



PRUDENTIAL
英國保誠

用心聆聽 實現您心



PRUDENTIAL
英國保誠

Listening. Understanding. Delivering.



保誠精選「中國安心寶」
意外

PRUChoice China Protection
ACCIDENT

PRUChoice China Protection Insurance

With the implementation of CEPA, travelling to China for business purposes becomes necessary than ever. A comprehensive accident and medical protection against unexpected misfortunes is essential to those who travel to China frequently. To meet the needs and relieve financial worries of those encountering these misfortunes while travelling in China, we are pleased to introduce **PRUChoice China Protection**.

Upon presentation of the **PRUChoice China Protection Card**, card holders can be rest assured for in-patient stay in over 270 Designated Hospitals* for emergency medical treatment in the event of accident and illness during the trip in China. They don't need to pay hospital admission deposit nor hospital bills*. What's more, there is no claims procedure to follow.

(Applicable on or after 31 December, 2019)

Special Features

- 1** Simply present **PRUChoice China Protection Card** to Designated Hospitals for immediate medication.
- 2** With over 270 Designated Hospitals, enjoy a hassle-free journey in China.
- 3** 10% first year premium discount will be given if you are the existing customer of **PRUChoice Travel – Annual Cover**.
- 4** Additional benefit of HK\$100,000 for accidental death arising from kidnapping in China.

* If the medical expenses exceed the sum insured, the Insured Person is only required to settle the extra costs incurred in excess of the basic coverage upon hospital discharge.

Insurance Cover at a Glance

Core Benefit

	Maximum Sum Insured (HK\$) per event
1. Medical Expenses (a) Should in-patient emergency treatment in the Designated Hospital is required in event of accident and illness occurring in China, simply present PRUChoice China Protection Card at the admission of the Designated Hospital*. We shall settle the medical expenses and admission deposit for the hospital confinement with the Designated Hospital directly at time of discharge. (b) Should outpatient treatment is required, we shall reimburse the outpatient medical expenses incurred in the hospital in China for up to HK\$200 per day and 10 visits per year. (c) We shall also indemnify for follow-up medical expenses necessarily incurred within 3 months after returning to Hong Kong, up to a maximum of HK\$50,000.	500,000
2. Personal Accident 100% benefit for accidental death/ permanent total disablement from any occupation/ loss of one more limbs or one or both eyes/ loss of speech and hearing of both ears and incurable insanity arising from accident in China.	500,000
3. Kidnapping Benefit Pay for the accidental death due to kidnapping happening in China.	100,000
4. Personal Liability Indemnify against legal liability for accidental bodily injury or property damage to a third party as a result of negligence during the trip in China.	1,000,000
5. Compassionate Transfer Pay for the cost of arranging an ambulance or taxi fare to transfer directly from the hospital to the railway station/ ferry pier/ airport in China/ place of accommodation in China upon discharged from the hospital for in-patient medical treatment. The benefit will only be payable for hospitalization of at least 3 consecutive days.	500

6. IDD Assistance

Pay for the IDD charges incurred for calling the family in Hong Kong during the confinement in hospital in China.

The benefit will be payable for hospitalization of at least 3 consecutive days.

1,000

7. 24 Hours Emergency Assistance Service

Should assistance in course of the trip is needed, IPA Alarm Centre for the following emergency assistance is arranged:

- Medical evacuation (Unlimited Cover)
- Repatriation to Hong Kong (Unlimited Cover)
- Repatriation of mortal remains/ ashes (Unlimited Cover)
- Arrangement for transportation of medical equipment/ essential medication
- Essential Dispatch of physician
- Travel and medical information, legal and interpreter referral
- Hospital deposit guarantee, up to HK\$39,000

Unlimited
(Only for Medical Evacuation & Repatriation)

The designated hospital list will be updated from time to time, please refer to www.prudential.com.hk/chinaplan-hospitallist.pdf for details.

The area to be covered under this **PRUChoice China Protection Card** refers to China, except Macau and HKSAR. Protection is provided for trip up to 120 days only. There is no limitation on the number of trips to be made within the policy period.

Waiting Period

Unless for the event solely arising out of accident, a waiting period of 15 days counting from the effective date of the Policy is applicable to Section 1 Medical Expenses.

Premium

Annual Premium

HK\$680

Eligibility

Age: 18 – 70 (renewable up to 75)

Permanent Hong Kong Residents with a valid Identity Card who normally reside in Hong Kong are eligible to apply for this plan. Applicants should be holders of either the China Re-entry Permit for Hong Kong & Macau Compatriots or the China Re-entry Permit Card for Hong Kong & Macau Compatriots.

Application from the person unemployed (including retiree and/ or housewives) will not be accepted.

Claims Arrangement



1. In-patient Medical Expenses

In case the person to be insured suffers from an accident or a sickness, and he/ she is admitted to the Designated Hospital as an in-patient for emergency medical treatment, the hospital admission deposit will be waived provided that he/ she presents a valid **PRUChoice China Protection Card** to the hospital upon admission for verification. The Company will then settle the relevant medical expenses to this Designated Hospital directly. If the medical expenses exceed the sum insured, the Insured Person is required to settle the costs incurred which is in excess of the basic coverage upon discharging from the hospital.

If the person to be insured is admitted to non-Designated Hospital, he/ she is required to complete a claim form and submit it to us within 31 days after returning Hong Kong along with all necessary documents.

2. Outpatient and Other Claims

Complete the claim form and submit it to us within 31 days after returning Hong Kong along with all necessary documents.

Main Exclusions



The following is a summary of the exclusions to **PRUChoice China Protection**. Please refer to the Policy for complete details:

- War and kindred risks, Government acts and nuclear hazard, civil commotion
- Unreasonable care and attention
- Accidents whilst engaged in sports or games in professional capacity or on a competitive basis racing (other than on foot), motor rallies and competitions (other than karting taken as a leisure activity), aviation (other than as a fare-paying passenger in a licensed aircraft operated by a recognized airline which is duly licensed by relevant authorities for the transportation of passengers), parkour, slalom racing, free diving, deep cave diving, gliding or soaring via glider or sailplane jet pack or similar activities (either propelled by escaping gas or liquid water) and any other hazardous activities or pursuits or similar activities of the aforesaid
- Self-inflicted injury or illness
- Alcoholism or drug abuse
- Pre-existing medical conditions
- Venereal disease, AIDS or AIDS related complex
- Pregnancy, miscarriage or childbirth and all complications thereof
- Accidents occurred whilst the Insured Person is engaging in manual work in connection with any business, profession or employment or an occupation of pilot or crew member of any air carrier, tour guide or tour escort etc.
- Medical treatment being the specific purpose of the trip
- Non-essential treatment or surgery, or the extra charges for the private room accommodation
- Medical treatment which in the opinion of the Medical Practitioner treating the Insured Person can be reasonably delayed until the Insured Person's return to Hong Kong

Important Notes to Applicant



1. Disclosure – The applicant is requested to disclose any other facts known to applicant which are likely to affect acceptance or assessment of this insurance cover the applicant is applying for. Should the applicant has 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 your Policy will not provide with the cover the applicant require, or perhaps invalidate the Policy altogether.
2. A specimen copy of the Policy and a copy of your completed applicant form will be supplied on request.
3. All benefits and exclusions are only briefly outlined here. For further details, please refer to the Certificate of Insurance and the Insurance Policy.
4. To be eligible for the claim of follow up medical expenses after returning Hong Kong, the Person to be Insured must have received the first medical treatment by a Registered Medical Practitioner at the Designated Hospital in China.
5. If Applicant loses the **PRUChoice China Protection Card** or needs to change information on the Card, he/ she must inform Prudential General Insurance Hong Kong Limited ("Prudential") in writing. A replacement fee of HK\$100 will be charged.
6. Premium payment must accompany this Applicant Form. No refund premium is allowed once the Certificate of Insurance has been issued.
7. The application form must be signed by a person who has attained age 18 or above.
8. This product is underwritten by Prudential. The copyrights of the contents of this document are owned by Prudential.
9. 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.

保誠精選「中國安心寶」保險計劃

隨著落實「內地與香港更緊密經貿關係的安排」，跨境工作日漸普遍。萬一不幸遇上意外，一份全面的意外及醫療保障對經常往返中國公幹的人士尤其重要。有見及此，我們誠意推介**保誠精選「中國安心寶」**意外醫療保險計劃，以滿足需求和緩解在中國旅程中遇上這不幸事件和產生的財務隱憂。

若在中國境內不幸遇上意外或疾病，客戶只需出示**保誠精選「中國安心寶」**醫療卡，便可在超過270間指定醫院#中獲得即時入院保證及接受緊急治療。您更無須支付住院保證金或住院費用*，往後亦不需填交索償申請表格。

(2019年12月31日或之後適用)



計劃特點

- 1 只需出示有效的**保誠精選「中國安心寶」**醫療卡便可於指定醫院接受即時治療。
- 2 於國內擁有多達270間指定醫院，讓您在中國境內享受無憂旅程。
- 3 **保誠精選「旅遊樂」**全年保障的客戶，若新投保**保誠精選「中國安心寶」**，首年保費可享9折優惠。
- 4 如您於中國境內遭受綁架而意外死亡，我們會額外提供港幣\$100,000保障。

* 若醫療費用超過保障額，受保人只需於出院時支付超額部份。

保障一覽表

主要保障



	最高賠償額(港幣\$) 以每宗事故計	
1. 醫療費用 (a) 如於中國境內遇上意外或疾病，需要往指定醫院接受緊急住院治療，您只需於指定醫院#出示 保誠精選「中國安心寶」 醫療卡，我們會於您出院時直接向指定醫院支付住院期間所引致的醫療費用及住院保證金。 (b) 如需接受門診治療，您可向我們索償於中國境內醫院門診部所接受門診治療的醫療費用，最高賠償額為每日港幣\$200，每年最高以10次為限。 (c) 我們亦會賠償回港後3個月內接受跟進治療的費用，每宗事故最高賠償額為港幣\$50,000。	500,000	
2. 人身意外 於中國境內因意外死亡/ 永久傷殘而不能從事任何職業/ 斷肢或失明/ 喪失語言及聽覺能力及無法治癒的精神失常可獲100%保障。	500,000	
3. 綁架保障 賠償受保人於中國境內遭受綁架而導致的意外死亡。	100,000	
4. 個人責任 賠償受保人於中國境內因疏忽而導致第三者於意外中身體損傷或財物損失的法律責任。	1,000,000	
5. 接載出院 當您完成住院治療離開醫院時，我們會支付租用救護車或乘的士前往國內的火車站/ 碼頭/ 機場/ 於國內居住地方所引致的交通費用。 您需留院治療至少連續3天方可獲得此保障。	500	
6. IDD 津貼費用 支付您在住院期間致電在港家人所引致的長途電話費用。 您需留院治療至少連續3天方可獲得此保障。		1,000
7. 24 小時緊急支援服務 如您在旅程中如需緊急支援服務，可致電IPA救援中心： · 醫療救援（無限額保障） · 護送回港（無限額保障） · 身故後遺體或骨灰運返原居地（無限額保障） · 安排運送所需藥物/ 醫療器材 · 必要時派遣醫生到您身處地進行治療 · 旅遊及醫療資料諮詢服務、法律及傳譯轉介服務 · 提供住院按金保證，最高達港幣\$39,000		無限額 (只限於醫療救援及護送運送)

指定醫院名單將不時更新，請參閱 www.prudential.com.hk/chinaplan-hospitalist.pdf

保障範圍為中國境內，當中並不包括澳門及香港。保障期間不限旅程次數，惟每次旅程最長為120日。

等候期

項目一「醫療費用」的等候期為保單生效日起計15天，因意外引致則除外。

保費



全年保費

港幣\$680

投保資格



18 – 70 歲（可續保至75歲）

持有有效香港身分證及通常定居於香港的香港永久性居民可申請此保障。申請人需同時持有港澳同胞回鄉證或港澳同胞回鄉卡。

本保單不接受任何無業人士(包括退休人士及家庭主婦)的申請。

索償安排



1. 住院醫療費用

如受保人因意外或疾病而需於指定醫院住院接受緊急治療，只需在入院時出示有效的**保誠精選**「中國安心寶」醫療卡予醫院核對，受保人便無須支付住院保證金。我們將直接支付相關的醫療費用予指定醫院。若醫療費用超過保障額，受保人只需於出院時支付超額部份。

如入住非指定醫院，則受保人必須於回港後31日內向我們遞交已填妥的索償申請表並同時附上所需的所有文件，以便我們處理有關索償。

2. 門診及其他賠償

於回港後31日內向我們遞交已填妥的索償申請表並同時附上所需的所有文件，以便我們處理。

主要不保事項



下列只為**保誠精選**「中國安心寶」不保事項的概略，請參閱保單內所列明的詳細內容：

- 戰爭和同類行動、政府法令、核能災難、及民亂所構成的損失
- 故意疏忽
- 以專業運動形式，或在競爭情況下，參與運動或比賽、競賽（並非以雙腿進行）、賽車（非競賽形式參與高卡車除外）、飛行活動（以持票乘客身份，乘坐由認可航空公司經營的持牌客機則除外）、飛躍道、激流迴旋比賽、徒手潛水、深洞潛水、以滑翔機進行的各式滑翔、噴射飛行器或類似活動（無論以氣體或液體推動）及任何其他危險活動或前述相類似的活動
- 蓄意令自己受傷或生病
- 酗酒及濫用藥物
- 已存在的任何病徵、病症
- 性病、愛滋病及與愛滋病有關連的病症
- 懷孕、流產、分娩及由上述引起的其他病症
- 因從事任何與商業或職業有關的體力勞動工作，或從事任何空中運輸工作的駕駛員或機員、導遊或領隊等職業而引起的意外
- 蓄意旅外治病
- 非必須的治療、手術或租用私家套房的額外費用
- 根據治療受保人的主診醫生意見，認為可合理地延遲直至受保人回港時才進行的治療

申請人須知



1. 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保險顧問/經紀查詢。如作出不確實回答或提供不正確資料，會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。
2. 如有需要，本公司可提供保單原文及申請表副本以作參考。
3. 上述保障及不保範圍並未包括所有細節，詳情請參閱保單證書及保單。
4. 要合乎索償回港後覆診醫療費用的資格，受保人必須先於中國境內醫院接受第一次治療。
5. 若申請人遺失**保誠精選**「中國安心寶」醫療卡或需要更改醫療卡上的個人資料，必須以書面通知保誠財險有限公司（「保誠」）。補領新卡手續費為港幣\$100。
6. 保費必須連同保單申請表一併遞交。保單一經簽發，恕不接受退保申請。
7. 申請表必須由年滿18歲或以上的申請人簽署。
8. 此產品由保誠承保。此文件內容之版權是由保誠所擁有。
9. 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。

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 Accidental Emergency Medical
- PRUChoice China Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice HealthCheck Deluxe
- PRUChoice Home
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Maid
- PRUChoice Medical
- PRUChoice MediExtra
- PRUChoice Motor
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- 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「中國意外急救醫療保險」
- 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「尊尚康檢寶」
- 保誠精選「家居寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「僱傭寶」
- 保誠精選「醫療寶」
- 保誠精選「健康寶」
- 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「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 contact:

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

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
China Protection Insurance
保誠精選
「中國安心寶」保險計劃
申請表

Applicable on or after 31 December, 2019
2019年12月31日或之後適用

For further information, please contact:

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

www.prudential.com.hk

GI3/APP0153B/P01 (12/19)

PRUChoice China Protection Insurance 保誠精選「中國安心寶」計劃

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

Applicant 申請人	<input type="checkbox"/> Insured Person 受保人	<input type="checkbox"/> Contact Person 聯絡人
Surname 姓	Given Name 名	Chinese Full Name 中文姓名
Gender 性別 <input type="checkbox"/> Female 女 <input type="checkbox"/> Male 男	Date of Birth (dd/mm/yy) 出生日期 (日/月/年)	HKID No./ Passport No. 香港身份證號碼/ 護照號碼
Marital Status 婚姻狀況	Mobile No. 流動電話號碼	Home No. 家居電話號碼
Occupation 職業	Email Address 電郵地址	
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

Details of Applicant 受保人詳情 (Name as shown in travel documents 與旅遊證件上之姓名相符 Please fill in all the details required below. 請填寫以下所需資料)

	Applicant 受保人(1)	Applicant 受保人(2)
Surname 姓		
Given Name 名		
Chinese Full Name 中文姓名		
Gender 性別		
Date of Birth (dd/mm/yy) 出生日期 (日/月/年)		
HKID No. or Passport No. 香港身份證號碼/ 護照號碼		
Relationship with Applicant (Self/ Spouse/ Employee) 與申請人關係(自己/ 配偶/ 僱員)		
Occupation 職業		
Travel Document Type 旅遊證件類別	<input type="checkbox"/> China Re-entry Permit for Hong Kong & Macau Compatriots 港澳同胞回鄉證 <input type="checkbox"/> China Re-entry Permit Card for Hong Kong & Macau Compatriots 港澳同胞回鄉卡	<input type="checkbox"/> China Re-entry Permit for Hong Kong & Macau Compatriots 港澳同胞回鄉證 <input type="checkbox"/> China Re-entry Permit Card for Hong Kong & Macau Compatriots 港澳同胞回鄉卡
Travel Document No. 旅遊證件號碼		

Remarks 注意:

- The Policy will not accept any application from the retiree, unemployed, housewives, pilot, crew member of any carrier, tour guide or tour escort. 本保單絕不接受退休人士、無業人士、家庭主婦、任何空中運輸工作的駕駛員或機員、導遊或領隊的申請。
- Applications from some occupations are not accepted. For details, please contact your financial consultant or refer to the policy wording. 部份職業的投保恕不接受。詳情可向您的理財顧問查詢或查閱保單。
- The Document No. will be printed on the PRUChoice China Protection Card. Please provide a photocopy of the document to avoid errors. 此證件號碼將會印在保誠精選「中國安心寶」醫療卡上。為免錯漏，請提供影印副本。
- If space is insufficient, please provide details on a separate sheet. 如空間不足，請另加紙填寫。

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。
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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。

<input type="checkbox"/>  VISA Card VISA 卡	<input type="checkbox"/>  Master Card 萬事達卡	Credit Card Number 信用卡號碼	<input type="text"/>	Credit Card Expiry Date 信用卡有效日期至	<input type="text"/>	(mm/yy) (月/年)
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I/ We hereby authorise Prudential General Insurance Hong Kong Limited to collect from my/ our designated credit card account for all payment(s), recurring payment(s) and levy(ies) of this Insurance including that/ those related to subsequent endorsement(s).
本人/ 吾等授權保誠財險有限公司，經由本人/ 吾等指定的信用卡戶口內，扣除有關本保單的所有及首期保費及徵費，包括因其後背書有關之所有及經常性保費及徵費。

Cardholder's Name 信用卡持有人姓名	<input type="text"/>	Cardholder's Signature 信用卡持有人簽名	<input type="text"/>	Date 日期	<input type="text"/>
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Insurance Details 投保資料

- | | No 否 | Yes 是 |
|---|--------------------------|--------------------------|
| 1. Do/ does the insured person(s) who is/ are going to be covered under this application has/ have any pre-existing physical defect or infirmity?
If yes, please give details.
本申請表中將受保障的受保人是否有先天性缺陷或因疾病而引致傷殘？如選擇是，請詳述。 | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have/ has the insured person(s) who is/ are going to be covered under this application or you ever been declined for accident and medical insurance or had any special conditions or exclusions imposed? If yes, please give details.
閣下或本申請表中將受保障的受保人曾否被保險公司拒絕投保意外及醫療保險，或需附加任何特別條款或減少保障額？如選擇是，請詳述。 | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Is any insured person(s) who is/ are going to be covered under this application currently under medical attention or receiving medical treatment or medication?
本申請表中將受保障的受保人是否現正接受治療、或有就診需要、或服用藥物？ | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Does any insured person(s) who is/ are going to be covered under this application have any foreseeable need for treatment or for consulting any doctor?
本申請表中將受保障的受保人是否有可預見之治療或診視需要？ | <input type="checkbox"/> | <input type="checkbox"/> |

Declaration 聲明

I/ We hereby declare and agree that 本人/ 吾等現在聲明及明白：

- 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 form 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。
- The Insurance will not be in force until the application form has been accepted by Prudential General Insurance Hong Kong Limited and the premium has been paid, except to the extend 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，保單需經保誠財險有限公司覆核、接納申請表及已繳付保費才能生效。
- I/ We have read and understood the content of the brochure, and have the right to request for policy specimen for thee details of the coverage.
本人/ 吾等已細閱及清楚明白有關小冊子內容，及有權要求索取保單樣本了解有關保障詳細範圍。
- Any person to be covered under this Insurance is a permanent resident of Hong Kong SAR.
此保單所有將受保障的人士均為香港特別行政區永久性居民。
- 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 an offence and be liable to a 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 per policy year for insurance policies with the 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本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）期間發出保險憑証的保單的徵費比率（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（包括首尾兩日）期間發出為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）期間發出為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）發出為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。

Warranty 保證：

The Applicants warrant that the person(s) to be covered is/ are not travelling contrary to the advice of a Medical Practitioner, or for the purpose of obtaining medical treatment. 申請人士/ 機構保證所有將受保障的人士其旅程絕無違反醫生勸喻，亦非以治療為目的。

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

Prudential General Insurance Hong Kong Limited (referred to as “Company”, “our”, “we”, or “us”) take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements. 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, financial and medical information (“Personal Information”) to provide you with the insurance or financial products or services. 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的個人資料。為向閣下提供保險或金融產品或服務，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、身份證副本及資料、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、財務及醫療資料（「個人資料」）。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。

1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to design and provide you with insurance, financial and related products and services; (f) to communicate with you; (g) 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); (h) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application); (i) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (j) to provide customer services; (k) to perform automated decision-making or profiling; (l) to perform a policy review or needs analysis; (m) to conduct research and statistical analysis (including use of new technologies); and (n) 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 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) 處理閣下的申請；(b) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(c) 處理付款指示；(d) 核實閣下申請保險、金融或財富管理產品及服務的資格；(e) 設計及為閣下提供保險、金融及相關的產品和服務；(f) 與閣下進行通訊；(g) 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）；(h) 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）；(i) 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檢查；(j) 提供客戶服務；(k) 執行自動決策或資料剖析；(l) 進行保單審查或需求分析；(m) 進行研究和統計分析（包括使用新科技）；及(n) 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說明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 (“companies within the Prudential Group”) and to our financial/ health business partners. We may also disclose your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including but without limitation, to the following third parties: (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, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees); (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) regulators and government agencies, law enforcement agencies and the courts. We may also disclose your Personal Information 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英國保誠集團的實體（「保誠集團內的公司」），及我們的金融/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之目的，我們亦可能會向第三方（在香港境內或境外）透露閣下的個人資料，包括但不限於以下第三方：(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、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（包括但不限於保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人）；(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) 監管機構及政府機構、執法機構及法院。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。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. 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。

4. 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 using the details on “Contact Us” section of the Company website 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. By completing and progressing with this form, you confirm that you have read and understood this PICS. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>.

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，請發送電郵至 service@prudential.com.hk 或使用本公司網站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。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。該私隱通知可在本公司網站 <https://www.prudential.com.hk/scws/pages/ta/privacy-policy/index.html> 上查閱。

Opting-out of Marketing Communications or Materials 拒絕接收促銷信息或資料

We intend to send you marketing communications but we can only do so with your consent. If you consent, we may use your contact details and information about the products you have purchased (including the sales channel from which such products were purchased).

我們有意向閣下發送促銷信息或資料，但僅經閣下同意我們才可以這樣做。如閣下同意，我們將可能使用閣下的聯絡資料及有關閣下已購買的產品的資料（包括購買有關產品的銷售渠道）。

If/ we do not wish to receive any marketing communications from Prudential General Insurance Hong Kong Limited.

本人/我們不希望收到保誠財險有限公司發出的任何促銷信息。

Signature of Applicant/ Authorised signature (For Corporate Clients only)* 申請人簽署/授權簽署（只限公司客戶）*	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		