



PRUDENTIAL
保誠保險

用心聆聽 實現您心



保誠精選「郵輪旅遊樂」
消閒

PRUChoice Cruise Travel
LEISURE

PRUChoice Cruise Travel Insurance

Cruise, a new trend of vacation with your family where you can enjoy a hassle-free holiday on a cruise ship with various shore excursions. Extra risks may exist during cruise travel in addition to ordinary travel by air or by train, including shore excursion or scheduled port of call cancelled, or additional expenses to re-join the cruise ship after shore excursion if boarding missed due to unexpected adverse weather, or cruise cancellation if boarding overseas missed due to travel delay of airline by mechanical defect. Prudential General Insurance Hong Kong Limited ("Prudential") is pleased to offer you PRUChoice Cruise Travel, a comprehensive protection to your cruise vacation.

(Applicable on or after 1 March, 2022)

Cruise Travel Exclusive Coverage



- 1 Provide cash allowance if involuntary change/ cancellation of scheduled port of call.
- 2 Protection for cruise cancellation due to travel delay if boarding not in Hong Kong.
- 3 Shore Excursion Allowance provides cash allowance for shore excursion cancellation or curtailment.
- 4 Missed boarding on port of call after shore excursion is also covered.
- 5 Additional allowance for baggage delay after boarding the cruise ship.
- 6 Cruise Emergency Call Expenses cover satellite phone, mobile phone roaming and cruise Wi-Fi service for emergency call in the cruise.

Other Features

- Option of Asia & Specific Islands Plan and Worldwide Plan which fits your cruise vacation.
- Popular activities such as bungee jumping, hang-gliding, hot-air ballooning, parachuting, sky-diving, scuba diving and skiing, are 100% covered.
- No age limit.
- Terrorist attack is covered.



Covered Sports and Activities List

Common sports and activities are covered^ under PRUChoice Cruise Travel, below is a list of examples that we are covering:

- | | | |
|------------------------------|----------------------------|--|
| • Skiing | • Climbing/ Rock Climbing | • Scuba Diving (not more than 45 metres depth) |
| • Water Skiing/ Wakeboarding | • Bungee Jumping | • Parasailing |
| • Windsurfing | • Horse Riding or Tracking | • Parachuting |
| • Snorkeling | • Go-karting | • Zorbing/ Hydro Zorbing |
| • Banana Boat | • Motorcycling | • Trekking |
| • Hot-air Ballooning | • Snowboarding | • Zippling/ Jungle Flight |
| • Sky-Diving | • Surfing | • Marathon |
| | • Jet-skiing | |

[^] Subject to the terms and conditions of the policy provision. In addition, sports and activities that are covered should not be taken in a professional capacity or on a competitive basis. Covered sports and activities are not limited to those mentioned in the list above. If you would like to check whether we will cover a particular sport or activity, please call us or your financial consultant or broker.

Insurance Cover at a Glance (No Excess for All Sections)

Basic Benefits	Maximum Limits per Insured Person (HK\$)		Compassionate Visit Additional accommodation and transportation expenses of a relative or friend for compassionate visit in case of accidental death overseas or waiting the update of the insured person in case of disappearance due to sinkage of cruise ship.	30,000 60,000
	Asia & Specific Islands Plan	Worldwide Plan		
1. Medical Expenses	1,200,000	1,500,000		
Overseas Medical Expenses Cover overseas medical expenses including hospitalization, emergency transportation to a registered medical institution, additional accommodation and transportation expenses necessarily incurred due to accidental bodily injury or sickness contracted during the period of insurance.	10,000 (250/ day)	10,000 (500/ day)		
Overseas Hospital Cash Daily cash benefit is payable if the insured person is necessarily confined in a hospital abroad for more than 24 consecutive hours due to accidental bodily injury or sickness.	50,000	50,000		
Follow-up Medical Expenses Follow-up medical expenses necessarily incurred within 3 months after returning to Hong Kong including the following expenses due to accident only: <ul style="list-style-type: none"> • Bonesetting (up to HK\$150 per day and HK\$1,500 per person) • Dental treatment 	30,000	60,000		
Compassionate Visit Additional accommodation and transportation expenses of a relative or friend who is required on medical advice to travel to or stay behind with you.	20,000	20,000		
Medical Appliance Expenses Expenses of medically necessary appliance per prescribed by doctor including wheel-chair, prostheses, spectacle, crutch, walking frame, orthopedic brace and support, cervical collars and hearing aids.				
(For insured person aged 71 or above at the time of bodily injury or sickness, the maximum limit of this section is HK\$600,000 for Asia & Specific Islands Plan and HK\$750,000 for Worldwide Plan respectively.)				
2. Personal Accident	1,200,000	1,500,000		
100% full cover for accidental death, total permanent disablement, total permanent loss of limb/ sight/ speech and hearing as a direct result of accident which occurs during the trip. Extends to cover other permanent disablement accordance with the maximum benefit specified in the Scale of Benefits.				
Burial/ Cremation Expenses Overseas burial or cremation expenses in case of accidental death.	20,000	20,000		
3. 24 Hours Emergency Assistance Services			Unlimited (Only for Medical Evacuation & Repatriation)	
Should you need assistance in course of trip, you can contact EAHK Alarm Centre for emergency assistance: <ul style="list-style-type: none"> • Medical evacuation (Unlimited Cover) • Repatriation after treatment (Unlimited Cover) • Repatriation of mortal remains/ ashes (Unlimited Cover) • Return of unattended dependent children • Arrangement of medical equipment/ medication • Dispatch of doctor • General travel and medical information, legal and interpreter referral service • Hospital deposit guarantee, up to HK\$39,000 				
4. Baggage and Personal Effects	25,000	50,000		
Accidental loss of or damage to your baggage or personal effects during the trip including due to sinkage of cruise ship: <ul style="list-style-type: none"> • Any one item/ pair/ set • Compensation will be on a "new for old" basis if the lost or damaged item is less than 2-year-old 	5,000	10,000		
5. Personal Money/ Credit Card/ Travel Document	16,000	26,000		
Personal Money Accidental loss of personal money carried with the insured person during the trip.	3,000	3,000		
Credit Card Loss due to unauthorized use of lost credit card carried with the insured person during the trip.	3,000	3,000		
Travel Document Replacement cost of travel documents and additional accommodation and transportation expenses incurred overseas due to such loss if arising from robbery, burglary or theft during the trip.	10,000	20,000		
6. Cancellation	50,000	100,000		
In the event of necessary and unavoidable cancellation of trip due to a reason beyond the control of the insured person provided not for financial reasons or mere disinclination, we will reimburse you with the irrecoverable deposits or charges paid in advance or contracted to be paid for the trip.				
Outbound Travel Alert (OTA) Extension In the event of trip cancellation directly due to an Outbound Travel Alert (OTA) issued by the Hong Kong Security Bureau to the planned				

- destination after the policy has become effective and before the scheduled departure:
- Cover 100% of the irrecoverable expenses due to the first issuance* of Black OTA; or
 - Cover 50% of the irrecoverable expenses due to the first issuance* of Red OTA.

Immediate Family Member Extension**

Cover the irrecoverable expenses of the insured person due to unavoidable trip cancellation as a result of:

- death, bodily injury or illness of your immediate family member**; or
- death, bodily injury or illness of your immediate family member** under the same trip that is being certified by doctor as being unfit to travel.

7. Cruise Cancellation due to Travel Delay*

Reimbursement for irrecoverable prepaid deposits for cruise trip cost if the cruise locates overseas for first boarding and the trip to the designated port of departure by your public conveyance is delayed due to strike, industrial actions, riot, civil commotion, hi-jack, terrorist attack, adverse weather conditions, natural disasters (including earthquake, tsunami and volcanic eruption), mechanical or structural defect, closure of airport, port or train station for more than 8 hours, and you subsequently fail to board the scheduled cruise ship and as a direct result of unavoidable cancellation of cruise trip.

* Provided that no claims payment has been made under Section 6 – Cancellation.

50,000 100,000

9. Shore Excursion Allowance

Shore Excursion Cancellation Allowance

Cash allowance for each shore excursion is payable in the event of necessary and unavoidable cancellation of pre-booked and pre-paid shore excursion due to:

- death, serious bodily injury or serious illness*** of you or your travel companion during the voyage;
- unexpected outbreak of strike, industrial actions, riot, civil commotion, hi-jack of ship, terrorist attack, adverse weather conditions, natural disasters (including earthquake, tsunami and volcanic eruption), mechanical or structural defect, or closure of port or train station at the destinations of the shore excursion occurs within 1 day before the commencing date of the shore excursion.

Shore Excursion Curtailment Allowance

A lump sum cash allowance is payable if you have to abandon the shore excursion and return to the cruise ship after the shore excursion has begun due to:

- unexpected outbreak of strike, industrial actions, riot, civil commotion, hi-jack of ship, terrorist attack, adverse weather conditions, natural disasters (including earthquake, tsunami and volcanic eruption), mechanical or structural defect, or closure of port or train station at the destination of the shore excursion during the shore excursion.

**5,000
(1,000/
excursion)**

**500
1,000**

- Unexpected outbreak of strike, industrial actions, riot, civil commotion, hi-jack of ship, terrorist attack, adverse weather conditions, natural disasters (including earthquake, tsunami and volcanic eruption), mechanical or structural defect, closure of port or train at the destinations of shore excursion.

Involuntary Change/ Cancellation of Scheduled Ports of Call Allowance

Cash allowance for each scheduled port of call is payable in the event of unexpected change or cancellation of scheduled port of call by the cruise ship company due to:

- Unexpected outbreak of strike, industrial actions, riot, civil commotion, hi-jack of ship, terrorist attack, adverse weather conditions, natural disasters (including earthquake, tsunami and volcanic eruption), mechanical or structural defect, closure of port at the destination of scheduled port of call that occurs within 1 day before the arrival date of the scheduled port of call.

In respect of the same cause of loss, either Re-Routing or Missed Boarding on Ports of Call after Shore Excursion or Involuntary Change/ Cancellation of Scheduled Ports of Call Allowance can be claimed only. Should a loss arise for which a claim under Section 6, or Section 7, or Section 8 or Section 9 is payable, no further claims shall be payable under Section 10 in respect of the same cause of loss.

**2,500
(500/
scheduled
port of call)**

**5,000
(1,000/
scheduled
port of call)**

8. Curtailment

In the event of necessary and unavoidable curtailment of trip due to a reason beyond the control of the insured person, we will reimburse you the irrecoverable prepaid and unused deposits or charges for the trip.

We will reimburse you with the additional accommodation and transportation expenses incurred overseas in the event of trip curtailment due to:

- death, bodily injury or illness of your immediate family member**; or
- hi-jack, riot or civil commotion at the planned destination which first occurs during the period of insurance.

Outbound Travel Alert (OTA) Extension

In the event of trip curtailment directly due to an Outbound Travel Alert (OTA) issued by the Hong Kong Security Bureau to the planned destination during the trip:

- Cover 100% of the irrecoverable expenses and/ or additional overseas accommodation and transportation expenses due to the first issuance* of Black OTA; or
- Cover 50% of the irrecoverable expenses and/ or additional overseas accommodation and transportation expenses due to the first issuance* of Red OTA.

40,000 80,000

10. Route Interruption Protection##

Re-Routing

In the event of scheduled aircraft, train or sea vessel is being delayed for more than 8 hours due to strike, industrial actions, riot, civil commotion, hi-jack, terrorist attack, adverse weather conditions, natural disasters (including earthquake, tsunami and volcanic eruption), mechanical or structural defect, or closure of airport, port or train station, we will reimburse you:

- Irrecoverable deposits or charges paid in advance or contracted to be paid of accommodation and transportation incurred outside Hong Kong; or
- Additional accommodation and transportation expenses necessary incurred overseas for re-routing in order to continue the planned trip.

Missed Boarding on Ports of Call after Shore Excursion

We will reimburse you with the additional transportation and accommodation expenses incurred overseas if you fail to board the cruise ship on or before the scheduled time at the relevant port of call after shore excursion such that you have to re-join the cruise at the next port of call to continue the voyage due to:

- Serious bodily injury or serious illness*** suffered by you or your travel companion during shore excursion as such hospital confinement is required for medical treatment at the destination of shore excursion; or

10,000 20,000

10,000 20,000

11. Travel Delay ##

In the event of scheduled aircraft, train or sea vessel is being delayed for more than 5 hours due to strike, industrial actions, riot, civil commotion, hi-jack, terrorist attack, adverse weather conditions, natural disasters (including earthquake, tsunami and volcanic eruption), mechanical or structural defect, or closure of airport, port or train station, we will reimburse you travel delay cash benefit of HK\$200 for the first full 5 hours and HK\$400 for each subsequent full 8 hours.

Provided that no claims payment has been made under Section 10 – Route Interruption Protection.

5,000 9,800

12. Delayed Baggage Allowance

Delayed Baggage

Compensation for emergency purchase of essential items such as clothing or toiletries in the event of checked-in baggage delayed for more than 8 hours from time of scheduled arrival at destination abroad due to mishandling by airline or hi-jack.

1,500 1,500

Additional Allowance for Baggage Delay after Boarding the Cruise Ship

Additional lump sum cash allowance if your checked-in baggage is delayed by the connecting public common carrier to the scheduled cruise, and the baggage is not delivered over 24 consecutive hours from the scheduled time of delivery of the baggage at destination abroad when you have boarded on the cruise ship and started the voyage without such checked-in baggage.

1,000 1,000



13. Personal Liability

Indemnity for legal liability for bodily injury or property damage to a third party as a result of your negligence during the trip.

1,500,000 1,500,000

14. Rental Vehicle Excess

If you rent a vehicle in a journey, for which you have arranged the motor policy, and the vehicle is involved in a collision whilst under your control or it is stolen or damaged during parking, we will indemnify the excess which you are liable under the policy.

5,000 5,000

15. Cruise Emergency Call Expenses

In the event that you or your travel companion suffers from serious bodily injury or serious illness*** during voyage that prevents you from continuing the trip and needs to return to Hong Kong directly, we cover the expenses of satellite phone call, mobile phone roaming or cruise Wi-Fi service necessarily incurred by you whilst on board a cruise ship.

2,500 5,000

* 'First issuance' means the alert firstly issued in respect of a specific event or incident ever since the Outbound Travel Alert system existed.

** 'Immediate Family Member' means the insured person's legally married spouse, parent, parent-in-law, grandparent, grandparent-in-law, son or daughter, son-in-law or daughter-in-law, brother or sister, brother-in-law or sister-in-law, grandchild, grandchild-in-law, legal guardian, fiancé or fiancée.

*** 'Serious bodily injury or serious illness' means the bodily injury or illness as a result of which is certified by the attending doctor as being unfit to travel for the trip or continue with the trip and has to be confined in a hospital for immediate medical treatment.

Main Exclusions

The following is a summary of the exclusions to PRUChoice Cruise Travel Insurance. Please refer to your Policy for complete details.

General Exclusions applicable to All Sections

- War and kindred risks, government acts and nuclear hazards
- 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
- Pre-existing medical conditions
- Any conditions (including issuance of Outbound Travel Alert) which existed or known to exist or announced publicly contemplating to exist before the application for this insurance
- 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 or sea carrier, tour guide or escort etc.
- Medical treatment being the specific purpose of the trip
- Loss of or damage to property arising from communicable disease
- Any claims arising from COVID-19 or pandemic to medical expenses, personal accident, third party liability, cancellation or curtailment

Medical Expenses

- Treatment obtained in Hong Kong/ or Mainland China cities out of the scheduled ports of call that are specified in the itinerary of the cruise trip
- Non-essential treatment or surgery, or the extra charges for the private room accommodation, except where medically necessary
- Denture and related treatment

24 Hours Emergency Assistance Services

- Any form of medical evacuation from sea vessel to the first admitted hospital in land
- Pre-existing conditions

Cancellation and Cancellation

- Financial circumstances or disinclination to travel
- Government regulations or acts (except for the first issuance of a Red or Black Travel Alert or failure in provision of any part of the booked trip)
- Air traffic control

Travel Delay

- Late arrival at the airport, port or train station
- Strike or industrial action or other causes which was in existence at the date of application for this insurance
- Air traffic control

Baggage and Personal Effects, Personal Money/ Credit Card/ Travel Document

- Normal wear and tear
- Confiscation or detention by customs
- Damage to fragile articles (including perishable food)
- Loss not reported to the police and the card issuer for unauthorized use of credit card within 24 hours, and/or to the carrier immediately as appropriate
- 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 motorized 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

Rental Vehicle Excess

- Any illegal and unlawful use of the rental vehicle by the insured person during the rental period
- Any incident in which the insured person is not holding a valid driving license
- The insured person is in condition under the influence of alcohol or drugs while controlling the rental vehicle
- Any charges of loss of use including Non Operation Charge (NOC)
- Any damage to tyres unless such damage is caused to other parts of the rental vehicle at the same time

QR Code 二維碼



Scan QR code for Premium Table
掃瞄二維碼查閱保費表



Scan QR code for instant protection
掃瞄二維碼即時投保



保誠精選「郵輪旅遊樂」旅遊保障計劃

郵輪已成為您和家人度假旅遊的新趨勢，讓您既可在郵輪上享受一個無憂的假期，亦可參加各種不同的岸上觀光行程。有別於一般以飛機或火車為主要交通工具的旅遊形式，郵輪旅遊存在額外的風險，包括因惡劣天氣導致取消岸上觀光行程或原定停泊港口、或因而在岸上觀光後錯過登船而需自費前往下一個停泊港口、或因機械故障導致航機延誤及未能在海外趕及登船而需取消郵輪旅程等一般旅遊保險未能涵蓋的額外風險。保誠財險有限公司（「保誠」）誠意為您獻上**保誠精選「郵輪旅遊樂」**，為您的郵輪假期提供全面保障。

(2022年3月1日或之後適用)

郵輪旅遊專屬保障



- 1 提供非自願更改或取消原定停泊港口津貼。
- 2 保障因旅程延誤未能在海外趕及登船而取消郵輪旅程。
- 3 岸上觀光行程津貼提供取消或更改行程現金津貼。
- 4 岸上觀光後錯過登船均受保障。
- 5 為登船後的行李延誤提供額外津貼。
- 6 郵輪緊急通訊費用保障涵蓋在郵輪上因緊急事故而需使用衛星電話、手提電話漫遊或郵輪無線網絡的費用。

其他特點

- 特設亞洲及指定島嶼計劃及全球計劃迎合您的郵輪旅遊需要。
- 一些受歡迎的運動，如吊索跳、懸掛式滑翔活動、熱氣球、降傘、空中漫遊、水肺潛水及滑雪等，均獲十足保障。
- 不設承保年齡上限。
- 保障恐怖主義襲擊。



受保障的運動及活動列表

- 保誠精選「郵輪旅遊樂」覆蓋一般運動及活動[^]，以下為一些受保例子
- 滑雪
 - 滑水/ 滑水板
 - 滑浪風帆
 - 浮潛
 - 水上香蕉船
 - 熱汽球飛行
 - 空中漫遊
 - 攀山/ 攀石
 - 吊索跳
 - 騎馬或騎馬踱步
 - 高卡車
 - 騎電單車
 - 滑雪板
 - 滑浪
 - 乘坐水上電單車
 - 水肺潛水(不深於45米)
 - 以快艇拉動的降傘
 - 降傘
 - 太空球/ 大汽球
(有人在內移動)
 - 高山遠足
 - 滑索/ 叢林飛行
 - 馬拉松

[^] 須受保單條款及細節所限。另外，受保運動及活動須以非專業運動形式，或在非競爭情況下參與。受保運動及活動並不只限於上述所列，如欲查詢某一類別的運動或活動是否受保，請致電本公司或您的理財顧問或經紀。

保障一覽表

(所有項目不設「自負金額」)

基本保障	每名受保人最高保障額(港幣\$)		親友探望	30,000	60,000
	亞洲及 指定島嶼 計劃	全球計劃			
1. 醫療費用保障	1,200,000	1,500,000			
海外醫療保障					
如受保期間在外地意外受傷或患病，賠償有關的醫療開支包括住院費用、前往註冊醫院的緊急交通費用及額外的住宿及交通費。					
海外住院現金	10,000	10,000			
如受保人因意外受傷或患病入住外地醫院接受連續治療逾24小時，我們將每日提供現金津貼。	(250/ 日)	(500/ 日)			
覆診醫療費用	50,000	50,000			
賠償回港後3個月內的覆診費用包括以下因意外導致的費用：					
• 跌打(每日最高港幣\$150及每人港幣\$1,500為限)					
• 牙科治療					
親友探望	30,000	60,000			
因應醫生的建議，支付1位親屬或朋友需要前往當地或逗留照顧您的額外住宿及交通費用。					
醫療器材費用	20,000	20,000			
應醫生的醫學建議而必須購買醫療器材包括輪椅、人造肢體、眼鏡、拐杖、行走架、矯形牙套、護頸套及助聽器的費用。					
(如受保人在意外受傷或患病時年齡為71歲或以上，此項保障最高保障額為港幣\$600,000(亞洲及指定島嶼計劃)及港幣\$750,000(全球計劃))。					
2. 人身意外保障	1,200,000	1,500,000			
在旅程期間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之最高賠償額作出賠償。					
殮葬費用	20,000	20,000			
支付因意外身亡引起的海外殮葬費用。					
3. 24小時緊急支援服務					
在旅程中，如需協助，可致電EAHK救援中心，該中心可免費為您提供以下服務：					
• 醫療救援(無限額保障)					
• 治療後護送服務(無限額保障)					
• 遇事身故後，將骨灰或遺體運返原居地(無限額保障)					
• 護送隨行受供養而未能照顧的子女返回原居地					
• 安排運送所需藥物/ 醫療器材					
• 必要時派遣醫生到您身處的地方進行診治					
• 一般旅遊及醫療資料諮詢服務、法律及傳譯轉介服務					
• 提供住院按金保證，最高可達港幣\$39,000					
4. 行李及個人財物保障	25,000	50,000			
賠償在旅程期間因意外遺失或損毀的行李及個人財物包括因郵輪沉沒：					
• 每件/ 對/ 套					
• 若遺失或損毀的行李或個人財物，購入不足2年時，將以新購價賠償					
5. 個人現金/ 信用卡/ 旅遊證件保障	16,000	26,000			
個人現金	3,000	3,000			
保障在旅程期間受保人因意外遺失隨身攜帶個人現金的金錢損失。					
信用卡	3,000	3,000			
若在旅程期間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。					
旅遊證件	10,000	20,000			
賠償在旅程期間因搶劫、盜竊或偷竊導致遺失旅遊證件而需繳付的補領費用及因而引致額外的海外住宿及交通費用。					

無限額
(只限於醫療救援、護送及運送)

6. 取消旅程保障

除因經濟問題或個人不願成行外，若您因出現不能控制的原因而無可避免地取消行程，我們將賠償您已繳付而未能退回的旅遊費用。

外遊警示保障

若在您的保障生效後及出發前，因香港保安局就您計劃之目的地發出外遊警示而必須取消旅程，我們將賠償以下限額：

- 若首次發出*黑色外遊警示，賠償已繳付而未能退回費用的100%；或
- 若首次發出*紅色外遊警示，賠償已繳付而未能退回費用的50%。

直系親屬**保障

如因以下事故導致受保人無可避免地取消旅程，我們將賠償受保人已繳付而未能退回的損失：

- 直系親屬**身故、受傷或病重；或
- 同行的直系親屬**身故、受傷或病重並由註冊醫生證明不適宜旅遊。

7. 因旅程延誤致取消郵輪旅程保障*

若您須前往海外登上郵輪啓航，但您已安排乘坐到出發港口的公共交通工具因罷工、工業行動、暴動、民亂、劫機/船、恐怖主義襲擊、惡劣天氣、天災(包括地震、海嘯及火山爆發)、機械或結構性故障、或機場、碼頭或火車站關閉而導致延誤超過8小時，並因此而無法登上原定啓航的郵輪，及無可避免地取消郵輪旅程，我們將賠償您已繳付而未能退回的郵輪旅程費用。

* 惟有關索償並未於項目6 – 取消旅程保障中獲支付。

8. 提早結束旅程保障

若您因出現不能控制的原因而無可避免地提早結束行程並返回香港，我們將賠償您已繳付而未能退回的旅遊費用。

如您因以下情況而需要提早結束旅程，我們將賠償您額外的海外住宿及交通費用：

- 直系親屬**身故、受傷或病重；或
- 因劫機/船或於保險期內首次在計劃之目的地發生的暴動或民亂。

50,000 100,000

外遊警示保障

若您在旅程期間，因香港保安局就您計劃之目的地發出外遊警示而必須提早結束行程，我們將賠償以下限額：

- 若首次發出*黑色外遊警示，賠償已繳付而未能退回費用及/或因而導致額外的海外住宿及交通費用的100%；或
- 若首次發出*紅色外遊警示，賠償已繳付而未能退回費用及/或因而導致額外的海外住宿及交通費用的50%。

9. 岸上觀光行程津貼

岸上觀光行程取消津貼

若因下列事故而無可避免地取消已預訂及繳付的岸上觀光行程，我們將就每一個岸上觀光行程提供現金津貼：

- 您或您的同行旅伴在航程期間不幸身故、嚴重身體受傷或嚴重患病***；或
- 在岸上觀光開始的前一天內，岸上觀光目的地突然發生不可預見的罷工、工業行動、暴動、民亂、劫船、恐怖主義襲擊、惡劣天氣、天災(包括地震、海嘯及火山爆發)、機械或結構性故障、碼頭或火車站關閉。

岸上觀光提早結束津貼

若因下列事故而無可避免地放棄已開始的岸上觀光行程並返回郵輪，我們將提供一次性現金津貼：

- 在岸上觀光期間，岸上觀光目的地突然發生不可預見的罷工、工業行動、暴動、民亂、劫船、恐怖主義襲擊、惡劣天氣、天災(包括地震、海嘯及火山爆發)、機械或結構性故障、碼頭或火車站關閉。

50,000 100,000

5,000
(1,000/
岸上觀光) 10,000
(2,000/
岸上觀光)

500 1,000

10. 行程阻礙保障##

更改行程保障

若您已安排的飛機、火車或船隻因罷工、工業行動、暴動、民亂、劫機/船、恐怖主義襲擊、惡劣天氣、天災(包括地震、海嘯及火山爆發)、機械或結構性故障、或機場、碼頭或火車站關閉而導致延誤超過8小時，我們將賠償您：

- 已繳付而未能退回的海外住宿及交通費用；或
- 因更改行程而引致額外的海外住宿及交通費用。

於岸上觀光後錯過登船保障

若因下列事故導致您在岸上觀光後無法在有關港口的原定時間或之前登船，而需要自行前往下一個停泊港口以繼續航程，我們將賠償您因此而引致額外的海外住宿及交通費用：

- 您或您的同行旅伴在岸上觀光期間不幸嚴重身體受傷或嚴重患病***，並需要在岸上觀光目的地入住醫院接受治療；或
- 岸上觀光目的地突然發生不可預見的罷工、工業行動、暴動、民亂、劫船、恐怖主義襲擊、惡劣天氣、天災(包括地震、海嘯及火山爆發)、機械或結構性故障、碼頭或火車站關閉。

非自願更改/取消原定停泊港口津貼

若因下列事故導致郵輪公司不可預見地更改或取消原定停泊港口，我們將就每一個停泊港口提供現金津貼：

- 在郵輪到達原定停泊港口的前一天內，原定停泊港口目的地突然發生不可預見的罷工、工業行動、暴動、民亂、劫船、恐怖主義襲擊、惡劣天氣、天災(包括地震、海嘯及火山爆發)、機械或結構性故障、或碼頭關閉。

就相同損失原因只可從「更改行程保障」或「於岸上觀光後錯過登船保障」或「非自願更改/取消原定停泊港口津貼」其中一項提出索償。若就相同損失原因，已在項目6、項目7、項目8或項目9中獲得賠償，項目10的索償將不獲支付。

10,000 20,000

2,500
(500/
原定停泊
港口) 5,000
(1,000/
原定停泊
港口)

11. 旅程延誤保障##

若您已安排的飛機、火車或船隻因罷工、工業行動、暴動、民亂、劫機/船、恐怖主義襲擊、惡劣天氣、天災(包括地震、海嘯及火山爆發)、機械或結構性故障或機場、碼頭或火車站關閉而導致延誤超過5小時，我們將為旅程延誤首滿5小時賠償港幣\$200；其後每延誤滿8小時，賠償則為港幣\$400。

惟有關索償並未於項目10 – 行程阻礙保障中獲支付。

5,000 9,800

12. 行李延誤津貼

行李延誤保障

因航空公司誤送或劫機/ 船而令您在外地抵達目的地8小時後仍未能取得隨行已登記寄艙的行李，您所購買的必需應急品如衣物或梳洗用品，可獲得賠償。

登上郵輪後的行李延誤之額外津貼

如已登記寄艙的行李因接駁郵輪旅遊的公共交通工具延誤送達，引致有關行李未能在預定時間送達海外目的地超過連續24小時，您已登上郵輪開展其航程而並未取得有關行李，可獲得一次性額外現金津貼。

13. 個人責任保障

保障您在旅程期間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。

14. 租車自負額保障

在旅程中，若受保人駕駛租用車輛，意外發生碰撞，或該車輛被偷竊或在停泊時損毀，當您租車時所安排的汽車保單作出賠償時，我們亦會賠償您須負責的有關自負額。

15. 邮輪緊急通訊費用保障

在郵輪航程期間，如您或您的同行旅伴因嚴重身體受傷或嚴重患病***而令您無法繼續旅程及必須直接返回香港，因而需要在郵輪上使用衛星電話、手提電話漫遊或郵輪無線網絡的費用，可獲得賠償。

* "首次"發出警示指根據「外遊警示制度」下，自該制度產生以來就某一事件或事故首次所發出的警示。

** "直系親屬"指受保人的合法配偶、父母、配偶父母、祖父母、配偶祖父母、子女、女婿或媳婦、兄弟姊妹、配偶兄弟姊妹、孫兒女、孫女婿或孫媳婦、合法監護人、未婚夫或未婚妻。

*** "嚴重身體受傷或嚴重患病"指經由主診註冊醫生證實有關的身體意外受傷或疾病需要立即入住醫院接受治療，及不宜展開或繼續旅程。

自動延長10天保障期

於旅程期間，若您已安排的行程無可避免地於外地被迫延誤(包括因香港保安局就您計劃之目的地發出了任何外遊警示而造成的延誤)，我們將自動延長您的保障期最長達10天。



1,500 1,500

1,000 1,000

1,500,000 1,500,000

5,000 5,000

2,500 5,000

主要不保事項



下列只為**保誠精選「郵輪旅遊樂」**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、政府法令及核能災難所構成的損失
- 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
- 酗酒及濫用藥物
- 旅遊前已存在的任何病徵、病症
- 任何情況(包括外遊警示的發出)在申請投保前經已存在或已知其存在或已就預期會出現作出公布性病、愛滋病及與愛滋病有關連的病症
- 懷孕、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，或因從事任何空中或海上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旅遊目的
- 因傳染病引致的財產/ 貨物的損失或損壞
- 因COVID-19或大流行病引致的醫療費用、人身意外、第三者責任、取消旅程或提早結束旅程的任何賠償

醫療費用保障的不保事項

- 本港醫藥費用(除於保單內註明的保障)
- 非必需的治療、手術或住用私家病房的額外費用
- 假牙及有關治療費用

24小時緊急支援服務的不保事項

- 從郵輪運送往陸上第一家接收醫院之任何形式的緊急醫療運送
- 已存在的疾病

取消旅程保障及提早結束旅程保障的不保事項

- 經濟問題及個人不願成行
- 政府的法案或法令(惟發出首次紅色或黑色外遊警示則除外)及有關方面不能提供預定行程
- 航空管制

旅程延誤保障的不保事項

- 因受保人遲到機場、碼頭或車站所致
- 於申請投保時，已存在的罷工或工業行動，或其它已存在的原因
- 航空管制

行李及個人財物保障、個人現金/ 信用卡/ 旅遊證件保障的不保事項

- 破舊
- 被海關沒收或扣留
- 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)報失或未有盡快向有關的運輸公司報失
- 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

租車自負額保障的不保事項

- 租用車輛期間，受保人非法及不合法使用該租用車輛
- 受保人在意外中未持有有效的駕駛執照
- 受保人因任何情況受到酒精或藥物影響下駕駛租用車輛
- 因不能租出損毀汽車的營業損失包括“非操作補償費用(NOC)”
- 輪胎受損，租用車輛其他部份同時受損除外

Scale of Benefits of Personal Accident Section

人身意外保障－保障賠償表



	Maximum Benefit (HK\$) 最高賠償額(港幣\$)	
In the event of an accident causing 因意外而引致的	Asia & Specific Islands Plan 亞洲及指定 島嶼計劃	Worldwide Plan 全球計劃
A. Death 死亡	1,200,000	1,500,000
B. Permanent Disablement 永久性傷殘		
1. Total Permanent Disablement 完全永久傷殘	1,200,000	1,500,000
2. Total and Permanent Loss of Limb(s) 完全及永久喪失肢體	1,200,000	1,500,000
3. Total and Permanent Loss of Sight 完全及永久喪失視力	1,200,000	1,500,000
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	1,200,000	1,500,000
5. Permanent and incurable insanity 永久及無法治療的精神錯亂	1,200,000	1,500,000
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	840,000	1,050,000
(b) four fingers of one hand 一隻手之四隻手指	480,000	600,000
(c) thumb (both phalanges) 拇指 (兩節指骨)	360,000	450,000
(d) thumb (one phalanx) 拇指 (一節指骨)	180,000	225,000
(e) any other fingers (three phalanges) 其餘任何手指 (三節指骨)	180,000	225,000
(f) any other fingers (two phalanges) 其餘任何手指 (兩節指骨)	120,000	150,000
(g) any other fingers (one phalanx) 其餘任何手指 (一節指骨)	90,000	112,500
(h) all toes of one foot 一隻腳的所有腳趾	240,000	300,000
(i) great toe (both phalanges) 大足趾 (兩節趾骨)	90,000	112,500
(j) great toe (one phalanx) 大足趾 (一節趾骨)	60,000	75,000
(k) any other toe 其餘任何足趾	36,000	45,000
C. Third Degree Burn of 9% or more of the total body surface 身體總表面面積有9%或以上達第三級燒傷		500,000

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 Furkid Care
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Relocation Care
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- 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「寵愛寶」
- 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「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

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.

In the event of any inconsistency between Chinese and English versions of all terms and conditions, the English version shall prevail.

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
Cruise Travel Insurance

**保誠精選「郵輪旅遊樂」
旅遊保障計劃**
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 Cruise Travel Insurance 保誠精選「郵輪旅遊樂」旅遊保障計劃

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

Applicant 申請人	<input type="checkbox"/> One of Insured Person(s) 其中一位受保人	<input type="checkbox"/> Contact Person 聯絡人	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

(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			
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

Insured Person(s) 受保人		Gender 性別	Date of Birth (dd/ mm/ yy) 出生日期 (日/月/年)	Relationship 與申請人之關係	HKID or Passport No. 香港身份證或護照號碼
Surname 姓	Given Name 名				

Details of Application 投保詳情 Please ✓ as appropriate 請在適當方格加上 "✓"

<input type="checkbox"/> Asia & Specific Islands Plan* 亞洲及指定島嶼計劃*	<input type="checkbox"/> Worldwide Plan# 全球計劃#
Period of Insurance 保險期 No. of Days 日數	Period of Insurance 保險期 No. of Days 日數
Commencing on _____ / _____ / _____ 出發日期 dd(日) mm(月) yy(年)	Commencing on _____ / _____ / _____ 出發日期 dd(日) mm(月) yy(年)
Total Premium (HK\$) 保費合共(港幣\$)	Total Premium (HK\$) 保費合共(港幣\$)
* Note : The maximum period of insurance is 20 days for any one trip. 附註：每次旅程最長的保險期為20天。	
# Note : The maximum period of insurance is 6 months for any one trip. 附註：每次旅程最長的保險期為六個月。	

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」)

本保單於核保後將在保單週年期開始時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

Credit Card Account Details | 信用卡賬戶資料

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

(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).

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首期保費及徵費，包括因其後背書有關之所有及經常性保費及徵費。

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

(mm/yy)
(月/年)

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. The insurance is only valid for trips originating from Hong Kong. Cheque payment must accompany this Application Form. No refund premium and levy is allowed once the Certificate of Insurance has been issued.
此項保險只適用於由本港出發之旅程。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 aged 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. 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微費，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。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 Applicants warrant that they are not travelling contrary to the advice of Medical Practitioner, or for the purpose of obtaining medical treatment. The Applicants also warrant that they are not travelling for migration.

保證：所有申請人均保證其旅程絕無違反醫生的勸諭，亦非以治療為目的。申請人並保證其旅程絕非以移民為目的。

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)收帳代理；(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，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 Application Date 投報日期	Financial Consultant's Division and Code 理財顧問組別及編號	
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		