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保誠保險

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Listening. Understanding. Delivering.

保誠精選「來港尚學寶」  
意外

PRUChoice Hong Kong Study Care  
ACCIDENT

# PRUChoice Hong Kong Study Care Insurance

Hong Kong is a dynamic city with top ranked and world class universities. Coming to Hong Kong to study is a great opportunity to broaden your knowledge and gain exceptional educational experience. Prudential General Insurance Hong Kong Limited ("Prudential") is pleased to offer you with PRUChoice Hong Kong Study Care Insurance which provides you a comprehensive protection against unexpected accidents during your study in Hong Kong so that you can enjoy a fruitful and hassle free study.

(Applicable on or after 15 March, 2022)



## Special Features

- 1** PRUChoice Hong Kong Study Care is excess-free and tailor-made for university students age of 18-30 coming from Mainland China or overseas.
- 2** An annual protection for your university study in Hong Kong.
- 3** Provide protection for hospitalisation and accident expenses up to HK\$300,000 and HK\$600,000 per year respectively.
- 4** Compassionate visit benefit provides you with protection in dual ways.
- 5** Cover your tuition expenses against unexpected incidents.
- 6** Enjoy up to 20% No Claim Discount at renewal.

## Insurance Cover at a Glance

(No Excess for All Sections)

Core Benefit	Maximum Limit Per Year (HK\$)	
<b>1. Tuition Expenses</b>  <b>Study Interruption</b> Reimburses the loss of irrecoverable prepaid but unused Hong Kong tuition expenses in the event of study interruption due to the occurrence of the following events: <ul style="list-style-type: none"><li>• Death or terminal sickness of insured person; or</li><li>• Hospitalisation of insured person for more than 30 consecutive days; or</li><li>• Death of insured person's close relative*.</li></ul> <b>Suspension of Period of Insurance</b> Allows to suspend the coverage of the policy once per policy year for a maximum of 3 months due to study interruption subject to a written notice by the insured to us.  <b>Education Fund</b> Covers the unpaid Hong Kong tuition expenses incurred if the insured person's parent(s) or guardian suffers from any of the following events: <ul style="list-style-type: none"><li>• Accidental death; or</li><li>• Total permanent disablement due to accident.</li></ul> <b>School Closure Allowance</b> Cash allowance of HK\$500 per day in the event of the sudden and unexpected closure of Hong Kong Educational Institution for more than 3 consecutive days <sup>#</sup> due to natural disaster or compulsory closed by Hong Kong police or court order.	205,000 100,000 100,000 5,000	600,000 20,000 100,000 50,000
<b>2. Hospitalisation Expenses</b>  Covers the necessarily and reasonably medical expenses of hospitalisation, medical appliance, emergency transportation to a registered medical institution incurred as a result of bodily injury sustained from accident or illness contracted in Hong Kong.	300,000 30,000 per confinement	2,000
<b>3. Accident Protection</b>  <b>Personal Accident</b> 100% full cover for accidental death, total permanent disablement, total permanent loss of limb/ sight/ speech and hearing as a direct result of accident occurs in Hong Kong. Extends to cover other permanent disablement accordance with the benefit limit specified in the Scale of Benefits.  <b>Burial/ Cremation Expenses</b> Burial or cremation expenses in case of accidental death occurs in Hong Kong.  <b>Kidnapping Benefit</b> Compassionate death cash benefit in the event of the accidental death of insured person if arising from being kidnapped occurs in Hong Kong.		720,000 100,000
<b>4. Compassionate Visit</b>  Accommodation and transportation expenses incurred by up to 2 relatives or friends for compassionate visit in the following event occurs in Hong Kong: <ul style="list-style-type: none"><li>• Hospital confinement of the insured person for more than 2 consecutive days with a qualified medical advice that a compassionate visit is necessary; or</li><li>• Death of the insured person; or</li><li>• Death of the insured person's roommate who lives with the insured person at the Hong Kong residence if the insured person is also in Hong Kong at the time of death.</li></ul> Covers a round-trip transportation ticket for the insured person's short-term visit to the Location of Original Residence* if the following event occurs in the Location of Original Residence*: <ul style="list-style-type: none"><li>• Accidental death of close relative*; or</li><li>• Total permanent disablement of close relative* due to accident.</li></ul>		6,000
<b>5. Personal Effects</b>  We cover the accidental loss of or damage to your personally owned personal effects occur in Hong Kong: <ul style="list-style-type: none"><li>• Any one item/ pair/ set</li><li>• Compensation will be on a "new for old" basis if the loss or damage item is less than 2-year-old</li></ul>		2,000
<b>6. Unauthorised Use of Lost Credit Card</b>  Loss due to unauthorised use of lost credit card carried with the insured person in Hong Kong which is reported to police and credit card center within 24 hours after discovery of loss.		2,000



## 7. Travel Document

Replacement cost of lost travel documents incurred if arising from robbery, burglary or theft in Hong Kong which is reported to police within 24 hours after discovery of loss.

**4,000**

## 8. Personal Liability

Indemnity for legal liability for bodily injury or property damage to a third party as a result of your negligence occurs in Hong Kong.

**800,000**

## 9. Hong Kong Residence Protection

Cash allowance of HK\$500 per day for accommodation if the insured person's Hong Kong residence become uninhabitable for over 24 consecutive hours as a result of fire, flood or natural disaster, compulsory blockage by Hong Kong police or court order.

**5,000**

- \* "Close Relative" means the insured person's legally married spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister and guardian.
- + Location of Original Residence means the country in which the Insured Person has his/ her permanent home and as shown on the Insured Person's passport.
- # This Hong Kong Educational Institution is meanwhile physically closed without any format of education available.

## No Claim Discount



No Claim Discount (NCD) will be available upon subsequent renewal year if no claim is being made, reported or arising during the preceding year. If no claim record in the preceding year, you will enjoy 10% NCD at the subsequent renewal. If no claim record in 2 consecutive years, you will enjoy 20% NCD at the subsequent renewal.



## Premium Table

Annual Cover

**HK\$2,380**

## Main Exclusions

The following is a summary of the exclusions to PRUChoice Hong Kong Study Care Insurance. Please refer to the Policy for complete details.

### General Exclusions applicable to All Sections

- War or kindred risks, government acts and nuclear hazard, civil commotion
- Unreasonable care and attention
- Accidents whilst engaging in sports or games in a professional capacity, or on a competitive basis, racing (other than on foot), motor rallies and competitions (other than karting), aviation (other than as a fare-paying passenger in an aircraft which is duly licensed by relevant authorities for the transportation of passengers), or any other hazardous activities or pursuits or similar activities of the aforesaid
- Self-inflicted injury or illness
- Alcoholism or drug abuse
- Any known conditions
- Pre-existing medical conditions
- Venereal disease, AIDS or AIDS related complex
- Pregnancy, miscarriage or childbirth and all complications thereof
- Accidents occurred whilst the insured person is engaging in manual work in connection with any business, profession or employment or an occupation of pilot or crew member of any air carrier, tour guide or escort etc.
- Medical treatment being the specific purpose of travelling to Hong Kong
- Loss of or damage to property arising from communicable disease
- Any claims arising from COVID-19 or pandemic to third party liability, personal accident, school closure allowance under tuition expenses or Hong Kong residence protection

### Personal Effects/ Unauthorised Use of Lost Credit Card/ Travel Document

- Normal wear and tear
- Damage to fragile articles (including perishable food)
- Loss not reported to the police and the card issuer for unauthorised use of credit card within 24 hours
- Loss of or damage to mobile phones

### Personal Liability

- Injury to employees or members of the insured person's family
- Liability arising out of the use of motorised vehicles, aircraft, watercraft and the like
- Property belonging to or held in trust or in the custody of the insured person
- Liability directly arising from the insured person's specific pursuit of any trade, business or profession
- Liability assumed by the insured person by agreement

### Hospitalisation Expenses

- Non-essential treatment or surgery, or the extra charges for the private room accommodation, except where medically necessary
- Dental related treatment

# 保誠精選「來港尚學寶」保障計劃

香港是一個充滿活力的城市，並擁有多間世界排名頂尖和世界著名的大學。來香港學習是您增廣見聞並獲得優等教育經驗的絕佳機會。保誠財險有限公司（「保誠」）誠意為您獻上**保誠精選「來港尚學寶」保障計劃**，讓您從容面對在香港升學期間遇上突如其來的意外，得到全面保障，享受一個真正的豐盛進修機會。

(2022年3月15日或之後適用)

## 計劃特點



- 1** 保誠精選「來港尚學寶」專為18-30歲從國內及海外的訪港大學生而設，各項保障均不設「自負金額」。
- 2** 全年為您提供在香港學習期間的保障。
- 3** 為您提供住院費用及人身意外保障分別高達每年港幣\$300,000及港幣\$600,000。
- 4** 緊急探訪保障為您提供雙重保障。
- 5** 即使面對突如其來的意外，亦不必為您的留學費用擔憂。
- 6** 繢保可享無索償折扣高達20%。

## 保障一覽表

(所有項目不設「自負金額」)

保障	每年最高保障額 (港幣\$)	
<b>1. 學費保障</b> <b>中斷學業</b> 因發生以下事故而中斷學業，賠償受保人未使用而不可退回的香港預繳學費： <ul style="list-style-type: none"><li>• 受保人死亡或患上末期疾病；或</li><li>• 受保人連續住院達30日或以上；或</li><li>• 受保人近親*死亡。</li></ul> <b>暫停保險期</b> 如因中斷學業，在我們獲得投保人的書面通知情況下，每個保單年度可暫停保單保障1次及最長3個月。  <b>教育基金</b> 如因受保人的父母或監護人發生以下事故，支付尚未繳付的香港學費： <ul style="list-style-type: none"><li>• 意外死亡；或</li><li>• 因意外導致完全永久傷殘。</li></ul> <b>學校關閉津貼</b> 如香港學府因天災或被香港警方或法院頒令強制關閉而導致突然及不可預計的關閉停課連續3天以上*，我們將提供每日港幣\$500的現金津貼。	<b>205,000</b> 100,000      <b>100,000</b>      <b>5,000</b>	<b>50,000</b>
<b>2. 住院費用保障</b> 如在香港意外受傷或患病，賠償有關必須而合理引起的住院醫療、醫療器材及前往註冊醫院的緊急交通費用。	<b>300,000</b> 每次住院 30,000	<b>6,000</b>
<b>3. 意外保障</b> <b>人身意外保障</b> 在香港因意外直接引致的意外死亡、完全永久傷殘、完全永久性斷肢、失明、喪失語言能力及聽覺，可獲100%保障額。延伸保障其他永久性傷殘，我們將根據保障賠償表所列的賠償額作出賠償。  <b>殮葬費用</b> 在香港因意外身亡，我們將賠償所引起的殮葬費用。  <b>綁架保障</b> 如受保人在香港遭受綁架而導致意外死亡，我們將支付恩恤現金。	<b>720,000</b> 600,000      <b>20,000</b>      <b>100,000</b>	<b>2,000</b>      <b>4,000</b>
<b>4. 緊急探訪保障</b> 為香港因發生以下事故，支付最多2位親屬或朋友需要前往香港探望受保人的住宿及交通費用： <ul style="list-style-type: none"><li>• 受保人連續住院2日以上及應合資格的醫療建議需要緊急探訪；或</li><li>• 受保人身亡；或</li><li>• 受保人同住於香港居所的室友身亡而受保人當時亦身處於香港。</li></ul> 如於原居地 <sup>#</sup> 因發生以下事故，支付受保人需要短暫返回原居地 <sup>#</sup> 的1張來回交通票費用： <ul style="list-style-type: none"><li>• 近親*意外死亡；或</li><li>• 近親*因意外導致完全永久傷殘。</li></ul>		<b>50,000</b>
<b>5. 個人財物保障</b> 賠償於香港因意外遺失或損毀您擁有的個人財物： <ul style="list-style-type: none"><li>• 每件/對/套。</li><li>• 若遺失或損毀的個人財物，購入不足2年時，將按「以新易舊」方式賠償。</li></ul>	<b>6,000</b>      <b>2,000</b>	
<b>6. 遺失信用卡被盜用保障</b> 為香港因意外遺失了隨身攜帶的信用卡，而該信用卡又不幸被人盜用，將補償受保人的金錢損失，惟有關情況需於發現損失後24小時內向警方報案及向信用卡公司中心報案。	<b>2,000</b>	
<b>7. 旅遊證件保障</b> 為香港因搶劫、盜竊或偷竊導致遺失旅遊證件而需繳付的補領費用，惟有關情況需於發現損失後24小時內向警方報案。	<b>4,000</b>	
<b>8. 個人責任保障</b> 保障您在香港因疏忽而需對第三者的身體損傷或財物損失負上法律責任。	<b>800,000</b>	
<b>9. 香港居所保障</b> 如受保人的香港居所因火災、水浸、天災、被香港警方或法院頒令強制封鎖而不能居住連續逾24小時，我們將提供每日港幣\$500的住宿現金津貼。	<b>5,000</b>	

\* “近親”指受保人的合法配偶、父母、配偶父母、祖父母、子女、兄弟姊妹及監護人。

+ 原居地指受保人保單上永久住宅地址所處的國家，此應與受保人護照所示的相同。

# 同時此香港學府因實體學府關閉而未能進行任何型式的教學。

## 無索償折扣優惠



如您過去1年內並無任何索償記錄，您可於隨後年度續保時，獲得10%的無索償折扣優惠。如您在連續2年內並無任何索償記錄，您隨後的續保保單更可獲得20%的無索償折扣優惠。

## 保費表



全年保障

港幣\$2,380

## 主要不保事項



下列只為**保誠精選「來港尚學寶」**不保事項的概略，請參閱保單內所列明的詳細內容。

### 適用於整套保單的不保事項

- 戰爭或同類行動、政府法令、核能災難，及民亂所構成的損失
- 故意疏忽
- 以專業運動形式或在競爭情況下所參與的運動或比賽、或並非以雙腿進行的競賽、賽車（高卡車除外）、飛行活動（以持票乘客身份，乘坐持牌客機則除外）、或任何其他危險活動或前述相似的活動時發生的意外
- 蓄意令自己受傷或生病
- 酗酒或濫用藥物
- 任何已知情況
- 已存在的任何病徵、病症
- 性病、愛滋病或與愛滋病有關連的病症
- 嬰孕、流產、分娩及由上述引起的其他病症
- 因從事任何與商業或職業有關的體力勞動工作，或因從事任何空中運輸工作的駕駛員或機員、導遊或領隊等職業而引起的意外
- 蓄意以治病為來港目的
- 因傳染病引致的財產/財物的損失或損壞
- 因COVID-19或大流行病引致的第三者責任、人身意外、於學費保障的學校關閉津貼或香港居所保障的任何賠償

### 個人財物保障/遺失信用卡被盜用保障/旅遊證件保障的不保事項

- 破舊
- 易碎物料（包括易腐壞的食物）的損毀
- 遺失而未能於24小時內向警方及發卡中心（適用於信用卡被盜用）報失
- 手提電話的遺失與損毀

### 個人責任保障的不保事項

- 導致受保人的僱員或家屬受傷
- 由使用機動車輛、飛機、船隻或類似物而引致的責任問題
- 屬於受保人或由受保人監管的物件
- 由受保人所從事的行業所引致的責任問題
- 受保人於其所簽的契約上所承擔的責任

### 住院費用保障的不保事項

- 非必須的治療、手術或住用私家病房的額外費用
- 牙科相關治療費用

## Scale of Benefits of Personal Accident Section

### 人身意外保障 – 保障賠償表



In the event of an accident causing 因意外而引致的	Maximum Benefit (HK\$) 最高賠償額(港幣\$)
<b>A. Death</b> 死亡	<b>600,000</b>
<b>B. Permanent Disablement</b> 永久性傷殘	
1. Total Permanent Disablement 完全永久傷殘	600,000
2. Total and Permanent Loss of Limb(s) 完全及永久喪失肢體	600,000
3. Total and Permanent Loss of Sight 完全及永久喪失視力	600,000
4. Total and Permanent Loss of speech and hearing of both ear(s) 完全及永久喪失語言能力及聽覺	600,000
5. Permanent and incurable insanity 永久及無法治療的精神錯亂	600,000
6. Total and Permanent loss of use of: 完全及永久性傷殘：	
(a) thumb and four fingers of one hand 一隻手之拇指及四隻手指	420,000
(b) four fingers of one hand 一隻手之四隻手指	240,000
(c) thumb (both phalanges) 拇指（兩節指骨）	180,000
(d) thumb (one phalanx) 拇指（一節指骨）	90,000
(e) any other fingers (three phalanges) 其餘任何手指（三節指骨）	90,000
(f) any other fingers (two phalanges) 其餘任何手指（兩節指骨）	60,000
(g) any other fingers (one phalanx) 其餘任何手指（一節指骨）	45,000
(h) all toes of one foot 一隻腳的所有腳趾	120,000
(i) great toe (both phalanges) 大足趾（兩節趾骨）	45,000
(j) great toe (one phalanx) 大足趾（一節趾骨）	30,000
(k) any other toe 其餘任何足趾	18,000
<b>C. Third Degree Burn of 9% or more of the total body surface</b> 身體總表面面積有9%或以上達第三級燒傷	<b>250,000</b>

# Comprehensive Products to Cater for Your Needs

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.

## 產品服務 全面周到

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。

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>

[www.prudential.com.hk](http://www.prudential.com.hk)

Note: This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

註：此小冊子只作參考之用，不能作為保誠財險有限公司（「保誠」）與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。

所有中文簡譯，如與英文有異，概以英文為準。



**Application Form for**  
**PRUChoice**  
**Hong Kong Study Care Insurance**  
**保誠精選「來港尚學寶」**  
**保障計劃**  
**申請表**

Applicable on or after 15 March, 2022  
2022年3月15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 Hong Kong Study Care Insurance 保誠精選「來港尚學寶」保障計劃

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

Applicant must be the Insured Person 申請人必須為受保人	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)
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	<p>(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。)</p> <div style="border: 1px solid orange; padding: 5px; margin-top: 10px;"> <p>Scan QR code to view eDocument Guide 掃描二維碼參閱電子文件指南</p>  </div>
<b>Correspondence Address in Hong Kong 香港通訊地址</b> Flat/ Room 室      Floor 樓      Block 座 Building/ Estate 大廈/ 屋苑 Street/ Road & District Area 街道及地區 <input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界	
<b>Location of Original Residence 原居地地址</b> City 城市      Country 國家	

## Details of Hong Kong University Institution<sup>#</sup> attended by Insured Person 受保人就讀的香港大學資料<sup>#</sup>

Name  
名稱

# The Applicant should notify the Company before the effective of any changes to the name of the Hong Kong University Institution in writing.  
如更改香港的大學名稱，申請人必須在有關更改生效之前以書面通知本公司。

## Details of Application 投保詳情 (Please check as appropriate boxes 請在適當方格加上“✓”)

<b>Annual Cover 全年保障</b>	<b>Premium 保費 (HK\$港幣\$) 2,380</b>
Period of Insurance 保險期 Policy to commence on _____ / _____ / _____ for one year. 本保單由 dd (日) mm (月) yy (年) 起一年內有效。	<p>Annual Cover is renewable upon the expiry of the Period of Insurance subject to underwriting approval. 全年保障在保險期屆滿時經核保後可獲續保。 Please tick the below box if you DO NOT require the Policy to be renewable. 如您不需要續保本保單，請在以下空格填上“✓”。 <input type="checkbox"/> The Policy will be ceased upon the expiry of the Period of Insurance of the first year. 本保單將在首年保險期屆滿時終止生效。</p>

The Policy will not be in force until the application has been accepted by the Company and the premium has been paid.  
保單需在本公司接納申請及收訖保費後方才生效。

## 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

(This Policy will be renewed automatically on a yearly basis subject to underwriting approval and premium and levy will be collected from the designated credit card account on the collection date.  
本保單於核保後將每年自動續保及在收款日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。

 VISA Card  
VISA 卡

 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

  
(mm/yy)  
(月/年)

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) and its renewal(s).  
本人/吾等授權保誠財險有限公司，經由本人/吾等指定的信用卡戶口內，扣除有關本保單的所有及經常性保費及徵費，包括因其後背書以及續保有關之所需經常性的保費及徵費。

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

## 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 the cover the applicant requires, or perhaps may invalidate the Policy altogether.  
披露 – 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 Certificate of Insurance and the Insurance Policy.  
上述保障及不保範圍並未包括所有細節，欲知全部詳情請參閱保單。
4. Cheque payment must accompany this Application Form. No refund premium and levy is allowed once the Certificate of Insurance has been issued.  
支票須連同申請表一併繳交。保單簽發生效後概不發還保費及徵費。
5. The Application Form must be signed by a person who has attained Age of 18 or above.  
申請表必須由年滿18歲或以上的申請人簽署。
6. 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。
7. This product is underwritten by Prudential General Insurance Hong Kong Limited ("Prudential"). The copyrights of the contents of this document are owned by Prudential.  
此產品由保誠財險有限公司（「保誠」）承保。此文件內容之版權是由保誠所擁有。
8. 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。
9. 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。

Warranty: The Applicant warrants that the Insured Person is not travelling contrary to the advice of Registered Medical Practitioner, or for the purpose of obtaining medical treatment or for migration. The Applicant also warrants that this Insurance is taken out for the Insured Person mainly for the purpose of Hong Kong study at a Hong Kong Educational Institution and the Company shall have the right to request any form of proof for Hong Kong Study whenever necessary.

保證：申請人保證受保人的旅程並不是違反註冊醫生的意見、或為獲得醫療或為移民為目的而旅遊。申請人亦保證申請本保險的主要目的為受保人在香港學府進行香港留學。如有需要，本公司有權索取有關香港留學任何形式的證明。

## 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)管理和處理保單、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述第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名的其他人士），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，以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. 此申請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		