



旅客全年個人意外保險

Annual Personal Accident Insurance for Travelers

豁免一年保費，只限1010 之特選客戶尊享
1 year premium for FREE, exclusively for 1010 selected customers

About FWD Hong Kong

Corporate Overview

FWD's business spans Hong Kong, Macau, Thailand and the Philippines offering life insurance services, as well as general insurance, employee benefits and financial planning services in Hong Kong. FWD also has a brand presence in Indonesia. FWD's strategic focus is to leverage technology to enhance customer experience, deliver innovative products, and invest in talent to create a leading pan-Asian life insurer that changes the way people feel about insurance.

FWD is the insurance business arm of the private investment group, Pacific Century Group.

Our Operations

Life Insurance

As one of the major authorized insurers in Hong Kong and Macau, FWD Life Insurance Company (Bermuda) Limited and FWD Life Insurance Company (Macau) Limited are committed to offering customers a comprehensive range of quality insurance products and services. Our extensive portfolio of insurance products includes individual life, group life, medical, education, retirement, and savings schemes, which are tailored to meet customers' needs throughout the different stages of their lives.

General Insurance*

FWD General Insurance Company Limited provides quality services to individual and corporate clients in the local market. The company offers various types of insurance products, ranging from property, household, marine, motor vehicles, individual and group medical, personal accident to travel etc.

Employee Benefits*

FWD Pension Trust Limited is committed to contributing its expertise to provide quality pension trust services (MPF and ORSO) to corporate and individual customers.

Financial Planning*

FWD Financial Planning Limited is committed to setting the standard as a market leader in Independent Financial Advice, attracting the best financial advisers in the industry to deliver quality financial planning advice to clients. The customer-centric focus of the company ensures that clients receive the most suitable solution from advisers to meet their financial needs.

* operates in Hong Kong only

關於富衛香港

企業概覽

富衛人壽保險業務遍佈香港、澳門、泰國及菲律賓。富衛香港亦提供一般保險、僱員福利及財務策劃服務。富衛品牌亦已進駐印尼。富衛的重點策略是透過科技以提升客戶體驗，並推出創新產品及投放資源培養人才，致力成為泛亞洲區領先的人壽保險公司，創造保險新體驗。

富衛是私人投資集團盈科拓展集團的保險業務公司。

業務運作

人壽保險

作為香港及澳門主要獲授權的保險公司之一，富衛人壽保險（百慕達）有限公司及富衛人壽保險（澳門）股份有限公司致力為客戶提供全面及優質的保險產品及服務。我們提供全方位的保險產品，包括個人壽險、團體人壽、醫療保險、教育、退休計劃以及儲蓄計劃等，充份照顧客戶於人生各階段的不同需要。

一般保險*

富衛保險有限公司致力為本港企業及個人客戶提供多元化的保險產品和優質服務，產品包括財產、家居、貨運、汽車、個人及團體醫療保障、個人意外以至旅遊保險等。

僱員福利*

富衛退休金信託有限公司致力以其專才為企業及個人客戶提供優質的退休金計劃信託服務（強積金及公積金）。

財務策劃*

富衛財務策劃有限公司致力建構獨立理財建議的行業領導者標準，以及吸納行業中最優秀的理財顧問，為客戶提供專業的財務意見。我們秉承「以客為先」的服務理念，確保客戶獲得最適切的理財方案。

* 僅於香港提供

Annual Personal Accident Insurance for Travelers

Annual Personal Accident Insurance for Travelers provides you maximum personal accident protection and security when you travel for leisure and business trips. For details, please refer to the section of “Coverage” below.

Product Highlights

- No excess for all benefits
- Cover for leisure and amateur sports activities including winter sports, bungee jumping, hiking, rock climbing, horse riding, scuba diving and other water sports etc
- Cover for personal accident claims caused by act of terrorism

Coverage

Cover	Benefits	Maximum Limits (HK\$)
1. Personal Accident	Accidental death/permanent total disablement/total and permanent loss of sight in one or both eyes/loss by severance or permanent and total loss of use of one or more limbs.(Death benefit for children under 18 years old and for person over 70 years old shall not exceed HK\$300,000.)	\$2,000,000
	Major Burns	\$200,000
	Suffering of Third Degree Burns with burnt areas equal to or greater than 5% of head or 10% of total body surface area.	
	Credit Card Protection In the event of accidental death of the Insured Person during the journey, the outstanding balance of the Insured Person's credit card as at the date of accident will be covered.	\$30,000

Major Exclusions

1. War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
2. Nuclear hazards.
3. Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, dental treatment (unless resulting from accidental bodily injury to sound and natural teeth).
4. Racing (other than on foot) or any sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sport.
5. Any activities in the air unless an insured person is (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in such activity where the maneuver or navigation of such activity is managed and controlled by another licensed person and the provider of such activity must be authorised by the relevant local authority.

(This summary gives only an outline of the insurance cover. Please refer to the Insurance Policy for the precise terms and conditions.)

旅客全年個人意外保險

專為旅遊或外出公幹人士而設，提供全面旅遊個人意外保障。讓您無論身處海外何地，亦可享有人身意外的保障。有關保障詳情，請參閱以下的保障範圍。

產品特點

- 每項保障均無自負金額
- 保障休閒和業餘體育運動，包括冬季運動、蹦極、登山、攀岩、騎馬、潛水等水上運動
- 保障因恐怖主義活動而引起的個人意外的索償

保障範圍

保障項目	承保範圍	最高保障金額 (港幣)
1. 人身意外	意外死亡/永久完全殘廢/一目或雙目視力全失/一肢或四肢不全或永久喪失功效。(死亡賠償適用於18歲以下兒童及70歲以上人士最高賠償為HK\$300,000)	\$2,000,000
	嚴重燒傷 受保人於旅程期間因意外遭受三級程度燒傷且燒傷部分達其頭部表面面積的5%或以上或其身體總表面面積的10%或以上。	\$200,000
	信用卡保障 受保人在旅途中因意外死亡，意外發生當日其信用卡之結欠將得到賠償。	\$30,000

主要不受保事項

1. 戰爭(不論已宣戰與否)、內戰、外敵行動、叛亂、軍事或篡奪行動。
2. 核風險。
3. 自殺、蓄意自我傷害、神經錯亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由註冊醫生處方的藥物、牙齒護理(因意外而損壞健全的牙齒除外)。
4. 任何種類的競賽(徒步進行的比賽除外)或任何職業性質的運動或受保人可能或可以賺取收入或報酬的運動。
5. 任何空中活動，除非受保人
 - (i) 以付費乘客身份在認可及持牌航空公司的航機上，或
 - (ii) 所參與之活動是由另一位持牌人士帶領下負責操縱及航行，而該活動的舉辦者亦獲當地有關當局授權。

(此乃保障計劃摘要，有關保障條款及規定，以保單內容為準。)

Annual Personal Accident Insurance for Travelers
Application Form
旅客全年個人意外保險申請書

Please complete in BLOCK LETTERS 請以英文正楷填寫

*Please delete whichever is inappropriate *請刪去不適用

Details of Applicant 申請人資料		
Full Name of Applicant: (*Mr / Ms / Miss) 申請人姓名 (*先生/女士/小姐) (Please use name as appear in 1010 service agreement application) 在1010合約上之申請人姓名)		
1010 Mobile No. 1010 合約上之流動電話號	Email Address 電郵地址 (The travel insurance certificate will be sent to this email address) (旅遊保險證書將會發到此電郵地址)	
HKID Card No. 香港身份證號碼	Date of Birth (DD/MM/YY) 出生日期 (日/月/年)	
Preferred Effective Date of Coverage by Applicant: 申請人首選之保單生效日期 From 由 _____ / _____ / _____ for one year 起一年 DD日 MM月 YY年 (Preferred effective date should be any date in between the 7th day and 30th day of the 1010 service agreement effective date) 首選之保單生效日期需要是1010 合約上之生效日期後之第7日至第30日之間之任何1日)		
Correspondence Address 通訊地址 Flat _____ 室, _____ Floor 樓, Block _____ 座 Building 大廈名稱: _____ Street 街道: _____ District 地區: _____ *HK 香港 / Kowloon 九龍 / NT 新界		
Shop Code 分店編號 (For Shop Use Only) (只供店鋪使用)	Name of Shop Staff 分店經手職員姓名 (For Shop Use Only) (只供店鋪使用)	Received Date 收到此投保書之日期 (For Shop Use Only) (只供店鋪使用)

Declaration 聲明	
<div>1. I hereby declare that the particulars and statements given above are, to the best of my knowledge and belief, true and complete.</div> <div>2. I have read this product brochure “Annual Personal Accident Insurance for Travelers ” and I accept the terms and conditions contained herein, which shall be the basis of the contract between me and FWD General Insurance Company Limited.</div> <div>3. I have also read and understood and I accept the “FWD Personal information Collection Statement - Annual Personal Accident Insurance for Travelers - 1010 Promotion” provided.</div> <div>1. 本人聲明上列資料乃本人所知的一切據實填報。</div> <div>2. 本人已閱讀產品說明《旅客全年個人意外保險》，並同意此申請書及產品說明裡所列條款及條件將構成本人與富衛保險有限公司之間的合約根據。</div> <div>3. 本人亦已閱讀並理解和同意附件之《富衛收集個人資料聲明 - 旅客全年個人意外保險 — 1010 推廣活動》。</div>	
Signature of Applicant 申請人簽署	Date 日期
<small>* FWD General Insurance Company Limited has no liability until this application has been formally accepted. In case of discrepancies between the English and Chinese Versions, the English version shall apply and prevail. 本申請書在未獲得正式接納前，富衛保險有限公司不會負上任何保險責任。中英文本如有歧異，概以英文本為準。</small>	

If this application form is not submitted through 1010 shops, please submit a copy of the first page of applicant's 1010 service agreement.
如這份申請表格不是經由1010店鋪所遞交，請同時遞交申請人之1010服務合約之首頁之副本。

Notes 注意事項

1. In the event of the death of an Insured Person, the beneficiary shall be that person's estate according to the laws of Hong Kong.
如受保人不幸身故，本計劃之賠償將按照香港法例給予受保人之遺產受益人。
2. This Insurance is only valid for travel originating from and returning to Hong Kong.
此保障只適用於由香港出發及回境之旅程。
3. The maximum duration of each journey is 90 days.
每次旅程保障期最長為90天。

Terms and Conditions 條款及細則

- 1) Eligibility: This offer is open to customers who subscribe to any 1010 service plan and designated Value Added Service(s) of not less than \$39 per month plus MTR/Tunnels/Mobile License/ Admission Fee of \$18 per month where the Commitment Period is 24 months.
申請資格：客戶須選用任何承諾期為24個月之1010服務計劃及月費總值不少於\$39之指定增值服務，以及每月\$18之港鐵/隧道/流動電話牌照/行政費。
- 2) If the customer is entitled to cover under any other policy underwritten by FWD General Insurance Company Limited ("FWD") for the same journey, the liability of FWD in respect of that insured person for that journey is limited to the maximum benefits payable under the policy which provides the highest amount of benefit.
如客戶於同一旅程受保於超過一份由富衛保險有限公司(“富衛”)承保的保單，富衛對於該受保人於該旅程的責任，只限於當中提供最高賠償金額的保單
- 3) This special offer for 1010 selected customers is subject to limited quota, and FWD reserves the right to exclude any person from applying for this one year Free Annual Personal Accident insurance for travelers. 此給予1010特選客戶之優惠數量有限，送完即止。富衛保留拒絕任何一年免保費之旅客全年個人意外保險計劃申請的權利。
- 4) The effective date of coverage will be determined by FWD. The preferred effective date of coverage by applicant will be taken for reference only.
實際之保單生效日期將由富衛作最終決定，申請人所填寫之首選保單生效日期只會用作參考。
- 5) If there is any inconsistency between the English and Chinese versions, the English version prevails.
中英文本如有歧異，概以英文本為準。

Important Notes 重要事項

You are required to disclose all material facts which you know FWD General Insurance Company Limited as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of the completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether.

申請人必須提供所有可能影響富衛保險有限公司接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料（包括此投保書副本）作紀錄，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

FWD General Insurance Company Limited

Personal Information Collection Statement – Annual Personal Accident Insurance for Travelers – 1010 Promotion

1. To register for the [1010 Promotion] and receive a free FWD Annual Personal Accident Insurance for Travelers issued by FWD General Insurance Company Limited ("FWD GI") and sponsored by FWD Life Insurance Company (Bermuda) Limited ("FWD Life") and to receive further marketing information, it is necessary for you to provide the personal information and particulars contained in "Details of Applicant" as above. By completing "Details of Applicant", you agree that FWD Life and FWD GI may collect and use the information for these purposes. Failure to provide the necessary information may result in you not being able to receive the free FWD Annual Personal Accident Insurance for Travelers. The personal information and particulars provided by you is collectively referred to as "Your Personal Data".
2. The purposes for which Your Personal Data may be used by FWD GI are as follows:
- (i) offering and providing services and products to you, and administering, implementing, maintaining, managing and operating such services and products which may include, without limitation, insurance, financial and wealth management services and products;
 - (ii) processing, assessing and determining any applications or requests made by you in connection with FWD GI's services or products, issuing or arranging insurance contracts and maintaining your account with FWD GI;
 - (iii) designing insurance and other financial services and products for customers;
 - (iv) marketing services and products to you (please see further details in paragraphs 4 to 7 below);
 - (v) operating, maintaining and providing subsequent services in relation to the applications for services and/or products;
 - (vi) creating and maintaining the credit and risk related models of FWD GI;
 - (vii) processing and implementing payment instructions;
 - (viii) determining any amount of indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or undertaking for your liabilities;
 - (ix) exercising any rights that FWD GI may have in connection with the services and/or products provided to you;
 - (x) verifying and conducting any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with provision of services or products;
 - (xi) any purposes in connection with any claims made by or against or otherwise involving you in respect of any services and/or products provided by FWD GI, including, without limitation, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims;
 - (xii) performing policy review and needs analysis (whether or not on a regular basis);
 - (xiii) meeting disclosure obligations or requirements imposed by or for the purposes of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on FWD GI or any of its subsidiaries, holding companies, associated or affiliated companies of, or companies controlled by, or under common control with FWD GI (collectively, "the Group") including, without limitation, making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers;
 - (xiv) meeting any present or future contractual or other commitment with any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers in Hong Kong or any other jurisdictions that is assumed by or imposed on FWD GI or any member of the Group by reason of its financial, commercial, business or other interests or activities in or related to the relevant jurisdiction;
 - (xv) complying with any obligations, requirements, policies, procedures, measures or arrangement for sharing data and information within the Group and/or other use of data and information in accordance with any group-wide programmes from time to time for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities; and
 - (xvi) fulfilling any other purposes directly related to (i) to (xv) above.

3. To facilitate the purposes set out in paragraph 2 above, FWD GI may transfer, disclose, grant access to or share Your Personal Data with the following parties (whether within or outside Hong Kong) and Your Personal Data may be transferred outside Hong Kong:
- (i) members of the Group;
 - (ii) any person or company which is acting for or on behalf of FWD GI, or jointly with FWD GI, in respect of a purpose or a directly related purpose for which Your Personal Data was provided;
 - (iii) any person or company which is under a duty of confidentiality to FWD GI and has undertaken to keep such information confidential, provided that such person or company has a legitimate right to access such information (e.g. professional advisors of FWD GI);
 - (iv) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by FWD GI in connection with FWD GI's business;
 - (v) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjustors, risk intelligence providers, claim investigation companies, administrators or other professional advisors which are engaged by FWD GI in connection with FWD GI's business;
 - (vi) any business partners of FWD GI ("Our Partners");
 - (vii) any agents, contractors or service providers which provide administrative, credit reference, debt collection, telecommunications, computer, payment, printing, redemption or other services in relation to the operation of businesses of FWD GI; and/or
 - (viii) any person or company to whom FWD GI or the Group is under an obligation or otherwise required or expected to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) including, without limitation, any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers.
4. Both FWD Life and FWD GI are allowed to (i) use Your Personal Data in direct marketing only if you consent or do not object, or (ii) provide Your Personal Data to another person or company for its use in direct marketing only if you consent or do not object in writing.
5. In connection with direct marketing FWD Life and FWD GI intend:
- (i) to use your name and contact details held FWD Life and FWD GI from time to time in direct marketing;
 - (ii) to market the following classes of services and products offered by the Group and/or Our Partners from time to time:
 - a. insurance services and products;
 - b. wealth management services and products;
 - c. financial services and products;
 - d. pension services and products;
 - e. reward, loyalty or privileges programmes; and
 - f. donations and contributions for charitable and/or non-profit making purposes.
 - (iii) to provide Your Personal Data to any members of the Group and/or Our Partners for their use in direct marketing the classes of services and products described in subsection (ii) above.
6. If you do NOT wish FWD Life or FWD GI to use Your Personal Data in direct marketing or provide Your Personal Data to other persons or companies for their use in direct marketing, please tick (✓) the appropriate box(es) below to exercise your opt-out right.
- | | | |
|--------------------------|--------------------------|--|
| For FWD Life: | For FWD GI: | |
| <input type="checkbox"/> | <input type="checkbox"/> | Please do not send direct marketing information to me. |
| <input type="checkbox"/> | <input type="checkbox"/> | Please do not provide any personal data to other persons or companies for their use in direct marketing. |
7. You may also write to FWD Life or FWD GI respectively at the address below to opt out from direct marketing at any time.
8. Under the Personal Data (Privacy) Ordinance:
- (i) you have the right to request access to Your Personal Data held by FWD Life and FWD GI and request correction of any of Your Personal Data which is incorrect; and
 - (ii) FWD Life and FWD GI have the right to charge you a reasonable fee for processing and complying with your data access request.
9. Requests for access to or correction of Your Personal Data should be made in writing to:
- For FWD Life:
Corporate Data Protection Officer
FWD General Insurance Company Limited
1st Floor, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong
- For FWD GI:
Corporate Data Protection Officer
FWD General Insurance Company Limited
1st Floor, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong
- Should you have any queries, please do not hesitate to call our Customer Service Hotline 3123 3123.
10. In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

富衛保險有限公司

收集個人資料聲明 - 旅客全年個人意外保險 —1010 推廣活動

1. 為申請登記本次活動以獲得富衛人壽保險（百慕達）有限公司（“富衛人壽”）所贊助並由富衛保險有限公司（“富衛保險”）簽發的免費富衛旅客全年個人意外保險，以及接收進一步銷售資訊，閣下需要提供“申請人資料”欄所列之個人資料及詳情。當閣下填妥“申請人資料”欄，閣下同意富衛人壽和富衛保險為該等目的收集及使用資料。若未能提供所需資料及詳情，可能會導致閣下無法得到免費的富衛旅客全年個人意外保險。以下稱閣下所提供的個人資料及詳情為“閣下的個人資料”。
2. 富衛保險可能將閣下的個人資料用於以下用途：
- (i) 向閣下要約及提供服務及產品，管理、執行、維持、處理及運作有關服務及產品，包括但不限於保險、金融及財富管理服務及產品；
 - (ii) 處理、評估及決定閣下就富衛保險的服務或產品而提出的任何申請或要求；發出或安排保險合約，以及維持閣下在富衛保險的賬戶；
 - (iii) 為客戶設計保險及其他金融服務及產品；
 - (iv) 向閣下提供服務及產品銷售（有關詳情，請參閱下文第4至7段）；
 - (v) 運作、維持有關申請之服務及/或產品及提供相關之後續服務；
 - (vi) 建立及維持富衛保險的信貨及風險相關模型；
 - (vii) 處理及執行付款指示；
 - (viii) 釐訂任何欠付閣下或閣下所欠的負債金額，及向閣下或任何為閣下的債務提供擔保或承諾的人士收取及追討欠款；
 - (ix) 行使富衛保險就向閣下提供服務及/或產品而可能享有的任何權利；
 - (x) 就提供之服務或產品作出及進行資格、信貨、身體、醫療、擔保、承保及/或身份核証；
 - (xi) 用於任何因富衛保險提供的產品及/或服務而由閣下提出或富衛保險對閣下提出的申索，包括但不限於作出、抗辯、分析、調查、處理、評核、決定、回應、解決和和解有關申索；
 - (xii) 進行保單審閱及需求分析（不論是定期進行）；
 - (xiii) 富衛保險或其任何附屬公司、控股公司、聯營或聯屬公司，或富衛保險控制的公司或與富衛保險受共同控制的公司（統稱「本集團」）根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括但不限於向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體（如保險業聯會或協會等）作出披露；
 - (xiv) 履行任何富衛保險或本集團任何成員機構現有或將來之合約義務或與其他在香港或其他區域的法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體（如保險業聯會或協會等），因其相關之金融、商業、業務或其他利益或活動而承擔之義務；
 - (xv) 遵守任何於本集團內進行的數據及資料共享及/或其他數據及資料用途的責任、要求、政策、程序、措施或安排以符合任何制裁、防止或偵查洗黑錢、恐怖分子資金籌集或其他非法活動；及
 - (xvi) 履行與上文第(i)至(xv)段直接有關的其他用途。
3. 為達成上文第2段列出的用途，富衛保險可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方（不論在香港境內或境外者）共同使用，而閣下的個人資料有可能被轉移往香港境外：
- (i) 本集團的成員機構；
 - (ii) 任何人士或公司受富衛保險指示或代表富衛保險或與富衛保險共同處理閣下提供的個人資料以達到提供有關資料之目的或直接相關之目的；
 - (iii) 對富衛保險負有保密責任並承諾將有關資料保密的任何人士或公司，而此人士或公司須有合法權利查閱有關資料（例如：富衛保險的專業顧問）；
 - (iv) 任何因富衛保險業務而聘用之經營保險相關及/或再保險相關業務之人士或公司；
 - (v) 任何因富衛保險業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查公司、行政管理人士或其他
- 專業顧問；
- (vi) 任何富衛保險的業務夥伴（「富衛保險之夥伴」）；
 - (vii) 向富衛保險之經營業務提供行政、信貨資料庫、債務追討、電訊、電腦、付款、印刷、贖回或其他服務的任何代理人、承包商或服務供應商；及/或
 - (viii) 任何富衛保險或本集團負有責任或須要或預期要根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）作出披露的人士或公司，包括但不限於任何法律機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體（如保險業聯會或協會等）。
4. 容許富衛人壽及富衛保險 (i) 在閣下同意或不反對的情況下，使用閣下的個人資料作直接促銷用途，或 (ii) 在閣下以書面方式同意或不反對的情況下，將閣下的個人資料提供予其他人士或公司作其直接促銷用途。

5. 就直接促銷而言，富衛人壽及富衛保險擬：
- (i) 使用富衛人壽及富衛保險不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；
 - (ii) 銷售富衛人壽及富衛保險、本集團其他成員機構及/或富衛人壽及富衛保險之夥伴不時提供的下列服務及產品：
 - a. 保險服務及產品；
 - b. 財富管理服務及產品；
 - c. 金融服務及產品；
 - d. 退休金融服務及產品；
 - e. 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
 - f. 為慈善及/或非牟利用途的捐款及捐贈。
 - (iii) 將上文第(i)段所載閣下的個人資料提供予本集團成員機構及/或富衛人壽及富衛保險之夥伴，讓其用於直接促銷上文第(ii)段所載的服務或產品。
6. 若閣下不希望富衛人壽或富衛保險使用閣下的個人資料，或將閣下的個人資料提供予其他人士或公司作直接促銷用途，請在以下有關方格內加上剔(✓)號，藉以行使閣下不同意此項安排的權利。
- 有關富衛人壽： 有關富衛保險：
- | | | |
|--------------------------|--------------------------|--------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | 請不要將直接促銷資料發給本人。 |
| <input type="checkbox"/> | <input type="checkbox"/> | 請不要將本人的個人資料提供予其他人士或公司作其直接促銷用途。 |
7. 閣下亦可於任何時間致函富衛人壽或富衛保險以下地址，藉以拒絕直接促銷。
8. 根據《個人資料（私隱）條例》：
- (i) 閣下有權要求查閱富衛人壽或富衛保險所持有閣下的個人資料，並要求改正閣下的不正確個人資料；及
 - (ii) 富衛人壽或富衛保險有權就處理及進行閣下的查閱資料要求而收取合理費用。
9. 查閱或改正閣下的個人資料要求，應以書面形式向下列人士提出：
- 資料保護主任
富衛人壽保險（百慕達）有限公司
香港德輔道中308號富衛金融中心1樓
- 資料保護主任
富衛保險有限公司
香港德輔道中308號富衛金融中心1樓
- 如閣下有任何疑問，敬請致電本公司之客戶服務熱線3123 3123。
10. 中英文本如有歧異，概以英文本為準。

Hotline 查詢電話

3126 6066 (Mon - Fri 9am - 6pm 星期一至五 早上9時至晚上6時)