



PRUDENTIAL
保誠保險

用心聆聽 實現您心



PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.

保誠精選「駕駛寶」
家居

PRUChoice Motor
HOME

保誠精選「駕駛寶」汽車保障計劃

無論您如何小心保養座駕，交通意外卻難以避免，為閣下帶來諸多不便。一旦不幸遇上交通事故，不單您心愛的座駕會受到損毀，您更可能因此而要對第三者作出賠償。有見及此，保誠財險有限公司（「保誠」）特推出更全面的汽車保障計劃 – 保誠精選「駕駛寶」，隨時協助您解決交通意外所引起的問題。

（2022年3月1日或之後適用）

計劃特點



1 保誠「無賠償折扣」保障

即使在保險期內曾申請賠償，只要總賠償金額不超過您投保的「汽車賠額」的15%或港幣\$60,000（以較低者為準），您便可保留原有的「無賠償折扣」續保優惠。

2 「零」巴仙折舊率

如投保汽車為新車（即閣下為首位註冊車主）及車齡不超過一年，而又不幸地被盜竊或在意外中完全損毀，我們將賠償一輛全新同型號的汽車給您，無須扣除折舊率。

3 擋風玻璃保障

若意外中損毀了擋風玻璃，而賠償修理費用不超過港幣\$5,000，您便可豁免支付「自負額」，而「無賠償折扣」亦不會受影響。

4 二十四小時免費拖車服務

如您的車輛在路上因意外或機件故障不能啟動而又未能即時維修，我們可為您安排及支付二十四小時免費拖車服務，將您的座駕送回最近或閣下指定的車房。每次最高賠償額為港幣\$2,000。

5 交通費用津貼

當您的車輛因意外導致部份損毀，而在道路上無法繼續行駛，經我們為您安排的二十四小時免費拖車服務，把車輛拖至本地車房進行維修，若維修超逾四十八小時，我們將由第三天開始支付每日港幣\$200予閣下作為交通費用津貼，每年最高賠償額為港幣\$2,000。

6 個人意外保障

如您或在申請表中列明的「主要駕駛者」在駕駛投保車輛時不幸遇上意外而身亡，我們將提供高達港幣\$100,000的額外保障。

7 第三者責任賠償追討服務

如與索償有關的交通意外是由第三者引致的，我們會助您向第三者追討賠款。若追討成功，您可獲退回「自負額」，並可保留應有的「無賠償折扣」。

8 二十四小時賠償諮詢服務

您可透過二十四小時電話熱線查詢有關索償的程序及需注意的事項。

（以上之計劃特點，只適用於購買私家車綜合保險的投保人士。）

PRUChoice Motor Insurance

No matter how well you look after your car, accidents always happen. Besides, suffering from loss of money on the repairing costs of your car, you may also be liable to compensate any third parties involved. To help you cope with the unexpected misfortune, Prudential General Insurance Hong Kong Limited ("Prudential") now offers you a comprehensive motor insurance with wider cover and the most ready assistance.

(Applicable on or after 1 March, 2022)



Special Features

1 PRUChoice NCD Protector

If the total claim amount incurred in any one period of insurance with an amount not exceeding HK\$60,000 or 15% of the "Limit of Indemnity" (whichever is the lesser), your No Claim Discount (NCD) shall be protected and remains unchanged for the immediately subsequent renewal of the policy.

2 'Zero %' Depreciation

If you sustain a total loss of your car that is brand new (i.e. firstly registered under your name) and less than one year old at the time of an accident or a theft, we will replace a new car of the same model without deduction of any depreciation.

3 Windscreen Cover

In the event of accidental damage to the windscreen alone and repair cost not exceeding HK\$5,000 per claim, no excess will be applied and your No Claim Discount will not be affected either.

4 24-Hour Free Towing Service

If your car is immobilized and cannot be repaired at the roadside following an accident or mechanical breakdown, we can arrange and pay for the car to be towed to the nearest repairer or any other repairer as requested up to HK\$2,000 for each and every case.

5 Transportation Cost Subsidy

If your car sustains partial loss due to accident and is immobilized at roadside and it is towed to a local repairer for repair over 48 hours by our 24-Hour Free Towing Service, we will subsidise you for HK\$200 for each complete day thereafter for the transportation cost incurred during the loss of use of your car up to HK\$2,000 any one year.

6 Personal Accident

We will provide you as the Policyholder or the Named Driver an additional benefit of HK\$100,000 in case of death in a traffic accident when driving the insured car.

7 Claims Recovery Service

We will undertake to pursue a recovery on your behalf from the liable third party, if any, in case of a traffic accident claim. If successful, we will refund to you the amount of excess paid and your No Claim Discount will be reinstated as well.

8 24-Hour Claims Advisory Service

A 24-hour hotline is available to you providing advice on claims procedure and other important points to be observed in lodging a claim.

(All the above Special Features are applicable to Private Comprehensive Insurance only.)

Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- PRUChoice Card Protection Plus
- PRUChoice China Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice Home
- PRUChoice Home Décor
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Hong Kong Study Care
- PRUChoice Maid
- PRUChoice Maid – Post-natal Carer Plan
- PRUChoice Motor
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Relocation Care
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- PRUChoice BMX (Building Management Xtra)
- PRUChoice Shop
- PRUChoice Office
- PRUChoice Group Medical
- PRUChoice Group Life
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選「失卡寶」
- 保誠精選「中國安心寶」
- 保誠精選「診療寶」
- 保誠精選「郵輪旅遊樂」
- 保誠精選「高球樂」
- 保誠精選「康療寶」
- 保誠精選「家居寶」
- 保誠精選「家居裝修寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「來港尚學寶」
- 保誠精選「僱傭寶」
- 保誠精選「僱傭寶」- 陪月員計劃
- 保誠精選「駕駛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「移居寶」
- 保誠精選「旅遊樂」
- 保誠精選「海外留學寶」
- 保誠精選「工作假期寶」
- 保誠精選「樓宇寶」
- 保誠精選「商舖寶」
- 保誠精選「興業寶」
- 保誠精選「團體醫療寶」
- 保誠精選「團體人壽寶」
- 火險

及其他各類的保險服務。

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/ 經紀。

For further information, please go to:

<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：

<https://www.prudential.com.hk/tc/contact>

www.prudential.com.hk

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

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

所有中文簡譯，如與英文有異，概以英文為準。



Application Form for
PRUChoice
Motor Insurance
保誠精選「駕駛寶」
汽車保障計劃
申請表

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

For further information, please go to:
<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：
<https://www.prudential.com.hk/tc/contact>

PRUChoice Motor Insurance 保誠精選「駕駛寶」汽車保障計劃

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

The applicant will be the policyholder and insured person 此申請人為保單持有人及受保人		Gender 性別	<input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男
Surname 姓		Given Name 名		
HKID No. or Passport No. or B.R.NO. 香港身份證或護照或商業登記號碼		Date of Birth (dd/mm/yy) 出生日期 (日/月/年)		
Marital Status 婚姻狀況		Occupation 職業		
Company Name (if applicable) 公司名稱 (如適用)				
Home Tel No. 住宅電話號碼		Mobile No. 流動電話號碼 (Policy number will be sent to you via SMS 保單號碼將會透過短訊傳送給您)		
Email Address 電郵地址 (Upon the issuance of the Policy, eDocument will be activated immediately, the hard copies of policy documents and renewal documents issued thereafter will no longer be mailed to you. Please register myPrudential – General Insurance account to access those aforesaid documents. Whenever a notification email is sent to your designated email address, you are deemed to have received the corresponding new eDocument. 保單簽發後，電子文件便會立即啟用，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。)		<div style="border: 1px solid black; padding: 5px;"> <p>Scan QR code to view eDocument Guide 掃描二維碼參閱電子文件指南</p>  </div>		
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				

Please provide the following documents 請提供以下文件：

- Driving Licence Copy 駕駛執照副本
- Vehicle Registration Document Copy 車輛登記文件副本

Particulars of the Car 投保汽車資料

Reg. No. 汽車登記號碼	Engine No. 引擎號碼	Chassis No. 底盤編號
Make & Model 牌子及型號	Body Type 車身式樣	Engine Cylinder Capacity 汽缸容量
Year of Manufacture 製造年份	Seating Capacity Excluding Driver 座位數量 (司機除外)	Limit of Indemnity Accessories and Spare Parts 汽車贖額，包括附件和備件

Cover Options 保障選擇 (Please ✓ as appropriate 請在適當方格加上“✓”)

<input type="checkbox"/> Comprehensive Plan 綜合保險	<input type="checkbox"/> Third Party Only 第三者責任險		
No Claim Discount Entitlement 現時所享有的「無賠償折扣」優惠	%	Name of Previous Insurer 前次承保的保險公司名稱	Policy No. 保單號碼

(Please attach a copy of your renewal notice 請閣下附上續保通知書)

Named Drivers 主要駕駛者資料

Full Name 姓名	Date of Birth 出生日期	Occupation 職業	Driving Licence No. 駕駛執照號碼	Year of Driving 駕駛年數
1. Applicant 申請人	Same as Above 同上			
2.				
3.				

If you want to name more than two drivers, please declare on a separate sheet. For each additional named driver, an additional premium of 10% is required.
如需在此保單上列明多於兩位主要駕駛者，請另頁填寫聲明。每位額外列明之主要駕駛者，需另收百分之十保費。

Other Details 其他資料 (If you need more than one sheet, please tick this box 如需另頁書寫, 請在此格上填「✓」號口)

1. Has the above car been modified in any way from the manufacturer's specification? If so, please state particular.
投保汽車是否曾作任何形式的改裝及修飾? 若選擇「是」, 請詳述。 No 否 Yes 是
2. Are you the owner of the car? If no, please give full details.
閣下是否投保汽車的車主? 若選擇「否」, 請詳述。
3. Is the car under a hire purchase agreement? If yes, please give name of hire purchase company and hire purchase reference number.
(An extra copy of the Policy will be sent to you for forwarding to your hire purchase company.)
閣下是否用分期付款方式購入投保汽車? 若選擇「是」, 請註明按揭公司名稱及按揭檔案編號。(本公司會提供多一份保單以便閣下轉交按揭公司)
4. Will the above car be used solely for Private & Business Purpose 自用或商業之用 Hire 出租 Driving Instruction 作教車之用
投保汽車是
5. Have you/ above named driver(s) ever been incurred any driving-offence points or ever been convicted of any offence in connection with a motor car or is any such prosecution pending?
閣下或以上列明之主要駕駛者, 是否曾被記錄任何違例駕駛分數, 或曾觸犯交通規則, 或正被警方起訴違例駕駛?
6. Have you/ above named driver(s) in the past 3 years been involved in any accident or suffered any loss in connection with a motor car?
閣下或以上列明之主要駕駛者, 是否曾於過去三年內, 因使用汽車而涉及任何交通意外, 或招致損失?
7. Have you/ above named driver(s) ever been declined to accept or renew, or required special terms and/ or additional premium for any classes of insurance now applied?
閣下或以上列明之主要駕駛者, 在申請汽車保險時, 是否曾被其它保險公司拒絕承保/ 續保, 或須加上特別條款或/ 和增加保費方允承保/ 續保?
8. Have you/ above named drivers ever suffered from any physical or mental infirmity?
閣下或以上列明之主要駕駛者在體格上或精神上是否有不健全之處?
9. If you answer "yes" to any questions from Question 5 to Question 8, please give details.
如在問題5至問題8中, 任何一題答案為「是」時, 請在下方詳述。

Payment Method 付款方法

By Cheque 以支票繳付

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

By Credit Card 以信用卡繳付

(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  Master Card 萬事達卡 Credit Card Number 信用卡號碼

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Credit Card Expiry Date 信用卡有效日期至 (mm/yy) (月/年)

I/ We hereby authorise Prudential General Insurance Hong Kong Limited to collect from my/ our designated credit card account for all payment(s), recurring payment(s) and levy(ies) of this Insurance including that/ those related to subsequent endorsement(s) and its renewal(s).
本人/ 吾等授權保誠財險有限公司, 經由本人/ 吾等指定的信用卡戶口內, 扣除有關本保單的所有保費及徵費, 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

Period of Insurance 保險期

Policy commences on
本保單由

(dd/ mm/ yy) for one year.
(日/ 月/ 年) 起生效, 為期一年。

Declaration 聲明

I/ We hereby declare and agree that:

本人/ 吾等現聲明及同意：

1. 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根據。
2. the insurance will not be in force until the application has been accepted by Prudential General Insurance Hong Kong Limited and the premium **has been paid**, except to the extent of any official cover note which may be issued.
除持有保誠財險有限公司簽發的臨時保單外，保障需在保誠財險有限公司覆核、接納申請表及**已繳付保費**後才生效。

Important Notes to Applicant 申請人須知

1. The "Limit of Indemnity" you supply in this Application Form will be used for premium calculation for Comprehensive Insurance. In cases of a claim for loss of or damage to the Motor Car, the maximum amount of our payment, subject to the terms and conditions of the insurance Policy including any claims excesses that may apply, is limited to: 申請人在本申請表中所申報之「汽車賠償」，將被用作計算綜合保險之保費。此外，在意外索償時，本公司將依據本保單之條文計算賠款，惟該金額在未扣除「自負額」前將不超過：
 - (a) the reasonable market value of the Motor Car at the time of its loss or damage (except for the car that is entitled to the 'Zero %' Depreciation Benefits where the reasonable market value of a new car of the same model at the time of loss or damage is taken into account); or 投保汽車在意外時之「合理市價」（享有「零」巴仙折舊率優惠者除外，並以投保汽車相同型號之新車在意外時之「合理市價」計算）；或
 - (b) the "Limit of Indemnity" that you supply in this Application Form, whichever is the lesser amount. Please ensure that the "Limit of Indemnity" you supply is adequate. By doing so you will guard against any under insurance which could affect the amount of claim settlement in the event of a total loss. 申請人在本申請表中所申報之「汽車賠償」，並以較低者為準。申請人請確保所申報之「汽車賠償」準確無誤，以避免若因低估投保額而影響汽車全損的賠償金額。
2. Disclosure – The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/ broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the Policy will not provide the cover the applicant requires, or perhaps may invalidate the Policy altogether.
透露 – 申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關理財顧問/ 經紀查詢。如作出不確實回答或提供不正確資料，會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。
3. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.
如有需要，本公司可提供保單原文及申請表副本以作參考。
4. 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，詳情請參閱保單。
5. The Application Form must be signed by a person who has attained aged 18 or above.
申請表必須由年滿18歲或以上的申請人簽署。
6. Please make sure the mobile number and email address of the applicant are correct. Once the Policy is issued, the policy number will be sent to the applicant via SMS. And, system will send Account Activation Code to the same mobile number during the registration of myPrudential. For environmental protection, Prudential will not mail this Policy/ endorsement and the subsequent policy renewal documents to the applicant; the corresponding eDocument will be stored in applicant's myPrudential account for their reference, and the applicant can print out the document if necessary. Whenever a notification email is sent to the applicant's designated email address, the applicant is deemed to have received the corresponding new eDocument. If the applicant has not registered myPrudential yet, please do so as soon as possible from our company website.
請確保申請人的手提電話號碼及電郵地址是正確的。保單簽發後，申請人會透過手機短訊收到保單號碼；另外，登記myPrudential時，系統亦會向此手提電話號碼發送戶口啟動碼。為保護環境，保誠將不會郵寄此保單/ 批單及往後之續保文件予申請人；有關之電子文件將儲存於申請人的myPrudential戶口之內供申請人下載細閱。申請人有需要時亦可自行列印保單文件。每當提示電郵已經發送到申請人指定的電郵地址，申請人將被視為已收有關的最新電子文件。如申請人仍未登記myPrudential，敬請瀏覽本公司網站從速辦理。
7. This product is underwritten by Prudential General Insurance Hong Kong Limited ("Prudential"). The copyrights of the contents of this document are owned by Prudential.
此產品由保誠財險有限公司（「保誠」）承保。此文件內容之版權是由保誠所擁有。
8. This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。
9. Levy collected by the Insurance Authority (if any) has been imposed on this Policy at the application rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <http://www.prudential.com.hk/levy> or www.ia.org.hk/tc/levy. If you do not pay the overdue levy timely, the Insurance Authority ("IA") may, according to the law, impose on the policyholder a penalty and may recover the outstanding levy as a civil debt due to the IA.
保險業監管局（「保監局」）已按適用費率對此保單徵收徵費，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逾期徵費，保險業監管局（「保監局」）可根據法例向其施加罰款，亦可循民事程序追討欠付的徵費。

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

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

保誠財險有限公司（簡稱「本公司」或「我們」）認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務，或為遵守法定及合約要求，我們會向閣下收集必要或有幫助的個人資料。為向閣下提供保險或金融產品或服務，遵守法定或合同要求（以下概述的其他目的），及保安目的，我們可能會向閣下收集個人資料，包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身分證副本及資料、旅遊證件資料、健康/醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、生物辨識資料，包括但不限於閣下的聲音模式、指紋及面部圖像、基於閣下的流動或其他電子裝置收集閣下的位置資料、財務及醫療資料（「個人資料」）。「個人資料」將包括但不限於與有關以下人士的個人資料：閣下的受益人（或任何其他根據保單被指定或有權獲得任何利益的人）、收養人、授權代表、公司職員和閣下曾提供其個人資料的其他人士。如閣下向我們提供其他人士的個人資料，即表示閣下確認閣下是該人的父母或監護人或閣下已取得該人士的同意以提供個人資料供本公司按此收集個人資料聲明的目的使用和轉移。我們亦可能會從第三方，如其他保險公司、代理、信貸資料服務/報告機構、供應商、金融機構、防欺詐機構、政府機構、醫務人員、法院或公開紀錄，收集關於閣下的個人資料。

China Personal Information Protection Law (PIPL) 《中華人民共和國個人信息保護法》

The PIPL Addendum supplements the Personal Information Collection Statement and applies to you if you are located in Mainland China. The PIPL Addendum is available on our website at <https://www.prudential.com.hk/en/china-personal-information-protection-law/>

中國內地補充內容是對本個人信息收集聲明的補充，如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

1. Purpose of Collection 收集資料之目的

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

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

我們可能會使用閣下的個人資料作下列目的：(a) 管理我們的產品和服務，包括在購買產品或服務之前提供已與閣下討論的任何相關服務；(b) 處理閣下的申請；(c) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(d) 處理付款指示；(e) 核實閣下申請保險、金融或財富管理產品及服務的資格；(f) 設計及為閣下提供保險、金融及相關的產品和服務；(g) 與閣下進行通訊；(h) 遵守任何監管或其他法律規定或其他內部業務規定（不論是向我們或下述第2部分所列的任何第三方實施），包括但不限於打擊洗錢和認識你的客戶（KYC）義務；(i) 就索償進行調查及和解，以及偵查及防止欺詐（不論是否有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，我們則將其保存更長時間。

2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc including but not limited to Prudential General Insurance Hong Kong Limited (“companies within the Prudential Group”) and their respective insurance agents, and to our financial/ medical/ wellness/ health business partners. We may also disclose your Personal Information to the following third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation other insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees, auditors, IT service and platform providers, insurance intermediaries, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, and selected third party financial and insurance product providers); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) financial crime prevention agencies, any legal, regulatory, law enforcement or government bodies and the courts. We may also disclose your Personal Information to an actual or proposed assignee or participant in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團，包括本公司以及其他母公司為保誠集團成員的實體包括但不限於保誠財險有限公司（「保誠集團內的公司」）及他們各自的保險代理，及我們的金融/醫療/保健/健康業務夥伴，透露閣下的個人資料。為達到上述第一部分所列明之目的，我們亦可能會向下列第三方（在香港境內或境外）透露閣下的個人資料：(a) 保險代理；(b) 保險經紀；(c) 再保險公司；(d) 索償調查公司；(e) 為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司（不論直接或透過防欺詐組織或本段指名的其他人士），及保險業用作分析及核實現有資料與及後提供的資料而使用的數據庫或登記冊（及其營運商）；(f) 提供行政、電訊、電腦、信息技術、數據處理及儲存、客戶滿意度分析、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商（包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人及其他持份者）、計劃顧問、介紹人及選定的第三方金融和保險產品供應商；(g) 行業協會及聯會；(h) 醫療賬單審查公司；(i) 閣下的聯名保單或投資持有人；(j) 研究人員；(k) 信貸資料服務機構；(l) 收賬代理；(m) 夥伴金融機構及合作夥伴；及(n) 預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。在有關影響到我們全部或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 you 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。

Opting-out of Marketing Communications and Materials 拒絕市場推廣通訊及資料

If you do not agree to receive marketing communications and materials from the Company, please check this opt-out box.

If you **do not** check the opt-out box and sign below, you agree to the provision and use of your personal data by the Company for direct marketing purposes in accordance with Section 3 of the PICS.

如果你不同意接收本公司的市場推廣通訊及資料，請選擇此拒絕方格。

如果你沒有選擇此拒絕方格，並在下方簽署，則代表你同意本公司根據收集個人資料聲明第三部分，使用及轉移你的個人資料作直接促銷用途。

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

* The signature of this Application Form is only valid for 30 days from the date of your signature. 此申請表上的簽署只於簽署日期起30日內有效。

For Office Use Only 本公司專用		
Approved by	Date	Effective Date
Restrictions <input type="checkbox"/> No <input type="checkbox"/> Yes		