意外損失或損毀的受保住所的樓契以及重訂文件的費用，無論該樓契是放置於受保住所或香港境內的銀行		10,000
l.	Accidental loss of or damage to Valuables belonging to you or your family members which are kept in a Bank Vault 您或您的家人放置於銀行保險箱內貴重財物的意外損失或損毀	100,000	300,000

**Table of Benefits 保障一覽表**

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		per item 每件	per year 每年
<b>Protection to meet your need during removal/ decoration 搬遷/ 裝修期間的保障</b>			
With PRUChoice Home Deluxe, you're even safeguarded against accidental loss of or damage to Household Contents and Collections in the following circumstances: 保誠精選「名家寶」更會在發生下列情況時，保障您因意外損失或損毀的家居財物及珍藏：			
m.	Temporary Removal – if Household Contents are temporarily removed from the Insured Premises to elsewhere in Hong Kong for the purpose of professional cleaning, repair or renovation 短暫寄存 – 對因進行專業清洗、修理或翻新，而需短暫搬離受保住所，但仍在香港境內其它地方的家居財物		100,000
n.	Accidental loss of or damage to Household Contents during a decoration or renovation period, if the total contract value is under HK\$250,000 and the period involved is less than 60 consecutive days 室內裝修或翻新工程期間所招致的家居財物損失或損毀，若總工程費用不超逾港幣\$250,000，且為期又少於連續60日		100,000
o.	Home Removal – accidental loss of or damage to Household Contents if such Contents are moved by professional movers to your new residential premises 搬遷期間 – 保障由專業搬運公司搬運家居財物往新住所時的意外損失或損毀	Subject to the respective maximum limit per item under Section 1 按本項目1每項物品的最高保障金額為限	3,000,000
p.	24/ 7 Home Assistance Hotline will also be provided for emergency referrals of locksmiths, plumbing, electrical, house calls, dental, baby-sitting, nursing, pest control and household cleaning 綜合家居支援熱線全年無休，即時為您轉介不同範疇的專業人士提供服務，包括鎖匠、水喉匠、電工、出診醫生、牙醫、褓姆、看護、滅蟲及家居清潔公司		
i.	Loss caused by a locksmith or as a result of plumbing or electrical assistance referred by the Home Assistance Hotline 由綜合家居支援熱線所轉介的開鎖、水喉、電器維修服務		800
ii.	Other assistance services 其他支援服務	Referral only 只限轉介	

# 1. Item means an article, a pair or set of articles. 每件是指一件、一對或一套物品。  
2. Valuables include items such as platinum, gold, jewellery, watches, photographic equipment and the like. 貴重財物包括白金、黃金、珠寶首飾、錶及攝影器材等。

# Basic Cover

## 基本保障

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**Table of Benefits 保障一覽表**

2. Personal Effects Worldwide Cover 全球個人財物保障	Maximum Limits 最高賠償額 (HK\$ 港幣\$)	
	per item 每件	per year 每年

PRUChoice Home Deluxe further protects you and your family members against loss of or damage to personal effects following accidents in

Hong Kong or worldwide.

You can contact us to increase the coverage limits on collections and personal effects for you and your family so as to obtain adequate protection.

無論在香港或外地發生事故，保誠精選「名家寶」亦可為您及您家人的個人財物的損失或損毀提供萬全保障。

您亦可聯絡我們為您和您家人的珍藏及個人財物，選擇額外提高保障限額，為它們投保足額的保障。

a. Personal Effects (e.g. Portable music instruments and limited edition handbags) 個人財物(例如：可攜帶的樂器及限量手袋等)	50,000	300,000
b. Accidental damage to mobile phone (water damage is excluded) 意外損毀手提電話(任何因水濕所引致的損毀除外)	2,500	5,000

### Extensions 額外保障

We also cover you and your family members against accidental loss of or damage to the following items in Hong Kong:

我們更會為您和您的家人，在香港因意外損失或損毀以下物品提供保障：

a. Replacement cost of personal documents 補領個人證明文件的費用	–	10,000
b. Newly Purchased Property in transit 在運送途中的新購買財物	–	10,000

### 3. Personal Money Or Unauthorised Use Of Credit Card Worldwide Cover

#### 全球遺失現金或信用卡被盜用保障

We cover your and your family members' loss of Personal Money or unauthorised use of a credit card anywhere and which is reported to the local police authority and credit card centre within 24 hours after discovery of the loss.

我們會保障您及您家人所遺失個人現金，或信用卡不幸被盜用時的損失，惟有關情況須於發現後24小時內向當地警方及信用卡中心報案。

a. Personal Money 個人現金	–	10,000
b. Unauthorized use of credit card 信用卡被盜用	–	10,000

**Table of Benefits 保障一覽表**

4. Third Party Legal Liability Cover 第三者法律責任保障	Maximum Limits 最高賠償額 (HK\$ 港幣\$)	
	per item 每件	per year 每年

We protect you and your family members against legal liability in respect of bodily injury to third parties and/ or property damage arising out of the following instances.

You can contact us to increase the cover limit for you and your family for an adequate protection.

我們保障您與您家人出於以下身份因疏忽所致第三者身體損傷及/ 或財產損毀而需負上的法律責任。

您亦可聯絡我們為您和您家人選擇提高保障限額，以獲享更充裕的保障。

a. As an occupier of the Insured Premises 身為受保住所的佔用人	–	10,000,000
b. In a personal capacity in Hong Kong or worldwide during a temporary visit 以個人身份，在香港或前往海外暫時停留	–	
c. As a domestic pet owner 身為家居寵物的主人	–	
d. As an employer of your Domestic Helper(s) for your household work 家庭傭工為您從事家務工作，而您身為僱主的身份	–	

### Extensions 額外保障

#### a. Property Owner's Legal Liability 業主法律責任保障

We will extend to cover your legal liability as a property owner of the Insured Premises for accidental bodily injury to any person or damage to property resulting from an incident at home and in the common area of your building

我們額外保障您身為業主，於住所及大廈公眾地方因疏忽發生事故而導致第三者意外身體受傷或財物損失時所需負上的法律責任

### 5. New Home Transition Period Protection

#### 新居過渡期保障

To enable you to obtain comprehensive protection at all times during removal, we shall extend protection under Section 1 – Household Contents and Collections Cover, and Section 4 – Third Party Legal Liability Cover for free upon knowing that you are moving. Protection shall be for two weeks from the first date of occupying your new residential premises.

為確保您在遷往新居時同樣能獲得全面保障，我們將於您首次佔用該新住所時起計，在得悉您搬遷消息後，就新住所免費提供項目1—家居財物及珍藏保障及項目4—第三者法律責任保障，保障期為兩星期。

Subject to the respective maximum limit per item and annual limit of Section 1 and 4 hereof  
按本項目1及項目4的每項物品最高保障限額及每年限額為限



## Optional Cover 自選保障

### 6. Collections extra cover at the insured premises \* 受保住所內珍藏的額外保障 \*

If the value of your Collections exceeds the limit as specified under the Section 1 – Household Contents and Collections Cover, you can increase the cover limit. Simply complete the application form to protect them in full.

如果您珍藏的價值超出項目1—家居財物及珍藏保障中所列的限額，您可選擇提高保障限額。馬上填寫申請表格，便可申請為有關珍藏投保足額保障。

### 7. Personal effects extra cover \* 額外個人財物保障 \*

If the value of your Personal Effects exceeds the limit of Section 2 – Personal Effects Worldwide Cover, you can increase the limit of the protection as well. Simply complete the application form to seek adequate protection.

如果您個人財物的價值，超出項目2—全球個人財物保障中的限額，您可選擇提高投保額。馬上填寫申請表格，為您的個人財物投保足額保障！

### 8. Building structure "All Risks" cover 樓宇結構「全險」保障

We protect the building structure of the Insured Premises on an "All Risks" basis including, but not limited to, fire, explosion, malicious damage, burglary and water damage, as well as damage arising out of landslip and subsidence. We cover professional architect consultation fees and removal of debris, up to the sum as declared under this Section.

You can insure with the Building Structure "All Risks" Cover without insuring with the Basic Cover, and the protection of Property Owner's Legal Liability up to HK\$5,000,000 will be offered free of charge.

我們會在不超逾本項的投保額為前提，為受保住所的樓宇結構提供「全險」保障，包括但不限於火災、爆炸、惡意破壞、爆竊、水浸、地陷及山泥傾瀉等情況所引致的損毀，並保障專業建築師顧問及清理瓦礫費用。

您可在沒有投保基本保障下，選擇單獨投保樓宇結構「全險」保障，我們亦會免費為您提供業主法律責任保障，保額最高為港幣\$5,000,000。

\* Premium rate varies based on the nature of the items to be insured. It will be offered when we receive your application.  
就不同物件類別，保率有所不同：我們會在收到有關申請時按個別情況提供保率。

## Excesses 自負額

1. No excess is applied to Sections of Third Party Legal Liability and Home Assistance services. For other Sections except Building Structure "All Risks" Cover, there is an excess of HK\$1,000 for each and every loss. Excess for water damage is HK\$2,000 or 10% of the adjusted loss, whichever is greater in respect of each and every loss.

「第三者責任保障」及「綜合家居支援服務」均不設自負額。除樓宇結構「全險」保障外，其餘保障每項損失的自負額為港幣\$1,000。若因水濕所引致的損失，每項損失的自負額則為損失總值的10%或港幣\$2,000，以較高者為準。

2. An excess of HK\$3,000 is required for each and every loss other than that caused by fire or explosion under the Section of Building Structure "All Risks" Cover.

樓宇結構「全險」保障項目中的自負金額為港幣\$3,000，若由火災或爆炸引致損失，則可豁免自負額。

## Major Exclusions 主要不保事項

The following is the summary of the major exclusions to PRUChoice Home Deluxe Insurance. Please refer to your Policy for complete details.  
下列只為保誠精選「名家寶」家居保障不保事項的概略，請參閱保單內所列明的詳細內容。

### General Exclusions Applicable to the Policy

#### 適用於整套保單主要不保事項

- Any claims arising from communicable diseases, COVID-19 or pandemic  
因傳染病、COVID-19或大流行病引致的任何賠償

### Household Contents and Collections Cover

#### 家居財物及珍藏保障

- Loss or damage caused by wear and tear, vermin, pets or rust etc  
因自然損耗、蛀蟲、寵物或生鏽等因素所引致的損失或損毀
- Loss or damage caused by any process of cleaning, altering, repair, renovation, maintenance or dyeing  
任何因清潔、修改、維修、翻新、保養或漂染過程所引致的損失或損毀
- Loss or damage caused by any deliberate act or neglect of the Insured, Insured's Family or Domestic Helper(s)  
任何因受保人、其家人或家庭傭工的蓄意行為或疏忽所引致的損失或損毀
- Loss or damage caused by or resulting from unexplained or mysterious disappearance  
任何原因不詳及不明的失蹤，所造成或引致的損失或損毀

### Personal Effects Worldwide Cover & Personal Money or Unauthorised Use of Credit Card

#### 全球個人財物保障及全球遺失現金或信用卡被盜用保障

- Accidental loss or water damage to mobile phone  
意外遺失或由水濕所引致的手機損毀
- Property left inside unattended vehicles  
放在無人看管車輛內的財物
- Loss which is not reported within 24 hours of discovery to the local policy authority  
發現遺失現金或信用卡被盜用24小時內並未向當地警方報告的損失

### Third Party Legal Liability Cover

#### 第三者法律責任保障

- Any wilful or malicious act or criminal activity  
任何故意或惡意行為或犯罪活動
- Any illegal structure, construction or outbuilding no matter belonging to the Insured or the Insured's family or not  
任何不論應歸咎受保人或其家人與否的違法結構、建築物或外在附屬物
- Non-compliance with the Dogs and Cats Ordinance (Chapter 167), Animals and Plants (Protection of Endangered Species) Ordinance (Chapter 187) and Rabies Ordinance (Chapter 421) as an owner of a Domestic Pet  
作為家居寵物主人而不遵守《貓狗條例》(第167章)、《動植物(瀕危物种保護)條例》(第187章)及《狂犬病條例》(第421章)

# Premium & Renewal Bonus 保費及續保優惠

# Other Prudential Products 其他保險服務

## Premium 保費

Gross Floor Area ( sq. ft. ) 建築面積(平方呎)	1,300 or less 或以下	1,301 – 1,800	1,801 – 2,500	2,501 – 3,500	3,501 – 4,500
Saleable Area ( sq. ft. ) 實用面積(平方呎)	1,040 or less 或以下	1,041 – 1,440	1,441 – 2,000	2,001 – 2,800	2,801 – 3,600
Annual Premium ( HK\$ ) 每年保費(港幣\$)	11,500	12,500	13,500	14,500	15,500

1. Minimum premium per policy: HK\$5,000.  
每張保單最低保費為港幣\$5,000。

2. Gross floor area of the Insured Premises not falling within the above ranges will be subject to the Company's special underwriting consideration.  
本公司將對不符合以上平方呎的住所作特別處理。

## Renewal Bonus 續保優惠

To cater for a possible annual increase in the quantity of your household items at the Insured Premises, an additional cover of HK\$50,000 for "Household Contents and Collections Cover" will be granted automatically upon each renewal at no additional cost, regardless of your claims experience and subject to a maximum of HK\$200,000.

因應現時您家居物品有逐年遞增的可能性，我們於每年續保時，會將您的「家居財物及珍藏保障」最高賠償額免費自動增加港幣\$50,000。此增幅不受您的索償紀錄影響，而最高累積增幅可達港幣\$200,000。



No matter whether you are a frequent traveller for leisure or business, or you enjoy the fun of driving, PRUChoice Travel and PRUChoice Motor offer you the comprehensive coverage that you may need.

無論您經常出外旅遊或公幹，或享受駕駛的樂趣，保誠精選「旅遊樂」及保誠精選「駕駛寶」均能為您帶來全面保障！

### PRUChoice Travel 保誠精選「旅遊樂」

PRUChoice Travel provides you an option of annual coverage without the trouble of applying for travel insurance every time you go abroad!  
保誠精選「旅遊樂」特設全年旅遊保障，省卻您每次購買保險之麻煩，一經投保，無論前往任何國家，都可獲得全面保障。

### PRUChoice Motor 保誠精選「駕駛寶」

No matter how well you look after your car, accidents always happen. Besides suffering a loss of money for repairing your car, you may also be liable to compensate any third parties involved. PRUChoice Motor is a comprehensive motor insurance helping you cope with an unexpected misfortune.

無論您如何小心保養座駕，交通意外卻難以避免；一旦不幸遇上交通事故，不單您心愛的座駕會受到損毀，您亦可能因此而要對第三者作出賠償。保誠精選「駕駛寶」能隨時協助您解決交通意外所引起的問題。

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- PRUChoice Card Protection Plus
- PRUChoice China Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice Home
- PRUChoice Home Décor
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Hong Kong Study Care
- PRUChoice Maid
- PRUChoice Maid – Post-natal Carer Plan
- PRUChoice Motor
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Relocation Care
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- PRUChoice BMX (Building Management Xtra)
- PRUChoice Shop
- PRUChoice Office
- PRUChoice Group Medical
- PRUChoice Group Life
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選「失卡寶」
- 保誠精選「中國安心寶」
- 保誠精選「診療寶」
- 保誠精選「郵輪旅遊樂」
- 保誠精選「高球樂」
- 保誠精選「康療寶」
- 保誠精選「康檢寶」
- 保誠精選「家居寶」
- 保誠精選「家居裝修寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「來港尚學寶」
- 保誠精選「僱傭寶」
- 保誠精選「僱傭寶」–陪月員計劃
- 保誠精選「駕駛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「移居寶」
- 保誠精選「旅遊樂」
- 保誠精選「海外留學寶」
- 保誠精選「工作假期寶」
- 保誠精選「樓宇寶」
- 保誠精選「商舖寶」
- 保誠精選「興業寶」
- 保誠精選「團體醫療寶」
- 保誠精選「團體人壽寶」
- 火險

及其他各類的保險服務。

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/ 經紀。



**Application Form for**  
**PRUChoice**  
Home Deluxe Insurance  
**保誠精選「名家寶」**  
**家居保障計劃**  
**申請表**

Applicable on or after 1 March, 2022  
2022年3月1日或之後適用

For further information, please go to:  
<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：  
<https://www.prudential.com.hk/tc/contact>

# PRUChoice Home Deluxe Insurance 保誠精選「名家寶」家居保險計劃

## Details of Applicant 申請人詳情 (Please complete in BLOCK LETTERS 請用英文正楷填寫)

	Gender 性別	<input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男
Surname 姓	Given Name 名		
HKID or Passport No. 香港身份證或護照號碼	Date of Birth (dd/ mm/ yy) 出生日期 (日/月/年)		
Occupation 職業	Marital Status 婚姻狀況		
Home Tel No. 住宅電話號碼	Mobile No. 流動電話號碼 (Policy number will be sent to you via SMS 保單號碼將會透過短訊傳送給您)		

Email Address 電郵地址

(Upon the issuance of the Policy, eDocument will be activated immediately, the hard copies of policy documents and renewal documents issued thereafter will no longer be mailed to you. Please register myPrudential – General Insurance account to access those aforesaid documents. Whenever a notification email is sent to your designated email address, you are deemed to have received the corresponding new eDocument.)

保單簽發後，電子文件便會立即啓用，日後發出之保單及續保文件將不會再郵寄列印本給您。您必須有myPrudential - 一般保險賬戶，去查閱上述的文件。每當提示電郵已經發送到您指定的電郵地址，您將被視為已收有關的最新電子文件。)

Scan QR code to view eDocument Guide  
掃描二維碼參閱電子文件指南



## Correspondence Address 通訊地址

Flat/ Room 室	Floor 樓	Block 座
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Building/ Estate 大廈/ 屋苑

Street/ Road & District Area 街道及地區

HK 香港     KLN 九龍     NT 新界

Address of Insured Premises (if different from the above) 受保住所地址 (如與上述不同) :

Flat/ Room 室	Floor 樓	Block 座
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Building/ Estate 大廈/ 屋苑

Street/ Road & District Area 街道及地區

HK 香港     KLN 九龍     NT 新界

Age of Building  
樓齡

## Property Type 物業類：

Multi-storey building  
多層住宅大廈

Detached house  
獨立屋

Semi-detached house  
半獨立屋

Is the Insured Premises solely occupied by you, your family member(s), or your friend(s) as declared below?  
受保住所是否只由您、您的家人或以下所列的同住朋友自住及佔有？

Yes 是     No 否

If you have friend(s) cohabiting with you, please specify and provide details including HKID or Passport Number.  
若您與您的朋友同住，請列明及提供與您同住朋友的資料，包括香港身份證或護照號碼。

## Basic Cover 基本保障

Please choose the gross floor area of the Insured Premises 請選擇受保住所的建築面積：

Gross Floor Area (sq. ft.) 建築面積(平方呎)	Saleable Area (sq. ft.) 使用面積(平方呎)	Annual Premium (HK\$) 每年保費(港幣\$)
≤ 1,300	≤ 1,040	11,500
1,301 – 1,800	1,041 – 1,440	12,500
1,801 – 2,500	1,441 – 2,000	13,500
2,501 – 3,500	2,001 – 2,800	14,500
3,501 – 4,500	2,801 – 3,600	15,500
≥ 4,501	≥ 3,601	Please specify the sq. ft. 請註明呎數

Insured Premises with a gross floor area of 4,501 sq.ft. or above are subject to the Company's special underwriting consideration.  
本公司將對4,501平方呎或以上建築面積的住所作特別處理。

## Period of Insurance 保險期

Policy commences on  
本保單由

(dd/ mm/ yy) for one year.  
(日/月/年) 起生效，為期一年。

## Optional Cover 自選保障項目

Please "✓" the optional cover(s) required and complete the relevant part(s). Provide details on the last blank page if space is not enough.  
請在所需保障旁加上“✓”號，並填寫相關項目。若不夠空間，請於最後的空白頁填寫詳情。

### 1. Collections Extra Cover at Insured Premises 受保住所內珍藏的額外保障

Applicable to Collections worth over HK\$100,000 per item 適用於每件價值港幣\$100,000以上的珍藏

Yes 是     No 否

□ Fine Arts, Antiques and Paintings 工藝品、古董及名畫			
Item Descriptions 項目描述	Place of Purchase 購買地點	Sum Insured (HK\$) 投保額(港幣\$)	Provided with original purchase receipts or valuation certificate 是否可提供原有購買單據或估值證明
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

Note: To protect your interests, please ensure the sum insured indicated above represents the full value of the specified Fine Art, antiques and/or paintings. Otherwise, the protection shall be subject to Averaging. For details, please refer to the Policy wording.  
註：為全面保障您的利益，請確保以上所示投保額相等於指定工藝品、古董及/或名畫的足額價值。否則，保障將按分攤計算賠償。欲了解有關詳情，請參閱保單條文。

□ Furs and Designer Handbags 皮草及名師設計手袋			
Item Descriptions 項目描述	Place of Purchase 購買地點	Sum Insured (HK\$) 投保額(港幣\$)	Provided with original purchase receipts or valuation certificate 是否可提供原有購買單據或估值證明
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

Note: To protect your interests, please ensure the sum insured indicated above represents the full new replacement value of the specified Furs and/ or Designer Handbags. Otherwise, the protection shall be subject to Averaging. For details, please refer to the Policy wording.  
註：為全面保障您的利益，請確保以上所示投保額相等於指定皮草及/或名師設計手袋全新時的價值。否則，保障將按分攤計算賠償。欲了解有關詳情，請參閱保單條文。

### 2. Personal Effects Extra Cover 額外個人財物保障

Yes 是     No 否

Applicable to Personal Effects worth over HK\$50,000 per item, for example, watches, handbags, paintings, jewellery, portable music instruments, etc.

適用於每件價值港幣\$50,000以上的個人財物，例如：腕錶、手袋、名畫、珠寶、可攜帶的樂器等

Item Descriptions 項目描述	Place of Purchase 購買地點	Sum Insured (HK\$) 投保額(港幣\$)	Provided with original purchase receipts or valuation certificate 是否可提供原有購買單據或估值證明
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

Is there a safe at the Insured Premises and are the Personal Effects specified above properly kept in the safe to guard against burglary risk?  
投保的住所是否裝有夾萬，上述所列的個人財物是否妥善地收藏在夾萬內，以防爆竊的風險？  Yes 是     No 否

If "Yes", please specify the details of the safe:

若答案為「是」，請提供有關夾萬的詳情：

a. Make & Model 品牌及型號	b. Weight 重量	c. Size 尺寸
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If "Yes", which of the Personal Effects specified above is/ are properly kept in the safe:

若答案為「是」，請列明上述妥善收藏在夾萬內的個人財物：

1.
2.
3.
4.

Note: To protect your interests, please ensure the sum insured indicated above represents the full new replacement value of the specified Personal Effects. Otherwise, the protection shall be subject to Averaging. For details, please refer to the Policy wording.  
註：為全面保障您的利益，請確保以上所示投保額相等於指定個人財物全新時的價值。否則，保障將按分攤計算賠償。欲了解有關詳情，請參閱保單條文。

### 3. Building Structure "All Risks" Cover 樓宇結構「全險」保障

Yes 是     No 否

(Premium Rate: 0.09% of the sum insured as indicated below if you insure with the Basic Cover, or 0.11% if you would like to insure the Building Structure "All Risks" Cover only. If the building is not occupied by you, the premium rate is 0.16%).

(保率：如您選擇投保基本保障，保率為以下列明投保額之0.09%；如您單獨投保樓宇結構「全險」保障，保率為投保額之0.11%。若您的住所並非自住，保率則為投保額之0.16%。)

Name of Premises Owner (if different from the Applicant) 受保物業業主姓名(如與申請人不同)	Sum Insured (HK\$) 投保額(港幣\$)
Is the property mortgaged? If "Yes", please provide 該樓宇是否已做按揭？若選擇「是」，請註明：	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Name of Mortgagee 按揭銀行或財務公司名稱	

Note: The sum insured must be on "re-construction value" basis and not less than HK\$10,000,000. To protect your interests, please ensure the sum insured indicated above represents the full re-construction value. Otherwise, the protection shall be subject to averaging. For details, please refer to the Policy wording.

註：必需按樓宇的「重建價值」投保，而投保額亦需不少於港幣\$10,000,000。為全面保障您的利益，請確保以上所示投保額相等於重建價值。否則，保障將按分攤計算賠償。欲了解有關詳情，請參閱保單條文。

### 4. Other Cover 其他保障

Item Descriptions 項目描述	Place of Purchase 購買地點	Sum Insured (HK\$) 投保額(港幣\$)	Provided with original purchase receipts or valuation certificate 是否可提供原有購買單據或估值證明
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

### Insurance Details 投保資料 (Please "✓" as appropriate 請在適當方格加上"✓")

1. Have you ever been declined, or had special terms and/ or additional premiums imposed for any classes of insurance you are now applying for?  No 否     Yes 是  
If "Yes", please give full details.  
閣下曾否被保險公司就現時申請的保險類別拒絕承保、續保、附加特別條款及/或加徵額外保費？若答案為「是」，請列明詳情。

2. Have you ever suffered a loss for any of the risks proposed to be covered by this insurance at this or other premises occupied by you in the past three years? If "Yes", please give full details.  
過去三年內，閣下現時投保的住所或其他由閣下佔有的住所，曾否就有關此保險計劃列明的保障範圍蒙受損失？答案為「是」，請列明詳情。

3. Are there any watchmen or security officers guarding the Insured Premises and is it managed by a property management company?  
If "Yes", please provide the name of the property management company:  
投保的住所是否有管理員或保安看守，且由物業管理公司管理？若答案為「是」，請提供物業管理公司名稱：

4. Is there a burglar alarm system fitted in the Insured Premises? If "Yes", is the burglar alarm system connected to the police station or property management office? If "Yes", is the burglar alarm system maintained annually under contract?  
投保的住所是否裝有防盜警報系統？若答案為「是」，有關防盜警報系統是否與警署或物業管理公司連接？若答案為「是」，有關防盜警報系統是否有年度保養合約？

5. Is there any renovation work for the Insured Premises and/ or whole building planned within the next 12 months of which the estimated cost will be more than HK\$250,000?  
受保住所及/或整幢樓宇在未來12個月內是否將進行任何翻新工程，而工程估計費用超過港幣\$250,000？

6. Do you own the following facilities at the Insured Premises:  
受保住所是否擁有以下設施：

- a. Aggregate floor area for garden, backyard, terrace, roof or car parking space exceeding 3,000 sq.ft.  
花園、後院、陽台、天台及車位，且總面積超過3,000平方呎     No 否     Yes 是
- b. Private pool  
私人泳池     No 否     Yes 是
- c. Other facilities ( e.g. fish pond, playground facility, lift, etc.)  
其他設施(如魚池、遊樂場設施、電梯等)     No 否     Yes 是

If "Yes", please give full details.  
若答案為「是」，請列明詳情。

If your Insured Premises is not in a multi-storey building, please also answer the following questions 若受保住所的物業類型並非為多層住宅大廈，請同時回答以下問題：

7. Have you installed any fire extinguishers at the Insured Premises?  
受保住所是否裝有滅火器？  No 否  Yes 是

8. Is the Insured Premises installed with CCTV?  
受保住所是否裝有閉路電視系統？  No 否  Yes 是

a. If "Yes", is the CCTV operated by you and does the CCTV cover the indoor area of the Insured Premises?  
If "Yes", please continue to answer the following 2 questions.  
若答案為「是」，閉路電視系統是否由您運作，而該系統覆蓋了受保住所的室內地方？  
若a的答案為「是」，請繼續回答以下兩條問題。

b. Does the CCTV have a recording facility?  
閉路電視系統是否有錄影設備？  No 否  Yes 是

c. How long are tapes kept before being reused? (please specify period)  
錄影帶會保存多久才重複再用？(請註明時限)  No 否  Yes 是

9. Give full details how all external or internal doors allowing access to the Insured Premises are protected (please state type of locks):  
請詳細說明所有進出受保住所的外部或內部大門的保護狀況(請註明門鎖的類型) :

10. Give full details of how all windows or skylights are protected at the Insured Premises (e.g. grilles, bars, type of glass):  
請詳細說明受保住所內所有窗戶或天窗的保護狀況(如窗花、門、玻璃的類型)：

## Payment Method 付款方法

- By Cheque 以支票繳付  
(Please make cheque payable to "Prudential General Insurance Hong Kong Limited"  
請註明支票抬頭人為「保誠財險有限公司」)

By Credit Card 以信用卡繳付  
(Policy will be renewed automatically on a yearly basis subject to underwriting approval. Premium and levy will be collected from the designated credit card account.  
保障保單於核保後將每年自動續保及從指定的信用卡戶口內扣除保費及徵費。)

## Credit Card Account Details 信用卡戶口資料

Applicable to payment by credit card only. 只供選擇以信用卡繳費之客戶填寫。



Master Card  
萬事達卡

Credit Card Number  
信用卡號碼

Credit Card Expiry Date  
信用卡有效日期至



I/ We hereby authorise Prudential General Insurance Hong Kong Limited to collect from my/ our designated credit card account for all payment(s), recurring payment(s) and levy(ies) of this Insurance including that/ those related to, subsequent endorsement(s).

Cardholder's Name  
信用卡持有人姓名

Cardholder's Signature  
信用卡持有人簽名

Date  
日期

## Declaration 聲明

I/ We hereby declare and agree that 本人/ 吾等現聲明及同意：

- the Insured Premises are of residential nature which are solely occupied by me and my family members / cohabitants (as declared), are under my/ our control, and are not left unoccupied for more than sixty (60) days each year consecutively. For the protection of this insurance (except as specially declared), the Insured Premises are built of brick, stone and concrete and roofed with concrete, and are in good state of repair.  
受保住所乃屬住宅性質，並由本人/吾等及家人/同居人士(已申報者)所佔有，控制及每年不會連續空置超過六十天下始告生效；另外，(除另有申報外)，受保住所的牆身是採用磚、石及三合土作為建築材料，屋頂則採用三合土建成，並有經常維修，適宜居住。
  - no part of the premises is below ground floor level.  
住所絕無任何部份低於地面。
  - the statements and particulars given in this application are, to the best of my/ our knowledge and belief, true and complete and that this application shall form the basis of the contract with Prudential General Insurance Hong Kong Limited ("Prudential").  
就本人/吾等知悉範圍內，此申請表上填報的一切資料，均屬確實完整，本人/吾等並同意以此申請表作為本人/吾等與保誠財險有限公司(「保誠」)之間所訂合約的根據。
  - the insurance will not be in force until the application has been accepted by the Company and the premium has been paid, except to the extent of any official cover note which may be issued.  
除持有本公司簽發的臨時保單外，保障需在本公司覆核、接納申請表及已繳付保費後才生效。

## Important Notes to Applicant 申請人須知

1. Disclosure – The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/ broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the Policy will not provide with the cover the applicant requires, or perhaps may invalidate the Policy altogether.  
透露 – 申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關理財顧問/ 經紀查詢。如作出不確實回答或提供不正確資料，會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。
2. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.  
如有需要，本公司可提供保單原文及申請表副本以作參考。
3. All benefits and exclusions are only briefly outlined here. For further details, please refer to the Policy.  
上述保障及不保範圍並未包括所有細節，詳情請參閱保單。
4. The Application Form must be signed by a person who has attained age 18 or above.  
申請表必須由年滿18歲或以上的申請人簽署。
5. Please make sure the mobile number and email address of the applicant are correct. Once the Policy is issued, the policy number will be sent to the applicant via SMS. And, system will send Account Activation Code to the same mobile number during the registration of myPrudential. For environmental protection, Prudential will not mail this Policy/ endorsement and the subsequent policy renewal documents to the applicant; the corresponding eDocument will be stored in applicant's myPrudential account for their reference, and the applicant can print out the document if necessary. Whenever a notification email is sent to the applicant's designated email address, the applicant is deemed to have received the corresponding new eDocument. If the applicant has not registered myPrudential yet, please do so as soon as possible from our company website.  
請確保申請人的手提電話號碼及電郵地址是正確的。保單繕發後，申請人會透過手機短訊收到保單號碼；另外，登記myPrudential時，系統亦會向此手提電話號碼發送戶口啟動碼。為保護環境，保誠將不會郵寄此保單/ 批單及往後之續保文件予申請人；有關之電子文件將儲存於申請人的myPrudential戶口之內供申請人下載細閱。申請人有需要時亦可自行列印保單文件。每當提示電郵已經發送到申請人指定的電郵地址，申請人將被視為已收有關的最新電子文件。如申請人仍未登記myPrudential，敬請瀏覽本公司網站從速辦理。
6. This product is underwritten by Prudential. The copyrights of the contents of this document are owned by Prudential.  
此產品由保誠承保。此文件內容之版權是由保誠所擁有。
7. This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.  
此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。
8. Levy collected by the Insurance Authority (if any) has been imposed on this Policy at the application rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <http://www.prudential.com.hk/levy> or [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy). If you do not pay the overdue levy timely, the Insurance Authority ("IA") may, according to the law, impose on the policyholder a penalty and may recover the outstanding levy as a civil debt due to the IA.  
保險業監管局（「保監局」）已按適用費率對此保單徵收徵費，有關徵費將按照訂明安排匯付。如需更多資訊，請瀏覽 <http://www.prudential.com.hk/levy> 或 [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。若閣下未能依時清繳過期徵費，保險業監管局（「保監局」）可根據法例向其施加罰款，亦可循民事程序追討欠付的徵費。

## Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as “**Company**”, “**our**”, “**we**”, or “**us**”) take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary or helpful for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements (including the purposes mentioned below), or even for security purpose. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/ medical records, credit information, product history, claims history, biometric data including but not limited to your voice pattern, fingerprint and facial images, your location information based on your device, financial and medical information (“**Personal Information**”) to provide you with the insurance or financial products or services. “Personal information” shall also include, but not be limited to, the personal information relating to your beneficiaries (or any other person designated or entitled to receive any benefits under an insurance policy), dependents, authorised representatives, company staff, and other individuals in relation to which you have provided personal information. If you provide personal information about another person to us, you confirm that you are either their parent or guardian or you have obtained that person’s consent to provide such personal information for use and transfer by the Company for the purposes set out in this PICS. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/ reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record.

保誠財險有限公司（簡稱「本公司」或「我們」）認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務，或為遵守法定及合約要求，我們會向閣下收集必要或有幫助的個人資料。為向閣下提供保險或金融產品或服務，遵守法定或合同要求（以下概述的其他目的），及保安目的，我們可能會向閣下收集個人資料，包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身分證副本及資料、旅遊證件資料、健康/醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、生物辨識資料，包括但不限於閣下的聲音模式、指紋及面部圖像、基於閣下的流動或其他電子裝置收集閣下的位置資料、財務及醫療資料（「個人資料」）。「個人資料」將包括但不限於與有關以下人士的個人資料：閣下的受益人（或任何其他根據保單被指定或有權獲得任何利益的人）、收養人、授權代表、公司職員和閣下曾提供其個人資料的其他人士。如閣下向我們提供其他人士的個人資料，即表示閣下確認閣下是該人的父母或監護人或閣下已取得該人士的同意以提供個人資料供本公司按此收集個人資料聲明的目的使用和轉移。我們亦可能會從第三方，如其他保險公司、代理、信貸資料服務/報告機構、供應商、金融機構、防欺詐機構、政府機構、醫務人員、法院或公開紀錄，收集關於閣下的個人資料。

## China Personal Information Protection Law (PIPL) 《中華人民共和國個人信息保護法》

The PIPL Addendum supplements the Personal Information Collection Statement and applies to you if you are located in Mainland China. The PIPL Addendum is available on our website at <https://www.prudential.com.hk/en/china-personal-information-protection-law/>

中國內地補充內容是對本個人信息收集聲明的補充，如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

### 1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) the administration of our products and services, including to provide any relevant services as discussed with you prior to any purchase of a product or service; (b) to process your application; (c) to administer and process insurance policies, insurance claims, medical, security and underwriting checks; (d) to process payment instructions; (e) to verify your eligibility for insurance, financial or wealth management products and services; (f) to design and provide you with insurance, financial and related products and services; (g) to communicate with you; (h) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in Section 2 below), including but not limited to anti-money laundering and Know-Your-Client obligations; (i) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and/ or other illegal activity, or security or technical issues; (j) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (k) to provide customer services; (l) to perform automated decision-making or profiling; (m) to perform a policy review or needs analysis; (n) to conduct research and statistical analysis (including use of new technologies); (o) to administer lucky draws and other contests; (p) to enable us to perform our obligations to you; (q) to keep your information on record and carry out other internal business administration; (r) with your specific consent where required for direct marketing as explained in Section 3 below, personalise and tailor, customised promotions, messages and suggestions to you; and (s) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described in Section 3 below.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also use and share your Personal Information for the purposes described above to improve our products and services. Your Personal Information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary.

我們可能會使用閣下的個人資料作下列目的：(a)管理我們的產品和服務，包括在購買產品或服務之前提供已與閣下討論的任何相關服務；(b)處理閣下的申請；(c)管理及處理保單、保險索償、醫療、抵押和承保檢查；(d)處理付款指示；(e)核實閣下申請保險、金融或財富管理產品及服務的資格；(f)設計及為閣下提供保險、金融及相關的產品和服務；(g)與閣下進行通訊；(h)遵守任何監管或其他法律規定或其他內部業務規定（不論是向我們或下述第2部分所列的任何第三方實施），包括但不限於打擊洗錢和認識你的客戶（KYC）義務；(i)就索償進行調查及和解，以及偵查及防止欺詐（不論是否有關就本申請簽發的保單）及/ 或其他非法行為或安全/ 技術問題；(j)使用代理機構（包括信貸資料服務機構）、追蹤公司或公開可得資料以執行核查；(k)提供客戶服務；(l)執行自動決策或資料剖析；(m)進行保單審查或需求分析；(n)進行研究和統計分析（包括使用新科技）；(o)進行管理幸運抽獎和其他比賽；(p)使我們能夠履行對閣下的義務；(q)保持閣下的資料記錄並執行其他內部業務管理；(r)為直接市場推廣需要並在有需要時經閣下的特定同意下，如以下第3部分所述，為閣下量身訂製個性化的促銷、消息和建議；及(s)與上述任何目的直接相關的任何其他目的。經閣下同意，我們亦可能會按照以下第3部分所列使用閣下的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規，上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下（或閣下的聯名保單持有人）仍為我們的客戶，我們將一直保存閣下的個人資料，或如法律有所規定或因其他原因而為必要，我們則將其保存更長時間。

### 2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc including but not limited to Prudential General Insurance Hong Kong Limited (“**companies within the Prudential Group**”) and their respective insurance agents, and to our financial/ medical/ wellness/ health business partners. We may also disclose your Personal Information to the following third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation other insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees, auditors, IT service and platform providers, insurance intermediaries, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, and selected third party financial and insurance product providers); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) financial crime prevention agencies, any legal, regulatory, law enforcement or government bodies and the courts. We may also disclose your Personal Information to an actual or proposed assignee or participant in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團，包括本公司以及其他母公司為保誠集團成員的實體包括但不限於保誠財險有限公司（「保誠集團內的公司」）及他們各自的保險代理，及我們的金融/醫療/保健/健康業務夥伴，透露閣下的個人資料。為達到上述第一部分所列明之目的，我們亦可能會向下列第三方（在香港境內或境外）透露閣下的個人資料：(a)保險代理；(b)保險經紀；(c)再保險公司；(d)索償調查公司；(e)為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司（不論直接或透過防欺詐組織或本段指明的其他人士），及保險業用作分析及核查現有資料與及後提供的資料而使用的數據庫或登記冊（及其營運商）；(f)提供行政、電訊、電腦、信息技術、數據處理及儲存、客戶滿意度分析、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商（包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人（及其他持份者）、計劃顧問、介紹人及選定的第三方金融和保險產品供應商）；(g)行業協會及聯會；(h)醫療賬單審查公司；(i)閣下的聯名保單或投資持有人；(j)研究人員；(k)信貸資料服務機構；(l)收賬代理；(m)夥伴金融機構及合作夥伴；及(n)預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會透露閣下的個人資料予該等的實在或擬議受讓人或參與人。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊（如下文所述）。

### 3. Use and Transfer of Personal Data for Direct Marketing Purposes 使用及轉移個人資料作直接促銷用途

With your consent, we intend to use your name and contact details for promotional and marketing purpose including sending marketing communications and conducting direct marketing to you by electronic and non-electronic means including by post, in relation to the following products, services and subjects, and we require your consent in order to do so: insurance; annuities; retirement schemes; pensions; wealth and financial management; estate management; investment; financial; medical/ wellness/ health related products, reward/loyalty programme services and subjects ("Classes of Marketing Subjects").

We also intend to transfer your name and contact details to our insurance agents, other companies within the Prudential Group and their respective insurance agents, our Business Partners, and our Marketing Partners, to enable them to market any of the Classes of Marketing Subjects to you, and your written consent is required in order for us to do so. We may provide your personal data to such transferees for gain.

If you change your mind, and/ or you would like to opt-out of receiving direct marketing, you can advise our Data Protection Officer at service@prudential.com.hk.

經閣下的同意，我們擬使用閣下的姓名和聯絡資料，用於宣傳和市場推廣用途，包括通過電子和非電子方式（包括郵寄）向閣下發送市場推廣通訊和進行直接促銷，就以下產品、服務和目的，我們需要閣下的同意才可以這樣做：保險；年金；退休計劃；退休金；財富和財務管理；遺產管理；投資；金融；醫療/保健/健康相關產品；獎賞/優惠計劃服務及目的（「促銷標的類別」）。

我們亦擬將閣下的姓名和聯絡資料轉移給我們的保險代理人、保誠集團內的其他公司及其保險代理人、我們的業務合作夥伴和營銷合作夥伴，使他們能夠向閣下推銷任何促銷標的類別，並且需要閣下的書面同意才能這樣做。我們可能因向此類受讓人提供閣下的個人資料而獲得利益。

如閣下改變主意，及/或閣下想選擇不接受直接市場推廣，可以與我們的資料保護主任聯絡（service@prudential.com.hk）。

### 4. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. If you do not provide such Personal Information, we may not be able to provide you the product or service that you've requested.

除非我們另有規定，否則閣下必須提供我們要求的個人資料。若閣下未提供有關個人資料，我們可能無法為閣下提供所要求的產品或服務。

### 5. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "Ordinance"), you have the right to request access to and correction of any Personal Information that you provide to us. If want to exercise your rights, or if you require any other information, you can advise our Data Protection Officer at service@prudential.com.hk or contact us using the details on "Contact Us" section of the Company website (<https://www.prudential.com.hk/scws/pages/en/contact-us/contact-us-home/index.html>) or our Privacy Notice.

If you move/ moved to a European Union ("EU") jurisdiction, we may be required to provide you with further information, and you may have additional rights, under the EU General Data Protection Regulation. This information and these rights are set out in the Privacy Notice on our Company website.

We update our Privacy Notice from time to time. We encourage you to familiarise yourself with the Privacy Notice on our Company website. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>. By completing and progressing with this form, you confirm that you have read and understood this PICS.

Business Partners means our service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business, accountants, auditors, IT service and platform providers, insurance intermediaries, reinsurers, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers who provide administrative, telecommunications, computer, payment, printing, third-party rewards/ loyalty/ privileges programs, medical/ health/ wellness related products, redemption or other services to us to enable us to operate our business, insurance intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

根據《個人資料（私隱）條例》（「條例」），閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲行使閣下的權利，或如閣下需要任何其他資料，請聯絡我們，閣下可以發送電郵至service@prudential.com.hk或使用本公司網站(<https://www.prudential.com.hk/scws/pages/tc/contact-us/contact-us-home/index.html>)或我們的私隱通知中「聯絡我們」部分所列的資料與我們的資料保護主任聯絡。

如閣下搬遷/已搬遷至歐洲聯盟（「歐盟」）司法管轄區，我們可能需要向閣下提供進一步資料，且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們會不時更新我們的私隱通知，並建議閣下瀏覽本公司網站以了解該私隱通知。該私隱通知可在本公司網站 (<https://www.prudential.com.hk/scws/pages/tc/privacy-policy/index.html>) 上查閱。閣下填妥並繼續提交本表格，即表示閣下確認已閱讀並理解本收集個人資料聲明。

業務合作夥伴指我們的服務供應商、提供行政、電信、電腦、信息技術、數據處理及儲存、客戶滿意度分析、支付、印刷、贖回或其他服務予我們，以使我們能夠經營我們業務，會計師、審計師、IT服務和平台供應商、保險中介機構、再保險承保人、投資經理、代理、退休金受託人（和其他持分者）、計劃顧問、介紹人、核准的第三方金融和保險產品供應商以及我們的法律顧問。

營銷合作夥伴指我們的服務供應商提供行政、電信、電腦、支付、印刷、第三方獎賞/會員/優惠計劃、醫療/健康/保健相關產品、贖回或其他服務，以使我們能夠經營我們業務、保險中介、退休金受託人（和其他持分者）、計劃顧問、介紹人和核准的第三方金融和保險產品供應商。

I agree to receive marketing communications and materials, such as exclusive customer offers and product promotions.  
我同意接收市場推廣通訊和資料，例如獨家客戶優惠、健康和產品推廣。

Signature of Applicant* 申請人簽署*	Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱（請用正楷填寫）	
X	Financial Consultant's Division and Code 理財顧問組別及編號	
Application Date 投保日期	Mobile Number 流動電話號碼	Office Location 辦公地點

\* The signature of this Application Form is only valid for 30 days from the date of your signature. 此申購表上的簽署只於簽署日期起30日內有效。

For Office Use Only 本公司專用

Approved by	Date	Effective Date
Restrictions <input type="checkbox"/> No <input type="checkbox"/> Yes		