

學習無界限

Learning Without Boundaries



海外留學保險

Overseas StudyCare Insurance

敢 至係人生

FWD.COM.HK

24小時服務熱線 3123 3123

FWD
富衛



Overseas StudyCare Insurance
海外留學保險

Overseas StudyCare provides you or your children with comprehensive protection while studying in foreign countries. Included is coverage for Medical Expenses, Worldwide Emergency Services, Personal Accident, Major Burns, Personal Liability, Cancellation and Curtailment of Trip and Education Fund.

Overseas StudyCare 海外留學保險提供全面保障，讓您或您的子女無憂享受世界各地的學習旅程。計劃包括海外醫療、全球緊急支援服務、人身意外、嚴重燒傷、個人責任、取消及縮短行程、教育基金等保障。

PRODUCT HIGHLIGHTS 產品特點	
Top-up In-Patient Medical Expenses providing extra benefits on top of your other medical policy, up to HK\$2,000,000. 特設備用住院醫療保障，就您現有的醫療保險提供額外的保障，最高可達港幣\$2,000,000。	✓
Education Fund to provide for unpaid Tuition Fees if tragedy strikes your family. 教育基金保障因不幸喪失摯親而未能繳付之學費。	✓
Compassionate Visit and Death Compensation for a kidnapping incident. 就綁架事故提供恩恤探望及身故賠償。	✓
Cover for leisure and amateur sports activities during your study including winter sports, bungee jumping, hiking, rock climbing, horse riding, scuba diving and other water sports. 保障您在學習旅程中的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。	✓
Cover for personal accident and medical related claims caused by an act of terrorism. 保障因恐怖主義活動而引起的個人意外及醫療相關的索償。	✓
Covers your Overseas Study from secondary school to life-long education. 保障期可由中等教育延伸至終身教育。	✓
Worldwide cover for Medical and Personal Accident benefits. 醫療及個人意外保障更伸延至全球。	✓
24 hours Worldwide Emergency Assistance Services. 全球24小時免費緊急支援服務。	✓

Coverage

Cover	Benefits	Maximum Limit (HK\$)	
		Plan A	Plan B
1. Medical Expenses	a) Medical Expenses - the cost of qualified medical treatment, surgery and hospitalisation arising from a sickness or accidental injury. b) Follow-up Expenses - medical, hospital and treatment expenses reasonably incurred within 90 days of the Insured Student's return to the country of residence up to HK\$100,000 (Including Chinese medical practitioner in Hong Kong up to HK\$3,000 with maximum daily limit per visit HK\$200).	\$1,000,000	\$500,000
2. Top up In-Patient Medical Expenses	Additional medical insurance cover for inpatient medical expenses, where you have another medical benefits policy which covers the same expenses, up to 2 times the cover provided under that other policy, or HK\$2,000,000 (whichever is the lesser).	Up to \$2,000,000	N/A
3. Worldwide Emergency Assistance Services	a) Remittance of Hospital Admission Guarantee Deposits - for hospital admittance fees on behalf of the Insured Student.	\$40,000	\$40,000
	b) Emergency Medical Evacuation and Repatriation - to the nearest facility capable of providing adequate medical care and to repatriate back to Hong Kong if the physician determines that it is necessary.	Included	Included
	c) Repatriation of Mortal Remains - transportation charges for repatriation of the mortal remains to Hong Kong.	\$40,000	\$15,000
	d) Compassionate Visit and Hotel Accommodation - up to 2 immediate family members, includes travelling cost to join the Insured Student where the Insured Student is confined in hospital for more than 3 days. (Accommodations HK\$1,200 per night up to 5 consecutive days)	\$40,000	\$15,000
	e) Convalescence Expenses - Intl.SOS will arrange additional hotel expenses incurred in relation to an incident which requires medical evacuation and repatriation. (Accommodations HK\$1,200 per night up to 5 consecutive days)	\$6,000	\$6,000
	f) Unexpected Return in the Event of the Death of a Close Relative - return economy class airfare for unexpected return to Hong Kong following the death of a close relative.	\$40,000	\$15,000
	g) Additional Costs of Travel - Intl.SOS will arrange for an economy class airfare for the Insured Student to return Hong Kong due to a serious medical condition.	\$40,000	\$15,000
	h) Other Assistance - including telephone medical advice, emergency travel service assistance or legal referral. Worldwide Emergency Services are arranged by International SOS Assistance (HK) Limited.	Included	Included
4. Personal Accident	a) 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. (Limit for this benefit for children under 18 years old)	\$500,000	\$250,000
	b) Double Indemnity - Accidental Death Benefits will be doubled up for: - a fare paying passenger on a public conveyance which was involved in an accident - an innocent bystander in a gun battle between the police and another person(s) - a fire within a residential building (Limit for this benefit for children under 18 years old)	\$250,000 \$1,000,000	\$250,000 \$500,000
	c) Major Burns - Suffering of Third Degree Burns with burnt areas equal to or greater than 5% of head or 10% of total body surface area. (Apply either a or b compensation only)	\$500,000 \$200,000	\$500,000 \$100,000
5. Cancellation Charge	Reimbursement of irrecoverable prepaid study costs and airfares in the event of death, serious sickness or injury of the Insured Student, immediate family members of the Insured Student, witness summons, jury service, compulsory quarantine of the Insured Student, natural disaster, unanticipated outbreak of epidemic diseases at destination; industrial action involving a Public Conveyance, riot/civil commotion at the destination, serious damage to the Insured Student's principal home in Hong Kong arising from fire or flooding within 10 days from the departure date or Black Outbound Travel Alert for the destination in effect 7 days before the departure date.	\$30,000	N/A

6. Curtailment of Trip	Irrecoverable unused portion of prepaid transport or accommodation charges, pre-paid tuition fees and additional public transportation expenses incurred to return to Hong Kong as a direct result of death, serious injury/sickness of the Insured Student or immediate family member, or of the hijack of transport arranged by a travel agency, adverse weather conditions, natural disaster, or unanticipated outbreak of epidemic diseases; industrial action involving a Public Conveyance, riot/civil commotion at the destination that prevents the Insured Student from continuing the journey or Black Outbound Travel Alert for the destination is in effect during the study.	\$30,000	N/A
7. Kidnapping	a) Compassionate Visit and Hotel Accommodation - Provided to up to 2 immediate family members, including travelling costs to the location of the educational institution where the Insured Student was kidnapped. (Accommodations up to HK\$1,200 per person per night for 5 consecutive days) b) Compassionate Death Benefit - compensation for the Accidental Death of Insured Student from injury inflicted during the kidnapping incident.	\$40,000 \$250,000	N/A
8. Education Fund	Payment of unpaid tuition fees in the event of the death of the parent or legal guardian of the Insured Student, where the Insured Student is an unmarried full time student under 23 years old.	\$350,000	\$200,000
9. Travel Delay	Reimbursement for costs incurred due to delay or postponement of the journey: a) Additional Travel Cost - Public transportation expenses necessarily incurred as a direct consequence of airline or other public transportation being delayed due to serious weather condition, industrial action, hijack, mechanical derangement, but only if the Insured Student has to re-route the trip as the result of the cancellation of the transportation previously confirmed. b) Cash Allowance - In the event of travel delay exceeding 6 hours, the Insured Student will be indemnified at HK\$300 for each full 6-hour period delay. (Apply either a or b compensation only)	\$10,000 \$2,500	\$2,500 \$600
10. Baggage	Loss, physical breakage or damage directly resulting from accident, theft, burglary, or mishandling by carriers to the Insured Student's baggage or personal property (Personal property does not include mobile phones, pagers, handheld portable telecommunication equipment, or other computer equipment, except lap top computers). a) Limit for each item, pair or set b) Limit for lap-top computer	\$20,000 \$3,000 \$10,000	\$10,000 \$3,000 \$5,000
11. Personal Liability	Indemnity against third party legal liability arising as a result of accidental injury or loss or damage to third party's property during the Period of Insurance. (This benefit does not apply to liability arising from the use or hire of motor vehicle.)	\$1,500,000	\$750,000

Major Exclusions

- War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
- Nuclear hazards.
- Acts of Terrorism (except that this exclusion does not apply to the Medical Expenses Benefit, Worldwide Emergency Assistance Services, Personal Accident Benefit, Cancellation Charge Benefit, Curtailment of Trip Benefit and Travel Delay).
- Pre-existing condition, congenital and hereditary condition.
- Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal diseases, the use of alcohol or drugs other than those prescribed by a qualified registered physician, dental treatment (unless resulting from accidental bodily injury to sound and natural teeth).
- Racing (other than on foot) or any sports or games in a professional capacity or where the Insured Student would or could earn income or remuneration from engaging in such sport.
- Any activities in the air unless an Insured Student 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.
- The Insured Student being a crew member or an operator of any air carrier; engaging in offshore activities including commercial diving, oil rigging, mining or aerial photography; handling of explosives, being a site worker or rendering armed force services. (This exclusion does not apply if the Insured Student was engaged in one of the above occupation as a compulsory requirement of his/her course of study.)
- Losses not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
- Personal liabilities arising from use or operation of vehicles, aircraft, watercraft.
- Any illegal or unlawful act.

保障範圍

保障項目	承保範圍	最高保障金額 (港幣)	
		計劃 A	計劃 B
1. 醫療費用	a) 醫療費用 - 因生病或意外受傷所引致的合資格醫療診治、手術及住院費用。 b) 覆診費用 - 受保學生返回居住國家後九十日內因醫療、住院及治療衍生的合理費用，最高可達港幣 \$100,000 (包括於香港接受中醫治療，每日每次上限為港幣 \$200，最高賠償額為港幣 \$3,000)。	\$1,000,000	\$500,000
2. 備用住院醫療保障	為受保學生所持有並涵蓋相同開支的住院醫療保險提供額外的保障，最高可達該住院醫療保險之雙倍保額，或港幣 \$2,000,000 (以較少者為準)。	上限 \$2,000,000	不適用
3. 全球緊急支援服務	a) 匯寄入院保證按金 - 代受保學生支付入院費用。 b) 緊急醫療撤離及遣返 - 將受保學生緊急運送至就近有足夠醫療設備的醫療中心及在醫療人員認為必須的情況下，將受保學生送返香港治療。 c) 運送遺體 / 骨灰返回香港 - 將遺體或骨灰運返香港之費用。 d) 思恤探望及酒店住宿 - 最多兩名直系親屬，包括前往探望受保學生的交通費用，但受保學生必須住院多於3天。(住宿最長為連續五天及費用上限為每晚港幣 \$1,200) e) 復康住宿費用 - 國際 SOS 將為受保學生因事故而需接受緊急醫療運送和撤離所衍生的額外酒店費用作出安排。(住宿最長為連續五天及費用上限為每晚港幣 \$1,200) f) 因至親身故而須返港 - 因至親身故而返港的來回經濟客艙機票費用。 g) 額外交通費用 - 國際 SOS 會為病情危重的受保學生安排經濟客艙機票返港。 h) 其他援助 - 包括電話醫療諮詢，緊急旅遊支援服務或法律團體轉介。 全球緊急支援服務由國際 (SOS) 救援中心提供。	\$40,000 已包括 \$40,000 \$40,000 \$6,000 \$40,000 \$40,000 已包括	\$40,000 已包括 \$15,000 \$15,000 \$6,000 \$15,000 \$15,000 已包括
4. 人身意外	a) 人身意外 - 意外死亡 / 永久完全殘廢 / 單目或雙目視力完全及永久喪失 / 一肢或多肢截斷或永久及完全喪失功能。 (18 歲以下兒童之賠償限額) b) 雙倍賠償 - 雙倍意外身故保障賠償： - 作為付費乘客因其乘搭的公共交通工具遇上意外而身亡 - 作為無辜的旁觀者在警察與他人的槍戰中身亡 - 因住宅大廈內發生火災而身亡 (18 歲以下兒童之賠償限額) c) 嚴重燒傷 - 受保學生於旅程期間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。 (只可選擇 a 項或 b 項作為賠償)	\$500,000 \$250,000 \$1,000,000 \$500,000 \$200,000	\$250,000 \$250,000 \$500,000 \$500,000 \$100,000
5. 旅程取消	若因受保學生或其直系親屬身亡、遭遇嚴重疾病或身體損傷，或受保學生須出庭作證、出任陪審團、被強制隔離、或目的地發生自然災害、突然爆發廣泛性傳染病、發生牽涉公共交通的工業行動、暴動或內亂，或於出發前10天受保學生的住宅受到水災或火災嚴重損毀或出發前7天政府向目的地發出黑色外遊警告以致受保學生未能如期出發，就其不獲退回之預繳的學費及機票費用提供賠償。	\$30,000	不適用
6. 旅程縮短	若因受保學生或其直系親屬身故、遭遇嚴重損傷/疾病，或受保學生所乘搭由旅行社安排之交通工具被搶劫、或因惡劣天氣、自然災害、突然爆發廣泛性傳染病，或目的地發生牽涉公共交通的工業行動、暴動或內亂以致受保學生未能繼續行程，或在留學期間政府向目的地發出黑色外遊警告，就受保學生不獲退回之未用交通及住宿費用、預繳的學費及返回香港之額外交通費用提供賠償。	\$30,000	不適用
7. 綁架	a) 思恤探望及酒店住宿 - 若受保學生不幸遭綁架，為最多兩名直系親屬提供酒店住宿及包括前往學校位置的交通費。(住宿最長為連續五天及費用每人每晚上限為港幣 \$1,200) b) 思恤死亡賠償 - 為受保學生因遭綁架受傷而意外身故提供死亡賠償。	\$40,000 \$250,000	不適用

8. 教育基金	若受保學生的父母或合法監護人不幸身故，為未滿23歲的未婚及正接受全日制教育的受保學生支付欠繳的學費。	\$350,000	\$200,000
9. 旅程延誤	賠償因旅程延誤而引致的費用： a) 額外交通費 - 飛機或其他公共交通工具受惡劣天氣、工業行動、騷動、機件故障影響而被迫取消或延誤，賠償受保學生因此而必須改動行程所導致之額外交通費用。 b) 現金津貼 - 如旅程延誤超過6小時，受保學生可就每整6小時的延誤獲得港幣 \$300 賠償。 (只可選擇 a 項或 b 項作為賠償)	\$10,000 \$2,500	\$2,500 \$600
10. 行李	因意外、偷竊、爆竊、運輸人員不當處理使受保學生的行李或個人物品受到損失、損壞或損毀 (個人物品不包括手提電話、傳呼機、手提便攜式通訊器材、電腦器材 (手提電腦除外)) a) 每件 / 對 / 套最高賠償限額 b) 手提電腦最高賠償限額	\$20,000 \$3,000 \$10,000	\$10,000 \$3,000 \$5,000
11. 人身責任	為於受保期間因意外導致第三者身體受傷或財物受損而引起的第三者法律責任提供保障。 (使用或租用汽車引起的責任不在受保範圍之列)	\$1,500,000	\$750,000

主要不受保項目

- 戰爭 (不論已宣戰與否)、內戰、外敵行動、叛亂、軍事或篡奪行動。
- 核風險。
- 恐怖主義 (此保障計劃所承保的醫療費用、全球緊急支援服務、人身意外、旅程取消、旅程縮短及旅程延誤項目除外)。
- 投保前已存在之傷疾、先天及遺傳性疾病。
- 自殺、企圖自殺、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 (因意外導致健全的牙齒受損除外)。
- 競賽 (徒步進行的比賽除外) 或任何職業性質的運動或受保學生可能或可以賺取收入或報酬的運動。
- 任何空中活動，除非受保學生 (i) 以付費乘客身份乘搭認可及持牌航空公司的航機，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。
- 受保學生出任為何空中乘載工具的機務人員或操作員；從事離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品、地盤工人，或出任軍隊服務。(如受保學生參與上述任何一項工作乃課程必須的規定者除外。)
- 任何損失未能於 24 小時內向有關機構報告 (例如：航空公司、警署) 及未能提供由相關機構證實的報告。
- 因使用汽車、飛機或船隻所引起的責任。
- 任何非法或不合法的行為。

Annual Premium (HK\$) 全年保費價目表 (港幣)	Territorial Limit 保障地域範圍	Plan 計劃 A	Plan 計劃 B
Comprehensive Medical Overseas StudyCare (Benefits 1 – 11 are included) 綜合醫療海外留學保障 (包括保障項目 1 - 11 項)	Worldwide 全球保障	\$8,000	\$5,000
	Asia Countries 亞洲地區	\$5,500	\$3,500
Standard Overseas StudyCare (Benefits 3 – 11 are included) 基本海外留學保障 (包括保障項目 3 - 11 項)	Worldwide 全球保障	\$3,500	\$2,000

* The Policy is valid for 1 year and the Effective Date must be same as or before the Insured Student's Departure Date from Hong Kong.

* 此保單有效期為1年，而保單生效日期必須為受保人離港當日或之前。

Notes 注意

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

Overseas StudyCare Insurance Application Form 海外留學保險投保書

All the following fields are required, please complete in BLOCK LETTERS and tick where appropriate. 必須填寫以下各項，請以英文正楷填寫並於適當空格內加上「✓」號。

(I) Details of Applicant 申請人資料

Full Name of Applicant 申請人姓名： (Applicant must be aged 18 or above 申請人必須為18歲或以上)		<input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Miss 小姐	HKID Card No. 香港身份證：
Correspondence Address 通訊地址： Flat _____ 室, _____ Floor 樓, Block _____ 座, Building 大廈名稱: _____ Street 街道: _____ District 地區: _____ <input type="checkbox"/> HK 香港 <input type="checkbox"/> Kowloon 九龍 <input type="checkbox"/> NT 新界			
Date of Birth (DD/MM/YY) 出生日期(日/月/年)：	Contact No. 聯絡電話：	Email Address 電郵地址：	

(II) Policy Particulars 投保詳情

(IIA) Policy Effective Date 保單生效日期： _____ DD日 _____ MM月 _____ YY年 (Both dates inclusive 包括首尾兩日) Notes: The Policy is valid for 1 year and the Effective Date must be same as or before the Insured Person's Departure Date from Hong Kong. 注意：此保單有效期為1年，而保單生效日期必須為受保人離港當日或之前。			
(IIB) The Person to be Insured 受保人資料 (If different from the Applicant 如與申請人不同)			
Name of Insured Person 受保人姓名： <input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Miss 小姐	Relationship 關係：	Date of Birth (DD/MM/YY) 出生日期(日/月/年)：	HKID Card No. 香港身份證：

(III) General Information 其他資料

Country of the Overseas Educational Institution attended 海外留學國家：			
Name of the Overseas Educational Institution attended 就讀海外學府名稱：			
Address of the Overseas Educational Institution attended 就讀海外學府地址：			
Does the Person to be Insured have a valid Full-time Overseas Student Visa? 受保人是否持有有效的全日制海外學生簽證?			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Do you have any other insurance company policies covering overseas in-patient medical expenses?* 受保人是否持有任何其他保險公司之海外住院醫療保險?*			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Covered Plan / Premium (HKD) 計劃 / 保費 (港幣)：	Territorial Limit 保障地域範圍	Plan A 計劃 A	Plan B 計劃 B
Comprehensive Medical Overseas StudyCare (Benefits 1 – 11 are included) 綜合醫療海外留學保障 (包括保障項目 1 - 11 項)	Worldwide 全球保障 Asia Countries 亞洲地區	<input type="checkbox"/> \$8,000 <input type="checkbox"/> \$5,500	<input type="checkbox"/> \$5,000 <input type="checkbox"/> \$3,500
Standard Overseas StudyCare (Benefits 3 – 11 are included) 基本海外留學保障 (包括保障項目 3 - 11 項)	Worldwide 全球保障	<input type="checkbox"/> \$3,500	<input type="checkbox"/> \$2,000

(IV) Payment Method 付款方式**

<p>Cheque should be crossed and made payable to "FWD General Insurance Company Limited" 劃線支票抬頭請寫：「富衛保險有限公司」</p> <p><input type="checkbox"/> Cheque 支票 <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard</p> <p>Credit Card No. 信用卡號碼</p> <p>Cardholder's Name 持卡人姓名</p> <p>Card Expiry Date 信用卡有效期至</p> <p>M月 Y年</p>	<p>I hereby authorize FWD General Insurance Company Limited to charge my credit card account specified for this insurance. 本人茲授權富衛保險有限公司從本人列明的信用卡賬戶支取此保險所應繳之保費。</p> <p>Cardholder's Signature 持卡人簽署</p> <p>Date 日期</p>
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* Benefit 2 "Top up inpatient medical" only available where policyholder has taken out another inpatient medical cover policy. See provision for details.
保障項目二“備用住院醫療保障”只適用於持有其他住院醫療保險的保單持有人，詳情請參閱保單條款。

**The payer and the policyholder must be the same person. No third party payment is accepted. 付款人及保單持有人必須為同一人。第三者付款不獲接納。

(V) Declaration 聲明

I/WE HEREBY DECLARE AND AGREE THAT:

1. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my/our knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between FWD General Insurance Company Limited (the "Company") and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.

2. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/We have paid the required premium.

3. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the Personal Data (Privacy) Ordinance.

Where the Applicant(s) has/have an Insurance Broker:

I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by FWD General Insurance Company Limited, FWD General Insurance Company Limited will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. (If applicable) Where the applicant is a body corporate, I/We am/are the authorized person(s) signing on behalf of the applicant and I/We further confirm to FWD General Insurance Company Limited that I/We am/are authorized to do so.

I/We understand that the above agreement is necessary for FWD General Insurance Company Limited to proceed with the application.

本人/我們，謹此聲明並同意：

1. 於此申請表格內所提供的資料及細節均是準確無誤，真實及為事實之全部，並且是盡本人/我們所知及所信而作答的。本人/我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為富衛保險有限公司（「貴公司」）及本人/我們之保險合約之承保根據。本人/我們在此確認，如未能提供真實及準確無誤之資料或通知貴公司任何有關此保險申請之重要資料，將可能導致貴公司不能接受或處理此保險申請或令本保單失效。

2. 保障一概必須在本申請獲貴公司接納後及本人/我們已繳交應付保費後始可生效。

3. (如適用) 本人/我們已獲受保人授權提供本申請所需之一切資料，並就本申請之相關事宜，與貴公司進行交涉，並向其接收或索取與受保人有關之資料。本人/我們並確認受保人已獲明確通知及同意，其個人資料將會轉介予貴公司作辦理本申請之用，亦已獲通知其在個人資料（私隱）條例下所享有的權利。

如申請人有保險經紀：

本人/我們明白、確知及同意，富衛保險有限公司會就本人/我們購買及接受其簽發的保單，於保單有效期內（包括續保期）向負責替本人/我們安排有關保單的獲授權保險經紀支付佣金。（如適用）假如申請人為法人團體，本人/我們為代表申請人簽署的獲授權人員並向富衛保險有限公司確認本人/我們已獲該法人團體授權。

本人/我們亦明白富衛保險有限公司必須取得申請人的上述同意，才可以處理其保險申請。

Signature of Applicant 申請人簽署

Date 日期

Name of Agent / Broker 代理人/經紀

Account Code 賬戶號碼

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail.

本申請表格的中英文版本如有差異，以英文版本為準。

POSPrv1.10/15

FWD General Insurance Company Limited

Personal Information Collection Statement

1. From time to time, it is necessary for you to supply FWD General Insurance Company Limited (the "Company") with personal information and particulars in connection with the provision, continuation and administration of insurance or other financial services and products by the Company. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.

2. The Company may also generate and compile information about you. Personal information and particulars provided by you and all information generated and compiled by the Company about you from time to time is collectively referred to as "Your Personal Data".

3. The purposes for which Your Personal Data may be used are as follows:

- 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;
- processing, assessing and determining any applications or requests made by you in connection with the Company's services or products, issuing or arranging insurance contracts and maintaining your account with the Company;
- designing insurance and other financial services and products for customers;
- marketing services and products to you (please see further details in paragraphs 5 to 8 below);
- operating, maintaining and providing subsequent services in relation to the applications for services and/or products;
- creating and maintaining the credit and risk related models of the Company;
- processing and implementing payment instructions;
- 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;
- exercising any rights that the Company may have in connection with the services and/or products provided to you;
- verifying and conducting any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with provision of services or products;
- 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 the Company, including, without limitation, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims;
- performing policy review and needs analysis (whether or not on a regular basis);
- 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 the Company or any of its subsidiaries, holding companies, associated or affiliated companies of, or companies controlled by, or under common control with the Company (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;
- 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 the Company 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;
- 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
- fulfilling any other purposes directly related to (i) to (xv) above.

4. To facilitate the purposes set out in paragraph 3 above, the Company 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:

- members of the Group;
- any person or company which is acting for or on behalf of the Company, or jointly with the Company, in respect of a purpose or a directly related purpose for which Your Personal Data was provided;
- any person or company which is under a duty of confidentiality to the Company 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 the Company);
- any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
- any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claim investigation companies, administrators or other professional advisors which are engaged by the Company in connection with the Company's business;

(vi) any business partners of the Company ("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 the Company; and/or

(viii) any person or company to whom the Company 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.

5. The Company is 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.

6. In connection with direct marketing, the Company intends:

- to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing;
- to market the following classes of services and products offered by the Company, other members of the Group and/or Our Partners from time to time:
 - insurance services and products;
 - wealth management services and products;
 - financial services and products;
 - reward, loyalty or privileges programmes and related services and products; and
 - donations and contributions for charitable and/or non-profit making purposes.
- to provide Your Personal Data described in paragraph 6(i) above to any members of the Group and/or Our Partners for their use in direct marketing the classes of services and products described in paragraph 6(ii) above.

7. If you do NOT wish the Company 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.

☐ Please do not send direct marketing information to me.

☐ Please do not provide any personal data to other persons or companies for their use in direct marketing.

8. You may also write to the Company at the address below to opt out from direct marketing at any time.

9. Under the Personal Data (Privacy) Ordinance:

- you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect; and
- the Company has the right to charge you a reasonable fee for processing and complying with your data access request.

10. Requests for access to or correction of Your Personal Data should be made in writing to:

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.

11. In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

I have read and I understand and accept this Personal Information Collection Statement.

Name : _____ Signature : _____

(Name of applicant / individual to whom this Statement is given)

HKID / Passport number : _____

富衛保險有限公司

收集個人資料聲明

1. 在富衛保險有限公司（「本公司」）提供、延續及管理保險或其他金融服務及產品時，閣下需要不時向本公司提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可製作及匯編與閣下有關的資料。閣下提供的個人資料及詳情以及本公司不時製作及匯編與閣下有關的所有資料，以下統稱為「閣下的個人資料」。
3. 閣下的個人資料可能用於以下用途：
 - (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 閣下就本公司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 閣下在本公司的賬戶；
 - (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5至8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) 建立及維持本公司的信貸及風險相關模型；
 - (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) 行使本公司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、信貸、身體、醫療、擔保、承保及/或身份核証；
 - (xi) 用於任何因本公司提供的產品及/或服務而由閣下提出或本公司對閣下提出的申索，包括但不限於作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索；
 - (xii) 進行保單審閱及需求分析（不論是否定期進行）；
 - (xiii) 本公司或其任何附屬公司、控股公司、聯營或聯屬公司，或本公司控制的公司或與本公司受共同控制的公司（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) 履行任何本公司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。
4. 為達成上文第3段列出的用途，本公司可能將 閣下的個人資料轉移、披露、讓其查閱或以下各方（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至香港境外：
 - (i) 本集團的成員機構；
 - (ii) 任何人士或公司受本公司指示或代表本公司或與本公司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) 對本公司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：本公司的專業顧問）；
 - (iv) 任何因本公司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) 任何因本公司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) 任何本公司的業務夥伴（「本公司之夥伴」）；
 - (vii) 向本公司之經營業務提供行政、信貸資料庫、債務追討、電訊、電腦、付款、印刷、購回或其他服務的任何代理人、承包商或服務供應商；及/或
 - (viii) 任何本公司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）。

5. 容許本公司(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。
 6. 就直接促銷而言，本公司擬：
 - (i) 使用本公司不時持有的 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) 銷售本公司、本集團其他成員機構及/或本公司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. 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
 - e. 為慈善及/或非牟利用途的捐款及捐贈。
 - (iii) 將上文第6(i)段所載 閣下的個人資料提供予本集團成員機構及/或本公司之夥伴，讓其用於直接促銷上文第6(ii)段所載的服務或產品。
 7. 若閣下不希望本公司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(✓)號，藉以行使 閣下不同意此項安排的權利。☐ 請不要將直接促銷資料發給本人。☐ 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。
 8. 閣下亦可於任何時間致函本公司以下地址，藉以拒絕直接促銷。
 9. 根據《個人資料(私隱)條例》：
 - (i) 閣下有權要求查閱本公司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) 本公司有權就處理及進行 閣下的查閱資料要求而收取合理費用。
 10. 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。
 11. 中英文本如有歧異，概以英文本為準。
- 本人已細閱及本人明白及接受本收集個人資料聲明。

姓名：_____ 簽名：_____
(申請人/獲發本聲明人士姓名)

香港身份證 / 護照編號：_____

Important Notes

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.

重要事項

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 富衛保險有限公司
7/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong
香港中環德輔道中308號富衛金融中心7樓 T 3123 3123 F 2850 3031

About FWD Hong Kong & Macau

Corporate Overview

FWD Group spans Hong Kong & Macau, Thailand, Indonesia and the Philippines, offering life and medical insurance, employee benefits, pension, and general insurance across a number of its markets.

FWD is focused on creating fresh customer experiences, with easy-to-understand products, supported by leading digital technologies. Through this customer-led approach, FWD will achieve its vision to become the leading pan-Asian insurer that changes the way people feel about insurance.

Established in Asia in 2013, FWD is the insurance business arm of 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	

關於富衛香港及澳門

企業概覽

富衛集團業務遍佈香港、澳門、泰國、印尼及菲律賓，為客戶提供人壽及醫療保險、僱員福利、退休金及一般保險。

富衛致力以簡單、貼心的產品以及利用數碼科技，為客戶創造嶄新體驗。富衛秉持以客為先的服務理念及方針，矢志成為泛亞洲區領先的保險公司，實現創造保險新體驗的願景。

富衛於2013年在亞洲成立，是投資集團「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	

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