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**PRUDENTIAL**  
保 誠 保 險

Listening. Understanding. Delivering.

**保誠精選「商舖寶」**  
商業

**PRUChoice Shop**  
BUSINESS

# 保誠精選「商舖寶」店舖保險計劃

要在香港成功地管理好店舖業務，絕非易事。一方面要在產品的品質及價錢上跟對手競爭，另一方面要細心地為您的店舖作好妥善的安排，以防備因火災、盜竊、水浸等意外所帶來的損失。保誠財險有限公司現誠意推出**保誠精選「商舖寶」**保險計劃。此計劃承保範圍非常廣泛，在本計劃的「全險」保障下，閣下可以安枕無憂，專心發展業務。

(2022年4月1日或之後適用)

## 保障一覽表

基本保障		最高賠償額(港幣\$)
1. 店舖設備		
甲項 - 設備		
此項為「全險」保障；若閣下的店舖設備、自置的裝修、或業主所提供的內部裝置，因意外損毀而需進行維修或更換，我們會用「以新易舊」的方式，在不超逾甲項投保額的情況下，賠償所支出的費用。		
● 店舖電器、器材	每件設備100,000	每年10,000
● 電子數據	每年40,000	
● 電子數據處理設備、契約、卡、磁帶、檔案、文件或幻燈片	每項系統或物件4,000 (每年以甲項投保額百分之十為上限)	每件設備100,000 (全年以甲項投保額的百分之十為上限)
● 藝術品	每套物品10,000 (每年以甲項投保額百分之十為上限)	
● 屬僱主或僱員的私人物品	每人3,000	每年5,000
乙項 - 貨辦及存貨		
賠償閣下店舖內的貨辦及存貨#之意外損毀或損失。	每件貨品15,000 (全年以乙項之總投保額為上限)	每年10,000
# 不包括在沒有涉及恐嚇或武力進出店舖的情況下所失竊的貨辦及存貨。		

免費額外保障

固定玻璃裝置

當閣下店舖內的固定玻璃裝置意外損毀時，我們會支付所需的維修費用。

短暫寄存

保障閣下甲項所投保的設備在本港進行維修、清潔、保養或相類似的情況時，在寄存的地方受到意外損毀所引起的損失。

運送途中的文件

賠償閣下因文件在本港運送途中意外遺失或損毀。

霓虹燈及廣告牌

若閣下店舖的霓虹燈或廣告牌因意外而損毀時，我們會支付所需的維修或更換費用。

運送途中的貨物

當閣下的貨辦及存貨因在本港運送途中意外遺失或損毀，我們亦會賠償閣下之損失。

季節性的保額提升

在每年12月1日至3月1日，我們會免費將閣下乙項的投保額自動提升20%，以備不時之需。

廢物處理

在意外發生後，支付閣下因清理受損的設備、貨辦及存貨，所支付的廢物處理費用。

每宗水浸、霓虹燈及廣告牌損毀事故的「自負金額」為港幣\$3,000，或該損失賠償額百分之十，以較高者為準。其他事故的「自負金額」為港幣\$1,000。

2. 營業中斷保障		
此項保障閣下受保範圍內之事故導致店舖設備損毀，而需支付額外開支以恢復正常業務運作，例如租用臨時店舖等，最高保障期為意外事故後首六個月。若閣下店舖鄰近的物業受損或因其他緊急事故，導致通往店舖的通道受阻逾48小時；而閣下業務運作亦因此被迫中斷時，我們會給予閣下賠償。	每年500,000	
<a href="#">免費額外保障</a> <b>專業會計師費用</b> 另外，我們亦會支付閣下在申報索償時，聘請專業會計師編製索償資料的費用。	每年50,000	
3. 金錢損失保障		
我們會賠償閣下因下列情況導致的現金損失。		
<ul style="list-style-type: none"> <li>遺失劃線支票</li> </ul>	每年500,000	
<ul style="list-style-type: none"> <li>在香港境內押運現金時發生的失竊事故</li> </ul>	每年30,000	
<ul style="list-style-type: none"> <li>在辦公時間，於店舖內發生的現金失竊事故</li> </ul>	每年30,000	
<ul style="list-style-type: none"> <li>於銀行夜庫內發生的現金失竊事故</li> </ul>	每年30,000	
<ul style="list-style-type: none"> <li>在非辦公時間於店舖內發生的現金失竊事故，而損失之現金於事發時已存妥在店舖的夾萬或保險庫內</li> </ul>	每年30,000	
<ul style="list-style-type: none"> <li>在非辦公時間於店舖內發生的現金失竊事故，惟損失之現金並未存妥在夾萬或保險庫內</li> </ul>	每年5,000	
<a href="#">免費額外保障</a> <b>夾萬損毀</b> 如閣下店舖內的夾萬遭竊賊破壞，須進行維修或更換，我們會賠償閣下的損失。	每年30,000	
4. 人身意外保障		
萬一閣下本人或員工在店舖內遇劫或被企圖行劫，並遭賊人襲擊而受傷，不幸身亡或永久傷殘，將獲得人身意外賠償。		每人100,000
5. 公眾責任保障		
本項保障閣下在下列情況下，因疏忽而導致他人身體受傷或財物損失，而需對第三者負上的法律責任。	<ul style="list-style-type: none"> <li>在香港從事公司業務</li> <li>僱員因突發事故而提供緊急救援</li> <li>往海外公幹</li> <li>在作為租戶期間，因疏忽而引致店舖樓宇損毀所需承擔的法律責任</li> </ul>	每年10,000,000
除此以外，本保險計劃亦提供以下保障：	<ul style="list-style-type: none"> <li>在店舖內的員工餐廳或茶水間提供食品而引致的法律責任</li> <li>閣下店舖的霓虹燈或廣告牌所引致的法律責任</li> </ul>	每年1,000,000
第三者財物損失的「自負金額」為港幣\$1,000。		
自選保障		
6. 僱員補償保障		
倘閣下之僱員因工受傷，我們將根據僱員補償條例及普通法，為閣下支付賠償。		每次事故100,000,000
主要不保事項		
下列只為 <b>保誠精選</b> 「商舖寶」不保事項的概略，請參閱保單內所列明的詳細內容。		
適用於整套保單主要不保事項		
<ul style="list-style-type: none"> <li>因傳染病引致的任何賠償</li> </ul>		



## PRUChoice Shop Insurance

To run your business in Hong Kong successfully is challenging. Besides of competing with your rivals in terms of quality and price, you also need to protect your own business from misfortune such as fire, burglary and water damage. To relieve you from worrying about unexpected accidents, Prudential General Insurance Hong Kong Limited introduces **PRUChoice Shop Insurance** to shop owners like you. With the full-range “All Risks” protection of **PRUChoice Shop Insurance**, you can concentrate on your business with peace of mind.

(Applicable on or after 1 April, 2022)

### Insurance Cover at a Glance

Basic Benefits	Maximum Limits (HK \$)
<b>1. Shop Contents</b>	
<b>Sub-Section A - Contents</b> “All Risks” cover is provided for your Contents including tenants’ decoration, landlord’s fixture and fitting on a “New for Old” basis, up to the Sum Insured of this Sub-Section.	
• Shop appliance or equipment	100,000/ item
• Electronic data	40,000/ year
• Electronic data processing equipment, deed, card, tape, file, document or transparency	4,000/ system or document (up to 10% of the Sum Insured of Sub-Section A per year)
• Work of art	10,000/ set (up to 10% of the Sum Insured of Sub-Section A per year)
• Personal effects belonging to employer or employees	3,000/ person
<b>Sub-Section B - Sample and Trade Stocks</b> We indemnify you in the event of accidental physical loss of or damage to Sample and Trade Stocks#.	15,000/ item (the Sum Insured you select for this Sub-Section per year)

# Except loss of or damage to Sample and Trade Stocks by theft not accompanied by violence or threat of violence to persons or forcible and violent entry to or exit from the shop premises.

### Free Extensions

#### Fixed Glass

We pay for the accidental breakage of fixed glass in the shop.

#### Temporary Removal

Contents insured under Sub-Section A are protected in the event that they are temporarily removed from your shop but remaining in other premises for cleaning, renovation, repairing or other similar purposes in Hong Kong.

#### Documents in Transit

Loss of document in transit anywhere in Hong Kong.

#### Neon Sign and Signboard

In the event of the accidental loss of or damage to your neon sign or signboard, we will indemnify you the cost of repair or replacement.

#### Stocks in Transit

When your Sample and Trade Stocks are damaged or lost whilst in transit in Hong Kong, we will compensate your loss.

#### Seasonal Increase

Your Sum Insured for Sub-Section B - Sample and Trade Stocks will be automatically increased by 20% during the period of 1st December to 1st March every year without having to pay any additional premium.

#### Cost of Removal of Debris

We provide you cover for cost of removing debris following an insured accident where damage to Contents, Sample and Trade Stocks results.

Excess for water damage, neon sign damage and signboard damage is HK\$3,000 or 10% of the loss, whichever is greater. For others, the excess is HK\$1,000 for each and every loss.

10,000/ year

100,000/ item  
(up to 10% of the Sum Insured of Sub-Section A per year in total)

5,000/ year

10,000/ year

50,000/ year

up to 10% of the Total Sum Insured of Sub-Section A and Sub-Section B per year

## 2. Business Interruption

This Section indemnifies you for any necessary additional expenditures incurred after an accident insured under Section 1, so that you can restore your normal business operation (e.g. Renting) for a period up to 6 months from the date the accident occurs. We also provide you coverage in the event that your business operation in the shop is affected as a result of denial of access for more than 48 consecutive hours due to an emergency or damage to neighbouring property.

500,000/ year

### Free Extension

#### Professional Accountant Charges

This Section is extended to cover professional accountant charges incurred for verification of a claim.

50,000/ year

## 3. Money Protection

Indemnity is provided to you in respect of

- loss of crossed cheque 500,000/ year
- loss of money in transit in Hong Kong 30,000/ year
- loss of money in the shop during business hours 30,000/ year
- loss of money in a bank night safe 30,000/ year
- loss of money in the shop after the business hours whilst it is secured in a locked safe or strongroom 30,000/ year
- loss of money in the shop after the business hours whilst it is NOT secured in a locked safe or strongroom 5,000/ year

### Free Extension

#### Damage to the Safe

We provide you indemnity in respect of damage to the safe caused by theft.

30,000/ year

#### 4. Personal Accident

We will provide a compensation in case of death or permanent disablement of you or your employee(s) resulting from malicious attack by any person robbing, stealing or attempting to steal in your shop.

100,000/ person

#### 5. Public Liability

We protect you against legal liability in respect of third party bodily injury and/ or property damage arising out of

10,000,000/ year

- the insured business in Hong Kong
- providing first aid service by your employees
- overseas business visits
- legal liability as tenant for damage to the shop premises

Besides, you will be protected against

1,000,000/ year

- legal liability arising from the provision of food/ drinks by the staff canteen or pantry of your shop
- legal liability caused by your neon sign or signboard

Excess for third party property damage is HK\$1,000.

#### Optional Benefit

##### 6. Employees' Compensation

We provide coverage to you in accordance with the Employees' Compensation Ordinance and Common Law for bodily injury or death of your employees arising out of and in the course of the employment.

100,000,000/ event

#### Main Exclusions

The following is a summary of the major exclusions to **PRUChoice Shop** Insurance. Please refer to the Policy for complete details.

[General Exclusions Applicable to the Policy](#)

- Any claims arising from communicable disease

#### 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「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「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](http://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**  
Shop Insurance  
**保誠精選「商舖寶」**  
店舖保險計劃  
**申請表**

Applicable on or after 1 April, 2022  
2022年4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>

Details of the Applicant/ Company 申請人/ 投保公司詳情

(Please complete in BLOCK LETTERS 請用英文正楷填寫)

Name of Applicant/ Company in full (please provide a copy of valid Business Registration Document)  
申請人姓名/ 公司名稱 (請提供商業登記文件副本)

Nature of Business and Year of Establishment of Business (please give full description)  
營業性質及業務成立年期 (請提供詳情)

Certificate of Incorporation/ Business Registration Certificate/ Others (please delete as appropriate)  
公司註冊證書/ 商業登記證/ 其它 (請刪去不適用者)

Address of Insured and Employment  
受保及僱用地址

Name of Contact Person  
聯絡人姓名

Tel. No.  
電話號碼

Email Address  
電子郵件

Sum Insured (HK\$) 投保金額(港幣\$)

Coverage 投保項目	1. Shop Contents 店鋪設備	2. Business Interruption 營業中斷 保障	3. Money Protection 金錢損失 保障	4. Personal Accident 個人意外 保障	5. Public Liability 公眾責任 保障	6. Employees' Compensation (Optional)* 僱員補償保障(自選項目)*
	<div>Sub-Section A—Contents 甲項 — 設備 appliance, equipment, electronic data, electronic data processing equipment, deed, card, tape, file, document or transparency, work of art, personal effects belonging to employer or employees, tenant's decoration, landlords fixture end fitting, 包括店鋪電器、器材、電子數 據、電子數據處理設備、契約、 卡、磁帶、檔案、文件或幻燈 片、藝術品、僱主及僱員的私人 財物、自置的裝修及業主提供的 裝置</div> <div>Sub-Section B - Sample and Trade Stocks 乙項 — 貨辦及存貨</div>					<div>Indoor Employees 內勤僱員 Examples: shop managers, indoor salesmen. 如： 店鋪經理、 室內推銷員</div> <div>Outdoor Employees 外勤僱員 Examples: outdoor salesmen, merchandisers. 如： 戶外推銷員、 辦貨員</div> <div>Others 其他 Please specify 請註明</div>
						<div>Estimated Number of Employees (please indicate if you employ part-time employees) 僱員人數估計 (如有僱用兼職僱員，請列明。)</div>
Sum Insured 投保額						<div>Total Estimated Remuneration (i.e. salaries/ wages, allowance, overtime pay, fees, commission, etc.) 薪金總額估計 (即包括年薪/ 工資、津貼、加班費、酬金、 佣金等。)</div>
Premium 保費	For Office Use Only 由本公司填寫	Free 免費	Free 免費	Free 免費	Free 免費	For Office Use Only 由本公司填寫
Total Premium 總保費	For Office Use Only 由本公司填寫					

(The minimum premium per policy is HK\$1,250. Employees' Compensation Insurance Levy is required if you effect the Section of Employees' Compensation.)  
(每份保單之最低保費為港幣\$1,250。如閣下投保僱員補償保障，本公司將收取僱傭保障徵款。)

\* For application of Employees' Compensation, please provide a copy of latest waggeroll (e.g. latest MPF contribution records, financial statements, tax returns or other relevant documents) of employee(s)  
如投保僱員補償保障，請提供最近期的僱員薪酬紀錄副本(例如：強積金供款紀錄、財務報表、報稅表或其他相關文件)

Insurance Details 投保資料

1. Do you (or your company) want the Geographical Area of the Policy to be extended to apply outside Hong Kong in respect of employees working temporarily abroad? If yes, please give full details.  
閣下 (或投保公司) 是否需要擴展保障範圍以包括僱員暫時在香港以外範圍工作的僱主責任？若答案為“是”，請詳述。

No 否 Yes 是  
☐ ☐

2. Do you (or your company) wish to insure your liability under the Employees' Compensation law(s) to the employees of sub-contractors? If yes, please give full details.  
閣下 (或投保公司) 是否願意依據僱員補償條例投保承包商的責任？若答案為“是”，請詳述。

☐ ☐

Name of Contractor 承包商名稱	Nature of work sublet 承包工作的性質	If contract for labour and materials, state estimated amount of contract 如合約包括勞動力與材料， 請列明合約估計承包的金額	In cases for which the contract is for labour only, state amount of contract 若合約只包括勞動力， 請列明承包工作的金額

3. Do you (or your company) employ any casual workers otherwise than for the purpose of your trade & business, any out workers, or any member of your family who resides with you, or any self-employed persons, or any part-time employees, or plan to increase the number of the employees substantially or add different occupations within 3 months?  
閣下 (或投保公司) 是否僱用行業以外的任何散工，或任何外工，或任何與申請人同屋的家眷，或任何自僱人士，或任何兼職僱員，或計劃在3個月內大幅增聘員工或增設不同職務？

☐ ☐

If yes, do you require cover for such employees and give full details.  
若答案為“是”，是否需要為該僱員投保及請詳述。



- 請提供僱主或僱員對相關業務所擁有的工作經驗/資格/證書。(如適用)

- 閣下（或投保公司）在過去三年內，就本計劃的承保項目，是否曾向任何一間保險公司提出索償？若答案為“是”，請詳述。

[Note: Employer shall make request on the previous insurers for providing written evidence of such records.]

[注意：僱主需要向曾投保的保險公司要求提供有關索償紀錄的書面證明]

- 閣下（或投保公司）的員工，在過往三年內，是否曾因工受傷？若答案為“是”，請詳述。

- 閣下（或投保公司）的員工，在所述公司業務性質範圍外，是否須從事其它體力勞動工作或危險性工作？若答案為“是”，請詳述。

- 閣下（或投保公司）在投保店舖保險時，是否曾被其他保險公司取消保單、拒絕承保/續保，加上特別條款或增加保費？若答案為“是”，請詳述。

## Policy commences on

Policy commences on  
本保單由

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

I/ we, being the owner/ authorized person/ representative of the proposed business, warrant the above estimated total annual earnings made by me/ us or on my/ our behalf are true and complete for employees within the scope of the Employees' Compensation Ordinance (Chapter 282). Failure to disclose all material facts or under declaration on the total annual earning may invalidate the insurance.

我/ 吾等作為投保業務之擁有人/ 獲授權人士/ 代表，保證以上由我/ 吾等根據《僱員補償條例》(第282章)申報之估計全年總收入均屬真確及完整。如未有披露所有重要事實或  
 少報全年總收入，可能導致保險作廢。

I/ We hereby declare and agree that:

本人/吾等現代表投保公司，聲明及同意：

1. the Insured Shop as stated in this Application Form is solely occupied by me/ my Company as a Shop and no processing and/ or manufacturing of any kind (other than clothes alternation of tailoring) is carried out within the Shop.  
投保之店舖，只由本人/ 本公司佔有，及用作商店用途，本人/ 本公司並無在店舖內從事製造業或有關之工序(修改或裁縫衣服除外)。
2. the premises of the Insured Shop is built of brick or concrete and roofed with concrete, and is in good state of repair.  
本人/ 本公司投保之店舖，乃由磚石或三合土所造成，其屋頂亦由三合土所建，投保之店舖有進行經常性的維修。
3. the statements and particulars given in this application are, to the best of me/ my company's 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/ 本公司知悉範圍內，此申請表上填報的一切資料，均屬確實完整，本人/ 本公司並同意以此申請表作為本人/ 本公司與保誠財險有限公司之間所訂合約的根據。
4. 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。

1. 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 with 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. 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。

3. 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。

4. This product is underwritten by Prudential General Insurance Hong Kong Limited ("Prudential").

5. 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。

6. 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 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](http://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，閣下同意我們在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（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/levv](http://www.prudential.com.hk/levv)。

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之補充，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查；(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）	
<b>X</b>	Financial Consultant's Division and Code 理財顧問組別及編號	
	Mobile Number 流動電話號碼	Office Location 辦公地點
Application Date 投保日期		

\* 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		