



PRUDENTIAL
保誠保險

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PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.



保誠精選「僱傭寶」- 陪月員計劃
家居

PRUChoice Maid Insurance –
Post-natal Carer Plan
HOME

PRUChoice Maid Insurance – Post-natal Carer Plan

“Postpartum confinement” has been a Chinese tradition since ancient times, with a set of diet and lifestyle restriction practiced after birth in order to restore the mother’s body. With the help of a ‘post-natal carer’, to prepare confinement meals, help take care of the newborn, assist breastfeeding and support the mom in every way has become a common practice in Hong Kong. Therefore, Prudential General Insurance Hong Kong Limited (“Prudential”) is pleased to offer you **PRUChoice Maid Insurance – Post-natal Carer Plan**, a comprehensive plan which allows you to meet the legal obligation as an employer and to provide an extra protection to your family and post-natal carer.

(Applicable on or after 1 March, 2022)



Special Features

- 1 This plan provides coverage for your post-natal carer with a flexibility of 1, 2- or 3-months coverage.
- 2 In case your post-natal carer is hospitalised due to accidental injury in the course of his/ her employment with you, a daily cash subsidy is provided for the interruption in service.
- 3 Post-natal carer Personal Liability protects you from legal liability accrued from his/ her negligence while performs his/ her duty with you.
- 4 We will compensate you up to 100% of the monthly earnings of your post-natal carer that you are liable to pay under Employees’ Compensation for his/ her temporary incapacity.

Insurance Cover at a Glance

Core Benefit	Maximum Limits (HK\$)
Employees’ Compensation Protects you against liability under the Employees’ Compensation Ordinance and Common Law for damages, cost and expenses if your post-natal carer suffers injury or disease arising out of and in the course of his/ her employment.	100,000,000/ event
Post-natal Carer Personal Liability Protects you against your legal liability as the employer in respect of third-party bodily injury and/ or property damage arising out of negligence of the post-natal carer for performing newborn baby care and/ or post-natal mother care in the course of employment in Hong Kong.	100,000/ policy term
Post-natal Carer Hospital Cash Subsidy Pay a daily benefit to employer if one suffers from an interruption of service due to hospitalisation of your post-natal carer from the third day of such hospitalisation in Hong Kong, provided there is a valid claim under Section 1 – Employees’ Compensation, limit to 5 days subsidy.	1,000/ policy term 200/ day



Flexible Change of Post-natal Carer

If you change your post-natal Carer during the period of insurance, coverage can be transferred to the new post-natal carer at no cost provided that prior notification in writing is made and accepted by Prudential. You may simply register and login to your myPrudential account with your mobile phone or computer to amend.

Main Exclusions



The following is a summary of major exclusions to **PRUChoice Maid Insurance – Post-natal Carer Plan**. Please refer to the policy for complete details.

General Exclusions applicable to All Sections

- War and kindred risks, government acts, nuclear hazard and civil commotion
- Pregnancy miscarriage, infertility treatment or childbirth or complications thereof
- Willful malicious or unlawful act
- Loss of or damage to third party liability arising from COVID-19 or pandemic

Exclusions Post-natal Carer Personal Liability

- Property belonging to or held in custody or control of the insured or the insured’s family members and relatives, post-natal carer or their family members
- Any occurrence outside Hong Kong

Exclusions Post-natal Carer Hospital Cash Subsidy

- Pre-existing medical conditions
- Pulmonary tuberculosis, geriatric nursing, cosmetic surgery and eye refraction including eye tests or any costs of fitting of spectacles
- General body check-up, convalescence or rest care

Important Note



1. This insurance is only applicable to post-natal carer who is aged 18-65 and mainly performs baby care, post-natal mother care and/ or simple housework for applicant.
2. Only employer of the post-natal carer can be the policyholder for **PRUChoice Maid Insurance – Post-natal Carer Plan**. This Policy cannot be purchased by post-natal carer Agency or Company.
3. In any event, no refund of premium is allowed in the event of cancellation of the Post-natal Carer Plan.
4. The Company shall have the right to alter the Premium Table and the terms and conditions of this Policy from time to time without notice.

保誠精選「僱傭寶」－陪月員計劃

「產後坐月子」是中國自古以來的習俗，產後實行一整套飲食和生活方式的限制，以為媽媽恢復身體機能。在「陪月員」的悉心照顧下，準備月子餐、照顧初生小孩、協助母乳餵哺和全方位支持媽媽已成為香港普遍的做法。保誠財險有限公司（「保誠」）誠意為您獻上保誠精選「僱傭寶」－陪月員計劃，讓身為僱主的您可以安心履行作為僱主在法律上的責任，同時亦為您的家人及陪月員提供額外保障。

(2022年3月1日或之後適用)



計劃特點

- 1 計劃為您的陪月員提供包括一、兩或三個月的靈活保障。
- 2 若受僱於您的陪月員為您工作期間意外受傷而需要住院，不能工作而對您帶來服務中斷的不便，我們將提供「住院現金津貼」。
- 3 「陪月員個人責任」保障您因受僱於您的陪月員在為您工作時疏忽而導致第三者身體受傷及/或財物損失，我們將會保障您作為僱主而需負上的法律責任。
- 4 根據「僱員補償」保障，保誠將會賠償您就您的陪月員暫時喪失工作能力期間須支付的每月收入，最高可達100%。

保障一覽表

主要保障	最高賠償額 (港幣\$)
僱員補償 保障您在「僱員補償條例」及普通法下，對受僱於您的陪月員在工作期間因工受傷或患病而需負上的法律責任。	每一個案 100,000,000
陪月員個人責任保障 您的陪月員在香港為您照顧初生嬰兒及/或產婦時，因疏忽而導致第三者身體受傷及/或財物損失，我們將會保障您作為僱主需負上的法律責任。	每個保險期 100,000
陪月員住院現金津貼 如因陪月員就保障項目1 – 「僱員補償」而需要在香港住院不能工作而對您帶來服務中斷的不便，我們將由住院第三天起提供現金津貼，最多五天津貼。	每個保險期 1,000 每日200



靈活更換陪月員

如您於保險期內更換陪月員，保障亦可轉換至新僱用的陪月員，而無須額外費用。惟有關更換必須事前透過書面方式通知本公司，並獲得本公司同意才能生效。您亦可以透過手機或電腦登記及登入您的myPrudential帳戶進行更改。

主要不保事項



下列只為保誠精選「僱傭寶」－陪月員計劃主要不保事項的概略，請參閱保單內所列明的詳細內容。

適用於整套保單的不保事項

- 戰爭或同類行動、政府法令、核能災難及民亂所構成損失
- 懷孕、流產、不育治療、生育或所有相關併發症
- 故意、蓄意行為或犯罪活動
- 因COVID-19或大流行病引致的第三者責任的損失或損壞

屬「陪月員個人責任保障」的不保事項

- 受保人、受保人家庭成員及親屬、陪月員或陪月員之家人保管或控制的財物損失或損毀
- 在香港以外發生的事件

屬「陪月員住院現金津貼」的不保事項

- 受保前已存在的傷病
- 肺結核、老年護理、整型手術及視力折射之問題包括視力檢驗或所需之眼鏡或鏡片
- 一般身體檢查、康復護理或靜養護理

重要事項



1. 本保險只適用於替受保人主要照顧初生嬰兒、產婦及/或簡單家務而年齡為18-65歲的陪月員。
2. 只有陪月員的僱主才可以成為保誠精選「僱傭寶」－陪月員計劃的保單持有人。陪月員或公司不能購買此保險。
3. 在任何情況下，如終止保單，保費一概不予發還。
4. 本公司有權在沒有事先通知的情況下不時修改保費表和本保單的條款及條件。

Premium Table 保費表



(HK\$ 港幣\$)

Period of Insurance 保險期	1 Month 一個月	2 Months 兩個月	3 Months 三個月
Post-natal Carer Monthly Salary 陪月員每月工資			
Below or equals to HK\$30,000 港幣\$30,000或以下	220	270	330
HK\$30,001 – 60,000 港幣\$30,001 – \$60,000	262.5	337.5	412.5

The above premiums have included Employees' Compensation Insurance ("EC") levy but excluded levy on insurance premium collected by the Insurance Authority ("IA"). Levy collected by the IA (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 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.

以上保費已包括僱員補償保險徵款但未包括保險業監管局（「保監局」）對此保單收取的徵款。保監局已按適用費率對此保單徵收徵費，有關徵費將按照訂明安排匯付。如需更多資訊，請瀏覽 <http://www.prudential.com.hk/levy> 或 www.ia.org.hk/tc/levy。若閣下未能依時清繳過期徵費，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。

QR Code 二維碼



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

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 version 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。

PRUDENTIAL
保誠保險

Application Form for PRUChoice Maid Insurance – Post-natal Carer Plan 保誠精選「僱傭寶」陪月員計劃申請表

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

Details of Applicant 申請人詳情 (Please complete in BLOCK LETTERS & ✓ as appropriate 請用英文正楷填寫及在適當方格加上“✓”)

Gender 性別		<input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男
Surname 姓		Given Name 名	
HKID or Passport No. 香港身份證或護照號碼		Date of Birth (dd/mm/yy) 出生日期(日/月/年)	
Occupation 職業			
Home Tel No. 住宅電話號碼		Mobile No. 流動電話號碼	
Email Address 電郵地址		Scan QR code to view eDocument Guide 掃描二維碼參閱電子文件指南 	
(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，電子文件便會立即啟用，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。)			
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	

Applicant must be the employer of the post-natal carer being insured. Post-natal carer agency or company is not acceptable.
 申請人必須為受保陪月員的僱主，並不接受陪月中介/公司投保。

Details of Post-natal Carer 陪月員詳情 (Please complete in BLOCK LETTERS & ✓ as appropriate 請用英文正楷填寫及在適當方格加上“✓”)

Surname 姓		Given Name 名	
HKID No. 香港身份證號碼	Date of Birth (dd/mm/yy) 出生日期(日/月/年)	Gender 性別	<input type="checkbox"/> Female 女 <input type="checkbox"/> Male 男
Working Address of the post-natal carer (if different from the Corresponding Address) 陪月員工作地址 (如與上述不同)			
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	

Details of Application 投保詳情

Period of insurance/ Post-natal carer 保險期/ 陪月員 Monthly Salary 每月工資	For 1 Month (HK\$ per person) 投保一個月(港幣每人)	For 2 Months (HK\$ per person) 投保兩個月(港幣每人)	For 3 Months (HK\$ per person) 投保三個月(港幣每人)
Below or equals to HK\$30,000 港幣\$30,000或以下	<input type="checkbox"/> 220	<input type="checkbox"/> 270	<input type="checkbox"/> 330
HK\$30,001 – 60,000 港幣\$30,001 – \$60,000	<input type="checkbox"/> 262.5	<input type="checkbox"/> 337.5	<input type="checkbox"/> 412.5

The above premium has included the Employees' Compensation Insurance Levy but excluded Levy.
 以上保費已包括僱傭保險徵款但不包括徵費。

Note 請注意：

- This insurance is only applicable to post-natal carer who is aged 18-65 and mainly performs new born baby care and/ or post-natal mother care for applicant.
 本保險只適用於替申請人主要照顧初生嬰兒及/或產婦而年齡為18-65歲的陪月員。
- Each application form is only applicable for one post-natal carer.
 每張申請表，只適用於一名陪月員。
- No refund premium is allowed once the Policy is issued.
 保單簽發後概不發還保費。

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

1. Has your post-natal carer ever been declined by insurance company to accept or renew or required Special items and/ or additional premium for any classes of insurance now applied. If “yes”, please give full details. No 否 Yes 是
閣下的陪月員曾否被保險公司就現時投保的保險類別拒絕承保或續保、附加特別條款及/或徵收額外保費？
若答案為「是」，請詳述： _____
2. Would your post-natal carer require any foreseeable need for treatment or for consulting any doctor or has ever been confined in a hospital for surgery or any other type of medical treatment in the last three years? If “yes”, please give full details of such surgery or medical treatment and the related costs. No 否 Yes 是
閣下的陪月員是否有任何預見之治療或診視的需要或曾否於過去三年內需入院接受手術或任何其他醫療治療？
若答案為「是」，請詳述有關手術或治療及其費用： _____

Period of Insurance 保險期

Policy commences on _____ (dd/ mm/ yy) for one year.
本保單由 _____ (日/月/年) 起生效，為期一年。

Payment Method 付款方式

By Cheque 以支票繳付

(Please make cheque payable to “Prudential General Insurance Hong Kong Limited”
請註明支票抬頭人為「保誠財險有限公司」)

By Credit Card 以信用卡繳付

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

Credit Card Account Details 信用卡戶口資料

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

 VISA Card VISA 卡  MasterCard 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 Policy including that/ those related to subsequent endorsement(s) and its renewal(s).
本人/ 吾等授權保誠財險有限公司，經由本人/ 吾等指定的信用卡戶口內，扣除有關本保單的所有及經常性保費及徵費，包括因其後背書及續保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

Declaration 聲明

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

- the statements and particulars given in this application are, to the best of my/ our knowledge and belief, true and complete and that this application shall form the basis of the contract with Prudential General Insurance Hong Kong Limited.
就本人/ 吾等知悉範圍內，此申請表上填報的一切資料，均屬確實完整，本人/ 吾等並同意以此申請表作為本人/ 吾等與保誠財險有限公司之間所訂合約的依據
- the insurance will not be in force until the application has been accepted by the Company and the premium has been paid, except to the extent of any official cover note which may be issued.
除持有貴公司簽發的臨時保單外，保障需在貴公司覆核、接納申請表及已收妥保費後才生效。

Important Notes to Applicant 申請人須知

- Disclosure – The applicant is requested to disclose all facts known to the applicant which are likely to affect acceptance of assessment of the insurance cover the applicant is applying for. Should the applicant have 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 all together.
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保單提供不正確資料，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。
- 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投保書副本以作參考。
- All benefits and exclusions are only briefly outlined here. For further details, please refer to the Policy.
上述保障及不保範圍並未包括所有細節，欲知詳情請參閱保單。
- The application form must be signed by a person who has attained aged 18 or above and applicant must be the employer of the post-natal carer. Post-natal carer agency or company is not acceptable.
申請表必須由年滿18歲或以上的申請人簽署及申請人必須為陪月員的僱主，並不接受陪月中介/ 公司投保。
- Any bodily injury or sickness which exists prior to the effective date of the policy will not be covered under the Policy.
任何在有關保障生效前已經存在的身體損傷或疾病，一概不受保障。
- This product is underwritten by Prudential. The copyrights of the contents of this document are owned by Prudential.
此產品由保誠承保。此文件內容之版權是由保誠所擁有。

7. This document is for Hong Kong distribution only. It is not and 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 justifications outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such justifications. 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任何保險產品。
8. Collection of Levy by the Insurance Authority ("IA") – From 1 January 2018 onwards, a levy on insurance premiums for insurance policies will be payable to IA by policy holders. IA will collect the levy from policy holders through insurance companies. The amount of the levy may be subject to change depending on the applicable levy rate, which shall be determined by when the first premium is due which is the date when the policy becomes effective. Policy holder shall commit and offence and be liable to pecuniary penalty not exceeding HK\$5,000 for failure to timely pay the levy. Levy must be paid when the premium is paid. To avoid any doubt, you must pay us the premium and levy once policy is effective. In this connection, notwithstanding anything contained in this form, policy provision or any other agreements between us, you agree us with the following assistance as may be necessary to enable us to collect any outstanding levy payable to IA in respect of the policy applied under this application form to the extent applicable and relevant, subject to the terms hereof:

- you agree the prepayment of levy on prepaid premiums if you pre-pay any premium.

The corresponding levy rate (based on premium payable) and cap per policy year for insurance policies with effective date falling in the period from 1 January 2018 till 31 March 2019 (both dates inclusive) are 0.04% and HK\$2,000; from 1 April 2019 till 31 March 2020 (both dates inclusive) are 0.06% and HK\$3,000; from 1 April 2020 till 31 March 2021 (both dates inclusive) are 0.085% and HK\$4,250; and from 1 April 2021 onwards (date inclusive) are 0.1% and HK\$5,000. For details of levy information, please visit www.prudential.com.hk/levy.

All the premiums listed in this application form exclude levy.

保險業監管局（「保監局」）收取的徵費 – 由2018年1月1日起，保單持有人必須向保監局繳付保單之保費徵費。保監局將透過保險公司向保單持有人收取徵費，徵費金額會因應適用徵費比率而有所變更，而該比率則以首期保費須繳付當日，即是保單生效日而定。如保單持有人未能依時繳交徵費，即屬違法，可被罰款不超過港幣五千元。徵費需於繳交保費時同時繳交。為免任何疑問，閣下必須於保單生效之日向公司繳交保費及徵費總額。有見及此，儘管載於本表格、保單條款或我們之間其他任何協議所包含的任何內容，閣下同意我們有需要時提供以下協助，使我們能夠就閣下透過此申請書申請之保單適當地及相關地根據以下條款，收取任何應向保監局繳付之未繳徵費：

- 閣下同意如繳付預繳保費，將同時被收取預繳徵費。於2018年1月1日至2019年3月31日（包括首尾兩日）期間生效的保單的徵費比率（以保費為基準）及每份保單每保單周年徵費上限為0.04%及港幣二千元；於2019年4月1日至2020年3月31日起（包括首尾兩日）期間生效為0.06%及港幣三千元；於2020年4月1日至2021年3月31日（包括首尾兩日）期間生效為0.085%及港幣四千二百五十元；而於2021年4月1日起（包括該日）生效為0.1%及港幣五千元。有關徵費詳情請瀏覽 www.prudential.com.hk/levy。

本表格內列出的所有保費並不包括徵費

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

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

保誠財險有限公司（簡稱「本公司」或「我們」）認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務，或為遵守法定及合約要求，我們會向閣下收集必要或有幫助的個人資料。為向閣下提供保險或金融產品或服務，遵守法定或合同要求（以下概述的其他目的），及保安目的，我們可能會向閣下收集個人資料，包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身分證副本及資料、旅遊證件資料、健康/醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、生物辨識資料，包括但不限於閣下的聲音模式、指紋及面部圖像、基於閣下的流動或其他電子裝置收集閣下的位置資料、財務及醫療資料（「個人資料」）。「個人資料」將包括但不限於與有關以下人士的個人資料：閣下的受益人（或任何其他根據保單被指定或有權獲得任何利益的人）、收養人、授權代表、公司職員和閣下曾提供其個人資料的其他人士。如閣下向我們提供其他人士的個人資料，即表示閣下確認閣下是該人的父母或監護人或閣下已取得該人士的同意以提供個人資料供本公司按此收集個人資料的目的使用和轉移。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針對本個人信息收集聲明的補充，如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

1. Purpose of Collection 收集資料之目的

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

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

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

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

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實現有資料與後提供的資料而使用的數據庫或登記冊（及其營運商）；(f) 提供行政、電訊、電腦、信息技術、數據處理及儲存、客戶滿意度分析、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商（包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人及其他持份者）、計劃顧問、介紹人及選定的第三方金融和保險產品供應商；(g) 行業協會及聯會；(h) 醫療賬單審查公司；(i) 閣下的聯名保單或投資持有人；(j) 研究人員；(k) 信貸資料服務機構；(l) 收賬代理；(m) 夥伴金融機構及合作夥伴；及(n) 預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會透露閣下的個人資料予該等的實在或擬議受讓人或參與人。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊（如下文所述）。

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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